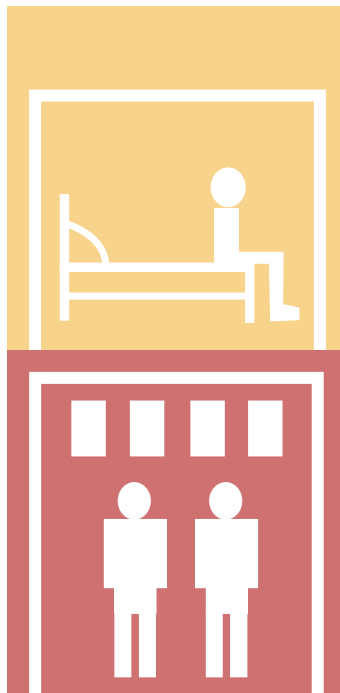


MetLife®

Mature Market
INSTITUTE



*THE METLIFE MARKET SURVEY OF
NURSING HOME & ASSISTED LIVING COSTS
October 2008*

MetLife Mature Market Institute®
in conjunction with
LifePlans, Inc.

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Established in 1997, the Mature Market Institute (MMI) is MetLife's center on aging and the 50+ market. MMI's groundbreaking research, gerontology expertise, national partnerships, and educational materials work to expand the knowledge and choices for those in, approaching, or caring for those in the mature market.

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THE METLIFE MARKET SURVEY OF NURSING HOME & ASSISTED LIVING COSTS

October 2008

EXECUTIVE SUMMARY

In 2002, the MetLife Mature Market Institute pioneered the collection and publication of national market survey data on nursing home and assisted living costs. Since then, as industry thought leaders, the Mature Market Institute has annually produced, updated, and released this market survey data.

For the 2008 survey, daily private-pay rates for long-term (custodial) nursing home care were obtained for private and semi-private rooms in licensed facilities throughout the United States. Monthly private-pay base rates, which are defined as room and board and typically include at least two meals per day, housekeeping, and personal care assistance, were obtained for one-bedroom apartments or private rooms with private baths in assisted living communities.

National average rates for a private room in a nursing home remained essentially unchanged from 2007, with national average rates for a semi-private room increasing modestly by 1.1%, from \$189

daily or \$68,985 annually in 2007, to \$191 daily or \$69,715 annually in 2008. National average assisted living rates increased by 2.1%, from \$2,969 monthly or \$35,628 annually in 2007, to \$3,031 monthly or \$36,372 annually in 2008.

In 2008, “Louisiana – Rest of State” area (representing the state’s non-metropolitan and non-suburban areas) had the lowest daily rates for a private room in a nursing home, averaging \$127 per day. The “Minnesota – Rest of State” and “Oklahoma – Rest of State” areas had the lowest daily rates for a semi-private room in a nursing home, averaging \$121 per day. The highest average daily rates for nursing homes came from “Alaska – Statewide,” which came in at \$577 for a private room and \$566 for a semi-private room. For assisted living communities, “North Dakota – Statewide” had the lowest average monthly base rate at \$1,980, and “Maine – Southern Maine” had the highest average monthly base rate at \$4,708.

| Summary of National Findings | | | |
|-------------------------------------|-----------------------------|---|------------------------------------|
| National Findings | Nursing Homes | | Assisted Living Communities |
| | Private Room | Semi-Private Room | |
| Rate Type | Daily | Daily | Monthly |
| 2008 Average Rate | \$212 | \$191 | \$3,031 |
| 2007 Average Rate | \$213 | \$189 | \$2,969 |
| \$ Change 2007 to 2008 | -\$1 | +\$2 | +\$62 |
| % Change 2007 to 2008 | -0.5% | +1.1% | +2.1% |
| 2008 Median Rate | \$200 | \$178 | \$2,900 |
| 2008 High Average Rate | \$577 AK – Statewide | \$566 AK – Statewide | \$4,708 ME – Southern Maine |
| 2008 Low Average Rate | \$127 LA – Rest of State | \$121 MN – Rest of State OK – Rest of State | \$1,980 ND – Statewide |

Note: Costs vary by region and by the services included in the base rate costs.

2008 SURVEY CHANGES

The MetLife Mature Market Institute market surveys have evolved over the years to provide the most complete information in a format that is easy to navigate. In 2008, the survey expanded its scope to provide additional rate information for the “Rest of State” to include areas outside the Metropolitan Statistical Areas (MSA) that are customarily measured. This addition not only provides market survey information that is more locally relevant, it allows for calculation of statewide averages in states where only MSA data were provided in prior years.

The 2008 assisted living market data also include groupings of communities by the number of services which are included in the monthly base rate. The number of services included in a base rate can vary by community, and can significantly impact overall costs.

Format changes for the 2008 survey include color coding:

Nursing Homes



Assisted Living Communities



Also, rates are now listed in state-name alphabetical order, with their MSAs (where available) listed below the statewide summary information.

OVERVIEW

Nursing home care and assisted living services represent adjoining levels of the care continuum. A nursing home is a facility which provides residents with a room, meals, skilled nursing care, and medical services. Nursing homes provide care to residents with chronic conditions requiring long-term nursing care or for those needing a shorter term recovery period after hospitalization. Typically, patients in long-term care facilities require assistance with multiple activities of daily living (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 meal preparation, activities of daily living (ADL), and household chores, and/or require supervision due to a cognitive impairment related to disorders such as Alzheimer's.

This market survey contains daily rates for private and semi-private rooms in private pay nursing homes and monthly base rates for assisted living communities across the United States.

Nursing Homes

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

Services provided at nursing homes typically include:

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

According to the U.S. Census Bureau, in 2007, 68% of nursing home residents were women, and only 14% of all residents were under the age of 65. The median age of residents was 83.1 years.¹

MetLife's 2008 Market Survey found that 81% of all nursing homes surveyed are freestanding facilities, and 17% have an associated assisted living unit or wing. Thirty percent of the nursing homes surveyed have separate Alzheimer's units or wings. The national average daily rate for a private room in an Alzheimer's unit or wing is \$219 (\$79,935 annually). The national average daily rate for a semi-private room in an Alzheimer's unit or wing is \$198 (\$72,270 annually).

| Average Rate in Alzheimer's Unit or Wing | |
|---|--------------------------|
| Private Room | Semi-Private Room |
| \$219 Daily | \$198 Daily |
| \$79,935 Annually | \$72,270 Annually |

- 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

Assisted Living Communities

Assisted living communities provide 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 nurses on staff and provide healthcare monitoring.

It is currently estimated that more than 900,000 Americans live in approximately 39,500 assisted living residences in the United States.² The average age of an assisted living resident is 85 years old,³ and the average length of stay in assisted living is approximately 21 months.⁴

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

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

- Residential care
- Personal care
- Adult congregate living care

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

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

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

Base Rates

As noted in the 2007 study, fees for additional services can vary considerably by community size. Regardless of size, base rate fees often cover only some of the total costs of needed assisted living services. Communities will vary on the number of services that are included in their base rate.

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

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

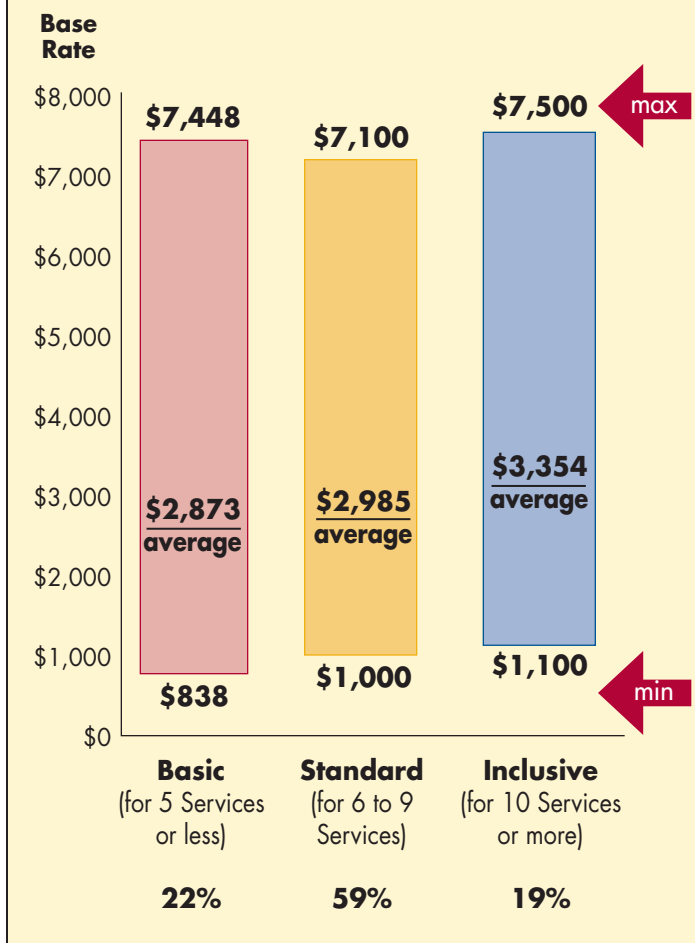
Communities were first categorized by the number of services included in the base rate. Communities that include 5 or fewer services in their base rate were characterized as “basic,” those that provide 6 to 9 services in their base rate were characterized as “standard,” and those including 10 or more services in the base rate were considered to be “inclusive.” Of those surveyed, 22% of communities were in the basic category, 59% were in the standard category, and 19% were in the inclusive category.

Even though communities in the same category offered the same number of services, they often did not offer the same services in their base cost, with some offering more costly services in their base rate in comparison to others. For example, the average monthly rate for providing assistance with activities of daily living (ADL) not included in the base rate is \$386. The average monthly rate for providing assistance with instrumental activities of daily living (IADL), such as medication management, not included in the base rate is \$327.

| Average Additional Monthly Rates for a Service Not Included in Base Rate | |
|---|-------|
| Activities of Daily Living (ADL) | \$386 |
| Instrumental Activities of Daily Living (IADL) | \$327 |

Monthly base rate costs increase as more services are included: communities in the basic category cost an average of \$2,873, while those in the standard category have an average base cost of \$2,985, a 3.9% increase. Communities in the inclusive category have an average base cost of \$3,354, a 12.4% increase over the standard category, and a 16.7% increase over the basic category.

Monthly Base Rate Costs for Assisted Living by Number of Services Included



Communities in the same category often vary considerably in regard to base costs, as well as the costs for services not included in the base cost. The figure above illustrates the service categories, average base cost for the category, minimum and maximum monthly base costs in the category, and percentage of communities that fall into each category.

Consumers are often faced with a varied array of communities and services in a local area, and must make comparisons and decisions about communities

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

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 \$120,000,⁵ 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.

Fifty-two percent of the assisted living facilities surveyed provide Alzheimer's and dementia care for residents, half of which charge an additional fee for this service. The national average monthly base rate for Alzheimer's and dementia care is \$4,267 (\$51,204 annually).

| Average Base Rate for Alzheimer's and Dementia Care | |
|---|-------------------|
| \$4,267 Monthly | \$51,204 Annually |

METHODOLOGY

This survey of nursing homes and assisted living communities of all 50 states and the District of Columbia was conducted by telephone in September 2008, by LifePlans, Inc., for the MetLife Mature Market Institute.

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 within the states were chosen on the basis of population and the ability to obtain a geographically balanced sampling. For the Rest of State areas, a sample of facilities identified in the state but not already included in the Metropolitan Statistical Area (MSA) sample were contacted. In each city/area, a minimum of 10 nursing homes/assisted living communities, or 15%, whichever was greater, were surveyed.

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.

Nursing Home Methodology

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

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

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

Of the nursing homes that met the criteria, private pay rates were obtained for both private and semi-private rooms. If the nursing home did not meet the criteria, another would be called until a minimum of 10 nursing homes or 15% of the homes in that city/area were obtained. Data from 1,862 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.

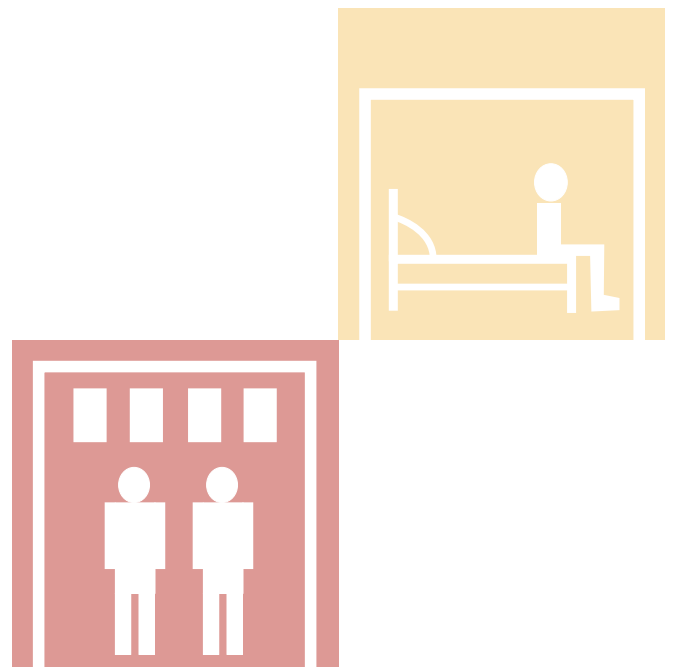
Facilities were called at random and had to meet the following criteria:

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

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

The facilities were also grouped by the number of services included in the monthly base rate.

Data from 1,518 assisted living communities, ranging in size from 3 to 344 beds, were included in the sample; the average number of beds per facility was 60 beds.





Nursing Home Costs 2008

| State | First 3 Zip Code Numbers | Semi-Private Room | | | Private Room | | |
|------------------|--------------------------|-------------------|-------|---------|--------------|-------|---------|
| | | Low | High | Average | Low | High | Average |
| Alabama (AL) | | \$125 | \$270 | \$161 | \$132 | \$208 | \$167 |
| Birmingham | 352 | \$150 | \$178 | \$160 | \$160 | \$187 | \$169 |
| Montgomery | 361 | \$144 | \$270 | \$186 | \$168 | \$208 | \$187 |
| Rest of State | | \$125 | \$180 | \$150 | \$132 | \$190 | \$157 |
| Alaska (AK) | All | \$410 | \$875 | \$566 | \$410 | \$875 | \$577 |
| Arizona (AZ) | | \$130 | \$250 | \$171 | \$155 | \$355 | \$214 |
| Phoenix | 850 | \$130 | \$198 | \$168 | \$170 | \$355 | \$222 |
| Tucson | 857 | \$142 | \$195 | \$168 | \$165 | \$226 | \$204 |
| Rest of State | | \$140 | \$250 | \$173 | \$155 | \$299 | \$215 |
| Arkansas (AR) | | \$100 | \$153 | \$129 | \$105 | \$260 | \$152 |
| Little Rock | 722 | \$113 | \$153 | \$140 | \$125 | \$226 | \$170 |
| Rest of State | | \$100 | \$150 | \$123 | \$105 | \$260 | \$142 |
| California (CA) | | \$135 | \$375 | \$201 | \$150 | \$462 | \$249 |
| Los Angeles | 900 | \$135 | \$250 | \$183 | \$150 | \$278 | \$198 |
| San Diego | 921 | \$157 | \$250 | \$195 | \$165 | \$350 | \$240 |
| San Francisco | 941 | \$195 | \$375 | \$250 | \$165 | \$462 | \$344 |
| Rest of State | | \$157 | \$251 | \$192 | \$190 | \$299 | \$226 |
| Colorado (CO) | | \$143 | \$208 | \$180 | \$148 | \$285 | \$200 |
| Denver | 800 & 802 | \$152 | \$202 | \$179 | \$166 | \$220 | \$200 |
| Colorado Springs | 809 | \$163 | \$194 | \$182 | \$160 | \$285 | \$205 |
| Rest of State | | \$143 | \$208 | \$179 | \$148 | \$235 | \$198 |
| Connecticut (CT) | | \$209 | \$420 | \$335 | \$250 | \$447 | \$362 |
| Hartford | 061 | \$209 | \$420 | \$321 | \$289 | \$445 | \$359 |
| Stamford Area | 068 & 069 | \$285 | \$417 | \$364 | \$330 | \$447 | \$394 |
| Rest of State | | \$271 | \$375 | \$326 | \$250 | \$409 | \$346 |
| Washington (DC) | 200 | \$200 | \$401 | \$269 | \$210 | \$432 | \$295 |
| Delaware (DE) | | \$170 | \$427 | \$221 | \$135 | \$427 | \$239 |
| Wilmington | 198 | \$188 | \$245 | \$217 | \$216 | \$280 | \$246 |
| Rest of State | | \$170 | \$427 | \$224 | \$135 | \$427 | \$235 |



Nursing Home Costs 2008

| State | First 3 Zip Code Numbers | Semi-Private Room | | | Private Room | | |
|------------------|--------------------------|-------------------|-------|---------|--------------|-------|---------|
| | | Low | High | Average | Low | High | Average |
| Florida (FL) | | \$90 | \$275 | \$191 | \$105 | \$396 | \$218 |
| Jacksonville | 322 | \$155 | \$209 | \$180 | \$158 | \$230 | \$192 |
| Orlando | 328 | \$165 | \$216 | \$196 | \$194 | \$278 | \$224 |
| Miami | 331 | \$140 | \$275 | \$199 | \$145 | \$295 | \$220 |
| Rest of State | | \$90 | \$222 | \$189 | \$105 | \$396 | \$228 |
| Georgia (GA) | | \$114 | \$209 | \$159 | \$122 | \$234 | \$171 |
| Marietta Area | 300 | \$140 | \$198 | \$165 | \$150 | \$218 | \$178 |
| Atlanta | 303 | \$125 | \$209 | \$165 | \$130 | \$234 | \$185 |
| Rest of State | | \$114 | \$202 | \$153 | \$122 | \$218 | \$161 |
| Hawaii (HI) | | \$220 | \$484 | \$299 | \$220 | \$515 | \$306 |
| Honolulu | 968 | \$225 | \$320 | \$257 | \$225 | \$325 | \$277 |
| Rest of State | | \$220 | \$484 | \$334 | \$220 | \$515 | \$342 |
| Idaho (ID) | | \$124 | \$240 | \$180 | \$137 | \$250 | \$192 |
| Boise | 837 | \$175 | \$240 | \$198 | \$180 | \$250 | \$215 |
| Rest of State | | \$124 | \$210 | \$171 | \$137 | \$210 | \$181 |
| Illinois (IL) | | \$88 | \$280 | \$159 | \$108 | \$387 | \$202 |
| Des Plaines Area | 600 | \$133 | \$280 | \$204 | \$196 | \$350 | \$263 |
| Chicago | 606 | \$114 | \$220 | \$156 | \$120 | \$250 | \$168 |
| Peoria | 616 | \$107 | \$206 | \$148 | \$121 | \$387 | \$210 |
| Rest of State | | \$88 | \$195 | \$143 | \$108 | \$300 | \$178 |
| Indiana (IN) | | \$117 | \$202 | \$157 | \$130 | \$344 | \$195 |
| Indianapolis | 462 | \$120 | \$182 | \$151 | \$130 | \$310 | \$187 |
| Fort Wayne | 468 | \$145 | \$202 | \$169 | \$173 | \$344 | \$213 |
| Rest of State | | \$117 | \$198 | \$154 | \$147 | \$244 | \$192 |
| Iowa (IA) | | \$110 | \$183 | \$132 | \$118 | \$462 | \$156 |
| Des Moines | 503 | \$125 | \$183 | \$148 | \$135 | \$193 | \$159 |
| Rest of State | | \$110 | \$152 | \$124 | \$118 | \$462 | \$155 |



Nursing Home Costs 2008

| State | First 3 Zip Code Numbers | Semi-Private Room | | | Private Room | | |
|---------------------------|--------------------------|-------------------|-------|---------|--------------|-------|---------|
| | | Low | High | Average | Low | High | Average |
| Kansas (KS) | | \$114 | \$205 | \$136 | \$121 | \$231 | \$147 |
| Wichita | 672 | \$125 | \$176 | \$144 | \$131 | \$200 | \$159 |
| Rest of State | | \$114 | \$205 | \$131 | \$121 | \$231 | \$141 |
| Kentucky (KY) | | \$136 | \$225 | \$168 | \$145 | \$240 | \$184 |
| Louisville | 402 | \$165 | \$196 | \$178 | \$180 | \$234 | \$204 |
| Lexington | 405 | \$160 | \$225 | \$177 | \$177 | \$240 | \$197 |
| Rest of State | | \$136 | \$219 | \$160 | \$145 | \$225 | \$169 |
| Louisiana (LA) | | \$90 | \$170 | \$127 | \$90 | \$156 | \$132 |
| Baton Rouge | 708 | \$117 | \$140 | \$127 | \$117 | \$156 | \$135 |
| Shreveport Area | 711 | \$115 | \$142 | \$132 | \$115 | \$150 | \$137 |
| Rest of State | | \$90 | \$170 | \$125 | \$90 | \$148 | \$127 |
| Maine (ME) | | \$127 | \$315 | \$231 | \$201 | \$334 | \$255 |
| Southern ME | 040 | \$205 | \$315 | \$246 | \$215 | \$334 | \$283 |
| Rest of State | | \$127 | \$289 | \$224 | \$201 | \$311 | \$241 |
| Maryland (MD) | | \$165 | \$273 | \$218 | \$167 | \$523 | \$248 |
| Silver Spring | 209 | \$205 | \$273 | \$228 | \$220 | \$420 | \$260 |
| Baltimore | 212 | \$197 | \$267 | \$222 | \$210 | \$276 | \$243 |
| Rest of State | | \$165 | \$262 | \$211 | \$167 | \$523 | \$242 |
| Massachusetts (MA) | | \$160 | \$399 | \$286 | \$173 | \$395 | \$302 |
| Worcester | 016 | \$245 | \$399 | \$297 | \$255 | \$330 | \$295 |
| Boston | 021 | \$235 | \$345 | \$282 | \$250 | \$370 | \$309 |
| Rest of State | | \$160 | \$348 | \$282 | \$173 | \$395 | \$302 |
| Michigan (MI) | | \$111 | \$246 | \$195 | \$111 | \$263 | \$203 |
| Detroit | 482 | \$111 | \$206 | \$167 | \$111 | \$213 | \$169 |
| Grand Rapids | 495 | \$180 | \$246 | \$211 | \$205 | \$263 | \$234 |
| Rest of State | | \$168 | \$238 | \$200 | \$170 | \$249 | \$210 |



Nursing Home Costs 2008

| State | First 3 Zip Code Numbers | Semi-Private Room | | | Private Room | | |
|----------------------|--------------------------|-------------------|-------|---------|--------------|-------|---------|
| | | Low | High | Average | Low | High | Average |
| Minnesota (MN) | | \$100 | \$177 | \$127 | \$101 | \$375 | \$149 |
| Minneapolis/St. Paul | 551 & 554 | \$101 | \$177 | \$138 | \$101 | \$242 | \$160 |
| Rochester Area | 559 | \$109 | \$174 | \$131 | \$112 | \$375 | \$168 |
| Rest of State | | \$100 | \$155 | \$121 | \$110 | \$173 | \$135 |
| Mississippi (MS) | | \$145 | \$215 | \$176 | \$154 | \$230 | \$184 |
| Jackson | 392 | \$163 | \$199 | \$175 | \$169 | \$204 | \$180 |
| Rest of State | | \$145 | \$215 | \$177 | \$154 | \$230 | \$186 |
| Missouri (MO) | | \$95 | \$179 | \$131 | \$100 | \$255 | \$147 |
| Saint Louis | 631 | \$128 | \$179 | \$145 | \$130 | \$255 | \$175 |
| Kansas City | 641 | \$115 | \$147 | \$133 | \$120 | \$180 | \$144 |
| Rest of State | | \$95 | \$154 | \$122 | \$100 | \$176 | \$134 |
| Montana (MT) | | \$125 | \$182 | \$163 | \$135 | \$238 | \$174 |
| Billings | 591 | \$154 | \$175 | \$166 | \$160 | \$190 | \$177 |
| Rest of State | | \$125 | \$182 | \$162 | \$135 | \$238 | \$172 |
| Nebraska (NE) | | \$102 | \$250 | \$144 | \$110 | \$259 | \$158 |
| Omaha | 681 | \$117 | \$250 | \$178 | \$147 | \$259 | \$202 |
| Rest of State | | \$102 | \$150 | \$127 | \$110 | \$158 | \$138 |
| Nevada (NV) | | \$157 | \$217 | \$189 | \$175 | \$370 | \$213 |
| Las Vegas | 891 | \$181 | \$205 | \$192 | \$185 | \$370 | \$226 |
| Rest of State | | \$157 | \$217 | \$188 | \$175 | \$265 | \$206 |
| New Hampshire (NH) | | \$190 | \$293 | \$247 | \$190 | \$330 | \$266 |
| Manchester | 031 | \$220 | \$280 | \$249 | \$235 | \$309 | \$265 |
| Rest of State | | \$190 | \$293 | \$246 | \$190 | \$330 | \$266 |
| New Jersey (NJ) | | \$200 | \$305 | \$259 | \$225 | \$515 | \$287 |
| Cherry Hill Area | 080 | \$235 | \$305 | \$275 | \$245 | \$350 | \$302 |
| Bridgewater Area | 088 | \$220 | \$288 | \$259 | \$245 | \$309 | \$277 |
| Rest of State | | \$200 | \$305 | \$250 | \$225 | \$515 | \$286 |



Nursing Home Costs 2008

| State | First 3 Zip Code Numbers | Semi-Private Room | | | Private Room | | |
|---------------------|--------------------------|-------------------|-------|---------|--------------|-------|---------|
| | | Low | High | Average | Low | High | Average |
| New Mexico (NM) | | \$118 | \$210 | \$158 | \$140 | \$416 | \$189 |
| Albuquerque | 871 | \$160 | \$180 | \$169 | \$174 | \$246 | \$197 |
| Rest of State | | \$118 | \$210 | \$153 | \$140 | \$416 | \$185 |
| New York (NY) | | \$197 | \$450 | \$306 | \$210 | \$460 | \$314 |
| New York | 100-114 | \$250 | \$450 | \$355 | \$250 | \$460 | \$361 |
| Syracuse | 132 | \$255 | \$323 | \$282 | \$265 | \$323 | \$287 |
| Rochester | 146 | \$225 | \$329 | \$295 | \$250 | \$339 | \$309 |
| Rest of State | | \$197 | \$380 | \$296 | \$210 | \$390 | \$305 |
| North Carolina (NC) | | \$136 | \$249 | \$173 | \$150 | \$324 | \$192 |
| Raleigh/Durham | 276 & 277 | \$140 | \$249 | \$174 | \$160 | \$324 | \$205 |
| Charlotte | 282 | \$160 | \$208 | \$182 | \$170 | \$230 | \$196 |
| Rest of State | | \$136 | \$216 | \$169 | \$150 | \$239 | \$182 |
| North Dakota (ND) | | \$110 | \$170 | \$132 | \$100 | \$344 | \$150 |
| Fargo Area | 581 | \$110 | \$170 | \$136 | \$120 | \$250 | \$154 |
| Rest of State | | \$115 | \$147 | \$131 | \$100 | \$344 | \$148 |
| Ohio (OH) | | \$130 | \$295 | \$186 | \$148 | \$314 | \$203 |
| Columbus | 432 | \$168 | \$218 | \$184 | \$172 | \$266 | \$203 |
| Cleveland | 441 | \$165 | \$285 | \$198 | \$175 | \$314 | \$215 |
| Cincinnati | 452 | \$135 | \$295 | \$199 | \$160 | \$295 | \$216 |
| Rest of State | | \$130 | \$213 | \$174 | \$148 | \$236 | \$191 |
| Oklahoma (OK) | | \$100 | \$150 | \$125 | \$105 | \$260 | \$153 |
| Oklahoma City | 731 | \$103 | \$150 | \$126 | \$115 | \$206 | \$161 |
| Tulsa | 741 | \$120 | \$140 | \$131 | \$140 | \$260 | \$173 |
| Rest of State | | \$100 | \$140 | \$121 | \$105 | \$200 | \$140 |
| Oregon (OR) | | \$116 | \$292 | \$205 | \$116 | \$403 | \$231 |
| Portland | 972 | \$190 | \$250 | \$210 | \$200 | \$260 | \$228 |
| Eugene | 974 | \$189 | \$292 | \$210 | \$195 | \$292 | \$228 |
| Rest of State | | \$116 | \$230 | \$199 | \$116 | \$403 | \$233 |



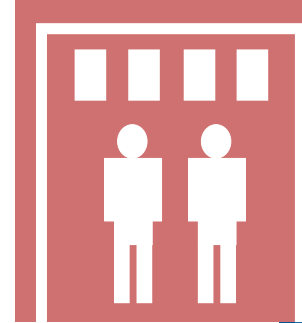
Nursing Home Costs 2008

| State | First 3 Zip Code Numbers | Semi-Private Room | | | Private Room | | |
|---------------------|--------------------------|-------------------|-------|---------|--------------|-------|---------|
| | | Low | High | Average | Low | High | Average |
| Pennsylvania (PA) | | \$168 | \$341 | \$228 | \$165 | \$394 | \$243 |
| Pittsburgh | 152 | \$196 | \$318 | \$249 | \$215 | \$394 | \$269 |
| Scranton | 185 | \$175 | \$225 | \$200 | \$177 | \$237 | \$207 |
| Philadelphia | 191 | \$215 | \$275 | \$242 | \$165 | \$325 | \$256 |
| Rest of State | | \$168 | \$341 | \$224 | \$170 | \$328 | \$245 |
| Rhode Island (RI) | | \$150 | \$276 | \$225 | \$150 | \$298 | \$246 |
| Providence | 029 | \$205 | \$260 | \$225 | \$220 | \$275 | \$247 |
| Rest of State | | \$150 | \$276 | \$224 | \$150 | \$298 | \$246 |
| South Carolina (SC) | | \$135 | \$225 | \$164 | \$138 | \$250 | \$183 |
| Columbia | 292 | \$143 | \$194 | \$167 | \$150 | \$215 | \$183 |
| Charleston | 294 | \$135 | \$225 | \$169 | \$140 | \$250 | \$188 |
| Rest of State | | \$136 | \$189 | \$160 | \$138 | \$250 | \$180 |
| South Dakota (SD) | | \$125 | \$189 | \$155 | \$138 | \$214 | \$169 |
| Rapid City Area | 577 | \$153 | \$189 | \$175 | \$169 | \$214 | \$190 |
| Rest of State | | \$125 | \$178 | \$145 | \$138 | \$187 | \$158 |
| Tennessee (TN) | | \$115 | \$205 | \$158 | \$120 | \$240 | \$172 |
| Nashville | 372 | \$141 | \$205 | \$177 | \$150 | \$240 | \$191 |
| Memphis | 381 | \$115 | \$180 | \$157 | \$120 | \$223 | \$170 |
| Rest of State | | \$125 | \$178 | \$151 | \$125 | \$200 | \$161 |
| Texas (TX) | | \$90 | \$193 | \$130 | \$105 | \$235 | \$177 |
| Dallas/Ft. Worth | 752 & 761 | \$90 | \$160 | \$129 | \$148 | \$206 | \$188 |
| Houston | 770 | \$98 | \$193 | \$134 | \$120 | \$235 | \$180 |
| Austin | 787 | \$100 | \$147 | \$129 | \$137 | \$227 | \$167 |
| Rest of State | | \$99 | \$176 | \$128 | \$105 | \$232 | \$172 |
| Utah (UT) | | \$125 | \$200 | \$149 | \$143 | \$299 | \$192 |
| Salt Lake City | 841 | \$135 | \$168 | \$153 | \$150 | \$260 | \$187 |
| Rest of State | | \$125 | \$200 | \$146 | \$143 | \$299 | \$195 |



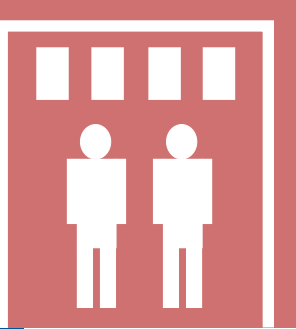
Nursing Home Costs 2008

| State | First 3 Zip Code Numbers | Semi-Private Room | | | Private Room | | |
|-------------------------|--------------------------|-------------------|-------|--------------|--------------|-------|--------------|
| | | Low | High | Average | Low | High | Average |
| Vermont (VT) | All | \$185 | \$279 | \$231 | \$200 | \$312 | \$248 |
| Virginia (VA) | | \$140 | \$282 | \$182 | \$145 | \$308 | \$202 |
| Alexandria Area | 222 & 223 | \$193 | \$282 | \$226 | \$214 | \$308 | \$258 |
| Richmond Area | 230 & 232 | \$145 | \$218 | \$175 | \$155 | \$250 | \$201 |
| Rest of State | | \$140 | \$266 | \$167 | \$145 | \$260 | \$178 |
| Washington (WA) | | \$161 | \$307 | \$219 | \$167 | \$331 | \$238 |
| Seattle | 981 | \$190 | \$307 | \$243 | \$225 | \$331 | \$275 |
| Spokane | 992 | \$193 | \$255 | \$215 | \$203 | \$285 | \$232 |
| Rest of State | | \$161 | \$250 | \$209 | \$167 | \$258 | \$223 |
| West Virginia (WV) | | \$116 | \$226 | \$193 | \$116 | \$237 | \$203 |
| Charleston Area | 250-253 | \$160 | \$224 | \$192 | \$165 | \$235 | \$201 |
| Rest of State | | \$116 | \$226 | \$193 | \$116 | \$237 | \$204 |
| Wisconsin (WI) | | \$145 | \$285 | \$196 | \$155 | \$290 | \$216 |
| Milwaukee | 532 | \$173 | \$285 | \$214 | \$185 | \$285 | \$238 |
| Madison Area | 535 & 537 | \$174 | \$272 | \$207 | \$179 | \$290 | \$231 |
| Rest of State | | \$145 | \$217 | \$183 | \$155 | \$247 | \$198 |
| Wyoming (WY) | All | \$140 | \$211 | \$174 | \$150 | \$262 | \$187 |
| NATIONAL AVERAGE | | | | \$191 | | | \$212 |



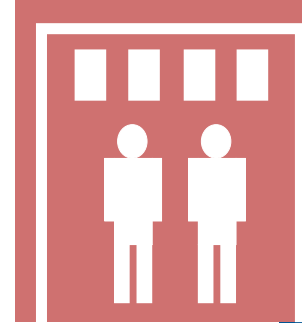
Assisted Living Costs 2008

| State | First 3 Zip Code Numbers | Assisted Living Base Rate | | |
|------------------|--------------------------|---------------------------|---------|---------|
| | | Low | High | Average |
| Alabama (AL) | | \$1,250 | \$3,700 | \$2,425 |
| Birmingham | 352 | \$1,750 | \$3,700 | \$2,912 |
| Montgomery | 361 | \$2,075 | \$3,500 | \$2,573 |
| Rest of State | | \$1,250 | \$3,500 | \$2,202 |
| Alaska (AK) | All | \$2,240 | \$6,800 | \$4,645 |
| Arizona (AZ) | | \$1,545 | \$5,200 | \$2,947 |
| Phoenix | 850 | \$1,650 | \$4,000 | \$2,751 |
| Tucson | 857 | \$2,260 | \$4,000 | \$3,157 |
| Rest of State | | \$1,545 | \$5,200 | \$2,920 |
| Arkansas (AR) | | \$1,200 | \$5,000 | \$2,289 |
| Little Rock Area | 720 & 722 | \$1,300 | \$5,000 | \$2,675 |
| Rest of State | | \$1,200 | \$3,400 | \$2,134 |
| California (CA) | | \$1,300 | \$6,600 | \$3,132 |
| Los Angeles | 900 | \$1,300 | \$3,000 | \$2,235 |
| San Diego | 921 | \$1,500 | \$5,000 | \$2,538 |
| San Francisco | 940 & 941 | \$2,000 | \$5,670 | \$3,669 |
| Rest of State | | \$1,750 | \$6,600 | \$3,384 |
| Colorado (CO) | | \$1,512 | \$5,025 | \$3,121 |
| Denver | 802 | \$1,512 | \$3,200 | \$2,513 |
| Colorado Springs | 809 | \$2,500 | \$3,900 | \$3,329 |
| Rest of State | | \$1,578 | \$5,025 | \$3,372 |
| Connecticut (CT) | | \$2,700 | \$7,500 | \$4,286 |
| Hartford Area | 060 & 061 | \$3,057 | \$5,060 | \$4,146 |
| Stamford Area | 066-069 | \$2,910 | \$5,500 | \$4,403 |
| Rest of State | | \$2,700 | \$7,500 | \$4,303 |
| Washington (DC) | 200 | \$2,000 | \$6,000 | \$4,414 |
| Delaware (DE) | | \$2,650 | \$5,640 | \$4,053 |
| Wilmington | 198 | \$3,400 | \$5,640 | \$4,410 |
| Rest of State | | \$2,650 | \$5,191 | \$3,638 |



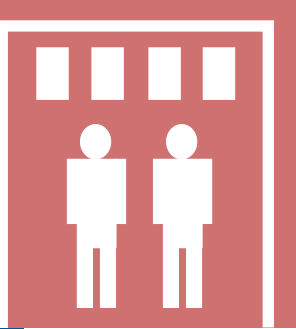
Assisted Living Costs 2008

| State | First 3 Zip Code Numbers | Assisted Living Base Rate | | |
|--------------------|--------------------------|---------------------------|---------|---------|
| | | Low | High | Average |
| Florida (FL) | | \$1,000 | \$4,800 | \$2,748 |
| Jacksonville | 322 | \$1,800 | \$3,925 | \$2,988 |
| Orlando | 328 | \$1,000 | \$3,850 | \$2,135 |
| Miami | 331 | \$2,000 | \$4,263 | \$2,936 |
| Rest of State | | \$1,200 | \$4,800 | \$2,812 |
| Georgia (GA) | | \$1,850 | \$3,600 | \$2,732 |
| Alpharetta | 300 | \$2,250 | \$3,600 | \$2,861 |
| Atlanta | 303 | \$1,850 | \$3,600 | \$2,738 |
| Rest of State | | \$1,900 | \$3,600 | \$2,642 |
| Hawaii (HI) | All | \$2,454 | \$5,500 | \$3,566 |
| Idaho (ID) | | \$2,098 | \$3,800 | \$2,847 |
| Boise | 837 | \$2,468 | \$3,800 | \$3,200 |
| Rest of State | | \$2,098 | \$3,450 | \$2,591 |
| Illinois (IL) | | \$1,500 | \$6,200 | \$3,444 |
| Highland Park Area | 600 | \$2,500 | \$6,200 | \$4,268 |
| Chicago | 606 | \$2,200 | \$4,000 | \$2,939 |
| Peoria Area | 614-616 | \$1,500 | \$4,300 | \$2,806 |
| Rest of State | | \$2,165 | \$5,700 | \$3,506 |
| Indiana (IN) | | \$1,500 | \$4,650 | \$2,573 |
| Indianapolis | 462 | \$1,650 | \$3,885 | \$2,448 |
| Fort Wayne Area | 465-468 | \$1,600 | \$3,200 | \$2,335 |
| Rest of State | | \$1,500 | \$4,650 | \$2,758 |
| Iowa (IA) | | \$1,400 | \$3,300 | \$2,424 |
| Des Moines Area | 500-503 | \$1,400 | \$3,300 | \$2,550 |
| Rest of State | | \$1,824 | \$2,845 | \$2,344 |



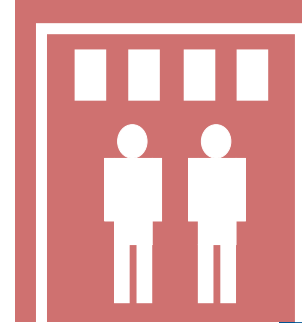
Assisted Living Costs 2008

| State | First 3 Zip Code Numbers | Assisted Living Base Rate | | |
|--------------------|--------------------------|---------------------------|---------|---------|
| | | Low | High | Average |
| Kansas (KS) | | \$990 | \$5,200 | \$2,736 |
| Wichita | 672 | \$1,790 | \$5,200 | \$3,031 |
| Rest of State | | \$990 | \$3,900 | \$2,580 |
| Kentucky (KY) | | \$1,325 | \$5,770 | \$2,831 |
| Louisville | 402 | \$2,645 | \$5,770 | \$3,579 |
| Lexington Area | 403-405 | \$2,200 | \$3,990 | \$2,884 |
| Rest of State | | \$1,325 | \$2,900 | \$2,282 |
| Louisiana (LA) | | \$1,500 | \$3,800 | \$2,318 |
| Baton Rouge | 708 | \$1,650 | \$3,800 | \$2,480 |
| Shreveport Area | 711 | \$1,700 | \$2,900 | \$2,338 |
| Rest of State | | \$1,500 | \$3,100 | \$2,266 |
| Maine (ME) | | \$1,650 | \$7,448 | \$4,571 |
| Southern ME | 040 & 041 | \$3,300 | \$5,612 | \$4,708 |
| Rest of State | | \$1,650 | \$7,448 | \$4,451 |
| Maryland (MD) | | \$1,100 | \$6,700 | \$3,659 |
| Silver Spring | 209 | \$2,454 | \$5,400 | \$4,316 |
| Baltimore | 212 | \$1,100 | \$4,764 | \$2,818 |
| Rest of State | | \$1,800 | \$6,700 | \$3,775 |
| Massachusetts (MA) | | \$2,700 | \$7,100 | \$4,192 |
| Worcester Area | 014-017 | \$3,300 | \$5,400 | \$4,145 |
| Boston | 021 | \$2,724 | \$6,275 | \$4,143 |
| Rest of State | | \$2,700 | \$7,100 | \$4,240 |
| Michigan (MI) | | \$1,485 | \$4,290 | \$2,943 |
| Detroit Area | 481-483 | \$2,050 | \$4,200 | \$3,218 |
| Grand Rapids | 495 | \$1,485 | \$3,390 | \$2,485 |
| Rest of State | | \$2,200 | \$4,290 | \$2,942 |



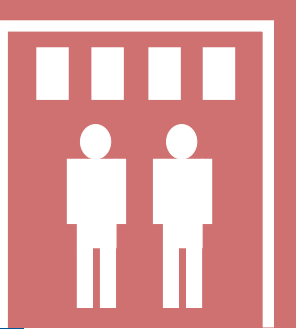
Assisted Living Costs 2008

| State | First 3 Zip Code Numbers | Assisted Living Base Rate | | |
|----------------------|--------------------------|---------------------------|---------|---------|
| | | Low | High | Average |
| Minnesota (MN) | | \$838 | \$4,550 | \$2,524 |
| Minneapolis/St. Paul | 551 & 554 | \$1,550 | \$4,550 | \$2,871 |
| Rochester Area | 559 | \$1,200 | \$4,290 | \$2,489 |
| Rest of State | | \$838 | \$3,000 | \$2,179 |
| Mississippi (MS) | | \$1,150 | \$5,700 | \$2,541 |
| Jackson Area | 390 & 391 | \$1,150 | \$5,700 | \$2,743 |
| Rest of State | | \$1,500 | \$3,500 | \$2,375 |
| Missouri (MO) | | \$1,400 | \$4,522 | \$2,628 |
| Saint Louis | 631 | \$1,400 | \$4,410 | \$3,071 |
| Kansas City Area | 640 & 641 | \$1,564 | \$4,522 | \$2,444 |
| Rest of State | | \$1,500 | \$4,195 | \$2,474 |
| Montana (MT) | | \$1,846 | \$4,150 | \$2,790 |
| Billings | 590 & 591 | \$2,700 | \$4,150 | \$3,245 |
| Rest of State | | \$1,846 | \$3,500 | \$2,576 |
| Nebraska (NE) | | \$1,010 | \$4,080 | \$2,407 |
| Omaha | 681 | \$1,010 | \$4,080 | \$2,296 |
| Rest of State | | \$1,611 | \$3,210 | \$2,530 |
| Nevada (NV) | | \$1,000 | \$4,850 | \$2,611 |
| Las Vegas | 891 | \$1,600 | \$3,600 | \$2,255 |
| Rest of State | | \$1,000 | \$4,850 | \$2,776 |
| New Hampshire (NH) | | \$1,500 | \$6,720 | \$3,732 |
| Manchester Area | 030 & 031 | \$1,500 | \$6,720 | \$3,858 |
| Rest of State | | \$2,250 | \$4,500 | \$3,516 |
| New Jersey (NJ) | | \$2,766 | \$6,870 | \$4,009 |
| Cherry Hill Area | 080 & 081 | \$2,766 | \$3,990 | \$3,259 |
| Bridgewater Area | 085-088 | \$3,300 | \$4,514 | \$4,079 |
| Rest of State | | \$3,180 | \$6,870 | \$4,356 |



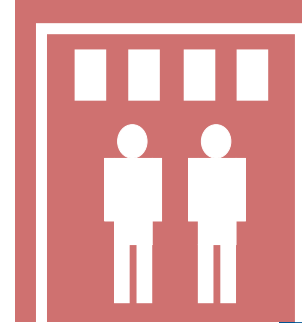
Assisted Living Costs 2008

| State | First 3 Zip Code Numbers | Assisted Living Base Rate | | |
|---------------------|--------------------------|---------------------------|---------|---------|
| | | Low | High | Average |
| New Mexico (NM) | | \$1,575 | \$4,600 | \$2,772 |
| Albuquerque | 871 | \$1,631 | \$4,358 | \$2,805 |
| Rest of State | | \$1,575 | \$4,600 | \$2,730 |
| New York (NY) | | \$1,125 | \$6,250 | \$3,362 |
| New York | 100-114 | \$1,125 | \$6,250 | \$4,146 |
| Syracuse | 130-132 | \$2,000 | \$4,500 | \$3,234 |
| Rochester | 144-146 | \$2,299 | \$4,395 | \$3,081 |
| Rest of State | | \$1,400 | \$5,370 | \$3,164 |
| North Carolina (NC) | | \$1,000 | \$4,175 | \$2,988 |
| Raleigh/Durham | 276 & 277 | \$2,500 | \$3,985 | \$3,269 |
| Charlotte | 282 | \$1,000 | \$4,175 | \$2,985 |
| Rest of State | | \$1,900 | \$3,770 | \$2,891 |
| North Dakota (ND) | All | \$1,200 | \$3,295 | \$1,980 |
| Ohio (OH) | | \$1,650 | \$5,340 | \$2,987 |
| Columbus Area | 430-432 | \$2,600 | \$5,340 | \$3,580 |
| Cleveland | 441 | \$2,000 | \$5,280 | \$3,139 |
| Cincinnati | 452 | \$2,100 | \$4,365 | \$2,869 |
| Rest of State | | \$1,650 | \$3,400 | \$2,720 |
| Oklahoma (OK) | | \$1,450 | \$3,895 | \$2,346 |
| Oklahoma City | 731 | \$1,450 | \$3,895 | \$2,415 |
| Tulsa | 741 | \$1,830 | \$3,300 | \$2,600 |
| Rest of State | | \$1,750 | \$2,950 | \$2,214 |
| Oregon (OR) | | \$1,500 | \$4,500 | \$2,827 |
| Portland | 972 | \$2,350 | \$4,500 | \$3,044 |
| Eugene | 974 | \$1,500 | \$3,795 | \$2,885 |
| Rest of State | | \$1,800 | \$3,545 | \$2,619 |



Assisted Living Costs 2008

| State | First 3 Zip Code Numbers | Assisted Living Base Rate | | |
|---------------------|--------------------------|---------------------------|---------|---------|
| | | Low | High | Average |
| Pennsylvania (PA) | | \$1,400 | \$4,200 | \$2,846 |
| Pittsburgh | 152 | \$2,370 | \$3,450 | \$2,868 |
| Scranton Area | 182-187 | \$1,400 | \$3,510 | \$2,494 |
| Philadelphia Area | 190 & 191 | \$1,600 | \$4,200 | \$3,098 |
| Rest of State | | \$1,510 | \$4,200 | \$2,896 |
| Rhode Island (RI) | | \$1,400 | \$5,624 | \$3,319 |
| Providence | 028 & 029 | \$2,000 | \$4,300 | \$3,318 |
| Rest of State | | \$1,400 | \$5,624 | \$3,320 |
| South Carolina (SC) | | \$1,100 | \$4,100 | \$2,726 |
| Columbia Area | 290-292 | \$1,100 | \$3,850 | \$2,397 |
| Charleston | 294 | \$2,450 | \$4,100 | \$2,951 |
| Rest of State | | \$1,650 | \$3,500 | \$2,766 |
| South Dakota (SD) | | \$1,680 | \$3,000 | \$2,341 |
| Rapid City Area | 577 | \$1,900 | \$3,000 | \$2,622 |
| Rest of State | | \$1,680 | \$2,867 | \$2,194 |
| Tennessee (TN) | | \$1,575 | \$4,800 | \$2,807 |
| Nashville Area | 371 & 372 | \$1,575 | \$4,800 | \$3,099 |
| Memphis | 381 | \$2,200 | \$4,110 | \$3,015 |
| Rest of State | | \$1,700 | \$3,595 | \$2,513 |
| Texas (TX) | | \$1,230 | \$5,595 | \$2,882 |
| Dallas/Fort Worth | 752 & 761 | \$1,700 | \$4,475 | \$2,849 |
| Houston | 770 | \$2,100 | \$3,990 | \$2,868 |
| Austin | 787 | \$3,000 | \$4,950 | \$3,649 |
| Rest of State | | \$1,230 | \$5,595 | \$2,613 |
| Utah (UT) | | \$1,500 | \$3,450 | \$2,425 |
| Salt Lake City | 841 | \$1,936 | \$3,450 | \$2,428 |
| Rest of State | | \$1,500 | \$3,100 | \$2,423 |



Assisted Living Costs 2008

| State | First 3 Zip Code Numbers | Assisted Living Base Rate | | |
|-------------------------|--------------------------|---------------------------|---------|----------------|
| | | Low | High | Average |
| Vermont (VT) | All | \$3,300 | \$7,500 | \$4,375 |
| Virginia (VA) | | \$1,900 | \$5,800 | \$3,651 |
| Northern Virginia | 220-223 | \$2,500 | \$5,800 | \$3,709 |
| Richmond | 232 | \$1,900 | \$4,300 | \$3,357 |
| Rest of State | | \$2,040 | \$5,685 | \$3,734 |
| Washington (WA) | | \$1,900 | \$4,500 | \$2,799 |
| Seattle | 981 | \$1,900 | \$3,900 | \$2,965 |
| Spokane | 992 | \$1,900 | \$3,500 | \$2,445 |
| Rest of State | | \$1,900 | \$4,500 | \$2,893 |
| West Virginia (WV) | All | \$2,500 | \$3,655 | \$2,933 |
| Wisconsin (WI) | | \$2,340 | \$4,500 | \$3,208 |
| Milwaukee | 532 | \$2,625 | \$4,500 | \$3,428 |
| Madison | 537 | \$2,795 | \$4,398 | \$3,224 |
| Rest of State | | \$2,340 | \$4,500 | \$3,102 |
| Wyoming (WY) | All | \$1,575 | \$3,995 | \$2,741 |
| NATIONAL AVERAGE | | | | \$3,031 |

Endnotes

- ¹ U.S. Census Bureau, American Community Survey, Characteristics of the Group Quarters Population by Group Quarters Type, 2007.
- ² American Association of Homes and Services for Aging, “Aging Services: The Facts” at www.aahsa.org.
- ³ National Center for Assisted Living, American Association of Homes and Services for the Aging, Assisted Living Federation of America, American Senior’s Housing Association, and National Investment Center for the Seniors Housing & Care Industry, “2006 Overview of Assisted Living” in “Assisted Living Resident Profile” at www.ncal.org.
- ⁴ American Senior’s Housing Association, National Investment Center for the Seniors Housing & Care Industry, and the American Association of Homes and Services for the Aging, “2008 The State of Seniors Housing.”
- ⁵ American Association of Homes and Services for Aging, “Aging Services: The Facts” at www.aahsa.org.

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