

The MetLife Market Survey of Adult Day Services & Home Care Costs

September 2007

MetLife[®]

MetLife Mature Market Institute[®]

in conjunction with

LifePlans, Inc.

THE METLIFE MATURE MARKET INSTITUTE®

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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.

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Executive Summary

Each year the MetLife Mature Market Institute conducts a market survey of home care costs in the United States. This year the Institute also conducted a market survey of adult day centers costs.

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.

Hourly rates were obtained for home health aides from licensed agencies and for agency-provided homemaker/companion services. Daily rates were also obtained for adult day centers.

The national average hourly rate for home health aides is \$19. This rate remained the same from 2006. Hourly home health aide rates vary considerably by region in 2007. The Shreveport, LA area has the lowest hourly rate of \$13, and the Rochester, MN area has the highest hourly rate of \$30.

The national average hourly rate for homemaker/companions is \$18. This rate increased by \$1 from 2006. The Shreveport, LA area has the lowest hourly rate of \$12, and the Rochester, MN area has the highest hourly rate of \$25.

The national average daily rate for adult day centers is \$61. The 2007 study indicates that Montgomery, AL area has the lowest daily rate for an Adult Day Center at \$21 per day, and the state of Vermont area has the highest at \$130 daily.

National Findings*

- The national average hourly rate for home health aides is **\$19**.
- The national average hourly rate for homemakers/companions is **\$18**.
- The national average daily rate for adult day centers is **\$61**.

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

Overview

Home Care Overview

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

Typically provided by nurses, therapists, or specially trained home health aides under the direction of a physician or nurse, skilled care services are needed after an acute event, such as a heart attack, or once the patient has been discharged from a hospital and requires rehabilitation services.

Usually provided by paraprofessionals (home health aides and nursing assistants), custodial or supportive care provides hands-on assistance to people in their homes who need help with activities of daily living (bathing, dressing, eating, toileting, or continence).

Homemakers or companions provide services that include light housekeeping, meal preparation, transportation, and companionship. This type of care is often appropriate for those with Alzheimer’s disease or other forms of dementia who may be physically healthy but require supervision.

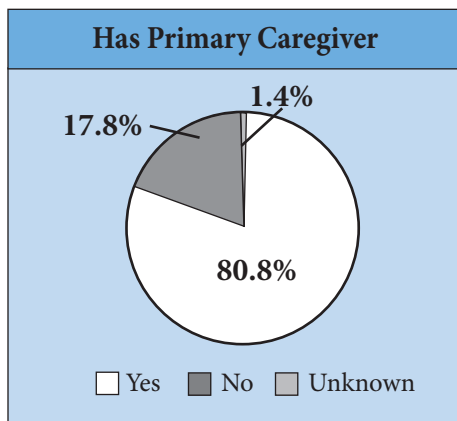
Of the 1,355,290 people receiving home care services (excluding homemaker/companions) when a national survey was conducted in 2000, 65% were women, and 35% were men; 70% were aged 65 years and older (31% were 75-84, and 22% were 85 years and over). Home health agencies certified by Medicare and/or Medicaid provided the bulk of care: 93.2%.

Care was received in the home on average 312 days, with a median of 76 days of care.² Comparable data on homemaker or companion services nationally is not available.

As the chart below shows, most of those receiving home care were living with someone else.

Living Arrangements		
	<u>Number</u>	<u>Percent</u>
Living alone	385,500	30.2%
Living with family members	804,600	63.1%
Living only with non-family members	55,200	4.3%
Living arrangement unknown	29,600	2.3%

Of the more than 1 million care recipients who identified that they had a primary caregiver, three quarters, or 75.9% lived with that primary caregiver. One-third (33.6%) lived with a spouse, and just over one-third (36.1%) lived with a child or child-in-law. See chart below.



Over one-quarter (26.3%) of those receiving care had diseases of the circulatory system (heart disease, hypertension), just over one in ten (11%) were diagnoses with endocrine and metabolic diseases (e.g. diabetes), and 6.1% had diseases of the nervous system and sense organs (Alzheimer’s disease, Parkinson’s disease).

Adult Day Services Overview

Adult Day Centers (ADCs) have been providing care to those in need and have been assisting caregivers for over 20 years. According to the National Adult Day Services Association (NADSA), there are more than 3,500 centers nationwide helping more than 150,000 Americans each day.³

Current codes, laws, and regulations governing ADCs are not uniform among the states, although many require licensure or certification; they are not federally regulated. Many states have different standards for social and medical models and do not require a particular type of care.

ADCs provide those in need with social and some health services and are an alternative to nursing home placement. They also afford caregivers respite from the often demanding responsibilities of caregiving.

Although each facility may differ in terms of features, these general services are offered by most ADCs:

- **Social Activity**
Interaction with other participants in planned activities appropriate for their condition(s)
- **Transportation**
Door-to-door service
- **Meals and Snacks**
Participants are provided with meals and snacks, those with special dietary needs are offered special meals
- **Personal Care**
Help with toileting, grooming, and other personal activities
- **Therapeutic Activities**
Exercise and mental interaction for all participants

Most states have not established standardized criteria for admission or discharge, although most have provisions related to involuntary discharge. In those cases, the participant’s care needs exceed those the ADC can provide, or the participant presents a threat to him/herself, to other participants, or to staff.⁴

Care can be obtained in a social model, medical model, or a specialized model. A social model provides meals, recreation, and some health-related services. A medical model provides social activities as well as more intensive health and therapeutic services. A specialized model provides services only to specific populations such as those with diagnosed dementias.

Methodology

This survey of home care agencies and adult day centers in all 50 states and the District of Columbia was conducted by telephone in June and July 2007 by LifePlans, Inc., for the MetLife Mature Market Institute

As with any research, readers should exercise caution when generalizing results in this market survey. It 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 home care agencies and adult day centers in the areas surveyed.

The states were divided into three groups, according to population—under 3 million, 3 to 10 million, and over 10 million. These groupings were determined using data from the 2000 U.S. Census. The cities/areas surveyed were chosen on the basis of population and the ability to obtain a reasonably balanced sampling.

Home Care & Adult Day State Criteria		
Population Under Three Million	Population Three to 10 Million	Population Over 10 Million
States Surveyed* - 22	States Surveyed - 22	States Surveyed - 7
Areas - 22 One city or area surveyed: capital or most populated city	Areas - 44 Two cities or areas surveyed: most populated cities or areas from representative locations in the state	Areas - 21 Three cities or areas surveyed: most populated cities and/or areas from representative locations in the state

* Includes the District of Columbia

Home Care Methodology

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

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

Of those agencies that met the criteria, hourly private pay rates were obtained for home health aides. If the agency did not meet the criteria, another agency would be called until a minimum of 15% of agencies, or 5 (whichever was greater) in that city/area was obtained. Agencies were also asked for hourly private pay rates for companion/homemaker services. Some unlicensed agencies were also surveyed for companion/homemaker services to fulfill the criteria. Data from 1,031 agencies are included in the tabulation.

Adult Day Service Methodology

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

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

Of those centers that met the criteria, daily private pay rates were obtained. If a center did not meet the criteria, another center was called until a minimum of 15% of the centers or 5 (whichever was greater) in that city/area was obtained. In some instances, geographic areas were expanded to meet the criteria. Data from 671 centers are included in the tabulation.

Summary of National Findings

The national average rate for home health aides in 2007 is \$19 per hour, which mirrors the median rate. For companions/homemakers, the national average rate in 2007 is \$18 per hour, and the median is \$17 per hour.

Almost three-quarters (73%) of the agencies surveyed provide Alzheimer's training.

83% of the adult day centers surveyed are open Monday through Friday, 7% are also open on Saturdays, and 7% are open seven days per week. 62% provide transportation services to and from the center, and 32% do not charge a fee for these services.

Almost all (97%) provide services for those with Alzheimer's disease to attend, with 3% charging an additional fee. Almost nine in ten (86%) provide services for adults who are incontinent. 84% have a nurse on staff, 84% dispense medications, 72% provide wound care, and 32% provide rehabilitation services.

Capacity at the centers surveyed range from 5 to a maximum of 275; the average capacity is 40. The average adult participant to staff ratio is 6:1, with a maximum of 20:1.

National Findings

- The 2007 average hourly rate for a home health aide is **\$19**, the same as in 2005 and 2006. The median for 2007 is \$19. In 2004, the rate was \$18 hourly.
- The 2007 average hourly rate for a homemaker/companion is **\$18**, a \$1 (5.8%) increase over 2006. The median for 2007 is \$17. The 2005 rate was \$17. These rates were not surveyed in 2004.
- The 2007 average daily rate for an Adult Day Center is **\$61**. The median for 2007 is \$58. This is the first year for this survey.

Home Care Costs 2007

Area/Region	State	First 3 Zip Code Numbers	Home Health Aide	Home Health Aide	Home Health Aide	Home-maker	Home-maker	Home-maker
			Low	High	Average	Low	High	Average
Statewide	AK	All	\$21	\$30	\$24	\$19	\$26	\$23
Birmingham	AL	352	\$12	\$18	\$15	\$10	\$18	\$14
Montgomery	AL	361	\$13	\$18	\$14	\$13	\$18	\$14
Little Rock	AR	721-722	\$12	\$18	\$15	\$12	\$17	\$14
Phoenix	AZ	850	\$18	\$30	\$22	\$17	\$23	\$20
Tucson	AZ	857	\$14	\$21	\$19	\$10	\$21	\$17
Los Angeles	CA	900	\$15	\$28	\$19	\$12	\$20	\$17
San Diego	CA	921	\$18	\$23	\$20	\$18	\$23	\$20
San Francisco	CA	941	\$15	\$26	\$23	\$15	\$26	\$23
Denver	CO	800-802	\$13	\$38	\$22	\$13	\$28	\$19
Colorado Springs	CO	809	\$18	\$35	\$24	\$15	\$20	\$18
Hartford	CT	061	\$13	\$40	\$24	\$10	\$28	\$19
Stamford Area	CT	068-069	\$13	\$30	\$22	\$12	\$23	\$19
Washington	DC	200	\$17	\$25	\$19	\$17	\$20	\$18
Wilmington Area	DE	197-198	\$13	\$26	\$22	\$15	\$26	\$21
Jacksonville	FL	322	\$16	\$25	\$19	\$13	\$18	\$16
Orlando	FL	328	\$13	\$19	\$17	\$13	\$18	\$16
Miami	FL	331	\$12	\$17	\$15	\$12	\$17	\$15
Marietta Area	GA	300	\$14	\$19	\$17	\$14	\$17	\$15
Atlanta	GA	303	\$16	\$20	\$17	\$15	\$18	\$16
Honolulu	HI	968	\$21	\$25	\$23	\$19	\$22	\$20
Des Moines Area	IA	503-522	\$18	\$40	\$24	\$18	\$23	\$20
Boise	ID	837	\$15	\$25	\$19	\$15	\$25	\$18
Highland Park Area	IL	600	\$14	\$25	\$21	\$12	\$25	\$19
Chicago	IL	606	\$10	\$26	\$19	\$9	\$24	\$16
Peoria Area	IL	615-617	\$12	\$20	\$18	\$12	\$19	\$16
Indianapolis	IN	462	\$14	\$30	\$22	\$12	\$25	\$18
Fort Wayne Area	IN	467-469	\$16	\$25	\$20	\$14	\$22	\$17
Wichita	KS	672	\$14	\$25	\$17	\$13	\$20	\$16
Louisville	KY	402	\$12	\$18	\$16	\$12	\$18	\$15

Home Care Costs 2007 (continued)

Area/Region	State	First 3 Zip Code Numbers	Home Health Aide	Home Health Aide	Home Health Aide	Home-maker	Home-maker	Home-maker
			Low	High	Average	Low	High	Average
Lexington	KY	405	\$14	\$25	\$17	\$14	\$25	\$17
Baton Rouge	LA	708	\$12	\$17	\$14	\$10	\$15	\$13
Shreveport Area	LA	711	\$10	\$15	\$13	\$10	\$15	\$12
Worcester Area	MA	015-016	\$17	\$28	\$23	\$17	\$28	\$22
Boston Area	MA	021	\$19	\$30	\$23	\$20	\$25	\$22
Silver Spring	MD	209	\$15	\$24	\$18	\$14	\$22	\$17
Baltimore	MD	212	\$16	\$30	\$20	\$15	\$18	\$17
Statewide	ME	All	\$17	\$24	\$20	\$17	\$22	\$19
Detroit	MI	482	\$11	\$21	\$18	\$9	\$20	\$17
Grand Rapids	MI	495	\$15	\$21	\$18	\$14	\$18	\$16
Minneapolis & St. Paul	MN	551-554	\$16	\$32	\$24	\$16	\$28	\$20
Rochester Area	MN	559	\$19	\$40	\$30	\$18	\$35	\$25
Saint Louis	MO	631	\$15	\$20	\$17	\$12	\$20	\$17
Kansas City	MO	641	\$14	\$22	\$18	\$14	\$22	\$17
Jackson	MS	392	\$12	\$40	\$18	\$10	\$14	\$13
Billings	MT	591	\$15	\$20	\$17	\$14	\$17	\$15
Raleigh/Durham	NC	276-277	\$16	\$23	\$19	\$15	\$18	\$16
Charlotte	NC	282	\$13	\$18	\$16	\$13	\$17	\$16
Fargo Area	ND	581	\$15	\$25	\$18	\$14	\$19	\$16
Omaha	NE	681	\$18	\$35	\$21	\$15	\$20	\$17
Statewide	NH	All	\$21	\$27	\$24	\$14	\$24	\$19
Cherry Hill Area	NJ	080	\$17	\$21	\$20	\$15	\$19	\$17
Bridgewater Area	NJ	088-089	\$17	\$24	\$20	\$17	\$22	\$19
Albuquerque	NM	871	\$14	\$35	\$21	\$16	\$22	\$18
Las Vegas	NV	891	\$16	\$25	\$21	\$15	\$22	\$18
New York	NY	100-114	\$15	\$18	\$16	\$12	\$17	\$16
Syracuse Area	NY	130-132	\$16	\$34	\$21	\$15	\$22	\$17
Rochester	NY	146	\$21	\$23	\$22	\$17	\$22	\$20
Columbus	OH	432	\$15	\$24	\$18	\$15	\$24	\$17
Cleveland	OH	441	\$14	\$24	\$18	\$14	\$19	\$17

Home Care Costs 2007 (continued)

Area/Region	State	First 3 Zip Code Numbers	Home Health Aide	Home Health Aide	Home Health Aide	Home-maker	Home-maker	Home-maker
			Low	High	Average	Low	High	Average
Cincinnati	OH	452	\$16	\$28	\$20	\$16	\$28	\$19
Oklahoma City	OK	731	\$12	\$24	\$17	\$12	\$18	\$16
Tulsa	OK	741	\$13	\$25	\$19	\$13	\$24	\$17
Portland	OR	972	\$18	\$23	\$20	\$17	\$23	\$19
Eugene Area	OR	973-974	\$16	\$21	\$18	\$16	\$19	\$17
Pittsburgh	PA	152	\$15	\$20	\$19	\$15	\$20	\$17
Scranton Area	PA	184-187	\$14	\$27	\$20	\$14	\$27	\$19
Philadelphia	PA	191	\$9	\$24	\$17	\$9	\$21	\$16
Providence	RI	029	\$20	\$30	\$23	\$18	\$22	\$19
Columbia	SC	292	\$14	\$19	\$16	\$14	\$17	\$16
Charleston	SC	294	\$16	\$20	\$18	\$14	\$19	\$17
Statewide	SD	577	\$17	\$30	\$21	\$17	\$22	\$19
Nashville	TN	372	\$19	\$26	\$23	\$15	\$19	\$17
Memphis	TN	381	\$10	\$25	\$16	\$10	\$20	\$14
Dallas/Fort Worth	TX	752-871	\$16	\$22	\$19	\$15	\$19	\$17
Houston	TX	770	\$14	\$25	\$18	\$13	\$20	\$16
Austin	TX	787	\$16	\$19	\$17	\$7	\$18	\$15
Salt Lake City	UT	841	\$16	\$35	\$22	\$18	\$25	\$20
Northern VA	VA	220-223	\$16	\$21	\$19	\$14	\$21	\$18
Richmond	VA	232	\$14	\$19	\$17	\$14	\$18	\$16
Statewide	VT	All	\$19	\$29	\$23	\$18	\$25	\$22
Seattle	WA	981	\$17	\$27	\$23	\$17	\$27	\$22
Spokane	WA	992	\$17	\$20	\$18	\$16	\$20	\$18
Milwaukee	WI	532	\$17	\$33	\$23	\$16	\$25	\$19
Madison Area	WI	535, 537, 539	\$13	\$37	\$22	\$13	\$22	\$18
Charleston Area	WV	253	\$13	\$18	\$15	\$13	\$18	\$15
Statewide	WY	All	\$17	\$30	\$21	\$10	\$20	\$17
National Average					\$19			\$18

Adult Day Service 2007

Area/Region	State	First 3 Zip Code Numbers	Adult Day Care Daily Cost	Adult Day Care Daily Cost	Adult Day Care Daily Cost
			Low	High	Average
Statewide	AK	All	\$35	\$120	\$67
Birmingham	AL	352	\$20	\$75	\$40
Montgomery Area	AL	360-361	\$15	\$25	\$21
Little Rock Area	AR	721, 722	\$22	\$77	\$58
Phoenix	AZ	850	\$76	\$123	\$99
Tucson	AZ	857	\$49	\$100	\$73
Los Angeles	CA	900	\$32	\$78	\$62
San Diego	CA	921	\$57	\$85	\$72
San Francisco	CA	941	\$29	\$80	\$62
Denver	CO	802	\$45	\$80	\$59
Colorado Springs	CO	809	\$35	\$120	\$77
Hartford	CT	061	\$73	\$85	\$76
Stamford Area	CT	068	\$60	\$78	\$70
Washington Area	DC	200-207	\$45	\$102	\$72
Wilmington Area	DE	197, 198	\$55	\$82	\$72
Jacksonville	FL	322	\$32	\$95	\$56
Orlando	FL	328	\$50	\$70	\$57
Miami	FL	331	\$34	\$55	\$42
Marietta Area	GA	300	\$25	\$100	\$56
Atlanta	GA	303	\$35	\$67	\$52
Honolulu Area	HI	967, 968	\$40	\$74	\$58
Central IA	IA	500-503	\$45	\$50	\$47
Statewide	ID	All	\$20	\$120	\$76
Des Plaines Area	IL	600	\$50	\$76	\$60
Chicago	IL	606	\$40	\$65	\$49
Central IL	IL	616-618	\$49	\$107	\$72
Indianapolis	IN	462	\$43	\$90	\$63
Fort Wayne Area	IN	467, 468	\$65	\$86	\$75
Wichita	KS	672	\$26	\$96	\$55
Louisville	KY	402	\$40	\$64	\$58

Adult Day Service 2007 (continued)

Area/Region	State	First 3 Zip Code Numbers	Adult Day Care Daily Cost	Adult Day Care Daily Cost	Adult Day Care Daily Cost
			Low	High	Average
Lexington	KY	405	\$52	\$90	\$72
Baton Rouge	LA	708	\$37	\$64	\$54
New Orleans Area	LA	700-701	\$40	\$64	\$50
Worcester	MA	016	\$45	\$75	\$59
Boston	MA	021	\$52	\$85	\$61
Silver Spring Area	MD	207-209	\$60	\$76	\$69
Baltimore	MD	212	\$65	\$74	\$72
Southern ME	ME	040	\$48	\$114	\$87
Detroit Area	MI	480-482	\$12	\$90	\$54
Grand Rapids	MI	495	\$68	\$95	\$83
Minneapolis/St. Paul	MN	551, 554	\$59	\$156	\$82
Rochester Area	MN	559	\$32	\$55	\$46
St. Louis	MO	631	\$50	\$105	\$66
Kansas City	MO	641	\$56	\$70	\$62
Central MS	MS	390-393, 397	\$60	\$72	\$65
Billings	MT	591	\$35	\$96	\$56
Raleigh/Durham	NC	275-277	\$27	\$60	\$44
Charlotte	NC	282	\$48	\$66	\$55
Statewide	ND	All	\$31	\$75	\$48
Omaha	NE	681	\$17	\$65	\$45
Southern NH	NH	030-038	\$55	\$64	\$57
Cherry Hill Area	NJ	080	\$50	\$80	\$75
Bridgewater	NJ	088	\$40	\$84	\$63
Albuquerque	NM	871	\$24	\$86	\$59
Las Vegas	NV	891	\$60	\$120	\$78
New York City	NY	100, 112-113	\$40	\$185	\$114
Syracuse	NY	132	\$23	\$120	\$81
Rochester	NY	146	\$37	\$167	\$74
Columbus	OH	432	\$38	\$70	\$51
Cleveland	OH	441	\$40	\$80	\$54

Adult Day Service 2007 (continued)

Area/Region	State	First 3 Zip Code Numbers	Adult Day Care Daily Cost		Adult Day Care Daily Cost
			Low	High	Average
Cincinnati	OH	452	\$20	\$64	\$51
Oklahoma City	OK	731	\$45	\$55	\$47
Tulsa Area	OK	740-741	\$45	\$108	\$59
Portland	OR	972	\$50	\$120	\$70
Eugene	OR	974	\$53	\$180	\$106
Pittsburgh Area	PA	150-152	\$33	\$99	\$53
Scranton Area	PA	185-187	\$43	\$55	\$49
Philadelphia	PA	191	\$50	\$67	\$57
Statewide	RI	All	\$40	\$70	\$58
Columbia Area	SC	290-292	\$40	\$93	\$49
Charleston Area	SC	294	\$25	\$55	\$45
Statewide	SD	All	\$30	\$100	\$62
Nashville Area	TN	371-372	\$30	\$50	\$40
Memphis	TN	381	\$30	\$45	\$36
Dallas/Fort Worth	TX	752, 761	\$30	\$50	\$41
Houston	TX	770	\$28	\$57	\$40
San Antonio	TX	782	\$25	\$45	\$34
Northern UT	UT	840-844	\$26	\$53	\$36
Northern Virginia	VA	222-223	\$50	\$96	\$65
Richmond	VA	232	\$43	\$68	\$55
Statewide	VT	All	\$108	\$165	\$130
Seattle-Tacoma	WA	980-984	\$35	\$65	\$53
Eastern WA	WA	991-993	\$45	\$65	\$57
Milwaukee	WI	532	\$47	\$63	\$53
Madison Area	WI	535, 537	\$39	\$63	\$55
Statewide	WV	All	\$25	\$144	\$71
Statewide	WY	All	\$41	\$80	\$59
National Average					\$61

Endnotes

- ¹ *Caregiving in the U.S.*, National Alliance for Caregiving and AARP, April 2004.
- ² *Chartbook on Trends in the Health of Americans*, National Center for Health Statistics, 2005.
- ³ *Adult Day Centers: The Facts*, National Adult Day Services Association, December 2006.
- ⁴ *Adult Day Services: A Key Community Service for Older Adults*, U.S. Department of Health and Human Services, July 2006.

MetLife[®]

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