



Genworth®
Financial



GENWORTH FINANCIAL 2008 COST OF CARE SURVEY

APRIL 2008

Home Care Providers, Adult Day Health Care Facilities,
Assisted Living Facilities and Nursing Homes

INTRODUCTION

With the aging Baby Boomer generation 78 million strong and people living longer than in decades past, one of the biggest issues seniors and their families face is the prospect of needing, and potentially providing, long-term care at some point in their lives. Most Americans, though, have yet to seriously consider and plan for the emotional and financial consequences of aging, and many are not familiar with the care options available today or the associated costs.

Each year, Genworth Financial – a leading global financial services provider – conducts its benchmark Cost of Care survey to bring you an in-depth look at the cost of long-term care across the country, along with corresponding market trends. We do this to help consumers and financial professionals prepare for the future by arming you with the knowledge required to make long-term care decisions. Our report also informs policymakers, caregivers, advocates, the private business sector and media as they talk about issues critical to long-term care.

We have analyzed data from more than 10,000 nursing homes, assisted living facilities, home care providers and adult day health care facilities in all 50 states and the District of Columbia, including a comparative evaluation of 90 urban and rural regions in the United States. Also this year we include several new features. Tapping into our exclusive five years of Cost of Care survey data, we provide a five-year historical view of trends not available in any other industry report. We also offer for the first time adult day health care costs as well as a primer on long-term care options so that you may more fully benefit from the information presented in this report. And we encourage you to visit our easy-to-use, interactive Web site, including our popular U.S. Cost of Care map at genworth.com/CostofCare.

You will find a one page summary of data as well as a thorough review of findings in this report. In brief, we found that the average cost of care for nursing homes and assisted living facilities has steadily increased over the past five years, while the cost of non-skilled care delivered in a home setting has remained relatively flat. In addition, adult day health care – designed to meet the needs of and help adults who are functionally and/or cognitively impaired live more independently – is becoming more popular and more available across the country.

We are often asked what is influencing the cost of care. Long-term care is a complex issue and there is no simple answer. One key factor to note is that the U.S. is facing a critical long-term care labor shortage that will have significant implications on the quality and drastically increase the cost of care. With the enormous wave of Baby Boomers heading into their senior years, our health care system faces an increased demand for long-term care and qualified paraprofessional healthcare workers to administer this care. It is imperative that this workforce issue be positioned at the forefront of public policy discussions and that, as a nation, we recruit, cultivate and retain a highly trained workforce – an effort critical to bridging this gap and meeting the increased need for long-term care over the next few decades.

As the nation's largest provider of long-term care insurance¹ with more than 34 years in the industry, Genworth Financial has a unique view of the issues surrounding long-term care and is actively engaged in elevating awareness about the need to plan ahead. We designed this report to educate you about long-term care options and their costs by region and type of care. We hope this tool helps you make informed decisions and encourages you to proactively prepare for the future.

¹ LIMRA International, U.S. Individual Long-Term Care Insurance Sales and In Force Results, 2007 and U.S. Group Long-Term Care Insurance Sales and In Force Results, 2007. Based on total policies in force as of 12/31/07.

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SUMMARY OF 2008 SURVEY FINDINGS

Home

Homemaker Services (Non-Medicare Certified, Licensed)

Provide “hands-off” care such as helping with cooking and running errands. Often referred to as “Personal Care Assistants” or “Companions.” This is the rate charged by a non-Medicare certified, licensed agency.

- National average hourly rate of \$18
- 4% increase over 2007
- Five-year annual growth of 2%¹

Home Health Aide Services (Non-Medicare Certified, Licensed)

Provide “hands-on” personal care, but not medical care in the home with activities such as bathing, dressing, and transferring. This is the rate charged by a non-Medicare certified, licensed agency.

- National average hourly rate of \$19
- 3% increase over 2007
- Five-year annual growth of 1%¹

Home Health Aide Services (Medicare Certified)

Provide “hands-on” personal care and sometimes skilled care associated with a nurse visit in the home. Assist with activities such as bathing, dressing, and transferring. This is the rate charged by a Medicare certified agency.

- National average hourly rate of \$38
- 18% increase over 2007
- Four-year annual growth of 7%²

Community

Adult Day Health Care

Provides social and other related support services in a community-based, protective setting during any part of a day, but less than 24-hour care.

- National average daily rate of \$59

Facility

Assisted Living Facility (Private One Bedroom)

Provides “hands-on” personal care as well as medical care for those who are not able to live by themselves, but do not require constant care provided by a nursing home.

- National average monthly rate of \$3,008
- 11% increase over 2007
- Five-year annual growth of 6%¹

Nursing Home (Semi-Private Room)

Provides skilled nursing care 24-hours/day.

- National average daily rate \$187
- 4% increase over 2007
- Five-year annual growth of 4%¹

Nursing Home (Private Room)

Provides skilled nursing care 24-hours/day.

- National average daily rate \$209
- 2% increase over 2007
- Five-year annual growth of 4%¹

¹ Represents the compound annual growth rate based on Genworth Cost of Care survey data from 2004-2008.

² Represents the compound annual growth rate based on Genworth Cost of Care survey data from 2005-2008.

LONG-TERM CARE OVERVIEW



With all the talk today about the state of the economy, you can't help but think about your financial future. By now, you may have saved a significant amount for retirement, and also may be well on your way to making progress to paying down your mortgage. Or perhaps you may be years away from retirement and are just starting to plan for your financial future.

But have you given much thought to what you would do if you needed long-term care? Long-term care is the kind of help you may need if you have a prolonged physical illness, disability, or cognitive impairment (such as Alzheimer's disease) that keeps you from living an independent lifestyle. These limitations may prevent you from carrying out basic self-care tasks, called Activities of Daily Living (ADLs). ADLs may include things such as bathing, dressing or eating.

Review the Options

Information is power: the more you know about long-term care, the better decisions you can make about your future. For example, people who are thinking of relying on Medicare or Medicaid to provide long-term care services should be well informed about these programs.

Medicare

Generally, Medicare is the federal program providing hospital and medical insurance to people aged 65 or older and to certain ill or disabled persons. Benefits may be available for home health care, but only if certain conditions are met. Additionally, Medicare may pay for up to 100 days of care in a skilled nursing facility per benefit period – 100% for the first 20 days (after a three-day hospital stay provided skilled care is needed). Then beginning on day 21-100, Medicare requires a co-payment. To help cover the co-payment, many seniors may also have a Medicare supplement insurance policy. In general, once Medicare stops paying for care, the supplement payment will end as well.

Medicaid

Medicaid (in California referred to as Medi-Cal) generally pays for certain health services and nursing home care for those with low incomes and limited resources. Medicaid may also pay for some long-term care services at home and in the community. Medicaid has limitations on the amount of assets you can own and the amount of income you may receive each month before you are eligible for benefits. Who is eligible and what services are covered vary from state to state. There are also restrictions on transferring assets in order to qualify for Medicaid.

Learn the Levels

Also, when talking about long-term care, people may not think about the type or level of care they may need. Long-term care can be therapeutic, rehabilitative or personal care delivered at home, in a community-based setting or in a facility. Here's how each level of care differs:

- **Custodial Care (Personal Care)** is for those who need help with activities of daily living, and often involves non-medical personnel. An example would be having a helper come into your house to help with bathing, dressing, or eating and other ADLs.
- **Intermediate Care** is for those who need occasional nursing and rehabilitative care under the supervision of skilled medical personnel. It is less specialized and less comprehensive than skilled nursing care. Intermediate care is similar to skilled care except it is provided on a periodic basis. The caring for a wound every eight hours, for example, is considered intermittent treatment.
- **Skilled Care** is for those who have medical conditions that require care by medical professionals such as a registered nurse or professional therapist. This higher level of care can include physical therapy or supervising the administration of intravenous medication.

THE CATEGORIES OF LONG-TERM CARE

The good news is that today consumers have options when planning for a long-term care need. Here is a brief review of the categories of long-term care options available.

Homemaker Services

This service makes it possible for people to live in their own homes or to return to their homes by helping them complete household tasks that they can't manage alone. Homemaker services aides may clean clients' houses, cook meals or run errands.

Home Health Aides

Personal and home health aides help those who are elderly, disabled, or ill to live in their own homes or in residential care facilities instead of in nursing homes. Home health aides may offer care to people who need more extensive personal care than family or friends are able to or have the time or resources to provide. Home health aide agencies are broken up into two categories; Medicare certified and non-Medicare certified, licensed. Medicare certified agencies are certified to accept Medicare reimbursements while non-Medicare certified, licensed agencies are not certified by Medicare to receive Medicare reimbursements.

Adult Day Health Care

Adult Day Health Care (ADH) centers can offer a much-needed break to caregivers. This type of care provides service at a community-based center for adults who need assistance or supervision during the day but who do not need round the clock care. The centers may provide health services, therapeutic services and social activities.

Assisted Living Facilities

Assisted living facilities (in California referred to as Residential Care Facilities) are living arrangements that provide personal care and health services for people who may need assistance with ADLs, but who wish to live as independently as possible and who do not need the level of care provided by a nursing home. It's important to note that assisted living is not an alternative to a nursing home, but an intermediate level of long-term care.

Nursing Home Care

A nursing home is for those people who may need a higher level of supervision and care than in an assisted living facility. They offer residents personal care, room and board, supervision, medication, therapies and rehabilitation, as well as skilled nursing care 24 hours a day.

Review the Costs

As you page through this brochure, you can look up the costs of various types of care in your state – homemaker services, home health aides, adult day health care, assisted living and nursing home. These costs can give you a good idea of how much money you or your family would need if you or a loved one required long-term care.



EMERGING TRENDS AND FINDINGS

This is the 5th consecutive year Genworth has used a consistent methodology to survey long-term care service providers across the country within 90 Regions.³

Based on these survey results, Genworth recognizes some emerging trends across the long-term care services landscape.

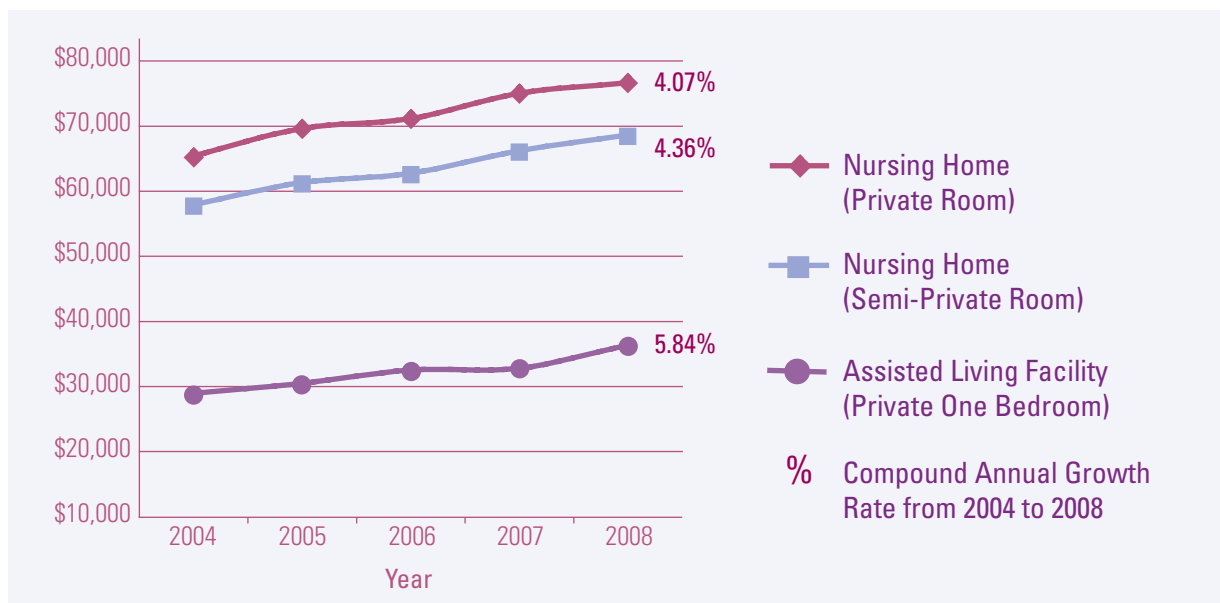
Overall, the cost of care within facility-based providers has steadily increased while non-skilled related home care costs have remained relatively flat. For example, in 2008 the average annual rate for a private nursing home room was \$76,460 compared with the 2004 average annual rate of \$65,185. This increase represents a 4% compound annual growth rate over that period and means Americans can expect to pay over \$10,000 more per year than five years ago.

Similarly, the monthly rate for a one-bedroom unit within a licensed assisted living facility has increased almost 6% annually over five years,⁴

excluding any one-time community fees that are typically charged by approximately one-third of all assisted living facilities surveyed.

In contrast to facility-based care, rates charged by home care providers for non-skilled related services have remained relatively flat over five years. For example, in 2004 the national, hourly private pay rate charged by a non-Medicare certified, licensed home health agency for a home health aide was \$18. In 2008 the hourly rate has only increased to \$19. Despite a slight spike in these rates in 2006, the historical compound annual growth rate for this type of care has been a mere 1% over five years of survey results. Potential reasons for this trend include the possibility that home care rates have remained flat due to increased competition among agencies, availability of unskilled labor, and because agencies can avoid, for the most part, the costs associated with maintaining stand-alone health care facilities.

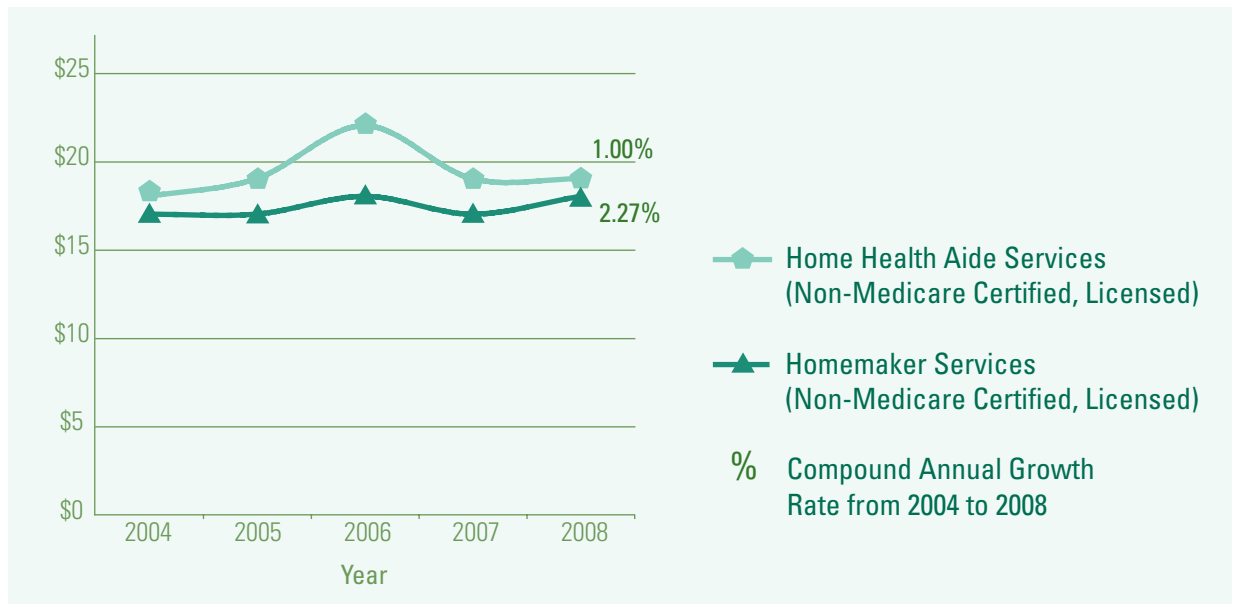
ANNUAL COSTS OF FACILITY-BASED CARE – NATIONAL FINDINGS



³ The 2007 Genworth Cost of Care survey included 90 regions as well; however, prior to 2007, Genworth Cost of Care surveys included 88 regions. The two newest regions are Richmond, Virginia and Nashville, Tennessee.

⁴ Percentage increase represents the compound annual growth rate for surveys conducted by Genworth from 2004 to 2008.

HOURLY COSTS OF HOME-BASED CARE – NATIONAL FINDINGS



Another industry trend is the increase in Adult Day Health Care (ADH) facilities and programs. ADH is becoming more popular and more available across the country and is designed to meet the needs of adults who are functionally and/or cognitively impaired. Programs are structured and comprehensive, and take place in a protective setting that promotes well-being through a variety of health, social, and other support services. These services are intended to help enable individuals to live more independently in the community. They also may be intended to provide some relief for family caregivers.

There are at least three different models of adult day health care programs: social, medical, and combined.

Social Model: This model provides social activities, meals, recreation, and some health related services. The primary focus is on providing non-medical interventions such as basic care, supervision, social activities, transportation, meals, and recreation. Five

percent of ADH facilities surveyed offered this model.

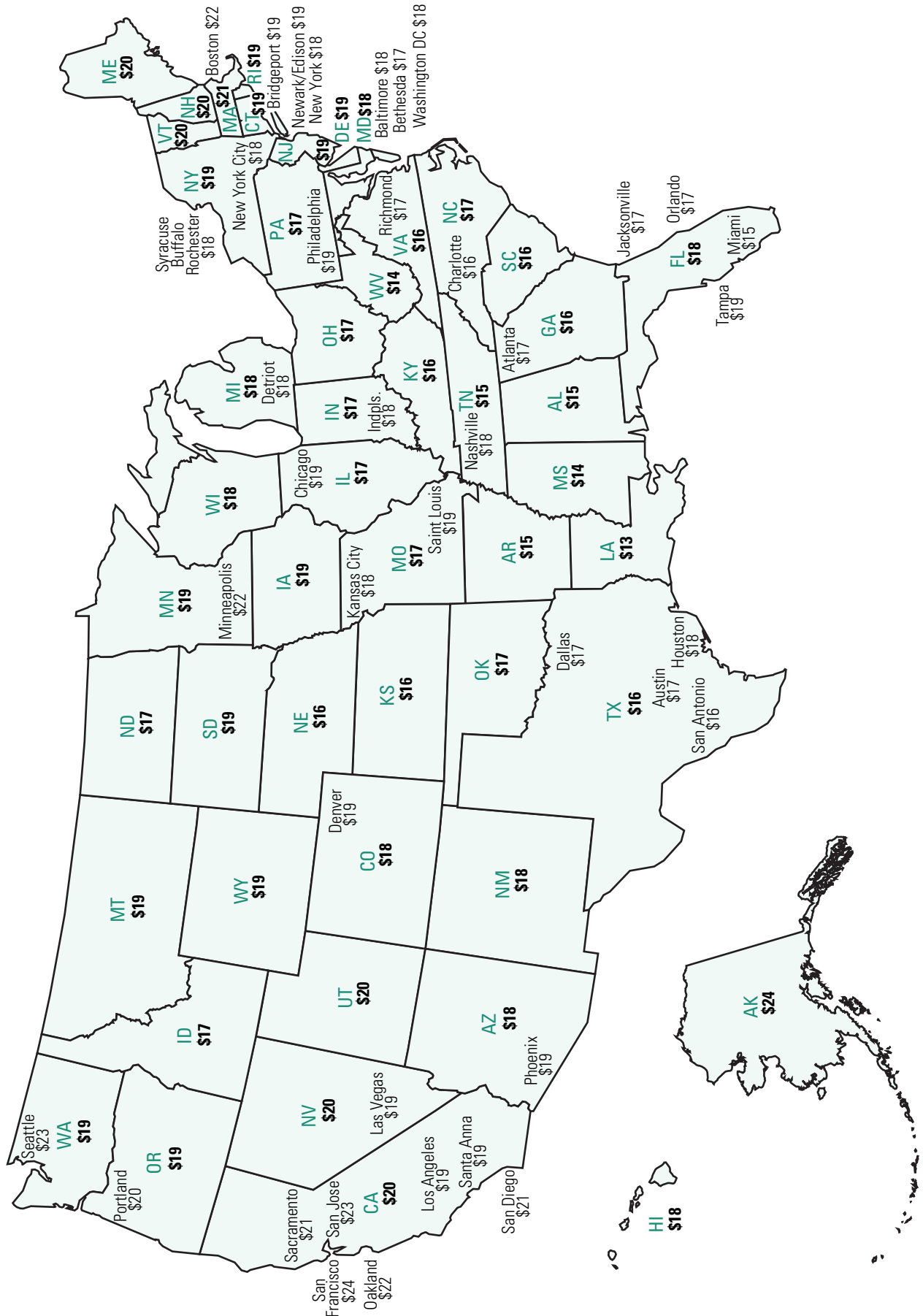
Medical Model: This model is typically for individuals who have health care problems. Generally, the medical model provides nursing supervision and medical monitoring for each participant. Medical model programs may also offer physical, occupational, and speech therapy. Thirty-eight percent of ADH facilities surveyed offered this model.

Combined Model: Providers offering this model may provide both social and medical services. Usually a Registered Nurse (RN) or Licensed Practical Nurse (LPN) on staff oversees general health while participants take part in a variety of activities designed to stimulate cognition and movement. Fifty-seven percent of ADH facilities surveyed offered this model.

Nationally, the average daily rate charged by an ADH provider is \$59/day.

HOMEMAKER SERVICES (NON-MEDICARE CERTIFIED, LICENSED) HOURLY RATES

National Average \$18



HOMEMAKER SERVICES (NON-MEDICARE CERTIFIED, LICENSED) HOURLY RATES

State or Region	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate	Five-Year Annual Growth*
AK	\$23	\$25	\$24	9%
AL	11	30	15	3%
AR	12	18	15	1%
AZ - Phoenix	17	22	19	4%
AZ - Rest of State	16	20	18	0%
CA - Los Angeles	11	26	19	3%
CA - Oakland	17	26	22	3%
CA - Rest of State	15	27	20	-2%
CA - Sacramento	18	24	21	1%
CA - Santa Ana	18	22	19	2%
CA - San Diego	18	22	21	7%
CA - San Francisco	20	26	24	2%
CA - San Jose	16	30	23	3%
CO - Denver	14	22	19	4%
CO - Rest of State	12	22	18	3%
CT - Bridgeport	15	22	19	-2%
CT - Rest of State	16	22	19	-1%
DC - Bethesda	13	24	17	2%
DC - Washington	16	20	18	2%
DE	15	23	19	5%
FL - Jacksonville	15	18	17	1%
FL - Miami	11	20	15	3%
FL - Orlando	14	23	17	5%
FL - Rest of State	15	23	18	5%
FL - Tampa	16	22	19	4%
GA - Atlanta	14	19	17	3%
GA - Rest of State	12	20	16	3%
HI	14	22	18	1%
IA	16	28	19	-1%
ID	15	20	17	6%
IL - Chicago	14	25	19	2%
IL - Rest of State	12	24	17	4%
IN - Indianapolis	17	20	18	-3%
IN - Rest of State	13	22	17	3%
KS	13	19	16	1%
KY	14	18	16	-2%
LA	9	17	13	3%
MA - Boston	20	25	22	4%
MA - Rest of State	18	23	21	1%
MD - Baltimore	16	22	18	5%
MD - Rest of State	10	24	18	-1%
ME	16	23	20	2%
MI - Detroit	15	26	18	5%
MI - Rest of State	14	21	18	2%
MN - Minneapolis	18	27	22	4%

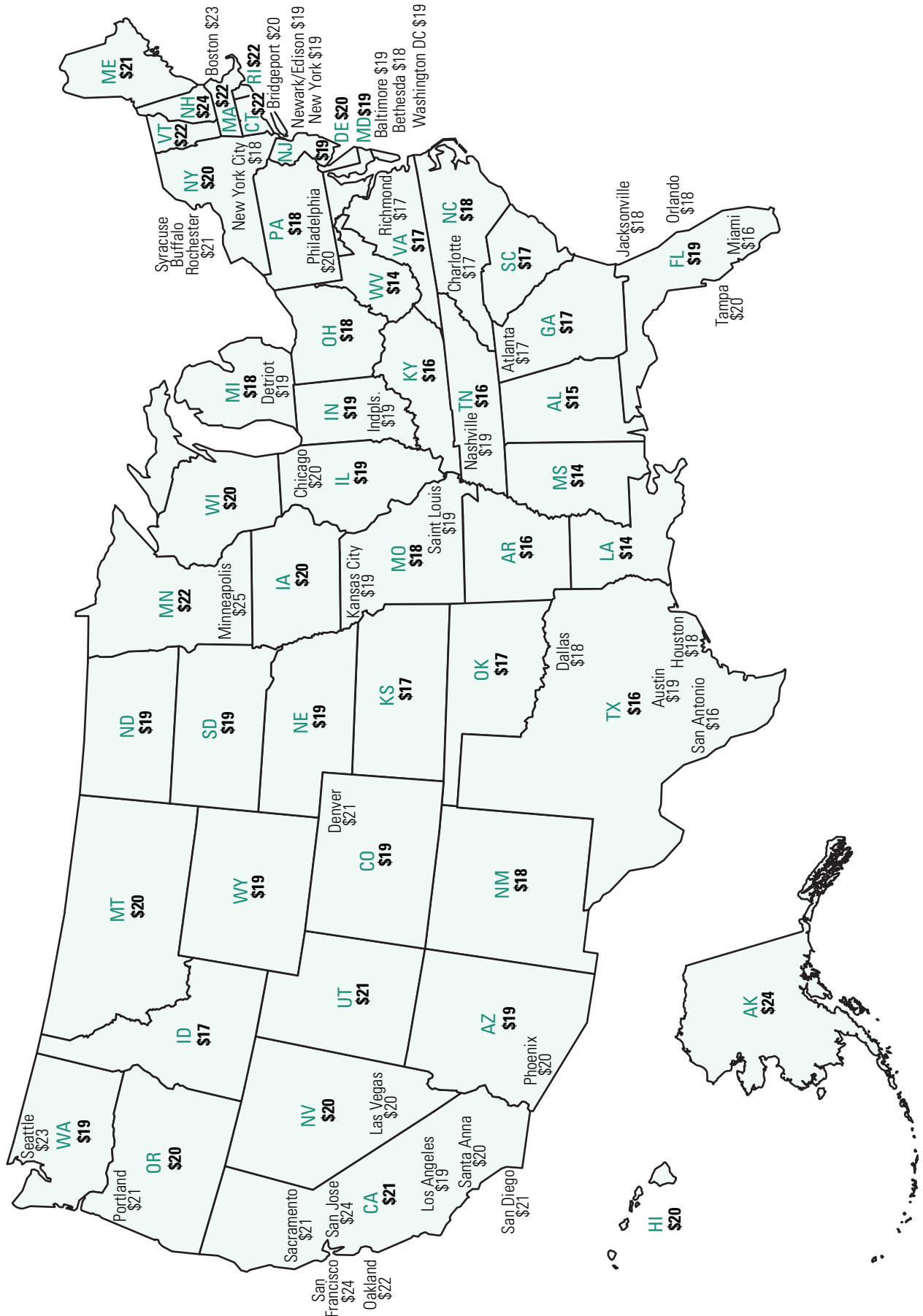
HOMEMAKER SERVICES (NON-MEDICARE CERTIFIED, LICENSED) HOURLY RATES

State or Region	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate	Five-Year Annual Growth*
MN - Rest of State	\$16	\$27	\$19	-4%
MO - Kansas City	16	22	18	2%
MO - Rest of State	15	21	17	6%
MO - St. Louis	17	21	19	0%
MS	11	18	14	1%
MT	17	20	19	5%
NC - Charlotte	15	17	16	2%
NC - Rest of State	12	21	17	2%
ND	14	19	17	1%
NE	15	18	16	4%
NH	14	28	20	5%
NJ - New York	14	21	18	2%
NJ - Rest of State	16	22	19	-4%
NM	12	28	18	8%
NV - Las Vegas	17	22	19	4%
NV - Rest of State	17	22	20	5%
NYC	12	22	18	3%
NY - Buffalo, Rochester, Syracuse	12	21	18	2%
NY - New York, Newark, Edison (Not NYC)	11	25	19	5%
NY - Rest of State	15	26	19	4%
OH	14	25	17	3%
OK	14	25	17	1%
OR - Portland	17	25	20	3%
OR - Rest of State	15	28	19	4%
PA - Philadelphia	15	24	19	2%
PA - Rest of State	13	24	17	-2%
RI	16	22	19	2%
SC	12	25	16	4%
SD	16	20	19	-2%
TN - Nashville	15	22	18	-1% **
TN - Rest of State	12	17	15	-1%
TX - Austin	14	20	17	1%
TX - Dallas	14	23	17	5%
TX - Houston	12	24	18	2%
TX - Rest of State	12	27	16	2%
TX - San Antonio	11	19	16	4%
UT	15	24	20	3%
VA - Richmond	13	20	17	2% **
VA - Rest of State	11	22	16	2%
VT	16	22	20	2%
WA - Rest of State	17	22	19	2%
WA - Seattle	19	28	23	4%
WI	15	25	18	3%
WV	12	16	14	1%
WY	17	20	19	5%
National	\$9	\$30	\$18	2%

**Represents state-wide growth as city-specific data was added in 2007.

HOME HEALTH AIDE SERVICES (NON-MEDICARE CERTIFIED, LICENSED) HOURLY RATES

National Average \$19



HOME HEALTH AIDE SERVICES (NON-MEDICARE CERTIFIED, LICENSED) HOURLY RATES

State or Region	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate	Five-Year Annual Growth*
AK	\$23	\$25	\$24	1%
AL	13	30	15	2%
AR	12	18	16	1%
AZ - Phoenix	18	22	20	2%
AZ - Rest of State	17	21	19	-3%
CA - Los Angeles	13	28	19	0%
CA - Oakland	17	26	22	2%
CA - Rest of State	15	27	21	0%
CA - Sacramento	18	24	21	2%
CA - Santa Ana	18	24	20	-4%
CA - San Diego	19	22	21	3%
CA - San Francisco	20	26	24	2%
CA - San Jose	16	30	24	1%
CO - Denver	14	26	21	5%
CO - Rest of State	12	22	19	3%
CT - Bridgeport	15	25	20	-1%
CT - Rest of State	19	25	22	-1%
DC - Bethesda	14	26	18	1%
DC - Washington	16	23	19	3%
DE	15	23	20	-1%
FL - Jacksonville	16	21	18	1%
FL - Miami	13	20	16	-2%
FL - Orlando	15	23	18	5%
FL - Rest of State	15	25	19	2%
FL - Tampa	16	25	20	2%
GA - Atlanta	14	19	17	0%
GA - Rest of State	12	29	17	0%
HI	14	25	20	8%
IA	16	28	20	-6%
ID	15	20	17	2%
IL - Chicago	15	25	20	2%
IL - Rest of State	12	24	19	3%
IN - Indianapolis	17	23	19	-1%
IN - Rest of State	13	24	19	-2%
KS	15	19	17	2%
KY	15	18	16	-4%
LA	9	17	14	-2%
MA - Boston	22	27	23	2%
MA - Rest of State	19	27	22	1%
MD - Baltimore	18	22	19	5%
MD - Rest of State	14	24	19	-1%
ME	16	25	21	2%
MI - Detroit	16	26	19	1%
MI - Rest of State	15	23	18	2%
MN - Minneapolis	20	27	25	5%

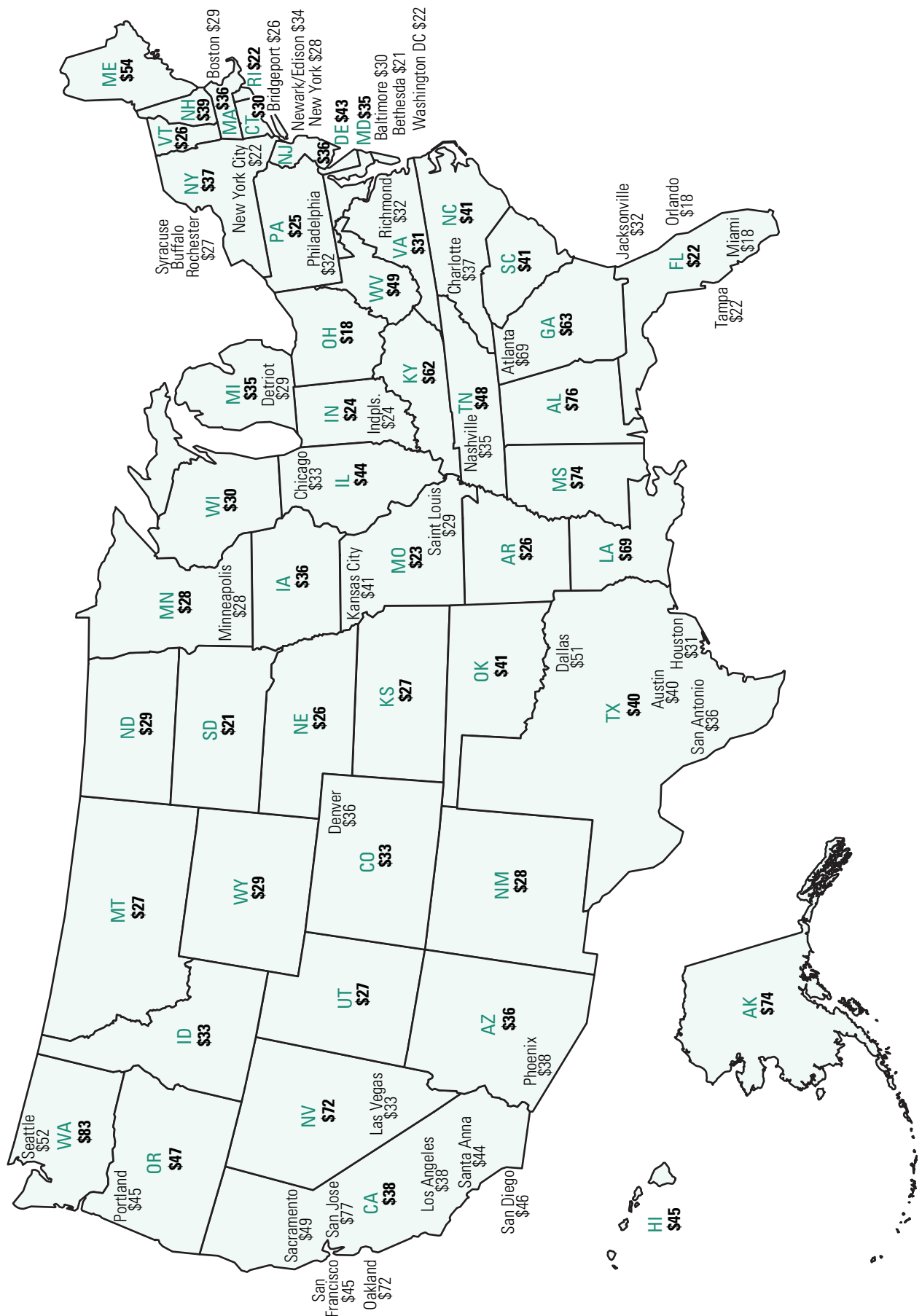
HOME HEALTH AIDE SERVICES (NON-MEDICARE CERTIFIED, LICENSED) HOURLY RATES

State or Region	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate	Five-Year Annual Growth*
MN - Rest of State	\$18	\$27	\$22	-4%
MO - Kansas City	16	24	19	1%
MO - Rest of State	15	21	18	-1%
MO - St. Louis	17	21	19	-5%
MS	11	18	14	0%
MT	17	28	20	4%
NC - Charlotte	15	18	17	1%
NC - Rest of State	14	23	18	1%
ND	14	22	19	3%
NE	15	28	19	4%
NH	22	28	24	0%
NJ - New York	14	22	19	0%
NJ - Rest of State	17	22	19	-3%
NM	15	28	18	3%
NV - Las Vegas	18	25	20	5%
NV - Rest of State	18	23	20	0%
NYC	12	22	18	3%
NY - Buffalo, Rochester, Syracuse	17	26	21	1%
NY - New York, Newark, Edison (Not NYC)	11	25	19	2%
NY - Rest of State	17	26	20	5%
OH	14	25	18	2%
OK	14	25	17	1%
OR - Portland	19	25	21	3%
OR - Rest of State	15	28	20	4%
PA - Philadelphia	15	25	20	1%
PA - Rest of State	13	24	18	-2%
RI	20	30	22	0%
SC	12	28	17	3%
SD	18	20	19	0%
TN - Nashville	15	22	19	-1%**
TN - Rest of State	12	18	16	-1%
TX - Austin	16	21	19	2%
TX - Dallas	14	23	18	3%
TX - Houston	14	24	18	2%
TX - Rest of State	12	27	16	0%
TX - San Antonio	13	19	16	3%
UT	15	25	21	3%
VA - Richmond	15	19	17	1%**
VA - Rest of State	14	22	17	1%
VT	18	27	22	3%
WA - Rest of State	17	23	19	-1%
WA - Seattle	19	28	23	2%
WI	16	25	20	-2%
WV	12	16	14	1%
WY	17	20	19	5%
National	\$9	\$30	\$19	1%

**Represents state-wide growth as city-specific data was added in 2007.

HOME HEALTH AIDE SERVICES (MEDICARE CERTIFIED) HOURLY RATES

National Average \$38



HOME HEALTH AIDE SERVICES (MEDICARE CERTIFIED) HOURLY RATES

State or Region	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
AK	\$21	\$115	\$74
AL	14	130	76
AR	13	69	26
AZ - Phoenix	15	150	38
AZ - Rest of State	19	92	36
CA - Los Angeles	16	175	38
CA - Oakland	23	185	72
CA - Rest of State	17	105	38
CA - Sacramento	19	94	49
CA - Santa Ana	21	90	44
CA - San Diego	18	140	46
CA - San Francisco	23	106	45
CA - San Jose	26	119	77
CO - Denver	20	70	36
CO - Rest of State	20	70	33
CT - Bridgeport	17	35	26
CT - Rest of State	23	38	30
DC - Bethesda	17	30	21
DC - Washington	15	40	22
DE	23	110	43
FL - Jacksonville	15	100	32
FL - Miami	13	63	18
FL - Orlando	15	25	18
FL - Rest of State	13	64	22
FL - Tampa	18	35	22
GA - Atlanta	17	120	69
GA - Rest of State	14	113	63
HI	18	110	45
IA	18	99	36
ID	15	125	33
IL - Chicago	12	127	33
IL - Rest of State	17	99	44
IN - Indianapolis	17	38	24
IN - Rest of State	15	75	24
KS	12	90	27
KY	20	90	62
LA	12	150	69
MA - Boston	18	55	29
MA - Rest of State	18	76	36
MD - Baltimore	18	75	30
MD - Rest of State	17	85	35
ME	20	84	54
MI - Detroit	12	90	29
MI - Rest of State	14	100	35
MN - Minneapolis	18	35	28

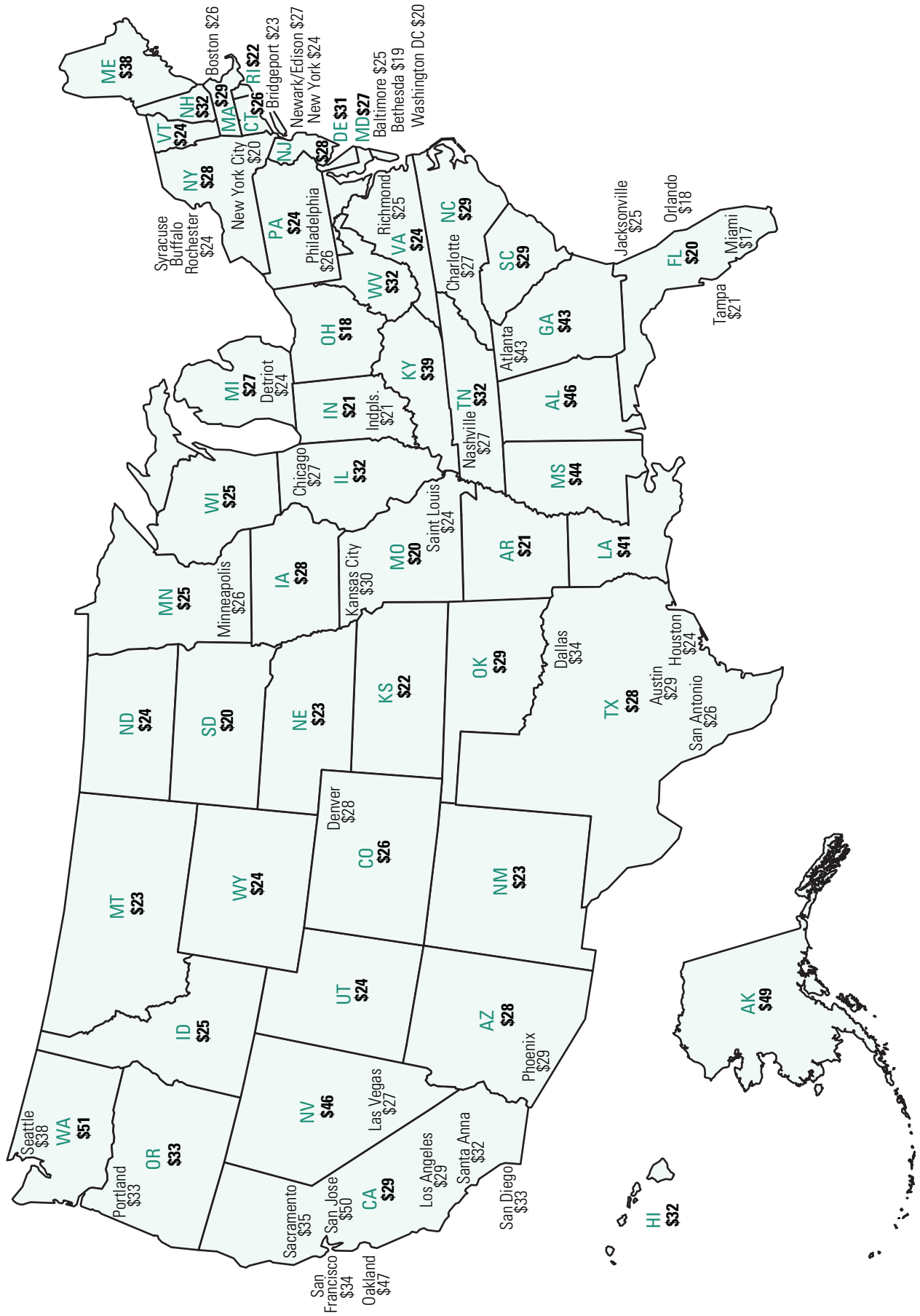
Annual growth rates are not provided for this category. Because Medicare certified rates include rates associated with skilled service visits in the home (along with rates for non-skilled visits), the wide variety of ranges in the skilled rates skew the average rates from year to year. Given this fluctuation and the random sampling methodology employed by the survey, compound annual growth rates do not provide a true indication of annual growth on a regional basis for this category.

HOME HEALTH AIDE SERVICES (MEDICARE CERTIFIED) HOURLY RATES

State or Region	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
MN - Rest of State	\$17	\$45	\$28
MO - Kansas City	12	124	41
MO - Rest of State	15	65	23
MO - St. Louis	15	85	29
MS	50	149	74
MT	15	63	27
NC - Charlotte	16	60	37
NC - Rest of State	15	110	41
ND	18	100	29
NE	14	50	26
NH	22	75	39
NJ - New York	19	88	28
NJ - Rest of State	17	65	36
NM	13	90	28
NV - Las Vegas	18	75	33
NV - Rest of State	23	175	72
NYC	16	35	22
NY - Buffalo, Rochester, Syracuse	19	37	27
NY - New York, Newark, Edison (Not NYC)	14	90	34
NY - Rest of State	17	60	37
OH	12	45	18
OK	14	104	41
OR - Portland	18	157	45
OR - Rest of State	18	102	47
PA - Philadelphia	19	93	32
PA - Rest of State	14	90	25
RI	18	27	22
SC	14	75	41
SD	18	24	21
TN - Nashville	17	65	35
TN - Rest of State	15	130	48
TX - Austin	17	100	40
TX - Dallas	12	175	51
TX - Houston	10	125	31
TX - Rest of State	10	125	40
TX - San Antonio	12	85	36
UT	20	35	27
VA - Richmond	16	120	32
VA - Rest of State	13	90	31
VT	17	45	26
WA - Rest of State	20	117	83
WA - Seattle	22	146	52
WI	15	67	30
WV	14	100	49
WY	20	78	29
National	\$10	\$185	\$38

HOME HEALTH AIDE SERVICES (BOTH PROVIDER TYPES) HOURLY RATES

National Average \$29



HOME HEALTH AIDE SERVICES (BOTH PROVIDER TYPES) HOURLY RATES

State or Region	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
AK	\$21	\$115	\$49
AL	13	130	46
AR	12	69	21
AZ - Phoenix	15	150	29
AZ - Rest of State	17	92	28
CA - Los Angeles	13	175	29
CA - Oakland	17	185	47
CA - Rest of State	15	105	29
CA - Sacramento	18	94	35
CA - Santa Ana	18	90	32
CA - San Diego	18	140	33
CA - San Francisco	20	106	34
CA - San Jose	16	119	50
CO - Denver	14	70	28
CO - Rest of State	12	70	26
CT - Bridgeport	15	35	23
CT - Rest of State	19	38	26
DC - Bethesda	14	30	19
DC - Washington	15	40	20
DE	15	110	31
FL - Jacksonville	15	100	25
FL - Miami	13	63	17
FL - Orlando	15	25	18
FL - Rest of State	13	64	20
FL - Tampa	16	35	21
GA - Atlanta	14	120	43
GA - Rest of State	12	113	40
HI	14	110	32
IA	16	99	28
ID	15	125	25
IL - Chicago	12	127	27
IL - Rest of State	12	99	32
IN - Indianapolis	17	38	21
IN - Rest of State	13	75	21
KS	12	90	22
KY	15	90	39
LA	9	150	41
MA - Boston	18	55	26
MA - Rest of State	18	76	29
MD - Baltimore	18	75	25
MD - Rest of State	14	85	27
ME	16	84	38
MI - Detroit	12	90	24
MI - Rest of State	14	100	27
MN - Minneapolis	18	35	26

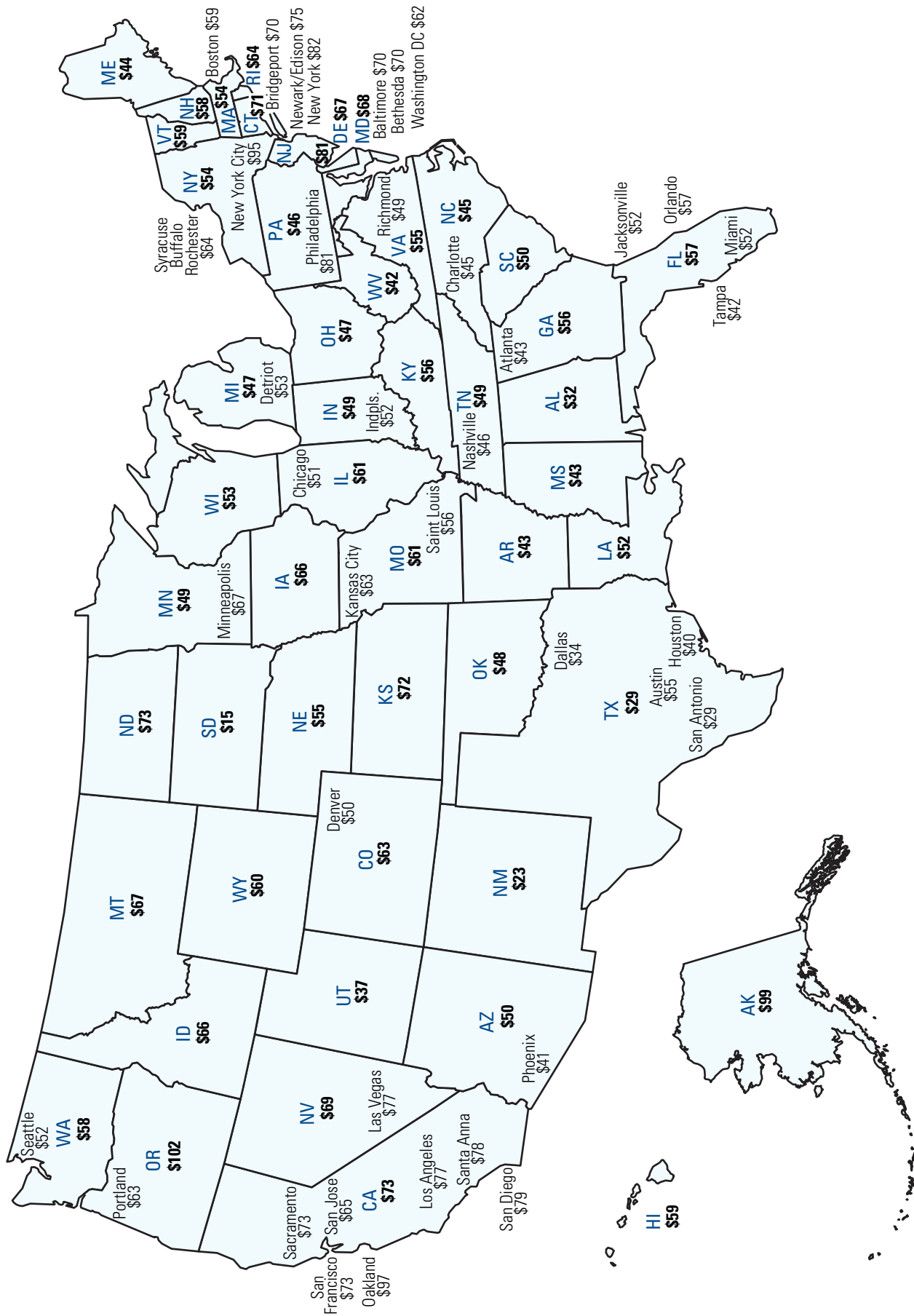
Annual growth rates are not provided for this category. Because Medicare certified rates include rates associated with skilled service visits in the home (along with rates for non-skilled visits), the wide variety of ranges in the skilled rates skew the average rates from year to year. Given this fluctuation and the random sampling methodology employed by the survey, compound annual growth rates do not provide a true indication of annual growth on a regional basis for this category.

HOME HEALTH AIDE SERVICES (BOTH PROVIDER TYPES) HOURLY RATES

State or Region	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
MN - Rest of State	\$17	\$45	\$25
MO - Kansas City	12	124	30
MO - Rest of State	15	65	20
MO - St. Louis	15	85	24
MS	11	149	44
MT	15	63	23
NC - Charlotte	15	60	27
NC - Rest of State	14	110	29
ND	14	100	24
NE	14	50	23
NH	22	75	32
NJ - New York	14	88	24
NJ - Rest of State	17	65	28
NM	13	90	23
NV - Las Vegas	18	75	27
NV - Rest of State	18	175	46
NYC	12	35	20
NY - Buffalo, Rochester, Syracuse	17	37	24
NY - New York, Newark, Edison (Not NYC)	11	90	27
NY - Rest of State	17	60	28
OH	12	45	18
OK	14	104	29
OR - Portland	18	157	33
OR - Rest of State	15	102	33
PA - Philadelphia	15	93	26
PA - Rest of State	13	90	22
RI	18	30	22
SC	12	75	29
SD	18	24	20
TN - Nashville	15	65	27
TN - Rest of State	12	130	32
TX - Austin	16	100	29
TX - Dallas	12	175	34
TX - Houston	10	125	24
TX - Rest of State	10	125	28
TX - San Antonio	12	85	26
UT	15	35	24
VA - Richmond	15	120	25
VA - Rest of State	13	90	24
VT	17	45	24
WA - Rest of State	17	117	51
WA - Seattle	19	146	38
WI	15	67	25
WV	14	100	32
WY	17	78	24
National	\$9	\$185	\$29

ADULT DAY HEALTH CARE DAILY RATES

National Average \$59



ADULT DAY HEALTH CARE DAILY RATES

State or Region	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate	Average Annual Rate [◇]
AK	\$70	\$125	\$99	\$25,675
AL	16	75	32	8,377
AR	26	52	43	11,050
AZ - Phoenix	n/a	n/a	41 [‡]	10,546 [‡]
AZ - Rest of State	10	67	50	13,000
CA - Los Angeles	50	100	77	19,950
CA - Oakland	50	164	97	25,314
CA - Rest of State	48	84	73	18,923
CA - Sacramento	30	100	73	19,006
CA - Santa Ana	70	86	78	20,238
CA - San Diego	72	85	79	20,545
CA - San Francisco	48	105	73	19,100
CA - San Jose	55	80	65	16,835
CO - Denver	41	66	50	13,005
CO - Rest of State	30	113	63	16,289
CT - Bridgeport	62	80	70	18,073
CT - Rest of State	62	80	71	18,476
DC - Bethesda	55	90	70	18,135
DC - Washington	40	70	62	16,019
DE	30	99	67	17,321
FL - Jacksonville	32	63	52	13,593
FL - Miami	40	60	52	13,640
FL - Orlando	50	60	57	14,846
FL - Rest of State	49	81	57	14,742
FL - Tampa	12	59	42	10,876
GA - Atlanta	30	55	43	11,050
GA - Rest of State	20	80	56	14,687
HI	44	87	59	15,249
IA	44	125	66	17,129
ID	30	100	66	17,160
IL - Chicago	40	72	51	13,156
IL - Rest of State	49	73	61	15,959
IN - Indianapolis	46	60	52	13,424
IN - Rest of State	30	80	49	12,844
KS	55	100	72	18,754
KY	28	72	56	14,433
LA	35	95	52	13,559
MA - Boston	54	65	59	15,337
MA - Rest of State	51	56	54	14,009
MD - Baltimore	44	83	70	18,078
MD - Rest of State	36	75	68	17,685
ME	n/a	n/a	44 [‡]	11,550 [‡]
MI - Detroit	35	75	53	13,725
MI - Rest of State	30	63	47	12,184
MN - Minneapolis	54	83	67	17,529

[◇]Assumes five days a week.

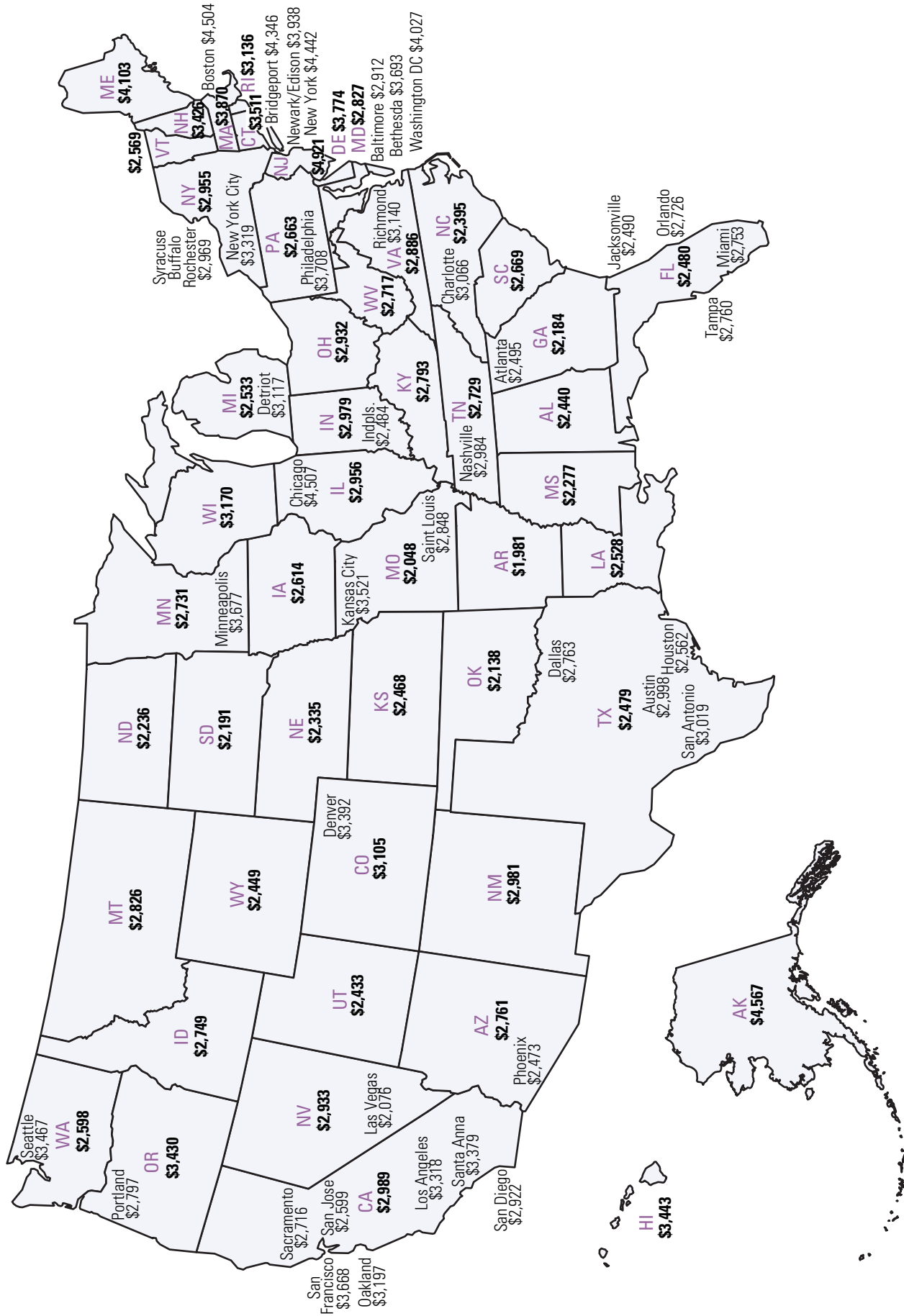
26 [‡]Represents an imputed daily rate calculated by multiplying the average hourly rate within the region by eight hours and applying a 49.7% discount.

ADULT DAY HEALTH CARE DAILY RATES

State or Region	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate	Average Annual Rate ^o
MN - Rest of State	\$43	\$63	\$49	\$12,800
MO - Kansas City	56	65	63	16,273
MO - Rest of State	30	75	61	15,837
MO - St. Louis	36	70	56	14,667
MS	13	78	43	11,292
MT	32	125	67	17,456
NC - Charlotte	30	55	45	11,661
NC - Rest of State	27	61	45	11,817
ND	38	165	73	18,990
NE	17	95	55	14,225
NH	50	68	58	15,020
NJ - New York	55	91	82	21,234
NJ - Rest of State	77	84	81	21,078
NM	5	50	23	5,923
NV - Las Vegas	60	105	77	20,020
NV - Rest of State	58	85	69	18,026
NYC	40	175	95	24,635
NY - Buffalo, Rochester, Syracuse	35	122	64	16,674
NY - New York, Newark, Edison (Not NYC)	40	151	75	19,529
NY - Rest of State	20	105	54	13,946
OH	27	62	47	12,090
OK	45	59	48	12,441
OR - Portland	25	101	63	16,448
OR - Rest of State	76	150	102	26,632
PA - Philadelphia	58	84	81	21,164
PA - Rest of State	30	55	46	11,843
RI	57	80	64	16,588
SC	45	82	50	12,990
SD	8	30	15	3,986
TN - Nashville	14	80	46	12,004
TN - Rest of State	35	80	49	12,779
TX - Austin	50	65	55	14,300
TX - Dallas	30	70	43	11,094
TX - Houston	27	60	40	10,335
TX - Rest of State	13	80	29	7,556
TX - San Antonio	25	35	29	7,545
UT	25	48	37	9,646
VA - Richmond	30	65	49	12,776
VA - Rest of State	45	96	55	14,219
VT	n/a	n/a	59 ⁺	15,275 ⁺
WA - Rest of State	50	66	58	15,166
WA - Seattle	45	57	52	13,642
WI	44	64	53	13,728
WV	20	63	42	10,969
WY	60	60	60	15,600
National	\$5	\$175	\$59	\$15,236

ASSISTED LIVING FACILITY (PRIVATE ONE BEDROOM) MONTHLY RATES

National Average \$3,008



ASSISTED LIVING FACILITY (PRIVATE ONE BEDROOM) MONTHLY RATES

State or Region	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate	Average Annual Rate	Five-Year Annual Growth*
AK	\$2,100	\$6,500	\$4,567	\$54,809	9%
AL	1,513	3,915	2,440	29,280	5%
AR	1,200	2,800	1,981	23,774	4%
AZ - Phoenix	550	5,250	2,473	29,676	2%
AZ - Rest of State	1,300	4,500	2,761	33,134	4%
CA - Los Angeles	920	8,700	3,318	39,815	7%
CA - Oakland	950	6,000	3,197	38,358	3%
CA - Rest of State	1,000	5,800	2,989	35,870	4%
CA - Sacramento	1,650	5,600	2,716	32,591	4%
CA - Santa Ana	1,600	6,800	3,379	40,543	7%
CA - San Diego	1,000	6,200	2,922	35,061	7%
CA - San Francisco	2,000	6,000	3,668	44,011	6%
CA - San Jose	1,300	4,800	2,599	31,183	-1%
CO - Denver	1,750	5,125	3,392	40,703	6%
CO - Rest of State	1,500	5,970	3,105	37,261	7%
CT - Bridgeport	2,400	6,200	4,346	52,151	2%
CT - Rest of State	1,600	5,060	3,511	42,126	4%
DC - Bethesda	2,000	6,100	3,693	44,320	4%
DC - Washington	3,350	4,860	4,027	48,328	7%
DE	1,000	6,390	3,774	45,282	5%
FL - Jacksonville	1,500	3,800	2,490	29,880	4%
FL - Miami	1,150	4,895	2,753	33,032	6%
FL - Orlando	1,500	4,500	2,726	32,718	6%
FL - Rest of State	1,020	5,600	2,480	29,765	12%
FL - Tampa	925	4,298	2,760	33,124	9%
GA - Atlanta	1,000	6,000	2,495	29,943	4%
GA - Rest of State	850	4,000	2,184	26,214	5%
HI	1,200	6,116	3,443	41,310	10%
IA	1,625	4,627	2,614	31,363	7%
ID	1,500	4,000	2,749	32,985	10%
IL - Chicago	2,000	6,600	4,507	54,089	12%
IL - Rest of State	1,680	6,300	2,956	35,472	1%
IN - Indianapolis	1,095	5,520	2,484	29,807	5%
IN - Rest of State	1,675	4,250	2,979	35,749	9%
KS	1,900	3,918	2,468	29,614	-2%
KY	1,525	5,700	2,793	33,513	2%
LA	2,000	4,200	2,528	30,336	8%
MA - Boston	2,870	6,900	4,504	54,052	6%
MA - Rest of State	3,000	4,650	3,870	46,440	1%
MD - Baltimore	1,000	5,350	2,912	34,938	2%
MD - Rest of State	1,200	4,850	2,827	33,927	8%
ME	2,000	7,170	4,103	49,240	6%
MI - Detroit	1,200	5,500	3,117	37,408	0%
MI - Rest of State	751	4,800	2,533	30,393	5%
MN - Minneapolis	2,000	8,850	3,677	44,125	9%

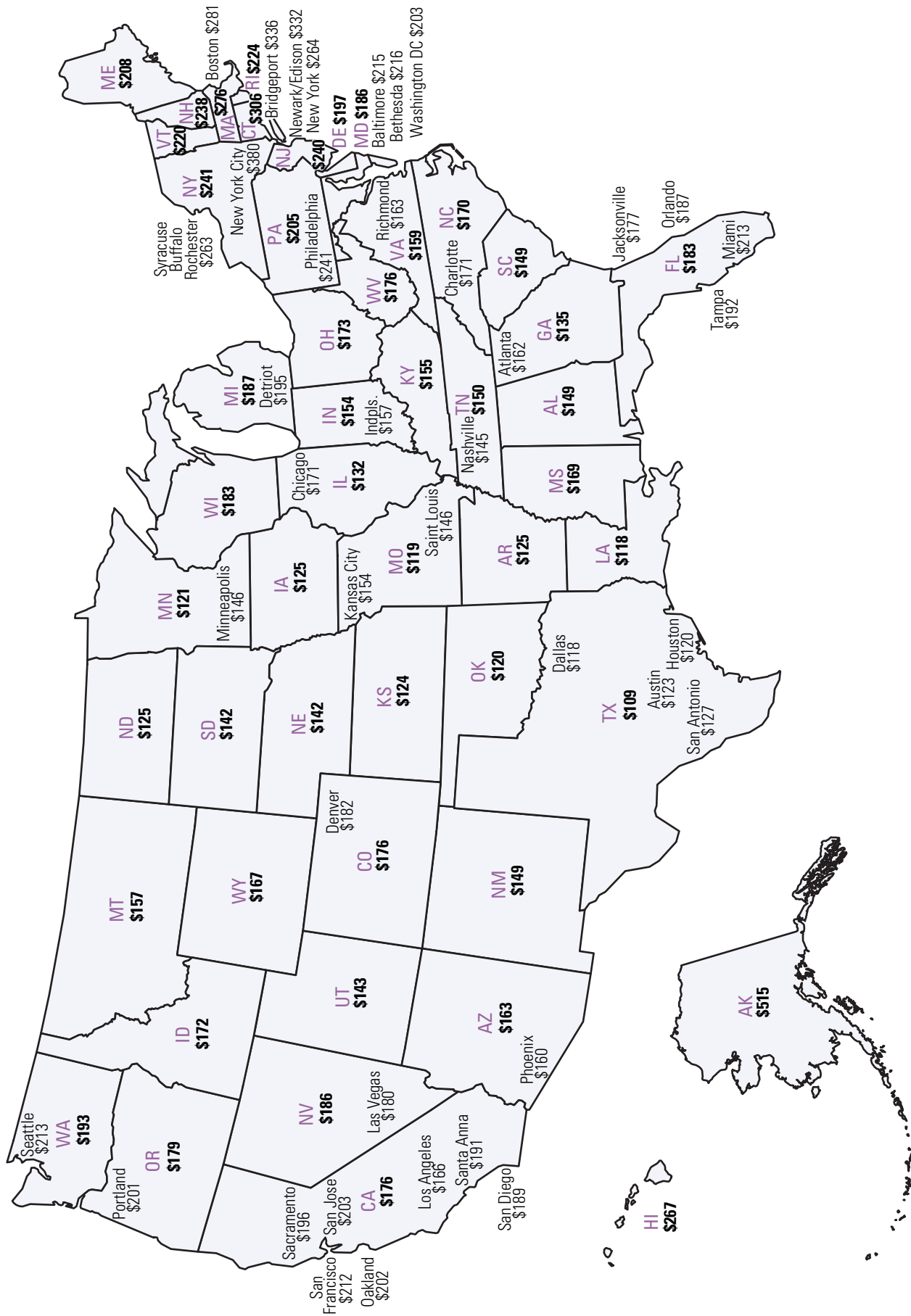
ASSISTED LIVING FACILITY (PRIVATE ONE BEDROOM) MONTHLY RATES

State or Region	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate	Average Annual Rate	Five-Year Annual Growth*
MN - Rest of State	\$1,306	\$4,830	\$2,731	\$32,771	3%
MO - Kansas City	2,035	6,500	3,521	42,247	15%
MO - Rest of State	1,125	4,620	2,048	24,574	1%
MO - St. Louis	1,300	5,265	2,848	34,178	9%
MS	1,250	2,965	2,277	27,329	3%
MT	1,662	3,910	2,826	33,907	8%
NC - Charlotte	1,700	4,800	3,066	36,795	4%
NC - Rest of State	1,118	5,000	2,395	28,734	4%
ND	1,725	3,128	2,236	26,829	5%
NE	1,009	3,895	2,335	28,016	2%
NH	1,200	7,170	3,426	41,117	3%
NJ - New York	2,596	6,350	4,442	53,307	5%
NJ - Rest of State	3,750	7,800	4,921	59,050	11%
NM	1,800	4,950	2,981	35,772	6%
NV - Las Vegas	900	4,000	2,076	24,911	1%
NV - Rest of State	1,960	4,850	2,933	35,195	7%
NYC	1,125	5,500	3,319	39,825	-2%
NY - Buffalo, Rochester, Syracuse	2,287	4,260	2,969	35,632	6%
NY - New York, Newark, Edison (Not NYC)	1,650	7,980	3,938	47,260	8%
NY - Rest of State	1,500	5,970	2,955	35,463	11%
OH	750	5,700	2,932	35,180	5%
OK	616	3,720	2,138	25,653	1%
OR - Portland	1,950	3,995	2,797	33,569	3%
OR - Rest of State	1,100	4,175	3,430	41,155	9%
PA - Philadelphia	925	6,450	3,708	44,498	5%
PA - Rest of State	1,125	5,310	2,663	31,955	7%
RI	1,128	4,950	3,136	37,626	9%
SC	1,200	3,901	2,669	32,027	8%
SD	1,600	3,280	2,191	26,296	3%
TN - Nashville	1,900	5,875	2,984	35,814	8%**
TN - Rest of State	1,600	4,428	2,729	32,744	8%
TX - Austin	1,500	4,600	2,998	35,973	3%
TX - Dallas	1,440	4,400	2,763	33,155	2%
TX - Houston	1,100	5,600	2,562	30,747	3%
TX - Rest of State	558	4,400	2,479	29,751	4%
TX - San Antonio	1,850	4,350	3,019	36,227	9%
UT	1,525	3,720	2,433	29,193	4%
VA - Richmond	1,200	4,200	3,140	37,676	7%**
VA - Rest of State	1,075	5,850	2,886	34,633	7%
VT	1,200	4,418	2,569	30,822	1%
WA - Rest of State	1,230	4,200	2,598	31,180	2%
WA - Seattle	1,880	7,593	3,467	41,607	4%
WI	770	6,771	3,170	38,043	9%
WV	1,155	5,550	2,717	32,601	7%
WY	1,541	3,525	2,449	29,388	6%
National	\$550	\$8,850	\$3,008	\$36,090	6%

**Represents state-wide growth as city-specific data was added in 2007.

NURSING HOME (SEMI-PRIVATE ROOM) DAILY RATES

National Average \$187



NURSING HOME (SEMI-PRIVATE ROOM) DAILY RATES

State or Region	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate	Average Annual Rate	Five-Year Annual Growth*
AK	\$385	\$850	\$515	\$187,813	0%
AL	124	198	149	54,258	3%
AR	100	151	125	45,580	3%
AZ - Phoenix	128	200	160	58,437	2%
AZ - Rest of State	133	210	163	59,329	3%
CA - Los Angeles	125	215	166	60,660	3%
CA - Oakland	164	240	202	73,828	4%
CA - Rest of State	135	242	176	64,068	5%
CA - Sacramento	158	235	196	71,380	6%
CA - Santa Ana	155	300	191	69,692	6%
CA - San Diego	135	225	189	68,882	4%
CA - San Francisco	123	267	212	77,485	1%
CA - San Jose	125	250	203	74,021	4%
CO - Denver	150	214	182	66,527	6%
CO - Rest of State	144	254	176	64,058	3%
CT - Bridgeport	235	392	336	122,501	6%
CT - Rest of State	165	358	306	111,780	4%
DC - Bethesda	177	238	216	78,712	5%
DC - Washington	163	245	203	74,272	4%
DE	170	220	197	71,832	-1%
FL - Jacksonville	155	199	177	64,607	4%
FL - Miami	135	300	213	77,909	6%
FL - Orlando	168	215	187	68,147	4%
FL - Rest of State	150	249	183	66,883	5%
FL - Tampa	155	239	192	70,069	5%
GA - Atlanta	130	190	162	59,063	2%
GA - Rest of State	105	187	135	49,256	0%
HI	195	375	267	97,601	7%
IA	102	183	125	45,550	4%
ID	154	198	172	62,605	4%
IL - Chicago	120	228	171	62,374	7%
IL - Rest of State	88	220	132	48,352	5%
IN - Indianapolis	110	194	157	57,451	3%
IN - Rest of State	108	201	154	56,120	5%
KS	90	163	124	45,096	4%
KY	134	201	155	56,754	-1%
LA	96	137	118	42,903	3%
MA - Boston	220	365	281	102,691	4%
MA - Rest of State	242	325	276	100,574	4%
MD - Baltimore	174	256	215	78,550	5%
MD - Rest of State	153	278	186	67,809	3%
ME	155	247	208	75,928	4%
MI - Detroit	158	248	195	71,209	5%
MI - Rest of State	99	240	187	68,437	4%
MN - Minneapolis	115	199	146	53,229	-1%

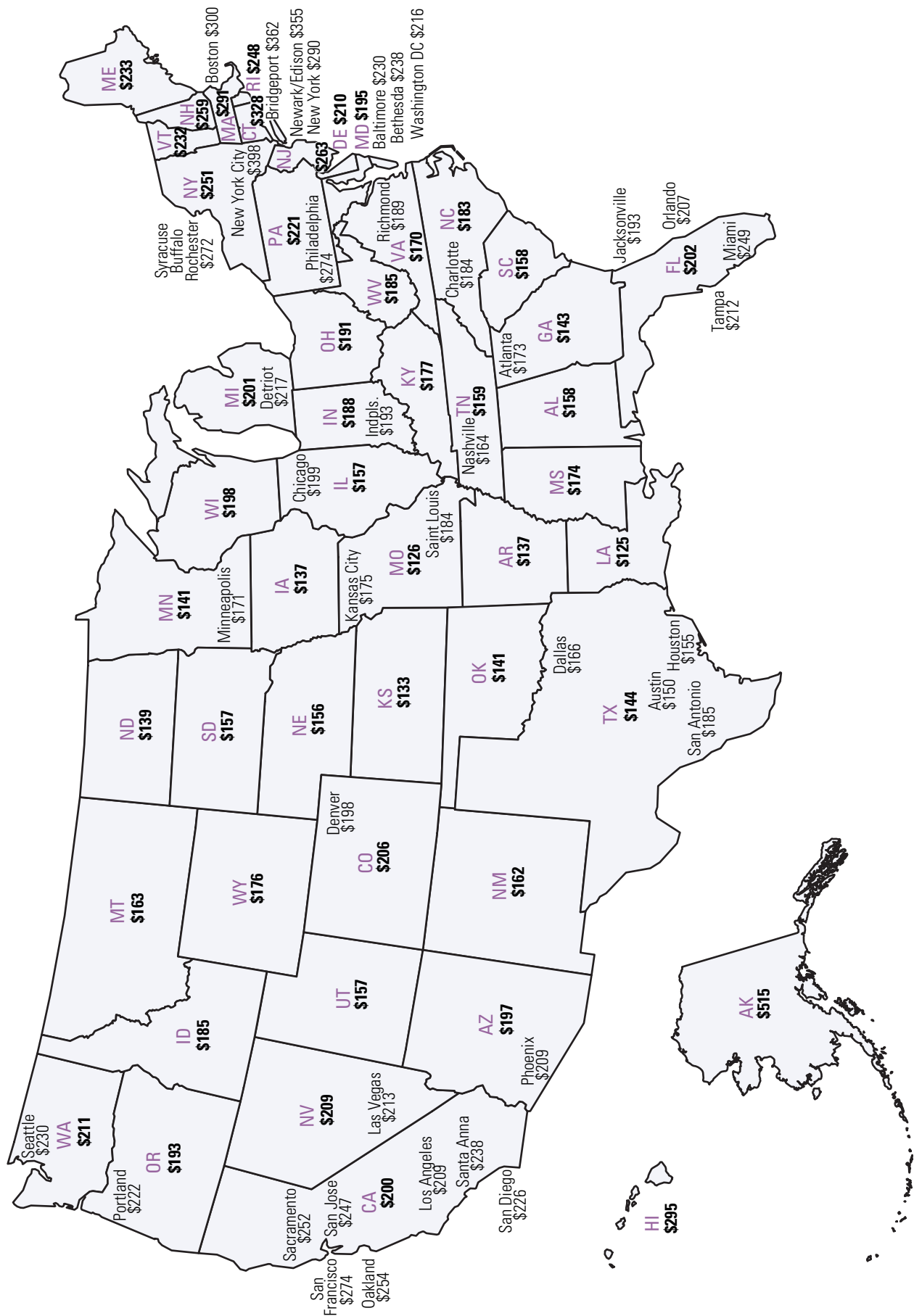
NURSING HOME (SEMI-PRIVATE ROOM) DAILY RATES

State or Region	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate	Average Annual Rate	Five-Year Annual Growth*
MN - Rest of State	\$100	\$148	\$121	\$44,062	-1%
MO - Kansas City	133	200	154	56,377	5%
MO - Rest of State	99	141	119	43,380	3%
MO - St. Louis	110	180	146	53,215	8%
MS	150	210	169	61,523	7%
MT	135	198	157	57,172	5%
NC - Charlotte	149	187	171	62,423	3%
NC - Rest of State	136	217	170	61,913	3%
ND	110	140	125	45,758	2%
NE	100	236	142	51,931	6%
NH	195	295	238	86,920	2%
NJ - New York	187	310	264	96,467	3%
NJ - Rest of State	208	275	240	87,488	2%
NM	135	184	149	54,541	3%
NV - Las Vegas	147	201	180	65,658	5%
NV - Rest of State	142	233	186	67,767	-2%
NYC	290	454	380	138,634	3%
NY - Buffalo, Rochester, Syracuse	201	325	263	95,892	4%
NY - New York, Newark, Edison (Not NYC)	225	485	332	121,041	4%
NY - Rest of State	171	361	241	88,145	3%
OH	109	234	173	62,988	5%
OK	85	150	120	43,795	4%
OR - Portland	179	220	201	73,274	7%
OR - Rest of State	122	202	179	65,335	5%
PA - Philadelphia	175	293	241	87,962	4%
PA - Rest of State	140	274	205	74,830	5%
RI	180	279	224	81,746	5%
SC	115	170	149	54,533	5%
SD	117	170	142	51,930	4%
TN - Nashville	116	160	145	53,106	4%**
TN - Rest of State	125	180	150	54,702	4%
TX - Austin	85	183	123	45,067	5%
TX - Dallas	85	175	118	42,995	2%
TX - Houston	96	168	120	43,859	4%
TX - Rest of State	65	152	109	39,791	5%
TX - San Antonio	95	162	127	46,384	5%
UT	115	165	143	52,053	5%
VA - Richmond	139	199	163	59,623	4%**
VA - Rest of State	135	187	159	58,194	4%
VT	185	260	220	80,258	4%
WA - Rest of State	140	255	193	70,333	4%
WA - Seattle	198	236	213	77,672	3%
WI	113	263	183	66,726	3%
WV	130	214	176	64,206	0%
WY	150	187	167	60,951	5%
National	\$65	\$850	\$187	\$68,408	4%

**Represents state-wide growth as city-specific data was added in 2007.

NURSING HOME (PRIVATE ROOM) DAILY RATES

National Average \$209



NURSING HOME (PRIVATE ROOM) DAILY RATES

State or Region	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate	Average Annual Rate	Five-Year Annual Growth*
AK	\$385	\$850	\$515	\$187,902	0%
AL	130	203	158	57,591	3%
AR	100	185	137	49,976	3%
AZ - Phoenix	155	300	209	76,202	2%
AZ - Rest of State	148	321	197	72,084	1%
CA - Los Angeles	130	360	209	76,459	4%
CA - Oakland	180	335	254	92,740	5%
CA - Rest of State	145	345	200	72,919	6%
CA - Sacramento	194	450	252	92,094	10%
CA - Santa Ana	185	360	238	86,934	4%
CA - San Diego	165	262	226	82,560	2%
CA - San Francisco	165	365	274	100,101	3%
CA - San Jose	190	345	247	89,973	2%
CO - Denver	160	230	198	72,359	3%
CO - Rest of State	169	340	206	75,259	5%
CT - Bridgeport	245	433	362	131,958	5%
CT - Rest of State	170	380	328	119,678	4%
DC - Bethesda	187	280	238	87,003	4%
DC - Washington	163	292	216	78,887	2%
DE	175	235	210	76,650	0%
FL - Jacksonville	158	227	193	70,373	4%
FL - Miami	150	350	249	91,022	6%
FL - Orlando	175	250	207	75,387	4%
FL - Rest of State	160	289	202	73,833	4%
FL - Tampa	170	289	212	77,212	5%
GA - Atlanta	135	207	173	63,176	3%
GA - Rest of State	105	202	143	52,139	0%
HI	210	375	295	107,575	6%
IA	108	225	137	49,918	4%
ID	157	218	185	67,675	5%
IL - Chicago	120	279	199	72,567	7%
IL - Rest of State	95	341	157	57,362	6%
IN - Indianapolis	163	235	193	70,283	2%
IN - Rest of State	126	338	188	68,655	5%
KS	103	182	133	48,656	2%
KY	145	340	177	64,740	-1%
LA	104	144	125	45,539	1%
MA - Boston	240	375	300	109,396	2%
MA - Rest of State	260	335	291	106,321	4%
MD - Baltimore	200	263	230	83,804	4%
MD - Rest of State	160	278	195	71,273	3%
ME	175	326	233	85,112	5%
MI - Detroit	164	334	217	79,027	4%
MI - Rest of State	106	274	201	73,481	3%
MN - Minneapolis	132	239	171	62,355	-2%

NURSING HOME (PRIVATE ROOM) DAILY RATES

State or Region	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate	Average Annual Rate	Five-Year Annual Growth*
MN - Rest of State	\$116	\$180	\$141	\$51,342	2%
MO - Kansas City	137	229	175	63,980	4%
MO - Rest of State	104	151	126	46,018	3%
MO - St. Louis	127	255	184	67,242	12%
MS	153	210	174	63,623	6%
MT	145	207	163	59,395	4%
NC - Charlotte	157	206	184	67,259	3%
NC - Rest of State	148	237	183	66,830	3%
ND	114	162	139	50,603	1%
NE	110	243	156	56,846	6%
NH	200	315	259	94,641	2%
NJ - New York	198	450	290	105,779	2%
NJ - Rest of State	224	302	263	96,009	2%
NM	146	202	162	58,965	2%
NV - Las Vegas	178	360	213	77,787	5%
NV - Rest of State	162	277	209	76,429	0%
NYC	290	476	398	145,392	3%
NY - Buffalo, Rochester, Syracuse	215	342	272	99,378	4%
NY - New York, Newark, Edison (Not NYC)	250	500	355	129,570	4%
NY - Rest of State	177	377	251	91,588	1%
OH	109	259	191	69,611	3%
OK	89	215	141	51,607	5%
OR - Portland	191	250	222	80,848	7%
OR - Rest of State	135	221	193	70,395	4%
PA - Philadelphia	185	488	274	99,840	4%
PA - Rest of State	147	286	221	80,704	6%
RI	195	287	248	90,640	6%
SC	129	175	158	57,545	5%
SD	125	214	157	57,250	5%
TN - Nashville	131	176	164	59,778	6%**
TN - Rest of State	130	186	159	58,139	6%
TX - Austin	118	240	150	54,890	5%
TX - Dallas	90	240	166	60,640	3%
TX - Houston	115	218	155	56,592	0%
TX - Rest of State	95	220	144	52,590	5%
TX - San Antonio	135	250	185	67,624	8%
UT	130	225	157	57,332	3%
VA - Richmond	149	212	189	69,041	3%**
VA - Rest of State	142	192	170	62,096	3%
VT	200	284	232	84,802	4%
WA - Rest of State	145	302	211	76,949	4%
WA - Seattle	200	265	230	83,846	3%
WI	145	281	198	72,272	2%
WV	135	227	185	67,549	2%
WY	158	200	176	64,058	3%
National	\$89	\$850	\$209	\$76,460	4%

**Represents state-wide growth as city-specific data was added in 2007.

STATE REGIONS WITH COUNTIES

Listed alphabetically by state abbreviation

State Name	State or Region	Counties
Alaska	AK	All counties
Alabama	AL	All counties
Arkansas	AR	All counties
Arizona	AZ - Phoenix	Maricopa, Pinal
	AZ - Rest-of-State	All remaining counties
California	CA - Los Angeles	Los Angeles
	CA - Oakland	Alameda, Contra Costa
	CA - Rest-of-State	All remaining counties
	CA - Sacramento	El Dorado, Yolo, Placer, Sacramento
	CA - Santa Ana	Orange
	CA - San Diego	San Diego
	CA - San Francisco	Marin, San Mateo, San Francisco
	CA - San Jose	Santa Clara, San Benito
Colorado	CO - Denver	Adams, Arapahoe, Broomfield, Clear Creek, Elbert, Denver, Douglas, Gilpin, Jefferson, Park
	CO - Rest-of-State	All remaining counties
Connecticut	CT - Bridgeport	Fairfield
	CT - Rest-of-State	All remaining counties
District of Columbia	DC - Bethesda	Frederick, Montgomery
	DC - Washington	Charles County, Prince Georges and Calvert County in MD; All remaining counties in DC; Manassas City, Warren, Stafford, Spotsylvania, Fairfax, Manassas Park City, Fairfax City, Prince William, Clarke, Fredricksburg City, Falls Church City, Loudoun, Fauquier, Alexandria City Counties in VA
Delaware	DE	All counties
Florida	FL - Jacksonville	Baker, Clay, St Johns, Nassau, Duval
	FL - Miami	Miami-Dade, Broward, Palm Beach
	FL - Orlando	Osceola, Seminole, Orange, Lake
	FL - Rest-of-State	All remaining counties
	FL - Tampa	Hillsborough, Pasco, Hernando, Pinellas
Georgia	GA - Atlanta	Haralson, Newton, Walton, Lamar, Fulton, Barrow, Pickens, DeKalb, Bartow, Gwinnett, Butts, Coweta, Paulding, Cherokee, Jasper, Clayton, Meriwether, Cobb, Douglas, Spalding, Forsyth, Carroll, Henry, Dawson, Rockdale, Pike, Fayette, and Heard
	GA - Rest-of-State	All remaining counties
Hawaii	HI	All counties
Iowa	IA	All counties
Idaho	ID	All counties

STATE REGIONS WITH COUNTIES (CONT.)

Listed alphabetically by state abbreviation

State Name	State or Region	Counties
Illinois	IL - Chicago	Kenosha, McHenry, Lake, DeKalb, Kane, Kendall, DuPage, Cook, Will, Grundy, Lake (IN), Porter, Newton, Jasper
	IL - Rest-of-State	All remaining counties
Indiana	IN - Indianapolis	Brown, Shelby, Hendricks, Marion, Johnson, Hamilton, Hancock, Morgan, Boone, Putnam
	IN - Rest-of-State	All remaining counties
Kansas	KS	All counties (excluding portions of state within MO-Kansas City region)
Kentucky	KY	All counties
Louisiana	LA	All counties
Massachusetts	MA - Boston	Essex, Norfolk, Suffolk, Middlesex, Plymouth
	MA - Rest-of-State	All remaining counties
Maryland	MD - Baltimore	Harford, Anne Arundel, Queen Annes, Baltimore, Howard, Carroll
	MD - Rest-of-State	All remaining counties
Maine	ME	All counties
Michigan	MI - Detroit	Livingston, Lapeer, Oakland, St Clair, Wayne, Macomb
	MI - Rest-of-State	All remaining counties
Minnesota	MN - Minneapolis	Washington, Carver, Ramsey, Isanti, Hennepin, Scott, Wright, Anoka, Sherburne, Dakota, Chisago
	MN - Rest-of-State	All remaining counties
Missouri	MO - Kansas City	Wyandotte, Miami, Johnson, Franklin, Leavenworth, Linn Counties in KS; Bates, Cass, Lafayette, Clinton, Jackson, Ray, Clay, Platte, and Caldwell Counties in MO
	MO - Rest-of-State	All remaining counties
	MO - St. Louis	St Charles, Crawford, Washington, Warren, Lincoln, Jefferson, St Louis, Franklin
Mississippi	MS	All counties
Montana	MT	All counties
North Carolina	NC - Charlotte	Anson, Cabarrus, Mecklenburg, Gaston, Union
	NC - Rest-of-State	All remaining counties
North Dakota	ND	All counties
Nebraska	NE	All counties
New Hampshire	NH	All counties
New Jersey	NJ - New York	Bergen, Union, Hunterdon, Monmouth, Somerset, Morris, Sussex, Middlesex, Passaic, Hudson, Ocean, Essex
	NJ - Rest-of-State	All remaining counties
New Mexico	NM	All counties
Nevada	NV - Las Vegas	Clark
	NV - Rest-of-State	All remaining counties

STATE REGIONS WITH COUNTIES (CONT.)

Listed alphabetically by state abbreviation

New York	NYC	New York
	NY - Buffalo-Rochester-Syracuse	Oswego, Niagara, Onondaga, Orleans, Monroe, Erie, Wayne, Livingston, Ontario, Madison
	NY - Newark-Edison (not NYC)	Kings, Westchester, Rockland, Putnam, Queens, Bronx, Richmond, Nassau, Suffolk
	NY - Rest-of-State	All remaining counties
Ohio	OH	All counties
Oklahoma	OK	All counties
Oregon	OR - Portland	Columbia, Washington, Multnomah, Clackamas, Yamhill Counties in OR; Clark, Skamania Counties in WA
	OR - Rest-of-State	All remaining counties
Pennsylvania	PA - Philadelphia	New Castle County in DE; Cecil County in MD; Gloucester, Salem, Burlington, Camden Counties in NJ; Philadelphia, Delaware, Bucks, Montgomery, Chester Counties in PA
	PA - Rest-of-State	All remaining counties
Rhode Island	RI	All counties
South Carolina	SC	All counties
South Dakota	SD	All counties
Tennessee	TN - Nashville	Robertson, Sumner, Trousdale, Macon, Dickson, Cheatham, Davidson, Wilson, Smith, Hickman, Williamson, Rutherford, Cannon
	TN - Rest-of-State	All remaining counties
Texas	TX - Austin	Bastrop, Caldwell, Williamson, Hays, Travis
	TX - Dallas	Ellis, Tarrant, Wise, Delta, Kaufman, Collin, Dallas, Rockwall, Johnson, Parker, Hunt, Denton
	TX - Houston	Liberty, Austin, San Jacinto, Montgomery, Chambers, Waller, Brazoria, Harris, Galveston, Fort Bend
	TX - Rest-of-State	All remaining counties
	TX - San Antonio	Wilson, Atascosa, Bandera, Bexar, Medina, Comal, Kendall, Guadalupe
Utah	UT	All counties
Virginia	VA - Richmond	Amelia, Caroline, Charles City, Chesterfield, Cumberland, Dinwiddie, Goochland, Hanover, Henrico, King and Queen, King William, Louisa, New Kent, Powhatan, Prince George, Sussex, Colonial Heights, Hopewell, Petersburg, Richmond
	VA - Rest-of-State	All remaining counties
Vermont	VT	All counties
Washington	WA - Rest-of-State	All remaining counties
	WA - Seattle	Snohomish, Pierce, King
Wisconsin	WI	All counties
West Virginia	WV	All counties
Wyoming	WY	All counties

METHODOLOGY

CareScout conducted the 2008 Cost of Care survey for Genworth. CareScout, located in Wellesley, Massachusetts, has specialized in developing eldercare provider databases and helping families select appropriate providers nationwide since 1997. CareScout contacted over 40,000 providers in order to complete over 10,000 surveys of nursing homes, assisted living facilities, adult day health care, and home care providers in all 50 states and the District of Columbia between December 2007 and February 2008.

NUMBER OF REGIONS AND PROVIDERS SURVEYED

Provider Type	Geographic Regions	Providers Surveyed
Home Care Providers	90	> 3,000
Adult Day Health Care	90	> 980
Assisted Living Facilities	90	> 4,500
Nursing Homes	90	> 2,000

CareScout researchers conducted telephone interviews with long-term care providers within 90 regions⁵ across the U.S. The 90 regions cover every state including the District of Columbia. In some states more than one region was surveyed to account for more heavily populated areas. The heavily populated regions correspond geographically with their Metropolitan Statistical Areas as defined by the U.S. Census Bureau.

To determine historical trends, CareScout used Genworth Financial Cost of Care survey results dating back to 2004 to calculate compound annual growth rates.⁶

Home Care Providers

Across 90 individual regions, researchers polled, on average, at least 13% of home care providers across both Medicare certified and non-Medicare certified, licensed provider types to determine the hourly private pay rates charged for the services of a “home health aide.” Researchers also surveyed non-Medicare certified, licensed home care providers to determine the hourly private pay rates charged for the services of a “homemaker.”

On rare occasions where an area had a small sample size, a minimum of 10 providers completed surveys for each region. In many areas, the sample size was significantly larger. Researchers completed over 3,000 surveys.

Where a rate range was provided by an agency, the midpoint was used. Some agencies charge a higher hourly rate when the patient uses less than four hours of services in a week; where such a practice was employed, surveyors used the hourly rate associated with four or more hours of service in a week (that is, the rate more closely aligned with typical long-term care services utilization). All rates are weekday (Monday – Friday) rates.

Adult Day Health Care

Across 90 individual regions, researchers polled more than 25% of Adult Day Health Care (ADH) facilities, and in no region did less than 10% of providers complete the survey. With limited exception, at least 10 facilities completed the survey in all regions. More than 980 providers completed the survey. The survey evaluated the daily private pay rates for sending an individual to an ADH provider for services.

⁵ The 2007 Genworth Cost of Care survey included 90 regions as well; however, prior to 2007, Genworth Cost of Care surveys included 88 regions. The two newest regions are Richmond, Virginia and Nashville, Tennessee.

⁶ Compound annual growth rate = $[(\text{Ending Value} \div \text{Beginning Value})^{1/n}] - 1$; where “n” is the number of time periods.

There are at least three different models of ADH programs: social, medical, and combined. All models are intended to offer socialization, supervision, and structured activities designed for the individual needs of the participants at the center. Some programs may provide personal care, transportation, medication management, health-related services, intergenerational programming, social services, meals, personal assistance, and therapeutic activities.

In interpreting the survey results, where a daily range was provided that included a low-end rate range of less than \$25, the high-end rate within the range was used. For example, where the ADH provider charged between zero and \$40 “depending upon income level,” CareScout used the \$40/day rate. Where the ADH provider charged between \$25 and \$40, for example, CareScout used the midpoint of the range. This method proves conservative in that it avoids underestimating the private pay cost of ADH due to the “\$0.0” rates for people who cannot afford the care. Where three rates were provided for three levels of care, CareScout used the middle care level rate. Where an hourly range was provided, CareScout used the average of the range. All rates exclude transportation fees.

This is the first Genworth-published ADH survey and therefore a historical trend analysis is not available.

Assisted Living Facilities

Across 90 individual regions, researchers polled approximately 11% of the licensed facilities and, with limited exception completed surveys with at least 10 facilities per region. In many areas, the sample size was significantly larger. More than 4,500 providers completed the survey.

Unlike nursing homes, there is no national, uniform regulatory protocol for assisted living facilities. As a consequence, states

have instituted licensing standards that vary from state to state. CareScout’s researchers interviewed assisted living facilities, which go by a number of different names including “Residential Care Facility” which were licensed according to the licensure requirements of the state in which the assisted living facility was located.

The survey evaluated the monthly base private pay rate for a one-bedroom unit in an assisted living facility. Where a rate range was provided, CareScout calculated and used the average of the high and low range rates. Researchers also determined whether a non-refundable community or entrance fee was typically charged by a facility. While community and entrance fee rates are not included in the average monthly assisted living rate calculations, 33% of the assisted living facilities surveyed charged a one-time, non-refundable fee ranging from \$35 to \$118,180 with a national average one-time fee of \$2,316.

Nursing Homes

Across 90 individual regions, researchers polled at least 13% of all certified and licensed nursing homes and in no region did less than 10% of providers complete the survey. With limited exception, at least 10 facilities completed the survey in all regions. In many areas, the sample size was significantly larger. More than 2,000 providers completed the survey.

The survey evaluated the daily rate for a private room (single occupant) and a semi-private room (double occupancy) in Medicare certified nursing facilities. Medicare certified nursing homes represent more than 90% of all nursing homes in the U.S. Rates for transitional care units (typically hospital-based certified nursing homes) were not included. The daily room charge usually includes services beyond rent such as three meals a day, laundry, sundries, basic nurse supervision, and generic-brand, non-prescription pharmaceuticals.

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