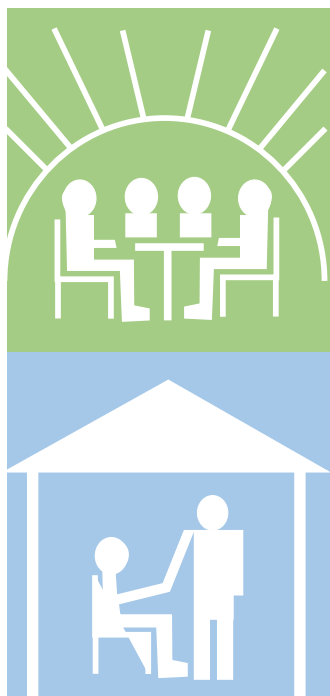


MetLife®

Mature Market
INSTITUTE



*THE METLIFE MARKET SURVEY OF
ADULT DAY SERVICES & HOME CARE COSTS
September 2008*

MetLife Mature Market Institute®
in conjunction with
LifePlans, Inc.

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Contact us:

MetLife Mature Market Institute
57 Greens Farms Road
Westport, CT 06880
(203) 221-6580 / Fax (203) 454-5339
MatureMarketInstitute@MetLife.com

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LifePlans, Inc.
51 Sawyer Road, Suite 340
Waltham, MA 02453
(781) 810-2412
www.lifeplansinc.com

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THE METLIFE MARKET SURVEY OF ADULT DAY SERVICES & HOME CARE COSTS

September 2008

EXECUTIVE SUMMARY

In 2002, the MetLife Mature Market Institute first pioneered the collection of national market survey data on nursing home, assisted living, and home care costs. Since then this market survey data has been updated and released on an annual basis and in 2007 cost information on adult day services was included for the first time.

For the 2008 report, hourly rates were obtained for home health aides from licensed agencies and for agency-provided homemaker/companion services. Daily rates were obtained for adult day services.

While the 2008 national average hourly rate for homemaker/companions remained unchanged from 2007 at \$18 per hour, the average 2008 hourly rate for home health aides increased by 5% from \$19 in 2007 to \$20 in 2008. Adult day services national average daily rates increased by 5% from \$61 in 2007 to \$64 in 2008.

Rates varied greatly, both locally and statewide. However, it is important to note that licensure requirements and other regulations vary from state to state and this will account for some of these rate differences. Also, for the first time in 2008, some home care agencies have added an additional fuel surcharge or mileage fee on top of their base hourly rate. Finally, since some facilities only provided hourly rates while others provided daily rates, hours of operation will affect calculated daily rates.

| National Findings* | Home Health Aides | Homemaker/ Companions | Adult Day Services |
|--|-----------------------------|------------------------------|-----------------------------|
| Rate Type | Hourly Rate | Hourly Rate | Daily Rate |
| 2008 Average Rate | \$20 | \$18 | \$64 |
| 2007 Average Rate | \$19 | \$18 | \$61 |
| \$ Change 2007 to 2008 | +\$1 | Unchanged | +\$3 |
| % Change 2007 to 2008 | +5% | Unchanged | +5% |
| 2008 Median Rate | \$20 | \$18 | \$60 |
| 2008 High Average Rate Location | \$28 Mpls/St. Paul, MN | \$26 Rochester Area, MN | \$141 Vermont |
| 2008 Low Average Rate Location | \$12 Shreveport Area, LA | \$12 Shreveport Area, LA | \$27 Montgomery Area, AL |

*All cost averages in this survey are rounded to the nearest dollar.

2008 SURVEY CHANGES

Over the years the MetLife Mature Market Institute market surveys have evolved to provide more complete information in a format that is easier to navigate. In 2008, the survey was expanded to provide additional rate information for the “Rest of State” so that areas outside the metropolitan statistical areas (MSAs) traditionally measured were also represented. This not only provides market survey information that may be more locally relevant, it allows for calculation of statewide averages in states where only MSA data were provided in prior years. All previous year statewide and MSA cost averages remain comparable from year to year.

Format changes for 2008 include the color coding of home care services



and adult day services.



Also, rates are now listed in state-name alphabetical order, with their MSAs where available, listed underneath the statewide summary information.

OVERVIEW

Home Care Overview

The desire for families and friends to remain at home, or “age in place,” has created a diverse and dynamic home care service industry and a variety of service providers. Caregivers can be hired through an agency, registry, or privately, and because every state has the authority to license and regulate its home care agency system, there are often variations in licensure requirements and regulations from state to state. Medicare-certified agencies are the exception, in that they must comply with federal regulations.

Aging adults may choose to live on their own for many years. For people who develop chronic illnesses and other conditions, “aging in place” often demands outside services, which can allow them to live as independently as possible in their own homes. Most home care is non-medical care provided by paraprofessionals. However, some home care can only be delivered by licensed health care professionals. Typically provided by nurses, therapists, or specially trained home health aides under the direction of a physician or nurse, skilled care services at home are most often needed after an acute event such as a hip fracture, when, after discharge from a hospital, follow-up rehabilitation services are needed at home.

Ongoing home care services, considered custodial or supportive care, are usually provided by individuals such as home health aides, homemakers, and companions. Home health aides are trained to provide hands-on care and assistance to people in their homes who need help with activities of daily living (bathing, dressing, eating, toileting, or continence). They are also able to help with needed tasks such as cooking, shopping, and laundry.

Homemakers or companions provide services that include light housekeeping, meal preparation, transportation, and companionship. This type of care is often appropriate for those with Alzheimer's disease or other forms of dementia who may be physically healthy but require supervision. Homemakers and companions are not trained to provide hands-on assistance with activities of daily living such as bathing and dressing.

More than two-thirds (67%) of the home health care agencies surveyed provide Alzheimer's training to their employees, and almost all agencies surveyed (97%) do not charge an additional fee for patients with Alzheimer's. A quarter (26%) of the agencies surveyed have a 24 hour or live in rate.

Adult Day Services Overview

Adult day services provide health, social, and therapeutic activities in a supportive group environment for individuals with cognitive and/or functional impairments. Some are freestanding centers or programs; others are affiliated with a facility or organization such as a nursing home, assisted living facility, senior center, or rehabilitation facility.

Although each program may differ in terms of its features, these general services are offered by most adult day services:

- **Social Activity**
Interaction with other participants in planned activities appropriate for their condition(s)

- **Transportation**
Door-to-door service
- **Meals and Snacks**
Participants are provided with meals and snacks, those with special dietary needs are offered special meals
- **Personal Care**
Help with toileting, grooming, and other personal activities
- **Therapeutic Activities**
Exercise and mental interaction for all participants

Adult day services centers have been providing care to those in need and have been assisting caregivers for over 20 years. According to the National Adult Day Services Association (NADSA), there are more than 3,500 centers nationwide helping more than 150,000 Americans each day.¹

Current codes, laws, and regulations governing adult day services are not uniform among the states. Although many require licensure or certification; they are not federally regulated. Many states have different standards for social and medical models and do not require a particular type of care. States also vary widely in how they regulate, or do not regulate, how adult day services quote costs and charge fees. Vermont, for example, is the only state that requires adult day services to charge an hourly rate rather than a daily or half day rate, which is common among most of the facilities in other states.

Most states have not established standardized criteria for admission or discharge, although most have provisions related to involuntary discharge. In those cases, the participant's care needs exceed those the centers can provide or the participant presents a threat to him/herself, to other participants, or to staff.²

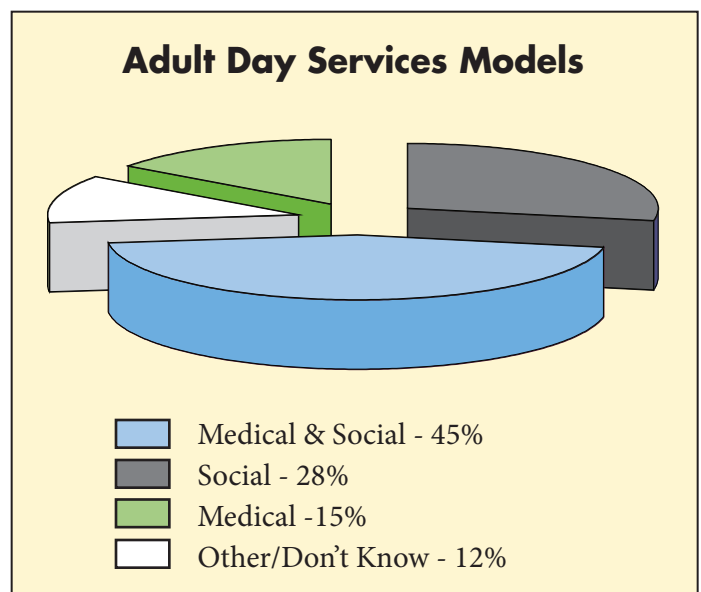
Care can be obtained in a social model, medical/health model, or a specialized model of adult day services. A social model program provides meals, recreation, and some health-related services. A medical/health model program provides social activities as well as more intensive health and therapeutic services such as nursing services and rehabilitation therapy. A specialized program provides services only to specific populations such as those with diagnosed dementias.

More than three-quarters (79%) of the adult day services centers surveyed are open Monday through Friday; 6% are also open on Saturdays; and 12% are open seven days per week. More than half (59%) provide transportation services to and from the center, and 31% do not charge a fee for these services. Of those that charge a fee for transportation, the average is \$7.58 one way.

Almost all of the centers surveyed (95%) provide services for those with Alzheimer's disease, with 2% charging an additional fee. Almost nine in ten (86%) provide services for adults who are incontinent; 83% have a nurse on staff; 84% dispense medications; 48% provide wound care; and 43% provide rehabilitation services.

Capacity at the centers surveyed range from a minimum of 2 to a maximum of 450; the average capacity is 43. The average adult participant to staff ratio is 6:1, with a maximum of 20:1.

Costs will vary considerably depending on the level of services. Programs that operate using a medical/health model or a combination of medical/health and social model have higher costs than those using a social model alone. In the 2008 survey, 15% of adult day services programs surveyed operate using a medical/health model, 28% operate using a social model, and 45% operate using a combined medical/health and social model.



METHODOLOGY

This survey of home care agencies and adult day services in all 50 states and the District of Columbia was conducted by telephone in July and August of 2008 by LifePlans, Inc., for the MetLife Mature Market Institute.

As with any survey research, readers should exercise caution when generalizing results in this market survey. It should be used as a guide to assist individuals in making long-term care decisions. While we are confident in the research, it is prudent to understand that the results presented in this report are only truly representative of the sample of home care agencies and adult day services in the areas surveyed.

The states were divided into three groups, according to the population—under 3 million, 3 to 10 million, and over 10 million. These groupings were determined using data from the 2000 U.S. Census. The cities/areas surveyed were chosen on the basis of population and the ability to obtain a reasonably balanced sampling. For the “rest of state” areas, a sample of service providers or facilities were randomly selected from all providers or facilities identified in the state not already identified in the Metropolitan Statistical Area (MSA) sample.

Home Care Methodology

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

- Must be licensed, if required by the state
- Must provide the private pay rate, not the Medicare or Medicaid reimbursed rate

Of those agencies that met the criteria, hourly private pay rates were obtained for home health aides. If the agency did not meet the criteria, another agency would be called until a minimum of 15% of agencies, or 5 (whichever was greater) in that city/area or statewide was obtained.

Agencies were also asked for hourly private pay rates for companion/homemaker services. If necessary, some unlicensed agencies were also surveyed for companion/homemaker services to fulfill the quota. Data from 1,505 agencies are included in the tabulation. Costs for this survey were calculated for each service provider in an area and was aggregated to compute a statewide average cost.

Adult Day Service Methodology

Callers to adult day services centers asked for the Director or a comparable professional. Centers called at random were required to meet the following criteria:

- Must be licensed, if required by the state
- Must provide the private pay, daily rate

Of those centers that met the criteria, daily private pay rates were obtained. If a center did not meet the criteria, another center was called until a minimum of 15% of the centers or 5 (whichever was greater) in that city/area or statewide was obtained. In some instances, geographic areas were expanded to meet the criteria. Data from 1,270 centers are included in the tabulation.

Note: Adult day services in some states are subject to regulatory mandates for fees while others are not. Some are freestanding facilities offering only daytime social program model services with minimum hourly stay requirements. Others are affiliated with nursing homes offering more extensive medical services and charging higher daily fees accordingly. In any case, there is no national standard for reporting fees and costs. In addition, facilities often offer a sliding scale for fees, and it is widely recognized that few clients actually remain for the entire time that a facility might be available for services. This wide variety of circumstances and typical absence of a mandated fee and cost structure creates challenges in reporting average costs for these services, and also for the consumer in planning for paying for these often critical services for both care recipients and caregivers.

For this survey, the vast majority of facilities surveyed provided a daily rate for services. In a significant segment however, only hourly rates and the hours of operation are provided. This is especially true for facilities in Vermont, which are mandated to report costs in that manner. In order to standardize the cost reporting across states, types of facilities/services, and operating hours, this report uses a “maximum daily rate” framework. In those cases where a daily rate is reported by the facility, that cost is used directly. In cases where no daily rate is reported and only hourly rates and hours of operation are reported, the daily rate is calculated by multiplying the hourly rate by the hours of operation. This reflects the maximum that a private-pay client could pay for a full operational day of services, and the level of cost for which they must conservatively plan should they or a care recipient require these services.

In a small minority of instances where a facility—usually affiliated with a nursing home or assisted living community—operates on a 24 hour basis with no reported daily rate, or provides 12+ hours of potential service, the average hours of operation for all other facilities in that geographic MSA, or statewide are used to calculate the daily rate for that facility.



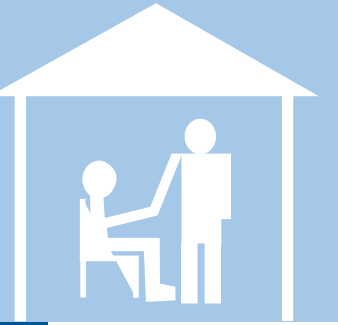
Home Care Costs 2008

| State | First 3 Zip Code Numbers | Home Health Aide | | | Homemaker | | |
|------------------|--------------------------|------------------|------|---------|-----------|------|---------|
| | | Low | High | Average | Low | High | Average |
| Alabama (AL) | | \$12 | \$35 | \$18 | \$10 | \$29 | \$16 |
| Birmingham | 352 | \$12 | \$16 | \$14 | \$11 | \$16 | \$13 |
| Montgomery | 361 | \$14 | \$16 | \$14 | \$12 | \$14 | \$13 |
| Rest of State | | \$15 | \$35 | \$24 | \$10 | \$29 | \$20 |
| Alaska (AK) | All | \$15 | \$30 | \$25 | \$10 | \$27 | \$21 |
| Arizona (AZ) | | \$15 | \$30 | \$21 | \$12 | \$29 | \$19 |
| Phoenix | 850 | \$18 | \$30 | \$21 | \$12 | \$21 | \$18 |
| Tucson | 857 | \$15 | \$22 | \$19 | \$15 | \$22 | \$18 |
| Rest of State | | \$20 | \$28 | \$23 | \$19 | \$29 | \$23 |
| Arkansas (AR) | | \$10 | \$25 | \$16 | \$10 | \$25 | \$15 |
| Little Rock | 721-722 | \$12 | \$18 | \$16 | \$10 | \$18 | \$15 |
| Rest of State | | \$10 | \$25 | \$16 | \$10 | \$25 | \$16 |
| California (CA) | | \$17 | \$37 | \$22 | \$15 | \$35 | \$20 |
| Los Angeles | 900 | \$17 | \$35 | \$21 | \$17 | \$25 | \$20 |
| San Diego | 921 | \$18 | \$23 | \$20 | \$18 | \$21 | \$19 |
| San Francisco | 941 | \$17 | \$27 | \$23 | \$15 | \$27 | \$23 |
| Rest of State | | \$17 | \$37 | \$23 | \$16 | \$35 | \$20 |
| Colorado (CO) | | \$15 | \$40 | \$24 | \$15 | \$30 | \$19 |
| Denver | 802 | \$19 | \$40 | \$25 | \$15 | \$30 | \$21 |
| Colorado Springs | 809 | \$18 | \$35 | \$25 | \$15 | \$20 | \$18 |
| Rest of State | | \$15 | \$35 | \$24 | \$15 | \$25 | \$19 |
| Connecticut (CT) | | \$13 | \$38 | \$27 | \$11 | \$27 | \$19 |
| Hartford | 061 | \$13 | \$38 | \$25 | \$11 | \$27 | \$18 |
| Stamford Area | 068-069 | \$22 | \$33 | \$27 | \$17 | \$26 | \$21 |
| Rest of State | | \$19 | \$38 | \$27 | \$15 | \$26 | \$19 |
| Washington (DC) | 200 | \$17 | \$21 | \$19 | \$15 | \$21 | \$18 |
| Delaware (DE) | | \$14 | \$27 | \$21 | \$14 | \$23 | \$19 |
| Wilmington | 198 | \$14 | \$27 | \$21 | \$14 | \$22 | \$19 |
| Rest of State | | \$15 | \$26 | \$22 | \$15 | \$23 | \$21 |



Home Care Costs 2008

| State | First 3 Zip Code Numbers | Home Health Aide | | | Homemaker | | |
|--------------------|--------------------------|------------------|------|---------|-----------|------|---------|
| | | Low | High | Average | Low | High | Average |
| Florida (FL) | | \$9 | \$27 | \$17 | \$9 | \$25 | \$16 |
| Jacksonville | 322 | \$9 | \$25 | \$16 | \$9 | \$20 | \$15 |
| Orlando | 328 | \$16 | \$19 | \$18 | \$16 | \$18 | \$17 |
| Miami | 331 | \$12 | \$27 | \$16 | \$12 | \$25 | \$15 |
| Rest of State | | \$13 | \$25 | \$19 | \$10 | \$25 | \$17 |
| Georgia (GA) | | \$15 | \$21 | \$17 | \$14 | \$21 | \$17 |
| Marietta Area | 300 | \$15 | \$19 | \$17 | \$14 | \$18 | \$16 |
| Atlanta | 303 | \$15 | \$19 | \$17 | \$15 | \$19 | \$17 |
| Rest of State | | \$15 | \$21 | \$18 | \$14 | \$21 | \$17 |
| Hawaii (HI) | | \$20 | \$28 | \$23 | \$18 | \$24 | \$21 |
| Honolulu | 968 | \$20 | \$25 | \$22 | \$18 | \$24 | \$21 |
| Rest of State | | \$23 | \$28 | \$25 | \$20 | \$23 | \$21 |
| Idaho (ID) | | \$15 | \$25 | \$18 | \$8 | \$25 | \$17 |
| Boise | 837 | \$16 | \$19 | \$18 | \$8 | \$19 | \$16 |
| Rest of State | | \$15 | \$25 | \$18 | \$15 | \$25 | \$18 |
| Illinois (IL) | | \$11 | \$33 | \$20 | \$10 | \$29 | \$19 |
| Highland Park Area | 600 | \$18 | \$25 | \$22 | \$16 | \$22 | \$20 |
| Chicago | 606 | \$11 | \$25 | \$18 | \$10 | \$22 | \$16 |
| Peoria Area | 615-617 | \$12 | \$30 | \$20 | \$12 | \$29 | \$19 |
| Rest of State | | \$15 | \$33 | \$21 | \$15 | \$23 | \$19 |
| Indiana (IN) | | \$14 | \$35 | \$22 | \$12 | \$28 | \$19 |
| Indianapolis | 462 | \$16 | \$30 | \$21 | \$16 | \$21 | \$18 |
| Fort Wayne Area | 467-469 | \$16 | \$21 | \$19 | \$14 | \$18 | \$16 |
| Rest of State | | \$14 | \$35 | \$23 | \$12 | \$28 | \$20 |
| Iowa (IA) | | \$17 | \$33 | \$23 | \$15 | \$32 | \$20 |
| Des Moines Area | 503-522 | \$18 | \$30 | \$24 | \$18 | \$25 | \$20 |
| Rest of State | | \$17 | \$33 | \$23 | \$15 | \$32 | \$21 |
| Kansas (KS) | | \$12 | \$25 | \$18 | \$8 | \$25 | \$17 |
| Wichita | 672 | \$15 | \$20 | \$18 | \$15 | \$20 | \$17 |
| Rest of State | | \$12 | \$25 | \$18 | \$8 | \$25 | \$17 |



Home Care Costs 2008

| State | First 3 Zip Code Numbers | Home Health Aide | | | Homemaker | | |
|------------------------|--------------------------|------------------|------|---------|-----------|------|---------|
| | | Low | High | Average | Low | High | Average |
| Kentucky (KY) | | \$11 | \$40 | \$20 | \$11 | \$40 | \$19 |
| Louisville | 402 | \$11 | \$18 | \$16 | \$11 | \$18 | \$16 |
| Lexington | 405 | \$15 | \$25 | \$18 | \$15 | \$25 | \$18 |
| Rest of State | | \$15 | \$40 | \$24 | \$13 | \$40 | \$20 |
| Louisiana (LA) | | \$8 | \$40 | \$16 | \$7 | \$21 | \$14 |
| Baton Rouge | 708 | \$8 | \$18 | \$14 | \$7 | \$16 | \$13 |
| Shreveport Area | 711 | \$8 | \$14 | \$12 | \$10 | \$14 | \$12 |
| Rest of State | | \$13 | \$40 | \$17 | \$8 | \$21 | \$15 |
| Maine (ME) | All | \$18 | \$25 | \$21 | \$17 | \$22 | \$20 |
| Maryland (MD) | | \$9 | \$35 | \$19 | \$12 | \$35 | \$18 |
| Silver Spring | 209 | \$9 | \$21 | \$17 | \$12 | \$19 | \$16 |
| Baltimore | 212 | \$18 | \$23 | \$19 | \$17 | \$21 | \$19 |
| Rest of State | | \$14 | \$35 | \$20 | \$15 | \$35 | \$19 |
| Massachusetts (MA) | | \$18 | \$40 | \$25 | \$18 | \$35 | \$22 |
| Worcester Area | 015-016 | \$19 | \$34 | \$24 | \$19 | \$26 | \$22 |
| Boston Area | 021 | \$21 | \$40 | \$26 | \$19 | \$35 | \$23 |
| Rest of State | | \$18 | \$40 | \$25 | \$18 | \$30 | \$22 |
| Michigan (MI) | | \$15 | \$27 | \$19 | \$15 | \$27 | \$18 |
| Detroit | 482 | \$18 | \$21 | \$19 | \$16 | \$21 | \$18 |
| Grand Rapids | 495 | \$15 | \$21 | \$19 | \$15 | \$19 | \$17 |
| Rest of State | | \$15 | \$27 | \$19 | \$15 | \$27 | \$18 |
| Minnesota (MN) | | \$20 | \$39 | \$28 | \$16 | \$38 | \$22 |
| Minneapolis & St. Paul | 551-554 | \$24 | \$32 | \$28 | \$16 | \$30 | \$22 |
| Rochester Area | 559 | \$20 | \$35 | \$27 | \$18 | \$38 | \$26 |
| Rest of State | | \$21 | \$39 | \$28 | \$17 | \$27 | \$21 |
| Mississippi (MS) | | \$13 | \$25 | \$16 | \$12 | \$24 | \$16 |
| Jackson | 392 | \$13 | \$15 | \$14 | \$12 | \$15 | \$14 |
| Rest of State | | \$13 | \$25 | \$19 | \$13 | \$24 | \$19 |



Home Care Costs 2008

| State | First 3 Zip Code Numbers | Home Health Aide | | | Homemaker | | |
|---------------------|--------------------------|------------------|------|---------|-----------|------|---------|
| | | Low | High | Average | Low | High | Average |
| Missouri (MO) | | \$15 | \$35 | \$18 | \$12 | \$35 | \$18 |
| Saint Louis | 631 | \$16 | \$26 | \$19 | \$16 | \$20 | \$18 |
| Kansas City | 641 | \$15 | \$25 | \$18 | \$12 | \$25 | \$18 |
| Rest of State | | \$15 | \$35 | \$19 | \$13 | \$35 | \$18 |
| Montana (MT) | | \$10 | \$37 | \$19 | \$10 | \$25 | \$17 |
| Billings | 591 | \$10 | \$25 | \$19 | \$10 | \$25 | \$17 |
| Rest of State | | \$15 | \$37 | \$20 | \$15 | \$21 | \$18 |
| Nebraska (NE) | | \$15 | \$35 | \$22 | \$13 | \$23 | \$17 |
| Omaha | 681 | \$19 | \$26 | \$21 | \$15 | \$21 | \$17 |
| Rest of State | | \$15 | \$35 | \$22 | \$13 | \$23 | \$18 |
| Nevada (NV) | | \$10 | \$27 | \$19 | \$10 | \$20 | \$18 |
| Las Vegas | 891 | \$10 | \$27 | \$19 | \$10 | \$20 | \$17 |
| Rest of State | | \$19 | \$22 | \$20 | \$17 | \$19 | \$18 |
| New Hampshire (NH) | All | \$19 | \$39 | \$26 | \$12 | \$39 | \$22 |
| New Jersey (NJ) | | \$10 | \$35 | \$21 | \$10 | \$24 | \$18 |
| Cherry Hill Area | 080 | \$16 | \$22 | \$20 | \$16 | \$21 | \$18 |
| Bridgewater Area | 088-089 | \$10 | \$29 | \$20 | \$10 | \$24 | \$18 |
| Rest of State | | \$19 | \$35 | \$23 | \$16 | \$22 | \$20 |
| New Mexico (NM) | | \$10 | \$39 | \$18 | \$8 | \$29 | \$16 |
| Albuquerque | 871 | \$17 | \$39 | \$23 | \$16 | \$29 | \$20 |
| Rest of State | | \$10 | \$24 | \$16 | \$8 | \$22 | \$15 |
| New York (NY) | | \$15 | \$40 | \$21 | \$15 | \$24 | \$18 |
| New York | 100-114 | \$15 | \$22 | \$17 | \$15 | \$21 | \$17 |
| Syracuse Area | 130-132 | \$17 | \$33 | \$21 | \$15 | \$19 | \$17 |
| Rochester | 146 | \$19 | \$23 | \$22 | \$17 | \$22 | \$19 |
| Rest of State | | \$15 | \$40 | \$23 | \$15 | \$24 | \$20 |
| North Carolina (NC) | | \$10 | \$23 | \$17 | \$9 | \$21 | \$16 |
| Raleigh/Durham | 276-277 | \$10 | \$20 | \$17 | \$9 | \$18 | \$16 |
| Charlotte | 282 | \$15 | \$23 | \$18 | \$15 | \$21 | \$17 |
| Rest of State | | \$14 | \$22 | \$17 | \$11 | \$20 | \$16 |



Home Care Costs 2008

| State | First 3 Zip Code Numbers | Home Health Aide | | | Homemaker | | |
|---------------------|--------------------------|------------------|------|---------|-----------|------|---------|
| | | Low | High | Average | Low | High | Average |
| North Dakota (ND) | | \$15 | \$27 | \$20 | \$15 | \$26 | \$20 |
| Fargo Area | 581 | \$19 | \$20 | \$19 | \$17 | \$20 | \$18 |
| Rest of State | | \$15 | \$27 | \$21 | \$15 | \$26 | \$21 |
| Ohio (OH) | | \$13 | \$35 | \$19 | \$13 | \$30 | \$18 |
| Columbus | 432 | \$15 | \$25 | \$20 | \$15 | \$25 | \$19 |
| Cleveland | 441 | \$13 | \$25 | \$19 | \$13 | \$19 | \$16 |
| Cincinnati | 452 | \$18 | \$21 | \$19 | \$18 | \$21 | \$19 |
| Rest of State | | \$14 | \$35 | \$19 | \$14 | \$30 | \$18 |
| Oklahoma (OK) | | \$10 | \$38 | \$18 | \$10 | \$30 | \$16 |
| Oklahoma City | 731 | \$11 | \$19 | \$17 | \$11 | \$18 | \$16 |
| Tulsa | 741 | \$11 | \$28 | \$18 | \$11 | \$17 | \$15 |
| Rest of State | | \$10 | \$38 | \$18 | \$10 | \$30 | \$17 |
| Oregon (OR) | | \$17 | \$27 | \$20 | \$16 | \$28 | \$18 |
| Portland | 972 | \$18 | \$21 | \$20 | \$17 | \$28 | \$19 |
| Eugene Area | 973-974 | \$17 | \$21 | \$19 | \$16 | \$20 | \$18 |
| Rest of State | | \$21 | \$27 | \$23 | \$16 | \$19 | \$18 |
| Pennsylvania (PA) | | \$12 | \$29 | \$20 | \$10 | \$29 | \$18 |
| Pittsburgh | 152 | \$17 | \$25 | \$20 | \$16 | \$21 | \$19 |
| Scranton Area | 184-187 | \$15 | \$29 | \$19 | \$12 | \$29 | \$19 |
| Philadelphia | 191 | \$12 | \$25 | \$18 | \$12 | \$22 | \$17 |
| Rest of State | | \$16 | \$27 | \$21 | \$10 | \$26 | \$19 |
| Rhode Island (RI) | | \$21 | \$30 | \$24 | \$17 | \$26 | \$20 |
| Providence | 029 | \$21 | \$30 | \$24 | \$17 | \$20 | \$19 |
| Rest of State | | \$23 | \$26 | \$24 | \$19 | \$26 | \$21 |
| South Carolina (SC) | | \$13 | \$25 | \$17 | \$13 | \$20 | \$16 |
| Columbia | 292 | \$13 | \$22 | \$17 | \$13 | \$17 | \$16 |
| Charleston | 294 | \$17 | \$20 | \$18 | \$17 | \$20 | \$18 |
| Rest of State | | \$14 | \$25 | \$17 | \$13 | \$16 | \$15 |
| South Dakota (SD) | All | \$15 | \$40 | \$21 | \$12 | \$30 | \$19 |



Home Care Costs 2008

| State | First 3 Zip Code Numbers | Home Health Aide | | | Homemaker | | |
|-------------------------|--------------------------|------------------|------|-------------|-----------|------|-------------|
| | | Low | High | Average | Low | High | Average |
| Tennessee (TN) | | \$11 | \$30 | \$20 | \$11 | \$29 | \$17 |
| Nashville | 372 | \$16 | \$30 | \$21 | \$16 | \$23 | \$18 |
| Memphis | 381 | \$11 | \$26 | \$17 | \$11 | \$19 | \$15 |
| Rest of State | | \$15 | \$29 | \$22 | \$15 | \$29 | \$19 |
| Texas (TX) | | \$10 | \$30 | \$17 | \$6 | \$25 | \$16 |
| Dallas/Fort Worth | 752, 761 | \$14 | \$20 | \$18 | \$14 | \$20 | \$18 |
| Houston | 770 | \$15 | \$30 | \$19 | \$12 | \$19 | \$16 |
| Austin | 787 | \$10 | \$20 | \$16 | \$6 | \$20 | \$15 |
| Rest of State | | \$10 | \$20 | \$16 | \$8 | \$25 | \$15 |
| Utah (UT) | | \$18 | \$35 | \$24 | \$18 | \$30 | \$22 |
| Salt Lake City | 841 | \$18 | \$35 | \$24 | \$18 | \$27 | \$21 |
| Rest of State | | \$18 | \$35 | \$25 | \$18 | \$30 | \$22 |
| Vermont (VT) | All | \$20 | \$30 | \$24 | \$12 | \$35 | \$22 |
| Virginia (VA) | | \$10 | \$26 | \$17 | \$9 | \$20 | \$16 |
| Northern VA | 220-223 | \$10 | \$20 | \$18 | \$9 | \$20 | \$16 |
| Richmond | 232 | \$16 | \$26 | \$18 | \$14 | \$20 | \$16 |
| Rest of State | | \$14 | \$20 | \$17 | \$13 | \$20 | \$16 |
| Washington (WA) | | \$10 | \$34 | \$22 | \$17 | \$27 | \$21 |
| Seattle | 981 | \$18 | \$27 | \$23 | \$18 | \$27 | \$22 |
| Spokane | 992 | \$10 | \$23 | \$18 | \$17 | \$20 | \$19 |
| Rest of State | | \$18 | \$34 | \$23 | \$18 | \$23 | \$20 |
| West Virginia (WV) | | \$12 | \$21 | \$17 | \$12 | \$18 | \$16 |
| Charleston Area | 253 | \$16 | \$18 | \$17 | \$13 | \$18 | \$15 |
| Rest of State | | \$12 | \$21 | \$17 | \$12 | \$18 | \$16 |
| Wisconsin (WI) | | \$13 | \$32 | \$22 | \$13 | \$26 | \$18 |
| Milwaukee | 532 | \$13 | \$27 | \$21 | \$15 | \$22 | \$19 |
| Madison Area | 535, 537, 539 | \$13 | \$30 | \$23 | \$13 | \$26 | \$20 |
| Rest of State | | \$15 | \$32 | \$22 | \$15 | \$20 | \$17 |
| Wyoming (WY) | All | \$17 | \$35 | \$21 | \$15 | \$35 | \$21 |
| NATIONAL AVERAGE | | | | \$20 | | | \$18 |



Adult Day Services Costs 2008

| State | First 3 Zip Code Numbers | Adult Day Center Daily Cost | | |
|------------------|--------------------------|-----------------------------|-------|---------|
| | | Low | High | Average |
| Alabama (AL) | | \$13 | \$75 | \$34 |
| Birmingham | 352 | \$13 | \$75 | \$37 |
| Montgomery Area | 360-361 | \$15 | \$40 | \$27 |
| Rest of State | | \$20 | \$58 | \$35 |
| Alaska (AK) | All | \$62 | \$101 | \$80 |
| Arizona (AZ) | | \$40 | \$120 | \$79 |
| Phoenix | 850 | \$90 | \$100 | \$95 |
| Tucson | 857 | \$64 | \$95 | \$72 |
| Rest of State | | \$40 | \$120 | \$80 |
| Arkansas (AR) | | \$26 | \$70 | \$53 |
| Little Rock Area | 721, 722 | \$53 | \$66 | \$60 |
| Rest of State | | \$26 | \$70 | \$49 |
| California (CA) | | \$44 | \$130 | \$74 |
| Los Angeles | 900 | \$44 | \$130 | \$76 |
| San Diego | 921 | \$64 | \$85 | \$77 |
| San Francisco | 941 | \$50 | \$85 | \$69 |
| Rest of State | | \$50 | \$95 | \$73 |
| Colorado (CO) | | \$35 | \$125 | \$66 |
| Denver | 802 | \$45 | \$80 | \$61 |
| Colorado Springs | 809 | \$50 | \$125 | \$79 |
| Rest of State | | \$35 | \$115 | \$64 |
| Connecticut (CT) | | \$45 | \$93 | \$73 |
| Hartford | 061 | \$73 | \$80 | \$77 |
| Stamford Area | 068 | \$62 | \$84 | \$76 |
| Rest of State | | \$45 | \$93 | \$71 |
| Washington (DC) | 200 | \$95 | \$105 | \$100 |
| Delaware (DE) | | \$40 | \$82 | \$65 |
| Wilmington Area | 197, 198 | \$55 | \$82 | \$73 |
| Rest of State | | \$40 | \$76 | \$57 |



Adult Day Services Costs 2008

| State | First 3 Zip Code Numbers | Adult Day Center Daily Cost | | |
|----------------------|--------------------------|-----------------------------|-------|---------|
| | | Low | High | Average |
| Florida (FL) | | \$30 | \$90 | \$54 |
| Jacksonville | 322 | \$32 | \$90 | \$57 |
| Orlando | 328 | \$30 | \$60 | \$53 |
| Miami | 331 | \$35 | \$60 | \$46 |
| Rest of State | | \$45 | \$90 | \$56 |
| Georgia (GA) | | \$30 | \$150 | \$57 |
| Marietta Area | 300 | \$35 | \$125 | \$60 |
| Atlanta | 303 | \$35 | \$63 | \$48 |
| Rest of State | | \$30 | \$150 | \$63 |
| Hawaii (HI) | | \$45 | \$87 | \$59 |
| Honolulu | 968 | \$45 | \$87 | \$62 |
| Rest of State | | \$46 | \$70 | \$55 |
| Idaho (ID) | All | \$28 | \$204 | \$91 |
| Illinois (IL) | | \$30 | \$105 | \$58 |
| Des Plaines Area | 600 | \$45 | \$63 | \$57 |
| Chicago | 606 | \$40 | \$68 | \$50 |
| Central IL | 616-618 | \$46 | \$105 | \$68 |
| Rest of State | | \$30 | \$84 | \$59 |
| Indiana (IN) | | \$25 | \$156 | \$77 |
| Indianapolis | 462 | \$46 | \$138 | \$81 |
| Fort Wayne Area | 467, 468 | \$35 | \$77 | \$65 |
| Rest of State | | \$25 | \$156 | \$79 |
| Iowa (IA) | | \$28 | \$115 | \$51 |
| Central IA | 500-503 | \$46 | \$72 | \$52 |
| Rest of State | | \$28 | \$115 | \$51 |
| Kansas (KS) | | \$37 | \$240 | \$77 |
| Wichita | 672 | \$37 | \$68 | \$55 |
| Rest of State | | \$40 | \$240 | \$82 |



Adult Day Services Costs 2008

| State | First 3 Zip Code Numbers | Adult Day Center Daily Cost | | |
|----------------------|--------------------------|-----------------------------|-------|---------|
| | | Low | High | Average |
| Kentucky (KY) | | \$43 | \$160 | \$67 |
| Louisville | 402 | \$56 | \$75 | \$62 |
| Lexington | 405 | \$52 | \$64 | \$58 |
| Rest of State | | \$43 | \$160 | \$71 |
| Louisiana (LA) | | \$20 | \$85 | \$48 |
| Baton Rouge | 708 | \$25 | \$66 | \$48 |
| New Orleans Area | 700-701 | \$20 | \$77 | \$49 |
| Rest of State | | \$35 | \$85 | \$49 |
| Maine (ME) | | \$28 | \$132 | \$90 |
| Southern ME | 040 | \$51 | \$108 | \$85 |
| Rest of State | | \$28 | \$132 | \$92 |
| Maryland (MD) | | \$70 | \$125 | \$76 |
| Silver Spring Area | 207-209 | \$72 | \$84 | \$76 |
| Baltimore | 212 | \$70 | \$76 | \$73 |
| Rest of State | | \$72 | \$125 | \$78 |
| Massachusetts (MA) | | \$25 | \$86 | \$56 |
| Worcester | 016 | \$53 | \$75 | \$65 |
| Boston | 021 | \$52 | \$85 | \$58 |
| Rest of State | | \$25 | \$86 | \$53 |
| Michigan (MI) | | \$15 | \$132 | \$70 |
| Detroit Area | 480-482 | \$15 | \$132 | \$62 |
| Grand Rapids | 495 | \$107 | \$121 | \$114 |
| Rest of State | | \$40 | \$98 | \$67 |
| Minnesota (MN) | | \$32 | \$117 | \$64 |
| Minneapolis/St. Paul | 551, 554 | \$63 | \$117 | \$78 |
| Rochester Area | 559 | \$43 | \$83 | \$55 |
| Rest of State | | \$32 | \$102 | \$61 |
| Mississippi (MS) | | \$20 | \$85 | \$49 |
| Central MS | 390-393, 397 | \$43 | \$59 | \$54 |
| Rest of State | | \$20 | \$85 | \$48 |



Adult Day Services Costs 2008

| State | First 3 Zip Code Numbers | Adult Day Center Daily Cost | | |
|---------------------------|--------------------------|-----------------------------|-------|---------|
| | | Low | High | Average |
| Missouri (MO) | | \$38 | \$80 | \$67 |
| Saint Louis | 631 | \$55 | \$80 | \$67 |
| Kansas City | 641 | \$64 | \$75 | \$70 |
| Rest of State | | \$38 | \$75 | \$66 |
| Montana (MT) | | \$40 | \$167 | \$83 |
| Billings | 591 | \$40 | \$150 | \$77 |
| Rest of State | | \$40 | \$167 | \$85 |
| Nebraska (NE) | | \$17 | \$150 | \$62 |
| Omaha | 681 | \$17 | \$60 | \$43 |
| Rest of State | | \$17 | \$150 | \$69 |
| Nevada (NV) | | \$40 | \$113 | \$79 |
| Las Vegas | 891 | \$40 | \$90 | \$64 |
| Rest of State | | \$55 | \$113 | \$88 |
| New Hampshire (NH) | | \$40 | \$79 | \$60 |
| Southern NH | 030-038 | \$50 | \$79 | \$62 |
| Rest of State | | \$40 | \$78 | \$55 |
| New Jersey (NJ) | | \$35 | \$95 | \$81 |
| Cherry Hill Area | 080 | \$77 | \$84 | \$83 |
| Bridgewater | 088 | \$65 | \$88 | \$81 |
| Rest of State | | \$35 | \$95 | \$80 |
| New Mexico (NM) | | \$15 | \$144 | \$61 |
| Albuquerque/Santa Fe Area | 871-875 | \$19 | \$144 | \$73 |
| Rest of State | | \$15 | \$90 | \$46 |
| New York (NY) | | \$23 | \$200 | \$79 |
| New York City | 100, 112-113 | \$35 | \$200 | \$107 |
| Syracuse | 132 | \$34 | \$103 | \$72 |
| Rochester | 146 | \$45 | \$56 | \$52 |
| Rest of State | | \$23 | \$123 | \$73 |



Adult Day Services Costs 2008

| State | First 3 Zip Code Numbers | Adult Day Center Daily Cost | | |
|---------------------|--------------------------|-----------------------------|-------|---------|
| | | Low | High | Average |
| North Carolina (NC) | | \$19 | \$150 | \$46 |
| Raleigh/Durham | 275-277 | \$39 | \$74 | \$52 |
| Charlotte | 282 | \$40 | \$150 | \$80 |
| Rest of State | | \$19 | \$55 | \$38 |
| North Dakota (ND) | All | \$38 | \$168 | \$73 |
| Ohio (OH) | | \$30 | \$88 | \$51 |
| Columbus | 432 | \$47 | \$70 | \$53 |
| Cleveland | 441 | \$40 | \$88 | \$59 |
| Cincinnati | 452 | \$45 | \$66 | \$56 |
| Rest of State | | \$30 | \$58 | \$45 |
| Oklahoma (OK) | | \$45 | \$66 | \$47 |
| Oklahoma City | 731 | \$45 | \$55 | \$47 |
| Tulsa Area | 740-741 | \$45 | \$50 | \$46 |
| Rest of State | | \$45 | \$66 | \$47 |
| Oregon (OR) | | \$40 | \$195 | \$91 |
| Portland | 972 | \$40 | \$70 | \$60 |
| Eugene | 974 | \$54 | \$195 | \$133 |
| Rest of State | | \$44 | \$145 | \$91 |
| Pennsylvania (PA) | | \$37 | \$87 | \$57 |
| Pittsburgh Area | 150-152 | \$37 | \$63 | \$53 |
| Scranton Area | 185-187 | \$49 | \$64 | \$55 |
| Philadelphia | 191 | \$50 | \$72 | \$62 |
| Rest of State | | \$40 | \$87 | \$56 |
| Rhode Island (RI) | All | \$40 | \$80 | \$60 |
| South Carolina (SC) | | \$25 | \$65 | \$48 |
| Columbia Area | 290-292 | \$42 | \$60 | \$49 |
| Charleston Area | 294 | \$45 | \$65 | \$54 |
| Rest of State | | \$25 | \$60 | \$46 |
| South Dakota (SD) | All | \$30 | \$111 | \$60 |



Adult Day Services Costs 2008

| State | First 3 Zip Code Numbers | Adult Day Center Daily Cost | | |
|-------------------------|--------------------------|-----------------------------|-------|-------------|
| | | Low | High | Average |
| Tennessee (TN) | | \$20 | \$115 | \$56 |
| Nashville Area | 371-372 | \$20 | \$67 | \$40 |
| Memphis | 381 | \$30 | \$35 | \$33 |
| Rest of State | | \$37 | \$115 | \$65 |
| Texas (TX) | | \$23 | \$120 | \$40 |
| Dallas/Fort Worth | 752, 761 | \$30 | \$120 | \$56 |
| Houston | 770 | \$26 | \$65 | \$42 |
| San Antonio | 782 | \$26 | \$35 | \$32 |
| Rest of State | | \$23 | \$50 | \$37 |
| Utah (UT) | | \$39 | \$110 | \$53 |
| Northern UT | 840-844 | \$39 | \$75 | \$46 |
| Rest of State | | \$40 | \$110 | \$75 |
| Vermont (VT) | All | \$84 | \$176 | \$141 |
| Virginia (VA) | | \$43 | \$96 | \$60 |
| Northern Virginia | 222-223 | \$77 | \$96 | \$90 |
| Richmond | 232 | \$43 | \$62 | \$53 |
| Rest of State | | \$43 | \$90 | \$58 |
| Washington (WA) | | \$13 | \$130 | \$62 |
| Seattle/Tacoma | 980-984 | \$38 | \$130 | \$60 |
| Eastern WA | 991-993 | \$39 | \$120 | \$71 |
| Rest of State | | \$13 | \$90 | \$56 |
| West Virginia (WV) | All | \$25 | \$140 | \$66 |
| Wisconsin (WI) | | \$25 | \$111 | \$54 |
| Milwaukee | 532 | \$45 | \$63 | \$54 |
| Madison Area | 535, 537 | \$30 | \$111 | \$54 |
| Rest of State | | \$25 | \$88 | \$53 |
| Wyoming (WY) | All | \$60 | \$90 | \$77 |
| NATIONAL AVERAGE | | | | \$64 |

Endnotes

- ¹ *Adult Day Centers: The Facts*, National Adult Day Services Association, December 2006.
- ² *Adult Day Services: A Key Community Service for Older Adults*, U.S. Department of Health and Human Services, July 2006.

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