

**Nursing Home, Assisted Living, Home Health Care Costs 2010**

October 27, 2010 by Deirdre Wheatley-Liss



No surprise, but nursing home and assisted living costs are on the rise. MetLife has produced and published its annual "2010 Market Survey of Long-Term Care Costs". This is a great source to do a check of what is a good, reasonable, or high rate for care in your area (they have national and state-by-state analysis of the costs of nursing home, assisted living, and home health care, a breakdown of costs by metropolitan areas within a state, and even an adult day care survey). What are the costs of care in a nursing home versus assisted living versus home health care (certified aide or companion) in New Jersey?

<b>Nursing Home - Daily Cost of Care</b>			
Daily Cost of Care	Low	High	Average
Private Room	\$156	\$525	\$307
Semi-Private Room	\$131	\$331	\$277

**Which translates to an average of:**

- \$9,030 per month for a private room or \$108,360 per year
- \$8,310 per month for a semi-private room or \$99,720 per year

<b>Assisted Living - Monthly Cost of Care in NJ</b>			
Monthly Cost of Care	Low	High	Average
Assisted Living Facility	\$2,000	\$6,650	\$4,286

**Which translates to an average of \$51,432 a year.**

<b>Home Health Care - Hourly Cost of Care</b>			
Hourly Rate	Low	High	Average
Home Health Aide	\$17	\$30	\$21
Companion (Not certified)	\$16	\$26	\$20

**Which translates to an average of:**

- \$1,008 per month for 4 hours/3 days per week, or \$12,096 per year



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- \$3,360 per month for 8 hours/5 days per week, or \$40,320 per year
- \$14,122 per month for 24/7 care, or \$169,344 per year

The study has lots of other great information about costs of care. Some of these are summarized at [caregiving.com](http://caregiving.com) in their article "[Costs of Long-Term Care Continue to Rise](#)". :

Private room nursing home rates rose 4.6% to \$229 per day or \$83,585 per year, while assisted living rose 5.2% on average to \$3,293 per month, or \$39,516 per year. These increases come on top of increases from 2008 to 2009 when both nursing home and assisted living costs were up 3.3%.

Costs for home health aides and adult day services were unchanged in the past year. Home health aide costs remain at an average price of \$21 per hour, while adult day services costs are still \$67 per day.

The highest average daily rates for nursing homes continued to be in Alaska, where rates are now \$687 for a private room and \$610 for a semi-private room. Costs are lowest in Louisiana, outside the Baton Rouge and Shreveport Metropolitan Statistical Areas (MSA), at an average of \$138 per day for a private room.

For assisted living, the Washington, D.C., area had the highest average monthly base rate at \$5,231, while Arkansas, outside of the Little Rock MSA, had the lowest average monthly rate of \$2,073.

*Alaska is making New Jersey look good* - a nursing home here is only \$108,360 compared to \$247,320. I am guessing the number one piece of advise from elder care attorneys in Alaska is "move to the lower 48".

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