March 2, 2026

CareScout Releases 2025 Cost of Care Survey Results

Long-term care costs remain high, but rate growth moderates across most care settings

RICHMOND, Va.--(BUSINESS WIRE)-- Long-term care cost growth slowed in 2025 following multiple years of elevated increases, according to the latest CareScout Cost of Care Survey.

While most care settings saw year-over-year growth between 1% and 5%, adult day health care services proved an outlier with a 5% decline. Despite ongoing inflation, workforce pressures, and rising demand, this year's findings suggest a period of relative stabilization across many care types.

"The CareScout Cost of Care Survey brings clarity to a moment that can otherwise feel overwhelming for families," said Samir Shah, CEO of CareScout. "While costs remain high, they are only one part of the equation. Families are also weighing quality, access, timing, and how to pay for care over time. We're proud to share this information as a trusted resource that helps people see the full landscape before decisions are made under pressure."

2025 Cost of Care Highlights

Non-Medical Caregiver (In-Home Care)[1]

The national median hourly rate for non-medical caregiver services increased 3% year-over-year to $35 per hour. At that rate, the annual cost totals $80,080, assuming 44 hours of care a week. The increase aligns closely to broader economic trends, with inflation averaging 2.7% and wage growth at approximately 2.5% in 2025.

Skilled Nursing in the Home (Private Duty Nurse)

New to the survey in 2025, CareScout now reports for skilled nursing services delivered in the home, also known as "private duty nurse" rates. The national median hourly rate for private duty nursing is $90 per hour, with a median per-visit rate of $160. Utilization patterns vary based on medical need. Per-visit pricing generally reflects brief, task-based clinical services, while hourly rates are more common for extended or ongoing skilled care needs and reflect the advanced training required in this setting.

Adult Day Health Care Services

The national median daily rate declined 5% to $95 per day, equating to $24,700 annually based on five days of usage per week. Private pay rates in this setting are heavily influenced by Medicaid reimbursement rates, which serve as a benchmark in many markets.

Adult day health care services remain one of the more affordable care options while providing supervision, engagement, and structured daytime support.

Assisted Living Communities

The national median monthly cost increased 5% to $6,200, or $74,400 annually. Growth slowed compared to the double-digit increase reported in 2024 and continues to track closely with broader rental housing trends, given the “room and board” component embedded in monthly pricing.

Nursing Homes

The national median daily rate for a semi-private room in a nursing home increased 2% to $315 per day, or $114,975 annually. The median daily rate for a private room rose 1% to $355 per day, totaling $129,575 annually. The modest increases reflect ongoing inflationary and workforce pressures in higher-acuity care settings.

Conclusion

Together, the 2025 findings suggest that while the rapid cost acceleration seen in recent years has eased, the baseline cost of long-term care remains historically high, which reinforces the importance of early planning and informed decision-making.

“While we have seen some flattening in cost increases this year, the reality is that long-term care remains one of the most significant financial challenges individuals and their families face as they age,” Shah continued. “That’s why planning ahead matters. Understanding care costs, and how they may evolve over time, enables individuals to explore funding options earlier and to make more confident, informed decisions about the future that reflect their care preferences.”

The company has conducted the CareScout Cost of Care Survey since its first edition in 2004. CareScout is on a mission to help more families understand, find, and fund high-quality long-term care.

On CareScout.com, you’ll find an array of resources including:

- The CareScout Cost of Care Survey tool, an interactive web-based tool to help calculate the median cost of long-term care services in your area.
- National and state median data, alongside ranked state data tables, to help you compare care-type costs at-a-glance.
- Care Plans, which provide families with a clearer starting point by helping them understand care needs and next steps through a personalized evaluation.
- The CareScout Quality Network, a first-of-its-kind network of long-term care providers who meet high standards for quality, person-centered care.
- Funding Aging Care, information about solutions designed to help families plan for and fund future care needs.

About the Cost of Care Survey

The annual CareScout Cost of Care Survey is one of the most comprehensive surveys of its kind, capturing the median cost of long-term care services across the United States. CareScout collected more than 25,000 rates for the 2025 survey.

Data was gathered from long-term care providers nationwide between July and November 2025, covering services such as non-medical caregiving and private duty nursing, adult day health care services, assisted living communities, and nursing homes. Rates are collected at the Metropolitan Statistical Area (MSA) level and reflect median costs based on provider-reported pricing.

While the survey reflects median costs by location, actual long-term care expenses may vary based on individual care needs, provider availability, and local market conditions.

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. CareScout is a wholly owned subsidiary of Genworth Financial, Inc. (NYSE: GNW). CareScout is the marketing name for CareScout Holdings, Inc., its affiliates and entities. Affiliates and entities are solely and separately responsible for their own financial and contractual obligations.

Footnote

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

View source version on businesswire.com:
https://www.businesswire.com/news/home/20260302283881/en/

Media Contact
Evans Mandes
evans.mandes@carescout.com

Source: Genworth Financial, Inc.