



The 2018 Cost of Long-Term 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 2018 Cost of Care Survey can help individuals and their families plan for a possible future long-term care event by providing them with the potential costs.

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

Key findings

The results of John Hancock's 2018 Cost of Care Survey indicate that the cost of long-term care services continues to rise as reflected in the results below.

National average costs for long-term care services

The chart below reflects the national average cost of long-term care in various settings, ranging from facility care, to care received in a home setting.¹

Facility-Based Care	2018 Nat. Avg (1-Yr.) ²	2018 Typical Unit Cost ²
Nursing Home: Private Room	\$105,485	\$289 daily
Nursing Home: Semi-Private Room	\$92,710	\$254 daily
Assisted Living Facility	\$56,700	\$4,725 monthly
Home and Community-Based Care	2018 Nat. Avg (1-Yr.) ²	2018 Typical Unit Cost ²
Home Health Care Aide	\$37,440 ³	\$24 hourly
Adult Day Care	\$18,720 ⁴	\$72 daily

Trends in the cost of care

The chart below shows the increase in the average long-term care costs from 2013 to 2018 across various settings.

Long-Term Care Setting	5-Year Average Annual Increase ⁵
Nursing homes and adult day services	3.2%
Care of invalids and elderly at home	1.0%

1. Based on data sourced by Long Term Care Group, Inc to conduct the 2018 Cost of Care Survey of long-term care setting across the United States.

2. Costs rounded to the nearest dollar.

3. Based on care received for six hours per day, 5 days per week, 52 weeks per year.

4. Based on the daily rates multiplied by 5 days per week, 52 weeks per year.

5. The 5-year average annual increases are based on the 2013-2018 US Bureau of Labor Statistics series titled "Nursing homes and adult day services in U.S. city average, all urban consumers, not seasonally adjusted" and "Care of invalids and elderly at home in U.S. city average, all urban consumers, not seasonally adjusted."



General observations

- Over 12 million Americans currently receive paid long-term care services in a variety of care settings, from a range of skilled and non-skilled care providers.⁶
- Costs continue to rise for all care options, with home health care aides seeing the most significant increase in the past year.
- Cost trends continue to vary significantly by geographic 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 the most current costs for your preferred care setting in your local area.
- Factor in these costs if you choose to make any changes to your LTC coverage.

Methodology

John Hancock used data sourced by Long Term Care Group, Inc to conduct the 2018 Cost of Care Survey of long-term care settings across the United States. Using Long Term Care Group, Inc's extensive provider database, the cost of care information was obtained from more than 31,000 providers across the nation, inclusive of nursing homes, home health agencies, assisted living facilities, and adult day care providers.

Average LTC Costs for cities and regions across the country

State	MSA/Geographical Region	Nursing Home Private Room (daily) ⁷	Nursing Home Semi-Private Room (daily) ⁷	Home Health Aide (hourly)	Assisted Living Facility 1-Bedroom (monthly) ⁷	Adult Day Care State Average (daily) ⁷
Alabama	Birmingham, AL	\$237	\$200	\$18.57	\$4,432	N/A ⁸
	Huntsville, AL	\$244	\$215	\$18.95	\$4,284	
	Mobile, AL	\$238	\$208	\$17.75	\$4,056	
	Montgomery, AL	\$235	\$216	\$18.00	\$3,795	
	Non-Metropolitan, AL	\$203	\$180	\$17.00	\$3,206	
Alaska	Anchorage, AK	\$337	\$490	\$29.95	\$5,782	N/A ⁸
Arizona	Las Vegas, NV-AZ	\$261	\$228	\$25.00	\$3,754	\$88
	Non-Metro: AZ	\$245	\$201	\$25.75	\$3,946	
	Phoenix-Mesa, AZ	\$358	\$229	\$25.42	\$4,353	
	Tucson, AZ	\$287	\$210	\$24.89	\$4,788	
Arkansas	Fayetteville-Springdale-Rogers, AR	\$213	\$185	\$24.63	\$4,037	N/A ⁸
	Little Rock-North Little Rock, AR	\$211	\$192	\$20.00	\$4,413	
	Memphis, TN-AR-MS	\$237	\$220	\$19.50	\$4,937	
	Non-Metropolitan: AR	\$204	\$178	\$18.00	\$3,339	
California	Bakersfield, CA	\$308	\$270	\$25.50	\$4,860	\$78
	Chico-Paradise, CA	\$279	\$250	\$25.00	\$4,448	
	Fresno, CA	\$299	\$282	\$25.00	\$4,397	
	Los Angeles-Riverside-Orange County, CA	\$351	\$272	\$25.66	\$5,489	
	Modesto, CA	\$345	\$296	\$23.98	\$3,832	
	Non-Metro: CA	\$273	\$263	\$28.38	\$4,214	
	Sacramento-Yolo, CA	\$375	\$308	\$27.50	\$5,332	
	Salinas, CA	\$357	\$300	\$28.00	\$5,241	
	San Diego, CA	\$355	\$283	\$26.22	\$5,544	
	San Francisco-Oakland-San Jose, CA	\$388	\$328	\$30.50	\$6,050	
	San Luis Obispo-Atascadero-Paso Robles, CA	\$308	\$235	\$30.00	\$5,959	
	Santa Barbara-Santa Maria-Lompoc, CA	\$378	\$274	\$28.50	\$5,424	
	Stockton-Lodi, CA	\$404	\$291	\$24.50	\$3,404	
Colorado	Colorado Springs, CO	\$293	\$252	\$26.98	\$4,244	\$68
	Denver-Boulder-Greeley, CO	\$379	\$316	\$28.00	\$5,369	
	Fort Collins-Loveland, CO	\$310	\$273	\$29.27	\$4,722	
	Non-Metro: CO	\$266	\$230	\$25.00	\$4,288	
Connecticut	Boston-Worcester-Lawrence, MA-NH-MECT	\$428	\$398	\$28.77	\$6,703	\$79
	Hartford, CT	\$477	\$457	\$25.00	\$5,658	
	New York-Northern New Jersey-Long Island, NY-NJ-CT-PA	\$439	\$383	\$25.35	\$7,142	

State	MSA/Geographical Region	Nursing Home Private Room (daily) ⁷	Nursing Home Semi-Private Room (daily) ⁷	Home Health Aide (hourly)	Assisted Living Facility 1-Bedroom (monthly) ⁷	Adult Day Care State Average (daily) ⁷
Delaware	Philadelphia-Wilmington-Atlantic City, PA-NJ-DE-MD	\$374	\$328	\$25.00	\$6,167	\$77
Florida	Daytona Beach, FL	\$315	\$268	\$22.00	\$4,600	\$72
	Fort Myers-Cape Coral, FL	\$341	\$283	\$23.50	\$4,560	
	Fort Pierce-Port St. Lucie, FL	\$278	\$248	\$19.75	\$4,222	
	Jacksonville, FL	\$335	\$296	\$22.58	\$4,773	
	Lakeland-Winter Haven, FL	\$282	\$261	\$21.63	\$3,765	
	Melbourne-Titusville-Palm Bay, FL	\$328	\$285	\$22.00	\$4,656	
	Miami-Fort Lauderdale, FL	\$339	\$263	\$19.00	\$4,736	
	Naples, FL	\$411	\$300	\$24.25	\$4,828	
	Non-Metropolitan: FL	\$291	\$253	\$22.00	\$4,172	
	Ocala, FL	\$298	\$269	\$22.00	\$4,481	
	Orlando, FL	\$320	\$270	\$22.00	\$4,591	
	Punta Gorda, FL	\$322	\$285	\$23.48	\$3,677	
	Sarasota-Bradenton, FL	\$344	\$275	\$25.00	\$5,120	
	Tampa-St. Petersburg-Clearwater, FL	\$317	\$270	\$23.48	\$4,525	
	West Palm Beach-Boca Raton, FL	\$376	\$322	\$19.50	\$5,527	
Georgia	Atlanta, GA	\$252	\$238	\$22.25	\$4,420	\$65
	Augusta-Aiken, GA-SC	\$245	\$222	\$20.00	\$4,377	
	Chattanooga, TN-GA	\$273	\$225	\$20.50	\$4,369	
	Macon, GA	\$231	\$222	\$18.00	\$3,132	
	Non-Metropolitan: GA	\$213	\$207	\$20.73	\$3,539	
	Savannah, GA	\$215	\$212	\$22.00	\$3,608	
Hawaii	Honolulu, HI	\$428	\$327	\$29.00	\$6,650	\$75
Idaho	Boise City, ID	\$301	\$250	\$23.17	\$4,022	N/A ⁸
	Non-Metropolitan: ID	\$272	\$270	\$23.00	\$3,591	
Illinois	Champaign-Urbana, IL	\$245	\$229	\$23.70	\$4,563	\$106
	Chicago-Gary-Kenosha, IL-IN-WI	\$355	\$285	\$25.00	\$5,527	
	Davenport-Moline-Rock Island, IA-IL	\$227	\$202	\$22.00	\$4,283	
	Non-Metropolitan: IL	\$208	\$171	\$23.81	\$3,716	
	Peoria-Pekin, IL	\$250	\$208	\$21.13	\$4,873	
	Rockford, IL	\$300	\$208	\$23.50	\$4,424	
	Springfield, IL	\$259	\$204	\$20.98	\$4,483	
	St. Louis, MO-IL	\$243	\$205	\$22.00	\$4,480	
	Chicago-Gary-Kenosha, IL-IN-WI	\$355	\$285	\$25.00	\$5,527	

State	MSA/Geographical Region	Nursing Home Private Room (daily) ⁷	Nursing Home Semi-Private Room (daily) ⁷	Home Health Aide (hourly)	Assisted Living Facility 1-Bedroom (monthly) ⁷	Adult Day Care State Average (daily) ⁷
Indiana	Cincinnati-Hamilton, OH-KY-IN	\$346	\$302	\$24.50	\$5,014	\$61
	Evansville-Henderson, IN-KY	\$256	\$223	\$22.00	\$4,398	
	Fort Wayne, IN	\$291	\$240	\$24.00	\$3,567	
	Indianapolis, IN	\$321	\$238	\$22.40	\$4,628	
	Lafayette, IN MSA	\$340	\$245	\$23.83	\$3,912	
	Louisville, KY-IN	\$300	\$250	\$22.75	\$4,710	
	Non-Metropolitan: IN	\$249	\$210	\$25.00	\$3,657	
	South Bend, IN	\$318	\$267	\$23.00	\$3,818	
Iowa	Cedar Rapids, IA	\$255	\$215	\$24.38	\$4,339	N/A ⁸
	Davenport-Moline-Rock Island, IA-IL	\$227	\$202	\$22.00	\$4,283	
	Des Moines, IA	\$284	\$265	\$25.50	\$4,419	
	Non-Metropolitan: IA	\$215	\$197	\$25.68	\$3,952	
	Omaha, NE-IA	\$296	\$241	\$25.50	\$4,298	
Kansas	Kansas City, MO-KS	\$252	\$220	\$23.00	\$5,098	\$63
	Non-Metropolitan: KS	\$198	\$183	\$20.00	\$4,136	
	Topeka, KS	\$248	\$232	\$22.00	\$5,434	
	Wichita, KS	\$231	\$182	\$24.41	\$4,780	
Kentucky	Cincinnati-Hamilton, OH-KY-IN	\$346	\$302	\$24.50	\$5,014	\$72
	Evansville-Henderson, IN-KY	\$256	\$223	\$22.00	\$4,398	
	Lexington, KY	\$248	\$218	\$20.48	\$4,584	
	Louisville, KY-IN	\$300	\$250	\$22.75	\$4,710	
	Non-Metro: KY	\$245	\$229	\$20.00	\$3,927	
Louisiana	Baton Rouge, LA	\$183	\$180	\$18.00	\$3,967	N/A ⁸
	Lafayette, LA	\$178	\$160	\$18.00	\$3,457	
	New Orleans, LA	\$225	\$180	\$22.00	\$4,287	
	Non-Metro, LA	\$172	\$150	\$15.00	\$3,382	
	Shreveport-Bossier City, LA	\$192	\$179	\$16.00	\$3,291	
Maine	Boston-Worcester-Lawrence, MA-NH-ME CT	\$428	\$398	\$28.77	\$6,703	\$78
	Non-Metro: ME	\$370	\$308	\$25.75	\$6,785	
	Portland, ME	\$398	\$351	\$27.13	\$6,688	
Maryland	Philadelphia-Wilmington-Atlantic City, PA-NJ-DE-MD	\$374	\$178	\$25.00	\$6,167	\$77
	Non-Metro: MD	\$282	\$252	\$24.50	\$4,776	
	Washington-Baltimore, DC-MD-VA-WV	\$367	\$306	\$24.92	\$6,246	
Massachusetts	Boston-Worcester-Lawrence, MA-NH-ME CT	\$428	\$398	\$28.77	\$6,703	\$78
	Non-Metro: MA	\$426	\$388	\$28.00	\$6,046	
	Providence-Fall River-Warwick, RI-MA	\$346	\$305	\$27.42	\$4,999	
	Springfield, MA	\$411	\$374	\$26.00	\$4,953	

State	MSA/Geographical Region	Nursing Home Private Room (daily) ⁷	Nursing Home Semi-Private Room (daily) ⁷	Home Health Aide (hourly)	Assisted Living Facility 1-Bedroom (monthly) ⁷	Adult Day Care State Average (daily) ⁷
Michigan	Detroit-Ann Arbor-Flint, MI	\$335	\$295	\$24.50	\$5,464	\$83
	Grand Rapids-Muskegon-Holland, MI	\$324	\$281	\$25.88	\$5,062	
	Kalamazoo-Battle Creek, MI	\$313	\$278	\$23.00	\$5,077	
	Lansing-East Lansing, MI	\$308	\$283	\$23.00	\$4,899	
	Non-Metropolitan: MI	\$286	\$264	\$24.00	\$4,311	
	Saginaw-Bay City-Midland, MI	\$275	\$258	\$23.00	\$4,393	
Minnesota	Duluth-Superior, MN-WI	\$297	\$254	\$28.42	\$3,921	\$68
	Fargo-Moorhead, ND-MN	\$392	\$362	\$27.96	\$2,892	
	Grand Forks, ND-MN	\$357	\$338	\$27.96	\$3,254	
	La Crosse, WI-MN	\$305	\$260	\$26.40	\$3,313	
	Minneapolis-St. Paul, MN-WI	\$376	\$350	\$31.83	\$4,065	
	Non-Metropolitan, MN	\$359	\$323	\$28.46	\$3,154	
Mississippi	Biloxi-Gulfport-Pascagoula, MS	\$246	\$237	\$21.00	\$3,339	N/A ⁸
	Jackson, MS	\$197	\$194	\$17.50	\$3,925	
	Memphis, TN-AR-MS	\$237	\$220	\$19.50	\$4,937	
	Non-Metropolitan: MS	\$246	\$228	\$17.50	\$3,370	
Missouri	Kansas City, MO-KS	\$252	\$220	\$23.00	\$5,098	N/A ⁸
	Non-Metropolitan: MO	\$176	\$154	\$20.00	\$3,720	
	Springfield, MO	\$219	\$184	\$22.00	\$4,089	
	St. Louis, MO-IL	\$243	\$205	\$22.00	\$4,480	
Montana	Billings, MT	\$311	\$273	\$25.00	\$4,775	N/A ⁸
	Missoula, MT	\$351	\$270	\$23.50	\$4,736	
	Non-Metro: MT	\$223	\$210	\$28.00	\$4,075	
Nebraska	Lincoln, NE	\$305	\$272	\$25.00	\$5,057	N/A ⁸
	Non-Metro: NE	\$223	\$205	\$26.66	\$3,716	
	Omaha, NE-IA	\$296	\$241	\$25.50	\$4,298	
Nevada	Las Vegas, NV-AZ	\$261	\$228	\$25.00	\$3,754	\$66
	Reno, NV	\$316	\$278	\$25.00	\$4,248	
New Hampshire	Boston-Worcester-Lawrence, MA-NH-ME CT	\$428	\$398	\$28.77	\$6,703	\$73
	Non-Metropolitan: NH	\$334	\$305	\$27.67	\$6,260	
New Jersey	New York-Northern New Jersey-Long Island, NY-NJ-CT-PA	\$439	\$383	\$25.35	\$7,142	\$69
	Philadelphia-Wilmington-Atlantic City, PA-NJ-DE-MD	\$374	\$328	\$25.00	\$6,167	
New Mexico	Albuquerque, NM	\$264	\$250	\$23.80	\$4,462	N/A ⁸
	Non-Metropolitan, NM	\$232	\$211	\$22.00	\$3,154	
	Santa Fe, NM	\$273	\$247	\$26.25	\$4,955	

State	MSA/Geographical Region	Nursing Home Private Room (daily) ⁷	Nursing Home Semi-Private Room (daily) ⁷	Home Health Aide (hourly)	Assisted Living Facility 1-Bedroom (monthly) ⁷	Adult Day Care State Average (daily) ⁷
New York	Albany-Schenectady-Troy, NY	\$404	\$381	\$27.38	\$5,079	\$87
	Buffalo-Niagara Falls, NY	\$395	\$401	\$25.13	\$4,841	
	New York-Northern New Jersey-Long Island, NY-NJ-CT-PA	\$439	\$383	\$25.35	\$7,142	
	Non-Metropolitan, NY	\$335	\$315	\$25.75	\$5,968	
	Rochester, NY	\$417	\$381	\$26.50	\$5,339	
	Syracuse, NY	\$386	\$399	\$27.00	\$4,814	
North Carolina	Asheville, NC	\$274	\$245	\$22.25	\$5,018	\$54
	Charlotte-Gastonia-Rock Hill, NC-SC	\$269	\$238	\$23.00	\$4,701	
	Greensboro--Winston-Salem--High Point, NC	\$280	\$249	\$22.00	\$4,615	
	Non-Metropolitan: NC	\$246	\$206	\$21.31	\$4,661	
	Norfolk-Virginia Beach-Newport News, VA-NC	\$318	\$256	\$21.00	\$5,702	
	Raleigh-Durham-Chapel Hill, NC	\$282	\$232	\$23.00	\$6,249	
	Wilmington, NC	\$227	\$205	\$21.64	\$4,840	
North Dakota	Fargo-Moorhead, ND-MN	\$392	\$362	\$27.96	\$2,892	N/A ⁸
	Grand Forks, ND-MN	\$357	\$338	\$27.96	\$3,254	
	Non-Metro: ND	\$405	\$382	\$35.00	\$3,537	
Ohio	Canton-Massillon, OH	\$257	\$219	\$22.63	\$4,350	\$69
	Cincinnati-Hamilton, OH-KY-IN	\$346	\$302	\$24.50	\$5,014	
	Cleveland-Akron, OH	\$295	\$235	\$23.00	\$4,834	
	Columbus, OH	\$286	\$225	\$24.95	\$5,382	
	Dayton-Springfield, OH	\$317	\$264	\$24.38	\$4,456	
	Non-Metropolitan: OH	\$264	\$219	\$22.94	\$4,670	
	Toledo, OH	\$276	\$234	\$23.00	\$4,867	
	Youngstown-Warren, OH	\$259	\$218	\$20.25	\$4,189	
Oklahoma	Non-Metro: OK	\$162	\$153	\$21.00	\$3,342	\$67
	Oklahoma City, OK	\$233	\$165	\$22.50	\$3,794	
	Tulsa, OK	\$208	\$160	\$22.88	\$3,928	
Oregon	Eugene-Springfield, OR	\$318	\$312	\$26.00	\$4,412	\$95
	Medford-Ashland, OR	\$190	\$297	\$25.00	\$4,217	
	Non-Metro: OR	\$327	\$315	\$25.50	\$4,420	
	Portland-Salem, OR-WA	\$329	\$314	\$27.50	\$4,798	

State	MSA/Geographical Region	Nursing Home Private Room (daily) ⁷	Nursing Home Semi-Private Room (daily) ⁷	Home Health Aide (hourly)	Assisted Living Facility 1-Bedroom (monthly) ⁷	Adult Day Care State Average (daily) ⁷
Pennsylvania	Allentown-Bethlehem-Easton, PA	\$436	\$391	\$24.00	\$5,416	\$76
	Erie, PA	\$333	\$285	\$24.25	\$4,357	
	Harrisburg-Lebanon-Carlisle, PA	\$343	\$320	\$23.50	\$4,894	
	Johnstown, PA	\$265	\$254	\$22.55	\$3,781	
	Lancaster, PA	\$409	\$366	\$25.00	\$4,970	
	New York-Northern New Jersey-Long Island, NY-NJ-CT-PA	\$439	\$383	\$25.35	\$7,142	
	Non-Metropolitan: PA	\$316	\$286	\$23.50	\$3,815	
	Philadelphia-Wilmington-Atlantic City, PA-NJ-DE-MD	\$374	\$328	\$25.00	\$6,167	
	Pittsburgh, PA	\$324	\$292	\$26.00	\$4,740	
	Reading, PA	\$387	\$370	\$23.00	\$5,254	
	Scranton--Wilkes-Barre--Hazleton, PA	\$321	\$294	\$25.50	\$3,750	
	York, PA	\$361	\$341	\$23.75	\$4,768	
Rhode Island	Providence-Fall River-Warwick, RI-MA	\$346	\$305	\$27.42	\$4,999	N/A ⁸
South Carolina	Augusta-Aiken, GA-SC	\$245	\$222	\$20.00	\$4,377	\$67
	Charleston-North Charleston, SC	\$284	\$237	\$22.00	\$4,185	
	Charlotte-Gastonia-Rock Hill, NC-SC	\$269	\$238	\$23.00	\$4,701	
	Columbia, SC	\$303	\$260	\$20.00	\$4,824	
	Greenville-Spartanburg-Anderson, SC	\$255	\$214	\$20.13	\$4,283	
	Myrtle Beach, SC	\$248	\$212	\$20.92	\$4,139	
	Non-Metro: SC	\$247	\$234	\$20.92	\$3,781	
South Dakota	Non-Metro: SD	\$240	\$225	\$26.05	\$3,309	N/A ⁸
	Rapid City, SD	\$273	\$241	\$27.00	\$3,974	
	Sioux Falls, SD	\$233	\$219	\$28.00	\$3,900	
Tennessee	Chattanooga, TN-GA	\$273	\$225	\$20.50	\$4,369	\$62
	Johnson City-Kingsport-Bristol, TN-VA MS	\$264	\$225	\$20.65	\$3,853	
	Knoxville, TN MSA	\$228	\$215	\$20.00	\$4,080	
	Memphis, TN-AR-MS	\$237	\$220	\$19.50	\$4,937	
	Nashville, TN MSA	\$264	\$220	\$21.75	\$4,494	
	Non-Metro: TN	\$223	\$209	\$20.15	\$4,036	

State	MSA/Geographical Region	Nursing Home Private Room (daily) ⁷	Nursing Home Semi-Private Room (daily) ⁷	Home Health Aide (hourly)	Assisted Living Facility 1-Bedroom (monthly) ⁷	Adult Day Care State Average (daily) ⁷
Texas	Amarillo, TX	\$237	\$176	\$22.50	\$4,313	\$74
	Austin-San Marcos, TX	\$273	\$194	\$22.40	\$4,807	
	Beaumont-Port Arthur, TX	\$215	\$166	\$21.28	\$3,848	
	Corpus Christi, TX	\$293	\$173	\$19.00	\$3,830	
	Dallas-Fort Worth, TX	\$231	\$160	\$21.86	\$4,871	
	El Paso, TX	\$207	\$148	\$18.81	\$3,449	
	Houston-Galveston-Brazoria, TX	\$262	\$162	\$22.00	\$4,986	
	Lubbock, TX MSA	\$200	\$170	\$19.13	\$3,718	
	McAllen-Edinburg-Mission, TX	\$259	\$181	\$19.00	\$3,533	
	Non-Metropolitan: TX	\$183	\$137	\$21.18	\$3,585	
	Odessa-Midland, TX	\$268	\$164	\$22.25	\$3,769	
	San Antonio, TX	\$235	\$168	\$21.50	\$4,231	
Utah	Non-Metro: UT	\$227	\$180	\$23.00	\$3,378	N/A ⁸
	Provo-Orem, UT	\$248	\$200	\$28.00	\$3,334	
	Salt Lake City-Ogden, UT	\$306	\$220	\$25.00	\$4,177	
Virginia	Johnson City-Kingsport-Bristol, TN-VA MS	\$264	\$225	\$20.65	\$3,853	\$73
	Non-Metropolitan: VA	\$269	\$219	\$21.00	\$4,675	
	Norfolk-Virginia Beach-Newport News, VA-NC	\$318	\$256	\$21.00	\$5,702	
	Richmond-Petersburg, VA	\$320	\$270	\$22.23	\$5,474	
	Roanoke, VA	\$294	\$257	\$21.85	\$4,296	
	Washington-Baltimore, DC-MD-VA-WV	\$367	\$306	\$24.92	\$6,246	
Vermont	Burlington, VT	\$383	\$345	\$27.55	\$5,834	N/A ⁸
	Non-Metro: VT	\$357	\$327	\$27.00	\$4,727	
Washington	Bellingham, WA	\$313	\$279	\$30.00	\$4,509	\$66
	Non-Metro: WA	\$304	\$260	\$28.00	\$4,981	
	Portland-Salem, OR-WA	\$329	\$314	\$27.50	\$4,798	
	Richland-Kennewick-Pasco, WA	\$295	\$275	\$28.50	\$4,133	
	Seattle-Tacoma-Bremerton, WA	\$425	\$338	\$30.99	\$5,572	
	Spokane, WA	\$332	\$314	\$27.75	\$5,051	
Washington DC	Washington-Baltimore, DC-MD-VA-WV	\$367	\$306	\$24.92	\$6,246	N/A ⁸
West Virginia	Charleston, WV	\$344	\$353	\$20.00	\$4,610	N/A ⁸
	Washington-Baltimore, DC-MD-VA-WV	\$367	\$209	\$24.92	\$6,246	

State	MSA/Geographical Region	Nursing Home Private Room (daily) ⁷	Nursing Home Semi-Private Room (daily) ⁷	Home Health Aide (hourly)	Assisted Living Facility 1-Bedroom (monthly) ⁷	Adult Day Care State Average (daily) ⁷
Wisconsin	Appleton-Oshkosh-Neenah, WI	\$312	\$272	\$23.75	\$5,379	\$61
	Chicago-Gary-Kenosha, IL-IN-WI	\$355	\$285	\$25.00	\$5,527	
	Duluth-Superior, MN-WI	\$297	\$254	\$28.42	\$3,921	
	Green Bay, WI	\$327	\$273	\$23.09	\$4,136	
	La Crosse, WI-MN	\$305	\$260	\$26.40	\$3,313	
	Madison, WI	\$340	\$300	\$26.37	\$4,982	
	Milwaukee-Racine, WI	\$356	\$307	\$25.52	\$4,985	
	Minneapolis-St. Paul, MN-WI	\$376	\$350	\$31.83	\$4,065	
	Non-Metropolitan: WI	\$280	\$247	\$23.75	\$4,101	
Wyoming	Casper, WY	\$275	\$265	\$29.00	\$3,612	N/A ⁸
	Cheyenne, WY	\$292	\$283	\$23.50	\$4,066	
	Non-Metropolitan, WY	\$267	\$243	\$24.00	\$3,760	



7. Costs rounded to the nearest dollar.

8. Data not available for all states.

Long-term care insurance is underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and in New York as John Hancock Life & Health Insurance Company, Boston, MA 02116. Visit us at www.johnhancockinsurance.com.

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