

# Cost of Care Survey 2025

Methodology

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## About

CareScout contacted 211,985 long-term care providers by phone and email to complete approximately 16,000 surveys including nursing homes, assisted living communities, adult day health facilities and home care providers. Potential respondents were selected from CareScout's nationwide database of providers, supplemented with additional providers in each category of long-term care services. CareScout is a wholly owned subsidiary of Genworth Financial, Inc. that helps older adults and their families navigate the aging journey, find and fund quality care.

Respondents representing all 50 states and the District of Columbia completed the survey either by phone or online between July and November 2025. Survey respondents were informed that the survey data provided would be included in the 2025 Cost of Care Survey results. Current rates and survey questions varied based on the type of care provided.

One of the most comprehensive surveys of its kind, the Cost of Care Survey publishes costs in 434 regions based on 387 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 was attempted for all provider types in all regions. The following results in this document represent the number of regions where data collection was successful.

## Non-Medical Caregiver and Private Duty Nurse (Home Care)<sup>1, 2</sup>

Due to price convergence, CareScout has streamlined its reporting; homemaker and home health aide services are now collectively classified as "non-medical caregiver."

Surveyors polled home health care providers, resulting in 6,014 completed surveys. The agencies surveyed provided non-medical caregiver and private duty nurse services.

Non-Medical Caregiver includes a home health aide providing in-home assistance with performing activities of daily living, such as help with bathing, dressing, transferring and toileting that does not require more specialized care. It can also include homemaker services, like providing ancillary assistance with light house cleaning and meal planning and preparation.

Private duty nursing services are provided by a Licensed Practical Nurse or a Registered Nurse and may include dressing changes, wound care, blood draws, injections, intravenous (IV) therapy, catheters, feeding tubes, mediports, medication management, and training of family members to perform some healthcare procedures" under the non-medical caregiver services definition.

Annual rates for non-medical caregivers are based on 44 hours of care per week, multiplied by 52 weeks. Annual rates for private duty nursing are based on 1 hour of care per week, multiplied by 52 weeks. The survey excludes holiday rates.

<sup>1</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>2</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.

### Adult Day Health Care (ADC)

Surveyors polled adult day health care facilities, resulting in 608 completed surveys. ADC 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.

ADC 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 reported in CareScout's survey were the reported daily rate from the agency.

ADC 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 Communities (ALC)<sup>3</sup>

Surveyors polled licensed assisted living communities, resulting in 4,944 completed surveys. Surveyors also determined whether the facility charges a non-refundable community or entrance fee.

Unlike nursing homes, there is no uniform regulatory standard for assisted living communities. As a

consequence, states have instituted licensing standards that vary from state to state. The assisted living communities polled were licensed according to the licensure requirements of the state in which the assisted living community was located.

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

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 communities. 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 certified and licensed nursing homes, resulting in 4,425 completed surveys.

Surveyors collected the daily rates for private rooms (single occupancy) and semi-private rooms (double occupancy) in nursing facilities. Medicare-certified nursing homes represent nearly 98 percent of all nursing homes in the U.S.<sup>4</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>3</sup> Referred to as Residential Care facilities in California.

<sup>4</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 02/13/26

# Region Definitions

State	Region
Alabama	Anniston, Oxford
Alabama	Auburn, Opelika
Alabama	Birmingham
Alabama	Columbus
Alabama	Daphne, Fairhope, Foley
Alabama	Decatur
Alabama	Dothan
Alabama	Florence, Muscle Shoals
Alabama	Gadsden
Alabama	Huntsville
Alabama	Mobile
Alabama	Montgomery
Alabama	Tuscaloosa
Alaska	Anchorage
Alaska	Fairbanks, College
Arizona	Flagstaff
Arizona	Lake Havasu City, Kingman
Arizona	Phoenix, Mesa, Chandler
Arizona	Prescott Valley, Prescott
Arizona	Sierra Vista, Douglas
Arizona	Tucson
Arizona	Yuma
Arkansas	Fayetteville, Springdale, Rogers
Arkansas	Fort Smith
Arkansas	Hot Springs
Arkansas	Jonesboro
Arkansas	Little Rock, North Little Rock, Conway
Arkansas	Memphis
Arkansas	Texarkana
California	Bakersfield, Delano
California	Chico
California	El Centro
California	Fresno
California	Hanford, Corcoran
California	Los Angeles, Long Beach, Anaheim
California	Merced
California	Modesto

State	Region
California	Napa
California	Oxnard, Thousand Oaks, Ventura
California	Redding
California	Riverside, San Bernardino, Ontario
California	Sacramento, Roseville, Folsom
California	Salinas
California	San Diego, Chula Vista, Carlsbad
California	San Francisco, Oakland, Fremont
California	San Jose, Sunnyvale, Santa Clara
California	San Luis Obispo, Paso Robles
California	Santa Cruz, Watsonville
California	Santa Mari, Santa Barbara
California	Santa Rosa, Petaluma
California	Stockton, Lodi
California	Vallejo
California	Visalia
California	Yuba City
Colorado	Boulder
Colorado	Colorado Springs
Colorado	Denver, Aurora, Centennial
Colorado	Fort Collins, Loveland
Colorado	Grand Junction
Colorado	Greeley
Colorado	Pueblo
Connecticut	Bridgeport, Stamford, Danbury
Connecticut	Hartford, West Hartford, East Hartford
Connecticut	New Haven
Connecticut	Norwich, New London, Willimantic
Connecticut	Waterbury, Shelton
Delaware	Dover
Delaware	Philadelphia, Camden, Wilmington
Florida	Cape Coral, Fort Myers
Florida	Crestview, Fort Walton Beach, Destin
Florida	Deltona, Daytona Beach, Ormond Beach
Florida	Gainesville
Florida	Homosassa Springs
Florida	Jacksonville

State	Region
Florida	Lakeland, Winter Haven
Florida	Miami, Fort Lauderdale, West Palm
Florida	Naples, Marco Island
Florida	North Port, Bradenton, Sarasota
Florida	Ocala
Florida	Orlando, Kissimmee, Sanford
Florida	Palm Bay, Melbourne, Titusville
Florida	Panama City, Panama City Beach
Florida	Pensacola, Ferry Pass, Brent
Florida	Port St. Lucie
Florida	Punta Gorda
Florida	Sebastian, Vero Beach, West Vero Cor-
Florida	Sebring
Florida	Tallahassee
Florida	Tampa, St. Petersburg, Clearwater
Florida	Wildwood, The Villages
Georgia	Albany
Georgia	Athens, Clarke County
Georgia	Atlanta, Sandy Springs, Roswell
Georgia	Augusta, Richmond County
Georgia	Brunswick, St. Simons
Georgia	Chattanooga
Georgia	Columbus
Georgia	Dalton
Georgia	Gainesville
Georgia	Hinesville
Georgia	Macon, Bibb County
Georgia	Rome
Georgia	Savannah
Georgia	Valdosta
Georgia	Warner Robins
Hawaii	Kahului, Wailuku
Hawaii	Urban Honolulu
Idaho	Boise City
Idaho	Coeur d'Alene
Idaho	Idaho Falls
Idaho	Lewiston
Idaho	Logan
Idaho	Pocatello
Idaho	Twin Falls
Illinois	Bloomington

State	Region
Illinois	Champaign, Urbana
Illinois	Chicago, Naperville, Elgin
Illinois	Davenport, Moline, Rock Island
Illinois	Decatur
Illinois	Kankakee
Illinois	Paducah
Illinois	Peoria
Illinois	Rockford
Illinois	Springfield
Illinois	St. Louis
Indiana	Bloomington
Indiana	Chicago, Naperville, Elgin
Indiana	Cincinnati
Indiana	Columbus
Indiana	Elkhart, Goshen
Indiana	Evansville
Indiana	Fort Wayne
Indiana	Indianapolis, Carmel, Greenwood
Indiana	Kokomo
Indiana	Lafayette, West Lafayette
Indiana	Louisville/Jefferson County
Indiana	Michigan City, La Porte
Indiana	Muncie
Indiana	South Bend, Mishawaka
Indiana	Terre Haute
Iowa	Ames
Iowa	Cedar Rapids
Iowa	Davenport, Moline, Rock Island
Iowa	Des Moines, West Des Moines
Iowa	Dubuque
Iowa	Iowa City
Iowa	Omaha
Iowa	Sioux City
Iowa	Waterloo, Cedar Falls
Kansas	Joplin
Kansas	Kansas City
Kansas	Lawrence
Kansas	Manhattan
Kansas	St. Joseph
Kansas	Topeka
Kansas	Wichita

State	Region
Kentucky	Bowling Green
Kentucky	Cincinnati
Kentucky	Clarksville
Kentucky	Elizabethtown
Kentucky	Huntington, Ashland
Kentucky	Lexington, Fayette
Kentucky	Louisville/Jefferson County
Kentucky	Owensboro
Kentucky	Paducah
Louisiana	Alexandria
Louisiana	Baton Rouge
Louisiana	Hammond
Louisiana	Houma, Bayou Cane, Thibodaux
Louisiana	Lafayette
Louisiana	Lake Charles
Louisiana	Monroe
Louisiana	New Orleans, Metairie
Louisiana	Shreveport, Bossier City
Louisiana	Slidell, Mandeville, Covington
Maine	Bangor
Maine	Lewiston, Auburn
Maine	Portland, South Portland
Maryland	Baltimore, Columbia, Towson
Maryland	Hagerstown, Martinsburg
Maryland	Lexington Park
Maryland	Philadelphia, Camden, Wilmington
Maryland	Salisbury
Maryland	Washington, Arlington, Alexandria
Massachusetts	Amherst Town, Northampton
Massachusetts	Barnstable Town
Massachusetts	Boston, Cambridge, Newton
Massachusetts	Pittsfield
Massachusetts	Providence, Warwick
Massachusetts	Springfield
Massachusetts	Worcester
Michigan	Ann Arbor
Michigan	Battle Creek
Michigan	Bay City
Michigan	Detroit, Warren, Dearborn
Michigan	Flint
Michigan	Grand Rapids, Wyoming, Kentwood

State	Region
Michigan	Jackson
Michigan	Kalamazoo, Portage
Michigan	Lansing, East Lansing
Michigan	Midland
Michigan	Monroe
Michigan	Muskegon, Norton Shores
Michigan	Niles
Michigan	Saginaw
Michigan	South Bend, Mishawaka
Michigan	Traverse City
Minnesota	Duluth
Minnesota	Fargo
Minnesota	Grand Forks
Minnesota	La Crosse, Onalaska
Minnesota	Mankato
Minnesota	Minneapolis, St. Paul, Bloomington
Minnesota	Rochester
Minnesota	Sioux Falls
Minnesota	St. Cloud
Mississippi	Gulfport, Biloxi
Mississippi	Hattiesburg
Mississippi	Jackson
Mississippi	Memphis
Missouri	Cape Girardeau
Missouri	Columbia
Missouri	Jefferson City
Missouri	Joplin
Missouri	Kansas City
Missouri	Springfield
Missouri	St. Joseph
Missouri	St. Louis
Montana	Billings
Montana	Bozeman
Montana	Great Falls
Montana	Helena
Montana	Missoula
Nebraska	Grand Island
Nebraska	Lincoln
Nebraska	Omaha
Nevada	Carson City
Nevada	Las Vegas, Henderson, North Las Vegas

State	Region
Nevada	Reno
New Hampshire	Boston, Cambridge, Newton
New Hampshire	Manchester, Nashua
New Jersey	Allentown, Bethlehem, Easton
New Jersey	Atlantic City, Hammonton
New Jersey	New York, Newark, Jersey City
New Jersey	Philadelphia, Camden, Wilmington
New Jersey	Trenton, Princeton
New Jersey	Vineland
New Mexico	Albuquerque
New Mexico	Farmington
New Mexico	Las Cruces
New Mexico	Santa Fe
New York	Albany, Schenectady, Troy
New York	Binghamton
New York	Buffalo, Cheektowaga
New York	Elmira
New York	Glens Falls
New York	Ithaca
New York	Kingston
New York	Kiryas Joel, Poughkeepsie, Newburgh
New York	New York, Newark, Jersey City
New York	Rochester
New York	Syracuse
New York	Utica, Rome
New York	Watertown, Fort Drum
North Carolina	Asheville
North Carolina	Burlington
North Carolina	Charlotte, Concord, Gastonia
North Carolina	Durham, Chapel Hill
North Carolina	Fayetteville
North Carolina	Goldsboro
North Carolina	Greensboro, High Point
North Carolina	Greenville
North Carolina	Hickory, Lenoir, Morganton
North Carolina	Jacksonville
North Carolina	Pinehurst, Southern Pines
North Carolina	Raleigh, Cary
North Carolina	Rocky Mount
North Carolina	Virginia Beach, Chesapeake, Norfolk
North Carolina	Wilmington

State	Region
North Carolina	Winston, Salem
North Dakota	Bismarck
North Dakota	Fargo
North Dakota	Grand Forks
North Dakota	Minot
Ohio	Akron
Ohio	Canton, Massillon
Ohio	Cincinnati
Ohio	Cleveland
Ohio	Columbus
Ohio	Dayton, Kettering, Beavercreek
Ohio	Huntington, Ashland
Ohio	Lima
Ohio	Mansfield
Ohio	Sandusky
Ohio	Springfield
Ohio	Toledo
Ohio	Weirton, Steubenville
Ohio	Wheeling
Ohio	Youngstown, Warren
Oklahoma	Enid
Oklahoma	Fort Smith
Oklahoma	Lawton
Oklahoma	Oklahoma City
Oklahoma	Tulsa
Oregon	Albany
Oregon	Bend
Oregon	Corvallis
Oregon	Eugene, Springfield
Oregon	Grants Pass
Oregon	Medford
Oregon	Portland, Vancouver, Hillsboro
Oregon	Salem
Pennsylvania	Allentown, Bethlehem, Easton
Pennsylvania	Altoona
Pennsylvania	Chambersburg
Pennsylvania	Erie
Pennsylvania	Gettysburg
Pennsylvania	Harrisburg, Carlisle
Pennsylvania	Johnstown
Pennsylvania	Lancaster

State	Region
Pennsylvania	Lebanon
Pennsylvania	Philadelphia, Camden, Wilmington
Pennsylvania	Pittsburgh
Pennsylvania	Reading
Pennsylvania	Scranton, Wilkes, Barre
Pennsylvania	State College
Pennsylvania	Williamsport
Pennsylvania	York, Hanover
Rhode Island	Providence, Warwick
South Carolina	Augusta, Richmond County
South Carolina	Charleston, North Charleston
South Carolina	Charlotte, Concord, Gastonia
South Carolina	Columbia
South Carolina	Florence
South Carolina	Greenville, Anderson, Greer
South Carolina	Hilton Head Island, Bluffton, Port Royal
South Carolina	Myrtle Beach, Conway, North Myrtle
South Carolina	Spartanburg
South Carolina	Sumter
South Dakota	Rapid City
South Dakota	Sioux City
South Dakota	Sioux Falls
Tennessee	Chattanooga
Tennessee	Clarksville
Tennessee	Cleveland
Tennessee	Jackson
Tennessee	Johnson City
Tennessee	Kingsport, Bristol
Tennessee	Knoxville
Tennessee	Memphis
Tennessee	Morristown
Tennessee	Nashville, Davidson, Murfreesboro,
Texas	Abilene
Texas	Amarillo
Texas	Austin, Round Rock, San Marcos
Texas	Beaumont, Port Arthur
Texas	Brownsville, Harlingen
Texas	College Station, Bryan
Texas	Corpus Christi
Texas	Dallas, Fort Worth, Arlington
Texas	El Paso

State	Region
Texas	Houston, Pasadena, The Woodlands
Texas	Killeen, Temple
Texas	Laredo
Texas	Longview
Texas	Lubbock
Texas	McAllen, Edinburg, Mission
Texas	Midland
Texas	Odessa
Texas	San Angelo
Texas	San Antonio, New Braunfels
Texas	Sherman, Denison
Texas	Texarkana
Texas	Tyler
Texas	Victoria
Texas	Waco
Texas	Wichita Falls
Utah	Logan
Utah	Ogden
Utah	Provo, Orem, Lehi
Utah	Salt Lake City, Murray
Utah	St. George
Vermont	Burlington, South Burlington
Virginia	Blacksburg, Christiansburg, Radford
Virginia	Charlottesville
Virginia	Harrisonburg
Virginia	Kingsport, Bristol
Virginia	Lynchburg
Virginia	Richmond
Virginia	Roanoke
Virginia	Staunton, Stuarts Draft
Virginia	Virginia Beach, Chesapeake, Norfolk
Virginia	Washington, Arlington, Alexandria
Virginia	Winchester
Washington	Bellingham
Washington	Bremerton, Silverdale, Port Orchard
Washington	Kennewick, Richland
Washington	Lewiston
Washington	Longview, Kelso
Washington	Mount Vernon, Anacortes
Washington	Olympia, Lacey, Tumwater
Washington	Portland, Vancouver, Hillsboro

State	Region
Washington	Seattle, Tacoma, Bellevue
Washington	Spokane, Spokane Valley
Washington	Walla Walla
Washington	Wenatchee, East Wenatchee
Washington	Yakima
West Virginia	Beckley
West Virginia	Charleston
West Virginia	Hagerstown, Martinsburg
West Virginia	Huntington, Ashland
West Virginia	Morgantown
West Virginia	Parkersburg, Vienna
West Virginia	Weirton, Steubenville
West Virginia	Wheeling
West Virginia	Winchester
Wisconsin	Appleton
Wisconsin	Duluth
Wisconsin	Eau Claire
Wisconsin	Fond du Lac
Wisconsin	Green Bay
Wisconsin	Janesville, Beloit
Wisconsin	Kenosha
Wisconsin	La Crosse, Onalaska
Wisconsin	Madison
Wisconsin	Milwaukee, Waukesha
Wisconsin	Minneapolis, St. Paul, Bloomington
Wisconsin	Oshkosh, Neenah
Wisconsin	Racine, Mount Pleasant
Wisconsin	Sheboygan
Wisconsin	Wausau
Wyoming	Casper
Wyoming	Cheyenne
DC	Washington, Arlington, Alexandria

Cost of Care Survey regions are based on Metropolitan Statistical Areas (MSAs) as defined by the Office of Management and Budget (OMB) ([census.gov](https://www.census.gov)).

In July 2023, the OMB refined its MSA delineations, thereby impacting some of our region definitions. All 2025 Cost of Care data reflects survey results based on the new delineations, which can often include counties from other nearby states.

## About CareScout

CareScout helps older adults and their families navigate the aging journey and find quality care. Inspired by a mission to simplify and dignify the aging experience, we're building an integrated ecosystem of care and funding solutions. To learn more about CareScout, visit [www.CareScout.com](http://www.CareScout.com). CareScout, LLC (CareScout) is a wholly owned subsidiary of Genworth Financial, Inc. (NYSE: GNW).

Visit [CareScout.com/cost-of-care](http://CareScout.com/cost-of-care) to:

- Compare daily, monthly and annual costs across locations
- Calculate future costs of care
- Get more information about the Cost of Care Survey