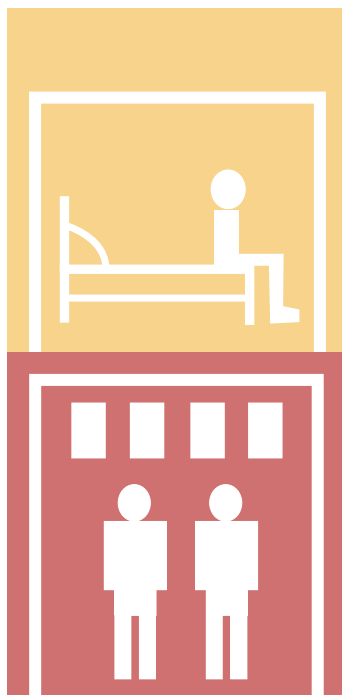


MetLife®

Mature Market
INSTITUTE



*THE METLIFE MARKET SURVEY OF
NURSING HOME & ASSISTED LIVING COSTS
October 2008*

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

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 those in the mature market.

MMI 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.

For more information about the MetLife Mature Market Institute, please visit their website at www.MatureMarketInstitute.com.

Contact us:

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

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.

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

Table of Contents

Executive Summary	4
2008 Survey Changes	5
Overview	6
• Nursing Homes	6
• Assisted Living Communities	7
Methodology	10
• Nursing Homes	10
• Assisted Living Communities	11
Table of Nursing Home Costs	12
Table of Assisted Living Costs	19
Endnotes	26

THE METLIFE MARKET SURVEY OF NURSING HOME & ASSISTED LIVING COSTS

October 2008

EXECUTIVE SUMMARY

In 2002, the MetLife Mature Market Institute pioneered the collection and publication of national market survey data on nursing home and assisted living costs. Since then, as industry thought leaders, the Mature Market Institute has annually produced, updated, and released this market survey data.

For the 2008 survey, daily private-pay rates for long-term (custodial) nursing home care were obtained for private and semi-private rooms in licensed facilities throughout the United States. Monthly private-pay base rates, which are defined as room and board and typically include at least two meals per day, housekeeping, and personal care assistance, were obtained for one-bedroom apartments or private rooms with private baths in assisted living communities.

National average rates for a private room in a nursing home remained essentially unchanged from 2007, with national average rates for a semi-private room increasing modestly by 1.1%, from \$189

daily or \$68,985 annually in 2007, to \$191 daily or \$69,715 annually in 2008. National average assisted living rates increased by 2.1%, from \$2,969 monthly or \$35,628 annually in 2007, to \$3,031 monthly or \$36,372 annually in 2008.

In 2008, “Louisiana – Rest of State” area (representing the state’s non-metropolitan and non-suburban areas) had the lowest daily rates for a private room in a nursing home, averaging \$127 per day. The “Minnesota – Rest of State” and “Oklahoma – Rest of State” areas had the lowest daily rates for a semi-private room in a nursing home, averaging \$121 per day. The highest average daily rates for nursing homes came from “Alaska – Statewide,” which came in at \$577 for a private room and \$566 for a semi-private room. For assisted living communities, “North Dakota – Statewide” had the lowest average monthly base rate at \$1,980, and “Maine – Southern Maine” had the highest average monthly base rate at \$4,708.

Summary of National Findings			
National Findings	Nursing Homes		Assisted Living Communities
	Private Room	Semi-Private Room	
Rate Type	Daily	Daily	Monthly
2008 Average Rate	\$212	\$191	\$3,031
2007 Average Rate	\$213	\$189	\$2,969
\$ Change 2007 to 2008	-\$1	+\$2	+\$62
% Change 2007 to 2008	-0.5%	+1.1%	+2.1%
2008 Median Rate	\$200	\$178	\$2,900
2008 High Average Rate	\$577 AK – Statewide	\$566 AK – Statewide	\$4,708 ME – Southern Maine
2008 Low Average Rate	\$127 LA – Rest of State	\$121 MN – Rest of State OK – Rest of State	\$1,980 ND – Statewide

Note: Costs vary by region and by the services included in the base rate costs.

2008 SURVEY CHANGES

The MetLife Mature Market Institute market surveys have evolved over the years to provide the most complete information in a format that is easy to navigate. In 2008, the survey expanded its scope to provide additional rate information for the “Rest of State” to include areas outside the Metropolitan Statistical Areas (MSA) that are customarily measured. This addition not only provides market survey information that is more locally relevant, it allows for calculation of statewide averages in states where only MSA data were provided in prior years.

The 2008 assisted living market data also include groupings of communities by the number of services which are included in the monthly base rate. The number of services included in a base rate can vary by community, and can significantly impact overall costs.

Format changes for the 2008 survey include color coding:

Nursing Homes



Assisted Living Communities



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

OVERVIEW

Nursing home care and assisted living services represent adjoining levels of the care continuum. A nursing home is a facility which provides residents with a room, meals, skilled nursing care, and medical services. Nursing homes provide care to residents with chronic conditions requiring long-term nursing care or for those needing a shorter term recovery period after hospitalization. Typically, patients in long-term care facilities require assistance with multiple activities of daily living (bathing, dressing, eating, toileting, transferring in and out of chairs or beds, and continence), and/or have cognitive limitations due to Alzheimer's disease or another form of dementia.

In the continuum of care, assisted living bridges the gap between home care and nursing homes. It provides services for those who are not able to live independently, but do not require the level of care provided by a nursing home. Residents of assisted living communities may need personal care assistance with meal preparation, activities of daily living (ADL), and household chores, and/or require supervision due to a cognitive impairment related to disorders such as Alzheimer's.

This market survey contains daily rates for private and semi-private rooms in private pay nursing homes and monthly base rates for assisted living communities across the United States.

Nursing Homes

Admission to a nursing home could be for short-term rehabilitation services; however, for many Americans, the move to a nursing home is a permanent one. The nursing home resident may have a chronic condition or a cognitive impairment that prevents him or her from living independently and requires skilled nursing services. Nursing homes provide a secure environment and an array of services to meet the physical, medical, and social needs of their residents.

Services provided at nursing homes typically include:

- Room and board
- Medication management
- Personal care (assistance with ADLs)
- Social and recreational activities

According to the U.S. Census Bureau, in 2007, 68% of nursing home residents were women, and only 14% of all residents were under the age of 65. The median age of residents was 83.1 years.¹

MetLife's 2008 Market Survey found that 81% of all nursing homes surveyed are freestanding facilities, and 17% have an associated assisted living unit or wing. Thirty percent of the nursing homes surveyed have separate Alzheimer's units or wings. The national average daily rate for a private room in an Alzheimer's unit or wing is \$219 (\$79,935 annually). The national average daily rate for a semi-private room in an Alzheimer's unit or wing is \$198 (\$72,270 annually).

Average Rate in Alzheimer's Unit or Wing	
Private Room	Semi-Private Room
\$219 Daily	\$198 Daily
\$79,935 Annually	\$72,270 Annually

- Board and care
- Domiciliary care
- Adult living facility
- Supported care
- Enhanced care
- Community-based retirement facility
- Adult foster care
- Adult homes
- Sheltered housing
- Retirement residence
- Service-enriched housing

Assisted Living Communities

Assisted living communities provide housing for those who need help in day-to-day living, but who do not need the round-the-clock skilled care found in nursing homes. Many communities have nurses on staff and provide healthcare monitoring.

It is currently estimated that more than 900,000 Americans live in approximately 39,500 assisted living residences in the United States.² The average age of an assisted living resident is 85 years old,³ and the average length of stay in assisted living is approximately 21 months.⁴

Most assisted living communities create an individual plan for each resident that details the services required. This plan is usually updated regularly to ensure that residents receive proper care as their conditions change.

While the term “assisted living” is used in many parts of the country, other common terms include:

- Residential care
- Personal care
- Adult congregate living care

Oversight of assisted living communities is primarily in the hands of state governments rather than under federal regulation. In 2007, several states strengthened existing standards or implemented new standards for communities with residents with Alzheimer’s disease or other forms of dementia. Some states increased training requirements for staff or added disclosure requirements to prospective residents.

Depending upon their chosen level of service, residents in assisted living communities may have the following services offered:

- Care management and monitoring
- Help with activities of daily living
- Housekeeping and laundry
- Medication management
- Recreational activities
- Security
- Transportation
- Two or more meals per day

Base Rates

As noted in the 2007 study, fees for additional services can vary considerably by community size. Regardless of size, base rate fees often cover only some of the total costs of needed assisted living services. Communities will vary on the number of services that are included in their base rate.

The MetLife market survey reports on monthly base rates, therefore it is important to know what services are included when choosing a community. Additional services may be offered on an “a la carte” basis, thus impacting the overall cost of care once someone actually resides in the community. As residents age, they may experience a reduction in their capacities and require additional services over time that were not required when they entered the community.

In the 2008 survey, information on 12 services provided by assisted living communities was collected and analyzed based on the number of services covered in the monthly base rate, or services which are available onsite at the community.

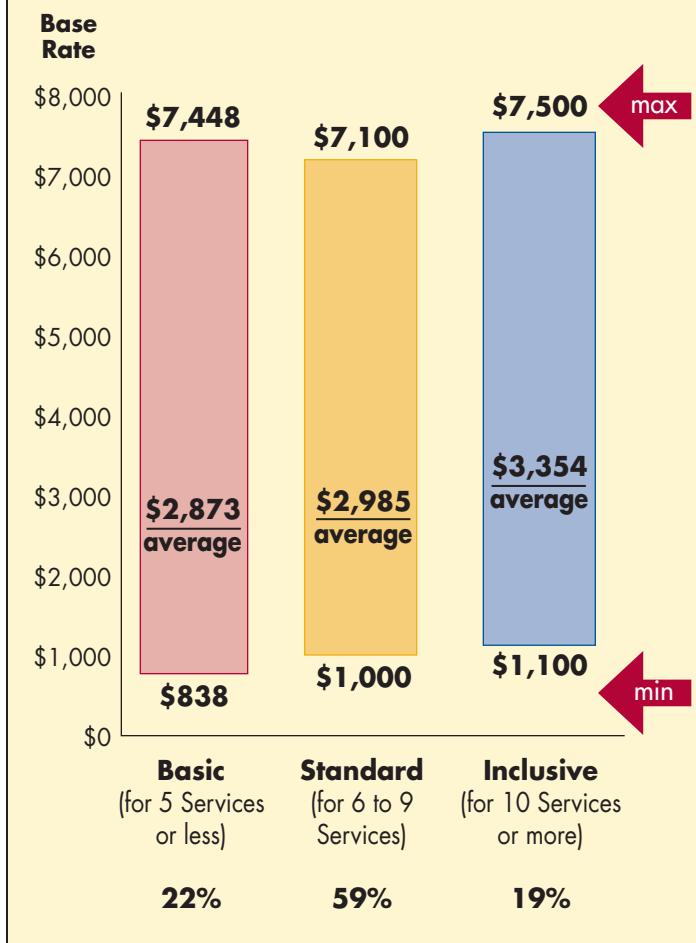
Communities were first categorized by the number of services included in the base rate. Communities that include 5 or fewer services in their base rate were characterized as “basic,” those that provide 6 to 9 services in their base rate were characterized as “standard,” and those including 10 or more services in the base rate were considered to be “inclusive.” Of those surveyed, 22% of communities were in the basic category, 59% were in the standard category, and 19% were in the inclusive category.

Even though communities in the same category offered the same number of services, they often did not offer the same services in their base cost, with some offering more costly services in their base rate in comparison to others. For example, the average monthly rate for providing assistance with activities of daily living (ADL) not included in the base rate is \$386. The average monthly rate for providing assistance with instrumental activities of daily living (IADL), such as medication management, not included in the base rate is \$327.

Average Additional Monthly Rates for a Service Not Included in Base Rate	
Activities of Daily Living (ADL)	\$386
Instrumental Activities of Daily Living (IADL)	\$327

Monthly base rate costs increase as more services are included: communities in the basic category cost an average of \$2,873, while those in the standard category have an average base cost of \$2,985, a 3.9% increase. Communities in the inclusive category have an average base cost of \$3,354, a 12.4% increase over the standard category, and a 16.7% increase over the basic category.

Monthly Base Rate Costs for Assisted Living by Number of Services Included



which may have a significant financial impact on them. With this in mind, consumers and financial advisors should consider carefully when making comparisons, and be especially mindful to gather information about services included in the monthly base cost and cost of services not included. When faced with paying thousands of dollars each month for care which will not be covered by Medicare, even a few dollars in lowered costs is attractive. However, it is in their best interests to make comparisons on total potential cost for equivalent levels of service, and not simply on monthly base rates.

Some communities, particularly continuing care retirement communities (CCRC) offering multiple levels of care, also charge a one-time entrance fee ranging from \$60,000 to \$120,000,⁵ and have additional fees for items such as meal delivery to living quarters, dementia care, or extra transportation services. A growing number of states have begun covering assisted living costs for those low-income individuals who qualify through Medicaid waiver programs, although most residents pay privately or through a long-term care insurance policy.

Fifty-two percent of the assisted living facilities surveyed provide Alzheimer’s and dementia care for residents, half of which charge an additional fee for this service. The national average monthly base rate for Alzheimer’s and dementia care is \$4,267 (\$51,204 annually).

Communities in the same category often vary considerably in regard to base costs, as well as the costs for services not included in the base cost. The figure above illustrates the service categories, average base cost for the category, minimum and maximum monthly base costs in the category, and percentage of communities that fall into each category.

Consumers are often faced with a varied array of communities and services in a local area, and must make comparisons and decisions about communities

Average Base Rate for Alzheimer’s and Dementia Care	
\$4,267 Monthly	\$51,204 Annually

METHODOLOGY

This survey of nursing homes and assisted living communities of all 50 states and the District of Columbia was conducted by telephone in September 2008, by LifePlans, Inc., for the MetLife Mature Market Institute.

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 within the states were chosen on the basis of population and the ability to obtain a geographically balanced sampling. For the Rest of State areas, a sample of facilities identified in the state but not already included in the Metropolitan Statistical Area (MSA) sample were contacted. In each city/area, a minimum of 10 nursing homes/assisted living communities, or 15%, whichever was greater, were surveyed.

As with any survey research, readers should exercise caution when generalizing results in this market survey. The survey should be used as a guide to assist individuals in making long-term care decisions.

Nursing Home Methodology

Survey callers to the nursing homes requested to speak with the Director of Admissions or a comparable professional.

Nursing homes were called at random within each area and were required to meet the following criteria:

- Must be licensed
- Must provide skilled and custodial care
- Most offer a private pay rate for long-term care (custodial care), not the Medicare or Medicaid reimbursed rate

Of the nursing homes that met the criteria, private pay rates were obtained for both private and semi-private rooms. If the nursing home did not meet the criteria, another would be called until a minimum of 10 nursing homes or 15% of the homes in that city/area were obtained. Data from 1,862 nursing homes are included in the tabulation.

Assisted Living Methodology

Callers to the assisted living communities asked for the Director of Admissions or a comparable professional.

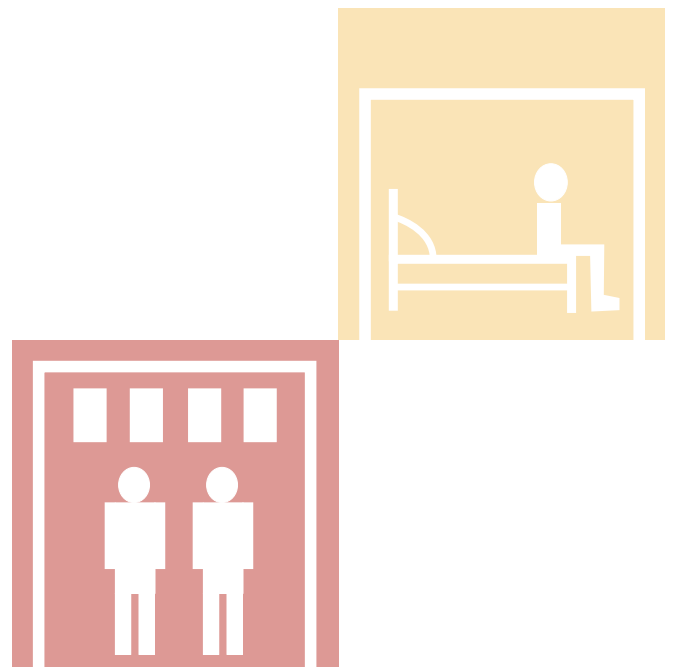
Facilities were called at random and had to meet the following criteria:

- Must be licensed according to each state's standards for licensure
- Must provide personal care assistance
- Must provide private pay rate

Of those that met the criteria, monthly base rates were obtained for a one-bedroom apartment with a private bath or a private room with a private bath.

The facilities were also grouped by the number of services included in the monthly base rate.

Data from 1,518 assisted living communities, ranging in size from 3 to 344 beds, were included in the sample; the average number of beds per facility was 60 beds.





Nursing Home Costs 2008

State	First 3 Zip Code Numbers	Semi-Private Room			Private Room		
		Low	High	Average	Low	High	Average
Alabama (AL)		\$125	\$270	\$161	\$132	\$208	\$167
Birmingham	352	\$150	\$178	\$160	\$160	\$187	\$169
Montgomery	361	\$144	\$270	\$186	\$168	\$208	\$187
Rest of State		\$125	\$180	\$150	\$132	\$190	\$157
Alaska (AK)	All	\$410	\$875	\$566	\$410	\$875	\$577
Arizona (AZ)		\$130	\$250	\$171	\$155	\$355	\$214
Phoenix	850	\$130	\$198	\$168	\$170	\$355	\$222
Tucson	857	\$142	\$195	\$168	\$165	\$226	\$204
Rest of State		\$140	\$250	\$173	\$155	\$299	\$215
Arkansas (AR)		\$100	\$153	\$129	\$105	\$260	\$152
Little Rock	722	\$113	\$153	\$140	\$125	\$226	\$170
Rest of State		\$100	\$150	\$123	\$105	\$260	\$142
California (CA)		\$135	\$375	\$201	\$150	\$462	\$249
Los Angeles	900	\$135	\$250	\$183	\$150	\$278	\$198
San Diego	921	\$157	\$250	\$195	\$165	\$350	\$240
San Francisco	941	\$195	\$375	\$250	\$165	\$462	\$344
Rest of State		\$157	\$251	\$192	\$190	\$299	\$226
Colorado (CO)		\$143	\$208	\$180	\$148	\$285	\$200
Denver	800 & 802	\$152	\$202	\$179	\$166	\$220	\$200
Colorado Springs	809	\$163	\$194	\$182	\$160	\$285	\$205
Rest of State		\$143	\$208	\$179	\$148	\$235	\$198
Connecticut (CT)		\$209	\$420	\$335	\$250	\$447	\$362
Hartford	061	\$209	\$420	\$321	\$289	\$445	\$359
Stamford Area	068 & 069	\$285	\$417	\$364	\$330	\$447	\$394
Rest of State		\$271	\$375	\$326	\$250	\$409	\$346
Washington (DC)	200	\$200	\$401	\$269	\$210	\$432	\$295
Delaware (DE)		\$170	\$427	\$221	\$135	\$427	\$239
Wilmington	198	\$188	\$245	\$217	\$216	\$280	\$246
Rest of State		\$170	\$427	\$224	\$135	\$427	\$235



Nursing Home Costs 2008

State	First 3 Zip Code Numbers	Semi-Private Room			Private Room		
		Low	High	Average	Low	High	Average
Florida (FL)		\$90	\$275	\$191	\$105	\$396	\$218
Jacksonville	322	\$155	\$209	\$180	\$158	\$230	\$192
Orlando	328	\$165	\$216	\$196	\$194	\$278	\$224
Miami	331	\$140	\$275	\$199	\$145	\$295	\$220
Rest of State		\$90	\$222	\$189	\$105	\$396	\$228
Georgia (GA)		\$114	\$209	\$159	\$122	\$234	\$171
Marietta Area	300	\$140	\$198	\$165	\$150	\$218	\$178
Atlanta	303	\$125	\$209	\$165	\$130	\$234	\$185
Rest of State		\$114	\$202	\$153	\$122	\$218	\$161
Hawaii (HI)		\$220	\$484	\$299	\$220	\$515	\$306
Honolulu	968	\$225	\$320	\$257	\$225	\$325	\$277
Rest of State		\$220	\$484	\$334	\$220	\$515	\$342
Idaho (ID)		\$124	\$240	\$180	\$137	\$250	\$192
Boise	837	\$175	\$240	\$198	\$180	\$250	\$215
Rest of State		\$124	\$210	\$171	\$137	\$210	\$181
Illinois (IL)		\$88	\$280	\$159	\$108	\$387	\$202
Des Plaines Area	600	\$133	\$280	\$204	\$196	\$350	\$263
Chicago	606	\$114	\$220	\$156	\$120	\$250	\$168
Peoria	616	\$107	\$206	\$148	\$121	\$387	\$210
Rest of State		\$88	\$195	\$143	\$108	\$300	\$178
Indiana (IN)		\$117	\$202	\$157	\$130	\$344	\$195
Indianapolis	462	\$120	\$182	\$151	\$130	\$310	\$187
Fort Wayne	468	\$145	\$202	\$169	\$173	\$344	\$213
Rest of State		\$117	\$198	\$154	\$147	\$244	\$192
Iowa (IA)		\$110	\$183	\$132	\$118	\$462	\$156
Des Moines	503	\$125	\$183	\$148	\$135	\$193	\$159
Rest of State		\$110	\$152	\$124	\$118	\$462	\$155



Nursing Home Costs 2008

State	First 3 Zip Code Numbers	Semi-Private Room			Private Room		
		Low	High	Average	Low	High	Average
Kansas (KS)		\$114	\$205	\$136	\$121	\$231	\$147
Wichita	672	\$125	\$176	\$144	\$131	\$200	\$159
Rest of State		\$114	\$205	\$131	\$121	\$231	\$141
Kentucky (KY)		\$136	\$225	\$168	\$145	\$240	\$184
Louisville	402	\$165	\$196	\$178	\$180	\$234	\$204
Lexington	405	\$160	\$225	\$177	\$177	\$240	\$197
Rest of State		\$136	\$219	\$160	\$145	\$225	\$169
Louisiana (LA)		\$90	\$170	\$127	\$90	\$156	\$132
Baton Rouge	708	\$117	\$140	\$127	\$117	\$156	\$135
Shreveport Area	711	\$115	\$142	\$132	\$115	\$150	\$137
Rest of State		\$90	\$170	\$125	\$90	\$148	\$127
Maine (ME)		\$127	\$315	\$231	\$201	\$334	\$255
Southern ME	040	\$205	\$315	\$246	\$215	\$334	\$283
Rest of State		\$127	\$289	\$224	\$201	\$311	\$241
Maryland (MD)		\$165	\$273	\$218	\$167	\$523	\$248
Silver Spring	209	\$205	\$273	\$228	\$220	\$420	\$260
Baltimore	212	\$197	\$267	\$222	\$210	\$276	\$243
Rest of State		\$165	\$262	\$211	\$167	\$523	\$242
Massachusetts (MA)		\$160	\$399	\$286	\$173	\$395	\$302
Worcester	016	\$245	\$399	\$297	\$255	\$330	\$295
Boston	021	\$235	\$345	\$282	\$250	\$370	\$309
Rest of State		\$160	\$348	\$282	\$173	\$395	\$302
Michigan (MI)		\$111	\$246	\$195	\$111	\$263	\$203
Detroit	482	\$111	\$206	\$167	\$111	\$213	\$169
Grand Rapids	495	\$180	\$246	\$211	\$205	\$263	\$234
Rest of State		\$168	\$238	\$200	\$170	\$249	\$210



Nursing Home Costs 2008

State	First 3 Zip Code Numbers	Semi-Private Room			Private Room		
		Low	High	Average	Low	High	Average
Minnesota (MN)		\$100	\$177	\$127	\$101	\$375	\$149
Minneapolis/St. Paul	551 & 554	\$101	\$177	\$138	\$101	\$242	\$160
Rochester Area	559	\$109	\$174	\$131	\$112	\$375	\$168
Rest of State		\$100	\$155	\$121	\$110	\$173	\$135
Mississippi (MS)		\$145	\$215	\$176	\$154	\$230	\$184
Jackson	392	\$163	\$199	\$175	\$169	\$204	\$180
Rest of State		\$145	\$215	\$177	\$154	\$230	\$186
Missouri (MO)		\$95	\$179	\$131	\$100	\$255	\$147
Saint Louis	631	\$128	\$179	\$145	\$130	\$255	\$175
Kansas City	641	\$115	\$147	\$133	\$120	\$180	\$144
Rest of State		\$95	\$154	\$122	\$100	\$176	\$134
Montana (MT)		\$125	\$182	\$163	\$135	\$238	\$174
Billings	591	\$154	\$175	\$166	\$160	\$190	\$177
Rest of State		\$125	\$182	\$162	\$135	\$238	\$172
Nebraska (NE)		\$102	\$250	\$144	\$110	\$259	\$158
Omaha	681	\$117	\$250	\$178	\$147	\$259	\$202
Rest of State		\$102	\$150	\$127	\$110	\$158	\$138
Nevada (NV)		\$157	\$217	\$189	\$175	\$370	\$213
Las Vegas	891	\$181	\$205	\$192	\$185	\$370	\$226
Rest of State		\$157	\$217	\$188	\$175	\$265	\$206
New Hampshire (NH)		\$190	\$293	\$247	\$190	\$330	\$266
Manchester	031	\$220	\$280	\$249	\$235	\$309	\$265
Rest of State		\$190	\$293	\$246	\$190	\$330	\$266
New Jersey (NJ)		\$200	\$305	\$259	\$225	\$515	\$287
Cherry Hill Area	080	\$235	\$305	\$275	\$245	\$350	\$302
Bridgewater Area	088	\$220	\$288	\$259	\$245	\$309	\$277
Rest of State		\$200	\$305	\$250	\$225	\$515	\$286



Nursing Home Costs 2008

State	First 3 Zip Code Numbers	Semi-Private Room			Private Room		
		Low	High	Average	Low	High	Average
New Mexico (NM)		\$118	\$210	\$158	\$140	\$416	\$189
Albuquerque	871	\$160	\$180	\$169	\$174	\$246	\$197
Rest of State		\$118	\$210	\$153	\$140	\$416	\$185
New York (NY)		\$197	\$450	\$306	\$210	\$460	\$314
New York	100-114	\$250	\$450	\$355	\$250	\$460	\$361
Syracuse	132	\$255	\$323	\$282	\$265	\$323	\$287
Rochester	146	\$225	\$329	\$295	\$250	\$339	\$309
Rest of State		\$197	\$380	\$296	\$210	\$390	\$305
North Carolina (NC)		\$136	\$249	\$173	\$150	\$324	\$192
Raleigh/Durham	276 & 277	\$140	\$249	\$174	\$160	\$324	\$205
Charlotte	282	\$160	\$208	\$182	\$170	\$230	\$196
Rest of State		\$136	\$216	\$169	\$150	\$239	\$182
North Dakota (ND)		\$110	\$170	\$132	\$100	\$344	\$150
Fargo Area	581	\$110	\$170	\$136	\$120	\$250	\$154
Rest of State		\$115	\$147	\$131	\$100	\$344	\$148
Ohio (OH)		\$130	\$295	\$186	\$148	\$314	\$203
Columbus	432	\$168	\$218	\$184	\$172	\$266	\$203
Cleveland	441	\$165	\$285	\$198	\$175	\$314	\$215
Cincinnati	452	\$135	\$295	\$199	\$160	\$295	\$216
Rest of State		\$130	\$213	\$174	\$148	\$236	\$191
Oklahoma (OK)		\$100	\$150	\$125	\$105	\$260	\$153
Oklahoma City	731	\$103	\$150	\$126	\$115	\$206	\$161
Tulsa	741	\$120	\$140	\$131	\$140	\$260	\$173
Rest of State		\$100	\$140	\$121	\$105	\$200	\$140
Oregon (OR)		\$116	\$292	\$205	\$116	\$403	\$231
Portland	972	\$190	\$250	\$210	\$200	\$260	\$228
Eugene	974	\$189	\$292	\$210	\$195	\$292	\$228
Rest of State		\$116	\$230	\$199	\$116	\$403	\$233



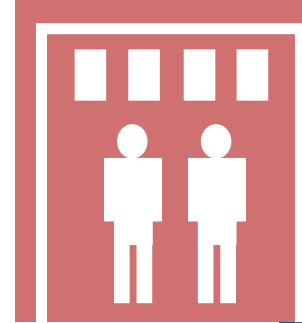
Nursing Home Costs 2008

State	First 3 Zip Code Numbers	Semi-Private Room			Private Room		
		Low	High	Average	Low	High	Average
Pennsylvania (PA)		\$168	\$341	\$228	\$165	\$394	\$243
Pittsburgh	152	\$196	\$318	\$249	\$215	\$394	\$269
Scranton	185	\$175	\$225	\$200	\$177	\$237	\$207
Philadelphia	191	\$215	\$275	\$242	\$165	\$325	\$256
Rest of State		\$168	\$341	\$224	\$170	\$328	\$245
Rhode Island (RI)		\$150	\$276	\$225	\$150	\$298	\$246
Providence	029	\$205	\$260	\$225	\$220	\$275	\$247
Rest of State		\$150	\$276	\$224	\$150	\$298	\$246
South Carolina (SC)		\$135	\$225	\$164	\$138	\$250	\$183
Columbia	292	\$143	\$194	\$167	\$150	\$215	\$183
Charleston	294	\$135	\$225	\$169	\$140	\$250	\$188
Rest of State		\$136	\$189	\$160	\$138	\$250	\$180
South Dakota (SD)		\$125	\$189	\$155	\$138	\$214	\$169
Rapid City Area	577	\$153	\$189	\$175	\$169	\$214	\$190
Rest of State		\$125	\$178	\$145	\$138	\$187	\$158
Tennessee (TN)		\$115	\$205	\$158	\$120	\$240	\$172
Nashville	372	\$141	\$205	\$177	\$150	\$240	\$191
Memphis	381	\$115	\$180	\$157	\$120	\$223	\$170
Rest of State		\$125	\$178	\$151	\$125	\$200	\$161
Texas (TX)		\$90	\$193	\$130	\$105	\$235	\$177
Dallas/Ft. Worth	752 & 761	\$90	\$160	\$129	\$148	\$206	\$188
Houston	770	\$98	\$193	\$134	\$120	\$235	\$180
Austin	787	\$100	\$147	\$129	\$137	\$227	\$167
Rest of State		\$99	\$176	\$128	\$105	\$232	\$172
Utah (UT)		\$125	\$200	\$149	\$143	\$299	\$192
Salt Lake City	841	\$135	\$168	\$153	\$150	\$260	\$187
Rest of State		\$125	\$200	\$146	\$143	\$299	\$195



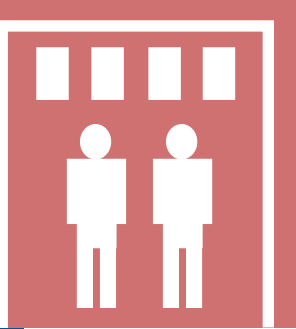
Nursing Home Costs 2008

State	First 3 Zip Code Numbers	Semi-Private Room			Private Room		
		Low	High	Average	Low	High	Average
Vermont (VT)	All	\$185	\$279	\$231	\$200	\$312	\$248
Virginia (VA)		\$140	\$282	\$182	\$145	\$308	\$202
Alexandria Area	222 & 223	\$193	\$282	\$226	\$214	\$308	\$258
Richmond Area	230 & 232	\$145	\$218	\$175	\$155	\$250	\$201
Rest of State		\$140	\$266	\$167	\$145	\$260	\$178
Washington (WA)		\$161	\$307	\$219	\$167	\$331	\$238
Seattle	981	\$190	\$307	\$243	\$225	\$331	\$275
Spokane	992	\$193	\$255	\$215	\$203	\$285	\$232
Rest of State		\$161	\$250	\$209	\$167	\$258	\$223
West Virginia (WV)		\$116	\$226	\$193	\$116	\$237	\$203
Charleston Area	250-253	\$160	\$224	\$192	\$165	\$235	\$201
Rest of State		\$116	\$226	\$193	\$116	\$237	\$204
Wisconsin (WI)		\$145	\$285	\$196	\$155	\$290	\$216
Milwaukee	532	\$173	\$285	\$214	\$185	\$285	\$238
Madison Area	535 & 537	\$174	\$272	\$207	\$179	\$290	\$231
Rest of State		\$145	\$217	\$183	\$155	\$247	\$198
Wyoming (WY)	All	\$140	\$211	\$174	\$150	\$262	\$187
NATIONAL AVERAGE				\$191			\$212



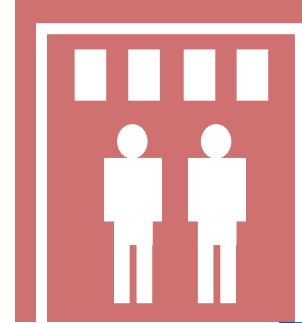
Assisted Living Costs 2008

State	First 3 Zip Code Numbers	Assisted Living Base Rate		
		Low	High	Average
Alabama (AL)		\$1,250	\$3,700	\$2,425
Birmingham	352	\$1,750	\$3,700	\$2,912
Montgomery	361	\$2,075	\$3,500	\$2,573
Rest of State		\$1,250	\$3,500	\$2,202
Alaska (AK)	All	\$2,240	\$6,800	\$4,645
Arizona (AZ)		\$1,545	\$5,200	\$2,947
Phoenix	850	\$1,650	\$4,000	\$2,751
Tucson	857	\$2,260	\$4,000	\$3,157
Rest of State		\$1,545	\$5,200	\$2,920
Arkansas (AR)		\$1,200	\$5,000	\$2,289
Little Rock Area	720 & 722	\$1,300	\$5,000	\$2,675
Rest of State		\$1,200	\$3,400	\$2,134
California (CA)		\$1,300	\$6,600	\$3,132
Los Angeles	900	\$1,300	\$3,000	\$2,235
San Diego	921	\$1,500	\$5,000	\$2,538
San Francisco	940 & 941	\$2,000	\$5,670	\$3,669
Rest of State		\$1,750	\$6,600	\$3,384
Colorado (CO)		\$1,512	\$5,025	\$3,121
Denver	802	\$1,512	\$3,200	\$2,513
Colorado Springs	809	\$2,500	\$3,900	\$3,329
Rest of State		\$1,578	\$5,025	\$3,372
Connecticut (CT)		\$2,700	\$7,500	\$4,286
Hartford Area	060 & 061	\$3,057	\$5,060	\$4,146
Stamford Area	066-069	\$2,910	\$5,500	\$4,403
Rest of State		\$2,700	\$7,500	\$4,303
Washington (DC)	200	\$2,000	\$6,000	\$4,414
Delaware (DE)		\$2,650	\$5,640	\$4,053
Wilmington	198	\$3,400	\$5,640	\$4,410
Rest of State		\$2,650	\$5,191	\$3,638



Assisted Living Costs 2008

State	First 3 Zip Code Numbers	Assisted Living Base Rate		
		Low	High	Average
Florida (FL)		\$1,000	\$4,800	\$2,748
Jacksonville	322	\$1,800	\$3,925	\$2,988
Orlando	328	\$1,000	\$3,850	\$2,135
Miami	331	\$2,000	\$4,263	\$2,936
Rest of State		\$1,200	\$4,800	\$2,812
Georgia (GA)		\$1,850	\$3,600	\$2,732
Alpharetta	300	\$2,250	\$3,600	\$2,861
Atlanta	303	\$1,850	\$3,600	\$2,738
Rest of State		\$1,900	\$3,600	\$2,642
Hawaii (HI)	All	\$2,454	\$5,500	\$3,566
Idaho (ID)		\$2,098	\$3,800	\$2,847
Boise	837	\$2,468	\$3,800	\$3,200
Rest of State		\$2,098	\$3,450	\$2,591
Illinois (IL)		\$1,500	\$6,200	\$3,444
Highland Park Area	600	\$2,500	\$6,200	\$4,268
Chicago	606	\$2,200	\$4,000	\$2,939
Peoria Area	614-616	\$1,500	\$4,300	\$2,806
Rest of State		\$2,165	\$5,700	\$3,506
Indiana (IN)		\$1,500	\$4,650	\$2,573
Indianapolis	462	\$1,650	\$3,885	\$2,448
Fort Wayne Area	465-468	\$1,600	\$3,200	\$2,335
Rest of State		\$1,500	\$4,650	\$2,758
Iowa (IA)		\$1,400	\$3,300	\$2,424
Des Moines Area	500-503	\$1,400	\$3,300	\$2,550
Rest of State		\$1,824	\$2,845	\$2,344



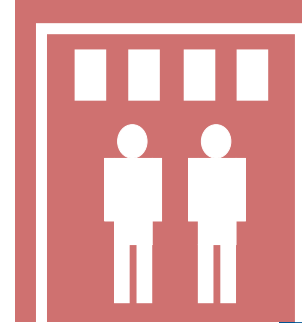
Assisted Living Costs 2008

State	First 3 Zip Code Numbers	Assisted Living Base Rate		
		Low	High	Average
Kansas (KS)		\$990	\$5,200	\$2,736
Wichita	672	\$1,790	\$5,200	\$3,031
Rest of State		\$990	\$3,900	\$2,580
Kentucky (KY)		\$1,325	\$5,770	\$2,831
Louisville	402	\$2,645	\$5,770	\$3,579
Lexington Area	403-405	\$2,200	\$3,990	\$2,884
Rest of State		\$1,325	\$2,900	\$2,282
Louisiana (LA)		\$1,500	\$3,800	\$2,318
Baton Rouge	708	\$1,650	\$3,800	\$2,480
Shreveport Area	711	\$1,700	\$2,900	\$2,338
Rest of State		\$1,500	\$3,100	\$2,266
Maine (ME)		\$1,650	\$7,448	\$4,571
Southern ME	040 & 041	\$3,300	\$5,612	\$4,708
Rest of State		\$1,650	\$7,448	\$4,451
Maryland (MD)		\$1,100	\$6,700	\$3,659
Silver Spring	209	\$2,454	\$5,400	\$4,316
Baltimore	212	\$1,100	\$4,764	\$2,818
Rest of State		\$1,800	\$6,700	\$3,775
Massachusetts (MA)		\$2,700	\$7,100	\$4,192
Worcester Area	014-017	\$3,300	\$5,400	\$4,145
Boston	021	\$2,724	\$6,275	\$4,143
Rest of State		\$2,700	\$7,100	\$4,240
Michigan (MI)		\$1,485	\$4,290	\$2,943
Detroit Area	481-483	\$2,050	\$4,200	\$3,218
Grand Rapids	495	\$1,485	\$3,390	\$2,485
Rest of State		\$2,200	\$4,290	\$2,942



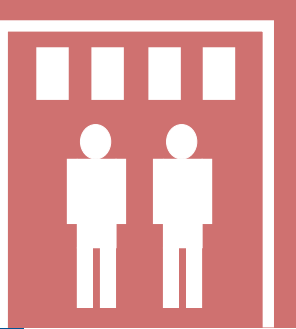
Assisted Living Costs 2008

State	First 3 Zip Code Numbers	Assisted Living Base Rate		
		Low	High	Average
Minnesota (MN)		\$838	\$4,550	\$2,524
Minneapolis/St. Paul	551 & 554	\$1,550	\$4,550	\$2,871
Rochester Area	559	\$1,200	\$4,290	\$2,489
Rest of State		\$838	\$3,000	\$2,179
Mississippi (MS)		\$1,150	\$5,700	\$2,541
Jackson Area	390 & 391	\$1,150	\$5,700	\$2,743
Rest of State		\$1,500	\$3,500	\$2,375
Missouri (MO)		\$1,400	\$4,522	\$2,628
Saint Louis	631	\$1,400	\$4,410	\$3,071
Kansas City Area	640 & 641	\$1,564	\$4,522	\$2,444
Rest of State		\$1,500	\$4,195	\$2,474
Montana (MT)		\$1,846	\$4,150	\$2,790
Billings	590 & 591	\$2,700	\$4,150	\$3,245
Rest of State		\$1,846	\$3,500	\$2,576
Nebraska (NE)		\$1,010	\$4,080	\$2,407
Omaha	681	\$1,010	\$4,080	\$2,296
Rest of State		\$1,611	\$3,210	\$2,530
Nevada (NV)		\$1,000	\$4,850	\$2,611
Las Vegas	891	\$1,600	\$3,600	\$2,255
Rest of State		\$1,000	\$4,850	\$2,776
New Hampshire (NH)		\$1,500	\$6,720	\$3,732
Manchester Area	030 & 031	\$1,500	\$6,720	\$3,858
Rest of State		\$2,250	\$4,500	\$3,516
New Jersey (NJ)		\$2,766	\$6,870	\$4,009
Cherry Hill Area	080 & 081	\$2,766	\$3,990	\$3,259
Bridgewater Area	085-088	\$3,300	\$4,514	\$4,079
Rest of State		\$3,180	\$6,870	\$4,356



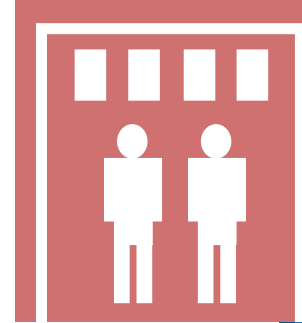
Assisted Living Costs 2008

State	First 3 Zip Code Numbers	Assisted Living Base Rate		
		Low	High	Average
New Mexico (NM)		\$1,575	\$4,600	\$2,772
Albuquerque	871	\$1,631	\$4,358	\$2,805
Rest of State		\$1,575	\$4,600	\$2,730
New York (NY)		\$1,125	\$6,250	\$3,362
New York	100-114	\$1,125	\$6,250	\$4,146
Syracuse	130-132	\$2,000	\$4,500	\$3,234
Rochester	144-146	\$2,299	\$4,395	\$3,081
Rest of State		\$1,400	\$5,370	\$3,164
North Carolina (NC)		\$1,000	\$4,175	\$2,988
Raleigh/Durham	276 & 277	\$2,500	\$3,985	\$3,269
Charlotte	282	\$1,000	\$4,175	\$2,985
Rest of State		\$1,900	\$3,770	\$2,891
North Dakota (ND)	All	\$1,200	\$3,295	\$1,980
Ohio (OH)		\$1,650	\$5,340	\$2,987
Columbus Area	430-432	\$2,600	\$5,340	\$3,580
Cleveland	441	\$2,000	\$5,280	\$3,139
Cincinnati	452	\$2,100	\$4,365	\$2,869
Rest of State		\$1,650	\$3,400	\$2,720
Oklahoma (OK)		\$1,450	\$3,895	\$2,346
Oklahoma City	731	\$1,450	\$3,895	\$2,415
Tulsa	741	\$1,830	\$3,300	\$2,600
Rest of State		\$1,750	\$2,950	\$2,214
Oregon (OR)		\$1,500	\$4,500	\$2,827
Portland	972	\$2,350	\$4,500	\$3,044
Eugene	974	\$1,500	\$3,795	\$2,885
Rest of State		\$1,800	\$3,545	\$2,619



Assisted Living Costs 2008

State	First 3 Zip Code Numbers	Assisted Living Base Rate		
		Low	High	Average
Pennsylvania (PA)		\$1,400	\$4,200	\$2,846
Pittsburgh	152	\$2,370	\$3,450	\$2,868
Scranton Area	182-187	\$1,400	\$3,510	\$2,494
Philadelphia Area	190 & 191	\$1,600	\$4,200	\$3,098
Rest of State		\$1,510	\$4,200	\$2,896
Rhode Island (RI)		\$1,400	\$5,624	\$3,319
Providence	028 & 029	\$2,000	\$4,300	\$3,318
Rest of State		\$1,400	\$5,624	\$3,320
South Carolina (SC)		\$1,100	\$4,100	\$2,726
Columbia Area	290-292	\$1,100	\$3,850	\$2,397
Charleston	294	\$2,450	\$4,100	\$2,951
Rest of State		\$1,650	\$3,500	\$2,766
South Dakota (SD)		\$1,680	\$3,000	\$2,341
Rapid City Area	577	\$1,900	\$3,000	\$2,622
Rest of State		\$1,680	\$2,867	\$2,194
Tennessee (TN)		\$1,575	\$4,800	\$2,807
Nashville Area	371 & 372	\$1,575	\$4,800	\$3,099
Memphis	381	\$2,200	\$4,110	\$3,015
Rest of State		\$1,700	\$3,595	\$2,513
Texas (TX)		\$1,230	\$5,595	\$2,882
Dallas/Fort Worth	752 & 761	\$1,700	\$4,475	\$2,849
Houston	770	\$2,100	\$3,990	\$2,868
Austin	787	\$3,000	\$4,950	\$3,649
Rest of State		\$1,230	\$5,595	\$2,613
Utah (UT)		\$1,500	\$3,450	\$2,425
Salt Lake City	841	\$1,936	\$3,450	\$2,428
Rest of State		\$1,500	\$3,100	\$2,423



Assisted Living Costs 2008

State	First 3 Zip Code Numbers	Assisted Living Base Rate		
		Low	High	Average
Vermont (VT)	All	\$3,300	\$7,500	\$4,375
Virginia (VA)		\$1,900	\$5,800	\$3,651
Northern Virginia	220-223	\$2,500	\$5,800	\$3,709
Richmond	232	\$1,900	\$4,300	\$3,357
Rest of State		\$2,040	\$5,685	\$3,734
Washington (WA)		\$1,900	\$4,500	\$2,799
Seattle	981	\$1,900	\$3,900	\$2,965
Spokane	992	\$1,900	\$3,500	\$2,445
Rest of State		\$1,900	\$4,500	\$2,893
West Virginia (WV)	All	\$2,500	\$3,655	\$2,933
Wisconsin (WI)		\$2,340	\$4,500	\$3,208
Milwaukee	532	\$2,625	\$4,500	\$3,428
Madison	537	\$2,795	\$4,398	\$3,224
Rest of State		\$2,340	\$4,500	\$3,102
Wyoming (WY)	All	\$1,575	\$3,995	\$2,741
NATIONAL AVERAGE				\$3,031

Endnotes

- ¹ U.S. Census Bureau, American Community Survey, Characteristics of the Group Quarters Population by Group Quarters Type, 2007.
- ² American Association of Homes and Services for Aging, “Aging Services: The Facts” at www.aahsa.org.
- ³ National Center for Assisted Living, American Association of Homes and Services for the Aging, Assisted Living Federation of America, American Senior’s Housing Association, and National Investment Center for the Seniors Housing & Care Industry, “2006 Overview of Assisted Living” in “Assisted Living Resident Profile” at www.ncal.org.
- ⁴ American Senior’s Housing Association, National Investment Center for the Seniors Housing & Care Industry, and the American Association of Homes and Services for the Aging, “2008 The State of Seniors Housing.”
- ⁵ American Association of Homes and Services for Aging, “Aging Services: The Facts” at www.aahsa.org.

MetLife[®]
Mature Market
I N S T I T U T E

Variable and Long-Term Care Products are: • Not a Deposit Or Other Obligation Of Bank

• Not FDIC-Insured • Not Insured By Any Federal Government Agency

Only Variable Annuity Products: • Not Guaranteed By Any Bank Or Credit Union

• May Go Down In Value

Only Long-Term Care Products: • Not Issued, Guaranteed Or Underwritten By Bank Or FDIC

• Not A Condition To The Provision Or Term Of Any Banking Service Or Activity

• Policy Is An Obligation Of The Issuing Insurance Company

© 2008 Metropolitan Life
Insurance Company

200 Park Avenue
New York, NY

MMI00095(1008)
L10081856(exp1210)