



RESEARCH REPORT 2008

LONG-TERM CARE COST STUDY



Prudential

Methodology

Prudential partnered with LifeCare,^{®*} an independent Life Event Management Services vendor specializing in Adult Care, to collect current facility 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 1,613 telephone interviews were completed from November 2007 to January 2008. Respondents included Administrators, Admissions Coordinators, Office Managers, Scheduling Coordinators and Marketing Directors from 552 Nursing Homes, 533 Assisted Living Facilities, and 528 Home Health Care Agencies.

To ensure data was comparable and appropriate, the sampling design was based on population rather than a random sample of towns or cities. Areas were grouped into three distinct categories.

Under 3 million (Rural)

3 to 10 million (Suburban)

10 million or more (Urban)

In each city/area a minimum of five facilities or 10%, whichever was greater, was surveyed.

The areas to be surveyed, within each state, were based on the following criteria:

Nursing Home, Assisted Living and Home Health Care Facility State Criteria		
Population Under 3 Million	Population 3 to 10 Million	Population Over 10 Million
One city or town surveyed: capital or most-populated city	Two cities or towns surveyed: most-populated cities and/or cities representative of locations throughout the state	Three cities or towns surveyed: most-populated cities and capital city and one suburb from representative locations in the state

*LifeCare[®] is not affiliated with Prudential.

Key Findings

Key themes emerging from the study include:

1. The number of older Americans continues to grow, increasing the potential demand for long-term care services.

- By 2030, the number of Americans aged 65 and older will more than double to 71 million older Americans, comprising roughly 20% of the U.S. population.
- Americans are living longer than ever before—those surviving to age 65 can expect to live an average of 19 more years longer.
- Facility care projections currently estimate that over one-third of Americans age 65 will receive some nursing home care in their lifetime.

2. Average costs for long-term care services increased over the past two years and is expected to continue to rise.

- Just in the past two years alone, the increase in the average cost of long-term care ranged from 5% to 13%, varying by type of service.
- The largest increase was among assisted living facilities, increasing about 13% compared to 2006. The average daily cost in an assisted living community in 2008 is over \$100, or \$3,241 per month.
- Nursing home rates increased more than 7% over the past two years. The average daily cost of a private nursing home room in 2008 is \$217, or \$79,205 annually.
 - Annual rates for a semi-private room cost on average about 11% less than private room accommodations—averaging \$194 daily, or \$70,810 a year.
- Home health care experienced the smallest rate increase, rising 5% over the past two years. The average hourly rate for a home health aide/certified nursing assistant increased by \$1 over the past two years to \$21.
- Almost half of the nursing homes and assisted living facilities expect to raise their rates over the next year; one in four home health care agencies expects an increase in costs in 2009.

3. Costs for long-term care services continue to vary depending on location.

- Alaska, New York, NY, and Stamford, CT, are consistently the most expensive areas for nursing home and assisted living facilities while Oklahoma City, OK, St. Louis, MO, and South Dakota are the least expensive areas.

Nursing Home:

- Alaska (\$183,595), New York, NY (\$160,965), Stamford, CT (\$148,920) and Worcester, MA, have the highest private room rates.
- Louisiana is the least expensive and only state in the country with annual costs for a private room under \$50,000.

Assisted Living Facility:

- Alaska is the most expensive state for assisted living facilities (\$82,956).
- Las Vegas, NV, is the most affordable, costing almost less than half the national average (\$19,980).

Home Health Care:

- Detroit, MI (\$38) and Jackson, MS (\$37) have the highest hourly rates for home health aides/CNAs.
- Louisiana is the most affordable state in the country, averaging \$12 per hour.

4. Consumers understand the importance of planning for their financial future; however, they have misperceptions about the costs associated with long-term care and lack knowledge of the benefits of long-term care insurance.

- Long-term care insurance is perceived to be important in retirement planning among older workers but only few have coverage.
- Few Americans understand the costs associated with nursing home care, and only 20% of workers nearing retirement age are familiar with the benefits and options of long-term care insurance.
- The average cost of a two- to three-year stay in a nursing home could potentially exhaust the assets of most elderly Americans.
- More than 90% of employers admit they are not doing a great deal to help their employees better understand issues related to long-term care.

The number of older Americans continues to grow, increasing the potential demand for long-term care services

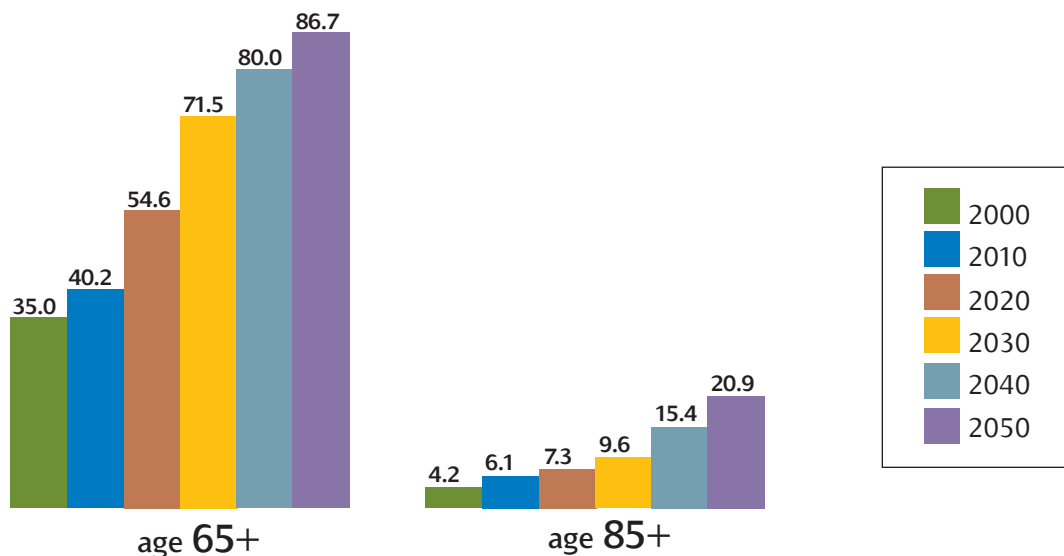
THE NUMBER OF OLDER AMERICANS WILL INCREASE DRAMATICALLY BETWEEN 2010 AND 2030.

- In 2011, the largest generation in American history—the Baby Boomers (born between 1946 and 1964)—will start turning 65, increasing the number of older Americans in the U.S.
- By 2030, the number of Americans aged 65 and older will more than double to 71 million older Americans, comprising roughly 20% of the U.S. population.
- Americans are living longer than ever before—those surviving to age 65 can expect to live an average of 19 more years longer.

ONE IN THREE AMERICANS AGE 65 WILL EVENTUALLY NEED NURSING HOME CARE.

- Facility care projections currently estimate that over one-third of Americans age 65 will receive some nursing home care in their lifetime.
- Almost one-fifth 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.
- Approximately 1.5 million people currently live in nursing homes in the U.S. About 90% of nursing home residents are age 65 or older and nearly half are age 85 or older.

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



Average cost for long-term care services continues to rise

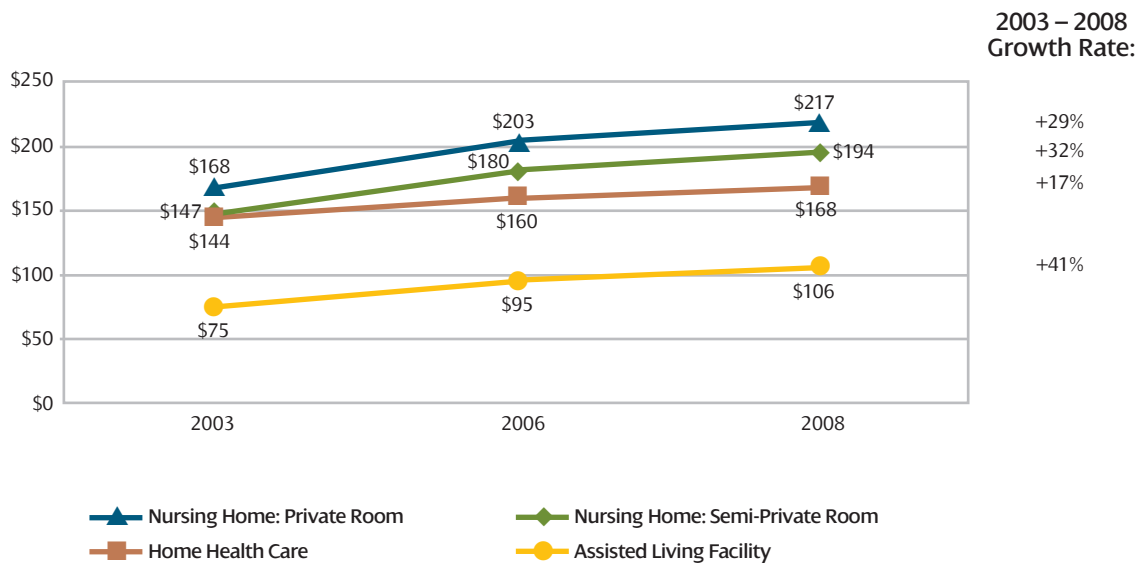
SURVEY TREND DATA OVER THE PAST FIVE YEARS SHOWS THAT THE COST FOR LONG-TERM CARE SERVICES CONTINUES TO INCREASE.

- Just in the past two years alone, the increase in the average cost of long-term care ranged from 5% to 13%, varying by type of service.
- The largest increase was among assisted living facilities, increasing about 13% compared to 2006. This represents a 41% increase since 2003.
- Nursing home costs increased about 30% over the past five years while home health care agencies rates rose about 17% since 2003.

COSTS ARE EXPECTED TO CONTINUE RISING OVER THE NEXT YEAR, ESPECIALLY AMONG NURSING HOMES AND ASSISTED LIVING FACILITIES.

- Almost half of the nursing homes and assisted living facilities expect to raise their rates over the next year.
- One in four home health care agencies expect an increase in costs in 2009.

Daily Base Rate by Facility Type
Trend Data (2003 – 2008)



Average annual costs for a private nursing home room exceed \$79,000—a 7% increase over the past two years

NURSING HOME RATES INCREASED MORE THAN 7% OVER THE PAST TWO YEARS.

- The average daily cost of a private nursing home room in 2008 is \$217, or \$79,205 annually.
- Annual rates for a semi-private room cost on average about 11% less than private room accommodations—averaging \$194 daily, or \$70,810 a year.
- North Dakota reported the largest increase in costs for both private and semi-private rooms—rising about 20% over the past two years. A private room in 2008 averages \$172 daily, or \$62,780 annually.

NURSING HOME COSTS CONTINUE TO VARY WIDELY ACROSS THE STATES IN 2008.

- Alaska by far has the most expensive nursing home rates in the country, averaging \$503 daily, or over \$183,000 annually for a private room.
- Some of the more expensive areas for private nursing home rooms include New York, NY (\$160,965), Stamford, CT (\$148,920) and Worcester, MA (\$123,735).
- Louisiana is the least expensive and only state in the country with an annual cost under \$50,000. The average annual rate is \$48,180, or \$132 daily.

Average Annual Private Nursing Home Room Rates

Most Expensive States in 2008

Rank 2006	Rank 2008	State	Average Cost
1	1	Alaska	\$183,595
2	2	Connecticut	\$136,875
3	3	New York	\$124,100
5	4	Massachusetts	\$114,975
7	5	New Jersey	\$102,200
6	6	California	\$100,010
8	7	Vermont	\$99,645
9	8	Maine	\$97,455
13	9	New Hampshire	\$94,900
15	10	Pennsylvania	\$93,075

Least Expensive States in 2008

Rank 2006	Rank 2008	State	Average Cost
48	51	Louisiana	\$48,180
51	50	Kansas	\$53,655
45	49	Missouri	\$55,845
49	48	Oklahoma	\$56,210
50	47	South Dakota	\$56,210
25	46	Iowa	\$58,400
31	45	Utah	\$58,400
43	44	Arkansas	\$58,765
46	43	Mississippi	\$60,225
44	42	Texas	\$60,590

Assisted living facility costs increased 13% in 2008 to nearly \$39,000—averaging over \$3,000 a month

ANNUAL COSTS TO LIVE IN AN ASSISTED LIVING FACILITY ROSE ABOUT 13% OVER THE PAST TWO YEARS.

- The average daily cost in an assisted living community in 2008 is over \$100, or \$3,241 per month.
- Alaska (\$82,965), Mississippi (\$30,720), the District of Columbia (\$77,796) and Virginia (\$52,572) are among the areas that reported the largest rate increases over the past two years.
- Rates were about 15% higher among assisted living facilities that provide residents with Alzheimer’s care (\$3,359 vs. \$2,924 per month).

A LARGE VARIATION IN ASSISTED LIVING FACILITY COSTS EXIST ACROSS THE STATES—19 STATES HAD ANNUAL RATES ABOVE THE NATIONAL AVERAGE.

- Five areas top \$50,000 a year including Alaska (\$82,965), the District of Columbia (\$77,796), Delaware (\$63,156), Connecticut (\$61,536) and Virginia (\$52,572).
- Some of the more expensive regions included Stamford, CT (\$68,376), Alexandria, VA (\$64,176), Wilmington, DE (\$63,156) and New York, NY (\$58,224).
- Las Vegas, NV (\$19,980) is the most affordable region, costing almost half the national average—averaging \$1,665 per month.

Average Annual Assisted Living Room Rates

Most Expensive States in 2008

Rank 2006	Rank 2008	State	Average Cost
5	1	Alaska	\$82,956
2	2	Washington, DC	\$77,796
1	3	Delaware	\$63,156
3	4	Connecticut	\$61,536
15	5	Virginia	\$52,572
4	6	New Hampshire	\$48,576
8	7	Massachusetts	\$48,516
6	8	Hawaii	\$48,468
12	9	Maine	\$48,468
14	10	California	\$43,956

Least Expensive States in 2008

Rank 2006	Rank 2008	State	Average Cost
51	51	Nevada	\$19,980
48	50	South Dakota	\$21,276
47	49	North Dakota	\$26,148
49	48	Missouri	\$26,508
40	47	Arizona	\$27,684
38	46	Florida	\$28,128
31	45	Oklahoma	\$29,556
33	44	Louisiana	\$30,636
50	43	Mississippi	\$30,720
29	42	Kentucky	\$32,112

The national average for a home health aide/ certified nursing assistant is \$21 per hour—a 5% increase since 2006

HOME HEALTH CARE EXPERIENCED THE SMALLEST RATE INCREASE, RISING 5% OVER THE PAST TWO YEARS.

- The average hourly rate for a home health aide/certified nursing assistant increased by \$1 over the past two years to \$21.
- The states with the most substantial rate increases over the past two years include New Mexico, Idaho, Kentucky and Wyoming.

OVER ONE-THIRD OF THE U.S. STATES HAVE HOURLY RATES ABOVE THE NATIONAL AVERAGE.

- Average hourly rates top \$30 in three states: Mississippi, Wyoming and Vermont.
- Areas that have the highest health aide rates include Detroit, MI (\$38) and Jackson, MS (\$37).
- Louisiana is the most affordable state in the country, averaging \$12 per hour.
- Hourly rates are almost a quarter less than the national average in Houston, TX (\$13), Louisville, KY (\$14), Birmingham, AL, and Montgomery, AL (both \$15).

Average Hourly Home Health Aide/CNA Rates

Most Expensive States in 2008

Rank 2006	Rank 2008	State	Average Cost
4	1	Mississippi	\$37
31	2	Wyoming	\$34
2	3	Vermont	\$33
29	4	Idaho	\$29
8	5	Michigan	\$28
7	6	Connecticut	\$28
35	7	New Mexico	\$27
36	8	Nevada	\$26
21	9	New Jersey	\$26
5	10	Maine	\$25

Least Expensive States in 2008

Rank 2006	Rank 2008	State	Average Cost
51	51	Louisiana	\$12
50	50	Alabama	\$15
45	49	Arkansas	\$16
49	48	West Virginia	\$16
39	47	Florida	\$17
47	46	South Carolina	\$17
37	45	Tennessee	\$17
12	44	Texas	\$17
46	43	Delaware	\$18
40	42	Georgia	\$18

Americans view long-term care insurance as an important building block to a successful retirement

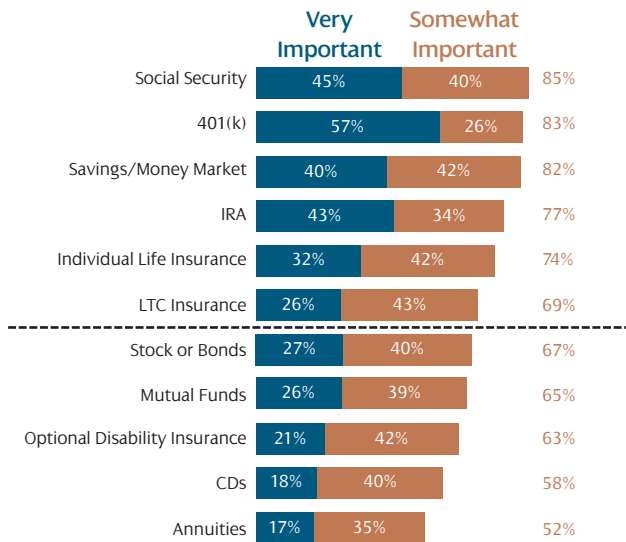
LONG-TERM CARE INSURANCE IS PERCEIVED AS IMPORTANT IN RETIREMENT PLANNING AMONG YOUNGER AMERICANS, BUT ONLY FEW HAVE COVERAGE.¹

- Nearly 70% of U.S. workers view long-term care insurance as an important retirement solution.
- Long-term care insurance was viewed as an important retirement solution more frequently than stocks, bonds or mutual funds.
- However, only one in 10 U.S. workers currently owns a long-term care insurance policy.

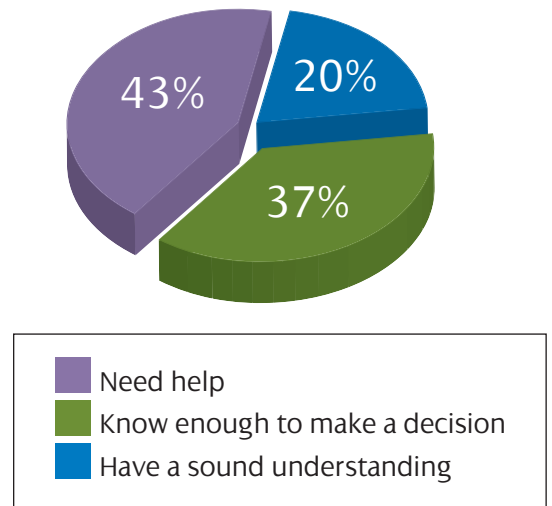
AMERICANS LACK CONFIDENCE IN THEIR KNOWLEDGE OF BENEFITS AND OPTIONS ASSOCIATED WITH LONG-TERM CARE INSURANCE.²

- Just one in five workers who are nearing retirement age claims to have a sound understanding of long-term care insurance.
- Nearly half admit they need help in better understanding the uses and benefits of long-term care insurance.
- Americans with less than \$100,000 in retirement savings are the least likely to understand long-term care insurance, with nearly two-thirds of this segment acknowledging they need help.

Importance of Products for Retirement Planning



Knowledge of Long-Term Care Insurance (Among Near-Retirees 55 – 64 Years of Age)



Source: ¹Prudential's Life Insurance and Retirement Research Report (2007). ²Prudential's LTC - More Than a Health Issue Report (2005).

Yet the actual benefits of long-term care insurance remain a mystery to most Americans

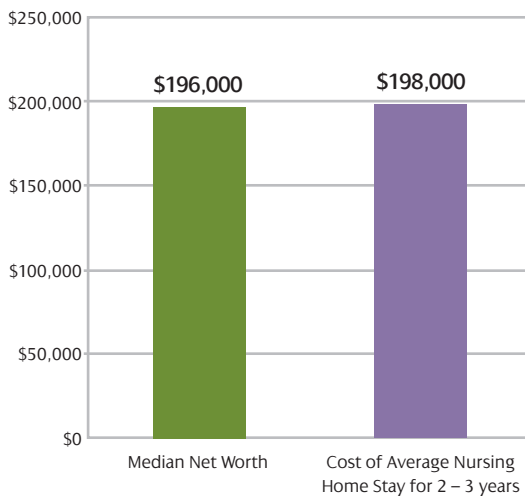
NURSING HOME EXPENSES CAN EXHAUST LIFE SAVINGS.¹

- The average cost of a two- to three-year stay in a nursing home could potentially exhaust the assets of most elderly Americans.
- Health insurance generally does not pay for long-term care services, and Medicare usually covers only a fraction of the costs.
- Without proper planning, seniors may be forced to rely on family, friends or government programs, such as Medicaid, to pay for long-term care services.

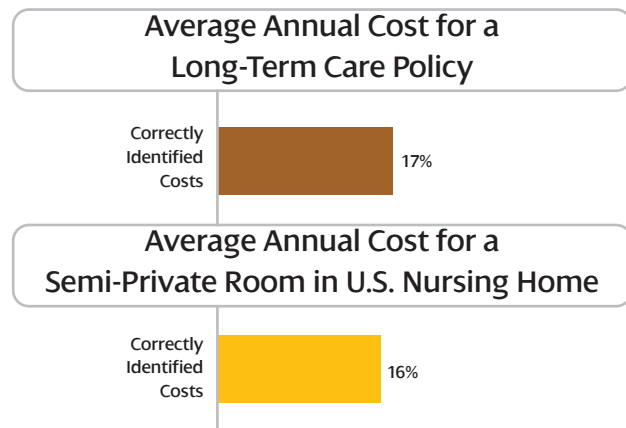
U.S. WORKERS LACK UNDERSTANDING ABOUT THE BENEFITS OF LONG-TERM CARE INSURANCE.³

- Benefits departments are admittedly doing little to help their employees understand the expense associated with long-term care and the various options for funding future long-term care needs, including long-term care benefits offered at the workplace. Currently, less than one in 10 employers say they are doing a great deal to help their employees determine their long-term care needs.
- More than 80% of U.S. workers are unable to correctly identify the average annual cost for a semi-private room in a U.S. nursing home or the average cost of an annual long-term care insurance policy.

Median Net Worth of Americans (65+) vs. Cost of Average Nursing Home Stay²



Perceptions Regarding Cost of Nursing Home Care and Long-Term Care Insurance



Source: ¹Prudential's LTC - More Than a Health Issue Report (2005). ²The Federal Interagency Forum on Aging-Related Statistics. Older Americans 2008: Key Indicators of Well-Being. Federal Interagency Forum on Aging-Related Statistics, Washington, D.C.: U.S. Government Printing Office. March 2008. ³Prudential's Benefits & Beyond Report (2007 & 2008).

2008 Nursing Home Costs by U.S. State Daily and Annual Average Rates for a Private Room

State	Private Room Avg Daily Rate	Private Room Avg Annual Rate
AK	\$503	\$183,595
AL	\$172	\$62,780
AR	\$161	\$58,765
AZ	\$188	\$68,620
CA	\$274	\$100,010
CO	\$197	\$71,905
CT	\$375	\$136,875
DC	\$235	\$85,775
DE	\$244	\$89,060
FL	\$201	\$73,365
GA	\$174	\$63,510
HI	\$216	\$78,840
IA	\$160	\$58,400
ID	\$198	\$72,270
IL	\$201	\$73,365
IN	\$175	\$63,875
KS	\$147	\$53,655
KY	\$192	\$70,080
LA	\$132	\$48,180
MA	\$315	\$114,975
MD	\$220	\$80,300
ME	\$267	\$97,455
MI	\$200	\$73,000
MN	\$227	\$82,855
MO	\$153	\$55,845
MS	\$165	\$60,225
MT	\$178	\$64,970
NC	\$186	\$67,890
ND	\$172	\$62,780
NE	\$193	\$70,445
NH	\$260	\$94,900
NJ	\$280	\$102,200
NM	\$175	\$63,875
NV	\$222	\$81,030
NY	\$340	\$124,100
OH	\$207	\$75,555
OK	\$154	\$56,210
OR	\$224	\$81,760
PA	\$255	\$93,075
RI	\$249	\$90,885
SC	\$174	\$63,510
SD	\$154	\$56,210
TN	\$171	\$62,415
TX	\$166	\$60,590
UT	\$160	\$58,400
VA	\$245	\$89,425
VT	\$273	\$99,645
WA	\$234	\$85,410
WI	\$228	\$83,220
WV	\$197	\$71,905
WY	\$170	\$62,050

2008 Nursing Home Costs by U.S. State Daily and Annual Average Rates for a Semi-Private Room

State	Semi-Private Room Avg Daily Rate	Semi-Private Room Avg Annual Rate
AK	\$540	\$197,100
AL	\$163	\$59,495
AR	\$130	\$47,450
AZ	\$159	\$58,035
CA	\$189	\$68,985
CO	\$179	\$65,335
CT	\$342	\$124,830
DC	\$259	\$94,535
DE	\$233	\$85,045
FL	\$185	\$67,525
GA	\$156	\$56,940
HI	\$233	\$85,045
IA	\$152	\$55,480
ID	\$186	\$67,890
IL	\$171	\$62,415
IN	\$155	\$56,575
KS	\$135	\$49,275
KY	\$171	\$62,415
LA	\$123	\$44,895
MA	\$284	\$103,660
MD	\$203	\$74,095
ME	\$230	\$83,950
MI	\$178	\$64,970
MN	\$188	\$68,620
MO	\$132	\$48,180
MS	\$163	\$59,495
MT	\$165	\$60,225
NC	\$171	\$62,415
ND	\$140	\$51,100
NE	\$166	\$60,590
NH	\$237	\$86,505
NJ	\$254	\$92,710
NM	\$163	\$59,495
NV	\$189	\$68,985
NY	\$329	\$120,085
OH	\$184	\$67,160
OK	\$124	\$45,260
OR	\$201	\$73,365
PA	\$226	\$82,490
RI	\$219	\$79,935
SC	\$158	\$57,670
SD	\$144	\$52,560
TN	\$159	\$58,035
TX	\$117	\$42,705
UT	\$150	\$54,750
VA	\$216	\$78,840
VT	\$255	\$93,075
WA	\$224	\$81,760
WI	\$201	\$73,365
WV	\$188	\$68,620
WY	\$154	\$56,210

2008 Assisted Living Costs by U.S. State Monthly and Annual Average Rates

State	Assisted Living Avg Monthly Rate	Assisted Living Avg Annual Rate
AK	\$6,913	\$82,956
AL	\$2,772	\$33,264
AR	\$2,812	\$33,744
AZ	\$2,307	\$27,684
CA	\$3,663	\$43,956
CO	\$2,889	\$34,668
CT	\$5,128	\$61,536
DC	\$6,483	\$77,796
DE	\$5,263	\$63,156
FL	\$2,344	\$28,128
GA	\$2,899	\$34,788
HI	\$4,039	\$48,468
IA	\$2,746	\$32,952
ID	\$3,110	\$37,320
IL	\$3,613	\$43,356
IN	\$3,324	\$39,888
KS	\$3,018	\$36,216
KY	\$2,676	\$32,112
LA	\$2,553	\$30,636
MA	\$4,043	\$48,516
MD	\$3,662	\$43,944
ME	\$4,039	\$48,468
MI	\$2,743	\$32,916
MN	\$3,160	\$37,920
MO	\$2,209	\$26,508
MS	\$2,560	\$30,720
MT	\$3,031	\$36,372
NC	\$3,523	\$42,276
ND	\$2,179	\$26,148
NE	\$2,759	\$33,108
NH	\$4,048	\$48,576
NJ	\$3,538	\$42,456
NM	\$2,854	\$34,248
NV	\$1,665	\$19,980
NY	\$3,499	\$41,988
OH	\$2,781	\$33,372
OK	\$2,463	\$29,556
OR	\$2,887	\$34,644
PA	\$3,263	\$39,156
RI	\$3,460	\$41,520
SC	\$2,816	\$33,792
SD	\$1,773	\$21,276
TN	\$2,905	\$34,860
TX	\$3,065	\$36,780
UT	\$3,095	\$37,140
VA	\$4,381	\$52,572
VT	\$3,137	\$37,644
WA	\$3,056	\$36,672
WI	\$3,315	\$39,780
WV	\$2,800	\$33,600
WY	\$3,017	\$36,204

2008 Home Health Care Costs by U.S. State

Home Health Aide/Certified Nursing
Assistant and LPN Hourly Rates

State	HHA or CNA Hourly Rate	LPN Hourly Rate
AK	\$22	\$90
AL	\$15	\$26
AR	\$16	\$22
AZ	\$21	\$45
CA	\$21	\$51
CO	\$25	\$59
CT	\$28	\$34
DC	\$19	NA
DE	\$18	NA
FL	\$17	\$32
GA	\$18	\$33
HI	\$23	\$36
IA	\$21	\$26
ID	\$29	\$31
IL	\$19	\$36
IN	\$20	\$45
KS	\$18	\$36
KY	\$25	\$74
LA	\$12	\$15
MA	\$22	\$34
MD	\$18	\$39
ME	\$25	NA
MI	\$28	\$52
MN	\$22	\$37
MO	\$23	\$29
MS	\$37	\$51
MT	\$21	\$35
NC	\$18	\$35
ND	\$19	NA
NE	\$20	\$50
NH	\$24	\$36
NJ	\$26	\$58
NM	\$27	\$35
NV	\$26	\$95
NY	\$20	\$68
OH	\$18	\$29
OK	\$18	\$30
OR	\$21	\$40
PA	\$20	\$46
RI	\$21	\$36
SC	\$17	\$33
SD	\$19	\$35
TN	\$17	\$106
TX	\$17	\$70
UT	\$23	\$48
VA	\$18	\$35
VT	\$33	\$120
WA	\$20	\$35
WI	\$21	\$65
WV	\$16	\$33
WY	\$34	\$70

2008 Private Room Nursing Home Rates by U.S. City/Town

City	State	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Statewide	AK	\$407	\$601	\$503
Birmingham	AL	\$130	\$172	\$158
Montgomery	AL	\$165	\$225	\$187
Little Rock	AR	\$130	\$226	\$161
Phoenix	AZ	\$160	\$200	\$186
Tucson	AZ	\$175	\$199	\$190
Los Angeles	CA	\$121	\$465	\$262
San Diego	CA	\$252	\$348	\$300
San Francisco	CA	\$195	\$380	\$288
Denver Area	CO	\$185	\$224	\$202
Colorado Springs	CO	\$175	\$211	\$192
Hartford	CT	\$290	\$338	\$313
Stamford	CT	\$330	\$489	\$408
Washington	DC	\$200	\$280	\$235
Wilmington	DE	\$205	\$369	\$244
Jacksonville	FL	\$155	\$205	\$184
Miami	FL	\$165	\$275	\$217
Orlando	FL	\$170	\$231	\$205
Alpharetta	GA	\$135	\$220	\$187
Atlanta	GA	\$117	\$225	\$161
Honolulu	HI	\$210	\$222	\$216
Des Moines	IA	\$133	\$184	\$163
Boise	ID	\$181	\$205	\$196
Des Plaines Area	IL	\$130	\$289	\$224
Chicago	IL	\$115	\$223	\$152
Peoria	IL	\$130	\$372	\$215
Schaumburg	IL	\$220	\$278	\$249
Fort Wayne	IN	\$170	\$192	\$182
Indianapolis	IN	\$120	\$213	\$167
Wichita	KS	\$128	\$174	\$147
Lexington	KY	\$174	\$227	\$189
Louisville	KY	\$186	\$206	\$197
New Orleans	LA	\$109	\$150	\$135
Shreveport	LA	\$130	\$130	\$130
Boston Area	MA	\$270	\$310	\$292
Worcester	MA	\$290	\$395	\$339
Baltimore	MD	\$180	\$225	\$209
Silver Spring	MD	\$205	\$275	\$233
Statewide	ME	\$225	\$323	\$267
Detroit	MI	\$135	\$256	\$178
Grand Rapids	MI	\$208	\$250	\$228
Minneapolis	MN	\$151	\$232	\$204
Kansas City	MO	\$120	\$170	\$153
Saint Louis	MO	\$125	\$219	\$154

City	State	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Jackson	MS	\$155	\$175	\$165
Billings	MT	\$160	\$203	\$178
Charlotte	NC	\$170	\$215	\$189
Raleigh	NC	\$155	\$200	\$183
Fargo	ND	\$149	\$258	\$181
Omaha	NE	\$182	\$216	\$193
Statewide	NH	\$225	\$317	\$260
Cherry Hill	NJ	\$240	\$328	\$284
Perth Amboy Area	NJ	\$250	\$320	\$279
Albuquerque	NM	\$165	\$185	\$175
Las Vegas	NV	\$185	\$360	\$222
New York	NY	\$390	\$480	\$441
Rochester	NY	\$260	\$318	\$297
Syracuse	NY	\$256	\$311	\$281
Akron	OH	\$152	\$210	\$192
Cleveland Area	OH	\$175	\$240	\$196
Columbus	OH	\$187	\$275	\$213
Oklahoma City	OK	\$103	\$210	\$157
Tulsa	OK	\$125	\$186	\$158
Eugene	OR	\$215	\$275	\$237
Portland	OR	\$200	\$256	\$225
Philadelphia	PA	\$225	\$390	\$275
Pittsburgh	PA	\$205	\$275	\$244
Scranton	PA	\$195	\$210	\$202
Providence	RI	\$255	\$270	\$263
Charleston Area	SC	\$159	\$194	\$174
Columbia	SC	\$143	\$215	\$174
Statewide	SD	\$130	\$182	\$154
Memphis	TN	\$149	\$182	\$164
Nashville	TN	\$150	\$216	\$178
Dallas	TX	\$141	\$189	\$165
Ft. Worth	TX	\$180	\$200	\$192
Houston	TX	\$124	\$223	\$161
Salt Lake City	UT	\$135	\$183	\$165
Alexandria	VA	\$217	\$296	\$263
Fairfax	VA	\$225	\$300	\$263
Richmond	VA	\$182	\$218	\$199
Statewide	VT	\$245	\$300	\$273
Seattle	WA	\$87	\$326	\$249
Spokane	WA	\$214	\$221	\$219
Madison	WI	\$194	\$262	\$229
Milwaukee	WI	\$168	\$255	\$224
Statewide	WV	\$184	\$215	\$197
Statewide	WY	\$150	\$190	\$170

National Average \$217

2008 Semi-Private Room Nursing Home Rates by U.S. City/Town

City	State	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Statewide	AK	\$407	\$723	\$540
Birmingham	AL	\$125	\$163	\$150
Montgomery	AL	\$155	\$194	\$176
Little Rock	AR	\$125	\$150	\$134
Phoenix	AZ	\$140	\$178	\$160
Tucson	AZ	\$140	\$172	\$158
Los Angeles	CA	\$121	\$215	\$173
San Diego	CA	\$145	\$245	\$192
San Francisco	CA	\$185	\$263	\$210
Colorado Springs	CO	\$168	\$190	\$183
Denver Area	CO	\$150	\$200	\$175
Hartford	CT	\$275	\$305	\$285
Stamford	CT	\$305	\$423	\$370
Washington	DC	\$200	\$351	\$259
Wilmington	DE	\$178	\$369	\$233
Jacksonville	FL	\$145	\$198	\$175
Miami	FL	\$155	\$260	\$188
Orlando	FL	\$165	\$221	\$194
Alpharetta	GA	\$127	\$182	\$167
Atlanta	GA	\$112	\$183	\$146
Honolulu	HI	\$185	\$289	\$233
Des Moines	IA	\$122	\$179	\$158
Boise	ID	\$168	\$204	\$184
Des Plaines Area	IL	\$115	\$294	\$195
Chicago	IL	\$109	\$217	\$144
Peoria	IL	\$120	\$186	\$158
Schaumburg	IL	\$220	\$228	\$224
Fort Wayne	IN	\$138	\$176	\$162
Indianapolis	IN	\$110	\$205	\$149
Wichita	KS	\$115	\$151	\$135
Lexington	KY	\$154	\$190	\$165
Louisville	KY	\$168	\$189	\$178
New Orleans	LA	\$109	\$150	\$126
Shreveport	LA	\$115	\$128	\$122
Boston Area	MA	\$250	\$285	\$269
Worcester	MA	\$256	\$330	\$299
Baltimore	MD	\$174	\$212	\$197
Silver Spring	MD	\$187	\$225	\$208
Statewide	ME	\$210	\$257	\$230
Detroit	MI	\$135	\$200	\$164
Grand Rapids	MI	\$160	\$213	\$190
Minneapolis	MN	\$139	\$216	\$175
Kansas City	MO	\$115	\$143	\$131
Saint Louis	MO	\$120	\$148	\$133

City	State	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate
Jackson	MS	\$145	\$185	\$163
Billings	MT	\$150	\$173	\$165
Charlotte	NC	\$161	\$195	\$174
Raleigh	NC	\$145	\$178	\$167
Fargo	ND	\$127	\$149	\$139
Omaha	NE	\$145	\$189	\$166
Statewide	NH	\$210	\$273	\$237
Cherry Hill	NJ	\$230	\$272	\$251
Perth Amboy Area	NJ	\$230	\$285	\$253
Albuquerque	NM	\$150	\$177	\$163
Las Vegas	NV	\$185	\$200	\$189
New York	NY	\$364	\$460	\$427
Rochester	NY	\$245	\$313	\$283
Syracuse	NY	\$245	\$311	\$276
Akron	OH	\$152	\$190	\$179
Cleveland Area	OH	\$170	\$220	\$185
Columbus	OH	\$172	\$235	\$190
Oklahoma City	OK	\$103	\$140	\$122
Tulsa	OK	\$117	\$140	\$127
Eugene	OR	\$188	\$232	\$205
Portland	OR	\$190	\$227	\$201
Philadelphia	PA	\$195	\$280	\$235
Pittsburgh	PA	\$190	\$275	\$221
Scranton	PA	\$181	\$205	\$193
Providence	RI	\$200	\$250	\$225
Charleston Area	SC	\$147	\$177	\$161
Columbia	SC	\$138	\$175	\$155
Statewide	SD	\$124	\$167	\$144
Memphis	TN	\$143	\$170	\$157
Nashville	TN	\$141	\$184	\$160
Dallas	TX	\$105	\$150	\$124
Ft. Worth	TX	\$98	\$139	\$121
Houston	TX	\$98	\$133	\$109
Salt Lake City	UT	\$135	\$182	\$153
Alexandria	VA	\$190	\$252	\$216
Fairfax	VA	\$193	\$287	\$246
Richmond	VA	\$150	\$225	\$179
Statewide	VT	\$238	\$279	\$255
Seattle	WA	\$200	\$294	\$242
Spokane	WA	\$203	\$215	\$208
Madison	WI	\$184	\$237	\$204
Milwaukee	WI	\$153	\$225	\$200
Statewide	WV	\$174	\$205	\$188
Statewide	WY	\$140	\$175	\$154

National Average \$194

2008 Assisted Living Rates by U.S. City/Town

City	State	Monthly Minimum	Monthly Maximum	Base Rate Average
Statewide	AK	\$4,000	\$12,510	\$6,913
Birmingham	AL	\$1,570	\$4,950	\$3,102
Montgomery	AL	\$1,885	\$3,150	\$2,443
Little Rock	AR	\$1,650	\$3,210	\$2,715
Phoenix	AZ	\$755	\$2,760	\$1,956
Tucson	AZ	\$1,650	\$4,000	\$2,657
Los Angeles	CA	\$2,000	\$5,675	\$3,461
San Diego	CA	\$2,100	\$5,985	\$3,938
San Francisco	CA	\$1,980	\$4,650	\$3,572
Colorado Springs	CO	\$1,410	\$3,675	\$2,801
Denver	CO	\$1,395	\$3,872	\$2,667
Stamford Area	CT	\$3,495	\$8,450	\$5,698
Hartford Area	CT	\$3,450	\$5,750	\$4,557
Washington	DC	\$3,000	\$10,500	\$6,483
Wilmington	DE	\$3,990	\$6,840	\$5,263
Jacksonville	FL	\$900	\$4,013	\$2,665
Miami	FL	\$1,450	\$3,000	\$2,100
Orlando	FL	\$1,395	\$3,652	\$2,225
Alpharetta Area	GA	\$2,850	\$3,874	\$3,261
Atlanta	GA	\$800	\$5,625	\$2,508
Honolulu	HI	\$3,480	\$6,500	\$4,493
Des Moines	IA	\$1,200	\$3,311	\$2,605
Boise	ID	\$2,445	\$3,800	\$3,110
Schaumburg Area	IL	\$2,165	\$6,477	\$4,235
Des Plaines Area	IL	\$2,670	\$5,000	\$4,062
Chicago	IL	\$2,200	\$4,380	\$3,369
Peoria	IL	\$1,479	\$5,295	\$3,027
Fort Wayne	IN	\$2,550	\$6,418	\$3,859
Indianapolis	IN	\$2,362	\$3,210	\$2,790
Wichita	KS	\$2,150	\$4,000	\$3,018
Lexington	KY	\$1,650	\$5,300	\$3,035
Louisville	KY	\$2,400	\$3,600	\$2,768
New Orleans	LA	\$2,500	\$3,700	\$2,953
Shreveport Area	LA	\$1,820	\$2,750	\$2,219
Boston Area	MA	\$2,490	\$5,950	\$4,475
Worcester	MA	\$3,562	\$4,350	\$4,028
Baltimore	MD	\$3,630	\$3,630	\$3,630
Silver Spring	MD	\$1,872	\$5,535	\$3,695
Statewide	ME	\$3,400	\$5,200	\$4,039
Detroit	MI	\$1,701	\$4,180	\$2,727
Grand Rapids	MI	\$1,487	\$3,350	\$2,639
Minneapolis	MN	\$3,475	\$4,500	\$3,988
St. Paul	MN	\$2,000	\$4,410	\$3,000
Kansas City	MO	\$1,000	\$4,522	\$2,214
St. Louis	MO	\$1,050	\$5,205	\$2,204

City	State	Monthly Minimum	Monthly Maximum	Base Rate Average
Jackson	MS	\$570	\$1,401	\$986
Billings	MT	\$1,950	\$3,900	\$3,067
Charlotte	NC	\$1,320	\$3,880	\$2,958
Raleigh	NC	\$2,580	\$5,445	\$4,087
Fargo	ND	\$1,150	\$3,270	\$2,174
Omaha	NE	\$1,800	\$4,425	\$2,759
Manchester	NH	\$2,130	\$6,975	\$3,975
Bridgewater Area	NJ	\$1,450	\$5,871	\$3,952
Cherry Hill Area	NJ	\$1,000	\$5,250	\$3,125
Albuquerque	NM	\$2,000	\$3,540	\$2,770
Las Vegas	NV	\$1,000	\$2,737	\$1,665
New York	NY	\$1,245	\$8,489	\$4,852
Rochester	NY	\$2,225	\$3,700	\$3,047
Syracuse	NY	\$3,345	\$3,345	\$3,345
Akron	OH	\$700	\$2,520	\$1,740
Cleveland	OH	\$1,000	\$5,250	\$2,947
Columbus	OH	\$2,400	\$5,100	\$3,486
Oklahoma City	OK	\$1,805	\$2,490	\$2,203
Tulsa	OK	\$1,822	\$3,500	\$2,681
Eugene	OR	\$2,000	\$3,585	\$2,850
Portland	OR	\$2,050	\$4,249	\$2,990
Philadelphia	PA	\$1,890	\$6,150	\$4,082
Pittsburgh	PA	\$2,687	\$4,485	\$3,342
Scranton	PA	\$1,002	\$2,520	\$1,804
Providence	RI	\$3,000	\$3,900	\$3,512
Charleston	SC	\$1,065	\$4,320	\$2,940
Columbia	SC	\$2,415	\$3,120	\$2,738
Statewide	SD	\$900	\$2,160	\$1,773
Memphis	TN	\$2,250	\$4,590	\$2,945
Nashville	TN	\$2,300	\$4,662	\$2,928
Dallas	TX	\$1,150	\$4,500	\$3,070
Fort Worth	TX	\$2,130	\$3,045	\$2,625
Houston	TX	\$3,000	\$5,610	\$3,803
Salt Lake City	UT	\$2,850	\$4,240	\$3,255
Alexandria	VA	\$3,825	\$6,870	\$5,348
Arlington	VA	\$2,700	\$6,045	\$4,373
Richmond	VA	\$1,061	\$4,080	\$2,773
Statewide	VT	\$1,600	\$5,565	\$3,137
Seattle	WA	\$3,072	\$4,925	\$3,722
Spokane	WA	\$1,745	\$3,500	\$2,459
Madison	WI	\$3,000	\$5,280	\$4,058
Milwaukee	WI	\$2,625	\$3,500	\$3,145
Statewide	WV	\$2,000	\$3,495	\$2,800
Statewide	WY	\$2,550	\$3,350	\$3,017

National Average \$3,241

2008 Home Health Aide/CNA Rates by U.S. City/Town

City	State	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Statewide	AK	\$14	\$30	\$22
Birmingham	AL	\$14	\$16	\$15
Montgomery	AL	\$14	\$15	\$15
Little Rock	AR	\$14	\$17	\$16
Phoenix	AZ	\$18	\$60	\$28
Tucson	AZ	\$9	\$20	\$15
Los Angeles	CA	\$17	\$21	\$19
San Diego	CA	\$18	\$23	\$20
San Francisco	CA	\$23	\$27	\$24
Colorado Springs	CO	\$18	\$35	\$24
Denver	CO	\$23	\$34	\$27
Hartford	CT	\$19	\$38	\$28
Stamford Area	CT	\$20	\$33	\$26
Washington	DC	\$18	\$20	\$19
Wilmington	DE	\$16	\$21	\$18
Jacksonville	FL	\$17	\$23	\$19
Miami	FL	\$14	\$20	\$17
Orlando	FL	\$12	\$19	\$15
Alpharetta	GA	\$17	\$17	\$17
Atlanta	GA	\$15	\$24	\$19
Honolulu	HI	\$21	\$25	\$23
Des Moines	IA	\$20	\$22	\$21
Boise	ID	\$14	\$80	\$29
Chicago	IL	\$16	\$20	\$18
Schaumburg	IL	\$18	\$22	\$19
Des Plaines Area	IL	\$17	\$21	\$20
Peoria	IL	\$15	\$21	\$18
Fort Wayne	IN	\$18	\$20	\$19
Indianapolis	IN	\$17	\$32	\$21
Wichita	KS	\$17	\$18	\$18
Lexington	KY	\$17	\$75	\$29
Louisville	KY	\$12	\$17	\$14
Statewide	LA	\$7	\$18	\$12
Boston	MA	\$30	\$30	\$30
Worcester	MA	\$17	\$27	\$23
Baltimore	MD	\$15	\$24	\$20
Silver Spring	MD	\$15	\$19	\$17
Statewide	ME	\$15	\$50	\$25
Detroit	MI	\$17	\$90	\$38
Grand Rapids	MI	\$17	\$20	\$18
Minneapolis	MN	\$13	\$27	\$21
St. Paul	MN	\$30	\$30	\$30
Kansas City	MO	\$16	\$18	\$17
Saint Louis	MO	\$16	\$65	\$26

City	State	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
Jackson	MS	\$13	\$100	\$37
Billings	MT	\$17	\$23	\$20
Charlotte	NC	\$16	\$25	\$19
Raleigh	NC	\$9	\$19	\$16
Fargo	ND	\$16	\$20	\$18
Omaha	NE	\$18	\$22	\$20
Statewide	NH	\$22	\$26	\$24
Cherry Hill	NJ	\$19	\$19	\$19
Edison Area	NJ	\$19	\$75	\$30
Albuquerque	NM	\$19	\$55	\$27
Las Vegas	NV	\$18	\$50	\$26
New York	NY	\$11	\$21	\$17
Rochester	NY	\$20	\$22	\$21
Syracuse	NY	\$18	\$35	\$23
Akron	OH	\$15	\$22	\$17
Cleveland	OH	\$18	\$20	\$19
Columbus	OH	\$18	\$22	\$19
Oklahoma City	OK	\$15	\$25	\$18
Tulsa	OK	\$15	\$21	\$18
Eugene	OR	\$20	\$23	\$22
Portland	OR	\$20	\$22	\$21
Philadelphia	PA	\$18	\$25	\$21
Pittsburgh	PA	\$19	\$24	\$21
Scranton	PA	\$17	\$20	\$19
Providence	RI	\$21	\$21	\$21
Charleston	SC	\$18	\$19	\$18
Columbia	SC	\$10	\$21	\$15
Sioux Falls	SD	\$17	\$20	\$19
Memphis	TN	\$13	\$27	\$17
Nashville	TN	\$18	\$18	\$18
Dallas	TX	\$13	\$20	\$17
Fort Worth	TX	\$17	\$28	\$20
Houston	TX	\$6	\$17	\$13
Salt Lake City	UT	\$17	\$35	\$23
Alexandria	VA	\$17	\$19	\$18
Richmond	VA	\$16	\$18	\$17
Statewide	VT	\$16	\$55	\$33
Seattle	WA	\$19	\$26	\$23
Spokane	WA	\$16	\$19	\$18
Madison	WI	\$20	\$25	\$22
Milwaukee	WI	\$16	\$25	\$20
Statewide	WV	\$13	\$19	\$16
Statewide	WY	\$16	\$64	\$34

National Average \$21

LifeCare is an independent life event management service specializing in senior services. Founded in 1984, LifeCare now serves 1,500 client companies with 4.5 million individuals within corporations, health plans, government agencies and unions. LifeCare helps to ensure that their clients make informed, healthy lifestyle choices; protect their physical and cognitive health; maintain independence for as long as possible; and receive the legal and financial assessments they need to secure their futures.



©2008. The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102-3777. ALL RIGHTS RESERVED. Prudential and the Rock logo are service marks of The Prudential Insurance Company of America.