



# Genworth Cost of Care Survey 2023

Summary and Methodology

# Summary of 2023 Survey Findings

To help families plan for potential long-term care needs, Genworth has conducted its Cost of Care Survey 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.

Following the 2021 survey, the United States continued to grapple with the COVID-19 pandemic, and we saw shifts in the long-term care space. Genworth made the decision to recalibrate our Cost of Care Survey and methodology to align with consumer needs and the current state of the industry.

**Keeping the best of the past with a fresh lens for the future, we share the key findings of Genworth's Cost of Care Survey 2023.**

## Cost of care

The national median costs associated with all long-term care service providers increased in 2023. From 2021 to 2023, Assisted Living Facilities have increased an average of 18.89%, but the increase from 2022 to 2023 was only 1.36%. The annual national median for a private, one-bedroom arrangement at these facilities reported to be \$64,200 a year in 2023. The national median cost for a

private, one bedroom in a Nursing Home is \$116,800 a year and a semi-private room is \$104,025 a year, representing average increases of 4.92% and 4.40%, respectively since 2022. The national median price of Adult Day Services increased an average 5.56% since 2022, reportedly costing \$95 a day in 2023.

## **The 2023 Cost of Care data reveals high year-over-year increases in homemaker 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 2023 for homemaker services is \$30 per hour and \$33 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 10.00% and 7.14%, respectively, year-over-year compared to the 2022 dataset. If we compare that to our 2021 survey, the hourly cost for homemaker services has risen by 22.22% and home health aide services have risen by 15.38%.

<sup>1</sup> Genworth Cost of Care Survey, September through December 2023

## Cost Drivers

Inflation and a shortage of workers are seen as equal contributors to the increases in long-term care costs. Inflation was the number one driver for assisted living facilities and adult day care, while worker shortages was the number one driver for home care and nursing homes.

## Person-Centered Care

This year's survey included a new focus on person-centered care. Person-centered care is safe, high-quality health care that puts a high value on respecting and responding to the preferences, needs and values of patients and

their families. **All respondents, regardless of facility type, said the idea of person-centered care was very important to them.** The top barriers that impact the ability to offer person-centered care are staff training and cost.

The following report provides additional details around the 2023 national median rates for the various types of care settings as well as the methodology used for the survey.<sup>1</sup>

To learn more, visit  
[Genworth.com/CostofCare](https://www.genworth.com/CostofCare)



HOME

**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 2023	NATIONAL MEDIAN HOURLY RATE 2022	YEAR-OVER-YEAR PERCENT CHANGE
<b>\$30</b>	<b>\$28</b>	<b>7.14%</b>

**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 2023	NATIONAL MEDIAN HOURLY RATE 2022	YEAR-OVER-YEAR PERCENT CHANGE
<b>\$33</b>	<b>\$30</b>	<b>10%</b>

COMMUNITY

**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 DAILY RATE 2023	NATIONAL MEDIAN DAILY RATE 2022	YEAR-OVER-YEAR PERCENT CHANGE
<b>\$95</b>	<b>\$90</b>	<b>5.56%</b>

FACILITY

**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 2023	NATIONAL MEDIAN MONTHLY RATE 2022	YEAR-OVER-YEAR PERCENT CHANGE
<b>\$5,350</b>	<b>\$5,278</b>	<b>1.36%</b>

**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 2023	NATIONAL MEDIAN DAILY RATE 2022	YEAR-OVER-YEAR PERCENT CHANGE
<b>\$285</b>	<b>\$273</b>	<b>4.40%</b>

**Private Room**

NATIONAL MEDIAN DAILY RATE 2023	NATIONAL MEDIAN DAILY RATE 2022	YEAR-OVER-YEAR PERCENT CHANGE
<b>\$320</b>	<b>\$305</b>	<b>4.92%</b>

# Methodology

## About

This year, 176,807 providers were contacted resulting in 11,867 completed surveys of nursing homes, assisted living facilities, 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 and find quality care.

Respondents representing all 50 states and the District of Columbia completed the survey by either phone or online between September and December 2023. Survey respondents were informed that the survey data provided would be included in the Genworth Cost of Care Survey 2023 results. Rates were collected for 2023 and 2022, and survey questions varied based on the type of care provided.

One of the most comprehensive surveys of its kind, the Genworth Cost of Care Survey publishes costs in 429 regions based on 382 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 3,593 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 6 percent of adult day health care facilities, resulting in 600 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 15 percent of licensed assisted living facilities, resulting in 3,739 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 13 percent of certified and licensed nursing homes, resulting in 3,935 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 03/06/24.

# Region Definitions

State	Region
Alaska	State Median
	Anchorage
Alabama	State Median
	Anniston, Oxford, Jacksonville
	Birmingham, Hoover
	Daphne, Fairhope, Foley
	Decatur
	Dothan
	Florence, Muscle Shoals
	Gadsden
	Huntsville
	Mobile
Arkansas	State Median
	Fayetteville, Springdale, Rogers
	Fort Smith
	Hot Springs
Arizona	State Median
	Lake Havasu City, Kingman
	Phoenix, Mesa, Scottsdale
	Prescott
	Sierra Vista, Douglas
	Tucson
California	State Median
	Bakersfield
	Chico
	Fresno
	Los Angeles, Long Beach, Anaheim
	Madera
	Merced
Modesto	
Napa	State Median
	Oxnard, Thousand Oaks, Ventura
	Redding

State	Region
	Riverside, San Bernardino, Ontario
	Sacramento, Roseville, Arden, Arcade
	Salinas
	San Diego, Carlsbad
	San Francisco, Oakland, Hayward
	San Jose, Sunnyvale, Santa Clara
	San Luis Obispo, Paso Robles, Arroyo Grande
	Santa Cruz, Watsonville
	Santa Maria, Santa Barbara
	Santa Rosa
Colorado	State Median
	Boulder
	Colorado Springs
	Denver, Aurora, Lakewood
Connecticut	State Median
	Bridgeport, Stamford, Norwalk
	Hartford, West Hartford, East Hartford
	New Haven, Milford
	Norwich, New London
District of Columbia	State Median
	Washington, Arlington, Alexandria
Delaware	State Median
Florida	State Median
	Cape Coral, Fort Myers
	Crestview, Fort Walton Beach, Destin
	Deltona, Daytona Beach, Ormond Beach
	Gainesville
Homosassa Springs	

State	Region
	Jacksonville
	Lakeland, Winter Haven
	Miami, Fort Lauderdale, West Palm Beach
	Naples, Immokalee, 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
	Tallahassee
	Tampa, St. Petersburg, Clearwater
Georgia	State Median
	Albany
	Athens, Clarke County
	Atlanta, Sandy Springs, Roswell
	Augusta, Richmond County
	Brunswick
	Columbus
	Dalton
	Gainesville
	Macon
	Rome
	Savannah
	Valdosta
	Warner Robins
Hawaii	State Median
	Urban Honolulu
Iowa	State Median
	Ames
	Cedar Rapids
	Davenport, Moline, Rock Island
	Des Moines, West Des Moines
	Dubuque
	Iowa City
	Sioux City
	Waterloo, Cedar Falls

State	Region
Idaho	State Median
	Boise City
	Coeur d'Alene
	Idaho Falls
	Lewiston
	Pocatello
Illinois	State Median
	Bloomington
	Carbondale, Marion
	Champaign, Urbana
	Chicago, Naperville, Elgin
	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
	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



State	Region
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, Nashua
	Pittsfield
	Springfield
	Worcester
Maryland	State Median
	Baltimore, Columbia, Towson
	Cumberland
	Hagerstown, Martinsburg
	Salisbury
Maine	State Median
	Bangor
	Lewiston, Auburn
	Portland, South Portland
Michigan	State Median
	Ann Arbor
	Battle Creek
	Bay City
	Detroit, Warren, Dearborn
	Flint
	Grand Rapids, Wyoming
	Jackson
	Kalamazoo, Portage
	Lansing, East Lansing
	Midland
	Monroe
	Muskegon
Niles, Benton Harbor	
Saginaw	

State	Region
Minnesota	State Median
	Duluth
	Mankato, North Mankato
	Minneapolis, St. Paul, Bloomington
	Rochester
	St. Cloud
Missouri	State Median
	Cape Girardeau
	Columbia
	Jefferson City
	Joplin
	Kansas City
Mississippi	State Median
	Springfield
	St. Joseph
	St. Louis
Mississippi	State Median
	Gulfport, Biloxi, Pascagoula
	Hattiesburg
Montana	State Median
	Jackson
Montana	State Median
	Billings
North Carolina	State Median
	Asheville
	Burlington
	Charlotte, Concord, Gastonia
	Durham, Chapel Hill
	Fayetteville
	Goldsboro
	Greensboro, High Point
	Greenville
	Hickory, Lenoir, Morganton
	Jacksonville
New Bern	
Raleigh	
Rocky Mount	
Wilmington	
Winston, Salem	
North Dakota	State Median
	Bismarck

State	Region
	Fargo
	Grand Forks
Nebraska	State Median
	Grand Island
	Lincoln
	Omaha, Council Bluffs
New Hampshire	State Median
	Manchester, Nashua
New Jersey	State Median
	Atlantic City, Hammonton
	Ocean City
	Trenton
	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
	Albany, Schenectady, Troy
	Binghamton
	Buffalo, Cheektowaga, Niagara Falls
	Glens Falls
	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

State	Region
	Dayton
	Lima
	Mansfield
	Springfield
	Toledo
	Youngstown, Warren, Boardman
Oklahoma	State Median
	Enid
	Lawton
	Oklahoma City
	Tulsa
Oregon	State Median
	Albany
	Bend, Redmond
	Eugene
	Grants Pass
	Medford
	Portland, Vancouver, Hillsboro
	Salem
Pennsylvania	State Median
	Allentown, Bethlehem, Easton
	Altoona
	Bloomsburg, Berwick
	Chambersburg, Waynesboro
	Erie
	Gettysburg
	Harrisburg, Carlisle
	Johnstown
	Lancaster
	Lebanon
	Philadelphia, Camden, Wilmington
	Pittsburgh
	Reading
	Scranton, Wilkes-Barre, Hazleton
	State College
	Williamsport
	York, Hanover
Rhode Island	State Median
	Providence, Warwick

State	Region
South Carolina	State Median
	Charleston, North Charleston
	Columbia
	Florence
	Greenville, Anderson, Mauldin
	Hilton Head Island, Bluffton, Beaufort
	Myrtle Beach, Conway, North Myrtle Beach
	Spartanburg
	Sumter
South Dakota	State Median
	Rapid City
	Sioux Falls
Tennessee	State Median
	Chattanooga
	Clarksville
	Jackson
	Johnson City
	Kingsport, Bristol
	Knoxville
	Memphis
	Morristown
Nashville, Davidson, Murfreesboro, Franklin	
Texas	State Median
	Abilene
	Amarillo
	Austin, Round Rock
	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	

State	Region
	San Antonio, New Braunfels
	Sherman, Denison
	Tyler
	Victoria
	Waco
Utah	State Median
	Logan
	Ogden, Clearfield
	Provo, Orem
	Salt Lake City
	St. George
Virginia	State Median
	Blacksburg, Christiansburg, Radford
	Charlottesville
	Harrisonburg
	Lynchburg
	Richmond
	Roanoke
	Staunton
Virginia Beach, Norfolk, Newport News	
Winchester	
Vermont	State Median
	Burlington, South Burlington
Washington	State Median
	Bellingham
	Bremerton, Silverdale
	Kennewick, Richland
	Mount Vernon, Anacortes
	Olympia, Tumwater
	Seattle, Tacoma, Bellevue
	Spokane, Spokane Valley
Walla Walla	
	Yakima
Wisconsin	State Median
	Appleton
	Eau Claire
	Fond du Lac
	Green Bay
	Janesville, Beloit
	La Crosse, Onalaska

State	Region
	Madison
	Milwaukee, Waukesha, West Allis
	Oshkosh, Neenah
	Racine
	Wausau
West Virginia	State Median
	Beckley
	Charleston
	Huntington, Ashland
	Morgantown
	Parkersburg, Vienna
	Weirton, Steubenville
Wyoming	State Median
	Casper

Genworth Cost of Care 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 February 2013, the OMB refined its MSA delineations, thereby impacting some of our region definitions. All 2023 Cost of Care data reflects survey results based on the new delineations.



## About Genworth Financial

Genworth Financial, Inc. (NYSE: GNW) is a Fortune 500 company focused on empowering families to navigate the aging journey with confidence, now and in the future. Headquartered in Richmond, Virginia, Genworth provides guidance, products, and services that help people understand their 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, visit [genworth.com](https://www.genworth.com), and for more information on Enact Holdings, Inc. visit [enactmi.com](https://www.enactmi.com).

## 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](https://www.CareScout.com). CareScout, LLC (CareScout) is a wholly owned subsidiary of Genworth Financial, Inc. (NYSE: GNW).

Visit [genworth.com/costofcare](https://www.genworth.com/costofcare) to:

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

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