

## A New Way of Looking at Private Pay Affordability of Long-Term Services and Supports

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**The affordability of private pay services is an important component of long-term services and supports system performance. This *Insight on the Issues* presents data on private pay affordability for every state and more than 400 markets in the United States. There is wide variation in affordability between states and markets. Private pay nursing home care is not affordable for middle-income families anywhere. While less costly than nursing homes, home health care is still unaffordable for middle-income older people at typical levels of use.**

The affordability of private pay services is an important component of long-term services and supports (LTSS) system performance. When private pay services are relatively more affordable (or less unaffordable), people with moderate to high incomes are more able to access the services they need. As well, those with low incomes are more able to afford additional or noncovered services to supplement those that may be available through public programs.

The AARP Public Policy Institute (PPI) developed two indicators of private pay affordability for the 2011 scorecard, *Raising Expectations: A State Scorecard on Long-Term Services and Supports for Older Adults, People with Physical Disabilities, and Family Caregivers* (hereafter, the *Scorecard*), funded by The Commonwealth Fund and The SCAN Foundation.<sup>1</sup> This *Insight on the Issues* presents data on these indicators of private pay affordability for every state and more than 400 markets in the United States.

- Nationally, private pay nursing home costs in 2012 averaged 252 percent of median age 65+ household income, and the cost of home health services averaged 88 percent of median income.
- There is wide variation in affordability between states and markets.
- Private pay nursing home care is not affordable for middle-income families anywhere.
- While less costly than nursing homes, home health care is still unaffordable for middle-income older people at typical levels of use.
- There is a no relationship between income and nursing home affordability.
- There is a clear relationship between income and home health affordability. Higher-income regions tend to have relatively more affordable home health services.

## Role of Private Pay Services

Private pay spending on LTSS includes amounts that individuals with disabilities pay out of their own pockets for care, as well as services that are paid for by their families, their private long-term care insurance policies (for the few that have them), or private charity. This spending plays a significant role in financing LTSS.

Most formal LTSS are paid for by public programs such as Medicaid; in 2010, Medicaid alone made up about 46 percent of LTSS spending for all populations.<sup>2</sup> But Medicaid and most other public programs provide services only to those meeting stringent income, asset, and disability criteria. For an individual with moderate to high income, moderate to high assets, or a moderate level of disability (one that requires assistance with daily activities but does not meet nursing home eligibility criteria), private pay may be the only option for receiving services, at least until the cost of paying for services sufficiently drains income and assets so that the person qualifies for Medicaid.

Out-of-pocket spending represents the third largest source of payment for LTSS, after Medicaid and Medicare,<sup>3</sup> and private pay spending from all sources accounts for 27 percent of total national spending on LTSS.<sup>4</sup> When surveyed directly, many more individual users of LTSS report spending their own money on services than report payment by public programs (56 percent vs. 33 percent).<sup>5</sup>

## New Indicators of Private Pay Affordability

When evaluating the relative affordability of private pay LTSS in different markets, it is important to realize that the cost of living, the cost of services, and the typical amount of income and assets vary significantly from market to market. For example,

\$100 buys significantly more care in a lower-cost-of-living area than in a higher-cost-of-living area. However, those living in a higher-cost area are likely to have more income and assets available, so that services with a higher nominal price might actually be more affordable. To control for the regional effects of income and cost of living, private pay LTSS affordability can best be understood as a *ratio* of the cost of services to the amount of money that people who need LTSS have to spend.

PPI developed two indicators of private pay affordability for the *Scorecard*. These indicators compare the cost of services (measured by the median private pay cost in each market) with the available resources of the population in that market (measured by the median income of age 65+ households, the population with the highest likelihood of LTSS needs). Household income is not a perfect measure of resources, as most private pay users of LTSS have to draw down assets to pay for services, but asset data are not available at the geographic level needed to include in the indicator calculation.

The median cost of services is obtained from the *Genworth 2012 Cost of Care Survey*.<sup>6</sup> It gives market-level estimates for 425 markets, defined by county or equivalent, in the 50 states and District of Columbia, as well as 9 markets in Puerto Rico.<sup>7</sup> The data include the median private pay cost of six types of LTSS: hourly cost for (1) homemaker and (2) home health aide services; daily cost for (3) adult day health care and (4) semiprivate and (5) private rooms in nursing homes; and (6) monthly base cost for assisted living.

The median household income is computed from the 2010 American Community Survey (referencing income in years 2009–2010). Though the years do not match, we wanted to use the most recently available data for both sources.

When the *Scorecard* was being developed, the most recent data were from the 2010 Cost of Care Survey and 2009 American Community Survey, which were used in the computation for the *Scorecard*. We believe it is more important to have the most current data on cost of services than to have the same data year for cost and income.

We chose one measure of home and community-based services (HCBS) and one measure of institutional services for inclusion in the *Scorecard*. Most people express a preference for receiving services in their own homes or in homelike settings that enable independence with support. Yet regardless of the setting, the cost of paying for LTSS can overwhelm a family's finances.

For HCBS, we compared the median cost of 30 hours per week of home health aide services to the median age 65+ household income. Among people with activities of daily living (ADL) disabilities who use paid home care services, 30 hours per week is a typical level of use.<sup>8</sup>

For institutional services, we compared the median cost of one year in a private room in a nursing home to the median age 65+ household income. Although semiprivate rooms in nursing homes are more common, we use the private room cost in the measure because we believe it is important that people with disabilities be able to choose a private room if they prefer.<sup>9</sup>

Table 1 lists the median LTSS costs, median age 65+ household income, and affordability ratios for each market. For the *Scorecard*, these values were rolled up to a state-level affordability measure: The affordability ratios were averaged across all regions in a state, weighted by the proportion of the state population in each region. Table 2 shows the state median LTSS costs, median age 65+

household income, and affordability measures.

### Private Pay Affordability across Markets and States

Nationally, private pay nursing home costs in 2012 averaged 252 percent of median age 65+ household income. For individual markets, the affordability ratio ranged from 141 percent to 638 percent. Even in the most “affordable” market (Provo/Orem, UT), the median nursing home cost far exceeded median income. **The first conclusion from these data is that private pay nursing home care is not affordable for middle-income families anywhere.** Nowhere in the country can a median-income older household afford to pay for nursing home care out of their income. However, in a region that is relatively more affordable, people paying out of pocket for a nursing home will draw down their savings more slowly, and are more likely to be able to preserve some assets and avoid spending down to Medicaid eligibility. In relatively unaffordable regions, private-pay nursing home residents will more quickly deplete their assets and potentially qualify for Medicaid.

In 2012, the cost of home health services averaged 88 percent of median age 65+ household income. For individual markets, the affordability ratio ranged from 49 percent to 145 percent. The private pay cost of a typical amount of home care is about one-third that of nursing home care.<sup>10</sup>

While less costly than nursing homes, home health care is still unaffordable for middle-income older people at typical levels of use. People who receive home care services must add these costs to all of their other living expenses—including food, housing, medical care, transportation, and other costs—and may find themselves unable to pay for

services while continuing to pay their utility, insurance, food, and other bills. **As is the case with nursing home services, people who cannot afford the home care services they need may ultimately turn to Medicaid or other public programs for help.** If these programs have not invested adequately in HCBS, there may be limited alternatives to entering a nursing home; in this way, unaffordable home care can lead to unnecessary institutionalization. Unaffordable home care services also place added burdens on family caregivers.

One might expect higher-income markets to be more affordable, because the denominator of the affordability ratio (income) is high. To some extent this is true. Bethesda, MD, the highest-income market (median age 65+ household income \$60,457 compared with \$34,381 nationally) is also one of the most affordable (62nd most affordable for nursing homes and third most affordable for home health services), as the cost of care is only slightly above the national average. Washington, DC/Alexandria-Arlington, VA, the second highest-income market, is the 11th most affordable for nursing homes and most affordable for home health.

However, this is not a universal finding. Nursing home care in a number of the highest-income markets (including Anchorage, AK; Long Island, NY; and Bridgeport, CT) is less affordable than the national average. Madison, WI (median age 65+ household income \$47,157) has the same affordability ratios as Macon, GA (median income \$32,244) and Fayetteville, NC (median income \$32,647).

One observation from the *Scorecard* was that, at the state level, there is no relationship between income and nursing home affordability, and only a moderate relationship between income and home

health affordability. This report, using more recent data, confirms this observation (see figures 1 and 2). The higher the state median age 65+ household income, the more affordable home services are in the state. No such relationship appears for nursing home affordability.

At the market level, the relationship is much clearer and stronger (see figures 3 and 4). There is a fairly strong relationship between income and home health affordability and a very weak relationship between income and nursing home affordability.<sup>11</sup>

## Policy Implications

States have a stake in ensuring affordable private pay options for LTSS, because the less affordable services are, the more likely—and more quickly—people with moderate means will spend through their income and assets to qualify for public LTSS at taxpayer cost.

One way to help control costs in Medicaid LTSS programs and to make sure services are available for those who need them most is to increase the affordability of private pay services. This would delay or prevent spend-down. State policy cannot directly set private pay costs, but states can take actions to indirectly affect the cost of services.

Minnesota has a rate equalization policy for nursing homes: Facilities cannot charge private pay residents more than the Medicaid rate. While it is not clear that rate equalization is the cause, private pay nursing home care is relatively more affordable in Minnesota than in similar states; this is not the case for home care, which is relatively less affordable in the state.

Another way to reduce the amount of paid care needed in the community is by supporting family caregivers (especially

working caregivers) through respite care, education and training, and employment supports such as paid family leave and flexible work schedules. Allowing delegation of nursing tasks to trained direct care workers can both support caregivers and reduce the cost of services purchased, since direct care workers are much more affordable than private duty nurses.

Private long-term care insurance (LTCI) can make private pay services affordable for those with policies, but market penetration is low. In 2010, there were approximately 8 million LTCI policies

in effect for people of all ages,<sup>12</sup> compared to a population of more than 40 million people age 65 or older,<sup>13</sup> most of whom will need LTSS in their lifetime.<sup>14</sup> The cost of premiums is cited as a main reason for not buying LTCI. Rate stabilization provisions, so that people can be assured that their premiums will not rise too quickly before any benefit is received, are important because they help to ensure affordability of premiums. As of 2012, 40 states and Washington, DC, have adopted provisions, while 10 states require no such protections.<sup>15</sup>

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## Endnotes

<sup>1</sup> Susan C. Reinhard, Enid Kassner, Ari Houser, and Robert Mollica, *Raising Expectations: A State Scorecard on Long-Term Services and Supports for Older Adults, People with Physical Disabilities, and Family Caregivers* (Washington, DC: AARP Public Policy Institute, The Commonwealth Fund, The SCAN Foundation, 2011) (<http://www.longtermscorecard.org>).

<sup>2</sup> AARP Public Policy Institute analysis of 2010 National Health Expenditure data, and Steve Eiken, Kate Sredl, Brian Burwell, and Lisa Gold, *Medicaid Expenditures for Long-Term Services and Supports: 2011 Update* (New York, NY: Thomson Reuters, 2011).

<sup>3</sup> Medicare, the second largest public payer of nursing home and home health care, does not cover most long-term services. Medicare coverage is limited to rehabilitative services (in home or in a nursing home) for no more than 100 days after an acute event, and does not include personal care services for someone with a permanent disability. Some analyses (e.g., Carol V. O’Shaughnessy, *National Spending for Long-Term Services and Supports (LTSS)* (Washington, DC: National Health Policy Forum, 2012)) do not classify Medicare-paid services as LTSS.

<sup>4</sup> AARP Public Policy Institute analysis of 2010 National Health Expenditure data, and Eiken et al., *Medicaid Expenditures*.

<sup>5</sup> Ari Houser, Mary Jo Gibson, and Donald L. Redfoot, *Trends in Family Caregiving and Paid Home Care for Older People with Disabilities in the Community: Data from the National Long-Term Care Survey* (Washington, DC: AARP Public Policy Institute, 2010). It is not clear why private sources are much more prevalent in the National Long-Term Care Survey (NLTCS) data than in the National Health Expenditure (NHE) data. Possibilities for the discrepancy include that a large “other” category in the NLTCS (21 percent of respondents reported that payment source was unknown) may be predominantly public sources; or the NHE data may underestimate private pay spending, as many home-based services and supports are nonmedical or may not be delivered by a licensed home health agency.

<sup>6</sup> Cost of care data were obtained by personal communication with Genworth Financial. The most recent year of cost data is also accessible on the Genworth Cost of Care website (<http://genworth.com/costofcare>).

<sup>7</sup> Market or region definitions for 2012 are accessible on <http://genworth.com/costofcare>. The region definitions were identical in 2011 and very similar in 2010 (there were a few changes in the San Francisco area).

<sup>8</sup> Mitchell P. LaPlante, Charlene Harrington, and Taewoon Kang, “Estimating Paid and Unpaid Hours of Personal Assistance Services in Activities of Daily Living Provided to Adults Living at Home,” *Health Services Research* (2002) ([http://www.ncbi.nlm.nih.gov/pmc/articles/PMC1430364/pdf/hesr\\_029.pdf](http://www.ncbi.nlm.nih.gov/pmc/articles/PMC1430364/pdf/hesr_029.pdf)) found an average of 30.4 hours of paid care per week for people with ADL disability. Houser, Gibson, and Redfoot, *Trends in Family Caregiving*, found an average of 30.2 hours of formal care for people age 65+ with ADL or instrumental activities of daily living disability paying out of pocket.



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<sup>9</sup> From a technical standpoint, the choice is not particularly important, as private rooms cost about 10 percent more than semiprivate rooms on average. This different is fairly constant across markets, and is small compared to between-market variation in nursing home costs.

<sup>10</sup> The 3:1 nursing home: HCBS cost ratio has long been observed in Medicaid spending per person served. See, for example, Ari Houser, Wendy Fox-Grage, and Mary Jo Gibson, *Across the States 2009: Profiles of Long-Term Care and Independent Living* (Washington, DC: AARP Public Policy Institute, 2009).

<sup>11</sup> The  $R^2$  statistic can be used to measure the strength of the relationship between income and affordability. At the market level, the  $R^2$  value for the relationship between median age 65+ household income and private pay home health affordability is 0.37, meaning that income explains more than one-third of the variation in home health affordability. For nursing homes, the  $R^2$  value is 0.06, meaning that income explains less than 1/16 of the variation in affordability between markets.

<sup>12</sup> Kathleen Ujvari, *Long-Term Care Insurance: 2012 Update*, (Washington, DC: AARP Public Policy Institute, 2012).

<sup>13</sup> U.S. Census Bureau, 2010 Decennial Census.

<sup>14</sup> Peter Kemper, Harriet L. Komisar, and Lisa Alecxih, "Long-Term Care Over an Uncertain Future: What Can Current Retirees Expect?" *Inquiry* 42, no. 4 (December 2005): 335–50.

<sup>15</sup> Ujvari, *Long-Term Care Insurance*.

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**Table 1**  
**Nursing Home and Home Health Affordability by Market**

State	Market	Median Household Income Age 65+	Median Cost of Nursing Home	Percent of Median Income	Median Cost of Home Health Care	Percent of Median Income
Alabama	Anniston-Oxford	\$32,042	\$63,875	199%	\$24,882	78%
	Auburn-Opelika	\$34,461	\$63,236	184%	\$24,882	72%
	Birmingham-Hoover	\$32,345	\$68,503	212%	\$24,960	77%
	Decatur	\$29,221	\$70,445	241%	\$24,960	85%
	Dothan	\$27,206	\$72,635	267%	\$24,960	92%
	Florence-Muscle Shoals	\$31,337	\$66,795	213%	\$23,400	75%
	Gadsden	\$28,314	\$67,525	238%	N/A	N/A
	Huntsville	\$44,436	\$72,653	164%	\$24,539	55%
	Mobile	\$33,252	\$65,700	198%	\$24,336	73%
	Montgomery	\$40,305	\$70,697	175%	\$24,180	60%
	Tuscaloosa	\$33,806	\$63,875	189%	\$25,740	76%
	Rest of State	\$26,501	\$62,780	237%	\$25,740	97%
	Alaska	Anchorage	\$47,459	\$164,980	348%	\$39,000
Fairbanks		\$48,366	N/A	N/A	\$37,440	77%
Rest of State		\$44,739	\$285,613	638%	\$39,780	89%
Arizona	Flagstaff	\$48,567	\$90,064	185%	\$31,496	65%
	Lake Havasu City-Kingman	\$32,647	\$82,125	252%	\$32,760	100%
	Phoenix-Mesa-Glendale	\$38,088	\$82,125	216%	\$32,682	86%
	Prescott	\$39,600	\$84,680	214%	\$29,671	75%
	Tucson	\$36,174	\$89,790	248%	\$31,793	88%
	Yuma	\$34,662	\$76,285	220%	\$42,900	124%
	Rest of State	\$30,229	\$76,285	252%	\$29,640	98%
Arkansas	Fayetteville-Springdale-Rogers	\$35,065	\$70,445	201%	\$27,690	79%
	Fort Smith	\$28,717	\$54,568	190%	\$26,130	91%
	Hot Springs	\$30,128	\$60,225	200%	\$25,553	85%
	Jonesboro	\$25,191	\$56,969	226%	\$25,896	103%
	Little Rock-North Little Rock-Conway	\$37,685	\$60,225	160%	\$27,300	72%
	Pine Bluff	\$30,329	\$54,020	178%	\$26,520	87%
	Rest of State	\$25,997	\$54,750	211%	\$26,520	102%

**Table 1 (continued)**

State	Market	Median Household Income Age 65+	Median Cost of Nursing Home	Percent of Median Income	Median Cost of Home Health Care	Percent of Median Income
California	Bakersfield-Delano	\$35,267	\$96,725	274%	\$29,640	84%
	Chico	\$36,577	\$83,950	230%	\$29,640	81%
	East Bay	\$47,761	\$98,550	206%	\$39,000	82%
	El Centro	\$23,075	\$56,210	244%	\$23,790	103%
	Fresno	\$35,267	\$92,710	263%	\$31,200	88%
	Hanford-Corcoran	\$29,090	\$78,475	270%	\$34,320	118%
	Los Angeles County	\$38,390	\$87,600	228%	\$31,200	81%
	Madera-Chowchilla	\$32,445	\$75,920	234%	N/A	N/A
	Merced	\$27,911	\$78,840	282%	\$31,964	115%
	Modesto	\$30,229	\$82,308	272%	\$28,470	94%
	Napa	\$44,436	\$108,474	244%	\$39,780	90%
	Orange County	\$45,948	\$102,682	223%	\$32,370	70%
	Oxnard-Thousand Oaks-Ventura	\$44,275	\$89,425	202%	\$34,320	78%
	Redding	\$33,554	\$89,425	267%	\$28,470	85%
	Riverside-San Bernardino-Ontario	\$36,476	\$74,825	205%	\$31,200	86%
	Sacramento—Arden-Arcade—Roseville	\$40,003	\$94,900	237%	\$37,440	94%
	Salinas	\$44,436	\$100,375	226%	\$32,370	73%
	San Diego-Carlsbad-San Marcos	\$43,328	\$96,970	224%	\$34,710	80%
	San Francisco	\$34,259	\$146,000	426%	\$41,340	121%
	San Jose-Sunnyvale-Santa Clara	\$44,940	\$109,865	244%	\$39,000	87%
	San Luis Obispo-Paso Robles	\$43,328	\$89,425	206%	\$37,440	86%
	San Mateo	\$48,870	\$108,588	222%	\$39,000	80%
	Santa Barbara-Santa Maria-Goleta	\$47,056	\$127,750	271%	\$40,560	86%
	Santa Cruz-Watsonville	\$43,227	\$87,600	203%	\$39,000	90%
	Santa Rosa-Petaluma	\$47,761	\$118,625	248%	\$38,610	81%
	Stockton	\$37,484	\$85,775	229%	\$28,860	77%
	Vallejo-Fairfield	\$51,087	\$95,539	187%	\$36,660	72%
	Visalia-Porterville	\$33,755	\$73,610	218%	\$31,106	92%
	Yuba City	\$39,197	\$72,270	184%	\$34,804	89%
	Rest of State	\$34,259	\$94,535	276%	\$35,100	102%
	Colorado	Boulder	\$42,723	\$102,164	239%	\$35,880
Colorado Springs		\$42,421	\$85,775	202%	\$35,100	83%
Denver-Aurora-Broomfield		\$37,584	\$86,323	230%	\$34,320	91%
Fort Collins-Loveland		\$39,600	\$87,235	220%	\$31,980	81%
Grand Junction		\$36,274	\$79,023	218%	\$31,200	86%
Greeley		\$36,174	\$86,870	240%	\$35,100	97%
Pueblo		\$27,609	\$80,300	291%	\$24,180	88%
Rest of State		\$35,569	\$78,110	220%	\$26,520	75%
Connecticut	Bridgeport-Stamford-Norwalk	\$46,744	\$166,258	356%	\$36,660	78%
	Hartford-West Hartford-East Hartford	\$38,995	\$145,909	374%	\$31,980	82%
	New Haven-Milford	\$34,562	\$151,931	440%	\$33,540	97%
	Norwich-New London	\$38,794	\$140,525	362%	\$34,320	88%
	Rest of State	\$34,965	\$137,058	392%	\$28,548	82%
Delaware	Dover	\$39,096	\$93,440	239%	\$33,056	85%
	Rest of State	\$41,514	\$97,090	234%	\$37,050	89%
District of Columbia	Washington-Arlington-Alexandria	\$59,954	\$96,908	162%	\$29,640	49%



**Table 1 (continued)**

State	Market	Median Household Income Age 65+	Median Cost of Nursing Home	Percent of Median Income	Median Cost of Home Health Care	Percent of Median Income
Florida	Cape Coral-Fort Myers	\$40,809	\$83,950	206%	\$28,470	70%
	Crestview-Fort Walton Beach-Destin	\$44,839	\$73,000	163%	\$28,985	65%
	Deltona-Daytona Beach-Ormond Beach	\$34,360	\$89,133	259%	\$28,080	82%
	Gainesville	\$40,003	\$74,825	187%	\$31,122	78%
	Jacksonville	\$39,096	\$82,545	211%	\$29,843	76%
	Lakeland-Winter Haven	\$32,244	\$86,870	269%	\$28,860	90%
	Miami-Fort Lauderdale-Pompano Beach	\$31,942	\$96,725	303%	\$24,960	78%
	Naples-Marco Island	\$50,633	\$105,591	209%	\$32,760	65%
	North Port-Bradenton-Sarasota	\$38,693	\$97,090	251%	\$32,760	85%
	Ocala	\$32,244	\$87,600	272%	\$28,080	87%
	Orlando-Kissimmee-Sanford	\$34,965	\$84,863	243%	\$28,860	83%
	Palm Bay-Melbourne-Titusville	\$37,484	\$89,060	238%	\$27,690	74%
	Palm Coast	\$35,569	\$83,950	236%	\$27,222	77%
	Panama City-Lynn Haven-Panama City Beach	\$33,957	\$81,395	240%	\$29,219	86%
	Pensacola-Ferry Pass-Brent	\$34,864	\$77,563	222%	\$30,420	87%
	Port St. Lucie	\$36,859	\$78,475	213%	\$25,740	70%
	Punta Gorda	\$37,927	\$94,900	250%	\$31,013	82%
	Sebastian-Vero Beach	\$38,189	\$83,950	220%	\$29,640	78%
	Tallahassee	\$38,894	\$82,125	211%	\$28,080	72%
	Tampa-St. Petersburg-Clearwater	\$32,949	\$86,140	261%	\$29,640	90%
Rest of State	\$33,151	\$78,475	237%	\$30,716	93%	
Georgia	Albany	\$29,423	\$64,240	218%	\$26,239	89%
	Athens-Clarke County	\$36,476	\$80,311	220%	\$26,910	74%
	Atlanta-Sandy Springs-Marietta	\$36,980	\$69,350	188%	\$27,300	74%
	Augusta-Richmond County	\$31,942	\$62,050	194%	\$28,080	88%
	Brunswick	\$32,647	\$65,061	199%	\$28,283	87%
	Columbus	\$27,206	\$61,638	227%	\$25,740	95%
	Dalton	\$28,213	\$69,715	247%	\$26,442	94%
	Gainesville	\$31,639	\$60,225	190%	\$28,283	89%
	Hinesville-Fort Stewart	\$29,221	\$66,613	228%	\$28,860	99%
	Macon	\$32,244	\$67,525	209%	\$24,960	77%
	Rome	\$23,881	\$59,130	248%	\$28,080	118%
	Savannah	\$33,856	\$65,335	193%	\$26,910	79%
	Valdosta	\$27,407	\$78,464	286%	\$29,640	108%
	Warner Robins	\$36,274	\$62,780	173%	\$30,763	85%
	Rest of State	\$27,307	\$57,488	211%	\$26,723	98%
	Hawaii	Honolulu	\$55,419	\$118,505	214%	\$37,440
Rest of State		\$44,739	\$147,825	330%	\$39,390	88%
Idaho	Boise City-Nampa	\$35,771	\$85,228	238%	\$30,420	85%
	Coeur d'Alene	\$32,949	\$85,666	260%	\$28,080	85%
	Idaho Falls	\$37,383	\$80,300	215%	\$26,520	71%
	Lewiston	\$29,725	\$73,000	246%	\$25,397	85%
	Pocatello	\$38,693	\$82,125	212%	\$26,520	69%
	Rest of State	\$33,554	\$75,040	224%	\$27,300	81%

**Table 1 (continued)**

State	Market	Median Household Income Age 65+	Median Cost of Nursing Home	Percent of Median Income	Median Cost of Home Health Care	Percent of Median Income
<b>Illinois</b>	Bloomington-Normal	\$40,204	\$73,000	182%	\$31,590	79%
	Champaign-Urbana	\$40,748	\$62,963	155%	\$31,200	77%
	Chicago-Joliet-Naperville	\$35,771	\$87,600	245%	\$32,760	92%
	Danville	\$31,236	\$58,035	186%	\$28,470	91%
	Decatur	\$27,508	\$70,810	257%	\$29,640	108%
	Kankakee-Bradley	\$32,405	\$69,715	215%	\$28,283	87%
	Peoria	\$34,965	\$73,000	209%	\$28,860	83%
	Rockford	\$28,113	\$77,380	275%	\$30,623	109%
	Springfield	\$37,584	\$66,065	176%	\$28,080	75%
	Rest of State	\$31,035	\$58,400	188%	\$31,200	101%
<b>Indiana</b>	Anderson	\$35,569	\$75,555	212%	\$30,030	84%
	Bloomington	\$33,252	\$75,099	226%	\$28,080	84%
	Columbus	\$30,229	\$95,995	318%	\$30,888	102%
	Elkhart-Goshen	\$32,647	\$97,189	298%	\$30,420	93%
	Evansville	\$30,531	\$82,125	269%	\$28,080	92%
	Fort Wayne	\$32,244	\$83,768	260%	\$31,013	96%
	Indianapolis-Carmel	\$34,662	\$78,475	226%	\$29,640	86%
	Kokomo	\$31,841	\$86,870	273%	\$26,130	82%
	Lafayette	\$31,136	\$94,900	305%	\$28,860	93%
	Michigan City-La Porte	\$28,213	\$95,218	337%	\$31,793	113%
	Muncie	\$31,035	\$81,760	263%	\$28,860	93%
	South Bend-Mishawaka	\$28,919	\$93,604	324%	\$31,980	111%
	Terre Haute	\$33,957	\$83,950	247%	\$30,888	91%
Rest of State	\$31,639	\$72,088	228%	\$28,860	91%	
<b>Iowa</b>	Ames	\$37,081	\$68,438	185%	\$31,200	84%
	Cedar Rapids	\$35,065	\$60,864	174%	\$29,453	84%
	Davenport-Moline-Rock Island	\$31,136	\$60,225	193%	\$28,860	93%
	Des Moines-West Des Moines	\$34,058	\$60,773	178%	\$33,930	100%
	Dubuque	\$31,337	\$61,503	196%	\$28,860	92%
	Iowa City	\$34,965	\$67,708	194%	\$31,403	90%
	Sioux City	\$25,090	\$57,670	230%	\$31,200	124%
	Waterloo-Cedar Falls	\$33,302	\$60,043	180%	\$34,320	103%
	Rest of State	\$31,236	\$57,305	183%	\$31,980	102%
<b>Kansas</b>	Lawrence	\$46,351	\$70,445	152%	\$28,470	61%
	Manhattan	\$35,670	\$70,263	197%	\$29,640	83%
	Topeka	\$39,902	\$63,875	160%	\$28,080	70%
	Wichita	\$35,670	\$60,225	169%	\$27,659	78%
	Rest of State	\$29,926	\$57,853	193%	\$28,080	94%
<b>Kentucky</b>	Bowling Green	\$26,904	\$77,198	287%	\$24,960	93%
	Elizabethtown	\$33,252	\$77,380	233%	\$24,960	75%
	Lexington-Fayette	\$31,438	\$76,650	244%	\$27,300	87%
	Louisville/Jefferson County	\$32,849	\$80,300	244%	\$27,690	84%
	Owensboro	\$27,367	\$82,673	302%	\$23,400	86%
	Rest of State	\$25,493	\$68,620	269%	\$24,960	98%

**Table 1 (continued)**

State	Market	Median Household Income Age 65+	Median Cost of Nursing Home	Percent of Median Income	Median Cost of Home Health Care	Percent of Median Income
<b>Louisiana</b>	Alexandria	\$32,647	\$58,126	178%	\$21,840	67%
	Baton Rouge	\$33,755	\$57,634	171%	\$24,960	74%
	Houma-Bayou Cane-Thibodaux	\$30,047	\$56,042	187%	\$23,010	77%
	Lafayette	\$27,307	\$54,750	201%	\$22,620	83%
	Lake Charles	\$28,012	\$58,400	208%	\$23,400	84%
	Monroe	\$31,337	\$53,272	170%	\$27,300	87%
	New Orleans-Metairie-Kenner	\$31,236	\$63,875	204%	\$24,960	80%
	Shreveport-Bossier City	\$31,942	\$57,287	179%	\$23,400	73%
<b>Maine</b>	Rest of State	\$26,349	\$51,710	196%	\$21,840	83%
	Bangor	\$27,710	\$110,139	397%	\$30,030	108%
	Lewiston-Auburn	\$26,601	\$93,440	351%	\$38,610	145%
	Portland-South Portland-Biddeford	\$34,562	\$109,500	317%	\$35,880	104%
<b>Maryland</b>	Rest of State	\$28,062	\$99,736	355%	\$31,200	111%
	Baltimore-Towson	\$38,290	\$100,010	261%	\$29,640	77%
	Bethesda	\$60,457	\$113,880	188%	\$33,930	56%
	Cumberland	\$29,423	\$87,600	298%	\$28,298	96%
	Hagerstown-Martinsburg	\$33,554	\$93,075	277%	\$27,409	82%
	Salisbury	\$40,003	\$78,840	197%	\$29,640	74%
<b>Massachusetts</b>	Rest of State	\$42,623	\$83,950	197%	\$31,980	75%
	Barnstable Town	\$41,494	\$133,886	323%	\$40,092	97%
	Boston-Cambridge-Quincy	\$38,894	\$131,765	339%	\$39,000	100%
	Pittsfield	\$32,445	\$118,625	366%	\$37,440	115%
	Springfield	\$31,841	\$127,750	401%	\$35,880	113%
	Worcester	\$30,934	\$116,800	378%	\$36,660	119%
<b>Michigan</b>	Rest of State	\$40,204	\$149,650	372%	\$35,880	89%
	Ann Arbor	\$45,242	\$90,520	200%	\$31,980	71%
	Battle Creek	\$34,259	\$93,075	272%	\$34,320	100%
	Bay City	\$39,499	\$89,425	226%	\$29,843	76%
	Detroit-Warren-Livonia	\$34,562	\$86,140	249%	\$31,200	90%
	Flint	\$34,461	\$85,228	247%	\$27,752	81%
	Grand Rapids-Wyoming	\$34,763	\$97,273	280%	\$28,080	81%
	Holland-Grand Haven	\$33,856	\$90,520	267%	\$30,420	90%
	Jackson	\$36,274	\$91,615	253%	\$28,080	77%
	Kalamazoo-Portage	\$34,461	\$98,550	286%	\$29,640	86%
	Lansing-East Lansing	\$40,406	\$77,563	192%	\$30,420	75%
	Monroe	\$33,292	\$85,775	258%	\$31,200	94%
	Muskegon-Norton Shores	\$30,833	\$89,608	291%	\$30,420	99%
	Niles-Benton Harbor	\$28,818	\$83,950	291%	\$28,860	100%
	Saginaw-Saginaw Township North	\$29,523	\$80,300	272%	\$32,760	111%
	<b>Minnesota</b>	Rest of State	\$31,478	\$86,870	276%	\$32,760
Duluth		\$31,236	\$93,163	298%	\$35,630	114%
Mankato-North Mankato		\$34,692	\$85,782	247%	\$32,760	94%
Minneapolis-St. Paul-Bloomington		\$38,290	\$91,969	240%	\$43,290	113%
Rochester		\$36,879	\$85,228	231%	\$37,019	100%
St. Cloud		\$29,120	\$77,417	266%	\$39,000	134%
Rest of State	\$29,423	\$81,724	278%	\$32,760	111%	

**Table 1 (continued)**

State	Market	Median Household Income Age 65+	Median Cost of Nursing Home	Percent of Median Income	Median Cost of Home Health Care	Percent of Median Income
<b>Mississippi</b>	Gulfport-Biloxi	\$36,577	\$76,650	210%	\$24,960	68%
	Hattiesburg	\$26,904	\$76,650	285%	\$28,080	104%
	Jackson	\$30,027	\$69,350	231%	\$25,740	86%
	Pascagoula	\$33,252	\$83,038	250%	\$24,960	75%
	Rest of State	\$24,888	\$74,825	301%	\$25,646	103%
<b>Missouri</b>	Cape Girardeau-Jackson	\$26,652	\$55,480	208%	\$32,760	123%
	Columbia	\$37,987	\$59,678	157%	\$29,640	78%
	Jefferson City	\$35,569	\$57,944	163%	\$28,080	79%
	Joplin	\$27,921	\$58,400	209%	\$28,860	103%
	Kansas City	\$36,274	\$58,948	163%	\$33,150	91%
	Springfield	\$26,904	\$52,925	197%	\$27,690	103%
	St. Joseph	\$29,624	\$53,108	179%	\$26,879	91%
	St. Louis	\$34,763	\$65,700	189%	\$30,420	88%
Rest of State	\$26,501	\$49,823	188%	\$28,080	106%	
<b>Montana</b>	Billings	\$35,166	\$79,388	226%	\$32,760	93%
	Great Falls	\$34,864	\$91,604	263%	\$31,200	89%
	Missoula	\$33,554	\$90,246	269%	\$32,760	98%
	Rest of State	\$33,453	\$68,438	205%	\$30,420	91%
<b>Nebraska</b>	Lincoln	\$36,476	\$69,350	190%	\$34,710	95%
	Omaha-Council Bluffs	\$34,058	\$71,175	209%	\$33,150	97%
	Rest of State	\$31,539	\$68,985	219%	\$31,200	99%
<b>Nevada</b>	Carson City	\$44,537	\$81,640	183%	\$33,150	74%
	Las Vegas-Paradise	\$38,995	\$87,600	225%	\$31,200	80%
	Reno-Sparks	\$39,499	\$98,886	250%	\$33,540	85%
	Rest of State	\$39,499	\$82,063	208%	\$31,980	81%
<b>New Hampshire</b>	Manchester-Nashua	\$36,476	\$118,625	325%	\$37,440	103%
	Rest of State	\$34,380	\$102,200	297%	\$36,660	107%
<b>New Jersey</b>	Atlantic City-Hammonton	\$35,670	\$98,550	276%	\$31,200	87%
	Northern New Jersey	\$41,816	\$122,275	292%	\$31,200	75%
	Ocean City	\$35,871	\$104,025	290%	\$27,300	76%
	Trenton-Ewing	\$43,529	\$112,420	258%	\$35,880	82%
	Vineland-Millville-Bridgeton	\$34,259	\$109,500	320%	\$32,760	96%
<b>New Mexico</b>	Albuquerque	\$39,600	\$84,863	214%	\$31,434	79%
	Farmington	\$32,244	\$70,445	218%	\$29,453	91%
	Las Cruces	\$30,229	\$80,337	266%	\$24,383	81%
	Santa Fe	\$38,390	\$78,475	204%	\$34,679	90%
	Rest of State	\$26,642	\$66,795	251%	\$31,200	117%

**Table 1 (continued)**

State	Market	Median Household Income Age 65+	Median Cost of Nursing Home	Percent of Median Income	Median Cost of Home Health Care	Percent of Median Income
<b>New York</b>	Albany-Schenectady-Troy	\$37,987	\$124,100	327%	\$35,880	94%
	Binghamton	\$33,252	\$111,508	335%	\$35,490	107%
	Bronx	\$23,679	\$136,875	578%	\$28,080	119%
	Brooklyn	\$23,478	\$136,875	583%	\$26,130	111%
	Buffalo-Niagara Falls	\$31,236	\$109,712	351%	\$35,100	112%
	Elmira	\$31,740	\$122,823	387%	\$32,760	103%
	Glens Falls	\$34,058	\$107,310	315%	\$35,880	105%
	Ithaca	\$42,219	\$98,550	233%	\$37,440	89%
	Kingston	\$36,274	\$130,882	361%	\$33,930	94%
	Long Island	\$51,490	\$160,600	312%	\$35,100	68%
	Manhattan	\$33,252	\$164,250	494%	\$34,320	103%
	Outer New York City Area	\$49,374	\$146,000	296%	\$36,504	74%
	Poughkeepsie-Newburgh-Middletown	\$41,917	\$144,540	345%	\$36,660	87%
	Queens	\$32,546	\$130,488	401%	\$27,300	84%
	Rochester	\$34,360	\$114,063	332%	\$35,662	104%
	Staten Island	\$40,305	\$133,225	331%	\$27,690	69%
	Syracuse	\$32,345	\$116,070	359%	\$34,601	107%
Utica-Rome	\$30,733	\$101,288	330%	\$33,743	110%	
Rest of State	\$30,027	\$108,040	360%	\$35,880	119%	
<b>North Carolina</b>	Asheville	\$35,166	\$84,315	240%	\$31,980	91%
	Burlington	\$30,934	\$81,030	262%	\$27,503	89%
	Charlotte-Gastonia-Rock Hill	\$36,174	\$76,650	212%	\$29,250	81%
	Durham-Chapel Hill	\$41,313	\$75,738	183%	\$28,080	68%
	Fayetteville	\$32,647	\$67,890	208%	\$25,100	77%
	Goldsboro	\$27,206	\$76,650	282%	\$24,960	92%
	Greensboro-High Point	\$32,244	\$82,921	257%	\$26,723	83%
	Greenville	\$30,229	\$67,708	224%	\$27,019	89%
	Hickory-Lenoir-Morganton	\$25,997	\$73,913	284%	\$26,489	102%
	Jacksonville	\$33,856	\$73,548	217%	\$29,640	88%
	Raleigh-Cary	\$37,786	\$77,380	205%	\$28,860	76%
	Rocky Mount	\$24,485	\$76,468	312%	\$27,300	111%
	Wilmington	\$38,854	\$68,438	176%	\$27,659	71%
	Winston-Salem	\$30,229	\$75,738	251%	\$28,080	93%
	Rest of State	\$27,911	\$70,565	253%	\$26,489	95%
<b>North Dakota</b>	Bismarck	\$28,022	\$90,936	325%	N/A	N/A
	Fargo	\$36,375	\$67,525	186%	N/A	N/A
	Grand Forks	\$35,065	\$92,294	263%	\$37,440	107%
	Rest of State	\$29,020	\$75,438	260%	\$37,253	128%

**Table 1 (continued)**

State	Market	Median Household Income Age 65+	Median Cost of Nursing Home	Percent of Median Income	Median Cost of Home Health Care	Percent of Median Income
<b>Ohio</b>	Akron	\$32,849	\$88,148	268%	\$28,860	88%
	Canton-Massillon	\$32,244	\$75,190	233%	\$26,520	82%
	Cincinnati-Middletown	\$31,670	\$92,163	291%	\$30,420	96%
	Cleveland-Elyria-Mentor	\$30,934	\$86,140	278%	\$29,734	96%
	Columbus	\$36,274	\$82,125	226%	\$31,122	86%
	Dayton	\$32,556	\$88,148	271%	\$29,640	91%
	Lima	\$32,748	\$81,395	249%	\$28,860	88%
	Mansfield	\$32,853	\$65,335	199%	\$25,740	78%
	Sandusky	\$30,934	\$69,350	224%	\$24,180	78%
	Springfield	\$34,763	\$78,475	226%	\$29,640	85%
	Steubenville-Weirton	\$29,020	\$67,890	234%	\$23,400	81%
	Toledo	\$32,748	\$85,045	260%	\$29,063	89%
	Youngstown-Warren-Boardman	\$28,415	\$81,943	288%	\$25,007	88%
Rest of State	\$28,818	\$70,993	246%	\$29,640	103%	
<b>Oklahoma</b>	Lawton	\$32,244	\$53,327	165%	\$29,640	92%
	Oklahoma City	\$36,375	\$57,670	159%	\$28,860	79%
	Tulsa	\$31,337	\$61,444	196%	\$29,640	95%
	Rest of State	\$27,810	\$52,286	188%	\$28,080	101%
<b>Oregon</b>	Bend	\$36,174	\$91,250	252%	\$33,930	94%
	Corvallis	\$33,252	\$123,735	372%	\$27,300	82%
	Eugene-Springfield	\$34,461	\$96,451	280%	\$35,100	102%
	Medford	\$31,841	\$99,463	312%	\$31,980	100%
	Portland-Vancouver-Hillsboro	\$37,887	\$91,250	241%	\$33,150	87%
	Salem	\$39,620	\$86,505	218%	\$34,320	87%
	Rest of State	\$31,639	\$87,235	276%	\$30,420	96%
<b>Pennsylvania</b>	Allentown-Bethlehem-Easton	\$33,252	\$128,235	386%	\$32,760	99%
	Altoona	\$29,725	\$97,090	327%	\$25,740	87%
	Erie	\$31,639	\$94,170	298%	\$30,420	96%
	Harrisburg-Carlisle	\$34,360	\$96,553	281%	\$31,793	93%
	Johnstown	\$26,601	\$88,830	334%	\$26,520	100%
	Lancaster	\$34,360	\$109,774	319%	\$34,710	101%
	Lebanon	\$34,128	\$104,116	305%	\$28,938	85%
	Philadelphia-Camden-Wilmington	\$36,980	\$120,633	326%	\$33,618	91%
	Pittsburgh	\$30,733	\$107,675	350%	\$32,760	107%
	Reading	\$31,136	\$121,180	389%	\$31,200	100%
	Scranton—Wilkes-Barre	\$27,407	\$92,163	336%	\$30,420	111%
	State College	\$36,879	\$88,513	240%	\$28,080	76%
	Williamsport	\$28,818	\$102,930	357%	\$32,604	113%
	York-Hanover	\$31,186	\$106,945	343%	\$30,420	98%
	Rest of State	\$28,617	\$80,300	281%	\$27,815	97%
<b>Rhode Island</b>	Providence-New Bedford-Fall River	\$30,229	\$123,735	409%	\$37,830	125%



**Table 1 (continued)**

State	Market	Median Household Income Age 65+	Median Cost of Nursing Home	Percent of Median Income	Median Cost of Home Health Care	Percent of Median Income
<b>South Carolina</b>	Anderson	\$24,385	\$76,650	314%	\$24,570	101%
	Charleston-North Charleston-Summerville	\$39,066	\$73,000	187%	\$29,640	76%
	Columbia	\$33,554	\$81,760	244%	\$26,520	79%
	Florence	\$25,191	\$65,700	261%	\$26,099	104%
	Greenville-Mauldin-Easley	\$31,539	\$71,518	227%	\$26,520	84%
	Myrtle Beach-North Myrtle Beach-Conway	\$33,453	\$72,088	215%	\$27,300	82%
	Spartanburg	\$31,438	\$67,525	215%	\$26,520	84%
	Sumter	\$22,873	\$69,533	304%	\$20,873	91%
	Rest of State	\$30,027	\$64,970	216%	\$29,640	99%
<b>South Dakota</b>	Rapid City	\$33,252	\$77,902	234%	\$33,540	101%
	Sioux Falls	\$32,345	\$67,890	210%	\$31,200	96%
	Rest of State	\$29,523	\$68,255	231%	\$33,150	112%
<b>Tennessee</b>	Chattanooga	\$30,219	\$81,815	271%	\$27,690	92%
	Clarksville	\$29,020	\$71,175	245%	\$31,200	108%
	Cleveland	\$28,113	\$72,635	258%	\$28,470	101%
	Jackson	\$35,771	\$69,715	195%	\$24,773	69%
	Johnson City	\$26,702	\$66,613	249%	\$31,153	117%
	Kingsport-Bristol-Bristol	\$27,710	\$68,985	249%	\$25,740	93%
	Knoxville	\$31,942	\$73,913	231%	\$26,832	84%
	Memphis	\$34,380	\$74,643	217%	\$25,740	75%
	Morristown	\$26,198	\$64,240	245%	\$25,740	98%
	Nashville-Davidson—Murfreesboro—Franklin	\$34,461	\$74,095	215%	\$27,300	79%
	Rest of State	\$27,105	\$66,978	247%	\$24,960	92%

**Table 1 (continued)**

State	Market	Median Household Income Age 65+	Median Cost of Nursing Home	Percent of Median Income	Median Cost of Home Health Care	Percent of Median Income
Texas	Abilene	\$28,617	\$59,130	207%	\$23,369	82%
	Amarillo	\$36,274	\$60,225	166%	\$28,080	77%
	Austin-Round Rock-San Marcos	\$43,026	\$68,620	159%	\$29,640	69%
	Beaumont-Port Arthur	\$30,430	\$61,776	203%	\$26,520	87%
	Brownsville-Harlingen	\$25,594	\$70,719	276%	\$20,280	79%
	College Station-Bryan	\$39,600	\$58,400	147%	\$28,080	71%
	Corpus Christi	\$31,236	\$72,270	231%	\$26,520	85%
	Dallas-Fort Worth-Arlington	\$39,297	\$63,875	163%	\$29,390	75%
	El Paso	\$25,594	\$63,236	247%	\$20,670	81%
	Houston-Sugar Land-Baytown	\$37,796	\$74,095	196%	\$28,080	74%
	Killeen-Temple-Fort Hood	\$35,771	\$51,830	145%	\$26,489	74%
	Laredo	\$21,996	\$54,750	249%	\$31,200	142%
	Longview	\$31,740	\$52,834	166%	\$24,960	79%
	Lubbock	\$36,436	\$62,050	170%	\$24,960	69%
	McAllen-Edinburg-Mission	\$28,717	\$78,840	275%	\$23,400	81%
	Midland	\$36,073	\$80,300	223%	\$26,442	73%
	Odessa	\$25,090	\$58,035	231%	\$26,520	106%
	San Angelo	\$29,926	\$73,365	245%	\$24,882	83%
	San Antonio-New Braunfels	\$35,267	\$63,875	181%	\$28,080	80%
	Sherman-Denison	\$30,934	\$52,013	168%	\$26,520	86%
	Texarkana	\$28,012	\$56,575	202%	\$26,520	95%
Tyler	\$34,314	\$56,758	165%	\$28,080	82%	
Victoria	\$31,035	\$67,525	218%	\$28,080	90%	
Waco	\$33,655	\$60,225	179%	\$24,944	74%	
Wichita Falls	\$31,136	\$60,773	195%	\$25,490	82%	
Rest of State	\$29,322	\$51,100	174%	\$26,520	90%	
Utah	Logan	\$40,103	\$66,613	166%	\$28,470	71%
	Ogden-Clearfield	\$44,134	\$73,000	165%	\$31,980	72%
	Provo-Orem	\$46,048	\$64,788	141%	\$33,540	73%
	Salt Lake City	\$38,058	\$69,350	182%	\$33,540	88%
	St. George	\$32,647	\$63,693	195%	\$32,760	100%
	Rest of State	\$32,647	\$60,225	184%	\$28,470	87%
Vermont	Burlington-South Burlington	\$35,166	\$108,040	307%	\$33,150	94%
	Rest of State	\$32,445	\$101,507	313%	\$32,760	101%
Virginia	Blacksburg-Christiansburg-Radford	\$30,682	\$87,600	286%	\$31,122	101%
	Charlottesville	\$40,708	\$77,858	191%	\$31,200	77%
	Danville	\$27,407	\$83,413	304%	\$24,180	88%
	Harrisonburg	\$35,267	\$94,170	267%	\$27,300	77%
	Lynchburg	\$31,539	\$70,080	222%	\$24,960	79%
	Richmond	\$37,826	\$87,600	232%	\$28,860	76%
	Roanoke	\$31,720	\$79,023	249%	\$28,080	89%
	Virginia Beach-Norfolk-Newport News	\$43,036	\$83,220	193%	\$29,640	69%
	Winchester	\$40,003	\$88,148	220%	\$27,269	68%
	Rest of State	\$27,810	\$68,682	247%	\$26,520	95%

**Table 1 (continued)**

State	Market	Median Household Income Age 65+	Median Cost of Nursing Home	Percent of Median Income	Median Cost of Home Health Care	Percent of Median Income
<b>Washington</b>	Bellingham	\$42,018	\$87,965	209%	\$39,000	93%
	Bremerton-Silverdale	\$43,126	\$110,548	256%	\$36,660	85%
	Kennewick-Pasco-Richland	\$43,328	\$85,775	198%	\$31,013	72%
	Longview	\$37,887	\$80,300	212%	\$31,980	84%
	Mount Vernon-Anacortes	\$45,545	\$95,813	210%	\$33,540	74%
	Olympia	\$38,995	\$120,450	309%	\$35,490	91%
	Seattle-Tacoma-Bellevue	\$43,328	\$105,635	244%	\$38,969	90%
	Spokane	\$37,887	\$107,536	284%	\$33,150	87%
	Wenatchee-East Wenatchee	\$34,320	\$88,513	258%	\$30,420	89%
	Yakima	\$29,423	\$81,213	276%	\$30,810	105%
	Rest of State	\$34,562	\$99,269	287%	\$34,039	98%
<b>West Virginia</b>	Charleston	\$27,911	\$88,071	316%	\$25,428	91%
	Huntington-Ashland	\$25,896	\$72,635	280%	\$25,350	98%
	Morgantown	\$34,259	\$88,513	258%	\$26,520	77%
	Parkersburg-Marietta-Vienna	\$25,191	\$78,654	312%	\$27,503	109%
	Wheeling	\$28,818	\$72,088	250%	\$22,620	78%
		Rest of State	\$24,888	\$93,119	374%	\$24,180
<b>Wisconsin</b>	Appleton	\$32,546	\$88,695	273%	\$31,200	96%
	Eau Claire	\$29,120	\$74,643	256%	\$34,320	118%
	Fond du Lac	\$31,579	\$82,125	260%	\$29,640	94%
	Green Bay	\$31,367	\$89,425	285%	\$31,980	102%
	Janesville	\$31,841	\$97,820	307%	\$31,590	99%
	La Crosse	\$30,632	\$81,304	265%	\$31,169	102%
	Madison	\$47,157	\$98,550	209%	\$35,880	76%
	Milwaukee-Waukesha-West Allis	\$32,647	\$107,274	329%	\$35,880	110%
	Oshkosh-Neenah	\$32,546	\$95,630	294%	\$31,980	98%
	Racine	\$30,733	\$107,493	350%	\$31,980	104%
	Sheboygan	\$27,407	\$101,715	371%	\$28,782	105%
	Wausau	\$29,362	\$100,193	341%	\$24,960	85%
		Rest of State	\$30,229	\$84,680	280%	\$33,150
<b>Wyoming</b>	Casper	\$32,647	\$79,753	244%	\$25,350	78%
	Cheyenne	\$33,050	\$85,410	258%	\$31,122	94%
		Rest of State	\$34,158	\$72,927	213%	\$32,760

Sources: Cost of Care (2012 Genworth Cost of Care Survey), Median Income, Affordability Ratios (AARP Public Policy Institute calculations using data from 2010 American Community Survey)

**Table 2**  
**Nursing Home and Home Health Affordability by State**

State	Median Household Income Age 65+	Median Cost of Nursing Home	Percent of Median Income	Median Cost of Home Health Care	Percent of Median Income
Alabama	\$30,763	\$65,839	212%	\$24,960	80%
Alaska	\$43,987	\$232,505	464%	\$38,610	84%
Arizona	\$37,134	\$82,308	224%	\$31,200	88%
Arkansas	\$29,452	\$58,900	195%	\$26,520	89%
California	\$40,255	\$93,988	232%	\$35,100	84%
Colorado	\$37,684	\$84,315	227%	\$32,183	87%
Connecticut	\$39,235	\$145,818	386%	\$32,760	85%
Delaware	\$40,301	\$96,725	290%	\$35,880	89%
District of Columbia	\$41,128	\$94,353	162%	\$31,980 *	49%
Florida	\$35,024	\$84,552	257%	\$28,080	81%
Georgia	\$32,183	\$63,875	200%	\$26,520	82%
Hawaii	\$51,293	\$125,925	249%	\$39,390	74%
Idaho	\$33,725	\$80,300	231%	\$28,860	82%
Illinois	\$34,673	\$69,350	229%	\$31,200	92%
Indiana	\$32,172	\$82,125	247%	\$29,640	91%
Iowa	\$32,487	\$60,773	186%	\$32,370	99%
Kansas	\$34,653	\$60,225	175%	\$28,080	86%
Kentucky	\$27,920	\$75,555	262%	\$26,520	92%
Louisiana	\$29,788	\$56,721	190%	\$23,400	79%
Maine	\$30,644	\$105,120	345%	\$34,320	111%
Maryland	\$44,712	\$95,995	224%	\$31,200	68%
Massachusetts	\$35,683	\$127,750	356%	\$38,220	106%
Michigan	\$33,381	\$87,600	256%	\$31,169	91%
Minnesota	\$34,397	\$85,534	253%	\$39,390	113%
Mississippi	\$27,529	\$74,825	270%	\$25,740	93%
Missouri	\$31,324	\$55,480	183%	\$28,579	95%
Montana	\$32,423	\$75,008	220%	\$32,370	92%
Nebraska	\$32,745	\$70,263	210%	\$32,042	98%
Nevada	\$38,951	\$87,600	226%	\$32,760	81%
New Hampshire	\$37,119	\$105,120	319%	\$36,660	103%
New Jersey	\$41,452	\$114,975	297%	\$31,980	78%
New Mexico	\$33,447	\$75,526	231%	\$30,810	94%
New York	\$34,518	\$123,005	402%	\$34,320	96%
North Carolina	\$31,694	\$76,650	233%	\$27,300	86%
North Dakota	\$30,669	\$80,607	253%	\$37,346	125%
Ohio	\$31,798	\$81,213	260%	\$29,453	93%

**Table 2 (continued)**

<b>State</b>	<b>Median Household Income Age 65+</b>	<b>Median Cost of Nursing Home</b>	<b>Percent of Median Income</b>	<b>Median Cost of Home Health Care</b>	<b>Percent of Median Income</b>
<b>Oklahoma</b>	\$31,486	\$53,597	180%	\$29,250	92%
<b>Oregon</b>	\$34,901	\$91,250	257%	\$32,760	91%
<b>Pennsylvania</b>	\$31,364	\$99,280	326%	\$31,200	97%
<b>Rhode Island</b>	\$33,192	\$114,975	409%	\$37,440	125%
<b>South Carolina</b>	\$31,691	\$71,175	225%	\$27,737	87%
<b>South Dakota</b>	\$29,950	\$68,620	226%	\$31,200	106%
<b>Tennessee</b>	\$30,160	\$69,806	233%	\$26,879	86%
<b>Texas</b>	\$34,178	\$61,503	186%	\$28,080	79%
<b>Utah</b>	\$40,784	\$67,343	171%	\$32,760	82%
<b>Vermont</b>	\$33,474	\$101,507	311%	\$32,760	99%
<b>Virginia</b>	\$39,274	\$82,125	205%	\$28,470	70%
<b>Washington</b>	\$39,207	\$96,842	252%	\$34,320	90%
<b>West Virginia</b>	\$26,796	\$88,308	321%	\$24,960	92%
<b>Wisconsin</b>	\$32,315	\$93,075	290%	\$32,760	103%
<b>Wyoming</b>	\$33,777	\$80,391	225%	\$31,980	93%
<b>United States</b>	\$34,381	\$81,030	252%	\$29,640	88%

\* Home Health Cost Data for DC are for 2011.

The Affordability Ratios (Percent of Median Income) are computed at the market level and then averaged across all markets in the state, weighted by in-state market population, and therefore do not necessarily equal the state median cost divided by the state median income. Markets may include parts of multiple states.

Sources: Cost of Care (2012 Genworth Cost of Care Survey), Median Income (2010 American Community Survey), Affordability Ratios (AARP Public Policy Institute calculations)

