

The MetLife
Market Survey of
Nursing Home &
Home Care Costs

August 2003

The MetLife Mature Market

Institute is the company's information and policy resource center on issues related to aging, retirement, long-term care and the mature market. The Institute, staffed by gerontologists, provides research, training and education, consultation and information to support Metropolitan Life Insurance Company, its corporate customers and business partners. MetLife, a subsidiary of MetLife, Inc. (NYSE: MET), is a leading provider of insurance and other financial services to individual and institutional customers.

**MetLife Mature Market Institute
57 Greens Farms Road
Westport, CT 06880
www.MatureMarketInstitute.com
MatureMarketInstitute@metlife.com
203-221-6580 phone
203-454-5339 fax**

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Executive Summary

Each year, the MetLife Mature Market Institute produces a market survey of nursing home and home care costs in the United States. The 2003 survey was conducted by telephone in 87 major markets in all 50 states and the District of Columbia. Private pay rates were obtained for private and semiprivate rooms in licensed nursing homes and for Home Health Aides provided by licensed home care agencies.

Findings

- **The average daily rate for a private room in a nursing home is \$181.24.**
- **The average daily rate for a semiprivate room in a nursing home is \$158.26.**
- **The average hourly rate for Home Health Aides (HHAs) provided by a home care agency is \$18.12 per hour.**

Overview

Older adults age 65+ currently account for 35 million of the population. By 2030, the older population will number over 70 million.¹

The over-65 population is steadily growing, and by all accounts, it will continue its upward pattern in the coming years. Medical advances, preventive care and a greater understanding of the benefits of a healthy lifestyle have contributed to an increase in the average life expectancy. Upon reaching the age of 65, males may expect to live an additional 16.3 years, and women, 19.2 years.² As further proof of an aging society, the U.S. Census Bureau reported that the fourth fastest growing population was those aged 90 to 94, a group that grew 44.6% from 1990. This growth was exceeded only by the group aged 45 to 49, which increased 44.8% from 1990 to 2000.³

As people age, chances increase that they will develop a chronic condition or a physical

or cognitive disability for which they will require assistance. For example, 47% of individuals 50-64 years of age have some type of chronic condition but no disability, while 83% of individuals 85 years of age and older live simultaneously with chronic conditions, disability and accompanying functional limitations.⁴

Nursing Homes

Demographics

In 2000, 4.5% of people aged 65 and older lived in nursing homes. However, the percentage increases sharply with age.⁵ In the same year, 18.2% of people 85 years of age and older resided in a nursing home.⁶

Most individuals enter a nursing home following a hospitalization. According to a nursing home survey conducted by the National Center for Health Statistics, there were approximately 18,000 nursing homes in operation in the United States in 1999.⁷ Typically, 72% of residents are female, 57% are widowed, 46% are age 85 and older and 85% are white.⁸

Between the years 1985 and 1999 there was a 10% increase in the number of African Americans living in a nursing home. Reflective of cultural norms, only one percent of the total nursing home population was Asian or Hispanic.⁹

Need

It is important to note that aside from hospitalization, the inability to perform even a few Activities of Daily Living (ADLs), which are bathing, eating, dressing, toileting, transferring (moving from bed to chair and back again) and continence, is predictive of nursing home placement.¹⁰ Having a dementia, either Alzheimer's or another type, is also a "...significant predictor..."¹¹

What Type of Care is Provided?

Statistics show that new nursing home residents require assistance with at least four ADLs, making it difficult for them to receive home care.¹²

Who Provides Care?

Depending on the level and type of care required, care can be provided by a nurse, doctor, physical, speech, respiratory or occupational therapist. However, Home Health Aides (HHAs) are the primary caregivers in a nursing home. They provide emotional support and assist with ADLs and IADLs (Instrumental Activities of Daily Living), chores such as shopping, light housework, meal preparation, and other non-medical services.¹³

Home Health Care

In 1997, at least 52 million people in the United States provided informal, or unpaid care for family members or friends.¹⁴ Estimates put the value of unpaid care annually at \$196 billion.¹⁵ As important and rewarding as caring for family or friends might be, paid home care services may also be required to supplement informal care because of work responsibilities, geographic distance or the caregiver's own health issues.¹⁶

Demographics

In 1998, formal, or paid, home care services were used by 28% of individuals aged 50-64 years who required help with ADLs.¹⁷ Only nine percent of the same age group used paid home care services to assist with IADLs. In the same year, the greatest increase in use of paid home care occurred in the 75-84 year old age bracket. Forty-eight percent of the older age group used paid home care to assist with ADLs and 26% used paid home care for IADL assistance.¹⁸ According to the National Association of Home Care, there were more than 20,000 home health care providers in 1999.¹⁹

Need

Those over age 65 may have less social support due to death or illness of a spouse or adult children living out of state and therefore, are more likely to use paid long-term care services. Receiving long-term care at home helps preserve independence, and generally, depending on the type and amount of care needed, can be less expensive than care provided at a nursing home.

Who Provides Care?

A Home Health Aide provides personal care and helps clients with ADLs. They work under the supervision of a nurse to report a client's condition and progress, and report changes in the client's condition to a registered nurse (RN) or case manager. HHA duties range from making beds to taking vital signs.²⁰

Methodology

The two-part survey of nursing homes and home care agencies in all 50 states and the District of Columbia was conducted by telephone in June, 2003. The survey was conducted for the MetLife Mature Market Institute by LifeCare, Inc., a work/family company that provides eldercare information and referral services to businesses. LifeCare's database contains an up-to-date listing of more than 95% of all licensed nursing homes and home care agencies in the United States.

The survey is not generalizable; rather, it should be used as a guide to assist individuals in making long-term care decisions.

The states were divided into three groups according to population – under three million, three to 10 million and population over 10 million. These groupings were determined using population data from the U.S. Census Bureau, published April 2001.²¹

Nursing Home & Home Care Criteria		
Population Under Three Million	Population Three to Ten Million	Population Over Ten Million
<p>States Surveyed - 22 Zip Codes - 22</p> <p>One area surveyed: capital or most populated city (District of Columbia also surveyed)</p>	<p>States Surveyed - 22 Zip Codes - 44</p> <p>Two areas surveyed: most populated cities or cities from representative locations in the state</p>	<p>States Surveyed - 7 Zip Codes - 21</p> <p>Three areas surveyed: most populated cities and/or cities and one suburb from representative locations in the state</p>

The areas to be surveyed, within the states, were selected based on the criteria described below, using the first three digits of that area's zip code. This was necessary in order to obtain a reasonably balanced sampling of nursing homes and home care agencies in all parts of the country.

The same geographic criteria were used for both the nursing home and home care agency surveys. Ten percent of all nursing homes/home care agencies, in each selected area, or five nursing homes/home care agencies, whichever was greater, were successfully contacted. The nursing home/home care agencies surveyed in each area were within

a 20 mile radius. Due to low population in some areas, it was necessary to expand the survey statewide.

Nursing Homes

Callers to the nursing homes asked for the Director of Admissions or comparable professional.

Homes were called at random and had to meet the following criteria:

- Must be licensed
- Must provide skilled and custodial care
- Must contain both private (single) and semi-private (double occupancy) rooms

- Must be private pay rate, not Medicare reimbursed rate

Of those homes that met the criteria, rates were obtained for skilled care – private and semi-private rooms.

If the home did not meet the criteria, the next home on the list would be called until the 10 percent or the five-home minimum was reached for that zip code. Calls to nursing homes in Alaska were made statewide in order to satisfy the survey criteria. Data from 476 nursing homes are included in the tabulations.

Home Health Care

Callers to home care agencies asked for the Director or comparable professional. Agencies were called at random and had to meet the following criteria:

- Must be licensed
- Must provide the private pay rate, not the Medicare reimbursed rate

Of those agencies which met the criteria, hourly private pay rates were obtained for Home Health Aides.

If the home care agency did not meet the criteria, the next agency on the list would be called until the 10 percent or five-agency minimum was reached for that zip code. Data from 513 agencies are included in the tabulations.

Many home care agencies across the country no longer provide Licensed Practical Nurses (LPNs) as part of their private pay home care services. Therefore, the average rates of private pay LPNs that were included in the 2002 market survey have been omitted in the 2003 market survey, more accurately reflecting changes in private pay home care delivery.

Tables are included that provide market-by-market information on nursing home/home care costs. The tables include the geographic descriptor, the first three digits of the zip codes used, and high, low, and average daily rates for nursing homes and home health care agency hourly rates for home care.

Results

Based on the market survey for 2002, the average daily rate for a private room in a nursing home was \$167.82 and for a semiprivate room, \$142.56.

The 2003 daily rate for a private room in a nursing home increased by \$13.42, which brings the national average to \$181.24. This is an increase of 8% since 2002.

Semiprivate room rates increased by \$15.70 to \$158.26. This is an increase of 11% since 2002.

The hourly rate in 2002 for a Home Health Aide was \$17.60. The 2003 hourly rate increased to \$18.12 or a 2.9% increase.

Nursing Home Averages 2003

Region	State	First 3 Zip Code Numbers	Semiprivate High	Semiprivate Low	Semiprivate Average	Private High	Private Low	Private Average
Statewide*	AK	All	\$608.00	\$270.00	\$419.80	\$608.00	\$270.00	\$419.80
Birmingham	AL	352	\$129.00	\$110.00	\$118.00	\$135.80	\$115.00	\$123.36
Montgomery	AL	361	\$153.00	\$118.00	\$131.20	\$160.00	\$130.00	\$139.34
Little Rock	AR	722	\$115.00	\$99.00	\$105.80	\$130.00	\$110.00	\$117.00
Phoenix	AZ	850	\$144.00	\$126.50	\$135.10	\$204.00	\$145.00	\$173.60
Tucson	AZ	857	\$157.06	\$137.00	\$146.51	\$252.00	\$160.00	\$188.61
Los Angeles	CA	900	\$184.50	\$120.00	\$135.78	\$368.90	\$120.00	\$162.27
San Diego	CA	921	\$166.00	\$118.00	\$144.70	\$233.00	\$152.00	\$194.46
San Francisco	CA	941	\$259.00	\$170.00	\$201.56	\$376.00	\$238.82	\$311.96
Colorado Springs	CO	809	\$148.00	\$140.00	\$143.40	\$171.00	\$145.00	\$151.80
Denver	CO	800	\$159.00	\$128.00	\$137.00	\$170.00	\$136.00	\$151.80
Hartford	CT	061	\$305.00	\$210.00	\$248.75	\$325.00	\$245.00	\$273.13
Stamford	CT	069	\$330.70	\$255.00	\$300.44	\$361.70	\$278.00	\$331.44
Washington	DC	200	\$325.00	\$175.00	\$224.60	\$325.00	\$200.00	\$230.60
Wilmington	DE	198	\$195.00	\$142.00	\$169.76	\$205.00	\$148.00	\$184.54
Jacksonville	FL	322	\$160.00	\$130.00	\$140.40	\$175.00	\$135.00	\$150.60
Miami	FL	331	\$200.00	\$140.00	\$164.00	\$240.00	\$170.00	\$194.00
Orlando	FL	328	\$155.00	\$131.00	\$142.00	\$165.00	\$144.00	\$152.80
Alpharetta	GA	300	\$135.63	\$118.00	\$127.64	\$145.00	\$121.00	\$138.07
Atlanta	GA	303	\$134.00	\$124.00	\$130.71	\$180.00	\$134.00	\$155.83
Honolulu	HI	968	\$213.15	\$155.00	\$191.26	\$266.60	\$161.00	\$215.16
Des Moines	IA	503	\$250.00	\$135.00	\$195.00	\$375.00	\$149.00	\$224.80
Boise	ID	837	\$156.00	\$141.00	\$149.50	\$168.00	\$147.00	\$160.00
Chicago	IL	606	\$250.00	\$95.00	\$141.77	\$300.00	\$110.00	\$171.53
Highland Park	IL	600	\$171.43	\$118.00	\$142.97	\$241.00	\$135.00	\$186.07
Peoria	IL	616	\$141.00	\$95.00	\$124.20	\$210.00	\$125.00	\$166.60
Fort Wayne	IN	468	\$157.00	\$130.00	\$145.40	\$193.00	\$145.00	\$168.20
Indianapolis	IN	462	\$209.00	\$117.00	\$149.12	\$219.00	\$134.50	\$164.75
Wichita	KS	672	\$125.00	\$106.00	\$115.44	\$139.63	\$110.00	\$127.43
Lexington	KY	405	\$136.50	\$130.00	\$133.90	\$180.00	\$138.00	\$156.20

*Facilities charge the same rate for private and semiprivate rooms.

Nursing Home Averages 2003 *(continued)*

Region	State	First 3 Zip Code Numbers	Semiprivate High	Semiprivate Low	Semiprivate Average	Private High	Private Low	Private Average
Louisville	KY	402	\$160.20	\$108.00	\$131.64	\$160.20	\$128.00	\$141.84
New Orleans	LA	701	\$113.25	\$85.00	\$101.45	\$214.00	\$89.00	\$128.65
Shreveport	LA	711	\$91.79	\$85.80	\$88.19	\$112.00	\$86.60	\$95.56
Boston	MA	021	\$275.00	\$156.00	\$216.60	\$350.00	\$166.00	\$232.10
Worcester	MA	016	\$295.00	\$215.00	\$250.00	\$295.00	\$235.00	\$263.00
Baltimore	MD	212	\$212.00	\$140.00	\$164.11	\$268.00	\$140.00	\$183.11
Silver Spring	MD	209	\$170.00	\$150.00	\$159.00	\$190.00	\$170.00	\$176.40
Brunswick	ME	040	\$195.00	\$179.00	\$187.20	\$225.00	\$183.00	\$211.60
Detroit	MI	482	\$157.60	\$105.00	\$132.52	\$165.86	\$110.00	\$136.97
Grand Rapids	MI	495	\$166.00	\$76.00	\$139.00	\$198.00	\$94.00	\$160.80
Minneapolis	MN	554	\$166.41	\$109.00	\$139.03	\$240.00	\$134.81	\$184.58
St. Paul	MN	551	\$175.60	\$140.60	\$161.20	\$236.83	\$170.85	\$203.04
Kansas City	MO	641	\$119.00	\$84.00	\$104.17	\$135.00	\$84.00	\$120.83
St. Louis	MO	631	\$131.50	\$95.00	\$114.93	\$166.00	\$100.00	\$133.21
Jackson	MS	392	\$126.05	\$105.00	\$118.41	\$129.00	\$115.00	\$124.01
Billings	MT	591	\$139.00	\$126.00	\$132.40	\$154.00	\$136.00	\$144.00
Charlotte	NC	282	\$200.00	\$126.00	\$153.05	\$205.00	\$135.00	\$160.95
Raleigh	NC	276	\$141.00	\$125.00	\$134.60	\$161.50	\$133.00	\$149.40
Fargo	ND	581	\$193.95	\$110.00	\$165.03	\$210.95	\$160.00	\$187.43
Omaha	NE	681	\$180.00	\$100.00	\$143.80	\$268.00	\$125.00	\$205.00
Manchester	NH	031	\$230.00	\$170.00	\$193.00	\$255.00	\$188.00	\$207.20
Bridgewater	NJ	088	\$230.00	\$195.00	\$208.20	\$255.00	\$205.00	\$222.00
Cherry Hill	NJ	080	\$280.17	\$200.00	\$224.63	\$313.71	\$210.00	\$248.94
Albuquerque	NM	871	\$157.00	\$115.00	\$136.50	\$314.00	\$145.00	\$189.15
Las Vegas	NV	891	\$156.00	\$116.50	\$140.10	\$186.00	\$122.50	\$158.70
New York	NY	100	\$387.00	\$292.00	\$333.20	\$392.00	\$292.00	\$345.50
Rochester	NY	146	\$257.00	\$200.00	\$226.36	\$262.00	\$205.00	\$234.82
Syracuse	NY	132	\$232.44	\$200.00	\$219.47	\$238.50	\$220.00	\$230.19
Akron	OH	443	\$165.00	\$149.00	\$155.45	\$184.00	\$167.00	\$176.20
Cleveland	OH	441	\$170.00	\$110.00	\$155.40	\$274.00	\$110.00	\$184.01

Region	State	First 3 Zip Code Numbers	Semiprivate High	Semiprivate Low	Semiprivate Average	Private High	Private Low	Private Average
Columbus	OH	432	\$169.00	\$140.00	\$154.93	\$204.00	\$157.29	\$182.64
Oklahoma City	OK	731	\$109.00	\$95.00	\$101.20	\$150.00	\$125.00	\$137.00
Tulsa	OK	741	\$100.00	\$85.00	\$94.80	\$186.00	\$110.00	\$146.00
Eugene	OR	974	\$179.00	\$131.00	\$146.00	\$358.00	\$141.00	\$198.00
Portland	OR	972	\$144.00	\$100.00	\$127.20	\$201.50	\$131.00	\$159.50
Philadelphia	PA	191	\$280.00	\$148.00	\$191.31	\$285.00	\$162.00	\$204.75
Pittsburgh	PA	152	\$201.00	\$150.00	\$168.20	\$219.00	\$160.00	\$188.90
Scranton	PA	185	\$175.00	\$143.00	\$160.60	\$175.00	\$148.00	\$165.60
Providence	RI	029	\$215.00	\$160.00	\$190.00	\$250.00	\$160.00	\$204.00
Charleston	SC	294	\$134.00	\$110.00	\$120.85	\$155.00	\$124.00	\$135.50
Columbia	SC	292	\$159.13	\$120.00	\$128.23	\$205.63	\$129.00	\$147.13
Dell Rapids	SD	570	\$159.50	\$104.00	\$123.80	\$159.50	\$109.00	\$127.60
Memphis	TN	381	\$171.68	\$126.00	\$152.27	\$175.00	\$140.65	\$158.50
Nashville	TN	372	\$175.00	\$117.00	\$134.60	\$350.00	\$127.00	\$182.10
Dallas	TX	752	\$118.00	\$111.28	\$115.06	\$160.00	\$131.00	\$146.69
Fort Worth	TX	761	\$110.75	\$75.00	\$93.75	\$192.00	\$132.00	\$149.80
Houston	TX	770	\$113.00	\$86.00	\$99.67	\$184.00	\$110.00	\$139.83
Salt Lake City	UT	841	\$139.00	\$105.00	\$117.50	\$183.00	\$115.00	\$137.60
Arlington	VA	222	\$198.00	\$172.00	\$184.40	\$250.00	\$191.00	\$219.86
Richmond	VA	232	\$191.00	\$110.00	\$141.80	\$220.00	\$144.00	\$176.60
Rutland	VT	057	\$219.45	\$167.00	\$192.69	\$219.45	\$175.00	\$197.89
Seattle	WA	981	\$185.00	\$145.00	\$165.60	\$233.00	\$150.00	\$185.00
Spokane	WA	992	\$170.00	\$152.00	\$164.40	\$180.00	\$162.00	\$174.80
Madison	WI	537	\$196.50	\$146.00	\$168.30	\$212.50	\$154.00	\$184.00
Milwaukee	WI	532	\$210.00	\$142.50	\$168.42	\$238.00	\$155.00	\$188.00
Martinsburg	WV	254	\$165.00	\$134.00	\$151.20	\$175.00	\$145.00	\$164.00
Worland	WY	824	\$138.70	\$120.00	\$127.54	\$155.00	\$135.00	\$141.94
Average					\$158.26			\$181.24

Home Health Care Averages 2003

Region	State	First 3 Zip Code Numbers	Home Health Aide High	Home Health Aide Low	Home Health Aide Average
Statewide	AK	All	\$28.00	\$21.00	\$24.15
Birmingham	AL	352	\$16.00	\$13.25	\$14.23
Montgomery	AL	361	\$18.00	\$11.00	\$13.30
Little Rock	AR	722	\$21.50	\$13.95	\$15.65
Phoenix	AZ	850	\$20.00	\$16.00	\$17.77
Tucson	AZ	857	\$17.50	\$13.00	\$16.00
Los Angeles	CA	900	\$18.00	\$14.00	\$15.80
San Diego	CA	921	\$18.50	\$17.00	\$17.90
San Francisco	CA	941	\$24.00	\$19.00	\$20.40
Colorado Springs	CO	809	\$37.50	\$20.00	\$25.40
Denver	CO	800	\$42.50	\$17.25	\$25.74
Hartford	CT	061	\$29.00	\$22.00	\$25.25
Stamford	CT	069	\$26.00	\$16.00	\$22.56
Washington	DC	200	\$20.00	\$13.75	\$16.95
Wilmington	DE	198	\$20.00	\$15.25	\$17.65
Jacksonville	FL	322	\$20.00	\$15.50	\$16.99
Miami	FL	331	\$30.00	\$10.00	\$15.44
Orlando	FL	328	\$17.50	\$15.00	\$15.90
Alpharetta	GA	300	\$18.99	\$13.00	\$16.64
Atlanta	GA	303	\$20.00	\$16.00	\$17.70
Honolulu	HI	968	\$19.95	\$17.05	\$18.93
Des Moines	IA	503	\$25.00	\$18.86	\$21.77
Boise	ID	837	\$18.00	\$14.00	\$15.80
Chicago	IL	606	\$28.00	\$13.00	\$18.16
Highland Park	IL	600	\$28.00	\$16.50	\$20.57
Peoria	IL	616	\$18.00	\$16.50	\$17.39
Fort Wayne	IN	468	\$18.50	\$17.50	\$18.00
Indianapolis	IN	462	\$26.00	\$16.50	\$20.70
Wichita	KS	672	\$18.00	\$17.00	\$17.40
Lexington	KY	405	\$30.00	\$16.00	\$19.50

Region	State	First 3 Zip Code Numbers	Home Health Aide High	Home Health Aide Low	Home Health Aide Average
Louisville	KY	402	\$19.00	\$15.00	\$16.90
New Orleans	LA	701	\$15.00	\$10.00	\$12.20
Shreveport	LA	711	\$15.00	\$11.00	\$12.90
Boston	MA	021	\$25.00	\$17.75	\$20.75
Worcester	MA	016	\$25.95	\$19.00	\$22.14
Baltimore	MD	212	\$19.00	\$14.00	\$16.26
Silver Spring	MD	209	\$20.00	\$14.50	\$16.08
Brunswick	ME	040	\$29.00	\$16.00	\$20.00
Detroit	MI	482	\$17.50	\$14.00	\$15.65
Grand Rapids	MI	495	\$19.50	\$14.50	\$17.00
Minneapolis	MN	554	\$25.00	\$16.24	\$21.45
St. Paul	MN	551	\$26.00	\$19.00	\$23.90
Kansas City	MO	641	\$20.00	\$12.00	\$16.38
St. Louis	MO	631	\$19.00	\$12.00	\$16.47
Jackson	MS	392	\$25.00	\$10.00	\$13.80
Billings	MT	591	\$18.55	\$14.37	\$16.58
Charlotte	NC	282	\$20.00	\$16.00	\$17.29
Raleigh	NC	276	\$21.00	\$14.00	\$17.70
Fargo	ND	581	\$19.00	\$14.97	\$17.24
Omaha	NE	681	\$22.00	\$18.00	\$19.47
Manchester	NH	031	\$23.00	\$20.00	\$21.60
Bridgewater	NJ	088	\$22.00	\$18.00	\$20.10
Cherry Hill	NJ	080	\$20.00	\$15.50	\$18.05
Albuquerque	NM	871	\$19.00	\$14.83	\$17.00
Las Vegas	NV	891	\$25.00	\$18.95	\$22.58
New York	NY	100	\$17.33	\$13.00	\$15.19
Rochester	NY	146	\$21.00	\$15.60	\$19.32
Syracuse	NY	132	\$18.20	\$15.00	\$16.59
Akron	OH	443	\$20.00	\$14.00	\$16.38
Cleveland	OH	441	\$19.00	\$11.00	\$15.23

Home Health Care Averages 2003 (continued)

Region	State	First 3 Zip Code Numbers	Home Health Aide High	Home Health Aide Low	Home Health Aide Average
Columbus	OH	432	\$20.00	\$15.50	\$17.85
Oklahoma City	OK	731	\$20.00	\$14.00	\$16.93
Tulsa	OK	741	\$22.62	\$15.25	\$17.88
Eugene	OR	974	\$18.95	\$16.50	\$17.32
Portland	OR	972	\$20.95	\$16.85	\$18.64
Philadelphia	PA	191	\$25.00	\$11.75	\$17.75
Pittsburgh	PA	152	\$19.50	\$15.50	\$17.93
Scranton	PA	185	\$25.00	\$15.00	\$19.19
Providence	RI	029	\$20.45	\$18.67	\$19.47
Charleston	SC	294	\$17.00	\$14.50	\$15.80
Columbia	SC	292	\$16.50	\$13.50	\$14.67
Dell Rapids	SD	570	\$21.50	\$12.00	\$16.20
Memphis	TN	381	\$30.00	\$13.75	\$18.34
Nashville	TN	372	\$25.00	\$15.00	\$17.75
Dallas	TX	752	\$24.00	\$12.00	\$16.62
Fort Worth	TX	761	\$30.00	\$16.00	\$26.54
Houston	TX	770	\$25.00	\$12.00	\$16.61
Salt Lake City	UT	841	\$20.00	\$16.30	\$18.86
Arlington	VA	222	\$20.95	\$17.00	\$18.49
Richmond	VA	232	\$16.00	\$14.00	\$14.90
Rutland	VT	057	\$24.00	\$16.00	\$19.10
Seattle	WA	981	\$25.00	\$13.44	\$20.12
Spokane	WA	992	\$19.25	\$14.25	\$16.44
Madison	WI	537	\$25.00	\$17.00	\$20.06
Milwaukee	WI	532	\$22.00	\$18.50	\$20.40
Martinsburg	WV	254	\$17.25	\$12.12	\$13.82
Statewide	WY	All	\$20.00	\$15.00	\$17.25
Average					\$18.12

Endnotes

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