

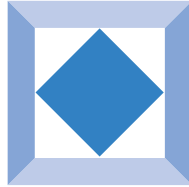
MetLife Market Survey on Nursing Home and Home Care Costs 2002

April, 2002

Mature Market Institute

MetLife®

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 **OVERVIEW**

According to the 2000 US Census, the over-65 population has increased by 12 percent since 1990. Although the under-65 population increased by 13.3 percent for the same time period, the number of adults aged 45 to 64 increased 34 percent. These are the adults who will turn 65 over the next twenty years.¹

Life expectancy after age 65 has now increased to 17.9 years, up from 1940 when life expectancy after 65 was only 13 extra years. The longer people live, the greater the chances are that chronic conditions may develop, resulting in an increased need for assistance with Activities of Daily Living or ADLs.² These are things like toileting, transferring, bathing, dressing, eating and continence.

Currently, 6.4 million people aged 65 or older need long-term care; one in two over age 85 require care and assistance with ADLs. As a result, the need for both nursing home and home care is great. A study by the US Department of Health and Human Services reports that people age 65 or older face a 40 percent lifetime risk of entering a nursing home.³

One of the findings from the 1997 National Nursing Home Survey indicated that at least 85 percent of nursing home residents received assistance with bathing and dressing.⁴ The majority of residents are female and white, with an average age at admission of 82.6 years. Approximately half are over age 85.⁵ The Medical Expenditure Panel Survey of 1996 found that of the 2.7 percent of the population receiving home care, 63 percent were over age 65 and 65 percent of that population were women.⁶

The statistics clearly illustrate the need for long-term care, whether the care is provided in a nursing home or in the community, as home care. This need is expected to increase as the baby boomers grow older. It is important to consider where you may want to receive care, if it becomes necessary, and the financial impact that possible long-term care needs would have on income and quality of life in retirement.⁷

Each year, MetLife produces a market survey of nursing home and home care costs in the United States. It is not a statistically valid study; rather, it is used as a guide to assist individuals in making long-term care (LTC) decisions. The survey, released in April, 2002, was conducted for the MetLife Mature Market Institute by LifeCare, Inc., a work/family company that provides eldercare information and referral services to businesses. LifeCare's online directory contains an up-to-date listing of more than 95 percent of all licensed nursing homes and home care agencies in the United States.

METHODOLOGY

The two-part survey of nursing homes and home care agencies in all 50 states was conducted by telephone. The states were divided into three groups according to population – under three million, three to 10 million and population over 10 million. These groups were determined using data from the US Census Bureau, published April 2001.⁸ The areas to be surveyed, within the states, were selected based on the criteria described below, using the first three digits of that area’s zip code. Multiple zip codes were used in areas where there was a heavily populated suburb. This was necessary in order to obtain a reasonably balanced sampling of nursing homes and home care agencies in all parts of the country.

NURSING HOME AND HOME CARE CRITERIA

Population Under Three Million	Population 3 to 10 Million	Population Over 10 Million
<p>States Surveyed – 21 Zip Codes - 21</p> <ul style="list-style-type: none"> • One area surveyed: capital or most populated city (District of Columbia also surveyed) 	<p>States Surveyed – 22 Zip Codes – 45</p> <ul style="list-style-type: none"> • Two areas surveyed: most populated cities and/or capital city or cities from represent- ative locations in the state 	<p>States Surveyed – 7 Zip Codes - 23</p> <ul style="list-style-type: none"> • Three areas surveyed: most populated cities and/or capital city or cities and one suburb from representative locations in the state

Every attempt was made to use the same criteria for both the nursing home and home care agency surveys. Some areas in the selected zip codes did not meet the 10 percent/five nursing home/agency survey requirement but other areas in close proximity to the original zip codes did meet the requirements and were surveyed. All areas surveyed were within a 20 mile radius.

NURSING HOMES

Callers to the nursing homes asked for the Director of Admissions or comparable professional.

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

- Must be licensed
- Must provide skilled and custodial care
- Must contain both private (single) and semi-private (double occupancy) rooms
- Must be private pay rate, not Medicare reimbursed rate

Of those homes which met the criteria, rates were obtained for:

- Skilled care - private and semi-private rooms
- Custodial care - private and semi-private rooms

If the home did not meet the criteria, the next home on the list would be called until the 10 percent or the five-home minimum was reached for that zip code. A total of 482 nursing homes were successfully contacted.

HOME CARE AGENCIES

The home care survey used a similar strategy, calling home care agencies in the prescribed zip code areas. Callers to the agencies asked for the Director or comparable professional.

Of those agencies which met the criteria, hourly private pay rates were obtained for:

- Home Health Aide (HHA)
- Licensed Practical Nurse (LPN)

A Home Health Aide (HHA), sometimes known as a Certified Nursing Assistant, (CNA) provides personal care and helps clients with Activities of Daily Living (ADLs). They work under the supervision of a nurse to report a clients' condition and progress, and report changes in the client's condition to a registered nurse (RN) or case manager. Their duties range from making beds to taking vital signs.⁹

HOME CARE *(continued)*

Licensed practical nurses (LPNs), (known as licensed vocational nurses (LVNs) in Texas and California),¹⁰ provide care for clients under the supervision of physicians and registered nurses. They provide basic bedside care and, where states allow, LPNs may administer prescription medication or start intravenous lines.

If the home care agency did not meet the criteria, the next agency on the list would be called until the 10 percent or five-agency minimum was reached for that zip code. A total of 521 agencies were successfully contacted. South Dakota, Vermont and Wyoming had no agencies that met the survey criteria. In order to provide rate information for these three states, it was necessary to survey areas outside a 20 mile radius. The results for these areas are listed separately.

RESULTS

Based on the market survey, the average daily rate for nursing home care in 2002 is **\$168** for a private room and **\$143** for a semi-private room. The average hourly rate for home care is **\$37** for a Licensed Practical Nurse and **\$18** for a Home Health Aide.

Spreadsheets are included that provide market-by-market information on nursing home/home care costs. The spreadsheets include the geographic descriptor, the first three digits of the zip codes used, and low, high and average daily and/or hourly rates. Graphs are also included.

ENDNOTES

¹ *The Older Population*, A Profile of Older Americans: 2001, Administration on Aging.

² Ibid.

³ *Long-Term Care Planning – A Dollar and Sense Guide*, United Seniors Health Council, Washington, DC, January 2001.

⁴ Gabrel, C., *An Overview of Nursing Home Facilities: Data from the 1997 National Nursing Home Survey*, Advance Data, Number 311, U.S. Department of Health and Human Services, March 1, 2000.

⁵ Himes, C., *Elderly Americans*, Population Reference Bureau, 2002.

⁶ *Basic Statistics About Home Care*, 2000 Home Care Stats, National Association for Home Care, March 2000.

⁷ Simmons, H. and MacBean, E.C., *Thriving After 55*, Prime Press (2000), Richmond, VA.

⁸ Perry, M. and Backun, P., *Population Change and Distribution – 1990 to 2000*, Census 2000 Brief, C2KBR/01-2, US Census Bureau, April 2001.

⁹ *Licensed Practical and Licensed Vocational Nurses*, Occupational Outlook Handbook U.S. Department of Labor, Bureau of Labor Statistics, 2002

¹⁰ *Personal and Home Care Aides*, Occupational Outlook Handbook, U.S. Department of Labor, Bureau of Labor Statistics, 2002

NURSING HOME AVERAGES 2002

Region	State	First 3 Zip Code Numbers	Semiprivate High	Semiprivate Low	Semiprivate Average	Private High	Private Low	Private Average
Anchorage	AK	All	\$450.00*	\$210.00*	\$321.00	\$450.00*	\$210.00*	\$330.60
Birmingham	AL	352	\$115.00	\$101.00	\$109.20	\$150.00	\$107.00	\$120.80
Montgomery	AL	361	\$138.61	\$110.42	\$126.94	\$143.50	\$116.50	\$133.98
Little Rock	AR	722	\$105.27	\$95.00	\$98.70	\$147.00	\$95.00	\$118.32
Phoenix	AZ	850	\$161.00	\$111.00	\$131.00	\$185.00	\$145.00	\$162.00
Tucson	AZ	857	\$148.28	\$105.00	\$129.85	\$229.50	\$123.50	\$165.71
Los Angeles	CA	900	\$157.00	\$110.00*	\$124.22	\$310.00	\$110.00*	\$174.66
San Diego	CA	921	\$140.00	\$132.00	\$135.72	\$280.00	\$145.00	\$187.96
San Francisco	CA	941	\$165.00	\$122.00	\$146.80	\$324.00	\$150.00	\$249.80
Colorado Springs	CO	809	\$133.00	\$114.50	\$122.30	\$128.00	\$122.50	\$125.70
Denver	CO	800	\$140.00	\$118.00	\$130.40	\$150.00	\$132.00	\$141.40
Hartford	CT	061	\$220.00	\$210.00	\$214.00	\$245.00	\$215.00	\$233.00
Stamford	CT	069	\$320.00	\$252.00	\$273.96	\$504.00	\$278.00	\$346.67
Washington DC	DC	200	\$241.00*	\$160.00*	\$193.20	\$241.00*	\$160.00*	\$203.20
Wilmington	DE	198	\$154.00	\$130.00	\$142.26	\$187.96	\$145.00	\$160.99
Jacksonville	FL	322	\$137.00	\$102.00	\$121.75	\$150.00	\$120.00	\$137.33
Miami	FL	331	\$175.00	\$120.00	\$137.20	\$250.00	\$150.00	\$193.40
Orlando	FL	328	\$131.16	\$118.00	\$124.87	\$148.13	\$125.00	\$134.24
Alpharetta	GA	300	\$134.00	\$110.00	\$122.00	\$164.00	\$129.00	\$141.35
Atlanta	GA	303	\$130.00	\$105.00	\$115.40	\$140.00	\$115.00	\$129.76
Honolulu	HI	968	\$200.00	\$144.00	\$172.70	\$376.00	\$150.00	\$220.50
Des Moines	IA	503	\$115.00	\$95.00	\$102.80	\$128.00	\$101.00	\$116.00
Boise	ID	837	\$139.00	\$130.00	\$134.80	\$157.00	\$139.00	\$147.40
Chicago	IL	606	\$174.00	\$100.00	\$124.07	\$185.00	\$110.00	\$140.14
Elgin	IL	601	\$198.00	\$114.00	\$160.43	\$205.00	\$129.00	\$177.00
Highland Park	IL	600	\$200.00	\$125.00	\$156.92	\$239.00	\$145.00	\$197.09
Peoria	IL	616	\$164.00	\$95.00	\$128.00	\$190.00	\$125.00	\$160.60
Fort Wayne	IN	468	\$129.00	\$119.00	\$123.20	\$240.00	\$139.00	\$161.40
Indianapolis	IN	462	\$134.50	\$89.00*	\$114.40	\$250.00	\$89.00*	\$163.19
Wichita	KS	672	\$120.00	\$99.00	\$108.70	\$130.00	\$104.00	\$119.30
Lexington	KY	405	\$129.00	\$118.00	\$123.60	\$152.00	\$128.00	\$142.40
Louisville	KY	402	\$120.00	\$106.50	\$114.10	\$135.00	\$114.00	\$124.80
New Orleans	LA	701	\$105.00	\$72.00	\$89.37	\$117.50	\$80.00	\$94.87
Shreveport	LA	711	\$88.20	\$78.00	\$84.13	\$100.30	\$83.00	\$87.95
Boston	MA	021	\$250.00	\$170.00	\$207.00	\$350.00	\$200.00	\$243.50
Worcester	MA	016	\$250.00	\$180.00	\$219.60	\$400.00	\$205.00	\$269.60
Baltimore	MD	212	\$184.00*	\$120.00	\$150.67	\$184.00*	\$130.00	\$159.39
Silver Spring	MD	209	\$190.00	\$130.00	\$158.30	\$215.00	\$150.00	\$177.50
Brunswick	ME	040	\$187.00	\$145.00	\$164.40	\$200.00	\$175.00	\$183.00
Detroit	MI	482	\$136.00	\$105.00	\$119.20	\$148.00	\$110.00	\$125.60
Grand Rapids	MI	495	\$153.00	\$125.00	\$139.28	\$172.50	\$127.75	\$154.15
Minneapolis	MN	554	\$175.00	\$83.00	\$130.08	\$240.00	\$93.41	\$167.60
Saint Paul	MN	551	\$170.00	\$120.00	\$137.00	\$340.00	\$120.50	\$197.60
Kansas City	MO	641	\$104.00	\$70.00	\$95.55	\$206.00	\$125.75	\$147.35
Saint Louis	MO	631	\$120.00	\$100.00	\$109.75	\$220.50	\$105.00	\$147.78

NURSING HOME AVERAGES 2002 *(continued)*

Region	State	First 3 Zip Code Numbers	Semiprivate High	Semiprivate Low	Semiprivate Average	Private High	Private Low	Private Average
Jackson	MS	392	\$106.00	\$85.00	\$100.30	\$208.34	\$95.00	\$125.98
Billings	MT	591	\$133.00	\$118.00	\$123.70	\$151.00	\$128.00	\$135.37
Charlotte	NC	282	\$166.00	\$108.00	\$135.40	\$169.00	\$120.00	\$148.40
Raleigh	NC	276	\$132.50	\$115.00	\$124.50	\$155.00	\$134.00	\$142.40
Fargo	ND	581	\$165.50*	\$148.50*	\$155.50	\$165.50*	\$148.50*	\$155.50
Omaha	NE	681	\$165.00	\$112.70*	\$133.67	\$330.00	\$112.70*	\$207.00
Manchester	NH	031	\$191.00	\$160.00	\$173.40	\$211.00	\$174.00	\$187.60
Bridgewater	NJ	088	\$246.00	\$179.00	\$209.20	\$268.00	\$185.00	\$227.60
Cherry Hill	NJ	080	\$198.00	\$165.00	\$188.07	\$235.00	\$181.00	\$205.75
Albuquerque	NM	871	\$135.44	\$118.00	\$126.26	\$180.00	\$136.00	\$154.26
Las Vegas	NV	891	\$140.00	\$106.00	\$129.40	\$280.00	\$111.25	\$198.65
New York	NY	100	\$330.00*	\$230.00*	\$269.00	\$330.00*	\$230.00*	\$274.00
Rochester	NY	146	\$215.00	\$189.00	\$200.00	\$220.00	\$198.00	\$208.80
Syracuse	NY	132	\$215.00	\$180.00	\$201.00	\$216.00	\$190.00	\$207.00
Akron	OH	443	\$160.00	\$121.00	\$138.60	\$320.00	\$142.00	\$185.80
Cleveland	OH	441	\$155.00	\$145.00*	\$151.25	\$310.00	\$145.00*	\$230.25
Columbus	OH	432	\$160.00	\$134.00	\$144.60	\$177.00	\$135.00	\$158.80
Oklahoma City	OK	731	\$107.00	\$92.50	\$96.70	\$172.00	\$94.00	\$125.20
Tulsa	OK	741	\$110.00	\$74.00	\$96.60	\$155.00	\$78.00	\$130.60
Eugene	OR	972	\$139.00	\$110.00	\$118.20	\$170.00	\$115.00	\$143.00
Portland	OR	974	\$131.00	\$115.00	\$122.00	\$165.00	\$120.00	\$143.60
Philadelphia	PA	191	\$217.00*	\$145.00	\$178.83	\$217.00*	\$165.00	\$188.83
Pittsburgh	PA	152	\$177.00	\$135.00	\$153.80	\$200.00	\$148.00	\$164.40
Scranton	PA	185	\$170.00	\$110.00	\$138.40	\$195.00	\$115.00	\$151.60
Providence	RI	029	\$205.00	\$145.00	\$170.00	\$250.00	\$145.00	\$181.00
Charleston	SC	294	\$125.00	\$98.00	\$111.60	\$145.00	\$108.00	\$125.60
Columbia	SC	292	\$158.00	\$115.00	\$125.20	\$170.50	\$125.00	\$136.50
Dell Rapids	SD	570	\$120.50*	\$105.00	\$112.43	\$125.50*	\$110.00	\$116.43
Memphis	TN	381	\$120.00	\$98.00	\$111.00	\$156.00	\$110.00	\$133.20
Nashville	TN	372	\$120.50	\$109.00	\$113.70	\$137.50	\$114.00	\$127.00
Dallas	TX	752	\$119.00	\$80.00	\$102.00	\$160.00	\$125.00	\$143.00
Fort Worth	TX	761	\$108.53	\$80.00	\$92.11	\$170.00	\$116.57	\$143.11
Houston	TX	770	\$111.50	\$84.00	\$90.90	\$170.00	\$106.00	\$143.20
Salt Lake City	UT	841	\$128.00	\$102.00	\$111.80	\$204.00	\$110.00	\$148.80
Alexandria	VA	223	\$168.00	\$148.00	\$155.60	\$184.00	\$172.00	\$176.80
Arlington	VA	222	\$187.00	\$180.00	\$183.60	\$214.50	\$200.00	\$205.10
Richmond	VA	232	\$153.00	\$115.00	\$127.60	\$147.50	\$136.00	\$140.38
Rutland	VT	057	\$216.50	\$155.00	\$186.23	\$235.00	\$160.67	\$200.93
Seattle	WA	981	\$184.00	\$158.00*	\$169.08	\$326.00	\$158.00*	\$203.90
Spokane	WA	992	\$170.00	\$130.00	\$148.73	\$180.00	\$151.33	\$160.06
Madison	WI	537	\$155.00	\$138.00	\$147.20	\$186.50	\$150.00	\$166.63
Milwaukee	WI	532	\$192.00	\$135.00	\$164.64	\$202.50	\$140.00	\$178.07
Martinsburg	WV	254	\$237.50	\$120.00*	\$154.43	\$242.50	\$120.00*	\$163.12
Worland	WY	824	\$115.00	\$110.00	\$113.00	\$145.00	\$117.00	\$125.80
Average					\$142.56			\$167.82

Costs indicated with an asterisk* reflect a different pricing structure in that market than in others.

HOME HEALTH CARE AVERAGES 2002

Region	State	First 3 Zip Code Numbers	HHA High	HHA Low	HHA Average	LPN High	LPN Low	LPN Average
Anchorage	AK	All	\$40.00	\$21.00	\$26.60	\$80.00	\$28.00	\$65.60
Birmingham	AL	352	\$15.50	\$12.50	\$13.82	\$27.00	\$22.00	\$24.71
Montgomery	AL	361	\$13.50	\$10.50	\$11.70	\$25.00	\$18.00	\$21.50
Little Rock	AR	722	\$16.00	\$10.00	\$13.75	\$30.00	\$25.00	\$26.90
Phoenix	AZ	850	\$24.00	\$17.00	\$19.39	\$39.60	\$30.00	\$33.95
Tucson	AZ	857	\$16.75	\$15.00	\$15.62	\$120.00	\$23.95	\$50.69
San Francisco	CA	941	\$25.00	\$17.50	\$20.45	\$50.00	\$35.00	\$44.00
San Diego	CA	921	\$24.00	\$15.45	\$17.78	\$39.00	\$29.00	\$34.17
Los Angeles	CA	900	\$18.00	\$9.75	\$14.75	\$35.00	\$24.00	\$30.35
Colorado Springs	CO	809	\$30.00	\$17.87	\$22.37	\$120.00	\$30.00	\$57.00
Denver	CO	800	\$25.00	\$17.25	\$20.65	\$62.50	\$33.50	\$41.20
Hartford	CT	061	\$28.00	\$19.50	\$23.70	\$50.00	\$37.75	\$42.67
Stamford	CT	069	\$27.26	\$13.00	\$21.89	\$50.00	\$35.00	\$43.39
Washington DC	DC	200	\$17.00	\$15.00	\$16.30	\$90.00	\$30.00	\$54.00
Wilmington	DE	198	\$20.45	\$16.50	\$18.89	\$57.50	\$32.00	\$40.49
Orlando	FL	328	\$19.00	\$14.50	\$16.65	\$56.00	\$26.00	\$40.40
Jacksonville	FL	322	\$16.50	\$14.50	\$15.50	\$30.00	\$26.00	\$28.00
Miami	FL	331	\$20.00	\$9.00	\$13.15	\$32.00	\$18.00	\$29.53
Atlanta	GA	303	\$19.00	\$15.50	\$16.90	\$40.00	\$29.00	\$33.80
Alpharetta	GA	300	\$20.28	\$15.25	\$16.81	\$33.95	\$26.25	\$29.04
Honolulu	HI	968	\$19.75	\$17.05	\$19.15	\$37.00	\$25.78	\$30.03
Des Moines	IA	503	\$22.00	\$15.50	\$17.95	\$32.00	\$20.00	\$27.60
Boise	ID	837	\$17.00	\$16.00	\$16.40	\$38.00	\$30.00	\$33.40
Chicago	IL	606	\$25.00	\$14.00	\$18.87	\$40.00	\$31.00	\$36.47
Elgin	IL	601	\$19.00	\$16.75	\$18.15	\$38.00	\$23.00	\$31.20
Highland Park	IL	600	\$25.00	\$15.00	\$18.13	\$40.00	\$30.00	\$34.24
Peoria	IL	616	\$19.00	\$16.00	\$17.76	\$49.00	\$28.00	\$36.60
Indianapolis	IN	462	\$25.00	\$15.00	\$20.00	\$40.00	\$16.00	\$32.50
Fort Wayne	IN	468	\$20.00	\$16.50	\$17.70	\$44.50	\$23.00	\$30.55
Wichita	KS	672	\$17.95	\$16.25	\$16.99	\$30.00	\$21.50	\$26.50
Louisville	KY	402	\$38.00	\$15.00	\$23.25	\$75.00	\$30.00	\$56.00
Lexington	KY	405	\$16.00	\$14.50	\$15.65	\$35.00	\$26.25	\$30.97
New Orleans	LA	701	\$20.00	\$10.00	\$13.75	\$35.00	\$13.50	\$25.25
Shreveport	LA	711	\$14.00	\$12.00	\$12.80	\$29.00	\$26.00	\$27.50
Worcester	MA	016	\$25.95	\$19.50	\$22.67	\$46.45	\$32.00	\$38.10
Boston	MA	021	\$22.00	\$15.50	\$19.05	\$40.00	\$34.00	\$35.83
Silver Spring	MD	209	\$18.00	\$13.50	\$15.08	\$39.50	\$17.00	\$32.20
Baltimore	MD	212	\$18.00	\$12.00	\$14.85	\$37.00	\$33.00	\$34.50
Brunswick	ME	040	\$20.00	\$16.00	\$18.30	\$32.00	\$17.50	\$27.16
Detroit	MI	482	\$20.50	\$15.00	\$17.40	\$36.00	\$27.50	\$33.20
Grand Rapids	MI	495	\$17.66	\$15.00	\$16.43	\$32.50	\$18.00	\$27.07
Saint Paul	MN	551	\$26.00	\$21.50	\$23.60	\$42.00	\$31.00	\$35.80
Minneapolis	MN	554	\$24.00	\$20.00	\$21.16	\$38.00	\$25.00	\$27.58
Kansas City	MO	641	\$19.99	\$13.50	\$16.95	\$30.00	\$19.00	\$25.25
Saint Louis	MO	631	\$18.00	\$15.13	\$16.73	\$60.00	\$26.50	\$36.14
Jackson	MS	392	\$25.00	\$9.25	\$12.95	\$45.00	\$19.95	\$26.39
Billings	MT	591	\$17.00	\$13.85	\$15.34	\$33.50	\$20.00	\$25.30
Charlotte	NC	282	\$17.75	\$15.50	\$16.59	\$38.00	\$31.00	\$35.40
Raleigh	NC	276	\$18.33	\$14.00	\$16.47	\$38.00	\$15.00	\$30.70
Fargo	ND	581	\$19.00	\$17.00	\$18.00	\$45.00	\$40.00	\$42.80

HOME HEALTH CARE AVERAGES 2002 *(continued)*

Region	State	First 3 Zip Code Numbers	HHA High	HHA Low	HHA Average	LPN High	LPN Low	LPN Average
Omaha	NE	681	\$20.00	\$18.00	\$18.55	\$90.00	\$27.00	\$47.60
Manchester	NH	031	\$22.00	\$19.00	\$20.60	\$36.00	\$32.00	\$33.40
Bridgewater	NJ	088	\$23.00	\$17.00	\$18.83	\$51.00	\$35.00	\$39.70
Cherry Hill	NJ	080	\$20.00	\$15.50	\$17.30	\$40.00	\$25.00	\$33.70
Albuquerque	NM	871	\$19.00	\$14.40	\$16.78	\$35.00	\$30.00	\$32.80
Las Vegas	NV	891	\$21.50	\$18.00	\$19.88	\$85.00	\$30.00	\$46.21
Syracuse	NY	132	\$26.25	\$15.50	\$17.82	\$53.50	\$26.00	\$32.20
Rochester	NY	146	\$17.50	\$15.50	\$16.87	\$30.00	\$24.20	\$27.04
New York	NY	100	\$16.50	\$13.50	\$14.92	\$85.00	\$32.00	\$41.78
Columbus	OH	432	\$18.00	\$16.75	\$17.75	\$40.00	\$20.00	\$28.70
Akron	OH	443	\$16.00	\$15.00	\$15.80	\$28.00	\$24.00	\$25.80
Cleveland	OH	441	\$16.00	\$13.00	\$15.23	\$30.75	\$23.00	\$26.60
Oklahoma City	OK	731	\$19.17	\$13.00	\$16.43	\$65.00	\$22.00	\$39.80
Tulsa	OK	741	\$16.00	\$15.25	\$15.85	\$27.00	\$25.00	\$26.20
Portland	OR	974	\$19.95	\$18.13	\$18.82	\$120.00	\$43.00	\$73.60
Eugene	OR	972	\$18.95	\$14.50	\$15.89	\$110.00	\$23.50	\$50.20
Philadelphia	PA	191	\$24.00	\$17.00	\$19.60	\$46.00	\$35.00	\$39.60
Scranton	PA	185	\$19.95	\$16.80	\$18.38	\$30.00	\$25.33	\$27.56
Pittsburgh	PA	152	\$17.00	\$16.00	\$16.40	\$35.00	\$26.00	\$30.20
Providence	RI	029	\$21.66	\$18.00	\$19.92	\$37.00	\$32.00	\$34.40
Charleston	SC	294	\$17.75	\$14.50	\$15.65	\$40.00	\$23.50	\$27.72
Columbia	SC	292	\$14.37	\$12.95	\$13.76	\$30.00	\$23.45	\$25.58
Nashville	TN	372	\$18.00	\$14.50	\$15.79	\$30.50	\$15.00	\$25.49
Memphis	TN	381	\$16.00	\$14.00	\$14.88	\$30.00	\$28.00	\$29.00
Houston	TX	770	\$29.00	\$14.00	\$19.50	\$80.00	\$25.00	\$43.40
Fort Worth	TX	761	\$20.00	\$15.00	\$17.00	\$40.00	\$20.00	\$26.00
Dallas	TX	752	\$20.00	\$14.00	\$16.71	\$40.00	\$27.00	\$33.71
Salt Lake City	UT	841	\$23.00	\$13.50	\$19.55	\$70.00	\$17.50	\$36.95
Arlington	VA	222	\$18.00	\$15.50	\$17.00	\$120.00	\$40.00	\$61.20
Alexandria	VA	223	\$18.00	\$15.50	\$16.30	\$34.95	\$30.00	\$32.59
Richmond	VA	232	\$18.00	\$14.00	\$16.10	\$60.00	\$22.00	\$32.47
Seattle	WA	981	\$24.00	\$21.75	\$22.55	\$150.00	\$33.50	\$94.85
Spokane	WA	992	\$15.50	\$14.00	\$14.89	\$30.00	\$22.50	\$25.90
Madison	WI	537	\$32.50	\$17.40	\$22.88	\$120.00	\$29.50	\$54.48
Milwaukee	WI	532	\$21.00	\$14.00	\$18.95	\$110.00	\$68.00	\$95.60
Martinsburg	WV	254	\$17.25	\$12.50	\$16.05	\$35.00	\$26.00	\$32.80
Average					\$17.60			\$36.73

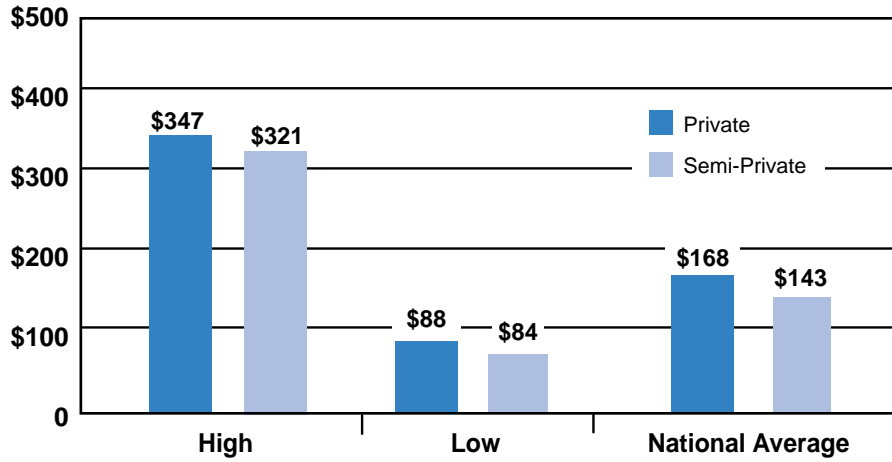
Cities Outside a 20 Mile Radius*

Region	State	First 3 Zip Code Numbers	HHA High	HHA Low	HHA Average	LPN High	LPN Low	LPN Average
Rapid City	SD	570	\$16.00	\$13.40	\$14.28	\$42.00	\$24.50	\$33.90
Rutland	VT	057	\$20.28	\$13.00	\$16.95	\$70.00	\$25.00	\$37.40
Worland**	WY	824	\$15.50	\$14.00	\$14.75	\$55.00	\$50.00	\$52.50

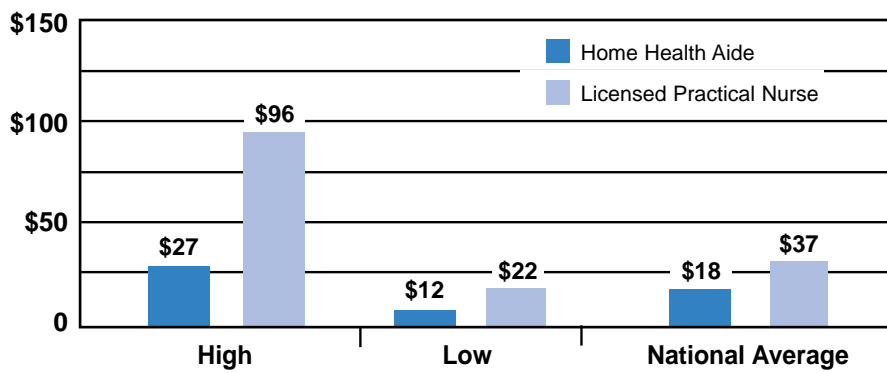
*To meet the 10 percent/five facility minimum, search was conducted outside a 20 mile radius to arrive at these results.

**Only two home care agencies and two nursing home facilities could be contacted.

**Average Cost
Nursing Home - Private and Semi-Private Room
Daily Rate**



**Average Cost
Home Care - Home Health Aide and Licensed Practical Nurse
Hourly Rate**



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