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**METLIFE MATURE MARKET INSTITUTE® RELEASES NATIONAL SURVEY OF ADULT DAY SERVICES COSTS AND ANNUAL HOME HEALTH CARE RATES**

**Adult Day Services Cost an Average of \$64 Per Day  
Home Health Aides Cost \$20 Per Hour on Average  
Homemaker/Companions are \$18 Per Hour on Average**

**Westport, CT – September 30, 2008** – The MetLife Mature Market Institute® today released its national survey of adult day services and home care costs which found that the national average daily rate for adult day services is \$64, up \$3 per day or 5% from 2007. The national average hourly rate for home health aides is \$20, a \$1 or 5% increase from 2007. The 2008 national average hourly homemaker/companion rate is \$18, unchanged from last year. This year’s study includes expanded coverage of statewide averages for all 50 states, in addition to rates for each state’s largest metropolitan regions.

The maximum reported daily costs for adult day services are highest in the state of Vermont (\$141 daily) and lowest in Montgomery area, Alabama (\$27). For both home care categories, rates are lowest in Shreveport area, Louisiana (\$12) and highest in two areas of Minnesota – Minneapolis/St. Paul (\$28) for home health aides and Rochester (\$26) for homemaker/companions. Rate variances reflect regional cost differences, local demand and pricing practices, services included, and differences in state-level reporting requirements.

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

“The trend toward older persons desiring to stay in their homes or ‘age in place’ has increased the demand for in-home care and other programs and services available during the day,” said Sandra Timmermann, Ed.D., director of the MetLife Mature Market Institute. “We are closely watching this data and the trends in this industry as new adult day centers are opening in virtually all parts of the country. 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. This form of care has gained prominence as caregivers realize that these facilities provide a less costly alternative to nursing homes and in-home care. They also allow people to continue to live in their homes while giving their caregivers the time during the day to work or take a few hours off, and they provide socialization for the care recipient.”

“Despite the increase in home health aid rates, home care costs overall have remained relatively steady for the past few years,” said Timmermann, “though these options continue to be costly. We underscore what we have been saying about long-term care costs for years: those planning for retirement should save adequately for their care needs later in life and working with a financial professional is the best way to make sure that they will be able to achieve a reliable retirement income stream with adequate plans for covering their long-term care.”

Regional cost breakdowns for all three types of care are:

State	Home Health Aide	Homemaker/ Companion	Adult Day Services
Alabama (AL)	\$18	\$16	\$34
Birmingham	\$14	\$13	\$37
Montgomery	\$14	\$13	\$27
Rest of State	\$24	\$20	\$35
Alaska (AK)	\$25	\$21	\$80
Arizona (AZ)	\$21	\$19	\$79
Phoenix	\$21	\$18	\$95
Tucson	\$19	\$18	\$72
Rest of State	\$23	\$23	\$80
Arkansas (AR)	\$16	\$15	\$53
Little Rock	\$16	\$15	\$60
Rest of State	\$16	\$16	\$49
California (CA)	\$22	\$20	\$74
Los Angeles	\$21	\$20	\$76
San Diego	\$20	\$19	\$77
San Francisco	\$23	\$23	\$69
Rest of State	\$23	\$20	\$73
Colorado (CO)	\$24	\$19	\$66
Denver	\$25	\$21	\$61
Colorado Springs	\$25	\$18	\$79
Rest of State	\$24	\$19	\$64
Connecticut (CT)	\$27	\$19	\$73
Hartford	\$25	\$18	\$77
Stamford Area	\$27	\$21	\$76
Rest of State	\$27	\$19	\$71
Washington (DC)	\$19	\$18	\$100
Delaware (DE)	\$21	\$19	\$65
Wilmington	\$21	\$19	\$73
Rest of State	\$22	\$21	\$57
Florida (FL)	\$17	\$16	\$54
Jacksonville	\$16	\$15	\$57
Orlando	\$18	\$17	\$53
Miami	\$16	\$15	\$46
Rest of State	\$19	\$17	\$56
Georgia (GA)	\$17	\$17	\$57
Marietta Area	\$17	\$16	\$60
Atlanta	\$17	\$17	\$48
Rest of State	\$18	\$17	\$63

Hawaii (HI)	\$23	\$21	\$59
Honolulu	\$22	\$21	\$62
Rest of State	\$25	\$21	\$55
Idaho (ID)	\$18	\$17	\$91
Boise	\$18	\$16	
Rest of State	\$18	\$18	
Illinois (IL)	\$20	\$19	\$58
Highland Park Area	\$22	\$20	\$57 (Des Plaines Area)
Chicago	\$18	\$16	\$50
Peoria Area	\$20	\$19	\$68 (Central IL)
Rest of State	\$21	\$19	\$59
Indiana (IN)	\$22	\$19	\$77
Indianapolis	\$21	\$18	\$81
Fort Wayne Area	\$19	\$16	\$65
Rest of State	\$23	\$20	\$79
Iowa (IA)	\$23	\$20	\$51
Des Moines Area	\$24	\$20	\$52 (Central IA)
Rest of State	\$23	\$21	\$51
Kansas (KS)	\$18	\$17	\$77
Wichita	\$18	\$17	\$55
Rest of State	\$18	\$17	\$82
Kentucky (KY)	\$20	\$19	\$67
Louisville	\$16	\$16	\$62
Lexington	\$18	\$18	\$58
Rest of State	\$24	\$20	\$71
Louisiana (LA)	\$16	\$14	\$48
Baton Rouge	\$14	\$13	\$48
Shreveport Area	\$12	\$12	\$49 (New Orleans Area)
Rest of State	\$17	\$15	\$49
Maine (ME)	\$21	\$20	\$90
			\$85 (Southern ME)
			\$92 (Rest of State)
Maryland (MD)	\$19	\$18	\$76
Silver Spring	\$17	\$16	\$76
Baltimore	\$19	\$19	\$73
Rest of State	\$20	\$19	\$78
Massachusetts (MA)	\$25	\$22	\$56
Worcester Area	\$24	\$22	\$65
Boston Area	\$26	\$23	\$58
Rest of State	\$25	\$22	\$53
Michigan (MI)	\$19	\$18	\$70
Detroit	\$19	\$18	\$62
Grand Rapids	\$19	\$17	\$114
Rest of State	\$19	\$18	\$67
Minnesota (MN)	\$28	\$22	\$64
Minneapolis/St. Paul	\$28	\$22	\$78
Rochester Area	\$27	\$26	\$55
Rest of State	\$28	\$21	\$61
Mississippi (MS)	\$16	\$16	\$49
Jackson	\$14	\$14	\$54 (Central MS)
Rest of State	\$19	\$19	\$48
Missouri (MO)	\$18	\$18	\$67
Saint Louis	\$19	\$18	\$67

Kansas City	\$18	\$18	\$70
Rest of State	\$19	\$18	\$66
Montana (MT)	\$19	\$17	\$83
Billings	\$19	\$17	\$77
Rest of State	\$20	\$18	\$85
Nebraska (NE)	\$22	\$17	\$62
Omaha	\$21	\$17	\$43
Rest of State	\$22	\$18	\$69
Nevada (NV)	\$19	\$18	\$79
Las Vegas	\$19	\$17	\$64
Rest of State	\$20	\$18	\$88
New Hampshire (NH)	\$26	\$22	\$60
			\$62 (Southern NH)
			\$55 (Rest of State)
New Jersey (NJ)	\$21	\$18	\$81
Cherry Hill Area	\$20	\$18	\$83
Bridgewater Area	\$20	\$18	\$81
Rest of State	\$23	\$20	\$80
New Mexico (NM)	\$18	\$16	\$61
Albuquerque	\$23	\$20	\$73
Rest of State	\$16	\$15	\$46
New York (NY)	\$21	\$18	\$79
New York City	\$17	\$17	\$107
Syracuse Area	\$21	\$17	\$72
Rochester	\$22	\$19	\$52
Rest of State	\$23	\$20	\$73
North Carolina (NC)	\$17	\$16	\$46
Raleigh/Durham	\$17	\$16	\$52
Charlotte	\$18	\$17	\$80
Rest of State	\$17	\$16	\$38
North Dakota (ND)	\$20	\$20	\$73
Fargo Area	\$19	\$18	
Rest of State	\$21	\$21	
Ohio (OH)	\$19	\$18	\$51
Columbus	\$20	\$19	\$53
Cleveland	\$19	\$16	\$59
Cincinnati	\$19	\$19	\$56
Rest of State	\$19	\$18	\$45
Oklahoma (OK)	\$18	\$16	\$47
Oklahoma City	\$17	\$16	\$47
Tulsa	\$18	\$15	\$46
Rest of State	\$18	\$17	\$47
Oregon (OR)	\$20	\$18	\$91
Portland	\$20	\$19	\$60
Eugene Area	\$19	\$18	\$133
Rest of State	\$23	\$18	\$91
Pennsylvania (PA)	\$20	\$18	\$57
Pittsburgh	\$20	\$19	\$53
Scranton Area	\$19	\$19	\$55
Philadelphia	\$18	\$17	\$62
Rest of State	\$21	\$19	\$56
Rhode Island (RI)	\$24	\$20	\$60
Providence	\$24	\$19	

Rest of State	\$24	\$21	
South Carolina (SC)	\$17	\$16	\$48
Columbia	\$17	\$16	\$49
Charleston	\$18	\$18	\$54
Rest of State	\$17	\$15	\$46
South Dakota (SD)	\$21	\$19	\$60
Tennessee (TN)	\$20	\$17	\$56
Nashville	\$21	\$18	\$40
Memphis	\$17	\$15	\$33
Rest of State	\$22	\$19	\$65
Texas (TX)	\$17	\$16	\$40
Dallas/Fort Worth	\$18	\$18	\$56
Houston	\$19	\$16	\$42
Austin	\$16	\$15	\$32 (San Antonio)
Rest of State	\$16	\$15	\$37
Utah (UT)	\$24	\$22	\$53
Salt Lake City	\$24	\$21	\$46 (Northern UT)
Rest of State	\$25	\$22	\$75
Vermont (VT)	\$24	\$22	\$141
Virginia (VA)	\$17	\$16	\$60
Northern VA	\$18	\$16	\$90
Richmond	\$18	\$16	\$53
Rest of State	\$17	\$16	\$58
Washington (WA)	\$22	\$21	\$62
Seattle	\$23	\$22	\$60
Spokane	\$18	\$19	\$71 (Eastern WA)
Rest of State	\$23	\$20	\$56
West Virginia (WV)	\$17	\$16	\$66
Charleston Area	\$17	\$15	
Rest of State	\$17	\$16	
Wisconsin (WI)	\$22	\$18	\$54
Milwaukee	\$21	\$19	\$54
Madison Area	\$23	\$20	\$54
Rest of State	\$22	\$17	\$53
Wyoming (WY)	\$21	\$21	\$77
<b>NATIONAL AVERAGE</b>	\$20	\$18	\$64

Adult day services (ADSs) provide older adults with an out of home environment providing social and some health services. Most centers provide lunch, recreational activities, health/therapeutic services, personal care, and transportation. Current codes, laws, and regulations governing ADSs 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 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. All home care agencies surveyed were licensed, if required by their state.

## **Methodology**

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

### **About the MetLife Mature Market Institute**

Established in 1997, the Mature Market Institute (MMI) is MetLife's center on aging and the 50+ market. MMI's groundbreaking research, gerontology expertise, national partnerships, and educational materials work to expand the knowledge and choices for those in, approaching, or caring for the mature market.

The Mature Market Institute supports MetLife's long-standing commitment to identifying emerging issues and innovative solutions for the challenges of life. MetLife, a subsidiary of MetLife, Inc. (NYSE: MET), is celebrating 140 years and is a leading provider of insurance and financial services to individual and institutional customers.

The entire document, *MetLife Market Survey of Adult Day Services & Home Care Costs*, is available via e-mail, [MatureMarketInstitute@metlife.com](mailto:MatureMarketInstitute@metlife.com) or download, [www.maturemarketinstitute.com](http://www.maturemarketinstitute.com). You may also write to request a copy from the MetLife Mature Market Institute, 57 Greens Farms Road, Westport, CT 06880.

For more information about the MetLife Mature Market Institute, visit: [www.maturemarketinstitute.com](http://www.maturemarketinstitute.com).

### **About LifePlans, Inc.**

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.

### **National Adult Day Services Association**

The MetLife Mature Market Institute would like to express its appreciation and thanks to the National Adult Day Services Association (NADSA) for its assistance and recommendations in compiling and interpreting the cost data for the Adult Day Services cost survey.