

Long-Term Care Cost Study

Including consumer perceptions and cost trends
by state and key metropolitan areas



Prudential

Welcome



We are pleased to introduce our fourth biannual study of long-term care costs in America. In 2004, Prudential teamed up with LifeCare^{®*}, an independent Life Event Management Services vendor specializing in Adult Care, to launch this program as a means of monitoring trends in the costs associated with the major forms of long-term care services, including:

- > Nursing home care (private and semi-private rooms)
- > Assisted living facilities
- > Home health care (provided by Home Health Aides, Certified Nursing Assistants, and Licensed Practical Nurses)

As in previous years, we continue to see the cost of long-term care services rising but at a somewhat slower rate, due in large part to the economic recession that has gripped the nation the past two years. The struggling economy has not only slowed increases in daily rates but also has forced many facilities out of business, further suppressing cost increases in 2010.

Since 2004, long-term care costs have grown 4.7% to 6.6% per year, depending on the type of service. By comparison, the Consumer Price Index — which is a governmental measure of purchasing power and the inflation rate for various goods and services — has increased at an annual compound rate of just 2.5% during this same period. This suggests that CPI-indexed benefits may not be enough to keep pace with the rising costs of long-term care services.

New in 2010

With this 2010 edition of the study, we have made a few enhancements to expand our ability to report cost data in certain states and metropolitan areas. We tightened up some definitions used in collecting cost data, particularly from assisted living facilities. Finally, we added a consumer survey to measure American sentiment around the rising cost of long-term care services and to gauge levels of awareness and concern about the future need for such care and ways of funding it.

We hope this research gives you new insights into the changing long-term care landscape, including cost trends and other marketplace dynamics that are shaping consumer attitudes.

Sincerely,

A handwritten signature in black ink that reads "Malcolm Cheung". The signature is fluid and cursive, with the first name being more prominent.

Malcolm Cheung
Vice President, Long-Term Care
Prudential

*LifeCare[®] is not affiliated with Prudential.

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Long-Term Care Cost Study

Summary of Changes for 2010

- Additional metropolitan areas: 7 new metro areas were included to obtain greater representation in certain states and markets. Note: Some of the new metro areas contain cities in bordering states. Consequently, the number of facilities reported by state varies from prior year studies and altered the trend results significantly in certain states.
- Additional interviews: More than 100 additional interviews were conducted among administrators from nursing homes, assisted living facilities and home health agencies.
- More explicit definition of services included in Assisted Living Facility “base rates” and availability of additional services.
- Consumer Study: Prudential commissioned a survey of consumers to better understand the current level of awareness of and attitudes toward long-term care services and insurance. A total of 1,000 online surveys were conducted among consumers between the ages of 35 and 65 in February 2010. While this report contains only select findings, a full report will be released separately later this year.

Methodology

Prudential once again partnered with LifeCare to collect and tabulate cost data from nursing home facilities, assisted living facilities and home care agencies in the 50 U.S. states and the District of Columbia. For all facility types, private pay rate information was collected.

A total of 1,714 telephone interviews were completed from December 2009 to February 2010. Respondents included Administrators, Admissions Coordinators, Office Managers, Scheduling Coordinators and Marketing Directors from:

- Nursing Homes – 576
- Assisted Living Facilities – 562
- Home Health Care Agencies – 576

To ensure the cost data are comparable and appropriate, the sampling design is based on population rather than a random sample of towns or cities. Also, where possible, the same facilities were surveyed as in prior years to maintain the integrity of the trend data. However, due to facility closures and the addition of new metropolitan areas and facilities in certain states, cost data for certain types of care experienced greater variance in 2010.

Areas were grouped into three distinct categories:

- Under 3 million (Rural)
- 3 to 10 million (Suburban)
- 10 million or more (Urban)

In each area, LifeCare surveyed a minimum of 5 facilities or 10%, whichever was greater.

A total of 75 metropolitan areas were surveyed for the 2010 study. The areas surveyed within each state were determined based on the following criteria:

Nursing Home, Assisted Living and Home Health Care Facility State Criteria		
Rural <i>Population Under 3 Million</i>	Suburban <i>Population 3 to 10 Million</i>	Urban <i>Population Over 10 Million</i>
One area surveyed (capital city and/or most populated city)	Two areas surveyed (most populated cities and/or capital city or cities representative of locations within the state)	Three areas surveyed (most populated cities and/or capital city and one suburb from representative locations within the state)

Cost of Care Definitions

Facility Definitions:

- **Nursing Home Costs**

The average daily rate for a private or semi-private room. The cost of care includes:

- > Room and board
- > Three meals per day
- > Assistance with activities of daily living (ADLs) — bathing, dressing, eating, personal care assistance, etc.
- > And the following (as needed)
 - Housekeeping
 - 24-hour supervision
 - Skilled nursing care, including administering medication, wound care, physical therapy, speech therapy and occupational therapy

- **Assisted Living Facility Costs**

The average monthly “base” rate for a private or semi-private room.

The cost of care includes:

- > Room and board
- > Three meals per day
- > Assistance with activities of daily living (ADLs), as needed
- > Light housekeeping
- > Medication reminders

The above definition is generally accepted by the LTC industry; however, Assisted Living Facility regulations vary by state.

Note: This year’s study used a different methodology for collecting cost data from Assisted Living Facilities. We asked facilities for the specific services included in their “base rate” beyond room and board, and then asked separately about the availability of 15 different services.

- **Home Health Care Costs**

The average hourly rate for a home health aide (HHA), certified nurse’s aide (CNA) or personal care aide. Costs for HHA or CNA include:

- > Assistance with ADLs, as needed
- > Light housekeeping
- > Light meal preparation
- > Medication reminders

The cost does not include skilled nursing care services such as medication administration, wound care, blood pressure checks, or physical, occupational or speech therapy. Skilled nursing care services are covered by Medicare and are not readily available for private hire.

Average daily rates are based on an 8-hour day.

Key Findings

Aging Baby Boomers will significantly impact the potential demand for long-term care services over the next two decades.

- > Over the next 20 years, the number of Americans age 65 and older will more than double to 71 million, comprising roughly 20% of the U.S. population.
- > Greater longevity among the Baby Boom generation will also contribute to increased demand for long-term care services — those surviving to age 65 can expect to live an average of 20 more years.
- > As Baby Boomers live longer, their chances of needing some form of long-term care services will rise as well. Roughly 70% of people over age 65 require some form of long-term care, and more than 30% will receive some nursing home care in their lifetime.

Growth in the cost of long-term care services slowed somewhat during the economic downturn in America the past two years.

- > In the past two years, growth in average long-term care costs ranged from 2% (assisted living facilities) to 14% (private room in nursing home). The economic recession in 2008–2009 contributed to smaller rate increases at many facilities as well as some facility closures, further impacting rate increases.
- > Since 2004, long-term care costs have grown 4.7% to 6.6% per year, or a total increase of 31% to 47%, depending on the type of care.
- > The average daily cost of a private nursing home room in 2010 is \$247, or \$90,155 annually.
 - Annual rates for a semi-private room are about 15% less than private room accommodations — averaging \$215 daily, or \$78,800 a year.
- > Home health care costs increased an average of 13% since 2008 — up from the 5% increase from 2006–2008. The average hourly rate for a Home Health Aide/Certified Nursing Assistant was flat at \$21 per hour, but rates increased sharply for Licensed Practical Nurses in 2010.

Key Findings (continued)

Costs for long-term care services vary widely based on a variety of factors including geographic area, facility size and services included in base rates.

- > Alaska, Connecticut, Massachusetts, Hawaii and New Jersey are consistently among the most expensive states for nursing homes and assisted living facilities, while Louisiana, Arkansas, Alabama, South Dakota and Mississippi are among the least expensive.

Nursing Homes:

- > New York, NY (\$479 daily rate), Stamford, CT (\$429), Staten Island (\$460), Camden (\$375), Hartford (\$373) and Worcester, MA (\$363) have the highest private room rates.
- > Shreveport (\$134 daily rate), Kansas City (\$150), Little Rock (\$155) and St. Louis (\$165) are the least expensive areas in the country with daily rates well below the \$247 national average.

Assisted Living Facilities

- > Delaware reports the most expensive annual rates for assisted living facilities (\$63,000), followed by Maine (\$58,400), Connecticut (\$54,000) and Massachusetts (\$48,300).
- > Detroit (\$9,696) and Paterson, NJ (\$12,000) are the most affordable cities with annual rates almost a third of the national average (\$35,160).

Home Health Care:

- > Chicago (\$33), Denver (\$32), Eugene (\$31), Lexington (\$31) and San Diego (\$30) are among the cities with the highest HHA/CNA hourly rates.
- > Nashville (\$150), San Diego (\$105), Los Angeles (\$101), Des Moines (\$95) and Las Vegas (\$90) are among the cities with the highest LPN hourly rates.
- > Southern cities such as Birmingham, San Antonio, Baton Rouge, and Martinsburg, WV have some of the lowest home health care costs in the country, ranging from \$11-\$16 per hour.

American adults are concerned about the potential need for long-term care services in the future, especially those nearing retirement and those who have had personal or indirect experience with extended care.

- > However, misperceptions abound regarding the associated costs and the role of government programs and private health insurance in paying for long-term care related expenses.

In the next 20 years, aging Baby Boomers will greatly impact the demand for long-term care services in America

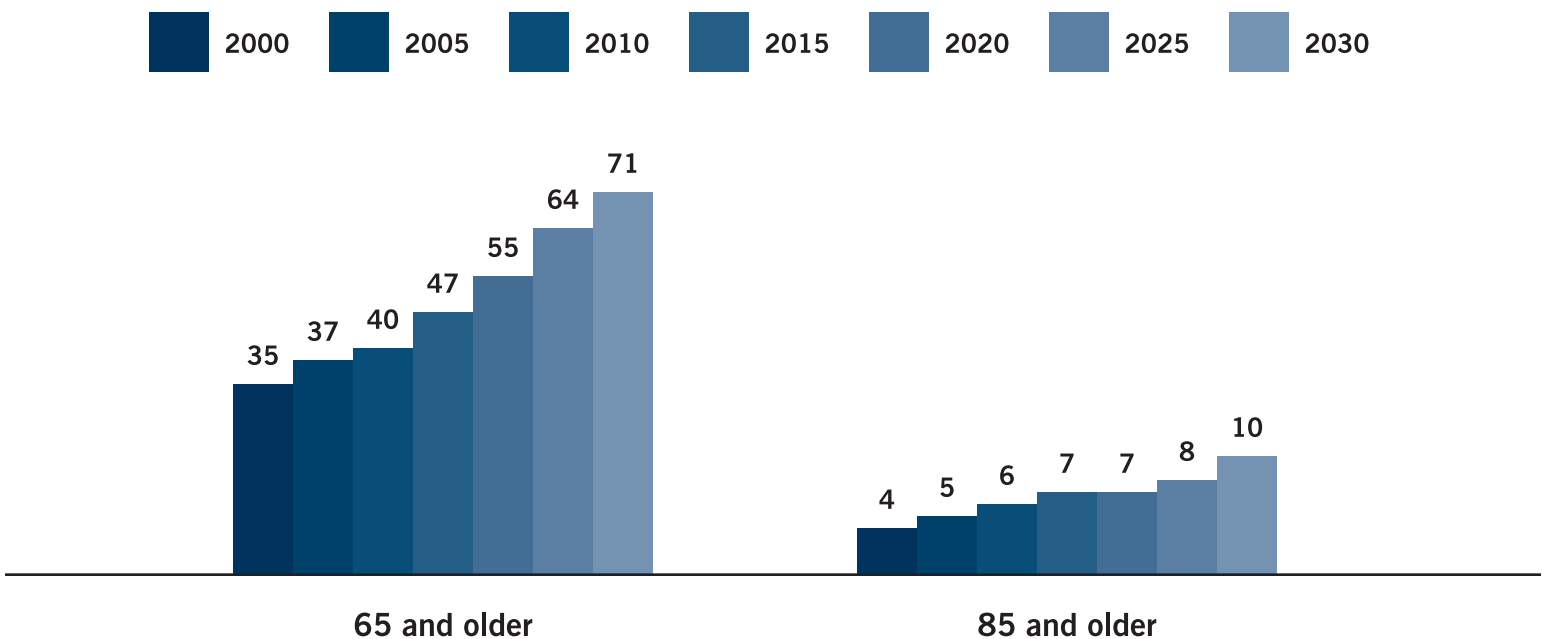
Baby Boomers will place unprecedented strain on the long-term care services industry as the ranks of the elderly expand significantly between 2011 and 2030.

- > Next year, the largest generation in American history — the Baby Boomers (born between 1946 and 1964) — will start turning age 65, greatly increasing the number of older Americans.
- > In the next 10 years, the number of Americans age 65 and older will increase by 35% to 55 million; by 2030, that number will more than double to 71 million, comprising roughly 20% of the U.S. population.

Greater longevity among the Baby Boom generation will also increase the demand for long-term care services.

- > Not only is the Baby Boom generation sizeable in numbers but it is also expected to live longer than previous generations. Baby Boomers surviving to age 65 can expect to live an average of 20 more years.
- > As Baby Boomers live longer, planning ahead for long-term care needs will be increasingly important. Their chances of needing some form of long-term care services will greatly increase past age 65. Roughly 70% of people over age 65 require some form of long-term care services. Furthermore, nearly 20% of Americans age 65 will live in a nursing home for at least one year with 5% spending at least five years in a nursing home facility.

Number of People Age 65+ and 85+
(Number in Millions)



Source: U.S. Census Bureau, Decennial Census, Population Estimates and Projections; AARP Public Policy Institute

Growth in the cost of long-term care services in America slowed somewhat during the past two years

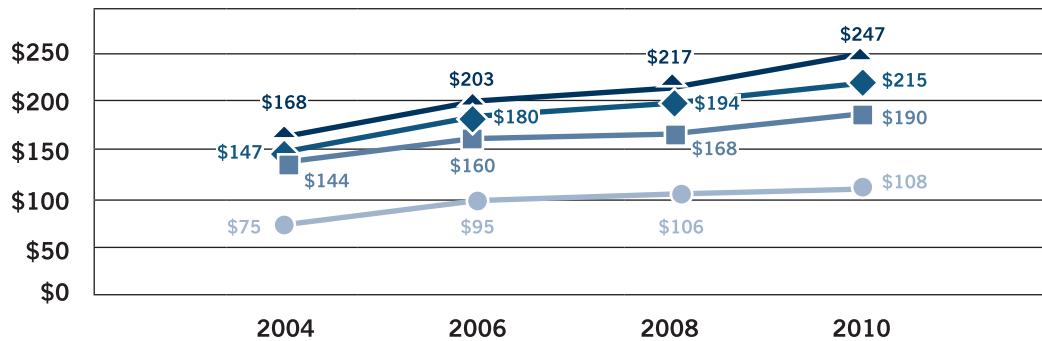
Since 2004, long-term care costs have grown 4.7% – 6.6% per year*, or a total increase of 31% – 47%, depending on the type of care. Cost increases have slowed somewhat since 2006.

- > Over the past two years, the increase in the average cost of long-term care services ranged from 2% to 14%, varying by type of service, compared to increases of 11% to 27% from 2004 – 2006.
- > The largest increase in 2010 was the cost of a private room in a nursing home (\$247 average daily rate), which increased 14% from 2008, or a 47% increase since 2004.
- > By comparison, the CPI-U Index has increased at an annual compound rate of just 2.5% during this same six-year period.





As home health care gains in popularity, costs are beginning to rise more rapidly and are expected to increase steadily over the next few years.

- > Home health care costs increased 13% from 2008-2010 to an average daily rate of \$190 (or \$23.75 per hour, assuming an 8-hour day) — nearly three times the 5% growth rate from 2006-2008.
- > The 2010 increase in home health care costs is attributable to a 17% rise in the hourly rates of Licensed Practical Nurses.

Average Daily Rates by Type of Care
Trend Data (2004 – 2010)



*2004 – 2010
Compound Annual
Growth Rate:
6.6%
6.5%
4.7%
6.3%
CPI-U Index
2.5%

 Nursing Home – Private Room
 Nursing Home - Semi – Private Room
 Home Health Care
 Assisted Living Facility

Home health care costs have grown by 13% since 2008 due to rising hourly rates for Licensed Practical Nurses

Costs for a Home Health Aide/Certified Nursing Assistant are flat — the only area of long-term care services where costs haven't risen over the past two years.

- > The national average cost for a Home Health Aide/Certified Nursing Assistant is \$21 per hour, or \$168 per day — unchanged from 2008.
- > Alaska, Colorado, Oregon, Rhode Island, Minnesota and California are among the states reporting the most significant cost increases since 2008, as well as the highest hourly rates in 2010.
- > Chicago (\$33), Denver (\$32), Eugene (\$31), Lexington (\$31) and San Diego (\$30) are among the cities with the highest HHA/CNA rates.

Hourly rates for Licensed Practical Nurses increased 17% since 2008, but represent about one-quarter of home health care costs.

- > While the average hourly rates for HHA/CNA care are flat, LPN rates have risen in many states in the past two years and contributed to the modest overall growth in national home health care costs.
- > The national average cost for LPN services is \$54 per hour in 2010, or \$432 per day — up from \$46 per hour in 2008.
- > Alaska, California, Iowa, Nevada, Tennessee and Wyoming are among the states with the highest average LPN rates.
- > Nashville (\$150), San Diego (\$105), Los Angeles (\$101), Des Moines (\$95) and Las Vegas (\$90) are among the cities with the highest LPN rates.

Home Health Care* — Average Hourly Rates

Most Expensive States in 2010				Least Expensive States in 2010			
Rank 2008	Rank 2010	State	Average Cost	Rank 2008	Rank 2010	State	Average Cost
17	1	Alaska	\$32	44	51	Texas	\$12
2	2	Wyoming	\$31	51	50	Louisiana	\$15
6	3	Connecticut	\$27	50	49	Alabama	\$15
10	4	Colorado	\$27	20	48	Arizona	\$16
24	5	Oregon	\$27	31	47	Washington	\$16
16	6	Utah	\$26	48	46	Arkansas	\$17
25	7	Rhode Island	\$26	14	45	Hawaii	\$18
1	8	Mississippi	\$26	44	44	Florida	\$18
19	9	Minnesota	\$25	45	43	South Carolina	\$18
21	10	California	\$25	15	42	Missouri	\$18

*Average hourly rates for Home Health Aides and Certified Nursing Associates

Assisted living facility costs also increased in 2010 but to a much smaller degree compared to other types of care

Average annual costs for a room in an assisted living facility rose 2% in the past two years.

- > The average “base” rate (room and board and limited other services) in an assisted living facility in 2010 is \$2,930 per month, or \$35,160 annually.
- > The Northeast remains the most expensive geographic region, with six of the country’s 10 most expensive states: Maine (\$58,400), Connecticut (\$54,000), Massachusetts (\$48,300), New Hampshire (\$45,600), New Jersey (\$40,400) and Vermont (\$40,300).
- > Many of the least expensive states are in the Mid-West and Southern regions, including: Indiana (\$25,600), Florida (\$26,400), Nebraska (\$27,300), Missouri (\$27,600) and Arkansas (\$27,700).

Costs vary widely not only by state but by metropolitan areas within states, as well.

- > In Illinois, the average monthly rate in the Northern Suburban area (\$5,057) is more than \$2,000 higher than in the Peoria metro area (\$2,772) and more than \$1,000 higher than in Chicago (\$3,615).
- > In Massachusetts, the average monthly rate in Boston is more than \$1,000 higher than in Worcester (\$4,460 vs. \$3,438).
- > Major metropolitan areas with the highest average monthly rates are: New York, NY (\$5,600), Northern Suburban, IL (\$5,057), Washington, D.C. (\$5,000), Boston, MA (\$4,460), Highland Park, IL (\$4,413), Grand Rapids, MI (\$4,403) and Madison, WI (\$3,866).

Assisted Living Facility — Average Annual Base Rates

Most Expensive States in 2010			
Rank 2008	Rank 2010	State	Average Cost
3	1	Delaware	\$63,000
9	2	Maine	\$58,400
4	3	Connecticut	\$54,000
7	4	Massachusetts	\$48,300
13	5	Illinois	\$46,600
6	6	New Hampshire	\$45,600
1	7	Alaska	\$43,260
8	8	Hawaii	\$42,000
12	9	New Jersey	\$40,400
20	10	Vermont	\$40,300

Least Expensive States in 2010			
Rank 2008	Rank 2010	State	Average Cost
16	50	Indiana	\$25,600
46	49	Florida	\$26,400
38	48	Nebraska	\$27,300
48	47	Missouri	\$27,600
34	46	Arkansas	\$27,700
50	45	South Dakota	\$27,800
18	44	Pennsylvania	\$28,000
33	43	South Carolina	\$28,200
43	42	Mississippi	\$28,300
37	41	Alabama	\$28,700

Assisted living facility rates can vary depending upon which underlying services are included in the “base” rate

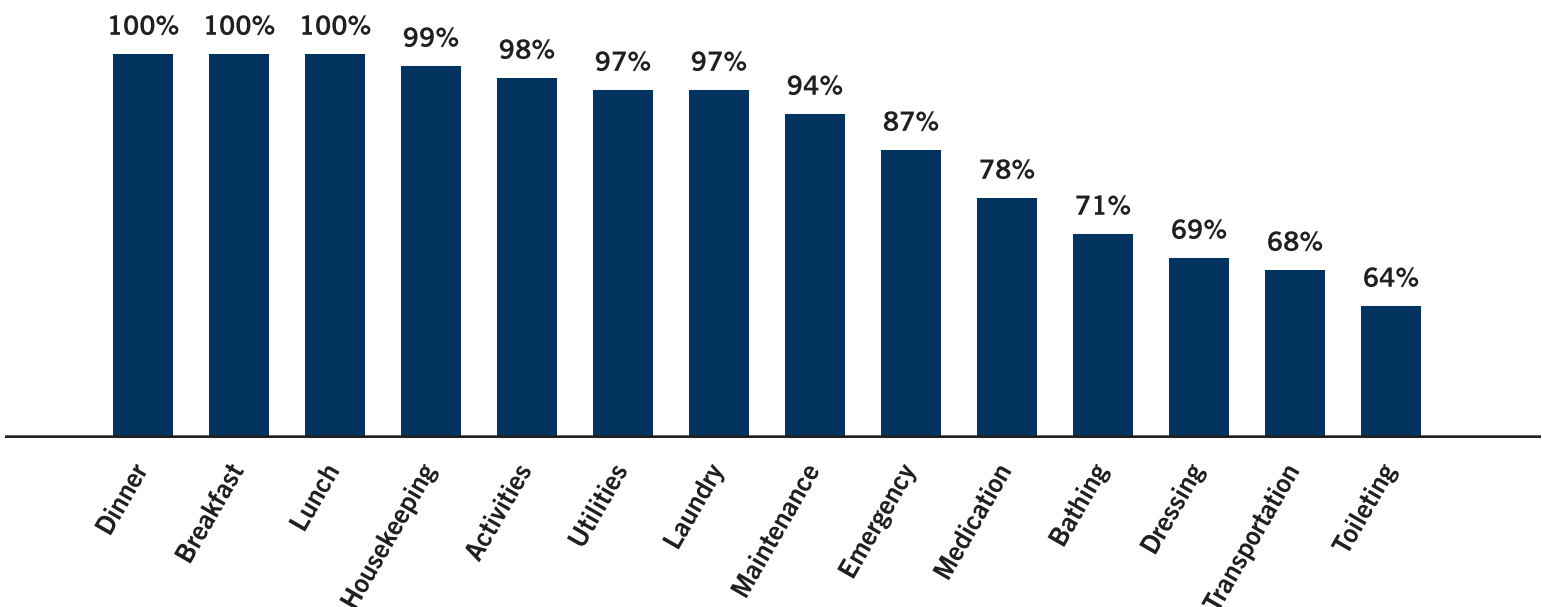
When evaluating assisted living facilities, it is important to fully understand the services included in the base rate and the costs associated with services not included.

- > Facility prices are dependent on a variety of factors, including room type (private or semi-private), level of care required, and al la carte services available.
- > Meals are the most common service included in base rates, along with housekeeping, activities, utilities and laundry. Nearly all facilities include these in their base rates.
- > Less common services are transportation, bathing and dressing, and administering medication — less than 80% of assisted living facilities include these services in their base rates.

The inclusion of care for Alzheimer’s patients adds significantly to the base rates for assisted living facilities.

- > Average monthly base rates are almost 25% higher among facilities that provide care for residents with Alzheimer’s disease (\$3,069 versus \$2,491 for facilities that do not provide coverage for Alzheimer’s).
- > Two-thirds of the assisted living facilities surveyed say they accept private insurance; one in four report seeing an increase in the number of patients with long-term care insurance.

Assisted Living Facilities
Incidence of Services Included in Base Rates



Facility size contributes to cost more so than the number of services provided by assisted living facilities

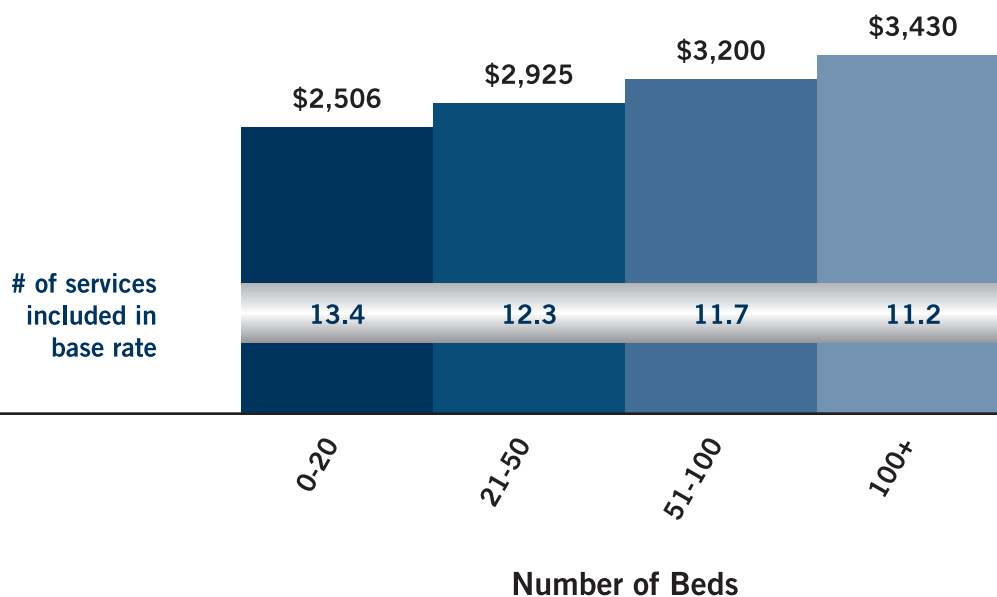
Assisted living “base rates” increase with the size of the facility.

- > The average monthly base rate for a stay in the smallest assisted living facilities (those with 20 or fewer beds) is just over \$2,500, compared to nearly \$3,500 for a facility with more than 100 beds — a sizeable difference of nearly \$1,000.
- > Larger facilities appear to include fewer services in their base rates. For example, the average number of services included in the base rates of smaller facilities (20 or fewer beds) is 13.4 compared to 11.2 for the largest facilities (more than 100 beds). Larger facilities are more likely to charge on an a la carte basis for extra services such as transportation, administering medication, and bathing/dressing.

The average age for entering an assisted living facility in the U.S. is 80 and the average stay is 3.5 years.

- > The typical age when patients enter an assisted living community is 80. The average age trends somewhat higher in the Northeast and Mid-West compared to the Sun Belt states, where the average age is closer to 65.
- > The average stay in an assisted living facility, among those surveyed, is 42 months or nearly four years. Facilities in states such as Pennsylvania, Delaware, California and Texas report longer stays, on average. Those located in Massachusetts, Colorado and Washington are among the facilities reporting much shorter average stays (less than one year).

Assisted Living Facilities — Average Monthly Base Rate
(By Number of Beds and Services Included)



The average annual cost for a private room in a nursing home exceeds \$90,000 in 2010 — a 14% increase in the past two years

Nursing home rates increased more than 10% since 2008 and nearly 50% since 2004.

- > The average daily cost of a private nursing home room in 2010 is \$247, or \$90,155 annually, up 14% since 2008.
- > Annual rates for a private room cost on average about 15% more than semi-private room accommodations, which average \$215 daily or \$78,475 a year.
- > Hawaii is the 6th most expensive state for private rooms in 2010, up from 21st two years ago. A private room averages \$299 daily, or \$109,100 annually — up 38% from \$216 and \$78,800 in 2008.
- > Most facilities (95%) surveyed accept private insurance; however, only 25% report an increase since 2008 in the number of patients with LTC insurance.

Nursing home costs tend to be highest in the New England/Mid-Atlantic states and lowest in the South-Central region.

- > Alaska remains the most expensive state in the country for nursing home rates, averaging \$636 daily, or over \$232,000 annually for a private room.
- > Some of the most expensive cities for private nursing home rooms are located in New England, including Stamford, CT (\$429 daily rate), Hartford, CT (\$373), Worcester, MA (\$363) and Boston, MA (\$337).
- > States in the Southern and Central regions are among the least expensive in the country, with Louisiana again the lowest — the annual cost for a private room is just under \$56,000, or \$153 daily.

Nursing Home Private Room — Average Annual Rates

Most Expensive States in 2010			
Rank 2008	Rank 2010	State	Average Cost
1	1	Alaska	\$232,100
2	2	Connecticut	\$143,800
3	3	New York	\$138,300
4	4	Massachusetts	\$127,400
5	5	New Jersey	\$123,000
21	6	Hawaii	\$109,100
14	7	Washington, DC	\$108,400
13	8	Delaware	\$108,300
10	9	Pennsylvania	\$102,600
15	10	Washington	\$102,500

Least Expensive States in 2010			
Rank 2008	Rank 2010	State	Average Cost
51	51	Louisiana	\$55,900
44	50	Arkansas	\$55,800
49	49	Missouri	\$57,700
48	48	South Dakota	\$61,000
47	47	Oklahoma	\$61,300
50	46	Kansas	\$62,400
43	45	Mississippi	\$65,700
38	44	Alabama	\$66,000
45	43	Iowa	\$67,900
39	42	North Dakota	\$68,400

In addition to geography and room type, nursing home rates can be impacted by factors such as facility size and occupancy

Smaller facilities aren't necessarily the least expensive — they have a more favorable patient-to-staff ratio and higher occupancy rates.

- > On average, smaller nursing facilities (those with 20 beds or fewer) have among the highest average rates for a private room (\$320), as well as high occupancy rates (95%) and small patient to staff ratios (5:1).
- > There is little difference in price, occupancy rates and patient-to-staff ratios between facilities with 51-100 beds and those with more than 50 beds.
- > Smaller facilities (20 beds or fewer) tend to be located in more rural and suburban locations. The largest facilities tend to be concentrated in urban and some suburban locations.

Large facilities in major metropolitan areas tend to be among the most expensive.

- > In general, major metropolitan areas, particularly those in the Northeast, have higher nursing home rates compared to smaller cities and towns. Markets like New York City, Boston, Washington, DC, Central New Jersey and Stamford, CT are among those with the highest nursing home rates for a private room.
- > The largest nursing facilities (>100 beds) located in these major metro areas tend to be among the most expensive in the country, with some average daily rates well over \$400 (compared to the national average of \$247).
- > Most nursing homes surveyed (95%) accept private insurance and 17% indicate that they have seen an increase in patients with long-term care insurance. Southern and Western states are more likely to have seen an increase in long-term care insurance, particularly in Arizona, California, Florida, Hawaii and Texas.

U.S. Nursing Home Average Daily Rates — Private Room (By Number of Beds, Occupancy and Patient to Staff Ratio)

# of Beds	Avg. Daily Rate	Occupancy	Patient : Staff Ratio
0 - 20	\$320	95%	5:1
21 - 50	\$280	94%	8:1
51 - 100	\$238	89%	9:1
>100	\$245	90%	10:1

A majority of Americans are concerned about needing long-term care services someday

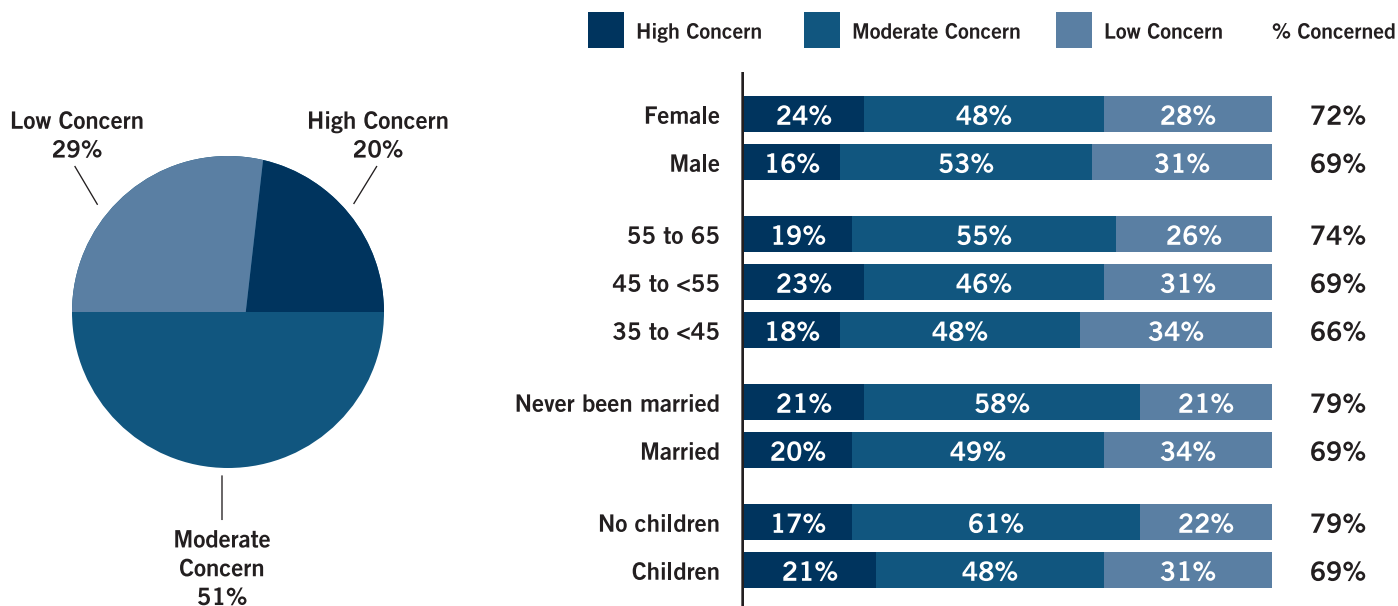
Seven in ten Americans express concern that they may require long-term care services in the future.

- > Among adults between the ages of 35 and 65, 71% are at least somewhat concerned about personally needing long-term care services someday – 20% are “highly concerned.”
- > Notably, consumer concern about the future need for long-term care services is highest in the Southern region of the U.S., where the cost of care tends to be lower than in other parts of the country, particularly in South-Central states such as Alabama, Mississippi and Louisiana.

People’s level of concern about future long-term care needs varies somewhat by life-stage segments.

- > Women, who are more likely to need long-term care services, have a higher degree of concern than men about needing long-term care in the future.
- > Also, adults who are nearing retirement age, who’ve never been married and who have no children tend to have the greatest level of concern about needing long-term care services in the future.

Degree of Concern about Needing Long-Term Care in Future
By Demographic Segment



Source: 2010 Prudential Long-Term Care Consumer Awareness & Attitudes Study

Knowing someone who required long-term care services greatly increases the level of concern

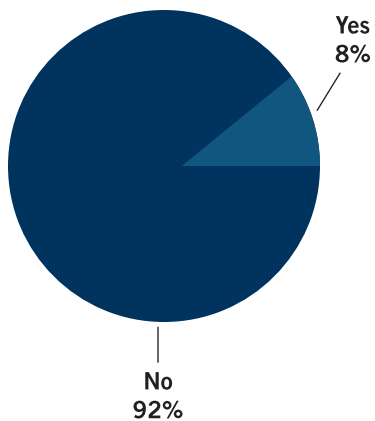
Just 8% of Americans between the ages of 35 and 65 say they have personally required long-term care services for a chronic illness. However, nearly two-thirds have had indirect experience.

- > Among those who have personally required care, 67% say they received home health care, 21% received care in a nursing home, and 12% in an assisted living facility.
- > Indirect experience — knowing someone who needed long-term care services — most often involves grandmothers (38%), mothers (23%), grandfathers (23%), fathers (19%) and friends (19%).

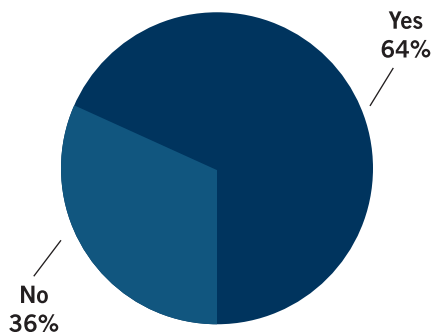
Even indirect experience with long-term care can significantly impact consumer concerns about their own chances of requiring extended care someday.

- > Adults who know someone who experienced a chronic condition which required long-term care services are much more concerned about personally requiring extended care in the future.
- > In addition, those who have personal or indirect experience with long-term care services are more likely to have purchased long-term care insurance (21% vs. 11%).

Personally Required Long-Term Care*

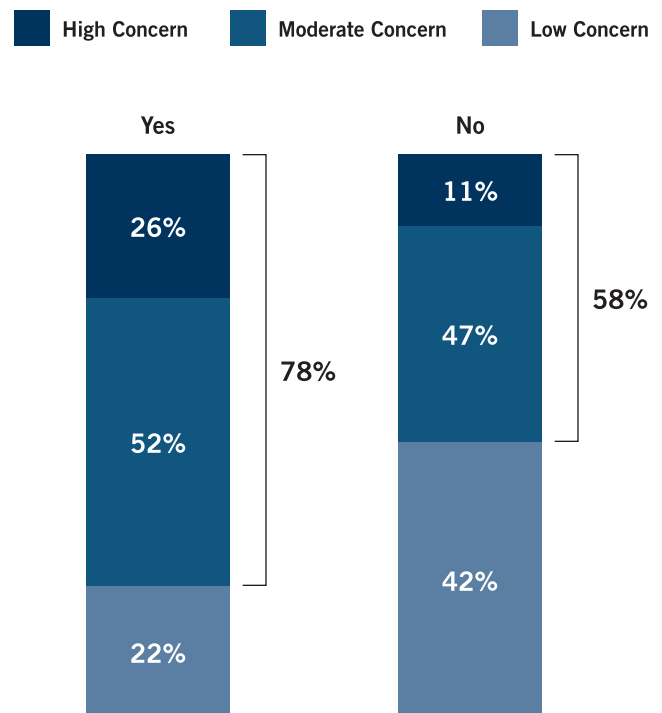


Know Someone Who Required Long-Term Care*



Degree of Concern about Needing Long-Term Care in the Future

Knows Someone Who Has Required Long-Term Care Services...



* Had a chronic condition requiring at least a three-month stay in a nursing home, assisted living facility, or receiving home health care

Source: 2010 Prudential Consumer Long-Term Care Attitudes & Awareness Study

Many adults believe long-term care insurance is important, yet they don't feel they should buy it until they are older

Two-thirds of American adults (ages 35 – 65) believe that long-term care insurance is important; 17% say it is “essential.”

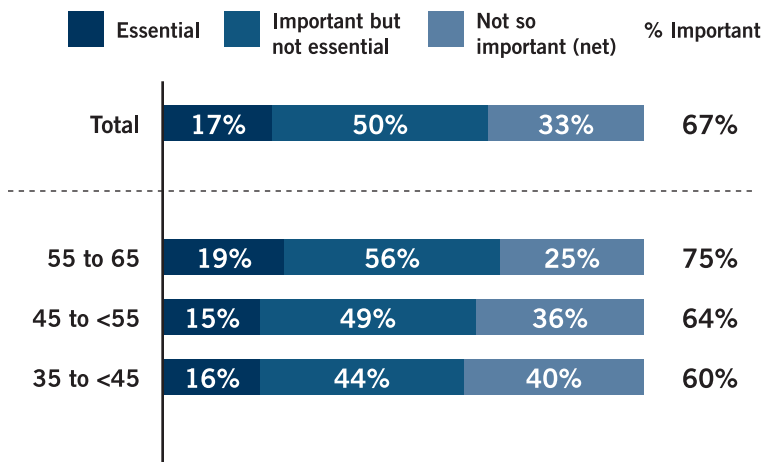
- > Despite the higher cost of insurance at older ages, LTC insurance is of greatest importance to adults who are closest to retirement age (55 – 65).
- > On average, one in six American adults (age 35 – 65) reports owning long-term care insurance (17%); another 9% say they are likely to buy it in the near future. Even among those who consider it “important,” only 25% say they own LTC insurance.

Four in ten think that long-term care insurance is something to be purchased after age 60.

- > Among adults who do not currently own long-term care insurance, 40% say that they believe the right time to buy it for themselves is after age 60; another 22% believe the right time is between ages 50 and 59.
- > The lack of knowledge about long-term care insurance is evident — only 8% think that they should purchase it before age 50, while 30% are unsure of the age at which they should buy it.

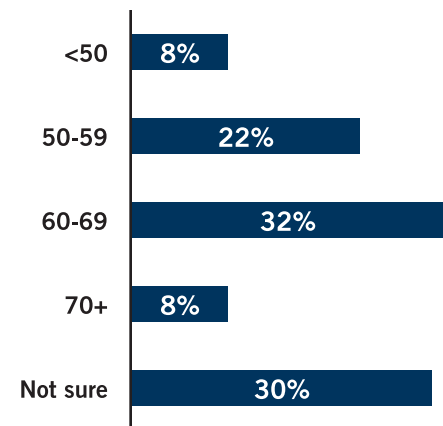
Importance of Having LTC Insurance

By Age



Age at Which Consumers Think They Should Buy LTC Insurance

Among Those Who Do Not Own LTCL



Source: 2010 Prudential Consumer Long-Term Care Attitudes & Awareness Study

Greater awareness and education are needed about the role of long-term care insurance in retirement and estate planning

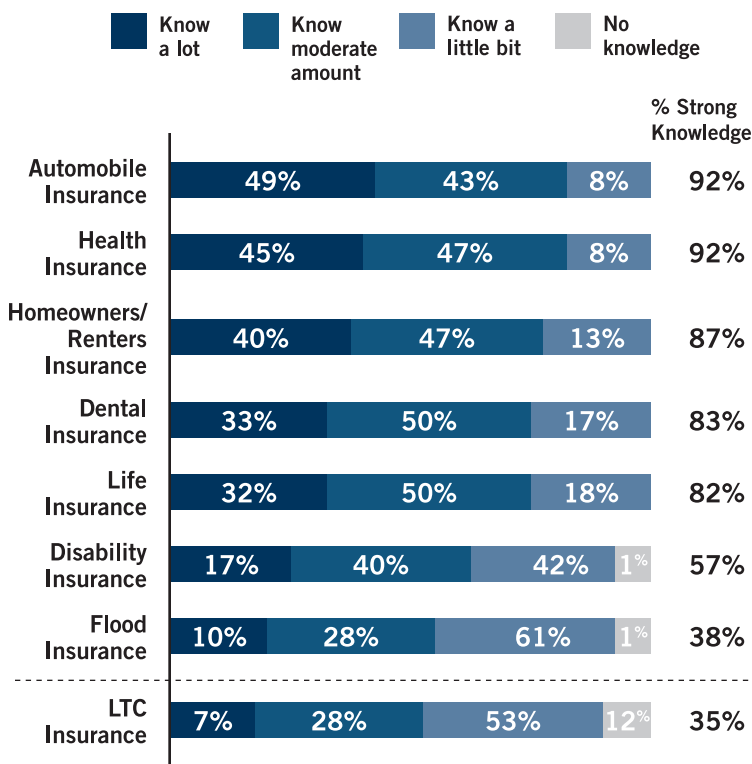
Not surprisingly, consumers feel they have a much better understanding of other forms of insurance, such as auto, homeowners and health, compared to long-term care insurance.

- > Just over one-third of adults surveyed feel they know at least a moderate amount about long-term care insurance, but only 7% say they know “a lot”.
- > About one in eight say they have no knowledge at all about long-term care insurance — much higher than all other forms of insurance evaluated.

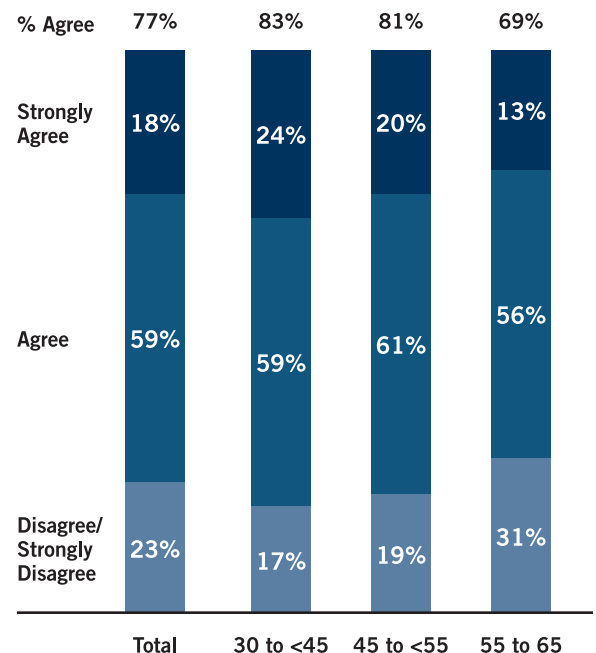
Most American adults “agree” they should know more about long-term care insurance than they currently do.

- > Adults under age 55 — who are less likely to own long-term care insurance — are more likely to agree that they should know more about it.
- > In addition, consumers who have had personal or indirect experience with long-term care services and those who are “highly concerned” about potentially needing extended care someday are more likely to agree that they should learn more about long-term care insurance.

Knowledge of Insurance Products



“I Should Know More About LTCi Than I Currently Do”



Source: 2010 Prudential Consumer Long-Term Care Attitudes & Awareness Study

Lack of knowledge leads to misperceptions about the costs and funding sources for long-term care

Americans tend to overestimate the costs associated with long-term care.

- > On average, consumers believe that the U.S. average rate for a semi-private room in a nursing home is \$450 per day, which is more than double the actual average of \$215. And 25% say they have no idea of the cost.
- > Consumer perceptions trend higher than actual 2010 daily rates in each of four U.S. geographic regions — gaps between perceived and actual costs are equally large in all but the West.

Many Americans expect that Medicare, private health insurance and personal assets or savings will pay for future long-term care expenses they may incur.

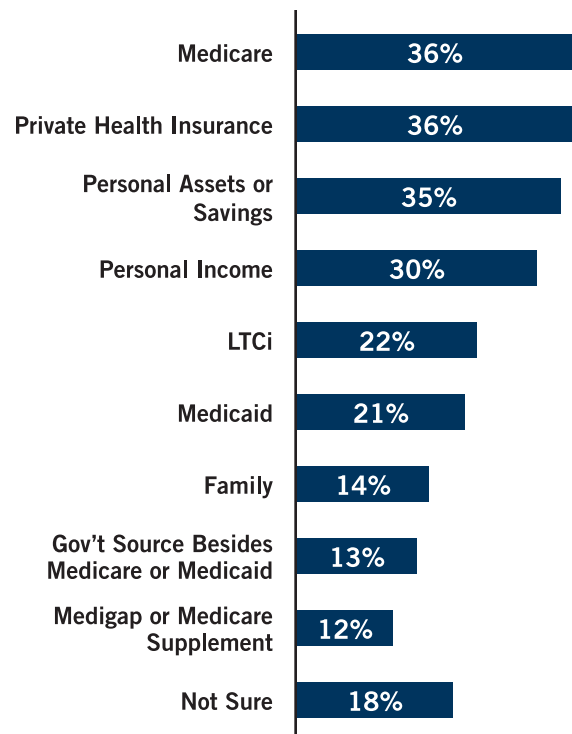
- > Misperceptions continue to exist about the role of private health insurance and government programs such as Medicare and Medicaid in funding long-term care expenses. More than a third of adults believe that these programs will cover their future extended care expenses.
- > Meanwhile, less than 1 in 4 consumers mention long-term care as a potential source of paying for any extended care they may require someday.

Average Daily Rates for a Semi-Private Nursing Home Room

Consumer Perceptions vs. Actual Costs

Region	Consumer Perception	2010 Prudential Cost of Care Study	Gap
U.S. Average	\$450	\$215	+\$235
Northeast	\$553	\$284	+\$269
Mid-West	\$431	\$178	+\$253
South	\$467	\$175	+\$292
West	\$407	\$237	+\$170

Consumer Perceptions of Funding Sources For LTC*



Source: 2010 Prudential Consumer Long-Term Care Attitudes & Awareness Study

* Multiple responses allowed

Cost of Care Rate Tables

— *By State and City* —

- Nursing Homes (Private & Semi-Private): Average Daily & Annual Rates
- Assisted Living Facilities (Average Monthly & Annual Base Rates)
- Home Health Care (Hourly Rates)
 - > Home Health Aide/Certified Nursing Assistant
 - > Licensed Practical Nurse

2010 Long-Term Care Costs

U.S.A.

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$247	\$90,155
Semi-Private Room	\$215	\$78,475
Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$2,930	\$35,160
Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$21	\$54

Alabama

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$181	\$60,065
Semi-Private Room	\$172	\$62,780
Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$2,392	\$28,705
Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$15	\$36

Alabama Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Birmingham	\$150	\$180	\$167
Montgomery	\$177	\$236	\$194
Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Birmingham	\$150	\$168	\$160
Montgomery	\$165	\$222	\$184
Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Birmingham	\$1,700	\$2,975	\$2,323
Montgomery	\$1,100	\$3,400	\$2,462
Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Birmingham	\$14	\$21	\$16
Montgomery	\$14	\$15	\$15
Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Birmingham	\$31	\$40	\$36
Montgomery	\$31	\$40	\$36

2010 Long-Term Care Costs

Alaska

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$636	\$232,140
Semi-Private Room	\$582	\$212,430
Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$3,605	\$43,260
Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$32	\$275

Arkansas

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$153	\$55,845
Semi-Private Room	\$136	\$49,640
Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$2,312	\$27,740
Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$17	\$69

Arkansas Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Little Rock	\$135	\$170	\$155
Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Little Rock	\$119	\$150	\$133
Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Little Rock	\$1,550	\$2,910	\$2,312
Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Little Rock	\$15	\$20	\$23
Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Little Rock	\$25	\$132	\$69

2010 Long-Term Care Costs

Arizona

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$227	\$82,855
Semi-Private Room	\$214	\$78,110

Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$2,442	\$29,300

Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$16	\$31

Arizona Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Phoenix	\$215	\$226	\$221
Tucson	\$223	\$240	\$230

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Phoenix	\$160	\$550	\$244
Tucson	\$150	\$205	\$184

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Phoenix	\$1,200	\$3,500	\$2,350
Tucson	\$2,200	\$3,000	\$2,533

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Phoenix	\$12	\$15	\$13
Tucson	\$11	\$22	\$18

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Phoenix	\$23	\$30	\$26
Tucson	\$50	\$50	\$50

2010 Long-Term Care Costs

California

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$256	\$93,440
Semi-Private Room	\$209	\$76,285

Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$2,576	\$30,910

Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$25	\$91

California Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Fresno	\$210	\$267	\$236
Los Angeles	\$150	\$301	\$227
San Diego	\$228	\$395	\$286
San Francisco	\$207	\$414	\$312

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Fresno	\$180	\$230	\$204
Los Angeles	\$135	\$250	\$190
San Diego	\$140	\$295	\$225
San Francisco	\$224	\$300	\$250

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Fresno	\$968	\$5,243	\$2,659
Los Angeles	\$981	\$5,500	\$2,452
San Diego	\$1,500	\$3,600	\$2,304
San Francisco	\$1,005	\$5,000	\$2,751

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Fresno	\$16	\$60	\$27
Los Angeles	\$16	\$35	\$23
San Diego	\$20	\$75	\$30
San Francisco	\$17	\$35	\$25
Long Beach	\$18	\$22	\$20
Santa Ana	\$18	\$18	\$18

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Fresno	\$45	\$135	\$80
Los Angeles	\$33	\$150	\$101
San Diego	\$60	\$150	\$105
San Francisco	\$70	\$70	\$70

2010 Long-Term Care Costs

Colorado

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$240	\$87,600
Semi-Private Room	\$202	\$73,730

Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$2,673	\$32,075

Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$27	\$64

Colorado Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Colorado Springs	\$214	\$238	\$222
Denver	\$181	\$341	\$251

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Colorado Springs	\$186	\$226	\$202
Denver	\$167	\$249	\$203

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Colorado Springs	\$1,500	\$4,500	\$2,829
Denver	\$1,200	\$3,450	\$2,517

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Colorado Springs	\$18	\$25	\$22
Denver	\$20	\$60	\$32

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Colorado Springs	\$40	\$50	\$47
Denver	\$50	\$150	\$74

2010 Long-Term Care Costs

Connecticut

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$394	\$143,810
Semi-Private Room	\$364	\$132,860

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$4,503	\$54,030

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$27	\$68

Connecticut Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Hartford	\$305	\$478	\$373
Stamford	\$355	\$484	\$429

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Hartford	\$300	\$448	\$341
Stamford	\$330	\$453	\$385

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Hartford	\$2,400	\$6,500	\$3,675
Stamford	\$3,500	\$8,500	\$3,728

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Hartford	\$19	\$35	\$15
Stamford	\$22	\$35	\$28

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Hartford	\$39	\$143	\$86
Stamford	\$36	\$80	\$54

District of Columbia

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$297	\$108,405
Semi-Private Room	\$267	\$97,455

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$5,000	\$60,000

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$20	\$81

2010 Long-Term Care Costs

Delaware

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$297	\$108,405
Semi-Private Room	\$273	\$99,645

Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$5,250	\$63,000

Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$22	\$60

Delaware Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Wilmington	\$225	\$535	\$297

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Wilmington	\$206	\$535	\$273

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Wilmington	\$692	\$7,500	\$3,427

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Wilmington	\$18	\$28	\$22

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Wilmington	\$55	\$65	\$60

2010 Long-Term Care Costs

Florida

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$235	\$85,775
Semi-Private Room	\$212	\$77,380

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$2,202	\$26,428

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$18	\$34

Florida Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Jacksonville	\$188	\$283	\$215
Miami	\$200	\$350	\$270
Orlando	\$197	\$231	\$219

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Jacksonville	\$181	\$266	\$204
Miami	\$150	\$920	\$224
Orlando	\$185	\$220	\$207

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Jacksonville	\$1,500	\$3,900	\$2,907
Miami	\$980	\$3,500	\$1,938
Orlando	\$1,500	\$2,400	\$1,817

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Jacksonville	\$14	\$20	\$18
Miami	\$15	\$22	\$18
Orlando	\$16	\$19	\$18

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Jacksonville	\$30	\$45	\$35
Miami	\$25	\$42	\$34
Orlando	\$27	\$27	\$27

2010 Long-Term Care Costs

Georgia

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$194	\$70,810
Semi-Private Room	\$170	\$62,050

Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$2,858	\$34,300

Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$18	\$39

Georgia Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Atlanta	\$138	\$239	\$178
Alpharetta	\$160	\$264	\$214

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Atlanta	\$132	\$184	\$163
Alpharetta	\$155	\$201	\$178

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Atlanta	\$1,200	\$5,250	\$2,508
Alpharetta	\$2,500	\$3,750	\$3,158

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Atlanta	\$15	\$25	\$19
Alpharetta	\$18	\$19	\$18

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Atlanta	\$35	\$50	\$40
Alpharetta	\$34	\$34	\$34

Hawaii - Honolulu

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$299	\$109,135
Semi-Private Room	\$283	\$103,295

Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$3,500	\$42,000

Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$18	\$39

2010 Long-Term Care Costs

Iowa - Des Moines

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$186	\$67,890
Semi-Private Room	\$159	\$58,035

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$2,527	\$30,320

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$22	\$95

Idaho - Boise

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$210	\$76,650
Semi-Private Room	\$202	\$73,730

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$2,527	\$30,320

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$21	\$35

Illinois

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$235	\$85,775
Semi-Private Room	\$187	\$68,255

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$3,887	\$46,645

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$25	\$61

2010 Long-Term Care Costs

Illinois Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Chicago	\$125	\$295	\$178
Highland Park	\$256	\$335	\$294
Northern Suburbs	\$120	\$447	\$284
Peoria	\$140	\$407	\$194
Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Chicago	\$125	\$269	\$168
Highland Park	\$130	\$247	\$208
Northern Suburbs	\$106	\$259	\$214
Peoria	\$138	\$216	\$163
Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Chicago	\$2,800	\$5,340	\$3,615
Highland Park	\$2,760	\$6,260	\$4,413
Northern Suburbs	\$3,335	\$6,300	\$5,057
Peoria	\$1,500	\$4,161	\$2,772
Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Chicago	\$19	\$75	\$33
Highland Park	\$15	\$23	\$22
Northern Suburbs	\$19	\$50	\$26
Peoria	\$17	\$20	\$19
Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Chicago	\$50	\$125	\$80
Highland Park	\$36	\$70	\$53
Northern Suburbs	\$30	\$100	\$65
Peoria	\$30	\$48	\$39

2010 Long-Term Care Costs

Indiana

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$198	\$72,270
Semi-Private Room	\$176	\$64,240

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$2,129	\$25,545

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$20	\$55

Indiana Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Fort Wayne	\$154	\$231	\$203
Indianapolis	\$130	\$240	\$189

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Fort Wayne	\$146	\$197	\$179
Indianapolis	\$120	\$218	\$172

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Fort Wayne	\$1,530	\$2,930	\$2,217
Indianapolis	\$1,500	\$2,910	\$2,041

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Fort Wayne	\$17	\$25	\$20
Indianapolis	\$17	\$25	\$21

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Fort Wayne	\$42	\$60	\$51
Indianapolis	\$40	\$80	\$58

2010 Long-Term Care Costs

Kansas - Wichita

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$171	\$62,415
Semi-Private Room	\$149	\$54,385

Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$3,017	\$36,200

Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$19	\$44

Kentucky

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$224	\$81,760
Semi-Private Room	\$196	\$71,540

Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$3,156	\$37,876

Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$23	\$78

Kentucky Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Lexington	\$180	\$237	\$207
Louisville	\$184	\$328	\$244

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Lexington	\$165	\$209	\$179
Louisville	\$169	\$320	\$213

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Lexington	\$2,198	\$5,700	\$3,710
Louisville	\$1,880	\$6,000	\$3,579

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Lexington	\$17	\$65	\$31
Louisville	\$11	\$17	\$16

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Lexington	\$40	\$115	\$78

2010 Long-Term Care Costs

Louisiana

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$153	\$55,846
Semi-Private Room	\$147	\$53,655

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$3,042	\$36,499

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$15	\$55

Louisiana Metro Areas

Nursing Home – Private Room	Minimum <u>Daily</u> Rate	Maximum <u>Daily</u> Rate	Average <u>Daily</u> Rate
Baton Rouge	\$126	\$250	\$175
Shreveport	\$128	\$140	\$134

Nursing Home – Semi-Private Room	Minimum <u>Daily</u> Rate	Maximum <u>Daily</u> Rate	Average <u>Daily</u> Rate
Baton Rouge	\$120	\$250	\$168
Shreveport	\$125	\$134	\$131

Assisted Living Facility	Minimum <u>Monthly</u> Rate	Maximum <u>Monthly</u> Rate	Average <u>Monthly</u> Rate
Baton Rouge	\$1,690	\$5,398	\$3,622
Shreveport	\$2,000	\$4,000	\$2,655

Home Health Care – HHA/CNA	Minimum <u>Hourly</u> Rate	Maximum <u>Hourly</u> Rate	Average <u>Hourly</u> Rate
Baton Rouge	\$10	\$16	\$15
Shreveport	\$15	\$17	\$16

Home Health Care – LPN	Minimum <u>Hourly</u> Rate	Maximum <u>Hourly</u> Rate	Average <u>Hourly</u> Rate
Baton Rouge	\$42	\$60	\$51
Shreveport	\$40	\$80	\$58

Maine

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$280	\$102,200
Semi-Private Room	\$254	\$92,710

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$4,868	\$58,420

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$23	\$45

2010 Long-Term Care Costs

Maryland

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$240	\$87,600
Semi-Private Room	\$226	\$82,490

Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$2,900	\$34,800

Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$20	\$39

Maryland Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Baltimore	\$210	\$260	\$230
Silver Spring	\$263	\$263	\$263
Takoma Park	\$257	\$257	\$257

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Baltimore	\$192	\$254	\$219
Silver Spring	\$245	\$245	\$245
Takoma Park	\$236	\$236	\$236

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Baltimore	\$1,000	\$3,500	\$1,925
Silver Spring	\$1,000	\$5,600	\$3,266

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Baltimore	\$17	\$22	\$20
Silver Spring	\$19	\$22	\$20

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Baltimore	\$38	\$40	\$39

2010 Long-Term Care Costs

Massachusetts

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$349	\$127,385
Semi-Private Room	\$319	\$116,435

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$4,022	\$48,260

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$23	\$65

Massachusetts Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Boston	\$265	\$435	\$337
Worcester	\$316	\$450	\$363

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Boston	\$260	\$385	\$310
Worcester	\$300	\$370	\$331

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Boston	\$3,100	\$5,040	\$4,460
Worcester	\$3,200	\$4,500	\$3,438

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Boston	\$21	\$26	\$24
Worcester	\$18	\$26	\$23

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Boston	\$31	\$120	\$69
Worcester	\$50	\$75	\$62

2010 Long-Term Care Costs

Michigan

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$217	\$79,205
Semi-Private Room	\$209	\$76,285

Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$2,605	\$31,265

Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$19	\$37

Michigan Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Detroit	\$160	\$225	\$192
Grand Rapids	\$210	\$268	\$241

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Detroit	\$150	\$225	\$187
Grand Rapids	\$197	\$260	\$228

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Detroit	\$755	\$980	\$808
Grand Rapids	\$787	\$13,680	\$4,403

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Detroit	\$16	\$22	\$20
Grand Rapids	\$18	\$21	\$19

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Detroit	\$33	\$55	\$44
Grand Rapids	\$28	\$36	\$33

2010 Long-Term Care Costs

Minnesota

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$263	\$95,995
Semi-Private Room	\$180	\$65,700

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$3,221	\$38,651

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$25	\$44

Minnesota Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Minneapolis	\$234	\$302	\$265
St. Paul	\$217	\$300	\$258

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Minneapolis	\$117	\$232	\$179
St. Paul	\$133	\$250	\$182

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Minneapolis	\$900	\$6,750	\$3,222
St. Paul	\$1,900	\$3,960	\$3,220

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Minneapolis	\$20	\$29	\$26
St. Paul	\$17	\$27	\$24

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Minneapolis	\$45	\$60	\$53
St. Paul	\$28	\$28	\$28

Mississippi - Jackson

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$180	\$65,700
Semi-Private Room	\$174	\$63,510

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$2,362	\$28,340

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$26	\$86

2010 Long-Term Care Costs

Montana - Billings

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$196	\$71,540
Semi-Private Room	\$175	\$63,875
Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$2,608	\$31,300
Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$19	\$69

Nebraska - Omaha

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$228	\$83,220
Semi-Private Room	\$195	\$71,175
Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$2,272	\$27,264
Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$21	\$34

Nevada - Las Vegas

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$211	\$77,015
Semi-Private Room	\$193	\$70,445
Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$2,450	\$29,400
Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$22	\$90

New Hampshire - Manchester

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$279	\$101,835
Semi-Private Room	\$290	\$105,850
Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$3,798	\$45,580
Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$22	\$37

2010 Long-Term Care Costs

New Jersey

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$337	\$123,005
Semi-Private Room	\$289	\$105,485

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$3,368	\$40,418

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$21	\$39

New Jersey Metro Areas

Nursing Home – Private Room	Minimum <u>Daily</u> Rate	Maximum <u>Daily</u> Rate	Average <u>Daily</u> Rate
Bridgewater	\$280	\$367	\$328
Camden	\$225	\$525	\$375
Cherry Hill	\$230	\$376	\$338

Nursing Home – Semi-Private Room	Minimum <u>Daily</u> Rate	Maximum <u>Daily</u> Rate	Average <u>Daily</u> Rate
Bridgewater	\$264	\$336	\$305
Camden	\$225	\$305	\$265
Cherry Hill	\$220	\$343	\$309

Assisted Living Facility	Minimum <u>Monthly</u> Rate	Maximum <u>Monthly</u> Rate	Average <u>Monthly</u> Rate
Cherry Hill	\$3,880	\$5,300	\$3,664
Paterson	\$1,000	\$1,000	\$1,000

Home Health Care – HHA/CNA	Minimum <u>Hourly</u> Rate	Maximum <u>Hourly</u> Rate	Average <u>Hourly</u> Rate
Bridgewater	\$22	\$22	\$22
Cherry Hill	\$19	\$23	\$20

Home Health Care – LPN	Minimum <u>Hourly</u> Rate	Maximum <u>Hourly</u> Rate	Average <u>Hourly</u> Rate
Cherry Hill	\$39	\$39	\$39

New Mexico - Albuquerque

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$229	\$83,585
Semi-Private Room	\$197	\$71,905

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$2,824	\$33,890

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$20	\$35

New York

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$379	\$138,335
Semi-Private Room	\$370	\$135,050

Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$3,205	\$38,463

Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$22	\$65

New York Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Bronx	\$425	\$425	\$425
Brooklyn	\$308	\$308	\$308
New York	\$440	\$511	\$479
Rochester	\$310	\$364	\$338
Staten Island	\$460	\$460	\$460
Syracuse	\$292	\$340	\$311
Yonkers	\$344	\$344	\$344

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Bronx	\$375	\$375	\$375
Brooklyn	\$330	\$330	\$330
New York	\$411	\$502	\$467
Rochester	\$300	\$349	\$326
Staten Island	\$460	\$460	\$460
Syracuse	\$282	\$340	\$309
Yonkers	\$318	\$318	\$318

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Brooklyn	\$2,906	\$4,050	\$3,179
New York	\$4,500	\$6,620	\$5,632
Rochester	\$2,000	\$3,950	\$2,971
Staten Island	\$1,900	\$1,900	\$1,900
Syracuse	\$1,500	\$3,495	\$2,701

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
New York	\$18	\$27	\$21
Rochester	\$23	\$28	\$25
Syracuse	\$20	\$21	\$20

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
New York	\$48	\$95	\$69
Rochester	\$33	\$33	\$33
Syracuse	\$36	\$110	\$73

2010 Long-Term Care Costs

North Carolina

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$209	\$76,285
Semi-Private Room	\$189	\$68,985
Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$3,170	\$38,039
Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$19	\$34

North Carolina Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Charlotte	\$192	\$212	\$204
Raleigh	\$175	\$281	\$215
Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Charlotte	\$180	\$202	\$190
Raleigh	\$165	\$216	\$188
Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Charlotte	\$1,900	\$4,690	\$3,217
Raleigh	\$2,040	\$3,600	\$3,202
Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Charlotte	\$18	\$20	\$18
Raleigh	\$15	\$20	\$19
Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Charlotte	\$20	\$37	\$30
Raleigh	\$35	\$45	\$40

North Dakota

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$187	\$68,400
Semi-Private Room	\$150	\$54,750
Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$2,626	\$31,510
Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$22	\$45

2010 Long-Term Care Costs

Ohio

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$222	\$81,030
Semi-Private Room	\$194	\$70,810

Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$3,212	\$38,549

Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$19	\$43

Ohio Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Akron	\$175	\$370	\$241
Cleveland	\$160	\$250	\$205
Columbus	\$187	\$310	\$228

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Akron	\$150	\$221	\$193
Cleveland	\$172	\$202	\$187
Columbus	\$174	\$258	\$205

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Akron	\$2,000	\$4,750	\$3,479
Cleveland	\$750	\$5,280	\$3,005
Columbus	\$1,250	\$5,370	\$3,153

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Akron	\$16	\$20	\$18
Cleveland	\$17	\$28	\$20
Columbus	\$16	\$22	\$19

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Akron	\$31	\$32	\$32
Cleveland	\$45	\$45	\$45
Columbus	\$70	\$70	\$70

2010 Long-Term Care Costs

Oklahoma

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$168	\$61,320
Semi-Private Room	\$132	\$48,180

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$2,770	\$33,237

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$19	\$61

Oklahoma Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Oklahoma City	\$116	\$225	\$174
Tulsa	\$155	\$186	\$171

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Oklahoma City	\$116	\$153	\$132
Tulsa	\$128	\$145	\$134

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Oklahoma City	\$2,000	\$3,250	\$2,641
Tulsa	\$2,260	\$3,800	\$2,899

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Oklahoma City	\$17	\$32	\$23
Tulsa	\$7	\$20	\$16

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Oklahoma City	\$58	\$75	\$67
Tulsa	\$36	\$36	\$36

2010 Long-Term Care Costs

Oregon

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$275	\$100,375
Semi-Private Room	\$215	\$78,475

Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$3,187	\$38,247

Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$27	\$37

Oregon Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Eugene	\$245	\$389	\$332
Portland	\$210	\$250	\$228

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Eugene	\$206	\$237	\$219
Portland	\$209	\$215	\$211

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Eugene	\$2,472	\$5,000	\$3,447
Portland	\$1,805	\$4,195	\$2,928

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Eugene	\$15	\$90	\$31
Portland	\$15	\$35	\$22

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Eugene	\$50	\$50	\$50
Portland	\$22	\$40	\$31

2010 Long-Term Care Costs Pennsylvania

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$281	\$102,565
Semi-Private Room	\$253	\$92,345

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$2,329	\$27,946

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$24	\$53

Pennsylvania Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Philadelphia	\$200	\$325	\$280
Pittsburgh	\$260	\$398	\$326
Scranton	\$218	\$235	\$224

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Philadelphia	\$200	\$310	\$261
Pittsburgh	\$200	\$372	\$266
Scranton	\$208	\$233	\$220

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Philadelphia	\$600	\$3,850	\$1,720
Pittsburgh	\$1,100	\$3,000	\$1,979
Scranton	\$1,250	\$5,370	\$3,153

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Philadelphia	\$10	\$25	\$19
Pittsburgh	\$18	\$30	\$22
Scranton	\$20	\$92	\$39

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Philadelphia	\$40	\$92	\$60
Pittsburgh	\$33	\$65	\$48
Scranton	\$35	\$75	\$52

2010 Long-Term Care Costs

Rhode Island - Providence

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$267	\$97,455
Semi-Private Room	\$252	\$91,980

Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$3,028	\$36,334

Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$26	\$70

South Carolina

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$201	\$73,365
Semi-Private Room	\$172	\$62,780

Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$2,357	\$28,278

Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$18	\$32

South Carolina Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Charleston	\$175	\$236	\$202
Columbia	\$161	\$235	\$199

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Charleston	\$164	\$179	\$170
Columbia	\$153	\$201	\$174

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Charleston	\$1,100	\$3,600	\$2,644
Columbia	\$1,065	\$2,800	\$2,024

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Charleston	\$18	\$19	\$18
Columbia	\$14	\$21	\$17

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Charleston	\$29	\$39	\$34
Columbia	\$23	\$45	\$31

2010 Long-Term Care Costs

South Dakota

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$168	\$61,320
Semi-Private Room	\$158	\$57,670
Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$2,317	\$27,800
Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$20	\$40

Tennessee

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$194	\$70,810
Semi-Private Room	\$174	\$63,510
Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$2,317	\$27,800
Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$19	\$98

Tennessee Metro Areas

Nursing Home – Private Room	Minimum <u>Daily</u> Rate	Maximum <u>Daily</u> Rate	Average <u>Daily</u> Rate
Memphis	\$160	\$232	\$187
Nashville	\$172	\$247	\$201
Nursing Home – Semi-Private Room	Minimum <u>Daily</u> Rate	Maximum <u>Daily</u> Rate	Average <u>Daily</u> Rate
Memphis	\$155	\$184	\$171
Nashville	\$154	\$213	\$176
Assisted Living Facility	Minimum <u>Monthly</u> Rate	Maximum <u>Monthly</u> Rate	Average <u>Monthly</u> Rate
Memphis	\$2,540	\$3,045	\$2,777
Nashville	\$2,103	\$6,775	\$3,547
Home Health Care – HHA/CNA	Minimum <u>Hourly</u> Rate	Maximum <u>Hourly</u> Rate	Average <u>Hourly</u> Rate
Memphis	\$15	\$26	\$19
Nashville	\$17	\$25	\$20
Home Health Care – LPN	Minimum <u>Hourly</u> Rate	Maximum <u>Hourly</u> Rate	Average <u>Hourly</u> Rate
Memphis	\$45	\$45	\$45
Nashville	\$150	\$150	\$150

2010 Long-Term Care Costs

Texas

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$193	\$70,810
Semi-Private Room	\$135	\$49,275

Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$2,873	\$34,472

Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$12	\$29

Texas Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Baytown	\$127	\$229	\$182
Fort Worth	\$110	\$230	\$170
Houston	\$120	\$208	\$164
San Antonio	\$176	\$255	\$209

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Baytown	\$127	\$147	\$134
Fort Worth	\$90	\$125	\$102
Houston	\$104	\$157	\$127
San Antonio	\$117	\$195	\$153

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Dallas	\$1,200	\$4,300	\$3,600
Houston	\$600	\$3,600	\$2,067
San Antonio	\$600	\$4,950	\$2,629

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Dallas	\$9	\$16	\$12
Houston	\$11	\$29	\$15
San Antonio	\$7	\$18	\$11

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Dallas	\$20	\$27	\$22
Houston	\$22	\$46	\$34
San Antonio	\$20	\$110	\$33

2010 Long-Term Care Costs

Utah - Salt Lake City

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$233	\$85,045
Semi-Private Room	\$162	\$59,130
Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$2,836	\$34,030
Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$26	--

Vermont - Rutland

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$261	\$95,265
Semi-Private Room	\$254	\$92,710
Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$3,358	\$40,300
Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$21	\$34

Virginia

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$265	\$96,725
Semi-Private Room	\$229	\$83,585
Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$2,849	\$34,185
Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$18	\$34

2010 Long-Term Care Costs

Virginia Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Alexandria	\$230	\$381	\$301
Arlington	\$283	\$339	\$311
Burke	\$344	\$344	\$344
Fairfax	\$280	\$376	\$328
Falls Church	\$240	\$240	\$240
Richmond	\$224	\$261	\$240
Virginia Beach	\$178	\$246	\$212

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Alexandria	\$209	\$263	\$234
Arlington	\$254	\$311	\$283
Burke	\$317	\$317	\$317
Dunn Loring	\$334	\$334	\$334
Fairfax	\$225	\$304	\$261
Falls Church	\$195	\$195	\$195
Richmond	\$172	\$245	\$199
Virginia Beach	\$160	\$233	\$196

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Alexandria	\$1,279	\$3,500	\$2,390
Arlington	\$3,150	\$3,150	\$3,150
Richmond	\$1,400	\$2,950	\$1,975
Virginia Beach	\$2,099	\$5,220	\$3,322

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Alexandria	\$17	\$22	\$19
Richmond	\$17	\$20	\$18
Virginia Beach	\$17	\$19	\$18

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Alexandria	\$35	\$35	\$35
Richmond	\$35	\$35	\$35
Virginia Beach	\$30	\$35	\$33

2010 Long-Term Care Costs

Washington

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$281	\$102,565
Semi-Private Room	\$256	\$93,440

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$3,296	\$39,550

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$16	\$22

Washington Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Seattle	\$250	\$374	\$323
Spokane	\$220	\$267	\$246

Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Seattle	\$200	\$349	\$279
Spokane	\$210	\$255	\$233

Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Seattle	\$3,000	\$5,800	\$3,800
Spokane	\$1,200	\$3,750	\$2,792

Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Seattle	\$10	\$50	\$19
Spokane	\$12	\$19	\$14

Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Seattle	\$22	\$22	\$22

Wisconsin

Nursing Home	Average <u>Daily</u> Rate	Average <u>Annual</u> Rate
Private Room	\$274	\$100,010
Semi-Private Room	\$235	\$85,775

Assisted Living Facility	Average <u>Monthly</u> Base Rate	Average <u>Annual</u> Base Rate
	\$2,954	\$35,449

Home Health Care	HHA/CNA Average <u>Hourly</u> Rate	LPN Average <u>Hourly</u> Rate
	\$22	\$57

2010 Long-Term Care Costs

Wisconsin Metro Areas

Nursing Home – Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Madison	\$194	\$420	\$273
Milwaukee	\$211	\$336	\$275
Nursing Home – Semi-Private Room	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Madison	\$180	\$270	\$211
Milwaukee	\$191	\$307	\$254
Assisted Living Facility	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate
Madison	\$1,000	\$4,200	\$3,866
Milwaukee	\$2,500	\$3,447	\$3,042
Home Health Care – HHA/CNA	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Madison	\$21	\$25	\$23
Milwaukee	\$12	\$28	\$20
Home Health Care – LPN	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Madison	\$40	\$105	\$73
Milwaukee	\$25	\$65	\$45

West Virginia - Martinsburg

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$226	\$82,490
Semi-Private Room	\$217	\$79,205
Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$2,419	\$29,028
Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$19	\$84

Wyoming

Nursing Home	Average Daily Rate	Average Annual Rate
Private Room	\$216	\$78,840
Semi-Private Room	\$188	\$68,620
Assisted Living Facility	Average Monthly Base Rate	Average Annual Base Rate
	\$3,444	\$37,400
Home Health Care	HHA/CNA Average Hourly Rate	LPN Average Hourly Rate
	\$31	\$91



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