

# The MetLife Market Survey of Nursing Home & Assisted Living Costs

October 2007

**MetLife<sup>®</sup>**

**MetLife Mature Market Institute<sup>®</sup>**

*in conjunction with*

**LifePlans, Inc.**

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## **THE METLIFE MATURE MARKET INSTITUTE®**

Staffed by gerontologists, the MetLife Mature Market Institute, part of the company's Retirement Strategies Group, has been providing research, knowledge management, education, and policy support for over ten years to Metropolitan Life Insurance Company, its corporate customers, and business partners. MetLife, a subsidiary of MetLife, Inc. (NYSE:MET), is a leading provider of insurance and other financial services to individual and institutional customers.

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## **LIFEPLANS, INC.**

LifePlans, Inc., a risk management and consulting firm, provides data analysis and information to the long-term care insurance industry. The firm works with insurers, the federal government, industry groups, and other organizations to conduct research that helps these groups monitor their business, understand industry trends, perform effective advocacy, and modify their strategic direction. For more information, contact:

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# Executive Summary

Each year, the MetLife Mature Market Institute conducts a market survey of nursing home and assisted living costs in the United States. The 2007 survey was conducted by telephone in 87 major markets in all 50 states and the District of Columbia by LifePlans, Inc., a risk management and consulting services firm. To enhance the opportunity to readily compare costs, the 2007 market data for nursing home costs is combined with the data for assisted living in one report. In addition, the assisted living market data includes costs broken out by size of the facility for two types of additional services which can significantly increase costs.

Daily private pay rates for long-term (custodial) nursing home care were obtained for private and semi-private rooms in licensed facilities throughout the market area. Monthly private pay base rates, which are defined as room and board and typically 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.

Daily nursing home rates range considerably by region. The Baton Rouge, LA area had the lowest rates for a private room in a nursing home averaging \$123 per day, and Alaska the highest averaging \$510 daily. For a semi-private room, the Shreveport, LA area was the lowest, with an average daily rate of \$115, and Alaska the highest averaging \$504 per day.

Assisted living rates also ranged considerably by region, with Indianapolis, IN the lowest (\$1,963 monthly) and the Washington, DC area the highest (\$5,031 monthly).

## National Findings\*

### Nursing Home Base Rates

- The national average daily rate for a private room in a nursing home is **\$213**, or \$77,745 annually, an increase from \$206 or \$75,190 annually in 2006.
- The national average daily rate for a semi-private room in a nursing home is **\$189**, or \$68,985 annually, an increase from \$183 or \$66,795 annually in 2006.

### Assisted Living Base Rates

- The national average, private pay monthly base rate for an individual residing in an assisted living community is **\$2,969** or \$35,628 annually. This is essentially unchanged from 2006 with **\$2,968** and \$35,616, respectively.
- Fifty-nine percent of assisted living communities provide dementia care services. Of those, 54% charge additional fees for dementia-related care with an average additional monthly cost of \$1,110. The average monthly rate for those facilities charging additional fees for Alzheimer's and dementia care is \$4,270, or \$51,240 annually.

*\*All cost averages in this survey are rounded to the nearest dollar.*

# Overview

Nursing home care and assisted living services represent adjoining levels of the care continuum. A nursing home provides room, meals, skilled nursing care, and medical services to residents with chronic conditions requiring permanent care or for those needing a recovery period after hospitalization. Typically, patients in long-term care facilities require assistance with multiple Activities of Daily Living (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.

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 Activities of Daily Living (ADL) and household chores, and/or require supervision due to a cognitive impairment.

The 2007 market survey reports on private pay daily rates for nursing homes and monthly base rates for assisted living communities in 87 major markets across the United States.

## Nursing Homes

Admission to a nursing home could be for short-term rehabilitation services, but for many Americans, the move to a nursing home is a permanent one. The nursing home resident may have a chronic condition or a cognitive impairment that prevents him or her from living independently and which requires skilled nursing services. Nursing homes provide a secure environment and an array of services to meet the physical, medical, and social needs of its residents.

Services provided at nursing homes typically include:

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

## Size

According to data from various National Nursing Home Surveys (the 2004 National Nursing Home Survey is the most recent one publicly available from CDC’s National Center for Health Statistics<sup>1</sup>) the number of nursing homes increased 10.2% during the period 1973-74 to 2004, growing from 15,700 to 17,300 facilities. Comparisons with 1999 data indicate that there were somewhat fewer nursing homes in 2004, but the number of beds per facility has increased during that time. The number of beds grew 46.9% from 1,177,300 to 1,730,000, suggesting a greater number of beds per home. In 2004, homes averaged 108 beds but, as the table below shows, the capacity of nursing homes has changed over the years, with 79.8% currently in the 50-199 bed category.

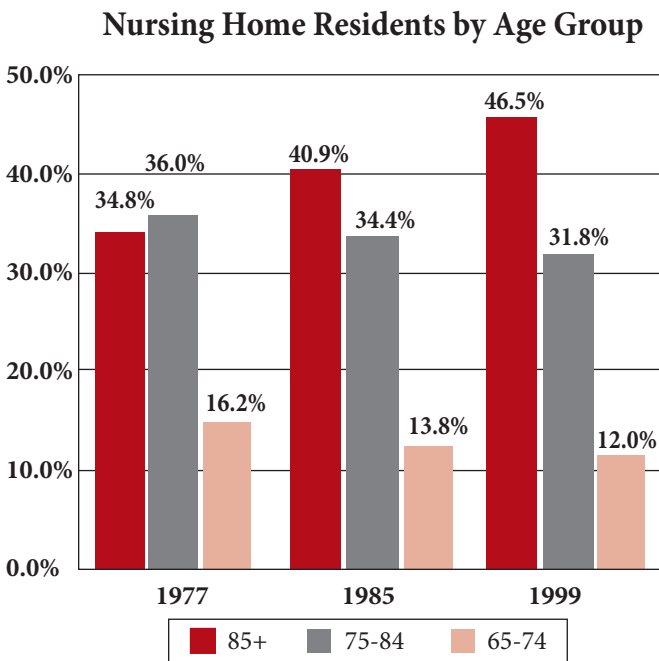
Nursing Home Bed Capacity				
Years	Nursing home number of beds			
	Fewer than 50	50-99	100-199	200 or more
1973-74	40.8%	35.0%	20.4%	3.8%
1977	42.3%	30.7%	22.2%	4.8%
1985	33.2%	32.5%	28.1%	6.2%
1995	16.8%	35.6%	40.1%	7.5%
1997	12.9%	37.2%	42.2%	7.7%
1999	11.5%	38.7%	41.8%	8.0%
2004	13.9%	37.3%	42.5%	6.2%

Source: CDC/NCHS, National Nursing Home Survey, selected years.

## Resident Population

The number of residents grew 38.7% during this same period from 1,075,800 to 1,492,200. Almost 27% of nursing homes now offer special Alzheimer's or dementia units for specialized care.

The age distribution has also changed, as the chart below depicts.

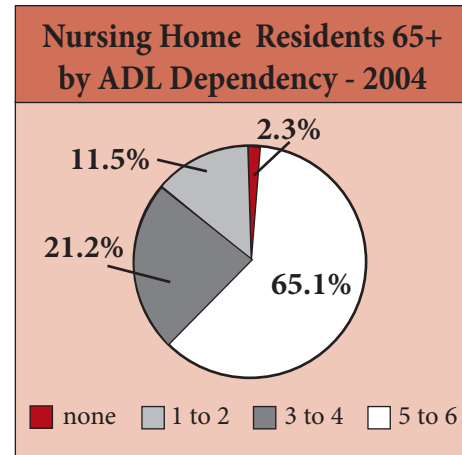


Source: Decker FH. *Nursing homes, 1977-99: What has Changed, What has Not?* Hyattsville, Maryland: National Center for Health Statistics. 2005.

## Nursing Home Population Characteristics

The growth in the over age 85 population in nursing homes mirrors that of the U.S. population in general, where this age group grew from a total of 4,240,000 in 2000 to 5,096,000 in 2005, a 20% increase.<sup>2</sup>

With the availability of alternative long-term care settings such as assisted living and increasing home care options, residents in nursing homes tend to be older and frailer. Of current nursing home residents, 72% are women, and only 9.7% of all residents are under the age of 65.<sup>3</sup> As the chart that follows shows, 86.3% of current residents aged 65 years and older need help with 3 or more ADLs.



Source: *Nursing Home Use by "Oldest Old" Sharply Declines*, The Lewin Group, 2006.<sup>4</sup>

## Length of Stay

Almost 56% of current nursing home residents have been there for at least one year:

Nursing Home Stay	
Less than 3 months	20.0%
3 to 6 months	10.0%
6 months to less than 12 months	14.2%
1 year to less than 3 years	30.3%
3 years to less than 5 years	13.6%
5 years or more	12.0%
Average length of time since admission (in days)	876

Source: *Nursing Home Use by "Oldest Old" Sharply Declines*, The Lewin Group, 2006.<sup>5</sup>

The discharge of residents with stays of three months or less doubled between 1977 and 1999,<sup>6</sup> reflecting nursing homes' increased role in rehabilitative or post-acute care.

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## Assisted Living

Assisted living communities provide appropriate housing for those who need help in day-to-day living, but who do not need the round-the-clock skilled care found in nursing homes. Many communities have centers for medical care, but the care may not be as intensive as the care provided at a nursing home.

Most assisted living communities create an individual plan for each resident that details the services required. This plan is usually updated regularly to ensure the 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 federal regulation. In 2005, 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.

As part of the base rate, residents in assisted living communities can usually expect the following services to be offered:

- Care management and monitoring
- Help with activities of daily living
- 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, also charge a one-time entrance fee ranging from \$60,000 to \$120,000<sup>7</sup> 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.

It is currently estimated that more than 900,000 Americans live in almost 39,500 assisted living residences in the United States.<sup>8</sup> The average age of individuals living in assisted living communities is 85 and; on average, residents need assistance with two activities of daily living.<sup>9</sup>

# Methodology

This survey of nursing home and assisted living communities in all 50 states and the District of Columbia was conducted by telephone during June and July 2007 by LifePlans, Inc. for the MetLife Mature Market Institute.

The states were divided into three groups according to population—under three million, three to ten million, and over ten million. These groupings were determined using data from the 2000 U.S. Census. The cities/areas surveyed within the states were chosen on the basis of population and the ability to obtain a geographically balanced sampling.

In each city/area, a minimum of ten nursing homes/assisted living communities or 15%, whichever was greater, were surveyed. In some states with fewer cities and more dispersed facilities all areas were included and information reported for all zip codes.

As with any survey research, readers should exercise caution when generalizing results in this market survey. The survey should be used as a guide to assist individuals in making long-term care decisions. While we are confident in the research, it is prudent to understand that the results presented in this report are only truly representative of the sample of nursing homes and assisted living communities in the areas surveyed.

<b>Nursing Home &amp; Assisted Living State Criteria</b>		
<b>Population Under Three Million</b>	<b>Population Three to 10 Million</b>	<b>Population Over 10 Million</b>
States Surveyed - 22	States Surveyed - 22	States Surveyed - 7
Areas - 22	Areas - 44	Areas - 21
One city or area surveyed: capital or most populated city (District of Columbia also surveyed)	Two cities or areas surveyed: most populated cities or areas from representative locations in the state	Three cities or areas surveyed: most populated cities and/or areas from representative locations in the state

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## Nursing Home Methodology

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. If the nursing home did not meet the criteria, another would be called until a minimum of ten nursing homes or 15% of the homes in that city/area were obtained. Data from 1,239 nursing homes are included in the tabulation.

## Assisted Living Methodology

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

Communities 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 communities 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. Communities requiring entrance fees were excluded from the sample.

Data from 881 assisted living facilities, ranging in size from 7 to 320 beds, were included in the sample; the average number of beds per facility was 63, while the median number of beds was 60.

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## Nursing Homes

- The 2007 average daily rate for a private room in a nursing home is \$213 (\$77,745 annually), a \$7 or 3.4% increase over the 2006 rate of \$206. In 2005 the daily rate was \$203.
- The 2007 average daily rate for a semi-private room in a nursing home is \$189 (\$68,985 annually), a \$6 or 3.3% increase over the 2006 rate of \$183. In 2005 the daily rate was \$176.
- The national average daily cost of a room for Alzheimer's services is \$197, or \$71,905 annually.
- Annually, private rooms cost an average of \$8,760 more than semi-private accommodations.
- Sixty-five percent of the nursing homes responding provided separate Alzheimer's or dementia units, and only 10% charged any additional fee, with most charging a nominal

<b>Assisted Living Services Cost and Availability by Community Size</b>				
	<b>All communities</b>	<b>Fewer than 25 units/beds</b>	<b>Between 25 and 99 units/beds</b>	<b>100 or more units or beds</b>
Number of surveyed communities	881	145	602	134
% of communities		17%	68%	15%
Average # of units in AL or # of AL beds	63	15	58	133
Freestanding	63%	75%	62%	57%
Average monthly base rate *	\$2,969	\$2,776	\$3,019	\$2,921
Bathing and dressing included	54%	83%	50%	41%
Medication management included	62%	88%	59%	46%
Two or more meals included	99%	97%	100%	97%
<b>ADDITIONAL FEES (all communities, if charged)</b>				
Average monthly cost for medication management	\$348	\$343	\$351	\$337
Average monthly cost for bathing and dressing	\$522	\$395	\$527	\$548
<b>ALZHEIMER'S/DEMENTIA CARE</b>				
Provide Alzheimer's care	59%	52%	60%	59%
Providers Charging Additional Fees	54%	25%	58%	63%
Average monthly cost for Alzheimer's care (for those charging additional fees)	\$4,270	\$3,754	\$4,275	\$4,445

\* All communities provide bathing and dressing, medication management, and meal services, but not all include the services in their base rate fees.

Source: MetLife Mature Market Institute.

# Nursing Home Costs 2007

Area/Region	State	First 3 Zip Code Numbers	Semi-Private	Semi-Private	Semi-Private	Private	Private	Private
			High	Low	Average	High	Low	Average
Statewide	AK	All	\$641	\$380	<b>\$504</b>	\$650	\$380	<b>\$510</b>
Birmingham	AL	352	\$173	\$140	<b>\$153</b>	\$182	\$150	<b>\$160</b>
Montgomery	AL	361	\$214	\$139	<b>\$163</b>	\$234	\$148	<b>\$173</b>
Little Rock	AR	722	\$145	\$113	<b>\$131</b>	\$226	\$115	<b>\$159</b>
Phoenix	AZ	850	\$190	\$130	<b>\$161</b>	\$265	\$170	<b>\$197</b>
Tucson	AZ	857	\$182	\$135	<b>\$167</b>	\$205	\$171	<b>\$192</b>
Los Angeles	CA	900	\$200	\$140	<b>\$169</b>	\$300	\$150	<b>\$215</b>
San Diego	CA	921	\$300	\$133	<b>\$190</b>	\$325	\$167	<b>\$238</b>
San Francisco	CA	941	\$320	\$185	<b>\$224</b>	\$471	\$235	<b>\$371</b>
Denver	CO	800 & 802	\$196	\$142	<b>\$167</b>	\$224	\$165	<b>\$187</b>
Colorado Springs	CO	809	\$200	\$150	<b>\$173</b>	\$212	\$175	<b>\$189</b>
Hartford	CT	061	\$441	\$240	<b>\$300</b>	\$463	\$250	<b>\$337</b>
Stamford Area	CT	068 & 069	\$413	\$270	<b>\$341</b>	\$441	\$314	<b>\$372</b>
Washington	DC	200	\$401	\$200	<b>\$264</b>	\$432	\$200	<b>\$301</b>
Wilmington	DE	198	\$226	\$178	<b>\$208</b>	\$250	\$206	<b>\$231</b>
Jacksonville	FL	322	\$219	\$144	<b>\$176</b>	\$220	\$146	<b>\$188</b>
Orlando	FL	328	\$221	\$160	<b>\$187</b>	\$231	\$170	<b>\$205</b>
Miami	FL	331	\$225	\$130	<b>\$176</b>	\$275	\$150	<b>\$211</b>
Marietta Area	GA	300	\$182	\$125	<b>\$158</b>	\$215	\$145	<b>\$175</b>
Atlanta	GA	303	\$219	\$127	<b>\$159</b>	\$232	\$127	<b>\$175</b>
Honolulu	HI	968	\$289	\$198	<b>\$239</b>	\$320	\$231	<b>\$271</b>
Des Moines	IA	503	\$182	\$119	<b>\$145</b>	\$212	\$130	<b>\$158</b>
Boise	ID	837	\$206	\$163	<b>\$180</b>	\$216	\$180	<b>\$200</b>
Des Plaines Area	IL	600	\$250	\$130	<b>\$193</b>	\$333	\$200	<b>\$256</b>
Chicago	IL	606	\$209	\$120	<b>\$145</b>	\$209	\$120	<b>\$157</b>
Peoria	IL	616	\$186	\$105	<b>\$146</b>	\$212	\$115	<b>\$163</b>
Indianapolis	IN	462	\$174	\$110	<b>\$137</b>	\$184	\$120	<b>\$154</b>
Fort Wayne	IN	468	\$185	\$138	<b>\$163</b>	\$234	\$162	<b>\$190</b>
Wichita	KS	672	\$154	\$115	<b>\$137</b>	\$185	\$135	<b>\$157</b>
Louisville	KY	402	\$199	\$150	<b>\$171</b>	\$221	\$153	<b>\$193</b>

## Nursing Home Costs 2007 *(continued)*

Area/Region	State	First 3 Zip Code Numbers	Semi-Private	Semi-Private	Semi-Private	Private	Private	Private
			High	Low	Average	High	Low	Average
Lexington	KY	405	\$180	\$149	<b>\$162</b>	\$212	\$168	<b>\$180</b>
Baton Rouge	LA	708	\$123	\$113	<b>\$117</b>	\$130	\$120	<b>\$123</b>
Shreveport Area	LA	711	\$129	\$105	<b>\$115</b>	\$137	\$115	<b>\$123</b>
Worcester	MA	016	\$320	\$235	<b>\$273</b>	\$320	\$257	<b>\$287</b>
Boston	MA	021	\$315	\$201	<b>\$276</b>	\$350	\$210	<b>\$297</b>
Silver Spring	MD	209	\$265	\$132	<b>\$203</b>	\$275	\$195	<b>\$230</b>
Baltimore	MD	212	\$258	\$175	<b>\$202</b>	\$266	\$177	<b>\$216</b>
Southern ME	ME	040	\$315	\$190	<b>\$229</b>	\$314	\$210	<b>\$259</b>
Detroit	MI	482	\$200	\$108	<b>\$164</b>	\$204	\$108	<b>\$167</b>
Grand Rapids	MI	495	\$240	\$170	<b>\$208</b>	\$250	\$188	<b>\$233</b>
Minneapolis/St. Paul	MN	551 & 554	\$225	\$125	<b>\$182</b>	\$257	\$150	<b>\$210</b>
Rochester Area	MN	559	\$200	\$125	<b>\$150</b>	\$205	\$135	<b>\$168</b>
Saint Louis	MO	631	\$165	\$110	<b>\$136</b>	\$223	\$120	<b>\$157</b>
Kansas City	MO	641	\$150	\$105	<b>\$128</b>	\$182	\$110	<b>\$140</b>
Jackson	MS	392	\$176	\$155	<b>\$164</b>	\$180	\$165	<b>\$170</b>
Billings	MT	591	\$172	\$142	<b>\$157</b>	\$185	\$155	<b>\$174</b>
Raleigh/Durham	NC	276 & 277	\$197	\$130	<b>\$162</b>	\$222	\$148	<b>\$183</b>
Charlotte	NC	282	\$195	\$150	<b>\$168</b>	\$215	\$155	<b>\$180</b>
Fargo Area	ND	581	\$226	\$150	<b>\$195</b>	\$266	\$168	<b>\$213</b>
Omaha	NE	681	\$190	\$125	<b>\$167</b>	\$249	\$150	<b>\$200</b>
Manchester	NH	031	\$274	\$183	<b>\$233</b>	\$292	\$200	<b>\$243</b>
Cherry Hill Area	NJ	080	\$293	\$225	<b>\$256</b>	\$323	\$230	<b>\$282</b>
Bridgewater Area	NJ	088	\$303	\$225	<b>\$253</b>	\$330	\$240	<b>\$276</b>
Albuquerque	NM	871	\$171	\$133	<b>\$158</b>	\$215	\$158	<b>\$183</b>
Las Vegas	NV	891	\$225	\$155	<b>\$184</b>	\$245	\$180	<b>\$200</b>
New York	NY	100-114	\$460	\$240	<b>\$340</b>	\$476	\$250	<b>\$352</b>
Syracuse	NY	132	\$311	\$235	<b>\$268</b>	\$311	\$245	<b>\$273</b>
Rochester	NY	146	\$310	\$230	<b>\$285</b>	\$317	\$250	<b>\$298</b>
Columbus	OH	432	\$206	\$155	<b>\$178</b>	\$229	\$169	<b>\$199</b>
Cleveland	OH	441	\$229	\$162	<b>\$190</b>	\$262	\$170	<b>\$205</b>

## Nursing Home Costs 2007 *(continued)*

Area/Region	State	First 3 Zip Code Numbers	Semi-Private	Semi-Private	Semi-Private	Private	Private	Private
			High	Low	Average	High	Low	Average
Cincinnati	OH	452	\$258	\$135	<b>\$181</b>	\$278	\$165	<b>\$208</b>
Oklahoma City	OK	731	\$142	\$103	<b>\$121</b>	\$210	\$115	<b>\$167</b>
Tulsa	OK	741	\$140	\$113	<b>\$126</b>	\$220	\$125	<b>\$163</b>
Portland	OR	972	\$215	\$175	<b>\$196</b>	\$250	\$195	<b>\$214</b>
Eugene	OR	974	\$200	\$155	<b>\$181</b>	\$282	\$160	<b>\$212</b>
Pittsburgh	PA	152	\$288	\$185	<b>\$227</b>	\$282	\$205	<b>\$234</b>
Scranton	PA	185	\$216	\$165	<b>\$193</b>	\$228	\$170	<b>\$198</b>
Philadelphia	PA	191	\$260	\$210	<b>\$227</b>	\$268	\$165	<b>\$233</b>
Providence	RI	029	\$245	\$185	<b>\$216</b>	\$266	\$205	<b>\$231</b>
Columbia	SC	292	\$179	\$134	<b>\$153</b>	\$206	\$143	<b>\$169</b>
Charleston	SC	294	\$190	\$130	<b>\$153</b>	\$217	\$135	<b>\$168</b>
Rapid City Area	SD	577	\$180	\$113	<b>\$156</b>	\$217	\$153	<b>\$185</b>
Nashville	TN	372	\$205	\$136	<b>\$164</b>	\$245	\$149	<b>\$194</b>
Memphis	TN	381	\$175	\$110	<b>\$150</b>	\$200	\$144	<b>\$169</b>
Dallas/Ft. Worth	TX	752 & 761	\$160	\$90	<b>\$126</b>	\$200	\$120	<b>\$167</b>
Houston	TX	770	\$180	\$98	<b>\$125</b>	\$223	\$120	<b>\$169</b>
Austin	TX	787	\$181	\$100	<b>\$128</b>	\$236	\$132	<b>\$187</b>
Salt Lake City	UT	841	\$174	\$121	<b>\$144</b>	\$224	\$137	<b>\$168</b>
Alexandria Area	VA	222 & 223	\$247	\$199	<b>\$216</b>	\$292	\$227	<b>\$260</b>
Richmond Area	VA	230 & 232	\$180	\$139	<b>\$160</b>	\$205	\$149	<b>\$185</b>
Statewide	VT	All	\$274	\$187	<b>\$224</b>	\$286	\$197	<b>\$236</b>
Seattle	WA	981	\$282	\$190	<b>\$224</b>	\$320	\$205	<b>\$257</b>
Spokane	WA	992	\$213	\$193	<b>\$200</b>	\$267	\$203	<b>\$220</b>
Milwaukee	WI	532	\$254	\$153	<b>\$208</b>	\$284	\$168	<b>\$234</b>
Madison Area	WI	535 & 537	\$256	\$140	<b>\$204</b>	\$276	\$160	<b>\$229</b>
Charleston Area	WV	250-253	\$209	\$112	<b>\$170</b>	\$220	\$141	<b>\$182</b>
Statewide	WY	All	\$180	\$132	<b>\$157</b>	\$220	\$147	<b>\$173</b>
<b>National Average</b>					<b>\$189</b>			<b>\$213</b>

# Assisted Living Costs 2007

Area/Region	State	First 3 Zip Code Numbers	Base Rate	Base Rate	Base Rate
			High	Low	Average
Statewide	AK	All	\$5,100	\$2,240	\$3,978
Birmingham	AL	352	\$4,125	\$1,775	\$2,802
Montgomery	AL	361	\$3,003	\$1,700	\$2,324
Little Rock Area	AR	720 & 722	\$3,162	\$1,450	\$2,149
Phoenix	AZ	850	\$3,295	\$1,800	\$2,571
Tucson	AZ	857	\$4,000	\$2,130	\$3,176
Los Angeles	CA	900	\$4,000	\$1,600	\$2,381
San Diego	CA	921	\$3,929	\$1,995	\$2,811
San Francisco	CA	940 & 941	\$3,900	\$2,150	\$3,305
Denver	CO	802	\$3,030	\$1,755	\$2,387
Colorado Springs	CO	809	\$3,400	\$1,800	\$2,644
Hartford Area	CT	060 & 061	\$4,700	\$2,686	\$3,569
Stamford Area	CT	066-069	\$7,700	\$3,565	\$4,860
Washington	DC	200	\$6,600	\$3,750	\$5,031
Wilmington	DE	198	\$5,828	\$3,300	\$4,649
Jacksonville	FL	322	\$3,750	\$1,600	\$2,480
Orlando	FL	328	\$4,025	\$2,000	\$2,776
Miami	FL	331	\$3,375	\$2,000	\$2,718
Alpharetta	GA	300	\$3,925	\$2,350	\$2,978
Atlanta	GA	303	\$4,000	\$2,095	\$2,809
Statewide	HI	All	\$5,500	\$2,550	\$3,753
Des Moines Area	IA	500-503	\$3,120	\$1,800	\$2,612
Boise	ID	837	\$4,000	\$2,100	\$2,984
Highland Park Area	IL	600	\$5,070	\$3,795	\$4,421
Chicago	IL	606	\$4,645	\$2,250	\$3,105
Peoria Area	IL	614-616	\$3,725	\$925	\$2,509
Indianapolis	IN	462	\$2,775	\$1,095	\$1,963
Fort Wayne Area	IN	465-468	\$2,820	\$1,230	\$2,098
Wichita	KS	672	\$2,700	\$1,590	\$2,336
Louisville	KY	402	\$3,739	\$2,120	\$2,723

## Assisted Living Costs 2007 *(continued)*

Area/Region	State	First 3 Zip Code Numbers	Base Rate	Base Rate	Base Rate
			High	Low	Average
Lexington Area	KY	403-405	\$2,400	\$1,690	\$2,197
Baton Rouge	LA	708	\$3,750	\$1,650	\$2,499
Shreveport Area	LA	711	\$2,500	\$1,650	\$2,122
Worcester Area	MA	014-017	\$5,280	\$3,600	\$4,324
Boston	MA	021	\$6,200	\$3,000	\$4,528
Silver Spring	MD	209	\$5,363	\$3,300	\$4,344
Baltimore	MD	212	\$5,009	\$2,500	\$3,334
Southern ME	ME	040 & 041	\$5,512	\$3,255	\$4,287
Detroit Area	MI	481-483	\$4,000	\$2,680	\$3,213
Grand Rapids	MI	495	\$3,320	\$1,485	\$2,762
Minneapolis/St. Paul	MN	551 & 554	\$4,805	\$1,230	\$2,631
Rochester Area	MN	559	\$4,400	\$1,700	\$2,515
Saint Louis	MO	631	\$7,300	\$1,900	\$3,317
Kansas City Area	MO	640 & 641	\$3,600	\$1,569	\$2,381
Jackson Area	MS	390 & 391	\$3,525	\$1,725	\$2,740
Billings	MT	590 & 591	\$3,857	\$1,950	\$2,695
Raleigh/Durham	NC	276 & 277	\$3,270	\$1,650	\$2,689
Charlotte	NC	282	\$4,350	\$2,000	\$3,142
Statewide	ND	All	\$2,970	\$1,150	\$1,964
Omaha	NE	681	\$4,020	\$1,905	\$2,915
Manchester	NH	030 & 031	\$6,780	\$2,550	\$4,866
Cherry Hill Area	NJ	080 & 081	\$4,800	\$2,700	\$3,649
Bridgewater Area	NJ	085-088	\$5,875	\$3,930	\$4,674
Albuquerque	NM	871	\$2,750	\$1,740	\$2,171
Las Vegas	NV	891	\$2,575	\$1,600	\$2,223
New York	NY	100-114	\$4,800	\$1,100	\$3,044
Syracuse	NY	130-132	\$4,300	\$2,300	\$3,165
Rochester	NY	144-146	\$4,000	\$1,945	\$2,798
Columbus Area	OH	430-432	\$4,500	\$2,100	\$3,357
Cleveland	OH	441	\$3,950	\$1,850	\$2,520

## Assisted Living Costs 2007 *(continued)*

Area/Region	State	First 3 Zip Code Numbers	Base Rate	Base Rate	Base Rate
			High	Low	Average
Cincinnati	OH	452	\$4,400	\$2,050	\$2,805
Oklahoma City	OK	731	\$3,295	\$1,450	\$2,153
Tulsa	OK	741	\$3,500	\$1,845	\$2,354
Portland	OR	972	\$3,130	\$1,540	\$2,428
Eugene	OR	974	\$3,275	\$2,240	\$2,700
Pittsburgh	PA	152	\$3,460	\$1,658	\$2,578
Scranton Area	PA	182-187	\$3,135	\$1,022	\$2,133
Philadelphia Area	PA	190 & 191	\$4,200	\$2,000	\$3,419
Providence	RI	028 & 029	\$4,260	\$1,198	\$3,172
Columbia Area	SC	290-292	\$2,900	\$1,325	\$2,185
Charleston	SC	294	\$2,800	\$2,175	\$2,555
Rapid City Area	SD	577	\$2,700	\$1,700	\$2,222
Nashville Area	TN	371 & 372	\$3,290	\$1,900	\$2,501
Memphis	TN	381	\$3,300	\$2,100	\$2,720
Dallas/Fort Worth	TX	752 & 761	\$3,975	\$1,900	\$2,861
Houston	TX	770	\$3,100	\$1,500	\$2,185
Austin	TX	787	\$4,000	\$2,530	\$3,322
Salt Lake City	UT	841	\$2,995	\$1,700	\$2,330
Northern Virginia	VA	220-223	\$4,957	\$3,300	\$3,923
Richmond	VA	232	\$4,000	\$2,392	\$3,396
Statewide	VT	All	\$4,626	\$2,480	\$3,637
Seattle	WA	981	\$3,375	\$2,200	\$2,834
Spokane	WA	992	\$2,900	\$1,870	\$2,497
Milwaukee	WI	532	\$3,285	\$2,300	\$2,640
Madison	WI	537	\$4,229	\$2,595	\$3,429
Statewide	WV	All	\$3,600	\$2,400	\$2,826
Statewide	WY	All	\$2,900	\$1,700	\$2,499
<b>National Average</b>					<b>\$2,969</b>

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## Endnotes

- <sup>1</sup> Jones A. *The National Nursing Home Survey: 1999 summary*. National Center for Health Statistics. Vital Health Stat 13(152). 2002. <http://www.cdc.gov/nchs/data/nnhsd/nursinghomefacilities2006.pdf#01>
- <sup>2</sup> Source: U.S. Census Bureau *Annual Estimates of the Population by Sex, Age and Race for the United States: April 1, 2000 to July 1, 2005*(NC-EST2005-04), May 2006 [www.census.gov/popest/national/asrh/NC-EST2005-asrh.html](http://www.census.gov/popest/national/asrh/NC-EST2005-asrh.html)
- <sup>3</sup> Jones A. *The National Nursing Home Survey: 1999 summary*. National Center for Health Statistics. Vital Health Stat 13(152). 2002. <http://www.cdc.gov/nchs/data/nnhsd/nursinghomefacilities2006.pdf#01>
- <sup>4</sup> The Lewin Group, *Nursing Home Use by “Oldest Old” Sharply Declines*, National Press Club, November 21, 2006.
- <sup>5</sup> Ibid.
- <sup>6</sup> Decker, FH. *Nursing Homes, 1977-1999: What has changed, what has not?* Hyattsville, Maryland: National Center for Health Statistics. 2005.
- <sup>7</sup> American Association of Homes and Services for Aging, “Aging Services: The Facts” at [www.aahsa.org/aging-services](http://www.aahsa.org/aging-services).
- <sup>8</sup> Ibid.
- <sup>9</sup> National Center for Assisted Living, “Assisted Living Resident Profile” at [www.ncal.org](http://www.ncal.org).



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