



# Genworth Cost of Care Survey

**Summary and Methodology**

Genworth 

# Summary of 2021 Survey Findings

Aging impacts us all. Whether we love someone who is growing older, or we ourselves are moving into our later years, nearly everyone is touched by aging and the cost of providing care services. Though getting older is inevitable, too often we put off planning for long-term care and end up scrambling at the time of need, adding additional stress to circumstances that often are challenging.

To help families plan for potential long-term care needs, Genworth has conducted its Cost of Care Survey annually since 2004. This comprehensive data-gathering effort compiles current rates charged by long-term care service providers across all 50 states and makes them easily accessible through an interactive digital tool on Genworth's website.

In 2021, the 18th year of the survey, the United States continued to grapple with the COVID-19 pandemic. Accordingly, care providers increased their use of personal protective equipment (PPE) and enhanced their trainings and protocols to meet the health and safety concerns of their clientele. Certainly costs associated with those measures, as well as compliance with guidelines and regulations, contributed to increases in rates seen this year. These COVID-19-related costs are expected to dissipate over time and represent a small proportion of the overall increase in the 2021 rates.

The core driver of increases in the cost of care services remains supply and demand. Every day until 2030, 10,000 Baby Boomers will turn 65<sup>1</sup> and seven out of ten of them will require long-term care services at some point.<sup>2</sup> The level of care needed by this rapidly aging population has itself increased over the years.<sup>3</sup> The high turnover rate and insufficient supply of professionals to meet this growing demand pre-date the COVID-19 pandemic,<sup>4</sup> but are now amplified as those providing care on the frontline must consider their own risk of exposure against increasing opportunities for competitive salaries in alternative lines of work.

The 2021 Cost of Care data reveals the highest year-over-year increase in homecare services which includes both homemaker services – assistance with “hands off” everyday tasks such as cooking, cleaning etc. and general companionship – as well as home health aides who provide “hands on” assistance with activities like bathing, eating and getting dressed. The reported national median cost in 2021 for homemaker services is \$26 per hour and \$27 per hour for home health aide services, although significant variance exists across regions and actual pricing depends on the severity of one's need. These prices represent an average increase of 10.64% and 12.50%, respectively, year-over-year compared to the 2020 dataset. Looking back over the last five years, the hourly cost for homemaker services has risen by a compound annual growth rate (CAGR) of 5.39% and home health aide services have risen at a 5.92% CAGR. The impact of supply and demand are clear. On the supply side, due to changes in the minimum wage, increasing labor costs across industries and the country greatly impact the rates of homecare service providers.<sup>5</sup> On the demand side, the vast majority of care recipients, when asked about their preferences, say they want to age and receive care in their homes.<sup>6</sup>

<sup>1</sup> “2020 Census Will Help Policymakers Prepare for the Incoming Wave of Aging Boomers”, census.gov;

(<https://www.census.gov/library/stories/2019/12/by-2030-all-baby-boomers-will-be-age-65-or-older.html>). Site accessed 1/28/22.

<sup>2</sup> 2021 U.S. Department of Health and Human Services; (<https://acl.gov/lc/basic-needs/how-much-care-will-you-need>). Site accessed 1/28/22.

<sup>3</sup> Genworth Beyond Dollars 2021; <https://pro.genworth.com/riiproweb/productinfo/pdf/682801BRO.pdf>.

<sup>4</sup> 2020 “The Ballooning Costs of Long Term Care,” American Action Forum; (<https://www.americanactionforum.org/research/the-ballooning-costs-of-long-term-care>). Site accessed 1/28/22.

<sup>5</sup> 2021 National Conference of State Legislatures (NCSL); (<https://www.ncsl.org/research/labor-and-employment/increasing-the-minimum-wage.aspx>). Site accessed 1/28/22.

<sup>6</sup> “Long-Term Care in America: Americans Want to Age at Home,” The Associated Press-NORC Center for Public Affairs Research; ([https://apnorc.org/wp-content/uploads/2021/04/LTC\\_Report\\_AgingatHome\\_final.pdf](https://apnorc.org/wp-content/uploads/2021/04/LTC_Report_AgingatHome_final.pdf)). Site accessed 1/28/22.



The national median costs associated with all long-term care service providers increased in 2021 compared to 2020. The cost of Assisted Living Facilities has risen an average of 4.65% since 2020, with the annual national median for a private, one-bedroom arrangement at these facilities reported to be \$54,000 a year in 2021. The national median cost for a private, one-bedroom in a Nursing Home is \$108,405 a year and a semi-private room is \$94,900 a year, representing average increases of 1.96% and 2.41%, respectively, since 2020. The national median price of Adult Day Services increased an average 5.41% since 2020, reportedly costing \$78 a day in 2021.

The following report provides additional details around the 2021 national median rates for the various types of care settings as well as the methodology used for the survey.<sup>7</sup>

To learn more, visit [www.Genworth.com/CostofCareTrends](http://www.Genworth.com/CostofCareTrends).

<sup>7</sup> Genworth Cost of Care Survey, conducted by CareScout®, June through November 2021. Compound Annual Growth Rate based on Genworth Cost of Care Surveys conducted from 2017 to 2021. This rate can be influenced by a number of factors such as variation in samples, different sample sizes, and newly-surveyed providers.

HOME  
COMMUNITY  
FACILITY

**Homemaker Services:** Services providing help with household tasks that cannot be managed alone. Homemaker services includes “hands-off” care such as cooking, cleaning and running errands.

NATIONAL  
MEDIAN  
HOURLY RATE  
**\$26.00**

CHANGE  
SINCE  
2020  
**10.64%**

FIVE-YEAR  
ANNUAL  
GROWTH<sup>1</sup>  
**5.39%**

**Home Health Aide Services:** Home health aides offer services to people who need more extensive care. It is “hands-on” personal care, but not medical care. The rate listed here is the rate charged by a non-Medicare certified, licensed agency.

NATIONAL  
MEDIAN  
HOURLY RATE  
**\$27.00**

CHANGE  
SINCE  
2020  
**12.50%**

FIVE-YEAR  
ANNUAL  
GROWTH<sup>1</sup>  
**5.92%**

**Adult Day Health Care (ADC):** Provides social and support services in a community-based, protective setting. Various models are designed to offer socialization, supervision and structured activities. Some programs may provide personal care, transportation, medication management and meals.

NATIONAL  
MEDIAN  
HOURLY RATE  
**\$78.00**

CHANGE  
SINCE  
2020  
**5.41%**

FIVE-YEAR  
ANNUAL  
GROWTH<sup>1</sup>  
**2.78%**

**Assisted Living Facility (ALF):** Residential arrangements providing personal care and health services. The level of care may not be as extensive as that of a nursing home. Assisted living is often an alternative to a nursing home, or an intermediate level of long term care.

NATIONAL  
MEDIAN  
MONTHLY RATE  
**\$4,500**

CHANGE  
SINCE  
2020  
**4.65%**

FIVE-YEAR  
ANNUAL  
GROWTH<sup>1</sup>  
**4.40%**

**Nursing Home Care:** These facilities often provide a higher level of supervision and care than Assisted Living Facilities. They offer residents personal care assistance, room and board, supervision, medication, therapies and rehabilitation, and on-site nursing care 24 hours a day.

**Semi-Private Room**

NATIONAL  
MEDIAN  
DAILY RATE  
**\$260**

CHANGE  
SINCE  
2020  
**1.96%**

FIVE-YEAR  
ANNUAL  
GROWTH<sup>1</sup>  
**2.93%**

**Private Room**

NATIONAL  
MEDIAN  
DAILY RATE  
**\$297**

CHANGE  
SINCE  
2020  
**2.41%**

FIVE-YEAR  
ANNUAL  
GROWTH<sup>1</sup>  
**3.25%**

<sup>1</sup> Percentage increase represents the compound annual growth rate for surveys conducted from 2017 to 2021.

# Methodology

## CareScout®

CareScout has conducted the Genworth Cost of Care Survey annually since 2004. Located in Waltham, Massachusetts, CareScout has specialized in helping families find long term care providers nationwide since 1997.

This year, CareScout – a Genworth company – contacted 67,742 providers<sup>1</sup> to complete 14,698 surveys of nursing homes, assisted living facilities, adult day health facilities and home care providers. Potential respondents were selected randomly from the CareScout nationwide database of providers in each category of long term care services. Survey respondents representing all 50 states and the District of Columbia were contacted by phone from June to November of 2021. Survey respondents were informed that survey data provided would be included in the Genworth Cost of Care Survey 2021 results. Survey questions varied based on the type of care provider.

One of the most comprehensive surveys of its kind, the Genworth Cost of Care Survey publishes costs in 437 regions based on the 386 U.S. Metropolitan Statistical Areas (MSAs). MSA definitions are established by the U.S. Office of Management and Budget. The survey also includes some counties outside of the MSA regions. Data collection attempted for all provider types in all regions, the following results in this document represent the number of regions where data collection was successful.

## Home Care (HC)<sup>2</sup>

Surveyors completed 4,195 interviews with licensed home health care providers representing 18 percent of home care agencies.<sup>3</sup> The agencies surveyed provided home health care and homemaker services where a skilled nurse does not need to be present. A home health aide will typically help with bathing, dressing, transferring and toileting, but not with catheters or injections. Most of these agencies also provide homemaker services that typically include assistance with shopping, finances, cooking, errands and transportation. Homemaker services may also be employed for the purpose of providing companionship.

Annual rates are based on 44 hours of care per week, multiplied by 52 weeks. Where a rate range was provided, the midpoint was used. The survey excludes holiday rates.

## Adult Day Health Care (ADH)

Surveyors polled 23 percent of adult day health care facilities, resulting in 908 completed surveys. ADH is designed to meet the needs of adults who are functionally and/or severely cognitively impaired. Programs are intended to be structured and comprehensive, and to take place in a protective setting that promotes well-being through a variety of health, social and other support services. These services are intended to help enable individuals live more independently in the community and may also be used to provide relief for family caregivers.

<sup>2</sup> Various provider categories used in the survey may not be the same as the definitions used in a long term care insurance policy.

<sup>3</sup> Not all states require a license for home care. Data includes certain states where unlicensed providers are included because the state does not offer or does not have HH license requirements.

ADH facility rates are structured in a variety of ways: Some charge by the hour, some by the half-day and others for the full day, regardless of utilization. All rates used in Genworth's survey were extrapolated to a daily (6–8 hours) rate.

ADH facility rates may be subsidized by the government or the community. A government subsidy is based on the individual's ability to pay. However, a community subsidy is available to individuals regardless of their income level. This survey captures the full private pay rates or, where applicable, the community subsidy rates. This survey does not capture the government subsidy rates.

Annual rates are based on the daily rate multiplied by five days per week, then multiplied by 52 weeks.

### Assisted Living Facilities (ALF)<sup>4</sup>

Surveyors polled 14 percent of licensed assisted living facilities, resulting in 6,183 completed surveys. Surveyors also determined whether the facility charges a non-refundable community or entrance fee. This study shows that approximately 61 percent of assisted living facilities charge a one-time, non-refundable fee.

Unlike nursing homes, there is no uniform regulatory standard for assisted living facilities. As a consequence, states have instituted licensing standards that vary from state to state. The assisted living facilities polled were licensed according to the licensure requirements of the state in which the assisted living facility was located.

Currently, there are more than 70 different names or designations for facilities licensed as some form of an assisted care facility. Generally, fewer than 40 percent of these care facilities use the term "assisted living facility" as a part of their formal name or licensure designation. For example, some facilities may be identified as "residential care facilities." Because of variations in licensing requirements by state, both small group homes and large multi-service facilities qualified as assisted living facilities for the purposes of this study.

Surveyors collected the monthly private pay rates as they ranged from basic care to more substantial care for a one-bedroom unit in an assisted living facility. Where a rate range was provided, the average of the high and low was used in the annual cost calculation.

Annual rates are based on the monthly fee multiplied by 12 months.

### Nursing Homes (NH)

Surveyors polled 23 percent of certified and licensed nursing homes, resulting in 3,412 completed surveys.

Surveyors collected the daily rates for private rooms (single occupancy) and semi-private rooms (double occupancy) in Medicare-certified nursing facilities. Medicare-certified nursing homes represent more than 90 percent of all nursing homes in the U.S.<sup>5</sup> The daily room charge usually includes services beyond rent, such as three meals a day, laundry, sundries, basic nurse supervision and generic non-prescription pharmaceuticals.

Annual rates are based on the daily fee multiplied by 365.

<sup>4</sup> Assisted Living Facilities are referred to as Residential Care Facilities in California.

<sup>5</sup> Nursing Home Data Compendium 2015 Edition, Centers for Medicare and Medicaid Services; ([https://www.cms.gov/Medicare/Provider-Enrollment-and-Certification/CertificationandCompliance/Downloads/nursinghomedatacompendium\\_508-2015.pdf](https://www.cms.gov/Medicare/Provider-Enrollment-and-Certification/CertificationandCompliance/Downloads/nursinghomedatacompendium_508-2015.pdf)). Site accessed 1/28/22.

# Region Definitions

State	Region
Alaska	State Median
	Anchorage
	Fairbanks
Alabama	State Median
	Anniston, Oxford
	Auburn, Opelika
	Birmingham, Hoover
	Daphne, Fairhope, Foley
	Decatur
	Dothan
	Florence, Muscle Shoals
	Gadsden
	Huntsville
	Mobile
	Montgomery
Arkansas	State Median
	Fayetteville, Springdale, Rogers
	Fort Smith
	Hot Springs
	Jonesboro
	Little Rock, North Little Rock, Conway
Arizona	State Median
	Flagstaff
	Lake Havasu City, Kingman
	Phoenix, Mesa, Chandler
	Prescott Valley, Prescott
	Sierra Vista, Douglas
	Tucson
California	State Median
	Bakersfield
	Chico
	El Centro
	Fresno
	Hanford, Corcoran

State	Region
	Los Angeles, Long Beach, Anaheim
	Madera
	Merced
	Modesto
	Napa
	Oxnard, Thousand Oaks, Ventura
	Redding
	Riverside, San Bernardino, Ontario
	Sacramento, Roseville, Folsom
	Salinas
	San Diego, Chula Vista, Carlsbad
	San Francisco, Oakland, Berkeley
	San Jose, Sunnyvale, Santa Clara
	San Luis Obispo, Paso Robles
Santa Cruz, Watsonville	
Colorado	Santa Maria, Santa Barbara
	Santa Rosa, Petaluma
	Stockton
	Vallejo
	Visalia
Colorado	Yuba City
	State Median
	Boulder
	Colorado Springs
	Denver, Aurora, Lakewood
	Fort Collins
	Grand Junction
Connecticut	Greeley
	Pueblo
	State Median
	Bridgeport, Stamford, Norwalk
	Hartford, East Hartford, Middletown
	New Haven, Milford
	Norwich, New London
	State Median
District of Columbia	State Median
	Washington, Arlington, Alexandria

State	Region
Delaware	State Median
	Dover
Florida	State Median
	Cape Coral, Fort Myers
	Crestview, Fort Walton Beach, Destin
	Deltona, Daytona Beach, Ormond Beach
	Gainesville
	Homosassa Springs
	Jacksonville
	Lakeland, Winter Haven
	Miami, Fort Lauderdale, Pompano Beach
	Naples, Marco Island
	North Port, Sarasota, Bradenton
	Ocala
	Orlando, Kissimmee, Sanford
	Palm Bay, Melbourne, Titusville
	Panama City
Pensacola, Ferry Pass, Brent	
Port St. Lucie	
Punta Gorda	
Sebastian, Vero Beach	
Sebring, Avon Park	
Tallahassee	
Tampa, St. Petersburg, Clearwater	
The Villages	
Georgia	State Median
	Albany
	Athens, Clarke County
	Atlanta, Sandy Springs, Alpharetta
	Augusta, Richmond County
	Brunswick
	Columbus
	Dalton
	Gainesville
	Hinesville
	Macon, Bibb County
	Rome
Savannah	
Valdosta	
Warner Robins	

State	Region
Hawaii	State Median
	Kahului, Wailuku, Lahaina
	Urban Honolulu
Iowa	State Median
	Ames
	Cedar Rapids
	Davenport, Moline, Rock Island
	Des Moines, West Des Moines
	Dubuque
	Iowa City
	Sioux City
Idaho	State Median
	Boise City
	Coeur d'Alene
	Idaho Falls
	Lewiston
	Pocatello
	Twin Falls
Illinois	State Median
	Bloomington
	Carbondale, Marion
	Champaign, Urbana
	Chicago, Naperville, Elgin
	Danville
	Decatur
	Kankakee
Peoria	
Rockford	
Springfield	
Indiana	State Median
	Bloomington
	Columbus
	Elkhart, Goshen
	Evansville
	Fort Wayne
	Indianapolis, Carmel, Anderson
	Kokomo
Lafayette, West Lafayette	
Michigan City, La Porte	



State	Region
	Muncie
	South Bend, Mishawaka
	Terre Haute
Kansas	State Median
	Lawrence
	Manhattan
	Topeka
	Wichita
Kentucky	State Median
	Bowling Green
	Elizabethtown, Fort Knox
	Lexington, Fayette
	Louisville/Jefferson County
	Owensboro
Louisiana	State Median
	Alexandria
	Baton Rouge
	Hammond
	Houma, Thibodaux
	Lafayette
	Lake Charles
	Monroe
	New Orleans, Metairie
	Shreveport, Bossier City
Massachusetts	State Median
	Barnstable Town
	Boston, Cambridge, Newton
	Pittsfield
	Springfield
	Worcester
Maryland	State Median
	Baltimore, Columbia, Towson
	California, Lexington Park
	Cumberland
	Hagerstown, Martinsburg
	Salisbury
Maine	State Median
	Bangor
	Lewiston, Auburn
	Portland, South Portland

State	Region
Michigan	State Median
	Ann Arbor
	Battle Creek
	Bay City
	Detroit, Warren, Dearborn
	Flint
	Grand Rapids, Kentwood
	Jackson
	Kalamazoo, Portage
	Lansing, East Lansing
	Midland
	Monroe
	Muskegon
	Niles
	Saginaw
Minnesota	State Median
	Duluth
	Mankato
	Minneapolis, St. Paul, Bloomington
	Rochester
	St. Cloud
Missouri	State Median
	Cape Girardeau
	Columbia
	Jefferson City
	Joplin
	Kansas City
	Springfield
	St. Joseph
	St. Louis
Mississippi	State Median
	Gulfport, Biloxi
	Hattiesburg
	Jackson
Montana	State Median
	Billings
	Great Falls
	Missoula
North Carolina	State Median
	Asheville

State	Region
	Burlington
	Charlotte, Concord, Gastonia
	Durham, Chapel Hill
	Fayetteville
	Goldsboro
	Greensboro, High Point
	Greenville
	Hickory, Lenoir, Morganton
	Jacksonville
	New Bern
	Raleigh, Cary
	Rocky Mount
	Wilmington
	Winston, Salem
North Dakota	State Median
	Bismarck
	Fargo
	Grand Forks
Nebraska	State Median
	Grand Island
	Lincoln
	Omaha, Council Bluffs
	Rest Of State
New Hampshire	State Median
	Manchester, Nashua
New Jersey	State Median
	Atlantic City, Hammonton
	Ocean City
	Trenton, Princeton
	Vineland, Bridgeton
New Mexico	State Median
	Albuquerque
	Farmington
	Las Cruces
	Santa Fe
Nevada	State Median
	Carson City
	Las Vegas, Henderson, Paradise
	Reno
New York	State Median

State	Region
	Albany, Schenectady, Troy
	Binghamton
	Buffalo, Cheektowaga
	Elmira
	Glens Falls
	Ithaca
	Kingston
	New York, Newark, Jersey City
	Poughkeepsie, Newburgh, Middletown
	Rochester
	Syracuse
	Utica, Rome
	Watertown, Fort Drum
Ohio	State Median
	Akron
	Canton, Massillon
	Cincinnati
	Cleveland, Elyria
	Columbus
	Dayton, Kettering
	Lima
	Mansfield
	Rest Of State
	Springfield
	Toledo
	Youngstown, Warren, Boardman
Oklahoma	State Median
	Enid
	Lawton
	Oklahoma City
	Tulsa
Oregon	State Median
	Albany, Lebanon
	Bend
	Corvallis
	Eugene, Springfield
	Grants Pass
	Medford
	Portland, Vancouver, Hillsboro
	Salem

State	Region
Pennsylvania	State Median
	Allentown, Bethlehem, Easton
	Altoona
	Bloomsburg, Berwick
	Chambersburg, Waynesboro
	East Stroudsburg
	Erie
	Gettysburg
	Harrisburg, Carlisle
	Johnstown
	Lancaster
	Lebanon
	Philadelphia, Camden, Wilmington
	Pittsburgh
	Reading
	Scranton, Wilkes-Barre
	State College
Williamsport	
York, Hanover	
Rhode Island	State Median
	Providence, Warwick
South Carolina	State Median
	Charleston, North Charleston
	Columbia
	Florence
	Greenville, Anderson
	Hilton Head Island, Bluffton
	Myrtle Beach, Conway, North Myrtle Beach
	Spartanburg
Sumter	
South Dakota	State Median
	Rapid City
	Sioux Falls
Tennessee	State Median
	Chattanooga
	Clarksville
	Cleveland
	Jackson
	Johnson City
Kingsport, Bristol	

State	Region
Texas	State Median
	Abilene
	Amarillo
	Austin, Round Rock, Georgetown
	Beaumont, Port Arthur
	Brownsville, Harlingen
	College Station, Bryan
	Corpus Christi
	Dallas, Fort Worth, Arlington
	El Paso
	Houston, The Woodlands, Sugar Land
	Killeen, Temple
	Laredo
Longview	
Lubbock	
McAllen, Edinburg, Mission	
Midland	
Odessa	
San Angelo	
San Antonio, New Braunfels	
Sherman, Denison	
Texarkana	
Tyler	
Victoria	
Waco	
Wichita Falls	
Utah	State Median
	Logan
	Ogden, Clearfield
	Provo, Orem
Virginia	State Median
	Salt Lake City
	St. George
Virginia	State Median
	Blacksburg, Christiansburg
	Charlottesville
Harrisonburg	

State	Region
	Lynchburg
	Richmond
	Roanoke
	Staunton
	Virginia Beach, Norfolk, Newport News
	Winchester
Vermont	State Median
	Burlington, South Burlington
Washington	State Median
	Bellingham
	Bremerton, Silverdale, Port Orchard
	Kennewick, Richland
	Longview
	Mount Vernon, Anacortes
	Olympia, Lacey, Tumwater
	Seattle, Tacoma, Bellevue
	Spokane, Spokane Valley
	Walla Walla
	Wenatchee
	Yakima
Wisconsin	State Median
	Appleton

State	Region
	Eau Claire
	Fond du Lac
	Green Bay
	Janesville, Beloit
	La Crosse, Onalaska
	Madison
	Milwaukee, Waukesha
	Oshkosh, Neenah
	Racine
	Sheboygan
	Wausau, Weston
West Virginia	State Median
	Beckley
	Charleston
	Huntington, Ashland
	Morgantown
	Parkersburg, Vienna
	Weirton, Steubenville
	Wheeling
Wyoming	State Median
	Casper
	Cheyenne

Genworth Cost of Care regions are based on Metropolitan Statistical Areas (MSAs) as defined by the Office of Management and Budget (OMB) (census.gov). In February 2013, the OMB refined its MSA delineations, thereby impacting some of our region definitions. All 2021 Cost of Care data reflects survey results based on the new delineations.

## About CareScout®

Headquartered in Waltham, Massachusetts, CareScout helps Americans across the United States find quality care providers for their long term care needs. As an objective source for this provider information, CareScout, a Genworth company, developed the nation's first quality of care ratings system for certified nursing homes and home care providers. Large employers, risk underwriters and families rely on CareScout's proprietary ratings system, the CareScout network, and its database of about 100,000 providers, including nursing homes, assisted living facilities and home care agencies, to help find and arrange the most appropriate care for loved ones. For more information, visit [carescout.com](https://carescout.com).

## About Genworth Financial

Genworth Financial, Inc. (NYSE: GNW) is a Fortune 500 provider of products, services and solutions that help families address the financial challenges of aging. Headquartered in Richmond, Virginia, we apply our nearly 150 years of experience each day to helping people navigate caregiving options and fund their long term care needs. Genworth is also the parent company of publicly traded Enact Holdings, Inc. (Nasdaq: ACT), a leading U.S. mortgage insurance provider. For more information on Genworth, please visit <https://www.genworth.com/>. From time to time Enact separately releases financial and other information about its operations. This information can be found at <https://ir.enactmi.com/>.

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<b>May decrease in value.</b>	<b>Are not insured by the FDIC or any other federal government agency.</b>	