



# John Hancock 2011 Cost of Care Survey



# The 2011 Cost of Care Survey

Understanding the latest data and trends in the cost of long-term care (LTC) services is an important aspect of long-term care planning for consumers and LTC insurance professionals. John Hancock's 2011 Cost of Care Survey can help individuals plan for a possible future long-term care event by providing them with the potential costs. The information found in this report is intended to help inform the LTC insurance purchase decision, as well as give insight into appropriate policy design.

Read this survey to learn more about the following topics:

- ✓ Key findings
  - National average costs for long-term care services
  - Trends in the cost of care
- ✓ General observations
- ✓ How to use this information
- ✓ Methodology
- ✓ Sample long-term care costs across the country

To find the average cost of care in a city near you, or where you may plan to live in the future, please visit [www.johnhancockLTC.com](http://www.johnhancockLTC.com).



## Key findings

The results of John Hancock's 2011 Cost of Care Survey indicate that the cost of long-term care services continues to rise. The data also suggests that, in the last decade, the average annual increases in the costs across a variety of care settings have stabilized to some degree; generally they are in line with overall inflation, as measured by the Consumer Price Index.

### National average costs for long-term care services

Over 11,000 care providers were surveyed in 2011 across the nation. The chart below reflects the national average cost of long-term care in various care settings, ranging from facility care, to care received in a home setting.

Facility-based Care	2011 Nat. Avg. (1 yr.) <sup>1</sup>	2011 Typical Unit Cost <sup>1</sup>
Nursing Home: Private room	\$85,775	\$235/daily
Nursing Home: Semi-private room	\$75,555	\$207/daily
Assisted Living Facility	\$39,240	\$3,270/monthly

  

Home and Community-based Care	2011 Nat. Avg. (1 yr.) <sup>1</sup>	2011 Typical Unit Cost <sup>1</sup>
Home Health Care Aide	\$31,200 <sup>2</sup>	\$20 hourly
Adult Day Care	\$15,860 <sup>3</sup>	\$61 daily

### Trends in the cost of care

The chart below shows the average annual increase in long-term care costs over the last nine years across various care settings.<sup>4</sup> The average annual increases in the cost of care over the last decade are in line with the long-term average annual rate of inflation, which is 4.1%.<sup>5</sup>

Long-term care setting	9-Yr. Avg. Annual Increase <sup>4</sup>
Nursing Home: Private room	3.5%
Nursing Home: Semi-private room	3.2%
Assisted Living Facility	3.4%
Home Health Care Aide	1.3%
Adult Day Care	2.2%

1. Costs rounded to the nearest dollar.

2. Based on care received for six hours a day, five days a week.

3. Based on care received five days a week.

4. The 9-year average annual increases are based on a comparison of data gathered from providers across the country for John Hancock's 2002, 2005, 2008, and 2011 Cost of Care Surveys.

5. As measured by the Consumer Price Index for All-Urban Consumers (CPI), over the 50-year period ending 12/31/10.

## General observations

- In the few years since our last survey, trends indicate that annual increases in the cost of care across all settings have stabilized and continue to remain in line with overall inflation.
- While costs for home-based custodial care have remained relatively flat, skilled care – care received in facilities (i.e. nursing homes) continues to rise at a higher level year over year.
- Trends in costs can vary significantly by region.

## How to use this information

- Think about what city or state you may be living in when you need care.
- Refer to the cost of care chart or map on our website to find today's costs for your preferred care setting in your local area.
- Factor in these costs as you choose an appropriate daily or monthly benefit and inflation option.

## Methodology<sup>6</sup>

John Hancock contracted with LifePlans Inc., based in Waltham, MA, to conduct the 2011 Cost of Care Survey of long-term care settings across the United States. More than 11,000 providers, inclusive of nursing homes, home health care agencies, assisted living facilities, and adult day care providers, participated in a telephone survey conducted by LifePlans, Inc., between January-March 2011.

6. This information serves as a guide to the latest costs and trends across all long-term care settings. Actual costs vary by provider. The survey data is intended to give you and your clients a better understanding of potential long-term care costs and help you make appropriate recommendations for long-term care insurance benefits.

## Average LTC costs for a sampling of cities across the country

City	State	NURSING HOME		HOME HEALTH CARE	ASSISTED LIVING	ADULT DAY CARE
		Private (daily)	Semi-Private (daily)	Aide (hourly)	Private (monthly)	(daily)
Anchorage	AK	\$452	\$487	\$26	\$5,239	\$92
Juneau	AK	\$550	–	–	\$2,350	\$115
Birmingham	AL	\$200	\$177	\$17	\$3,248	\$33
Huntsville	AL	\$194	\$180	\$14	\$3,657	–
Mobile	AL	\$175	\$164	\$15	\$2,871	\$16
Montgomery	AL	\$203	\$193	\$15	\$3,303	\$40
Fayetteville	AR	\$173	\$155	\$18	\$3,200	–
Jonesboro	AR	\$151	\$140	\$15	\$2,350	–
Little Rock	AR	\$168	\$152	\$18	\$2,924	\$39
Phoenix	AZ	\$233	\$175	\$21	\$2,881	\$57
Tucson	AZ	\$231	\$188	\$20	\$3,106	\$74
Yuma	AZ	\$202	\$172	\$21	\$2,667	\$65
Anaheim	CA	\$285	\$207	\$19	\$2,869	\$80
Bakersfield	CA	\$227	\$218	\$20	\$2,899	\$63
Fresno	CA	\$231	\$214	\$19	\$3,076	\$77
Glendale	CA	\$226	\$186	\$18	\$3,275	\$76
Hayward	CA	\$269	\$226	–	\$2,843	\$100
Long Beach	CA	\$302	\$190	\$21	\$2,902	–
Los Angeles	CA	\$271	\$199	\$19	\$3,148	\$79
Modesto	CA	\$247	\$216	\$18	\$3,218	\$77
Orange	CA	\$275	\$258	\$19	\$3,256	–
Petaluma	CA	\$375	\$251	\$25	\$3,975	–
Riverside	CA	\$219	\$193	\$19	\$2,733	\$77
Sacramento	CA	\$299	\$223	\$21	\$2,784	\$77
San Diego	CA	\$297	\$225	\$21	\$3,196	\$81
San Francisco	CA	\$378	\$281	\$26	\$3,793	\$80
Santa Clara	CA	\$266	\$245	\$26	\$2,750	–
Santa Monica	CA	\$377	\$214	\$14	\$5,100	–
Stockton	CA	\$306	\$219	\$20	\$3,077	–
Torrance	CA	\$345	\$230	\$20	\$3,270	\$78
Aurora	CO	\$256	\$227	\$24	\$3,613	\$40
Colorado Springs	CO	\$231	\$212	\$22	\$3,430	\$67
Denver	CO	\$249	\$213	\$21	\$3,197	\$63
Bridgeport	CT	349	\$334	\$24	–	\$69
Danbury	CT	\$448	\$401	\$19	\$3,822	\$74
Fairfield	CT	\$419	\$400	\$23	–	\$70
Greenwich	CT	\$434	\$414	\$25	\$5,157	–
Hartford	CT	\$358	\$333	\$24	\$3,394	\$80

## Average LTC costs for a sampling of cities across the country

City	State	NURSING HOME		HOME HEALTH CARE	ASSISTED LIVING	ADULT DAY CARE
		Private (daily)	Semi-Private (daily)	Aide (hourly)	Private (monthly)	(daily)
Madison	CT	\$427	\$394	\$22	\$3,400	\$72
New Haven	CT	\$398	\$354	–	–	\$75
Newington	CT	\$393	\$366	\$21	\$3,843	–
Stamford	CT	\$459	\$423	\$28	\$4,599	–
Stratford	CT	\$434	\$375	\$28	\$4,295	\$43
Waterbury	CT	\$309	\$287	–	\$3,750	\$63
Washington	DC	\$307	\$248	\$22	\$4,982	\$96
Dover	DE	\$240	\$227	\$20	\$3,902	\$50
Wilmington	DE	\$262	\$244	\$20	\$4,715	\$80
Boca Raton	FL	\$285	\$238	\$17	\$3,603	\$63
Clearwater	FL	\$275	\$230	\$19	\$2,196	–
Daytona Beach	FL	\$235	\$211	\$16	\$3,043	–
Fort Lauderdale	FL	\$256	\$209	\$16	\$2,684	–
Fort Myers	FL	\$260	\$227	\$20	\$3,569	\$53
Jacksonville	FL	\$219	\$206	\$19	\$3,155	\$62
Melbourne	FL	\$246	\$229	\$17	\$3,583	\$50
Miami	FL	\$316	\$258	\$16	\$1,954	\$54
Naples	FL	\$283	\$247	\$21	\$3,640	\$55
Orlando	FL	\$245	\$224	\$17	\$3,027	\$60
Palm Beach Gardens	FL	\$347	\$266	–	\$2,195	\$55
Panama City	FL	\$210	\$194	\$20	\$2,897	–
Pensacola	FL	\$213	\$192	\$20	\$2,888	–
Saint Augustine	FL	\$223	\$211	\$19	\$3,733	\$75
Saint Petersburg	FL	\$263	\$223	\$20	\$2,584	\$51
Sarasota	FL	\$260	\$225	\$20	\$3,149	–
Tallahassee	FL	\$222	\$205	\$18	\$3,566	\$48
Tampa	FL	\$245	\$219	\$19	\$3,105	73
Titusville	FL	\$233	\$219	\$18	–	\$55
Vero Beach	FL	\$231	\$218	\$19	\$3,373	–
West Palm Beach	FL	\$234	\$209	\$19	\$2,927	\$55
Winter Park	FL	\$241	\$220	\$19	\$5,363	\$58
Atlanta	GA	\$198	\$178	\$18	\$3,451	\$50
Augusta	GA	\$192	\$174	\$18	\$2,277	\$39
Macon	GA	\$176	\$158	\$16	\$2,656	–
Savannah	GA	\$187	\$170	\$18	\$2,836	–
Honolulu	HI	\$327	\$288	\$21	\$5,940	\$71
Cedar Rapids	IA	\$189	\$170	\$21	\$2,780	\$50
Des Moines	IA	\$195	\$177	\$23	\$2,833	\$49

## Average LTC costs for a sampling of cities across the country

City	State	NURSING HOME		HOME HEALTH CARE	ASSISTED LIVING	ADULT DAY CARE
		Private (daily)	Semi-Private (daily)	Aide (hourly)	Private (monthly)	(daily)
Dubuque	IA	\$180	\$164	\$19	\$2,297	\$46
Sioux City	IA	\$159	\$141	\$24	\$2,555	\$49
Boise	ID	\$248	\$224	\$20	\$2,983	\$125
Chicago	IL	\$193	\$172	\$20	\$4,074	\$67
Des Plaines	IL	\$265	\$226	\$20	\$4,200	\$65
Evanston	IL	\$252	\$211	\$18	\$4,980	–
Highland Park	IL	\$248	\$200	\$23	\$5,588	–
Peoria	IL	\$299	\$172	\$18	\$3,251	\$80
Rockford	IL	\$219	\$176	\$20	\$4,128	\$44
Skokie	IL	\$197	\$164	\$22	–	\$64
Springfield	IL	\$202	\$147	\$18	\$4,109	\$53
Evansville	IN	\$203	\$183	\$18	\$2,914	–
Indianapolis	IN	\$216	\$190	\$19	\$3,009	\$55
Marion	IN	\$197	\$163	\$21	\$2,181	–
Kansas City	KS	\$185	\$167	\$20	–	\$55
Topeka	KS	\$183	\$153	\$17	\$4,394	\$55
Wichita	KS	\$168	\$153	\$19	\$4,096	\$63
Frankfort	KY	\$227	\$208	\$18	\$3,500	\$62
Lexington	KY	\$207	\$186	\$17	\$4,315	\$58
Louisville	KY	\$229	\$204	\$17	\$4,201	–
Baton Rouge	LA	\$151	\$138	\$17	\$2,053	\$63
New Orleans	LA	\$165	\$145	\$14	\$4,523	\$60
Shreveport	LA	\$151	\$145	\$15	\$2,804	\$56
Boston	MA	\$377	\$342	\$29	\$5,100	\$65
Hyannis	MA	\$330	\$310	\$24	\$5,500	–
Newton	MA	\$385	\$373	\$23	\$5,070	–
Springfield	MA	\$328	\$308	–	3,174	\$55
W Roxbury	MA	\$315	\$300	\$23	–	\$59
Worcester	MA	\$334	\$303	\$24	\$5,138	–
Annapolis	MD	\$288	\$264	\$20	\$4,931	–
Baltimore	MD	\$266	\$246	\$18	\$2,893	\$80
Bethesda	MD	\$286	\$252	–	\$4,817	–
Rockville	MD	\$310	\$233	\$19	\$4,605	–
Towson	MD	\$299	\$262	\$21	\$4,410	–
Augusta	ME	\$292	\$258	–	\$4,485	–
Portland	ME	\$315	\$275	\$22	\$5,932	\$58
Ann Arbor	MI	\$308	\$254	\$19	\$3,884	–
Battle Creek	MI	\$239	\$208	\$20	\$2,845	–

## Average LTC costs for a sampling of cities across the country

City	State	NURSING HOME		HOME HEALTH CARE	ASSISTED LIVING	ADULT DAY CARE
		Private (daily)	Semi-Private (daily)	Aide (hourly)	Private (monthly)	(daily)
Grand Rapids	MI	\$235	\$230	–	\$3,276	–
Bay City	MI	\$223	\$205	\$18	–	–
Detroit	MI	\$207	\$200	\$20	–	\$10
Grand Rapids	MI	\$235	\$230	\$19	–	\$59
Grosse Pointe	MI	–	–	\$16	\$4,680	–
Lansing	MI	\$331	\$217	\$18	\$2,148	\$43
Southfield	MI	\$243	\$205	\$19	\$2,850	\$60
Sterling Heights	MI	\$247	\$222	–	\$3,815	–
Traverse City	MI	\$267	\$239	–	\$3,115	\$70
Minneapolis	MN	\$198	\$164	\$27	\$3,457	\$64
Saint Paul	MN	\$207	\$137	–	\$2,965	\$76
Columbia	MO	\$153	\$143	\$20	\$3,131	\$71
Jefferson City	MO	\$154	\$143	–	\$4,770	\$68
Kansas City	MO	\$182	\$153	\$19	\$3,663	\$70
Saint Louis	MO	\$177	\$153	\$19	\$3,238	\$64
Springfield	MO	\$176	\$152	\$20	\$2,594	\$78
Columbus	MS	\$205	\$198	–	\$2,568	–
Jackson	MS	\$185	\$182	\$17	–	\$63
Billings	MT	\$198	\$186	\$20	\$2,680	\$46
Great Falls	MT	\$233	\$210	\$19	\$2,693	\$42
Helena	MT	\$183	\$175	–	\$2,825	\$48
Asheville	NC	\$217	\$201	\$20	\$2,987	\$44
Charlotte	NC	\$213	\$205	\$18	\$3,555	\$56
Durham	NC	\$220	\$191	\$18	\$2,550	\$65
Greensboro	NC	\$213	\$201	\$18	\$3,672	\$60
Raleigh	NC	\$194	\$177	\$19	\$3,764	\$44
Winston-Salem	NC	\$223	\$211	\$18	\$3,667	\$50
Bismarck	ND	\$177	\$169	\$17	\$2,413	\$59
Fargo	ND	\$215	\$176	\$22	\$2,203	\$58
Lincoln	NE	\$205	\$184	\$21	\$3,502	\$29
Omaha	NE	\$203	\$180	\$20	\$3,448	\$38
Concord	NH	\$276	\$255	–	\$4,228	\$65
Dover	NH	\$366	\$289	–	\$3,372	–
Jersey City	NJ	\$282	\$247	\$19	\$5,050	\$79
Newark	NJ	\$294	\$264	–	–	\$83
Teaneck	NJ	\$355	\$320	–	–	\$93
Trenton	NJ	\$289	\$272	\$22	–	\$89
Albuquerque	NM	\$221	\$191	\$20	\$3,201	–



## Average LTC costs for a sampling of cities across the country

City	State	NURSING HOME		HOME HEALTH CARE	ASSISTED LIVING	ADULT DAY CARE
		Private (daily)	Semi-Private (daily)	Aide (hourly)	Private (monthly)	(daily)
Santa Fe	NM	\$191	\$184	\$21	\$3,931	–
Carson City	NV	\$227	\$207	\$18	\$2,898	–
Las Vegas	NV	\$217	\$195	\$20	\$2,689	\$65
Reno	NV	\$258	\$215	\$21	\$3,488	\$59
Albany	NY	\$328	\$293	\$21	\$4,718	\$108
Bronx	NY	\$371	\$349	\$18	–	\$75
Brooklyn	NY	\$369	\$361	\$15	\$6,376	\$103
Buffalo	NY	\$303	\$285	\$21	\$2,550	\$67
Hempstead	NY	\$340	\$323	\$19	–	–
Middletown	NY	\$341	\$331	\$21	\$2,255	–
New York	NY	\$440	\$441	\$19	\$5,918	\$125
Poughkeepsie	NY	\$339	\$330	\$23	–	–
Rhinebeck	NY	\$363	\$355	\$24	–	–
Riverhead	NY	\$533	\$478	\$22	–	–
Rochester	NY	\$332	\$315	\$24	\$3,351	\$86
Staten Island	NY	\$322	\$309	\$17	\$2,600	–
White Plains	NY	\$359	\$349	\$23	–	–
Akron	OH	\$230	\$206	\$17	\$3,717	\$47
Canton	OH	\$240	\$188	\$20	\$3,345	\$54
Cincinnati	OH	\$234	\$209	\$19	\$3,707	\$57
Cleveland	OH	\$214	\$195	\$19	\$2,816	\$51
Columbus	OH	\$230	\$205	\$18	\$3,990	\$51
Dayton	OH	\$241	\$215	\$19	\$3,571	\$45
Toledo	OH	\$217	\$198	\$21	\$3,076	\$47
Zanesville	OH	\$210	\$160	\$17	\$2,840	\$42
Oklahoma City	OK	\$189	\$144	\$17	\$2,659	\$53
Tulsa	OK	\$172	\$135	\$18	\$3,258	\$60
Portland	OR	\$250	\$228	\$21	\$3,547	\$75
Salem	OR	\$237	\$223	\$21	\$2,998	–
Harrisburg	PA	\$274	\$255	\$20	\$2,467	\$55
Lancaster	PA	\$300	\$258	\$21	\$3,772	\$36
Philadelphia	PA	\$288	\$260	\$19	\$3,222	\$66
Pittsburgh	PA	\$285	\$266	\$20	\$3,349	\$55
Reading	PA	\$308	\$276	–	\$2,811	\$56
York	PA	\$288	\$254	\$19	\$3,345	\$60
Providence	RI	\$280	\$255	\$23	\$4,694	\$75
Warwick	RI	\$335	\$274	\$20	\$3,450	\$64
Charleston	SC	\$198	\$176	\$21	\$4,304	\$55

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City	State	NURSING HOME		HOME HEALTH CARE	ASSISTED LIVING	ADULT DAY CARE
		Private (daily)	Semi-Private (daily)	Aide (hourly)	Private (monthly)	(daily)
Columbia	SC	\$203	\$184	\$16	\$3,556	\$51
Greenville	SC	\$188	\$177	\$17	\$2,813	–
Pierre	SD	\$236	\$222	\$20	\$2,050	–
Sioux Falls	SD	\$188	\$177	\$19	\$2,728	\$45
Chattanooga	TN	\$202	\$183	\$16	\$2,938	\$55
Clarksville	TN	\$178	\$170	\$19	\$3,272	–
Jackson	TN	\$176	\$170	\$14	\$3,568	–
Knoxville	TN	\$185	\$168	\$17	\$3,172	\$60
Memphis	TN	\$193	\$174	\$14	\$3,582	–
Nashville	TN	\$209	\$185	\$17	\$3,718	\$67
Austin	TX	\$197	\$158	\$18	\$4,027	\$58
Dallas/Ft. Worth	TX	\$208	\$139	\$18	\$3,904	\$42
Houston	TX	\$199	\$143	\$18	\$3,304	\$36
Lubbock	TX	\$177	\$130	\$16	\$2,601	\$32
San Antonio	TX	\$190	\$137	\$18	\$3,413	\$33
Cedar City	UT	\$178	\$157	–	\$3,400	\$50
Provo	UT	\$173	\$152	–	\$2,465	–
Salt Lake City	UT	\$199	\$174	\$20	\$2,750	–
Alexandria	VA	\$277	\$238	\$18	\$4,227	\$68
Annandale	VA	\$275	\$233	\$21	\$6,800	\$70
Chesapeake	VA	\$230	\$205	\$21	\$2,819	–
Fredericksburg	VA	\$237	\$227	\$19	\$3,888	\$50
Hampton	VA	\$232	\$222	–	\$3,698	\$70
Newport News	VA	\$195	\$185	\$18	\$3,660	–
Norfolk	VA	\$212	\$189	\$17	\$2,660	\$53
Richmond	VA	\$245	\$206	\$17	\$3,177	\$61
Roanoke	VA	\$207	\$193	\$19	\$2,769	\$58
Virginia Beach	VA	\$209	\$194	\$19	\$3,291	\$53
Brattleboro	VT	\$238	\$235	–	\$2,920	–
Burlington	VT	\$373	\$297	\$19	\$4,320	\$75
Rutland	VT	\$288	\$285	–	\$3,080	–
Bellevue	WA	\$334	\$334	\$26	\$3,740	\$44
Bellingham	WA	\$218	\$207	\$22	\$2,911	\$67
Edmonds	WA	\$316	\$280	–	\$3,856	\$40
Olympia	WA	\$323	\$248	\$19	\$3,332	\$60
Renton	WA	\$271	\$237	–	\$3,321	\$72
Seattle	WA	\$298	\$257	\$25	\$4,698	–
Spokane	WA	\$252	\$233	\$21	\$2,993	\$70

## Average LTC costs for a sampling of cities across the country

City	State	NURSING HOME		HOME HEALTH CARE	ASSISTED LIVING	ADULT DAY CARE
		Private (daily)	Semi-Private (daily)	Aide (hourly)	Private (monthly)	(daily)
Tacoma	WA	\$257	\$223	\$22	\$3,396	\$86
Vancouver	WA	\$268	\$229	\$21	\$2,909	\$120
Walla Walla	WA	\$242	\$209	\$20	\$3,122	\$50
Green Bay	WI	\$245	\$206	\$20	\$3,370	–
Madison	WI	\$261	\$239	\$23	\$3,300	\$64
Milwaukee	WI	\$264	\$247	\$22	\$2,790	\$59
Racine	WI	\$256	\$245	\$20	\$3,022	\$54
Charleston	WV	\$252	\$240	\$18	\$3,656	\$50
Parkersburg	WV	\$219	\$209	–	\$2,275	–
Casper	WY	\$209	\$197	–	\$2,890	\$10
Cheyenne	WY	\$245	\$205	\$21	\$3,577	–

Long-term care insurance is underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and in New York by John Hancock Life & Health Insurance Company, Boston, MA 02117. Group long-term care insurance is underwritten by John Hancock Life & Health Insurance Company, Boston, MA 02117.