

Northwestern Long-Term Care

COST OF CARE - STATE AVERAGES¹

State/City	Nursing Home Daily Average	Assisted Living Monthly Average*	Home Health Care Hourly Average
Alabama	\$168	\$2,894	\$24
Birmingham	\$162	\$2,775	\$18
Huntsville	\$170	\$2,902	
Mobile	\$167	\$3,201	\$23
Montgomery	\$181	\$3,380	\$31
Alaska	\$538	\$3,453	\$30
Anchorage	\$422	\$3,341	\$25
Arizona	\$224	\$3,188	\$28
Phoenix-Mesa	\$227	\$3,023	\$29
Tucson	\$228	\$3,777	\$25
Arkansas	\$152	\$2,644	\$21
Little Rock	\$152	\$3,024	\$17
California	\$224	\$3,551	\$30
Fresno	\$232	\$2,402	\$23
Los Angeles-Long Beach	\$187	\$3,824	\$33
Riverside-San Bernardino	\$207	\$2,990	\$27
Sacramento	\$246	\$3,835	\$29
San Diego	\$259	\$3,279	\$23
San Francisco	\$273	\$4,487	\$36
San Jose	\$231	\$3,976	\$24
Stockton-Lodi	\$207	\$3,139	\$25
Oakland	\$241	\$3,670	\$27
Orange County	\$238	\$3,580	\$40
Ventura	\$214	\$4,234	\$27
Colorado	\$218	\$3,093	\$35
Denver	\$218	\$2,898	\$35
Connecticut	\$352	\$4,077	\$31
Bridgeport	\$367	\$4,897	\$27
Hartford	\$345	\$3,598	\$34
Delaware	\$240	\$4,501	\$24
Florida	\$217	\$2,995	\$20
Ft. Lauderdale	\$228	\$2,642	\$16
Jacksonville	\$197	\$3,594	\$22
Orlando	\$201	\$3,713	\$20
Tampa-St. Petersburg	\$213	\$2,363	\$20
Georgia	\$165	\$2,762	\$28
Atlanta	\$169	\$2,705	\$29
Macon	\$155	\$2,640	\$45
Savannah	\$163	\$3,411	\$19
Hawaii	\$304	\$4,406	\$45
Honolulu	\$271	\$4,472	\$28

State/City	Nursing Home Daily Average	Assisted Living Monthly Average*	Home Health Care Hourly Average
Idaho	\$205	\$3,079	\$28
Boise	\$205	\$3,375	\$32
Illinois	\$180	\$3,696	\$24
Chicago	\$198	\$4,168	\$24
Indiana	\$191	\$3,622	\$24
Indianapolis	\$190	\$3,194	\$24
Iowa	\$161	\$3,339	\$24
Cedar Rapids	\$173	\$3,175	\$25
Des Moines	\$155	\$3,785	\$24
Kansas	\$172	\$3,107	\$23
Wichita	\$158	\$2,671	\$22
Kentucky	\$250	\$3,717	\$21
Louisville	\$223	\$3,670	\$24
Louisiana	\$127	\$3,404	\$23
Baton Rouge	\$125	\$3,451	\$20
Lafayette	\$118	\$3,620	\$22
New Orleans	\$141	\$3,276	\$25
Shreveport-Bossier City	\$120	\$3,496	\$13
Maine	\$273	\$4,190	\$36
Portland	\$309	\$4,611	\$50
Maryland	\$239	\$4,289	\$25
Baltimore	\$228	\$4,336	\$24
Massachusetts	\$324	\$3,937	\$30
Boston	\$324	\$4,125	\$30
Lowell	\$278	\$4,829	\$33
Michigan	\$209	\$3,168	\$21
Detroit	\$208	\$3,646	\$21
Lansing-East Lansing	\$215	\$3,169	
Minnesota	\$210	\$4,291	\$35
Minneapolis-St. Paul	\$204	\$2,867	\$35
Mississippi	\$181	\$2,986	\$57
Jackson	\$189	\$2,910	\$57
Missouri	\$154	\$3,205	\$19
Kansas City	\$159	\$3,907	\$24
St. Louis	\$154	\$3,580	\$19
Montana	\$217	\$2,918	\$19
Billings	\$220	\$3,224	\$30
Nebraska	\$178	\$2,532	\$25
Omaha	\$172	\$2,876	\$24
Nevada	\$205	\$3,086	\$25
Las Vegas	\$196	\$3,263	\$25
Reno	\$219	\$2,680	\$27

State averages listed in green bar next to state name.

State/City	Nursing Home Daily Average	Assisted Living Monthly Average*	Home Health Care Hourly Average
New Jersey	\$296	\$4,063	\$20
Bergen-Passaic		\$4,319	
New Mexico	\$206	\$3,088	\$35
Albuquerque	\$206	\$3,005	\$35
New York	\$317	\$4,122	\$24
Albany-Schenectady-Troy	\$298	\$3,252	\$25
Buffalo-Niagara Falls	\$272	\$4,328	\$21
Nassau-Suffolk		\$3,932	
Newburgh	\$343	\$4,633	\$29
New York	\$352	\$3,415	\$21
Rochester	\$308	\$3,737	\$31
North Carolina	\$189	\$3,509	\$26
Charlotte-Gastonia	\$188	\$3,749	\$24
Raleigh-Durham-Chapel Hill	\$187	\$3,466	\$28
North Dakota	\$208	\$1,901	\$25
Fargo-Moorhead	\$195	\$2,153	\$25
Ohio	\$204	\$3,427	\$20
Cincinnati	\$212	\$3,101	\$22
Cleveland-Lorain-Elyria	\$204	\$3,758	\$19
Columbus	\$200	\$3,499	\$20
Toledo	\$201	\$4,630	\$19
Oklahoma	\$152	\$2,934	\$22
Oklahoma City	\$147	\$2,490	\$23
Tulsa	\$158	\$3,344	\$20
Oregon	\$237	\$3,542	\$26
Portland-Vancouver	\$243	\$3,682	\$23
Salem	\$225	\$4,113	\$41
Pennsylvania	\$248	\$3,370	\$22
Harrisburg-Lebanon	\$223	\$3,792	\$24
Philadelphia	\$276	\$4,306	\$21
Pittsburgh	\$246	\$2,876	\$21
Scranton-Wilkes Barre	\$221	\$3,490	\$23

State/City	Nursing Home Daily Average	Assisted Living Monthly Average*	Home Health Care Hourly Average
South Carolina	\$166	\$3,189	\$21
Charleston	\$177	\$3,125	
Greenville-Spartanburg	\$158	\$3,314	\$20
South Dakota	\$174	\$3,336	\$25
Sioux Falls	\$161	\$3,737	\$21
Tennessee	\$150	\$3,243	\$26
Knoxville	\$167	\$3,377	\$24
Memphis	\$164	\$3,180	\$20
Nashville	\$188	\$2,974	\$29
Texas	\$174	\$3,227	\$27
Austin-San Marcos	\$147	\$3,407	\$33
Corpus Christi	\$143	\$2,457	\$21
Dallas	\$137	\$3,110	\$26
El Paso	\$150	\$2,043	\$40
Fort Worth-Arlington	\$154	\$3,264	\$29
Houston	\$164	\$3,563	\$24
Odessa-Midland	\$164	\$2,775	\$25
San Antonio	\$143	\$3,767	\$28
Utah	\$209	\$2,657	\$22
Salt Lake City-Ogden	\$174	\$2,697	\$27
Vermont	\$237	\$3,003	\$32
Burlington	\$254	\$2,801	\$24
Virginia	\$249	\$3,557	\$26
Norfolk-Virginia Beach	\$191	\$3,221	\$26
Richmond-Petersburg	\$194	\$3,739	\$18
Roanoke	\$204	\$3,269	\$17
Washington	\$234	\$2,831	\$28
Richland-Kennewick-Pasco	\$211	\$3,633	\$49
Seattle-Bellevue-Everett	\$244	\$2,616	\$28
Tacoma	\$224	\$3,072	\$23
Washington D.C.	\$256	\$4,499	\$24
West Virginia	\$207	\$3,596	\$60
Charleston	\$203	\$3,464	\$31
Wisconsin	\$183	\$3,456	\$28
Madison	\$234	\$4,186	\$31
Milwaukee-Waukesha	\$248	\$3,589	\$27
Wyoming	\$183	\$3,976	\$28
Casper	\$186	\$3,845	\$29

State averages listed in green bar next to state name.

Northwestern Long Term Care Insurance Company
A subsidiary of The Northwestern Mutual Life Insurance Company
Milwaukee, WI • www.nmfn.com

¹ Northwestern Long Term Care Cost of Care Survey Report, November 2008, Long Term Care Group, Inc. For more cost survey information, please see www.northwesterncostofcare.com

* Residential Care Facilities in California

Long-term care insurance is triggered by an impairment of at least two activities of daily living, such as, eating, bathing, dressing, or a severe cognitive impairment such as Alzheimer's Disease.

The purpose of this material is for the marketing and solicitation of insurance. Your state's insurance department may have additional information, including a buyer's guide (shopper's guide), explaining long-term care insurance.

This material is not all-inclusive. The insurance policy provides a complete list of benefits, limitations and exclusions. You may be contacted by a financial representative. A financial representative is a licensed insurance agent.

Policy forms RS.LTC.(0708) and RS.LTC.ML.(0708).

Form RS.LTC.ML.(0708) is only available in New Jersey, New York and Pennsylvania.

90-2399 (1208)



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