

METLIFE MATURE MARKET INSTITUTE® RELEASES FIRST NATIONAL SURVEY OF ADULT DAY CENTER COSTS WITH ANNUAL HOME HEALTH CARE RATES

**Adult Day Centers Cost an Average of \$61 Per Day
Home Health Care Aides Cost \$19 Per Hour on Average
Homemaker/Companions are \$18 Per Hour on Average**

Westport, CT – September 26, 2007 – The MetLife Mature Market Institute® today announced the first national survey of adult day center costs. The Institute also issued its 2007 findings on home health care rates.

The Institute found that the national average daily rate for adult day centers is \$61. The national average hourly rate for home health care aides is \$19, which remains the same as the 2006 national average hourly rate. The 2007 national average hourly homemaker/companion rate is \$18, which represents a \$1 increase over last year's national average hourly rate of \$17. Rates for services vary considerably by region.

Adult day center costs are highest in the state of Vermont (\$130 daily) and lowest in Montgomery, Alabama (\$21). For both home care categories, rates are lowest in Shreveport, Louisiana and highest in Rochester, Minnesota.

"Adult day center and home care services are extremely important options to help older adults 'age in place,' which, according to current research, is a priority for Americans," said Sandra Timmermann, Ed.D., director of the MetLife Mature Market Institute. "This data clearly shows that services can be costly in many parts of the country and may be difficult for families to afford. For individuals who require more hours of care, adult day centers can provide a less costly alternative to allow people to remain at home.

"These care options are generally not covered by Medicare and are only covered by Medicaid for those who are indigent," Timmermann added. "Our message to those planning for retirement is to save adequate money for this type of long-term care and/or to have long-term care insurance."

Regional cost breakdowns for adult day centers, home health care aides and homemaker/companions are:

Region	AdultDayCenter Daily Average	Home Health Aide Hourly Average	Homemaker Hourly Average
Statewide, AK	\$67	\$24	\$23
Birmingham,AL	\$40	\$15	\$14
Montgomery/Montgomery Area,AL	\$21	\$14	\$14

Little Rock/Little RockArea, AR	\$58	\$15	\$14
Phoenix,AZ	\$99	\$22	\$20
Tucson,AZ	\$73	\$19	\$17
Los Angeles,CA	\$62	\$19	\$17
San Diego,CA	\$72	\$20	\$20
San Francisco,CA	\$62	\$23	\$23
Denver,CO	\$59	\$22	\$19
Colorado Springs,CO	\$77	\$24	\$18
Hartford,CT	\$76	\$24	\$19
StamfordArea, CT	\$70	\$22	\$19
Washington/Washington Area, DC	\$72	\$19	\$18
WilmingtonArea, DE	\$72	\$22	\$21
Jacksonville,FL	\$56	\$19	\$16
Orlando,FL	\$57	\$17	\$16
Miami,FL	\$42	\$15	\$15
MariettaArea, GA	\$56	\$17	\$15
Atlanta,GA	\$52	\$17	\$16
Honolulu/Honolulu Area, HI	\$58	\$23	\$20
Central, IA	\$47	N/A	N/A
DesMoines Area,IA	N/A	\$24	\$20
Boise,ID	N/A	\$19	\$18
Statewide, ID	\$76	N/A	N/A
DesPlaines Area,IL	\$60	N/A	N/A
Highland ParkArea, IL	N/A	\$21	\$19
Central IL	\$72	N/A	N/A
Chicago,IL	\$49	\$19	\$16
PeoriaArea, IL	N/A	\$18	\$16
Indianapolis,IN	\$63	\$22	\$18
Fort WayneArea, IN	\$75	\$20	\$17
Wichita,KS	\$55	\$17	\$16
Louisville,KY	\$58	\$16	\$15
Lexington,KY	\$72	\$17	\$17
Baton Rouge,LA	\$54	\$14	\$13
New OrleansArea, LA	\$50	N/A	N/A
ShreveportArea, LA	N/A	\$13	\$12
Worcester/Worcester Area, MA	\$59	\$23	\$22
Boston/Boston Area, MA	\$61	\$23	\$22
Silver Spring,MD	N/A	\$18	\$17
Silver SpringArea, MD	\$69	N/A	N/A
Baltimore,MD	\$72	\$20	\$17
Southern ME	\$87	N/A	N/A
Statewide, ME	N/A	\$20	\$19
Detroit/Detroit Area, MI	\$54	\$18	\$17
Grand Rapids,MI	\$83	\$18	\$16
Minneapolis&St. Paul,MN	\$82	\$24	\$20
RochesterArea, MN	\$46	\$30	\$25
Saint Louis,MO	\$66	\$17	\$17

Kansas City,MO	\$62	\$18	\$17
Central MS	\$65	N/A	N/A
Jackson,MS	N/A	\$18	\$13
Billings,MT	\$56	\$17	\$15
Raleigh/Durham, NC	\$44	\$19	\$16
Charlotte,NC	\$55	\$16	\$16
FargoArea, ND	N/A	\$18	\$16
Statewide, ND	\$48	N/A	N/A
Omaha,NE	\$45	\$21	\$17
Southern NH	\$57	N/A	N/A
Statewide, NH	N/A	\$24	\$19
Cherry HillArea, NJ	\$75	\$20	\$17
Bridgewater/Bridgewater Area, NJ	\$63	\$20	\$19
Albuquerque,NM	\$59	\$21	\$18
Las Vegas,NV	\$78	\$21	\$18
New York,NY	\$114	\$16	\$16
Syracuse/Syracuse Area, NY	\$81	\$21	\$17
Rochester,NY	\$74	\$22	\$20
Columbus,OH	\$51	\$18	\$17
Cleveland,OH	\$54	\$18	\$17
Cincinnati,OH	\$51	\$20	\$19
Oklahoma City,OK	\$47	\$17	\$16
Tulsa/Tulsa Area, OK	\$59	\$19	\$17
Portland,OR	\$70	\$20	\$19
Eugene/Eugene Area, OR	\$106	\$18	\$17
Pittsburgh/Pittsburgh Area, PA	\$53	\$19	\$17
ScrantonArea, PA	\$49	\$20	\$19
Philadelphia,PA	\$57	\$17	\$16
Providence,RI	N/A	\$23	\$19
Statewide, RI	\$58	N/A	N/A
Columbia/Columbia Area, SC	\$49	\$16	\$16
Charleston/Charleston Area, SC	\$45	\$18	\$17
Statewide, SD	\$62	\$21	\$19
Nashville/Nashville Area, TN	\$40	\$23	\$17
Memphis,TN	\$36	\$16	\$14
Austin,TX	N/A	\$17	\$15
Dallas/Fort Worth, TX	\$41	\$19	\$17
Houston,TX	\$40	\$18	\$16
San Antonio,TX	\$34	N/A	N/A
Northern UT	\$36	N/A	N/A
Salt Lake City,UT	N/A	\$22	\$20
Northern VA	\$65	\$19	\$18
Richmond,VA	\$55	\$17	\$16
Statewide, VT	\$130	\$23	\$22
Eastern WA	\$57	N/A	N/A
Seattle/Seattle-Tacoma, WA	\$53	\$23	\$22
Spokane,WA	N/A	\$18	\$18

Milwaukee, WI	\$53	\$23	\$19
Madison Area, WI	\$55	\$22	\$18
Charleston Area, WV	N/A	\$15	\$15
Statewide, WV	\$71	N/A	N/A
Statewide, WY	\$59	\$21	\$17
National Average	\$61	\$19	\$18

Adult day centers (ADCs) provide older adults with social and some health services while giving caregivers a daily respite. Most centers provide lunch, recreational activities, and health/therapeutic services. Current codes, laws, and regulations governing ADCs are not uniform among the states. Although many require licensing or certification, they are not federally regulated. All adult day centers surveyed for this report were licensed, if required by state law.

Home health care aides provide assistance with daily activities such as bathing and dressing and some health-related services, while homemaker/companions generally provide comfort and companionship in addition to meal preparation and light housekeeping. Based on data from the National Center on Health Statistics, most of those receiving home care services live with someone else (67.4%), while only 30.2% live alone. All home care agencies surveyed were licensed, if required by their state.

This survey of adult day centers and home care agencies in all 50 states and the District of Columbia was conducted by telephone in June and July 2007 by LifePlans, Inc., for the MetLife Mature Market Institute. Results presented in this report are representative of the sample of adult day centers and home care agencies in the areas surveyed. The states were divided into three groups, according to 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.

LifePlans, Inc., a risk management and consulting firm, provides data analysis and information to the long-term care insurance industry. The firm works with insurers, the federal government, industry groups, and other organizations to conduct research that helps these groups monitor their business, understand industry trends, perform effective advocacy, and modify their strategic direction.

Staffed by gerontologists, The MetLife Mature Market Institute, part of the company's Retirement Strategies Group, has been providing research, knowledge management, education, and policy support for over ten years to Metropolitan Life Insurance Company, its corporate customers, and business partners. MetLife is a subsidiary of MetLife, Inc. (NYSE: MET), a leading provider of insurance and financial services to individual and institutional customers.

The entire *MetLife Market Survey of Adult Day Services & Home Care Costs* can be found at www.maturemarketinstitute.com under 'What's New.'

The MetLife Mature Market Institute in cooperation with the National Alliance for Caregiving has produced two guides, *Adult Day Centers and Understanding Home Care Agency Options*, as part of its Since You Care® series for caregivers. The guides, which contain information about the topic, tips for caregivers, worksheets, and a listing of resources, are available at www.maturemarketinstitute.com under 'Since You Care.'

For more on the MetLife Mature Market Institute, visit: www.maturemarketinstitute.com.

Contact:

Debra Caruso (212) 907-0051 DJC Communications
debra@djccommunications.com

Contact:

Christine Bonney (212) 578-9558 MetLife