

# Market Survey of Long-Term Care Costs

The 2012 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services, and Home Care Costs



## Overview

The 2012 results of the MetLife Mature Market Institute's market survey reveal that average national long-term care costs continue to rise in most categories. Since last year, nursing home rates increased by 3.8% to \$248 daily for a private room and 3.7% to \$222 daily for a semi-private room. Assisted living base rates rose by 2.1% to \$3,550 monthly, while rates for adult day services remained unchanged at \$70 per day. Home health aide rates were unchanged at \$21 per hour, but homemaker/companion service rates increased by 5.3% to \$20 per hour. (Rates and services vary greatly locally and by state and are available in the survey.)

## Today

- Nursing Homes:** According to the U.S. Census Bureau, in 2011, 66% of nursing home residents were women. The median age of residents was 82.6 years; 16% of all residents were under the age of 65. Eighty-six percent of those surveyed are freestanding facilities; 11% have an assisted living unit or wing.
- Assisted Living:** The average age of the residents is 86.4 years. Oversight of these facilities rests primarily with state governments versus federal regulations. About half (51%) provide Alzheimer's and dementia care, 61% of those charge an additional fee.

## Summary of National Findings\*

Rate Type	Nursing Homes		Assisted Living Communities	Home Care		Adult Day Services
	Semi-Private Room	Private Room		Home Health Aide	Homemaker	
	Daily		Monthly	Hourly		Daily
2012 Average Rate	\$222	\$248	\$3,550	\$21	\$20	\$70
2011 Average Rate	\$214	\$239	\$3,477	\$21	\$19	\$70
\$/% Increase from 2011	\$8 (3.7%)	\$9 (3.8%)	\$73 (2.1%)	\$0 (0%)	\$1 (5.3%)	\$0 (0%)
2012 Annual Rate	\$81,030	\$90,520	\$42,600	\$21,840	\$20,800	\$18,200

\*Costs are rounded to the nearest dollar.

Annual rates for home care are based on 4 hours per day, 5 days per week; annual rates for adult day services are based on 5 days per week.

➤ **Adult Day Services:** The National Adult Day Services Association estimates that there are over 5,000 adult day centers in the U.S. serving over 260,000 participants and family caregivers. Sixty-three percent of surveyed centers provide transportation to and from their locations. Half do not charge a fee for this service. The average cost of transportation for those centers that charge is just under \$10 each way.

➤ **Home Care Services:** Aging adults may choose to live on their own for many years, many with chronic conditions or illnesses. The majority (68%) of home health care agencies surveyed provide Alzheimer's training to their employees and almost all (98%) do not charge an additional fee for patients with Alzheimer's.

## Background

In 2002, the MetLife Mature Market Institute pioneered the collection of national market survey data on nursing home, assisted living, and home care costs. Since then, these market survey data have been updated and released on an annual basis. In 2007, cost information on adult day services (ADS) was included for the first time.

### For More Information

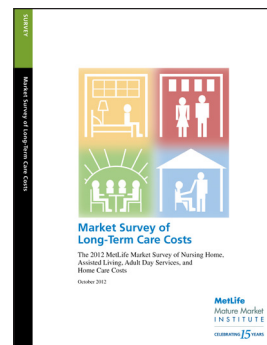
To download the *Market Survey of Long-Term Care Costs*, which includes state and major sub-area details, visit [www.MatureMarketInstitute.com](http://www.MatureMarketInstitute.com).

This market survey contains daily private-pay rates for private and semi-private rooms in licensed nursing homes, monthly base rates for assisted living communities, hourly rates for home health aides from licensed agencies and agency-provided homemaker/companion services, and daily rates for adult day services across the United States.

## Methodology

This survey of 2,078 nursing homes, 1,513 assisted living communities, 1,732 home care agencies, and 1,363 adult day services centers in all 50 states and the District of Columbia was conducted by telephone between April and August 2012, by LifePlans, Inc., for the MetLife Mature Market Institute.

The states were divided into three groups, according to the population. These groupings were determined using data from the 2000 U.S. Census and updates. The cities/areas surveyed were chosen on the basis of population and the ability to obtain a representative sampling of facilities and providers.



## The MetLife Mature Market Institute®

Celebrating its 15-year anniversary in 2012, the MetLife Mature Market Institute is Metropolitan Life Insurance Company's (MetLife) center of expertise in aging, longevity and the generations and is a recognized thought leader by business, the media, opinion leaders and the public. The Institute's groundbreaking research, insights, strategic partnerships and consumer education expand the knowledge and choices for those in, approaching or working with the mature market.

The Institute supports MetLife's long-standing commitment to identifying emerging issues and innovative solutions for the challenges of life. MetLife, Inc. is a leading global provider of insurance, annuities and employee benefit programs, serving 90 million customers. Through its subsidiaries and affiliates, MetLife holds leading market positions in the United States, Japan, Latin America, Asia, Europe, the Middle East and Africa. For more information, please visit: [www.MatureMarketInstitute.com](http://www.MatureMarketInstitute.com).

Insurance products: • Are Not FDIC Insured • Are Not a Condition of Any Bank Service  
• Are Not a Deposit Product • Offer No Bank/Affiliate Guarantee  
Insurance Contracts are An Obligation Of The Issuing Insurance Company