



Market Survey of Long-Term Care Costs

The 2010 MetLife Market Survey of Nursing Home,
Assisted Living, Adult Day Services, and
Home Care Costs

October 2010

The MetLife Mature Market Institute®

Established in 1997, the Mature Market Institute (MMI) is MetLife's research organization and a recognized thought leader on the multi-dimensional and multi-generational issues of aging and longevity. MMI's groundbreaking research, gerontology expertise, national partnerships, and educational materials work to expand the knowledge and choices for those in, approaching, or caring for those in the mature market.

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Major Findings

In 2002, the MetLife Mature Market Institute pioneered the collection of national market survey data on nursing home, assisted living, and home care costs. Since then, these market survey data have been updated and released on an annual basis. In 2007, cost information on adult day services (ADS) was included for the first time.

This market survey, conducted in conjunction with LifePlans, Inc., contains daily private-pay rates for private and semi-private rooms in licensed nursing homes, monthly base rates for assisted living communities, hourly rates for home health aides from licensed agencies, and agency-provided homemaker companion services, and daily rates for adult day services across the United States.

Nursing Homes

Daily private-pay rates for long-term (custodial) nursing home care were obtained for private and semi-private rooms in licensed facilities throughout the U.S.

National average rates for a private room increased by 4.6%, from \$219 daily or \$79,935 annually in 2009, to \$229 daily or \$83,585 annually in 2010. National average rates for a semi-private room increased by 3.5%, from \$198 daily or \$72,270 annually in 2009 to \$205 daily or \$74,825 annually in 2010.

In 2010, the “LA—Rest of State” area of Louisiana had the lowest average daily rates for a private room in a nursing home, averaging \$138 per day. The “TX—Rest of State” area of

Texas had the lowest daily rates for a semi-private room in a nursing home, averaging \$123 per day. The highest average daily rates for nursing homes were in Alaska “AK—Statewide,” which came in at \$687 for a private room and \$610 for a semi-private room.

Assisted Living Communities

Monthly private-pay base rates, which are defined as room and board and typically include at least two meals per day, housekeeping, and personal care assistance, were obtained for one-bedroom apartments or private rooms with private baths in assisted living communities.

National average assisted living base rates increased by 5.2%, from \$3,131 monthly or \$37,572 annually in 2009, to \$3,293 monthly or \$39,516 annually in 2010.

In 2010, the “AR—Rest of State” area in Arkansas had the lowest average monthly base rate at \$2,073, and the “DC—Washington” area had the highest average monthly base rate at \$5,231.

Home Care Services

Hourly private-pay rates were obtained for home health aides from licensed agencies and for agency-provided homemaker/companion services.

The 2010 national average private-pay hourly rates for home health aides and homemaker/companion services remain unchanged from 2009 at \$21 and \$19 respectively.

The lowest average hourly rates for home care came from the “LA—Shreveport Area” in Louisiana at \$14 for a home health aide and \$13 for a homemaker/companion. The highest average hourly rates for home care came from the “MN—Rochester Area” in Minnesota at \$30 for a home health aide and \$25 for a homemaker/companion.

Adult Day Services

Private-pay daily rates were obtained for adult day services. Adult day services national average daily rates remain unchanged from 2009 at \$67.

In 2010, the “AL—Montgomery Area” in Alabama had the lowest average daily rate at \$31, while the “VT—Statewide” area of Vermont had the highest average daily rate at \$140. Rates for these centers varied greatly, both locally and statewide. However, it is important to note that licensure requirements and other regulations vary from state to state and this will account for some of these rate differences. Also, since some centers, by choice or regulation, only provided hourly rates while others provided daily rates, hours of operation will affect calculated daily rates.

Table 1: Summary of National Findings*

| Rate Type | Nursing Homes | | Assisted Living Communities | Home Care | | Adult Day Services |
|---------------------------|-------------------|------------------|-----------------------------|--------------------|--------------------|--------------------|
| | Semi-Private Room | Private Room | | Home Health Aide | Homemaker | |
| | Daily | | Monthly | Hourly | | Daily |
| 2010 Average Rate | \$205 | \$229 | \$3,293 | \$21 | \$19 | \$67 |
| 2009 Average Rate | \$198 | \$219 | \$3,131 | \$21 | \$19 | \$67 |
| \$ Change from 2009 | +\$7 | +\$10 | +\$162 | \$0 | \$0 | \$0 |
| % Change from 2009 | +3.5% | +4.6% | +5.2% | 0% | 0% | 0% |
| 2010 Median Rate | \$190 | \$213 | \$3,100 | \$20 | \$19 | \$61 |
| 2010 Highest Average Rate | \$610 | \$687 | \$5,231 | \$30 | \$25 | \$140 |
| Location | AK—Statewide | AK—Statewide | DC—Washington | MN—Rochester Area | MN—Rochester Area | VT—Statewide |
| 2010 Lowest Average Rate | \$123 | \$138 | \$2,073 | \$14 | \$13 | \$31 |
| Location | TX—Rest of State | LA—Rest of State | AR—Rest of State | LA—Shreveport Area | LA—Shreveport Area | AL—Montgomery Area |

*Costs are rounded to the nearest dollar.

Overview and Analysis

Nursing Homes

A nursing home is a facility which provides residents with a room, meals, personal care, nursing care, and medical services. Nursing homes provide care to residents with chronic conditions requiring long-term care or for those needing a shorter term recovery period after hospitalization. Typically, patients in long-term care facilities require assistance with multiple activities of daily living (ADLs), which include bathing, dressing, eating, toileting, transferring in and out of chairs or beds, and continence, and/or have cognitive limitations due to Alzheimer's disease or another form of dementia.

Admission to a nursing home could be for short-term rehabilitation services; however, for many Americans, the move to a nursing home is a permanent one. The nursing home resident may have a chronic condition, a need for assistance with multiple ADLs, or a cognitive impairment requiring a level of care that prevents him or her from living independently or at lower levels of care. Nursing homes provide a secure environment and an array of services to meet the physical, medical, and social needs of their residents.

Services provided at nursing homes typically include:

- › Room and board
- › Nursing care
- › Medication management
- › Personal care (assistance with ADLs)
- › Social and recreational activities

According to the U.S. Census Bureau, in 2009, 68% of nursing home residents were women, and only 16% of all residents were under the age of 65. The median age of residents was 83 years.¹

The 2010 Market Survey of Long-Term Costs found that 86% of all nursing homes surveyed are freestanding facilities, and 18% have an associated assisted living unit or wing. Thirty-five percent of the nursing homes surveyed have separate Alzheimer's units or wings. The national average daily rate for a private room in an Alzheimer's unit or wing is \$228 (\$83,220 annually). The national average daily rate for a semi-private room in an Alzheimer's unit or wing is \$206 (\$75,190 annually).

| Average Nursing Home Room Rate in Alzheimer's Unit or Wing | |
|--|-------------------|
| Private Room | Semi-Private Room |
| \$228 Daily | \$206 Daily |
| \$83,220 Annually | \$75,190 Annually |

Assisted Living Communities

In the continuum of care, assisted living bridges the gap between home care and nursing homes. It provides services for those who are not able to live independently, but do not require the level of care provided by a nursing home. Residents of assisted living communities may need personal care, assistance with meal

preparation, ADLs, and household chores, and/or require supervision due to a cognitive impairment related to disorders such as Alzheimer's.

Assisted living communities provide housing for those who need help in day-to-day living, but who do not need the round-the-clock level of skilled nursing care found in nursing homes. Many communities, however, have nurses on staff and provide health care monitoring.

Current estimates indicate that nearly 1 million people live in approximately 39,500 assisted living residences in the U.S.² The average age of an assisted living resident is 86.9 years old,³ and the median length of stay in assisted living is 29.3 months.⁴

Most assisted living communities create an individual care plan for each resident that details the services required. This plan is usually updated regularly to ensure that residents receive proper care as their conditions change.

While the term "assisted living" is used in many parts of the country, other common terms include:

- › Residential care
- › Personal care
- › Adult congregate living care
- › Board and care
- › Domiciliary care
- › Adult living facility
- › Supported care
- › Enhanced care
- › Community-based retirement facility
- › Adult foster care
- › Adult homes

- › Sheltered housing
- › Retirement residence
- › Service-enriched housing

Oversight of assisted living communities is primarily in the hands of state governments rather than under federal regulation. In 2007, several states strengthened existing standards or implemented new standards for communities with residents with Alzheimer's disease or other forms of dementia. Some states increased training requirements for staff or added disclosure requirements to prospective residents.

Depending upon their chosen level of service, residents in assisted living communities may have the following services offered:

- › Care management and monitoring
- › Help with ADLs
- › Housekeeping and laundry
- › Medication management
- › Recreational activities
- › Security
- › Transportation
- › Two or more meals per day

Some communities, particularly continuing care retirement communities (CCRC) offering multiple levels of care from independent living through nursing home care, also charge a one-time entrance fee and have additional fees for items such as meal delivery to living quarters, dementia care, or extra transportation services. A growing number of states have begun covering assisted living costs for those low-income individuals who qualify through Medicaid waiver programs, although most residents pay privately or through a long-term care insurance policy.

Overview and Analysis

Just over two-thirds (68%) of the assisted living communities surveyed provide Alzheimer's and dementia care for residents, 49% of which charge an additional fee for this service. The national average monthly base rate for Alzheimer's and dementia care is \$4,762 (\$57,144 annually). In 2009, the national average monthly base rate for Alzheimer's and dementia care was \$4,435 (\$53,220 annually).

| Average Assisted Living Base Rate for Alzheimer's and Dementia Care | |
|---|----------------------|
| \$4,762 Monthly | \$57,144 Annually |

Of the facilities that provide Alzheimer's and dementia care, over half (58%) have a separate unit, which is primarily a locked unit to ensure the safety and security of residents receiving special care.

Base Rates

The 2010 MetLife Market Survey reports on monthly base rates, therefore it is important to know what services are included when choosing a community. Additional services may be offered on an à la carte basis, thus impacting the overall cost of care once someone actually resides in the community. As residents age, they may experience a reduction in their capacities and require additional services over time that were not required when they entered the community.

As noted in the 2008 and 2009 surveys, fees for additional services can vary considerably by community size. Regardless of size, base rate fees often cover only some of the total costs of needed assisted living services. Communities will vary on the number of services that are included in their base rate.

Beginning in 2008, information on 12 services provided by assisted living communities was collected and analyzed based on the number of services covered in the monthly base rate, or services which are available on-site at the community.

Communities were first categorized by the number of services included in the base rate. Communities that include five or fewer services in their base rate were characterized as "basic," those that provide six to nine services in their base rate were characterized as "standard," and those including 10 or more services in the base rate were considered to be "inclusive." Of those surveyed in 2010, 9% of communities were in the basic category, 61% were in the standard category, and 30% were in the inclusive category. In 2009, 14% were identified in the "basic" category, 64% were in the "standard" category, and 22% were in the "inclusive" category. While too early to determine a trend, there is a clear directional indication that a considerable number of assisted living communities are adding services to those already covered in their base rate fees, which have risen very moderately in the "inclusive" service category.

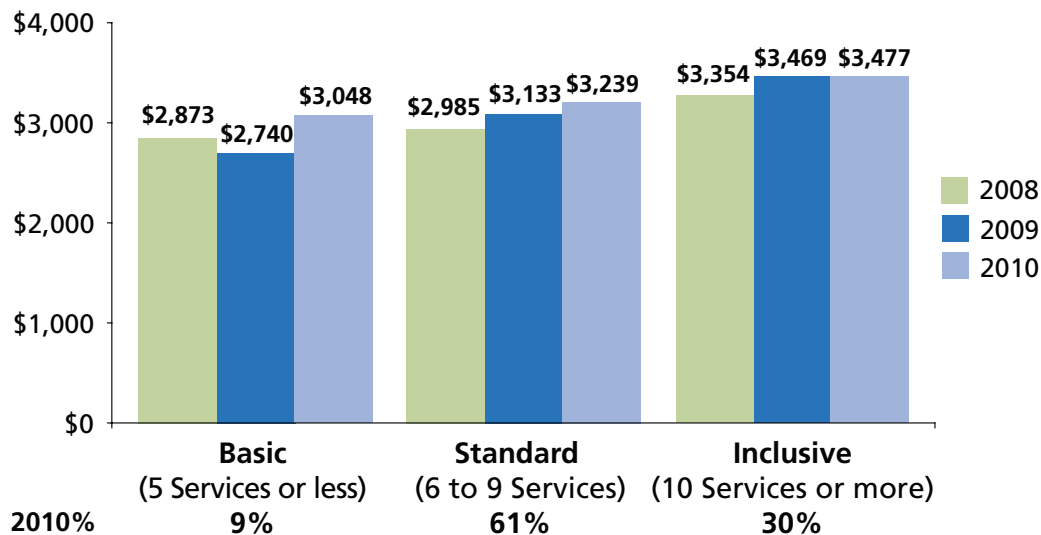
Monthly base rate costs typically increase as more services are included. In 2010, communities in the basic category cost an average of \$3,048, an 11% increase from 2009. Those in the standard category have an average base cost of \$3,239, a 3% increase over 2009. Communities in the inclusive category cost an average of \$3,477, an increase of less than 1% over 2009. Figure 1 illustrates the service categories, average base cost for the category, and percentage of communities that fall into each category for 2008–2010.

Consumers are often faced with a varied array of communities and services in a local area, and must make comparisons and decisions about communities which may have a significant financial impact on them. With this in mind, consumers and financial advisors should consider carefully when making comparisons, and be especially mindful to gather information about services included in the monthly base cost and the cost of services not included. When faced with paying thousands of dollars each month for care which will not be covered by Medicare, even a few dollars in lowered costs is attractive. However, it is in their best interests to make comparisons on total potential costs for

equivalent levels of service, and not simply on monthly base rates.

For example, a community in the “basic” category might cost \$3,048 monthly, however if additional services are needed, the monthly cost might rise above what a community in the “standard” or even “inclusive” category would charge for the same amount of services. In 2010, the average additional monthly cost for providing a service not included in the base rate is \$484 for assistance with ADLs and \$355 for assistance with instrumental activities of daily living (IADLs), such as medication management.

Figure 1: Monthly Base Costs for Assisted Living by Number of Services Included, 2008–2010



Home Care Services

The desire for families and friends to remain at home, or “age in place,” has created a diverse and dynamic home care service industry and a variety of service providers. Caregivers can be hired through an agency, registry, or privately, and because every state has the authority to license and regulate its home care agency system, there are often variations in licensure requirements and regulations from state to state. Medicare-certified agencies are the exception in that they must comply with federal regulations.

Aging adults may choose to live on their own for many years. For people who develop chronic illnesses and other conditions, aging in place often demands outside services, which can allow them to live as independently as possible in their own homes. Most home care is non-medical care provided by paraprofessionals. However, some home care can only be delivered by licensed health care professionals. Typically provided by nurses, physical and occupational therapists, or specially trained home health aides under the direction of a physician or nurse, skilled care services at home are most often needed after an acute event such as a hip fracture, when follow-up rehabilitation services are needed at home after discharge from a hospital.

Ongoing home care services, considered to be custodial or supportive care, are usually provided by individuals such as home health aides, homemakers, and companions. Home health aides are trained to provide hands-on care and assistance to people in their homes who need help with ADLs (bathing, dressing, transferring, eating, toileting, or continence). They are also able to help with needed tasks such as cooking, shopping, and laundry.

Homemakers or companions provide services that include light housekeeping, meal preparation, transportation, and companionship. This type of care is often appropriate for those with Alzheimer’s disease or other forms of dementia who may be physically healthy but require supervision. Homemakers and companions are not trained to provide hands-on assistance with ADLs such as bathing and dressing.

About 8 in 10 (82%) of the home health care agencies surveyed provide Alzheimer’s training to their employees, and almost all (99%) agencies surveyed do not charge an additional fee for patients with Alzheimer’s. About 3 in 10 (31%) of the agencies surveyed have a 24-hour or live-in rate.

Adult Day Services

Adult day services provide health, social, and therapeutic activities in a supportive group environment for individuals with cognitive and/or functional impairments. Some are freestanding centers or programs; others are affiliated with a facility or organization such as a nursing home, assisted living community, senior center, or rehabilitation facility.

Care can be obtained in a social model, medical/health model, or a specialized model of adult day services. A social-model program provides meals, recreation, and some basic health-related services. A medical/health-model program provides social activities as well as more intensive health and therapeutic services such as nursing services and rehabilitation therapy. A specialized program provides services only to specific populations such as those with diagnosed dementias or traumatic brain injury.

Although each program may differ in terms of its features, these general services are offered by the majority of adult day services centers:

- › **Social Activity**
Interaction with other participants in planned activities appropriate for their condition(s)
- › **Health-Related Services**
Medication management, weight monitoring, blood pressure monitoring, and diabetes monitoring
- › **Transportation**
Door-to-door service
- › **Meals and Snacks**
Meals and snacks, including special meals for those with special dietary needs
- › **Personal Care**
Help with toileting, grooming, and other personal activities
- › **Therapeutic Activities**
Exercise and mental interaction for all participants

Adult day services centers have been providing care to those in need and have been assisting caregivers for over 30 years. The National Adult Day Services Association (NADSA) estimates that there are at least 4,600 adult day centers in the U.S. serving over 260,000 participants and family caregivers.

Current codes, laws, and regulations governing adult day services are not uniform among the states. Although many states require their licensure or certification, the centers are not

federally regulated. Many states have different standards for social- and medical-model programs. States also vary widely in how they regulate, and how adult day services quote costs and charge fees. Vermont, for example, is the only state that requires adult day services to charge an hourly rate rather than a daily or half-day rate, which is common among most of the centers in other states.

Most states have not established standardized criteria for enrollment or disenrollment, although most have provisions related to involuntary discharge. In those cases, the participant's care needs exceed those the centers can provide for or the participant presents a threat to himself/herself, to other participants, or to staff.

More than three-quarters (80%) of the adult day services centers surveyed are open Monday through Friday, 6% are also open on Saturdays, and 12% are open seven days per week. Over half (59%) provide transportation services to and from the center, and, of these, 51% do not charge a fee for these services. Of those that charge for transportation, the average one-way fee is \$8.

Almost all (98%) of the centers surveyed provide services for those with Alzheimer's disease, with 4% of these charging an additional fee. Eighty-nine percent of the centers provide services for adults who are incontinent, 84% have a nurse on staff, 86% dispense medications, 60% provide wound care, and 34% provide rehabilitation services.

Overview and Analysis

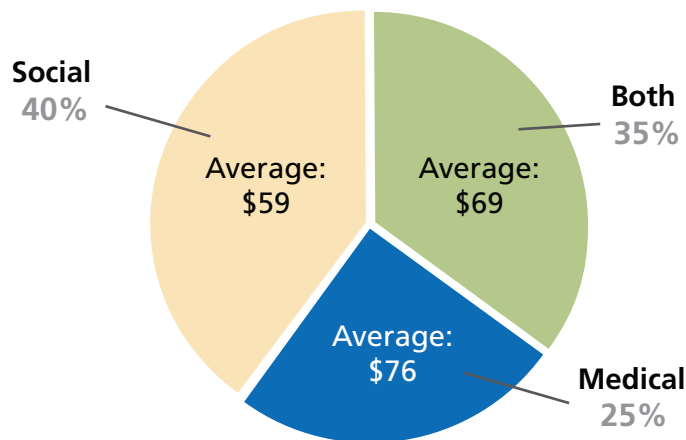
Capacity at the centers surveyed range from a minimum of one to a maximum of 262; the average capacity is 45. The average adult participant to staff ratio is 6:1, with a maximum of 17:1.

Costs will vary considerably depending on the level of services. Programs that operate using a medical/health model or a combination of medical/health and social model have higher costs than those using a social model alone.

The average daily rate for adult day services programs operating using a medical/health model is \$76, significantly higher than programs operating using a combined medical/health and social model (\$69) or a social model alone (\$59).

One-quarter of the adult day services programs surveyed operate using a medical/health model, 40% operate using a social model, and 35% operate using a combined medical/health and social model.

Figure 2: Adult Day Services Model



Methodology

This survey of nursing homes, assisted living communities, home care agencies, and adult day services in all 50 states and the District of Columbia was conducted by telephone between May and August 2010, by LifePlans, Inc., for the MetLife Mature Market Institute.

The states were divided into three groups, according to the population—under 3 million, 3 to 10 million, and over 10 million. These groupings were determined using data from the 2000 U.S. Census and updates. The cities/areas surveyed were chosen on the basis of population and the ability to obtain a representative sampling of facilities and providers. For the “rest of state” areas, a sample of service providers or facilities were randomly selected from all providers or facilities identified in the state not already identified in the Metropolitan Statistical Area (MSA) sample. Costs for this survey were calculated for each service provider in an area and were aggregated across all providers to compute a statewide average cost.

Nursing Homes

Survey callers to the nursing homes requested to speak with the Director of Admissions or a comparable professional.

Nursing homes were called at random within each area and were required to meet the following criteria:

- › Must be licensed
- › Must provide skilled and custodial care
- › Most offer a private-pay rate for long-term care (custodial care), not the Medicare or Medicaid reimbursed rate

Of the nursing homes that met the criteria, private-pay rates were obtained for both private and semi-private rooms as available at the facility. If the nursing home did not meet the criteria, another would be called until a minimum of 10 nursing homes or 15% of the homes in that city/area were obtained. Data from 1,971 nursing homes are included in the tabulation.

Assisted Living Communities

Callers to the assisted living communities asked for the Director of Admissions or a comparable professional.

Facilities were called at random and had to meet the following criteria:

- › Must be licensed according to each state’s standards for licensure
- › Must provide personal care assistance
- › Must provide private-pay rate

Of those that met the criteria, monthly base rates were obtained for a one-bedroom apartment with a private bath or a private room with a private bath.

The facilities were also grouped by the number of services included in the monthly base rate. Data from 1,483 assisted living communities, ranging in size from 2 to 420 beds, were included in the sample; the average number of beds per facility was 63 beds.

Methodology

Home Care Services

Callers to home care agencies asked for the Director or a comparable professional. Agencies were called at random, and had to meet the following criteria:

- › Must be licensed, if required by the state
- › Must provide the private-pay rate, not the Medicare or Medicaid reimbursed rate

Of those agencies that met the criteria, hourly private-pay rates were obtained for home health aides. If the agency did not meet the criteria, another agency would be called until a minimum of 15% of agencies, or five (whichever was greater) in that city/area or statewide was obtained.

Agencies were also asked for hourly private-pay rates for companion/ homemaker services. If necessary, some unlicensed agencies were also surveyed for companion/homemaker services to fulfill the quota. Data from 1,586 agencies are included in the tabulation.

Adult Day Services

Callers to adult day services centers asked for the Director or a comparable professional. Centers called at random were required to meet the following criteria:

- › Must be licensed, if required by the state
- › Must provide the private-pay, daily rate

Of those centers that met the criteria, daily private-pay rates were obtained. If a center did not meet the criteria, another center was called

until a minimum of 15% of the centers or five (whichever was greater) in that city/area or statewide was obtained. In some instances, geographic areas were expanded to meet the criteria. Data from 1,290 centers are included in the tabulation.

For this survey, the vast majority of centers surveyed provided a daily rate for services. In a significant segment however, only hourly rates and the hours of operation are provided. This is especially true for centers in Vermont, which are mandated to report costs in that manner. In order to standardize the cost reporting across states, types of centers/ services, and operating hours, this report uses a “maximum daily rate” framework. In those cases where a daily rate is reported by the center, that cost is used directly. In cases where no daily rate is reported and only hourly rates and hours of operation are reported, the daily rate is calculated by multiplying the hourly rate by the hours of operation. This reflects the maximum that a private-pay client could pay for a full operational day of services, and the level of cost for which they must conservatively plan should they or a care recipient require these services.

In a small minority of instances where a center—usually affiliated with a nursing home or assisted living community—operates on a 24-hour basis with no reported daily rate, or provides 12+ hours of potential service, the average hours of operation for all other centers in that geographic MSA, or statewide are used to calculate the daily rate for that center.

Note: Adult Day Services in some states are subject to regulatory mandates for fees while those in other states are not.

Some are freestanding centers offering only daytime social program model services with minimum hourly stay requirements. Others are affiliated with nursing homes offering more extensive medical services and charging higher daily fees accordingly. In any case, there is no national standard for reporting fees and costs. In addition, centers often offer a sliding scale for fees, and it is widely recognized that few clients actually remain for the entire time that a center might be available for services.

This wide variety of circumstances and typical absence of a mandated fee and cost structure creates challenges in reporting average costs for these services, and also for the consumer in planning for paying for these often critical services for both care recipients and caregivers.

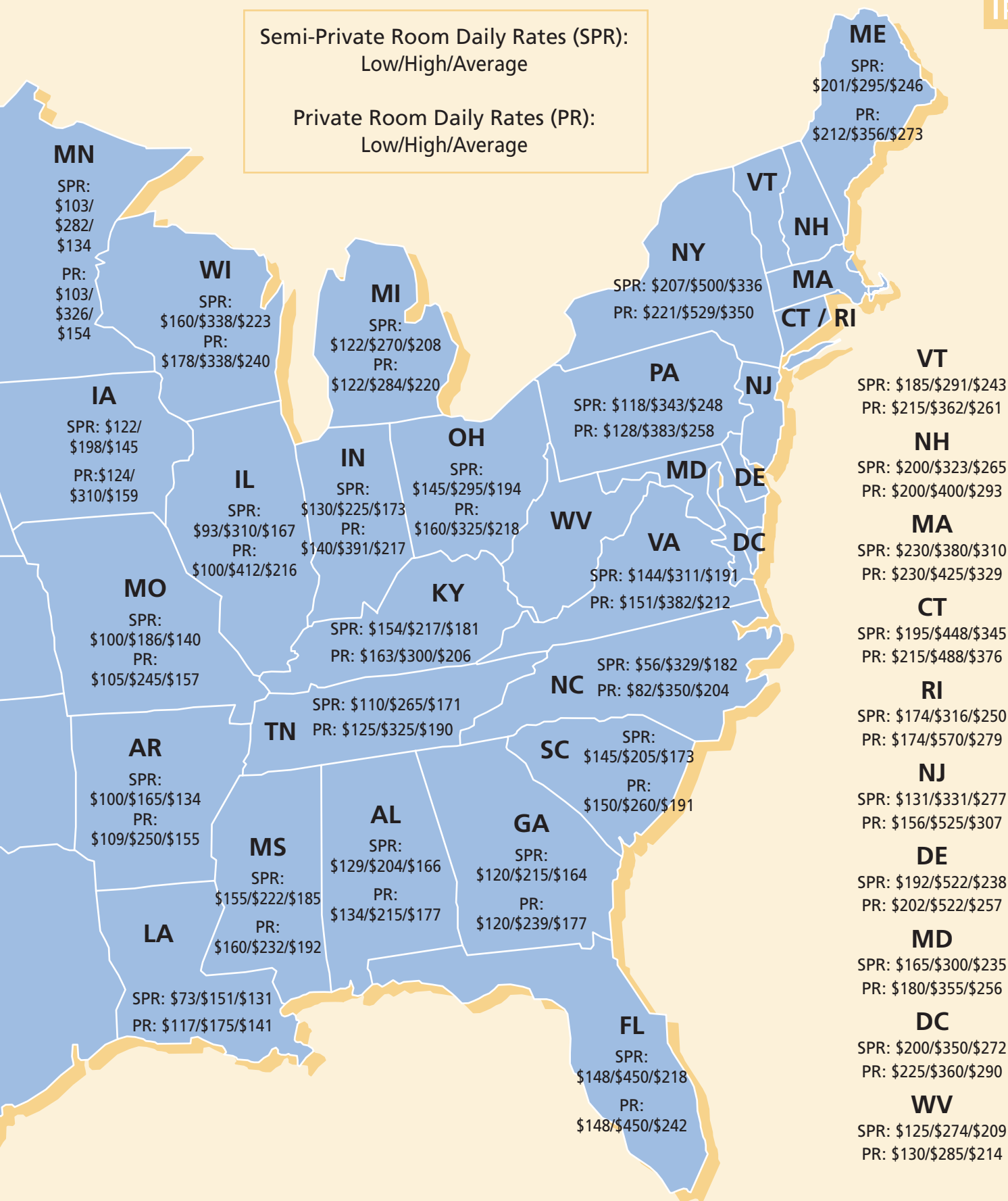
Nursing Home Costs 2010





Semi-Private Room Daily Rates (SPR):
Low/High/Average

Private Room Daily Rates (PR):
Low/High/Average



Nursing Home Costs 2010

| State | First 3 Zip Code Numbers | Semi-Private Room | | | Private Room | | |
|-------------------------|--------------------------|-------------------|-------|---------|--------------|-------|---------|
| | | Low | High | Average | Low | High | Average |
| Alabama (AL) | | \$129 | \$204 | \$166 | \$134 | \$215 | \$177 |
| Birmingham | 352 | \$155 | \$184 | \$168 | \$163 | \$194 | \$177 |
| Montgomery | 361 | \$145 | \$204 | \$174 | \$166 | \$215 | \$194 |
| Rest of State | | \$129 | \$195 | \$162 | \$134 | \$205 | \$170 |
| Alaska (AK) | | \$435 | \$876 | \$610 | \$452 | \$876 | \$687 |
| Arizona (AZ) | | \$130 | \$230 | \$177 | \$155 | \$357 | \$235 |
| Phoenix | 850 | \$130 | \$230 | \$177 | \$170 | \$357 | \$235 |
| Tucson | 857 | \$151 | \$202 | \$179 | \$175 | \$303 | \$227 |
| Rest of State | | \$140 | \$219 | \$176 | \$155 | \$300 | \$238 |
| Arkansas (AR) | | \$100 | \$165 | \$134 | \$109 | \$250 | \$155 |
| Little Rock | 722 | \$125 | \$165 | \$145 | \$132 | \$200 | \$166 |
| Rest of State | | \$100 | \$153 | \$129 | \$109 | \$250 | \$150 |
| California (CA) | | \$160 | \$661 | \$227 | \$185 | \$497 | \$287 |
| Los Angeles | 900 | \$170 | \$256 | \$198 | \$185 | \$303 | \$238 |
| San Diego | 921 | \$178 | \$295 | \$215 | \$220 | \$395 | \$267 |
| San Francisco | 941 | \$210 | \$661 | \$308 | \$315 | \$497 | \$435 |
| Rest of State | | \$160 | \$400 | \$202 | \$201 | \$370 | \$255 |
| Colorado (CO) | | \$150 | \$275 | \$198 | \$159 | \$312 | \$221 |
| Denver | 800 & 802 | \$167 | \$275 | \$209 | \$181 | \$290 | \$232 |
| Colorado Springs | 809 | \$186 | \$212 | \$199 | \$165 | \$300 | \$219 |
| Rest of State | | \$150 | \$226 | \$192 | \$159 | \$312 | \$216 |
| Connecticut (CT) | | \$195 | \$448 | \$345 | \$215 | \$488 | \$376 |
| Hartford | 061 | \$314 | \$448 | \$351 | \$337 | \$478 | \$382 |
| Stamford Area | 068 & 069 | \$315 | \$438 | \$375 | \$360 | \$488 | \$415 |
| Rest of State | | \$195 | \$385 | \$325 | \$215 | \$425 | \$353 |
| Washington (DC) | 200 | \$200 | \$350 | \$272 | \$225 | \$360 | \$290 |
| Delaware (DE) | | \$192 | \$522 | \$238 | \$202 | \$522 | \$257 |
| Wilmington | 198 | \$203 | \$268 | \$228 | \$240 | \$295 | \$254 |
| Rest of State | | \$192 | \$522 | \$243 | \$202 | \$522 | \$259 |



| State | First 3 Zip Code Numbers | Semi-Private Room | | | Private Room | | |
|----------------------|--------------------------|-------------------|-------|---------|--------------|-------|---------|
| | | Low | High | Average | Low | High | Average |
| Florida (FL) | | \$148 | \$450 | \$218 | \$148 | \$450 | \$242 |
| Jacksonville | 322 | \$148 | \$215 | \$191 | \$148 | \$222 | \$201 |
| Orlando | 328 | \$175 | \$227 | \$212 | \$180 | \$286 | \$237 |
| Miami | 331 | \$200 | \$450 | \$271 | \$220 | \$450 | \$302 |
| Rest of State | | \$171 | \$255 | \$208 | \$183 | \$270 | \$233 |
| Georgia (GA) | | \$120 | \$215 | \$164 | \$120 | \$239 | \$177 |
| Marietta Area | 300 | \$138 | \$201 | \$167 | \$155 | \$224 | \$183 |
| Atlanta | 303 | \$150 | \$207 | \$173 | \$150 | \$239 | \$194 |
| Rest of State | | \$120 | \$215 | \$159 | \$120 | \$230 | \$166 |
| Hawaii (HI) | | \$227 | \$550 | \$331 | \$252 | \$627 | \$364 |
| Honolulu | 968 | \$227 | \$550 | \$303 | \$252 | \$358 | \$304 |
| Rest of State | | \$263 | \$510 | \$350 | \$265 | \$627 | \$409 |
| Idaho (ID) | | \$156 | \$500 | \$207 | \$163 | \$500 | \$228 |
| Boise | 837 | \$158 | \$300 | \$218 | \$201 | \$325 | \$248 |
| Rest of State | | \$156 | \$500 | \$203 | \$163 | \$500 | \$221 |
| Illinois (IL) | | \$93 | \$310 | \$167 | \$100 | \$412 | \$216 |
| Des Plaines Area | 600 | \$125 | \$310 | \$220 | \$220 | \$374 | \$298 |
| Chicago | 606 | \$117 | \$241 | \$166 | \$117 | \$232 | \$174 |
| Peoria | 616 | \$115 | \$216 | \$163 | \$150 | \$412 | \$245 |
| Rest of State | | \$93 | \$195 | \$142 | \$100 | \$360 | \$173 |
| Indiana (IN) | | \$130 | \$225 | \$173 | \$140 | \$391 | \$217 |
| Indianapolis | 462 | \$140 | \$213 | \$176 | \$140 | \$391 | \$223 |
| Fort Wayne | 468 | \$155 | \$202 | \$179 | \$179 | \$249 | \$205 |
| Rest of State | | \$130 | \$225 | \$167 | \$155 | \$350 | \$219 |
| Iowa (IA) | | \$122 | \$198 | \$145 | \$124 | \$310 | \$159 |
| Des Moines | 503 | \$135 | \$198 | \$163 | \$145 | \$310 | \$185 |
| Rest of State | | \$122 | \$157 | \$136 | \$124 | \$180 | \$147 |
| Kansas (KS) | | \$119 | \$190 | \$144 | \$127 | \$200 | \$158 |
| Wichita | 672 | \$124 | \$182 | \$151 | \$140 | \$198 | \$170 |
| Rest of State | | \$119 | \$190 | \$141 | \$127 | \$200 | \$152 |

Nursing Home Costs 2010

| State | First 3 Zip Code Numbers | Semi-Private Room | | | Private Room | | |
|---------------------------|--------------------------|-------------------|-------|---------|--------------|-------|---------|
| | | Low | High | Average | Low | High | Average |
| Kentucky (KY) | | \$154 | \$217 | \$181 | \$163 | \$300 | \$206 |
| Louisville | 402 | \$172 | \$217 | \$194 | \$185 | \$300 | \$228 |
| Lexington | 405 | \$165 | \$207 | \$185 | \$187 | \$263 | \$210 |
| Rest of State | | \$154 | \$197 | \$171 | \$163 | \$249 | \$190 |
| Louisiana (LA) | | \$73 | \$151 | \$131 | \$117 | \$175 | \$141 |
| Baton Rouge | 708 | \$98 | \$142 | \$132 | \$138 | \$158 | \$147 |
| Shreveport Area | 711 | \$122 | \$146 | \$138 | \$127 | \$153 | \$142 |
| Rest of State | | \$73 | \$151 | \$127 | \$117 | \$175 | \$138 |
| Maine (ME) | | \$201 | \$295 | \$246 | \$212 | \$356 | \$273 |
| Southern ME | 040 | \$240 | \$270 | \$261 | \$250 | \$356 | \$296 |
| Rest of State | | \$201 | \$295 | \$240 | \$212 | \$349 | \$259 |
| Maryland (MD) | | \$165 | \$300 | \$235 | \$180 | \$355 | \$256 |
| Silver Spring | 209 | \$185 | \$288 | \$247 | \$203 | \$330 | \$269 |
| Baltimore | 212 | \$200 | \$282 | \$253 | \$210 | \$355 | \$273 |
| Rest of State | | \$165 | \$300 | \$218 | \$180 | \$332 | \$238 |
| Massachusetts (MA) | | \$230 | \$380 | \$310 | \$230 | \$425 | \$329 |
| Worcester | 016 | \$230 | \$380 | \$303 | \$230 | \$359 | \$303 |
| Boston | 021 | \$264 | \$370 | \$317 | \$276 | \$415 | \$339 |
| Rest of State | | \$240 | \$375 | \$309 | \$250 | \$425 | \$335 |
| Michigan (MI) | | \$122 | \$270 | \$208 | \$122 | \$284 | \$220 |
| Detroit | 482 | \$122 | \$210 | \$180 | \$122 | \$222 | \$183 |
| Grand Rapids | 495 | \$208 | \$270 | \$230 | \$230 | \$284 | \$257 |
| Rest of State | | \$163 | \$247 | \$210 | \$163 | \$270 | \$222 |
| Minnesota (MN) | | \$103 | \$282 | \$134 | \$103 | \$326 | \$154 |
| Minneapolis/St. Paul | 551 & 554 | \$103 | \$282 | \$146 | \$103 | \$326 | \$180 |
| Rochester Area | 559 | \$112 | \$150 | \$124 | \$119 | \$167 | \$140 |
| Rest of State | | \$105 | \$180 | \$131 | \$117 | \$200 | \$150 |
| Mississippi (MS) | | \$155 | \$222 | \$185 | \$160 | \$232 | \$192 |
| Jackson | 392 | \$168 | \$199 | \$182 | \$174 | \$200 | \$185 |
| Rest of State | | \$155 | \$222 | \$187 | \$160 | \$232 | \$195 |



| State | First 3 Zip Code Numbers | Semi-Private Room | | | Private Room | | |
|----------------------------|--------------------------|-------------------|-------|---------|--------------|-------|---------|
| | | Low | High | Average | Low | High | Average |
| Missouri (MO) | | \$100 | \$186 | \$140 | \$105 | \$245 | \$157 |
| Saint Louis | 631 | \$136 | \$186 | \$151 | \$143 | \$245 | \$178 |
| Kansas City | 641 | \$129 | \$155 | \$143 | \$142 | \$182 | \$158 |
| Rest of State | | \$100 | \$170 | \$131 | \$105 | \$202 | \$146 |
| Montana (MT) | | \$85 | \$199 | \$167 | \$92 | \$265 | \$183 |
| Billings | 591 | \$85 | \$196 | \$156 | \$92 | \$208 | \$170 |
| Rest of State | | \$143 | \$199 | \$170 | \$153 | \$265 | \$187 |
| Nebraska (NE) | | \$113 | \$217 | \$156 | \$118 | \$240 | \$170 |
| Omaha | 681 | \$145 | \$217 | \$189 | \$185 | \$240 | \$210 |
| Rest of State | | \$113 | \$190 | \$139 | \$118 | \$213 | \$153 |
| Nevada (NV) | | \$110 | \$225 | \$199 | \$135 | \$535 | \$240 |
| Las Vegas | 891 | \$157 | \$221 | \$199 | \$200 | \$535 | \$253 |
| Rest of State | | \$110 | \$225 | \$199 | \$135 | \$392 | \$234 |
| New Hampshire (NH) | | \$200 | \$323 | \$265 | \$200 | \$400 | \$293 |
| Manchester | 031 | \$230 | \$313 | \$273 | \$245 | \$400 | \$302 |
| Rest of State | | \$200 | \$323 | \$262 | \$200 | \$349 | \$289 |
| New Jersey (NJ) | | \$131 | \$331 | \$277 | \$156 | \$525 | \$307 |
| Cherry Hill Area | 080 | \$220 | \$331 | \$280 | \$220 | \$364 | \$302 |
| Bridgewater Area | 088 | \$245 | \$321 | \$293 | \$265 | \$400 | \$321 |
| Rest of State | | \$131 | \$326 | \$267 | \$156 | \$525 | \$302 |
| New Mexico (NM) | | \$150 | \$310 | \$184 | \$159 | \$372 | \$214 |
| Albuquerque | 871 | \$160 | \$202 | \$187 | \$181 | \$262 | \$220 |
| Rest of State | | \$150 | \$310 | \$183 | \$159 | \$372 | \$211 |
| New York (NY) | | \$207 | \$500 | \$336 | \$221 | \$529 | \$350 |
| New York | 100-114 | \$250 | \$489 | \$361 | \$275 | \$529 | \$381 |
| Syracuse | 132 | \$277 | \$340 | \$306 | \$277 | \$340 | \$311 |
| Rochester | 146 | \$285 | \$360 | \$325 | \$300 | \$371 | \$338 |
| Rest of State | | \$207 | \$500 | \$319 | \$221 | \$500 | \$332 |
| North Carolina (NC) | | \$56 | \$329 | \$182 | \$82 | \$350 | \$204 |
| Raleigh/Durham | 276 & 277 | \$56 | \$210 | \$169 | \$82 | \$350 | \$214 |
| Charlotte | 282 | \$170 | \$329 | \$207 | \$180 | \$329 | \$224 |
| Rest of State | | \$136 | \$225 | \$176 | \$153 | \$228 | \$185 |

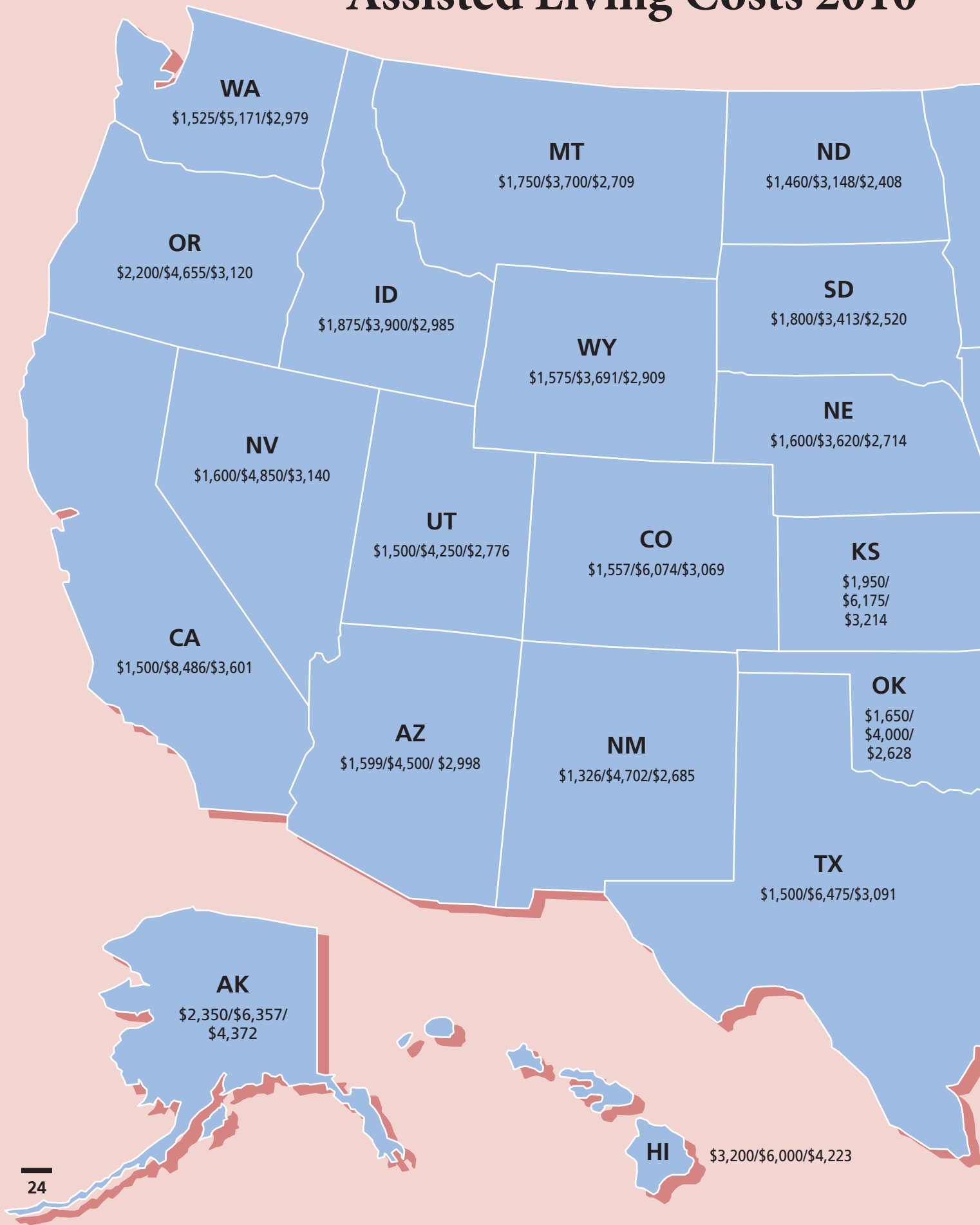
Nursing Home Costs 2010

| State | First 3 Zip Code Numbers | Semi-Private Room | | | Private Room | | |
|----------------------------|--------------------------|-------------------|-------|---------|--------------|-------|---------|
| | | Low | High | Average | Low | High | Average |
| North Dakota (ND) | | \$119 | \$182 | \$149 | \$129 | \$250 | \$164 |
| Fargo Area | 581 | \$124 | \$177 | \$153 | \$134 | \$250 | \$173 |
| Rest of State | | \$119 | \$182 | \$148 | \$129 | \$210 | \$160 |
| Ohio (OH) | | \$145 | \$295 | \$194 | \$160 | \$325 | \$218 |
| Columbus | 432 | \$172 | \$220 | \$196 | \$187 | \$268 | \$218 |
| Cleveland | 441 | \$175 | \$295 | \$206 | \$175 | \$325 | \$240 |
| Cincinnati | 452 | \$145 | \$263 | \$191 | \$182 | \$300 | \$222 |
| Rest of State | | \$150 | \$228 | \$189 | \$160 | \$255 | \$206 |
| Oklahoma (OK) | | \$105 | \$394 | \$141 | \$115 | \$420 | \$180 |
| Oklahoma City | 731 | \$120 | \$162 | \$141 | \$125 | \$324 | \$209 |
| Tulsa | 741 | \$127 | \$150 | \$135 | \$155 | \$200 | \$174 |
| Rest of State | | \$105 | \$394 | \$143 | \$115 | \$420 | \$168 |
| Oregon (OR) | | \$199 | \$325 | \$222 | \$209 | \$550 | \$246 |
| Portland | 972 | \$209 | \$240 | \$219 | \$210 | \$271 | \$237 |
| Eugene | 974 | \$205 | \$325 | \$234 | \$210 | \$325 | \$244 |
| Rest of State | | \$199 | \$242 | \$218 | \$209 | \$550 | \$251 |
| Pennsylvania (PA) | | \$118 | \$343 | \$248 | \$128 | \$383 | \$258 |
| Pittsburgh | 152 | \$206 | \$343 | \$279 | \$225 | \$383 | \$293 |
| Scranton | 185 | \$118 | \$245 | \$212 | \$128 | \$245 | \$210 |
| Philadelphia | 191 | \$204 | \$325 | \$266 | \$180 | \$325 | \$281 |
| Rest of State | | \$168 | \$335 | \$240 | \$173 | \$331 | \$248 |
| Rhode Island (RI) | | \$174 | \$316 | \$250 | \$174 | \$570 | \$279 |
| Providence | 029 | \$230 | \$316 | \$258 | \$250 | \$367 | \$284 |
| Rest of State | | \$174 | \$305 | \$246 | \$174 | \$570 | \$277 |
| South Carolina (SC) | | \$145 | \$205 | \$173 | \$150 | \$260 | \$191 |
| Columbia | 292 | \$153 | \$201 | \$181 | \$161 | \$238 | \$202 |
| Charleston | 294 | \$145 | \$205 | \$169 | \$150 | \$225 | \$183 |
| Rest of State | | \$150 | \$190 | \$172 | \$160 | \$260 | \$189 |
| South Dakota (SD) | | \$134 | \$204 | \$167 | \$137 | \$254 | \$180 |
| Rapid City Area | 577 | \$160 | \$204 | \$186 | \$170 | \$219 | \$197 |
| Rest of State | | \$134 | \$192 | \$157 | \$137 | \$254 | \$173 |



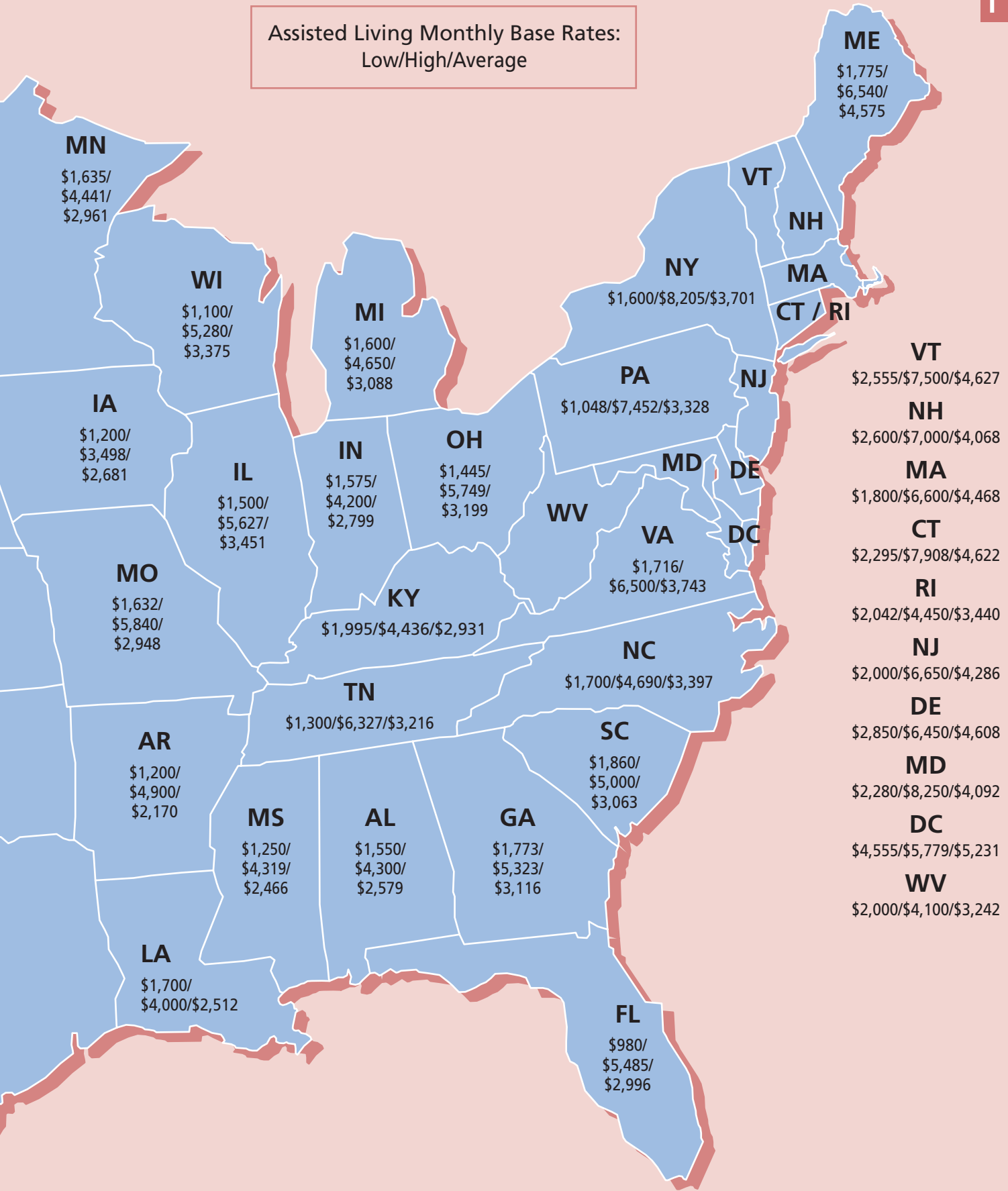
| State | First 3 Zip Code Numbers | Semi-Private Room | | | Private Room | | |
|---------------------------|--------------------------|-------------------|-------|--------------|--------------|-------|--------------|
| | | Low | High | Average | Low | High | Average |
| Tennessee (TN) | | \$110 | \$265 | \$171 | \$125 | \$325 | \$190 |
| Nashville | 372 | \$154 | \$260 | \$190 | \$160 | \$260 | \$205 |
| Memphis | 381 | \$110 | \$187 | \$160 | \$163 | \$202 | \$180 |
| Rest of State | | \$125 | \$265 | \$165 | \$125 | \$325 | \$187 |
| Texas (TX) | | \$70 | \$204 | \$135 | \$90 | \$314 | \$183 |
| Dallas/Ft. Worth | 752 & 761 | \$90 | \$167 | \$139 | \$90 | \$215 | \$185 |
| Houston | 770 | \$100 | \$183 | \$144 | \$130 | \$248 | \$203 |
| Austin | 787 | \$100 | \$204 | \$143 | \$147 | \$265 | \$179 |
| Rest of State | | \$70 | \$195 | \$123 | \$115 | \$314 | \$174 |
| Utah (UT) | | \$133 | \$195 | \$156 | \$133 | \$290 | \$195 |
| Salt Lake City | 841 | \$146 | \$195 | \$167 | \$172 | \$290 | \$212 |
| Rest of State | | \$133 | \$183 | \$150 | \$133 | \$280 | \$186 |
| Vermont (VT) | | \$185 | \$291 | \$243 | \$215 | \$362 | \$261 |
| Virginia (VA) | | \$144 | \$311 | \$191 | \$151 | \$382 | \$212 |
| Alexandria Area | 222 & 223 | \$213 | \$311 | \$247 | \$234 | \$382 | \$292 |
| Richmond Area | 230 & 232 | \$155 | \$245 | \$188 | \$165 | \$247 | \$208 |
| Rest of State | | \$144 | \$285 | \$173 | \$151 | \$316 | \$187 |
| Washington (WA) | | \$165 | \$318 | \$231 | \$175 | \$348 | \$253 |
| Seattle | 981 | \$205 | \$318 | \$244 | \$230 | \$348 | \$278 |
| Spokane | 992 | \$215 | \$285 | \$244 | \$225 | \$319 | \$260 |
| Rest of State | | \$165 | \$265 | \$220 | \$175 | \$303 | \$237 |
| West Virginia (WV) | | \$125 | \$274 | \$209 | \$130 | \$285 | \$214 |
| Charleston Area | 250-253 | \$175 | \$274 | \$215 | \$180 | \$285 | \$223 |
| Rest of State | | \$125 | \$250 | \$206 | \$130 | \$260 | \$210 |
| Wisconsin (WI) | | \$160 | \$338 | \$223 | \$178 | \$338 | \$240 |
| Milwaukee | 532 | \$191 | \$338 | \$252 | \$211 | \$338 | \$271 |
| Madison Area | 535 & 537 | \$184 | \$298 | \$231 | \$190 | \$310 | \$247 |
| Rest of State | | \$160 | \$278 | \$205 | \$178 | \$304 | \$218 |
| Wyoming (WY) | | \$160 | \$218 | \$184 | \$170 | \$350 | \$203 |
| NATIONAL AVERAGE | | | | \$205 | | | \$229 |

Assisted Living Costs 2010



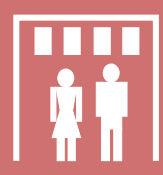


Assisted Living Monthly Base Rates:
Low/High/Average



Assisted Living Costs 2010

| State | First 3 Zip Code Numbers | Assisted Living Base Rate | | |
|-------------------------|--------------------------|---------------------------|---------|---------|
| | | Low | High | Average |
| Alabama (AL) | | \$1,550 | \$4,300 | \$2,579 |
| Birmingham | 352 | \$1,950 | \$4,300 | \$3,150 |
| Montgomery | 361 | \$1,950 | \$3,345 | \$2,662 |
| Rest of State | | \$1,550 | \$3,625 | \$2,240 |
| Alaska (AK) | | \$2,350 | \$6,357 | \$4,372 |
| Arizona (AZ) | | \$1,599 | \$4,500 | \$2,998 |
| Phoenix | 850 | \$2,000 | \$4,173 | \$3,114 |
| Tucson | 857 | \$2,590 | \$3,600 | \$2,974 |
| Rest of State | | \$1,599 | \$4,500 | \$2,953 |
| Arkansas (AR) | | \$1,200 | \$4,900 | \$2,170 |
| Little Rock Area | 720 & 722 | \$1,650 | \$3,802 | \$2,490 |
| Rest of State | | \$1,200 | \$4,900 | \$2,073 |
| California (CA) | | \$1,500 | \$8,486 | \$3,601 |
| Los Angeles | 900 | \$1,500 | \$4,195 | \$2,533 |
| San Diego | 921 | \$1,500 | \$6,900 | \$3,082 |
| San Francisco | 940 & 941 | \$2,500 | \$6,000 | \$4,665 |
| Rest of State | | \$2,000 | \$8,486 | \$3,917 |
| Colorado (CO) | | \$1,557 | \$6,074 | \$3,069 |
| Denver | 802 | \$1,557 | \$3,500 | \$2,463 |
| Colorado Springs | 809 | \$2,200 | \$4,106 | \$3,132 |
| Rest of State | | \$1,618 | \$6,074 | \$3,454 |
| Connecticut (CT) | | \$2,295 | \$7,908 | \$4,622 |
| Hartford Area | 060 & 061 | \$3,210 | \$6,500 | \$4,492 |
| Stamford Area | 066-069 | \$3,900 | \$7,348 | \$5,161 |
| Rest of State | | \$2,295 | \$7,908 | \$4,428 |
| Washington (DC) | 200 | \$4,555 | \$5,779 | \$5,231 |
| Delaware (DE) | | \$2,850 | \$6,450 | \$4,608 |
| Wilmington | 198 | \$3,650 | \$6,450 | \$5,125 |
| Rest of State | | \$2,850 | \$5,512 | \$3,918 |



| State | First 3 Zip Code Numbers | Assisted Living Base Rate | | |
|----------------------|--------------------------|---------------------------|---------|---------|
| | | Low | High | Average |
| Florida (FL) | | \$980 | \$5,485 | \$2,996 |
| Jacksonville | 322 | \$980 | \$4,740 | \$2,724 |
| Orlando | 328 | \$1,800 | \$4,650 | \$2,893 |
| Miami | 331 | \$1,500 | \$5,150 | \$2,912 |
| Rest of State | | \$1,795 | \$5,485 | \$3,198 |
| Georgia (GA) | | \$1,773 | \$5,323 | \$3,116 |
| Alpharetta | 300 | \$2,500 | \$4,200 | \$3,258 |
| Atlanta | 303 | \$1,773 | \$5,323 | \$3,028 |
| Rest of State | | \$2,050 | \$3,900 | \$3,062 |
| Hawaii (HI) | | \$3,200 | \$6,000 | \$4,223 |
| Idaho (ID) | | \$1,875 | \$3,900 | \$2,985 |
| Boise | 837 | \$2,175 | \$3,900 | \$3,192 |
| Rest of State | | \$1,875 | \$3,615 | \$2,778 |
| Illinois (IL) | | \$1,500 | \$5,627 | \$3,451 |
| Highland Park Area | 600 | \$3,011 | \$5,627 | \$4,248 |
| Chicago | 606 | \$1,600 | \$4,120 | \$2,805 |
| Peoria Area | 614-616 | \$1,500 | \$3,863 | \$2,765 |
| Rest of State | | \$2,340 | \$5,200 | \$3,413 |
| Indiana (IN) | | \$1,575 | \$4,200 | \$2,799 |
| Indianapolis | 462 | \$1,825 | \$3,660 | \$2,652 |
| Fort Wayne Area | 465-468 | \$1,600 | \$3,224 | \$2,699 |
| Rest of State | | \$1,575 | \$4,200 | \$2,926 |
| Iowa (IA) | | \$1,200 | \$3,498 | \$2,681 |
| Des Moines Area | 500-503 | \$1,200 | \$3,400 | \$2,520 |
| Rest of State | | \$2,000 | \$3,498 | \$2,841 |
| Kansas (KS) | | \$1,950 | \$6,175 | \$3,214 |
| Wichita | 672 | \$1,950 | \$4,050 | \$2,697 |
| Rest of State | | \$2,375 | \$6,175 | \$3,472 |
| Kentucky (KY) | | \$1,995 | \$4,436 | \$2,931 |
| Louisville | 402 | \$2,495 | \$4,436 | \$3,330 |
| Lexington Area | 403-405 | \$1,995 | \$4,137 | \$2,611 |
| Rest of State | | \$2,400 | \$3,200 | \$2,860 |

Assisted Living Costs 2010

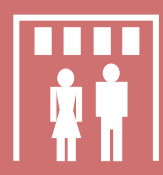
| State | First 3 Zip Code Numbers | Assisted Living Base Rate | | |
|---------------------------|--------------------------|---------------------------|---------|---------|
| | | Low | High | Average |
| Louisiana (LA) | | \$1,700 | \$4,000 | \$2,512 |
| Baton Rouge | 708 | \$2,150 | \$3,280 | \$2,572 |
| Shreveport Area | 711 | \$1,700 | \$4,000 | \$2,421 |
| Rest of State | | \$1,885 | \$3,489 | \$2,534 |
| Maine (ME) | | \$1,775 | \$6,540 | \$4,575 |
| Southern ME | 040 & 041 | \$3,500 | \$6,540 | \$5,011 |
| Rest of State | | \$1,775 | \$5,019 | \$3,484 |
| Maryland (MD) | | \$2,280 | \$8,250 | \$4,092 |
| Silver Spring | 209 | \$2,280 | \$6,100 | \$4,104 |
| Baltimore | 212 | \$2,280 | \$5,675 | \$4,028 |
| Rest of State | | \$2,800 | \$8,250 | \$4,122 |
| Massachusetts (MA) | | \$1,800 | \$6,600 | \$4,468 |
| Worcester Area | 014-017 | \$3,400 | \$5,232 | \$4,301 |
| Boston | 021 | \$1,800 | \$6,600 | \$4,549 |
| Rest of State | | \$2,900 | \$5,688 | \$4,494 |
| Michigan (MI) | | \$1,600 | \$4,650 | \$3,088 |
| Detroit Area | 481-483 | \$1,600 | \$4,650 | \$2,990 |
| Grand Rapids | 495 | \$2,283 | \$3,865 | \$3,223 |
| Rest of State | | \$1,995 | \$3,905 | \$3,099 |
| Minnesota (MN) | | \$1,635 | \$4,441 | \$2,961 |
| Minneapolis/St. Paul | 551 & 554 | \$1,635 | \$3,900 | \$3,063 |
| Rochester Area | 559 | \$1,791 | \$4,167 | \$2,909 |
| Rest of State | | \$1,995 | \$4,441 | \$2,829 |
| Mississippi (MS) | | \$1,250 | \$4,319 | \$2,466 |
| Jackson Area | 390 & 391 | \$1,250 | \$4,319 | \$2,641 |
| Rest of State | | \$1,540 | \$2,738 | \$2,175 |
| Missouri (MO) | | \$1,632 | \$5,840 | \$2,948 |
| Saint Louis | 631 | \$3,103 | \$4,806 | \$3,863 |
| Kansas City Area | 640 & 641 | \$1,632 | \$3,811 | \$2,433 |
| Rest of State | | \$1,673 | \$5,840 | \$3,032 |



| State | First 3 Zip Code Numbers | Assisted Living Base Rate | | |
|----------------------------|--------------------------|---------------------------|---------|---------|
| | | Low | High | Average |
| Montana (MT) | | \$1,750 | \$3,700 | \$2,709 |
| Billings | 590 & 591 | \$1,750 | \$3,200 | \$2,537 |
| Rest of State | | \$2,000 | \$3,700 | \$2,816 |
| Nebraska (NE) | | \$1,600 | \$3,620 | \$2,714 |
| Omaha | 681 | \$1,600 | \$3,600 | \$2,719 |
| Rest of State | | \$2,150 | \$3,620 | \$2,707 |
| Nevada (NV) | | \$1,600 | \$4,850 | \$3,140 |
| Las Vegas | 891 | \$1,600 | \$3,802 | \$2,899 |
| Rest of State | | \$2,600 | \$4,850 | \$3,554 |
| New Hampshire (NH) | | \$2,600 | \$7,000 | \$4,068 |
| Manchester Area | 030 & 031 | \$2,600 | \$7,000 | \$4,423 |
| Rest of State | | \$2,700 | \$4,530 | \$3,429 |
| New Jersey (NJ) | | \$2,000 | \$6,650 | \$4,286 |
| Cherry Hill Area | 080 & 081 | \$2,000 | \$5,075 | \$3,794 |
| Bridgewater Area | 085-088 | \$2,890 | \$5,749 | \$4,269 |
| Rest of State | | \$3,100 | \$6,650 | \$4,634 |
| New Mexico (NM) | | \$1,326 | \$4,702 | \$2,685 |
| Albuquerque | 871 | \$1,326 | \$4,702 | \$2,633 |
| Rest of State | | \$2,745 | \$3,000 | \$2,860 |
| New York (NY) | | \$1,600 | \$8,205 | \$3,701 |
| New York | 100-114 | \$3,000 | \$8,205 | \$4,503 |
| Syracuse | 130-132 | \$1,850 | \$4,575 | \$3,424 |
| Rochester | 144-146 | \$2,360 | \$4,950 | \$3,317 |
| Rest of State | | \$1,600 | \$5,810 | \$3,583 |
| North Carolina (NC) | | \$1,700 | \$4,690 | \$3,397 |
| Raleigh/Durham | 276 & 277 | \$1,700 | \$4,075 | \$3,086 |
| Charlotte | 282 | \$2,994 | \$4,690 | \$3,785 |
| Rest of State | | \$2,535 | \$4,279 | \$3,347 |
| North Dakota (ND) | | \$1,460 | \$3,148 | \$2,408 |

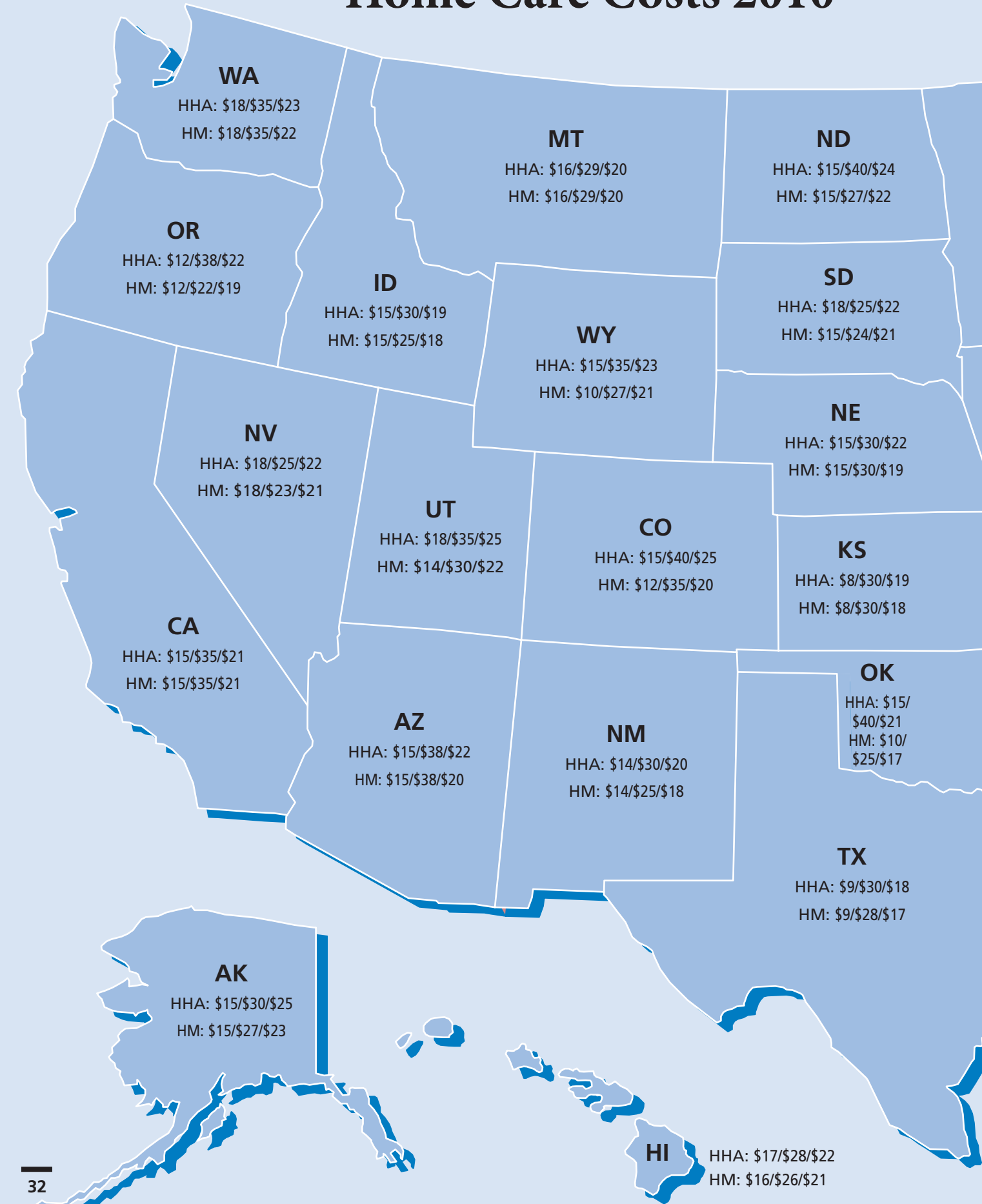
Assisted Living Costs 2010

| State | First 3 Zip Code Numbers | Assisted Living Base Rate | | |
|----------------------------|--------------------------|---------------------------|---------|---------|
| | | Low | High | Average |
| Ohio (OH) | | \$1,445 | \$5,749 | \$3,199 |
| Columbus Area | 430-432 | \$2,109 | \$5,749 | \$3,819 |
| Cleveland | 441 | \$2,350 | \$5,658 | \$3,211 |
| Cincinnati | 452 | \$2,190 | \$4,250 | \$3,133 |
| Rest of State | | \$1,445 | \$3,863 | \$2,845 |
| Oklahoma (OK) | | \$1,650 | \$4,000 | \$2,628 |
| Oklahoma City | 731 | \$1,650 | \$3,113 | \$2,330 |
| Tulsa | 741 | \$2,055 | \$4,000 | \$3,161 |
| Rest of State | | \$2,000 | \$3,000 | \$2,428 |
| Oregon (OR) | | \$2,200 | \$4,655 | \$3,120 |
| Portland | 972 | \$2,724 | \$4,655 | \$3,406 |
| Eugene | 974 | \$2,520 | \$3,947 | \$2,979 |
| Rest of State | | \$2,200 | \$3,845 | \$2,940 |
| Pennsylvania (PA) | | \$1,048 | \$7,452 | \$3,328 |
| Pittsburgh | 152 | \$1,550 | \$4,502 | \$3,335 |
| Scranton Area | 182-187 | \$1,600 | \$5,070 | \$2,833 |
| Philadelphia Area | 190 & 191 | \$1,800 | \$7,452 | \$3,818 |
| Rest of State | | \$1,048 | \$4,743 | \$3,259 |
| Rhode Island (RI) | | \$2,042 | \$4,450 | \$3,440 |
| Providence | 029 | \$3,150 | \$4,450 | \$3,684 |
| Rest of State | | \$2,042 | \$3,850 | \$3,097 |
| South Carolina (SC) | | \$1,860 | \$5,000 | \$3,063 |
| Columbia Area | 290-292 | \$2,000 | \$4,975 | \$3,121 |
| Charleston | 294 | \$2,403 | \$5,000 | \$3,267 |
| Rest of State | | \$1,860 | \$3,495 | \$2,858 |
| South Dakota (SD) | | \$1,800 | \$3,413 | \$2,520 |
| Rapid City Area | 577 | \$1,800 | \$3,110 | \$2,610 |
| Rest of State | | \$1,810 | \$3,413 | \$2,481 |
| Tennessee (TN) | | \$1,300 | \$6,327 | \$3,216 |
| Nashville Area | 371 & 372 | \$2,265 | \$6,327 | \$3,885 |
| Memphis | 381 | \$1,300 | \$5,700 | \$3,105 |
| Rest of State | | \$2,400 | \$3,150 | \$2,807 |



| State | First 3 Zip Code Numbers | Assisted Living Base Rate | | |
|---------------------------|--------------------------|---------------------------|---------|----------------|
| | | Low | High | Average |
| Texas (TX) | | \$1,500 | \$6,475 | \$3,091 |
| Dallas/Ft. Worth | 752 & 761 | \$2,200 | \$6,083 | \$3,352 |
| Houston | 770 | \$1,795 | \$6,475 | \$3,344 |
| Austin | 787 | \$2,430 | \$4,410 | \$3,437 |
| Rest of State | | \$1,500 | \$3,300 | \$2,664 |
| Utah (UT) | | \$1,500 | \$4,250 | \$2,776 |
| Salt Lake City | 841 | \$2,031 | \$3,800 | \$2,770 |
| Rest of State | | \$1,500 | \$4,250 | \$2,780 |
| Vermont (VT) | | \$2,555 | \$7,500 | \$4,627 |
| Virginia (VA) | | \$1,716 | \$6,500 | \$3,743 |
| Northern VA | 220-223 | \$2,500 | \$6,500 | \$4,410 |
| Richmond | 232 | \$1,716 | \$4,500 | \$3,558 |
| Rest of State | | \$1,950 | \$5,505 | \$3,343 |
| Washington (WA) | | \$1,525 | \$5,171 | \$2,979 |
| Seattle | 981 | \$2,100 | \$5,171 | \$3,251 |
| Spokane | 992 | \$1,525 | \$3,895 | \$2,823 |
| Rest of State | | \$1,995 | \$4,595 | \$2,902 |
| West Virginia (WV) | | \$2,000 | \$4,100 | \$3,242 |
| Wisconsin (WI) | | \$1,100 | \$5,280 | \$3,375 |
| Milwaukee | 532 | \$1,100 | \$4,707 | \$3,438 |
| Madison | 537 | \$3,000 | \$5,280 | \$3,991 |
| Rest of State | | \$1,267 | \$4,258 | \$3,048 |
| Wyoming (WY) | | \$1,575 | \$3,691 | \$2,909 |
| NATIONAL AVERAGE | | | | \$3,293 |

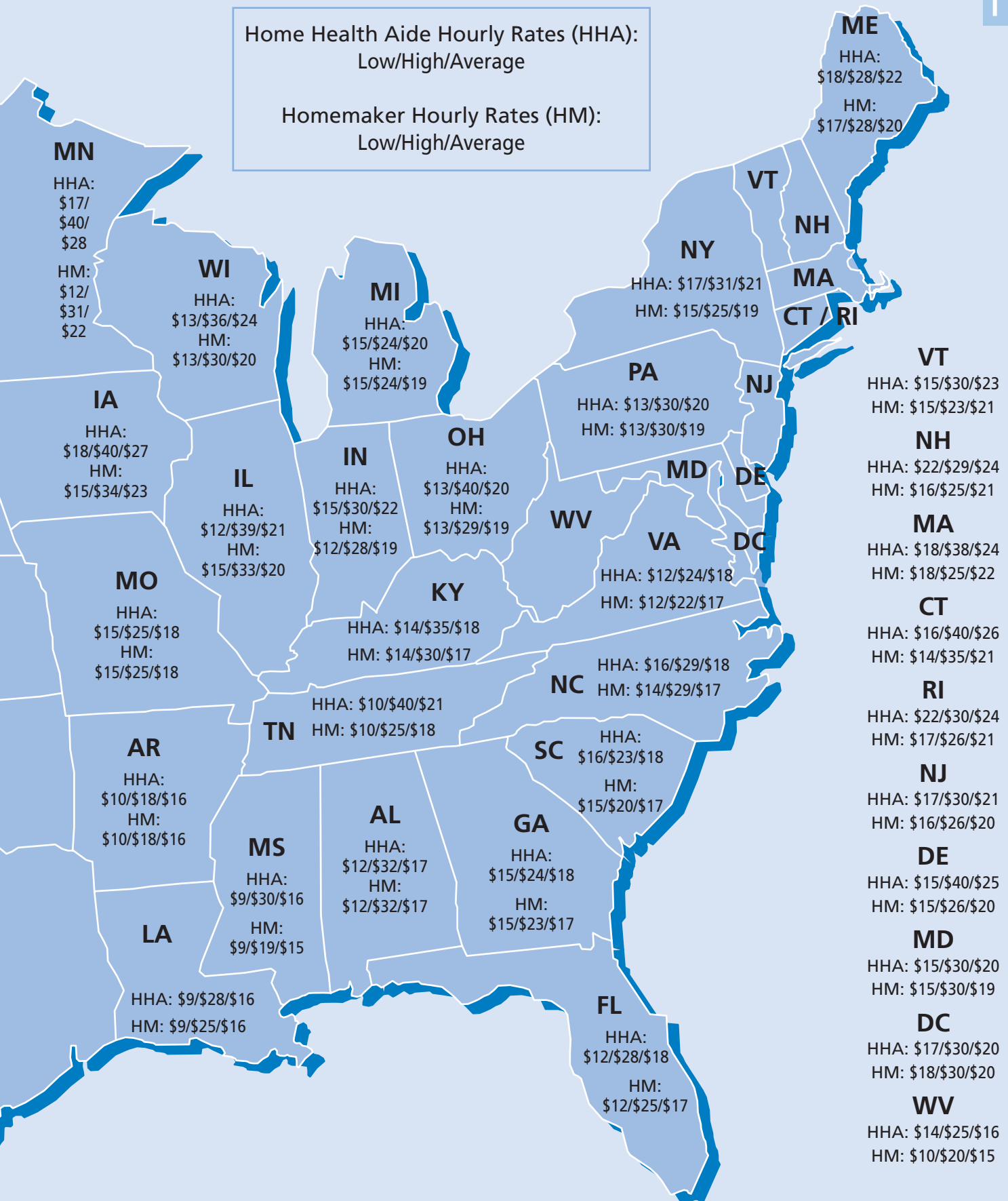
Home Care Costs 2010





Home Health Aide Hourly Rates (HHA):
Low/High/Average

Homemaker Hourly Rates (HM):
Low/High/Average



Home Care Costs 2010

| State | First 3 Zip Code Numbers | Home Health Aide | | | Homemaker | | |
|-------------------------|--------------------------|------------------|------|---------|-----------|------|---------|
| | | Low | High | Average | Low | High | Average |
| Alabama (AL) | | \$12 | \$32 | \$17 | \$12 | \$32 | \$17 |
| Birmingham | 352 | \$12 | \$22 | \$16 | \$12 | \$18 | \$15 |
| Montgomery | 361 | \$14 | \$23 | \$16 | \$14 | \$23 | \$16 |
| Rest of State | | \$12 | \$32 | \$19 | \$12 | \$32 | \$19 |
| Alaska (AK) | | \$15 | \$30 | \$25 | \$15 | \$27 | \$23 |
| Arizona (AZ) | | \$15 | \$38 | \$22 | \$15 | \$38 | \$20 |
| Phoenix | 850 | \$20 | \$38 | \$24 | \$19 | \$38 | \$24 |
| Tucson | 857 | \$15 | \$23 | \$19 | \$15 | \$22 | \$18 |
| Rest of State | | \$16 | \$25 | \$21 | \$16 | \$22 | \$19 |
| Arkansas (AR) | | \$10 | \$18 | \$16 | \$10 | \$18 | \$16 |
| Little Rock | 721-722 | \$14 | \$18 | \$16 | \$14 | \$18 | \$16 |
| Rest of State | | \$10 | \$18 | \$16 | \$10 | \$18 | \$16 |
| California (CA) | | \$15 | \$35 | \$21 | \$15 | \$35 | \$21 |
| Los Angeles | 900 | \$15 | \$21 | \$19 | \$15 | \$21 | \$18 |
| San Diego | 921 | \$19 | \$23 | \$21 | \$19 | \$23 | \$21 |
| San Francisco | 941 | \$19 | \$29 | \$25 | \$17 | \$29 | \$24 |
| Rest of State | | \$18 | \$35 | \$21 | \$18 | \$35 | \$21 |
| Colorado (CO) | | \$15 | \$40 | \$25 | \$12 | \$35 | \$20 |
| Denver | 802 | \$15 | \$40 | \$24 | \$15 | \$30 | \$21 |
| Colorado Springs | 809 | \$20 | \$34 | \$24 | \$15 | \$23 | \$18 |
| Rest of State | | \$15 | \$40 | \$25 | \$12 | \$35 | \$20 |
| Connecticut (CT) | | \$16 | \$40 | \$26 | \$14 | \$35 | \$21 |
| Hartford | 061 | \$16 | \$29 | \$21 | \$14 | \$25 | \$18 |
| Stamford Area | 068-069 | \$20 | \$35 | \$26 | \$18 | \$28 | \$22 |
| Rest of State | | \$20 | \$40 | \$28 | \$16 | \$35 | \$22 |
| Washington (DC) | 200 | \$17 | \$30 | \$20 | \$18 | \$30 | \$20 |
| Delaware (DE) | | \$15 | \$40 | \$25 | \$15 | \$26 | \$20 |
| Wilmington | 198 | \$17 | \$28 | \$22 | \$17 | \$22 | \$19 |
| Rest of State | | \$15 | \$40 | \$27 | \$15 | \$26 | \$20 |



| State | First 3 Zip Code Numbers | Home Health Aide | | | Homemaker | | |
|----------------------|--------------------------|------------------|------|---------|-----------|------|---------|
| | | Low | High | Average | Low | High | Average |
| Florida (FL) | | \$12 | \$28 | \$18 | \$12 | \$25 | \$17 |
| Jacksonville | 322 | \$17 | \$25 | \$19 | \$15 | \$18 | \$16 |
| Orlando | 328 | \$15 | \$28 | \$19 | \$15 | \$25 | \$18 |
| Miami | 331 | \$12 | \$18 | \$16 | \$12 | \$18 | \$15 |
| Rest of State | | \$15 | \$25 | \$19 | \$14 | \$25 | \$18 |
| Georgia (GA) | | \$15 | \$24 | \$18 | \$15 | \$23 | \$17 |
| Marietta Area | 300 | \$15 | \$19 | \$17 | \$15 | \$18 | \$17 |
| Atlanta | 303 | \$15 | \$19 | \$17 | \$15 | \$19 | \$17 |
| Rest of State | | \$15 | \$24 | \$20 | \$15 | \$23 | \$19 |
| Hawaii (HI) | | \$17 | \$28 | \$22 | \$16 | \$26 | \$21 |
| Honolulu | 968 | \$19 | \$26 | \$22 | \$16 | \$26 | \$20 |
| Rest of State | | \$17 | \$28 | \$24 | \$18 | \$23 | \$21 |
| Idaho (ID) | | \$15 | \$30 | \$19 | \$15 | \$25 | \$18 |
| Boise | 837 | \$17 | \$20 | \$18 | \$15 | \$20 | \$18 |
| Rest of State | | \$15 | \$30 | \$20 | \$15 | \$25 | \$18 |
| Illinois (IL) | | \$12 | \$39 | \$21 | \$15 | \$33 | \$20 |
| Highland Park Area | 600 | \$18 | \$27 | \$21 | \$17 | \$27 | \$21 |
| Chicago | 606 | \$12 | \$39 | \$23 | \$16 | \$33 | \$23 |
| Peoria Area | 615-617 | \$17 | \$20 | \$18 | \$16 | \$18 | \$17 |
| Rest of State | | \$15 | \$33 | \$21 | \$15 | \$33 | \$20 |
| Indiana (IN) | | \$15 | \$30 | \$22 | \$12 | \$28 | \$19 |
| Indianapolis | 462 | \$18 | \$29 | \$23 | \$15 | \$22 | \$19 |
| Fort Wayne Area | 467-469 | \$15 | \$26 | \$21 | \$14 | \$26 | \$19 |
| Rest of State | | \$16 | \$30 | \$23 | \$12 | \$28 | \$19 |
| Iowa (IA) | | \$18 | \$40 | \$27 | \$15 | \$34 | \$23 |
| Des Moines Area | 503-522 | \$22 | \$40 | \$29 | \$20 | \$30 | \$23 |
| Rest of State | | \$18 | \$40 | \$26 | \$15 | \$34 | \$23 |
| Kansas (KS) | | \$8 | \$30 | \$19 | \$8 | \$30 | \$18 |
| Wichita | 672 | \$15 | \$18 | \$17 | \$15 | \$18 | \$16 |
| Rest of State | | \$8 | \$30 | \$20 | \$8 | \$30 | \$19 |

Home Care Costs 2010

| State | First 3 Zip Code Numbers | Home Health Aide | | | Homemaker | | |
|---------------------------|--------------------------|------------------|------|---------|-----------|------|---------|
| | | Low | High | Average | Low | High | Average |
| Kentucky (KY) | | \$14 | \$35 | \$18 | \$14 | \$30 | \$17 |
| Louisville | 402 | \$14 | \$20 | \$17 | \$14 | \$20 | \$17 |
| Lexington | 405 | \$15 | \$19 | \$17 | \$15 | \$18 | \$16 |
| Rest of State | | \$14 | \$35 | \$19 | \$14 | \$30 | \$18 |
| Louisiana (LA) | | \$9 | \$28 | \$16 | \$9 | \$25 | \$16 |
| Baton Rouge | 708 | \$14 | \$28 | \$17 | \$14 | \$25 | \$17 |
| Shreveport Area | 711 | \$9 | \$16 | \$14 | \$9 | \$15 | \$13 |
| Rest of State | | \$12 | \$26 | \$17 | \$14 | \$22 | \$16 |
| Maine (ME) | | \$18 | \$28 | \$22 | \$17 | \$28 | \$20 |
| Maryland (MD) | | \$15 | \$30 | \$20 | \$15 | \$30 | \$19 |
| Silver Spring | 209 | \$17 | \$26 | \$20 | \$17 | \$24 | \$20 |
| Baltimore | 212 | \$18 | \$30 | \$21 | \$18 | \$30 | \$21 |
| Rest of State | | \$15 | \$30 | \$20 | \$15 | \$23 | \$18 |
| Massachusetts (MA) | | \$18 | \$38 | \$24 | \$18 | \$25 | \$22 |
| Worcester Area | 015-016 | \$19 | \$30 | \$24 | \$19 | \$25 | \$22 |
| Boston Area | 021 | \$22 | \$38 | \$26 | \$19 | \$25 | \$21 |
| Rest of State | | \$18 | \$27 | \$24 | \$18 | \$25 | \$21 |
| Michigan (MI) | | \$15 | \$24 | \$20 | \$15 | \$24 | \$19 |
| Detroit | 482 | \$16 | \$23 | \$19 | \$16 | \$23 | \$19 |
| Grand Rapids | 495 | \$15 | \$22 | \$19 | \$15 | \$22 | \$18 |
| Rest of State | | \$18 | \$24 | \$20 | \$16 | \$24 | \$20 |
| Minnesota (MN) | | \$17 | \$40 | \$28 | \$12 | \$31 | \$22 |
| Minneapolis/St. Paul | 551-554 | \$18 | \$30 | \$25 | \$17 | \$27 | \$21 |
| Rochester Area | 559 | \$20 | \$40 | \$30 | \$20 | \$31 | \$25 |
| Rest of State | | \$17 | \$40 | \$29 | \$12 | \$31 | \$21 |
| Mississippi (MS) | | \$9 | \$30 | \$16 | \$9 | \$19 | \$15 |
| Jackson | 392 | \$11 | \$30 | \$17 | \$11 | \$19 | \$15 |
| Rest of State | | \$9 | \$24 | \$16 | \$9 | \$18 | \$15 |
| Missouri (MO) | | \$15 | \$25 | \$18 | \$15 | \$25 | \$18 |
| Saint Louis | 631 | \$15 | \$24 | \$19 | \$15 | \$24 | \$19 |
| Kansas City | 641 | \$16 | \$25 | \$18 | \$15 | \$25 | \$18 |
| Rest of State | | \$15 | \$25 | \$18 | \$15 | \$23 | \$18 |



| State | First 3 Zip Code Numbers | Home Health Aide | | | Homemaker | | |
|----------------------------|--------------------------|------------------|------|---------|-----------|------|---------|
| | | Low | High | Average | Low | High | Average |
| Montana (MT) | | \$16 | \$29 | \$20 | \$16 | \$29 | \$20 |
| Billings | 591 | \$19 | \$29 | \$22 | \$16 | \$29 | \$21 |
| Rest of State | | \$16 | \$21 | \$19 | \$16 | \$21 | \$18 |
| Nebraska (NE) | | \$15 | \$30 | \$22 | \$15 | \$30 | \$19 |
| Omaha | 681 | \$18 | \$30 | \$22 | \$15 | \$19 | \$18 |
| Rest of State | | \$15 | \$30 | \$22 | \$15 | \$30 | \$20 |
| Nevada (NV) | | \$18 | \$25 | \$22 | \$18 | \$23 | \$21 |
| Las Vegas | 891 | \$18 | \$25 | \$22 | \$18 | \$23 | \$21 |
| Rest of State | | \$22 | \$23 | \$22 | \$21 | \$23 | \$22 |
| New Hampshire (NH) | | \$22 | \$29 | \$24 | \$16 | \$25 | \$21 |
| New Jersey (NJ) | | \$17 | \$30 | \$21 | \$16 | \$26 | \$20 |
| Cherry Hill Area | 080 | \$17 | \$23 | \$20 | \$16 | \$22 | \$19 |
| Bridgewater Area | 088-089 | \$18 | \$30 | \$21 | \$18 | \$26 | \$20 |
| Rest of State | | \$18 | \$26 | \$22 | \$18 | \$25 | \$21 |
| New Mexico (NM) | | \$14 | \$30 | \$20 | \$14 | \$25 | \$18 |
| Albuquerque | 871 | \$18 | \$27 | \$21 | \$16 | \$25 | \$20 |
| Rest of State | | \$14 | \$30 | \$20 | \$14 | \$22 | \$18 |
| New York (NY) | | \$17 | \$31 | \$21 | \$15 | \$25 | \$19 |
| New York | 100-114 | \$17 | \$22 | \$19 | \$15 | \$21 | \$18 |
| Syracuse Area | 130-132 | \$19 | \$25 | \$21 | \$16 | \$25 | \$19 |
| Rochester | 146 | \$22 | \$29 | \$24 | \$17 | \$25 | \$20 |
| Rest of State | | \$17 | \$31 | \$21 | \$15 | \$25 | \$20 |
| North Carolina (NC) | | \$16 | \$29 | \$18 | \$14 | \$29 | \$17 |
| Raleigh/Durham | 276-277 | \$16 | \$20 | \$18 | \$16 | \$18 | \$17 |
| Charlotte | 282 | \$17 | \$20 | \$18 | \$15 | \$19 | \$17 |
| Rest of State | | \$16 | \$29 | \$19 | \$14 | \$29 | \$18 |
| North Dakota (ND) | | \$15 | \$40 | \$24 | \$15 | \$27 | \$22 |
| Fargo Area | 581 | \$19 | \$40 | \$25 | \$18 | \$25 | \$21 |
| Rest of State | | \$15 | \$30 | \$24 | \$15 | \$27 | \$24 |

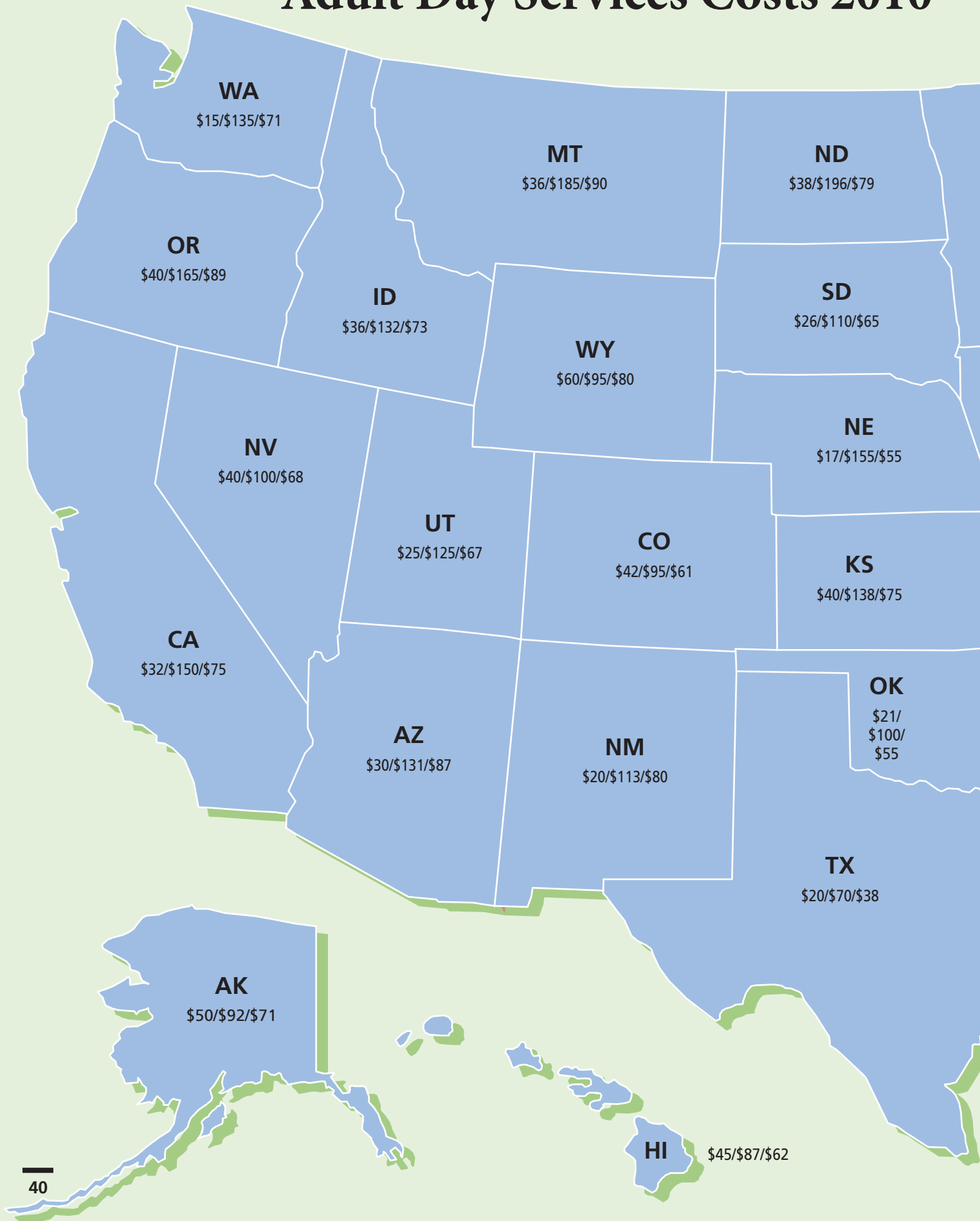
Home Care Costs 2010

| State | First 3 Zip Code Numbers | Home Health Aide | | | Homemaker | | |
|----------------------------|--------------------------|------------------|------|---------|-----------|------|---------|
| | | Low | High | Average | Low | High | Average |
| Ohio (OH) | | \$13 | \$40 | \$20 | \$13 | \$29 | \$19 |
| Columbus | 432 | \$16 | \$35 | \$22 | \$16 | \$25 | \$20 |
| Cleveland | 441 | \$13 | \$40 | \$21 | \$13 | \$23 | \$18 |
| Cincinnati | 452 | \$18 | \$20 | \$19 | \$15 | \$20 | \$18 |
| Rest of State | | \$14 | \$29 | \$19 | \$14 | \$29 | \$18 |
| Oklahoma (OK) | | \$15 | \$40 | \$21 | \$10 | \$25 | \$17 |
| Oklahoma City | 731 | \$15 | \$28 | \$18 | \$10 | \$18 | \$16 |
| Tulsa | 741 | \$17 | \$25 | \$20 | \$15 | \$18 | \$17 |
| Rest of State | | \$15 | \$40 | \$22 | \$13 | \$25 | \$18 |
| Oregon (OR) | | \$12 | \$38 | \$22 | \$12 | \$22 | \$19 |
| Portland | 972 | \$20 | \$22 | \$21 | \$17 | \$21 | \$19 |
| Eugene Area | 973-974 | \$18 | \$24 | \$21 | \$17 | \$22 | \$20 |
| Rest of State | | \$12 | \$38 | \$25 | \$12 | \$20 | \$16 |
| Pennsylvania (PA) | | \$13 | \$30 | \$20 | \$13 | \$30 | \$19 |
| Pittsburgh | 152 | \$17 | \$25 | \$20 | \$17 | \$22 | \$19 |
| Scranton Area | 184-187 | \$16 | \$25 | \$19 | \$16 | \$20 | \$18 |
| Philadelphia | 191 | \$17 | \$26 | \$20 | \$14 | \$20 | \$18 |
| Rest of State | | \$13 | \$30 | \$20 | \$13 | \$30 | \$19 |
| Rhode Island (RI) | | \$22 | \$30 | \$24 | \$17 | \$26 | \$21 |
| Providence | 029 | \$22 | \$30 | \$25 | \$19 | \$24 | \$20 |
| Rest of State | | \$22 | \$26 | \$24 | \$17 | \$26 | \$21 |
| South Carolina (SC) | | \$16 | \$23 | \$18 | \$15 | \$20 | \$17 |
| Columbia | 292 | \$16 | \$22 | \$18 | \$16 | \$19 | \$17 |
| Charleston | 294 | \$16 | \$23 | \$19 | \$16 | \$20 | \$18 |
| Rest of State | | \$16 | \$20 | \$18 | \$15 | \$19 | \$16 |
| South Dakota (SD) | | \$18 | \$25 | \$22 | \$15 | \$24 | \$21 |
| Tennessee (TN) | | \$10 | \$40 | \$21 | \$10 | \$25 | \$18 |
| Nashville | 372 | \$17 | \$40 | \$23 | \$16 | \$23 | \$19 |
| Memphis | 381 | \$10 | \$26 | \$16 | \$10 | \$23 | \$16 |
| Rest of State | | \$12 | \$40 | \$23 | \$11 | \$25 | \$19 |



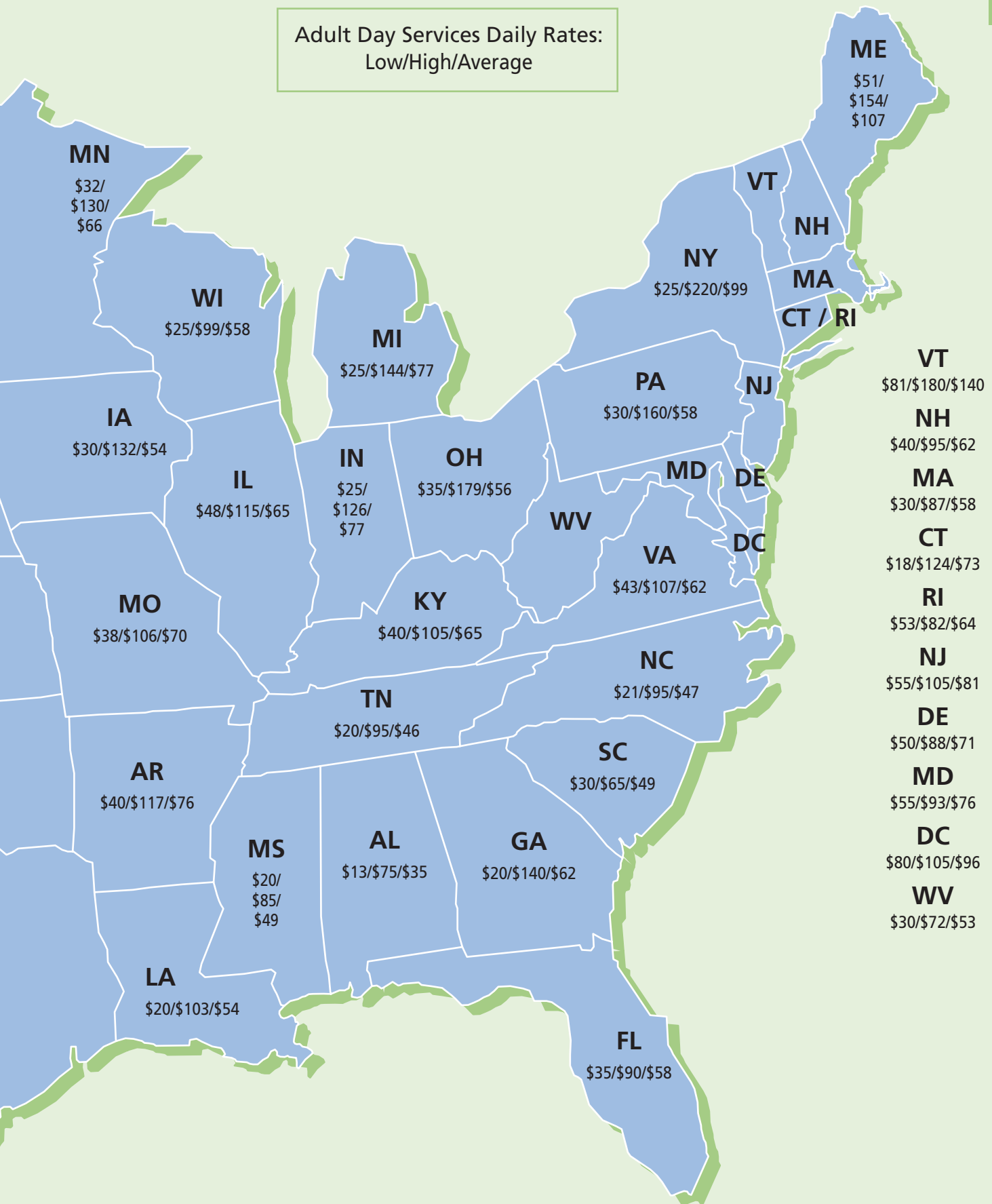
| State | First 3 Zip Code Numbers | Home Health Aide | | | Homemaker | | |
|-------------------------|--------------------------|------------------|------|-------------|-----------|------|-------------|
| | | Low | High | Average | Low | High | Average |
| Texas (TX) | | \$9 | \$30 | \$18 | \$9 | \$28 | \$17 |
| Dallas/Ft. Worth | 752,761 | \$9 | \$20 | \$17 | \$9 | \$20 | \$17 |
| Houston | 770 | \$10 | \$30 | \$18 | \$10 | \$25 | \$16 |
| Austin | 787 | \$17 | \$20 | \$18 | \$15 | \$20 | \$18 |
| Rest of State | | \$13 | \$28 | \$18 | \$12 | \$28 | \$17 |
| Utah (UT) | | \$18 | \$35 | \$25 | \$14 | \$30 | \$22 |
| Salt Lake City | 841 | \$23 | \$30 | \$25 | \$17 | \$24 | \$20 |
| Rest of State | | \$18 | \$35 | \$25 | \$14 | \$30 | \$23 |
| Vermont (VT) | | \$15 | \$30 | \$23 | \$15 | \$23 | \$21 |
| Virginia (VA) | | \$12 | \$24 | \$18 | \$12 | \$22 | \$17 |
| Northern VA | 220-223 | \$18 | \$24 | \$20 | \$17 | \$21 | \$19 |
| Richmond | 232 | \$16 | \$22 | \$18 | \$16 | \$22 | \$18 |
| Rest of State | | \$12 | \$19 | \$17 | \$12 | \$19 | \$16 |
| Washington (WA) | | \$18 | \$35 | \$23 | \$18 | \$35 | \$22 |
| Seattle | 981 | \$18 | \$26 | \$23 | \$18 | \$25 | \$22 |
| Spokane | 992 | \$19 | \$35 | \$22 | \$18 | \$35 | \$22 |
| Rest of State | | \$18 | \$30 | \$24 | \$18 | \$28 | \$22 |
| West Virginia (WV) | | \$14 | \$25 | \$16 | \$10 | \$20 | \$15 |
| Charleston Area | 253 | \$15 | \$18 | \$16 | \$15 | \$18 | \$16 |
| Rest of State | | \$14 | \$25 | \$17 | \$10 | \$20 | \$15 |
| Wisconsin (WI) | | \$13 | \$36 | \$24 | \$13 | \$30 | \$20 |
| Milwaukee | 532 | \$17 | \$28 | \$22 | \$17 | \$25 | \$20 |
| Madison Area | 535,537,539 | \$13 | \$36 | \$23 | \$13 | \$30 | \$22 |
| Rest of State | | \$15 | \$35 | \$24 | \$14 | \$30 | \$19 |
| Wyoming (WY) | | \$15 | \$35 | \$23 | \$10 | \$27 | \$21 |
| NATIONAL AVERAGE | | | | \$21 | | | \$19 |

Adult Day Services Costs 2010





Adult Day Services Daily Rates:
Low/High/Average



Adult Day Services Costs 2010

| State | First 3 Zip Code Numbers | Adult Day Services Daily Cost | | |
|-------------------------|--------------------------|-------------------------------|-------|---------|
| | | Low | High | Average |
| Alabama (AL) | | \$13 | \$75 | \$35 |
| Birmingham | 352 | \$13 | \$55 | \$33 |
| Montgomery Area | 360-361 | \$20 | \$41 | \$31 |
| Rest of State | | \$18 | \$75 | \$38 |
| Alaska (AK) | | \$50 | \$92 | \$71 |
| Arizona (AZ) | | \$30 | \$131 | \$87 |
| Phoenix | 850 | \$90 | \$131 | \$108 |
| Tucson | 857 | \$40 | \$110 | \$75 |
| Rest of State | | \$30 | \$120 | \$86 |
| Arkansas (AR) | | \$40 | \$117 | \$76 |
| Little Rock Area | 721,722 | \$61 | \$93 | \$76 |
| Rest of State | | \$40 | \$117 | \$77 |
| California (CA) | | \$32 | \$150 | \$75 |
| Los Angeles | 900 | \$36 | \$150 | \$78 |
| San Diego | 921 | \$45 | \$88 | \$72 |
| San Francisco | 941 | \$45 | \$98 | \$79 |
| Rest of State | | \$32 | \$95 | \$73 |
| Colorado (CO) | | \$42 | \$95 | \$61 |
| Denver | 802 | \$46 | \$90 | \$64 |
| Colorado Springs | 809 | \$55 | \$69 | \$61 |
| Rest of State | | \$42 | \$95 | \$60 |
| Connecticut (CT) | | \$18 | \$124 | \$73 |
| Hartford | 061 | \$67 | \$80 | \$77 |
| Stamford Area | 068 | \$70 | \$85 | \$80 |
| Rest of State | | \$18 | \$124 | \$71 |
| Washington (DC) | 200 | \$80 | \$105 | \$96 |
| Delaware (DE) | | \$50 | \$88 | \$71 |
| Wilmington Area | 197,198 | \$55 | \$88 | \$76 |
| Rest of State | | \$50 | \$76 | \$59 |



| State | First 3 Zip Code Numbers | Adult Day Services Daily Cost | | |
|----------------------|--------------------------|-------------------------------|-------|---------|
| | | Low | High | Average |
| Florida (FL) | | \$35 | \$90 | \$58 |
| Jacksonville | 322 | \$50 | \$70 | \$61 |
| Orlando | 328 | \$55 | \$90 | \$66 |
| Miami | 331 | \$35 | \$80 | \$53 |
| Rest of State | | \$45 | \$75 | \$57 |
| Georgia (GA) | | \$20 | \$140 | \$62 |
| Marietta Area | 300 | \$30 | \$125 | \$75 |
| Atlanta | 303 | \$40 | \$65 | \$53 |
| Rest of State | | \$20 | \$140 | \$60 |
| Hawaii (HI) | | \$45 | \$87 | \$62 |
| Honolulu | 968 | \$45 | \$87 | \$65 |
| Rest of State | | \$46 | \$73 | \$59 |
| Idaho (ID) | | \$36 | \$132 | \$73 |
| Illinois (IL) | | \$48 | \$115 | \$65 |
| Des Plaines Area | 600 | \$50 | \$115 | \$71 |
| Chicago | 606 | \$48 | \$72 | \$57 |
| Central IL | 616-618 | \$50 | \$80 | \$65 |
| Rest of State | | \$48 | \$93 | \$67 |
| Indiana (IN) | | \$25 | \$126 | \$77 |
| Indianapolis | 462 | \$46 | \$126 | \$77 |
| Fort Wayne Area | 467,468 | \$72 | \$75 | \$74 |
| Rest of State | | \$25 | \$120 | \$79 |
| Iowa (IA) | | \$30 | \$132 | \$54 |
| Central IA | 500-503 | \$50 | \$72 | \$59 |
| Rest of State | | \$30 | \$132 | \$53 |
| Kansas (KS) | | \$40 | \$138 | \$75 |
| Wichita | 672 | \$65 | \$84 | \$77 |
| Rest of State | | \$40 | \$138 | \$74 |
| Kentucky (KY) | | \$40 | \$105 | \$65 |
| Louisville | 402 | \$40 | \$100 | \$65 |
| Lexington | 405 | \$62 | \$105 | \$79 |
| Rest of State | | \$43 | \$90 | \$64 |

Adult Day Services Costs 2010

| State | First 3 Zip Code Numbers | Adult Day Services Daily Cost | | |
|---------------------------|--------------------------|-------------------------------|-------|---------|
| | | Low | High | Average |
| Louisiana (LA) | | \$20 | \$103 | \$54 |
| Baton Rouge | 708 | \$40 | \$65 | \$55 |
| New Orleans Area | 700-701 | \$20 | \$65 | \$40 |
| Rest of State | | \$40 | \$103 | \$60 |
| Maine (ME) | | \$51 | \$154 | \$107 |
| Southern ME | 040 | \$51 | \$135 | \$93 |
| Rest of State | | \$80 | \$154 | \$113 |
| Maryland (MD) | | \$55 | \$93 | \$76 |
| Silver Spring Area | 207-209 | \$70 | \$84 | \$76 |
| Baltimore | 212 | \$72 | \$85 | \$75 |
| Rest of State | | \$55 | \$93 | \$76 |
| Massachusetts (MA) | | \$30 | \$87 | \$58 |
| Worcester | 016 | \$54 | \$85 | \$67 |
| Boston | 021 | \$54 | \$85 | \$59 |
| Rest of State | | \$30 | \$87 | \$55 |
| Michigan (MI) | | \$25 | \$144 | \$77 |
| Detroit Area | 480-482 | \$47 | \$144 | \$81 |
| Grand Rapids | 495 | \$111 | \$116 | \$114 |
| Rest of State | | \$25 | \$132 | \$70 |
| Minnesota (MN) | | \$32 | \$130 | \$66 |
| Minneapolis/St. Paul | 551,554 | \$35 | \$117 | \$71 |
| Rochester Area | 559 | \$42 | \$63 | \$54 |
| Rest of State | | \$32 | \$130 | \$67 |
| Mississippi (MS) | | \$20 | \$85 | \$49 |
| Central MS | 390-393,397 | \$25 | \$72 | \$55 |
| Rest of State | | \$20 | \$85 | \$42 |
| Missouri (MO) | | \$38 | \$106 | \$70 |
| Saint Louis | 631 | \$50 | \$106 | \$71 |
| Kansas City | 641 | \$69 | \$75 | \$72 |
| Rest of State | | \$38 | \$80 | \$68 |



| State | First 3 Zip Code Numbers | Adult Day Services Daily Cost | | |
|----------------------------|--------------------------|-------------------------------|-------|---------|
| | | Low | High | Average |
| Montana (MT) | | \$36 | \$185 | \$90 |
| Billings | 591 | \$42 | \$96 | \$69 |
| Rest of State | | \$36 | \$185 | \$96 |
| Nebraska (NE) | | \$17 | \$155 | \$55 |
| Omaha | 681 | \$17 | \$55 | \$35 |
| Rest of State | | \$17 | \$155 | \$60 |
| Nevada (NV) | | \$40 | \$100 | \$68 |
| Las Vegas | 891 | \$40 | \$85 | \$62 |
| Rest of State | | \$60 | \$100 | \$75 |
| New Hampshire (NH) | | \$40 | \$95 | \$62 |
| Manchester Area | 030 & 031 | \$50 | \$95 | \$65 |
| Rest of State | | \$40 | \$80 | \$59 |
| New Jersey (NJ) | | \$55 | \$105 | \$81 |
| Cherry Hill Area | 080 | \$70 | \$90 | \$80 |
| Bridgewater | 088 | \$63 | \$105 | \$83 |
| Rest of State | | \$55 | \$98 | \$82 |
| New Mexico (NM) | | \$20 | \$113 | \$80 |
| Albuquerque/Santa Fe Area | 871-875 | \$75 | \$113 | \$100 |
| Rest of State | | \$20 | \$50 | \$38 |
| New York (NY) | | \$25 | \$220 | \$99 |
| New York | 100,112-113 | \$25 | \$205 | \$124 |
| Syracuse | 132 | \$34 | \$100 | \$68 |
| Rochester | 146 | \$37 | \$85 | \$55 |
| Rest of State | | \$35 | \$220 | \$97 |
| North Carolina (NC) | | \$21 | \$95 | \$47 |
| Raleigh/Durham | 275-277 | \$39 | \$78 | \$52 |
| Charlotte | 282 | \$40 | \$95 | \$52 |
| Rest of State | | \$21 | \$70 | \$42 |
| North Dakota (ND) | | \$38 | \$196 | \$79 |

Adult Day Services Costs 2010

| State | First 3 Zip Code Numbers | Adult Day Services Daily Cost | | |
|----------------------------|--------------------------|-------------------------------|-------|---------|
| | | Low | High | Average |
| Ohio (OH) | | \$35 | \$179 | \$56 |
| Columbus | 432 | \$45 | \$70 | \$53 |
| Cleveland | 441 | \$40 | \$80 | \$55 |
| Cincinnati | 452 | \$45 | \$126 | \$64 |
| Rest of State | | \$35 | \$179 | \$53 |
| Oklahoma (OK) | | \$21 | \$100 | \$55 |
| Oklahoma City | 731 | \$45 | \$65 | \$58 |
| Tulsa Area | 740-741 | \$21 | \$60 | \$49 |
| Rest of State | | \$44 | \$100 | \$56 |
| Oregon (OR) | | \$40 | \$165 | \$89 |
| Portland | 972 | \$40 | \$106 | \$79 |
| Eugene | 974 | \$53 | \$165 | \$116 |
| Rest of State | | \$50 | \$85 | \$74 |
| Pennsylvania (PA) | | \$30 | \$160 | \$58 |
| Pittsburgh Area | 150-152 | \$30 | \$63 | \$51 |
| Scranton Area | 185-187 | \$45 | \$160 | \$69 |
| Philadelphia | 191 | \$50 | \$77 | \$64 |
| Rest of State | | \$34 | \$72 | \$55 |
| Rhode Island (RI) | | \$53 | \$82 | \$64 |
| South Carolina (SC) | | \$30 | \$65 | \$49 |
| Columbia Area | 290-292 | \$45 | \$60 | \$48 |
| Charleston Area | 294 | \$45 | \$65 | \$52 |
| Rest of State | | \$30 | \$60 | \$47 |
| South Dakota (SD) | | \$26 | \$110 | \$65 |
| Tennessee (TN) | | \$20 | \$95 | \$46 |
| Nashville Area | 371 & 372 | \$20 | \$67 | \$39 |
| Memphis | 381 | \$30 | \$45 | \$35 |
| Rest of State | | \$25 | \$95 | \$52 |



| State | First 3 Zip Code Numbers | Adult Day Services Daily Cost | | |
|---------------------------|--------------------------|-------------------------------|-------|-------------|
| | | Low | High | Average |
| Texas (TX) | | \$20 | \$70 | \$38 |
| Dallas/Ft. Worth | 752 & 761 | \$30 | \$65 | \$42 |
| Houston | 770 | \$26 | \$70 | \$41 |
| San Antonio | 782 | \$30 | \$36 | \$33 |
| Rest of State | | \$20 | \$65 | \$38 |
| Utah (UT) | | \$25 | \$125 | \$67 |
| Northern UT | 840-844 | \$25 | \$105 | \$53 |
| Rest of State | | \$75 | \$125 | \$93 |
| Vermont (VT) | | \$81 | \$180 | \$140 |
| Virginia (VA) | | \$43 | \$107 | \$62 |
| Northern VA | 220-223 | \$50 | \$96 | \$78 |
| Richmond | 232 | \$43 | \$107 | \$64 |
| Rest of State | | \$46 | \$100 | \$58 |
| Washington (WA) | | \$15 | \$135 | \$71 |
| Seattle/Tacoma | 980-984 | \$35 | \$120 | \$67 |
| Eastern WA | 991-993 | \$40 | \$95 | \$67 |
| Rest of State | | \$15 | \$135 | \$83 |
| West Virginia (WV) | | \$30 | \$72 | \$53 |
| Wisconsin (WI) | | \$25 | \$99 | \$58 |
| Milwaukee | 532 | \$51 | \$99 | \$62 |
| Madison Area | 535 & 537 | \$30 | \$99 | \$57 |
| Rest of State | | \$25 | \$89 | \$56 |
| Wyoming (WY) | | \$60 | \$95 | \$80 |
| NATIONAL AVERAGE | | | | \$67 |

Endnotes

¹ U.S. Census Bureau, American Community Survey, Characteristics of the Group Quarters Population by Group Quarters Type, 2009.

² American Association of Homes and Services for the Aging, “Aging Services: The Facts” at www.aahsa.org/facts/.

³ National Center for Assisted Living, American Association of Homes and Services for the Aging, Assisted Living Federation of America, American Seniors Housing Association, and National Investment Center for the Seniors Housing and Care Industry, “2009 Overview of Assisted Living.”

⁴ American Seniors Housing Association, National Investment Center for the Seniors Housing and Care Industry, American Association of Homes and Services for the Aging, Assisted Living Federation of America, and National Center for Assisted Living, “The State of Seniors Housing 2010.”

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