

OFFICE OF PERSONNEL MANAGEMENT

Report on Winter 1995 Surveys Used to Determine Cost-of-Living Allowances in Alaska

AGENCY: Office of Personnel
Management.

ACTION: Notice.

SUMMARY: This notice publishes the "Report To OPM On Living Costs In Anchorage, Fairbanks, Juneau, The Rest Of The State Of Alaska, And In The Washington, DC, Area, November 6, 1995," prepared by Jack Faucett Associates under Government contract OPM-94-BP-3816.

DATES: Comments must be received on or before April 2, 1996.

ADDRESSES: Send or deliver comments to Allan G. Hearne, Salary Systems Division, Office of Compensation Policy, Human Resources Systems Service, Office of Personnel Management, Room 6H31, 1900 E Street NW., Washington, DC 20415, or FAX to (202) 606-4264.

FOR FURTHER INFORMATION CONTACT:
Allan G. Hearne, (202) 606-2838.

SUPPLEMENTARY INFORMATION: Sections 591.205(d) and 591.206(c) of title 5, Code of Federal Regulations, require that nonforeign area cost-of-living allowance (COLA) survey summaries and calculations be published in the Federal Register. Accordingly, OPM is publishing the complete "Report To OPM On Living Costs In Anchorage, Fairbanks, Juneau, The Rest Of The State Of Alaska, And In The Washington, DC, Area, November 6, 1995," produced by Jack Faucett Associates under contract with OPM. This report explains in detail the methodologies, calculations, and findings of the winter 1995 living-cost surveys.

Survey Results. Jack Faucett Associates computed index values of relative living costs in the allowance areas using an index scale where the living costs in the Washington, DC, area equal 100. (See the Executive Summary of the report.) OPM notes that the winter survey indices showed that the COLA rate for the Rest of the State of Alaska is currently set at the proper level but that the rates authorized for all of the other Alaska allowance areas are above levels warranted by the indices. However, the Treasury, Postal Service and General Government Appropriations Act, 1992 (Pub. L. 102-141), as amended, prohibits reductions in COLA rates through December 31, 1998. Therefore, OPM is *not* proposing

any adjustments in the COLA rates in these allowance areas at this time.

Office of Personnel Management.

James B. King,

Director.

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Executive Summary

This report provides the results of the winter 1995 living-cost surveys and compares living costs in Alaska nonforeign cost-of-living allowance

(COLA) areas relative to the Washington, DC area.

The surveys and analyses were conducted by Jack Faucett Associates (JFA), an economics consulting firm located in Bethesda, Maryland, and its subcontractor, Runzheimer International, a Wisconsin-based firm, specializing in the collection and analysis of cost-of-living information. The study was conducted for the Office of Personnel Management (OPM) under contract OPM-94-BP-3816. The contract requires JFA to:

(1) Survey living costs in four allowance areas and in the Washington, DC area, and

(2) Compare living costs between the allowance areas and the DC area.

For this study, JFA and Runzheimer researched more than 1,000 outlets and gathered more than 5,500 prices on more than 200 items representing typical consumer purchases. These prices were then combined using consumer expenditure information developed by the Bureau of Labor Statistics. The final result of the study is a series of living-cost indexes, shown in the table below, which show the living-costs in each of the allowance areas relative to the Washington, DC area. The index for the DC area (not shown) is 100.00 because it is, by definition, the reference area.

TABLE E-1.—FINAL COST COMPARISON INDEXES

| Allowance area | Index |
|---------------------------------------|--------|
| Anchorage, Alaska | 105.14 |
| Fairbanks, Alaska | 108.64 |
| Juneau, Alaska | 108.33 |
| The rest of the State of Alaska | 126.19 |

OPM implemented a number of improvements for the winter 1995 survey. These improvements included:

- Using a moving average to introduce new weights based on the results of the Bureau of Labor Statistics' Consumer Expenditure Surveys;
- Using new representative income levels based on the 1994 distribution of salaries of Federal employees in the allowance areas;
- Selecting new living communities based on the results of the 1992 Federal Employee Housing and Living Patterns Survey;
- Incorporating historical housing data to reflect both newly purchased and previously purchased homes;
- Using the median home value in place of trimming and trend analyses used in previous surveys; and
- Using the Goods and Services index to reflect relative expenditures for cash contributions.

These changes as well as the data collection and analysis procedures already employed in the survey are discussed in the various sections of this report.

1. Introduction

1.1 Report Objectives

This comprehensive report culminates data collection and research work undertaken in winter 1995 as required by Tasks 1 and 2 of contract OPM-94-BP-3816 between the Office of Personnel Management (OPM) and Jack Faucett Associates (JFA). This report only provides the results of the winter 1995 surveys. A listing of earlier reports that provided the results of previous surveys is shown in Appendix 1.

The analyses show the comparative living-cost differences between the Washington, DC area and the following allowance areas:

1. City of Anchorage, Alaska
2. City of Fairbanks, Alaska
3. City of Juneau, Alaska
4. The rest of the State of Alaska

By law, Washington, DC is the base of "reference" area for the nonforeign area cost-of-living allowance (COLA) program.

1.2 Changes in This Year's Survey

One of the obvious changes this year was OPM's selection of a new contractor for living-cost surveys and analyses: JFA. JFA subcontracted a substantial portion of the work to Runzheimer International, OPM's previous contractor for the COLA program.

OPM directed JFA to make several changes to the survey and analyses. Some of the key changes this year included:

- Using a moving average to introduce new weights based on the results of the Bureau of Labor Statistics' Consumer Expenditure Surveys (CES);
- Using new representative incomes based on the 1994 distribution of salaries of Federal employees in the allowance areas;
- Selecting new living communities based on the results of the 1992 Federal Employee Housing and Living Patterns Survey;
- Incorporating historical housing data to reflect both newly purchased and previously purchased units;
- Using the median home value in place of trimming and trend analyses used in previous surveys; and
- Using the Goods and Services index to reflect relative expenditures for cash contributions.

Three of these changes are discussed further below. The other changes are

discussed where applicable in the report.

1.2.1 Three-Year CES Moving Average

One change was the introduction of a three-year moving average of CES data in calculating the weights used to combine price indexes. In prior years, expenditure weights were based on the 1988 CES, and OPM wanted to use more current CES information.

Rather than simply replacing the 1988 CES data with the most recent (1992) CES data, OPM implemented a system that would allow the gradual introduction of new CES data over time, thereby reducing the impact that short-term changes in CES might have on the living-cost indexes. In future surveys, OPM plans to include current CES information and drop the oldest CES data to maintain a three-year moving average. Appendices 3 and 4 show the CES data used in this study.

1.2.2 New Living Communities

Another change was the selection of new living communities based on the results of the 1992 Federal Employee Housing and Living Patterns Survey. In that survey, employees were asked to provide their residential zip codes. OPM used this information to refine community selection.

Two types of changes were made. In areas with relatively large concentrations of Federal employees and sufficient housing data, OPM selected communities to reflect the areas where Federal employees typically lived.

The updated list of communities is provided in Appendix 9. These are the communities in which house sales and rental rates were collected. The communities were also used to determine the normal shopping radius and the outlets at which price were collected.

1.2.3 Historical Housing Data

A third change was the incorporation of historical housing data to reflect not only the prices paid for recent home purchases but also for homes purchased in prior years. Appendix 10 shows the home market values, interest rates, and annual principal and interest payments for each area by year and income level. Appendix 11 shows how the principal and interest payments were combined using weights based on the percent of Federal employees presumed to have purchased their homes in each given year. The weights were derived from the results of the 1992 Federal Employee Housing and Living Patterns Survey.

1.3 Pricing Period

The prices were collected in the allowance areas and in the Washington, DC area in February 1995. As with the previous surveys, the prices of some items—those dependent upon the pricing of other items—were collected slightly later (i.e., in March and April 1995). In addition, individual item prices not meeting OPM's quality control procedures were resurveyed in April and used to verify or replace the original prices.

As done in previous surveys, JFA included some catalog sales in its survey. Only catalogs that sell merchandise in both the allowance areas and the Washington, D.C. area, were used. To ensure consistent seasonal catalog pricing, JFA used winter catalogs for the catalog items surveyed.

2. The COLA Model

2.1 Measurement of Living-Cost Differences

A common and widely accepted way to measure living-cost differences between and among locations is to select representative items that people purchase in these locations and to calculate the respective cost differences, combining them according to their importance to each other (as measured by relative percentage of expenditures). The COLA model applies this methodology to compare the living costs in each of the allowance areas with the living costs in Washington, DC area.

Moving from this basic concept to computing comparative living costs between each allowance area and the Washington, DC area involves five main steps:

Step 1: Identify the segment of the population for which the analysis is targeted (i.e., the target population).

Step 2: Estimate how these people spend their money.

Step 3: Select items to represent the types of expenditures people usually make and outlets at which people typically make purchases.

Step 4: Conduct pricing surveys of the selected items in each area.

Step 5: Analyze cost ratios for the selected items and aggregate them according to the relative importance of each item.

2.2 Step 1: Identifying the Target Population

The study estimates living-cost differences for nonmilitary Federal employees who have annual base

salaries between approximately \$12,000 and \$87,000, the range of the General Schedule. Because living costs may vary depending on an employee's income level, living costs are analyzed at three income levels.

2.2.1 Federal Salaries

To determine the appropriate income levels, OPM analyzed the 1994 distribution of salaries for all General Schedule employees in all of the allowance areas combined. OPM divided this distribution into three groups of equal size and identified the median salary in each of the groups. These values were then rounded to the nearest \$100 to produce the three representative income levels of \$20,800, \$31,500, and \$48,300.

The study analyzes living costs at each of these three income levels. The results are three sets of estimated expenditures for each allowance area and for the Washington, DC area. To combine these estimated expenditures into a single overall index for the area, JFA used employment weights provided by OPM.

2.2.2 Federal Employment Weights

As with the income levels, the OPM employment weights were derived from the distribution of General Schedule employees by salary level. Using the salary parameters identified in the income analysis described above, OPM determined the number of General Schedule employees in each salary group in each allowance area. Using a moving average similar to that used with the CES data (see section 1.2.1), OPM combined these data with the same type of information for the previous two years and calculated the percent of the General Schedule workforce in each income group in each area. These percentages were the weights that JFA used. Appendix 2 shows the General Schedule employment distribution and how the percentage weights were derived.

2.3 Step 2: Estimating How People Spend Their Money

2.3.1. Consumer Expenditure Survey (CES)

Expenditure patterns for employees for all areas, including the Washington, D.C. area, are based on national data from the CES. OPM obtained from the Bureau of Labor Statistics "prepublished" CES results for 1988, 1991, 1992. As discussed in section

1.2.1, these three years of CES data were combined using a moving average.

CES data are used in two ways: to identify appropriate items for the survey and to derive item, category, and component weights. The item weights are not income-sensitive. However, aggregated CES data are analyzed by income level to derive category and component weights. These weights are income-sensitive. The CES data used in this study are shown in Appendix 3 and 4.

The Bureau of Labor Statistics has advised OPM that "prepublished" CES data may not be statistically significant. To OPM's knowledge, however, it is the only source of comprehensive consumer expenditure information by income level. Therefore, it is used in the model.

2.3.2 Expenditure Categories and Components

The CES groupings expenses into small, logical families of items. For example, the report divided money spent by families on beef into four groups: ground beef, roast, steak and other beef. The steak and roast groupings were further separated into smaller clusters of items (e.g., sirloin and round steak, chuck and round roast).

Using the CES data, the items were sorted into the four main cost components specified in OPM regulations: Consumption Goods and Services, Transportation, Housing, and Miscellaneous Expenses. To develop weighting patterns for the three income levels, JFA performed linear regression analyses on the CES data shown in Appendix 3.¹ These analyses produced estimated expenditures at the three income levels identified in section 2.2.1 above. JFA converted these expenditures to percentages of total expenditures for the four components to produce the values shown in the table below. The values were the weights JFA used to combine the expenditures for each of the components into an overall value for each income level in each allowance area and the Washington, DC area.

¹ The midpoint of the moving average of CES data was 1991. Therefore, for the purposes of these regressions, OPM provided adjusted Federal

salaries to reflect 1991 pay rates. OPM used the pay increases for 1992 (4.2%), 1993 (3.7%), and 1994 (0.0%) to deflate the 1994 salaries. This produced

adjusted Federal salaries of \$19,250, \$29,150, and \$44,700 for use in the regression equations.

TABLE 2-1.—COMPONENT EXPENSES EXPRESSED AS A PERCENTAGE OF TOTAL EXPENSES

| Income level 1994 | Income level 1991 adjusted | Goods and services (percent) | Housing (percent) | Transportation (percent) | Misc. (percent) | Total (percent) |
|-------------------|----------------------------|------------------------------|-------------------|--------------------------|-----------------|-----------------|
| \$20,800 | \$19,250 | 40.10 | 25.01 | 18.93 | 15.96 | 100.00 |
| 31,500 | 29,150 | 39.47 | 23.98 | 18.66 | 17.88 | 100.00 |
| 48,300 | 44,700 | 38.87 | 23.01 | 18.41 | 19.71 | 100.00 |

(Values may not total because of rounding.)

Goods and services items were further sorted into ten categories and linear regression techniques were used to estimate expenditures on these ten categories by income level. The weights for these categories are shown in section 3.1. The same technique was also used to compute category weights for the Transportation and Miscellaneous Components and to produce ratios of renters to homeowners at each income level.

2.4 Step 3: Selecting Items and Outlets

2.4.1 Item Selections—The Market Basket

As noted above, CES items were grouped into “clusters” of expenses to determine which items to survey. These clusters were chosen so that no market basket item would have overwhelmingly large or insignificantly small item weight.

For each of these clusters, a set of items to price was identified. Collectively, these items are called a “market basket.” Because it would have been impractical to survey all of the thousands of items consumers might buy, the market basket contains representative items, such as cheddar cheese, that represents itself and the many other related items that consumers purchase (e.g., Edam, Gouda, Jack, Swiss, et cetera). JFA’s market basket had more than 200 items ranging from table salt to new cars to home purchases.

The items selected were representative of other similar items, commonly purchased, and readily available in all areas. For example, a 10.5-ounce can of Campbell’s vegetable soup was selected for the survey because it is representative of canned and packaged soups, is a commonly-purchased brand, and is found in all areas. Whenever practical, the item description included the exact brand, model, type, and size, so that exactly the same items could be priced in all areas if possible. Appendix 5 provides a list of the items surveyed and their descriptions.

Changes to the item list and descriptions are an important aspect of the COLA survey. These changes are

necessary to improve the survey and keep the items’ descriptions current. For this survey, JFA changed several of the items or descriptions. The changes and the reasons for each are listed in Appendix 6.

2.4.2 Geographic Coverage and Outlet Selection

Just as it was important to select commonly-purchased items and survey the same items in all areas, it was important to select outlets frequented by consumers and find equivalent outlets in all areas. This involved deciding which geographic areas to survey and which outlets to survey within these geographic areas.

2.4.2.1 Geographic Areas

For some areas, the choice of which area(s) to survey was obvious. In Nome, for example, the whole city is surveyed because Nome is a relatively small city and Federal employees live throughout the city.

For other areas, specific communities had to be identified. To do this, OPM used the results of the 1992 Federal Employee Housing and Living Patterns Survey. Among other things, that survey obtained information on where Federal employees lived. OPM used this information to select the communities in which housing costs would be priced. JFA then identified outlets within a normal shopping radius of these housing communities.

2.4.2.2 Similarity of Outlets

Whenever possible, JFA selected popular outlets that were comparable to outlets in all areas. For example, JFA surveyed the price of grocery items at supermarkets in all areas because most people purchase their groceries at such stores and because supermarkets are found in all areas.² The selection of comparable outlets was particularly important because comparing the prices

² In the Washington, DC, area, JFA surveyed groceries at two kinds of supermarkets (i.e., full-service supermarkets and “warehouse-type” supermarkets) because both types of grocery stores are common in this area. JFA did not survey “warehouse-type” grocery stores in any other area because they are relatively uncommon and not frequented by most Federal employees.

of items purchased at dissimilar outlets would be inappropriate (e.g., comparing the price of a box of cereal at a supermarket with one sold at a convenience store).

Although major supermarkets, department stores, and discount stores represented a sizable portions of the survey, JFA also selected outlets to represent the diversity of consumer shopping. For example, JFA could have used department stores for pricing all clothing items surveyed. This would not have reflected, however, the range of consumer choices. Therefore, JFA also priced some clothing items in men’s and women’s clothing stores, other clothing items in department stores, others in shoe stores, and still others in discount stores. For each item, the same type of outlet (e.g., clothing store, discount store, department store) was selected in each area whenever possible.

2.4.2.3 Catalog Pricing

A limited amount of catalog pricing was included in the survey to reflect this common purchasing option. Eight item prices were surveyed by catalog. OPM selected these items based on comments it received from Federal employees. Catalog pricing also allowed the comparison of comparable items that would have been difficult to price otherwise. Of course, all catalog prices included any charges for shipping and handling and all applicable taxes.

2.5 Step 4: Surveying Prices

As noted earlier, JFA obtained approximately 5,500 prices on more than 200 items from 1,000 outlets. In each survey area, JFA attempted to get at least three price quotes for each item, with certain exceptions. For example, essentially all of the available home sales and rental data meeting the specifications were obtained. For other items, such as utilities and real estate tax rates, only one quote was obtained in each area because these items have uniform rates within an area. Because the Washington, DC area has six survey communities, JFA attempted to get at least 18 price quotes for most items in this area.

To accomplish this, JFA used various information-gathering approaches. These are described below.

2.5.1 In-House Research Staff

JFA's research personnel, and those of Runzheimer, its subcontractor, played a major role in all data-collection activities. These professionals:

- Contacted manufacturers, trade associations, governmental agencies, and retail establishments to ensure that suitable items were selected and priced at common types of outlets;
- Contacted real estate professionals in each survey area to obtain general information as well as specific rental rates and home market values;
- Conducted pricing surveys, onsite and by telephone;
- Served as a liaison for field researchers who collected price information onsite;
- Performed hundreds of quality control checks, often verifying survey data through telephone calls and comparing current data-gathering results with those from earlier surveys; and
- Analyzed and computed the item, category, component, and total comparative cost indexes.

2.5.2 Field Researchers—"Research Associates"

Most of the price data were collected onsite by Research Associates (RA's). The RA's were independent contractors, hired by JFA to visit retail outlets in each area and collect prices. All of these RA's were residents of the area. To avoid any real or perceived conflicts of interest, JFA refrained from hiring research associates who were either employees of the Federal government or who had immediate family who were employees of the Federal government.

2.5.3 Data Collection Materials

The living-cost surveys conform with the provisions of the Paperwork Reduction Act and are approved by the Office of Management and Budget (OMB). The OMB-approved survey collection materials are found in Appendix 7. All JFA-developed worksheets or other survey materials conformed with those approved by OMB.

2.5.4 Inclusion of Sales and Excise Taxes

For all items subject to sales and/or excise tax, the appropriate amount of tax was added prior to analysis. JFA gathered applicable information on taxes by contacting appropriate sources of information in the allowance areas and the Washington, DC area. JFA also

used appropriate tax publications, such as the State of Maryland's *Sales and Use Tax Laws and Regulations* and the "Uniform Sales Tax" (Ordinance Section 69.05) of the City and Borough of Juneau.

2.5.5 JFA's Onsite Visits

Full-time JFA research professionals traveled to each allowance area to supervise data collection activities and perform various quality control checks as necessary. These visits all occurred during the pricing period so that these professionals could answer any of the RA's data collection questions or provide additional training and instruction if necessary.

The researchers visited living communities within the allowance areas to look at housing and to talk with local real estate professionals. They also visited numerous retail outlets to verify that comparable items were being priced at comparable outlets. In addition, they obtained general information about the local economy.

2.5.6 Special Considerations in Selected Areas

2.5.6.1 Surveying the Washington, DC Area

As noted earlier, JFA attempted to get more price quotes in the DC area than in the allowance areas because of the size and diversity of the Washington metropolitan area. For the purposes of the COLA surveys, the DC area was divided into six survey areas: two in the District of Columbia, two in Maryland, and two in Virginia. The specific areas surveyed were within a normal shopping radius of the housing communities identified in Appendix 9. Survey data from each of the six DC survey areas were combined using equal weights.

2.6 Step 5: Analyzing Data and Computing Indexes

2.6.1 General Formulae

2.6.1.1 Indexes

Nonforeign area COLAs are derived from the living-cost indexes. These indexes are mathematical comparisons of living costs in the allowance areas compared with living costs in the Washington, DC area.

At the most fundamental level, an index is a way to state the difference between two prices (or sets of prices). For example, if a can of green beans costs \$1.00 in the allowance area and 80 cents in the DC area, green beans are 25 percent more expensive in the allowance area than in DC. That difference can also be stated as a price index of 125.

2.6.1.2 Item Weights

JFA computed indexes for hundreds of items. To combine these indexes, JFA used weights derived from the CES. These weights reflected the relative amount consumers normally spend on different items. For example, the price of a can of green beans has a lower weight than the price of a pound of apples because, according to the CES, people generally spend less on green beans than on apples.

The COLA model uses a fixed-weight indexing methodology. This means that the same expenditure weights are used in the reference area (i.e., the DC area) and in the allowance areas. The weights used are based on the expenditure patterns of consumers nationwide as reported by the CES. This is the only source, of which OPM is aware, that provides expenditure information by income level.

2.6.1.3 Category and Component Weights

As described in section 2.3.2, JFA also computed income sensitive category and component weights. This allowed the combination of item prices in a manner that reflected the different spending patterns of people at different income levels. How this was accomplished, differed among the components.

For the Goods and Services and Miscellaneous Expense components, JFA simply combined indexes within each category using the CES weights to derive an overall index for the category. The category indexes were then combined into an overall component index using the income-sensitive category weights described above.

For the Transportation and Housing Components, JFA used the above approach in combination with a cost-build-up approach. For example, for each area the annual cost of owning and operating an automobile was computed by taking individual prices (e.g., automobile financing, insurance, gas and oil, and maintenance) and computing an overall dollar cost for each area. These costs were compared with those in the DC area to compute the Private Transportation Category index. This index was then combined with the Other Transportation Category index using income sensitive category weights to compute an overall Transportation Component index for each area.

2.6.2 Computing the Overall Index

The item, category, and component indexes were combined using the process prescribed in Section

591.205(c), title 5, Code of Federal Regulations. That is a five-step process that involves converting the indexes to dollar values and weighting these, combining them, and comparing them

to compute a final weighted-average index. The process is described below.

First, JFA used the CES data and the income ranges described in section 2.2.1 to determine the quantity of money consumers typically spend on each

component at each income level. These amounts appear in the table below and in Appendix 19. They were derived by taking the component weights shown in Table 2-1 times the representative income levels described in section 2.2.1.

TABLE 2-2.—TYPICAL CONSUMER EXPENDITURES BY INCOME LEVEL AND COMPONENT

| Income level | Goods and services | Own/rent | Transportation | Misc. | Total |
|--------------|--------------------|----------|----------------|---------|----------|
| Lower | \$8,341 | \$5,202 | \$3,938 | \$3,320 | \$20,800 |
| Middle | 12,433 | 7,555 | 5,879 | 5,634 | 31,500 |
| Upper | 18,775 | 11,114 | 8,892 | 9,520 | 48,300 |

(Note: Values may not total because of rounding.)

Second, for each allowance area, JFA multiplied the dollar values above by the component indexes for the allowance area. Because the housing component consisted of two indexes (one for owners and another for renters), two sets of total relative costs were produced—one for owners and another for renters.

Third, for each allowance area and income level, JFA combined the total relative costs for owners and renters using as weights the proportion of owners and renters as identified in the CES. (See section 4.2.1.) This produced an overall expenditure dollar amount

for each income level in each allowance area.

Fourth, JFA computed a single overall average expenditure for each allowance area by combining the income level expenditures and using the allowance area General Schedule employment distribution as weights. This produced a single overall dollar expenditure value for the allowance area. Using the same General Schedule employment weights, JFA also computed a single overall dollar expenditure value for the DC area.

The final step was to divide the overall average dollar expenditure for the allowance area by the overall

average dollar expenditure for the DC area to compute a final index. These indexes are shown in the last section of this report and in Appendix 19.

3. Consumption Goods and Services

3.1 Categories and Category Weights

Based on the CES data, JFA identified ten categories of expenses within the Goods and Services Component. Using linear regression analyses and the CES data, JFA identified the portion of total Goods and Services expenditures that the typical consumer spends in each category at various income levels. The categories and the relative expenditures are shown in the table below:

TABLE 3-1.—CATEGORY WEIGHTS EXPRESSED AS A PERCENTAGE OF GOODS AND SERVICES EXPENDITURES BY INCOME LEVEL

| Category | Income levels | | |
|--------------------------------|---------------|--------|--------|
| | Lower | Middle | Upper |
| Food at Home | 26.40 | 23.49 | 20.65 |
| Food Away from Home | 14.42 | 14.73 | 15.04 |
| Tobacco | 3.15 | 2.59 | 2.05 |
| Alcohol | 2.77 | 2.73 | 2.69 |
| Furnishings and Hsld. Op. | 14.71 | 15.79 | 16.85 |
| Clothing | 13.97 | 14.65 | 15.30 |
| Domestic Service | 1.76 | 1.90 | 2.04 |
| Professional Services | 6.48 | 6.65 | 6.82 |
| Personal Care | 3.62 | 3.52 | 3.43 |
| Recreation | 12.72 | 13.94 | 15.14 |
| Totals | 100.00 | 100.00 | 100.00 |

(Note: Values may not total because of rounding.)

3.2 Goods and Services Data Collection—Special Considerations

3.2.1 Restaurant Pricing

To ensure comparison of prices at comparable restaurants among areas, OPM asked JFA to survey only three restaurant chains: Dennys, Sizzler, and Pizza Hut (or their equivalents). This allowed for the comparison of meal prices at a comparable mix of restaurants in all areas.

3.3 Goods and Services Survey Results

Section 2.6 of this report provides a detailed explanation of the economic model used to analyze the price data. As it applies to Goods and Services, the approach involved comparing the average prices of market basket items in each allowance area with those in the Washington, DC area. The resulting price ratios were aggregated into subcategory and then category indexes

using the moving-average expenditure weights derived from the CES data.

Appendix 8 shows for each allowance area ten category indexes, the weights used at each of the three income levels, and the overall Goods and Services indexes. The Washington, DC area is not shown because it is, by definition, the reference area. Therefore, the DC indexes are 100.

4. Housing

4.1 Component Overview

The Housing component consists of expenses related to owning or renting a dwelling. These are—

- Mortgage or rent payments,
- Utilities,
- Real estate taxes,
- Homeowner's or renter's insurance,
- Home maintenance, and
- Telephone.

At each of the three income levels, JFA measured separately the annual housing costs for homeowners and renters. The results were then combined using as weights the percentages of owners and renters reported by the CES.

4.2 Housing Model

4.2.1 Expenditure Research

The CES was used to determine the national average ratio of families who

own, as opposed to renting, their residences. Using the expense data by income range as input into a linear regression analysis, JFA calculated the owner and rent weights shown below. JFA excluded expenditure data for home owning families without a mortgage because they were not typical of homeowners in the base area or in the allowance areas.

TABLE 4-1.—OWNER/RENTER WEIGHTS

| Category | Income levels | | |
|-------------------------------|-----------------|------------------|-----------------|
| | Lower (percent) | Middle (percent) | Upper (percent) |
| Homeowner with mortgage | 38.41 | 47.46 | 61.67 |
| Renter | 61.59 | 52.54 | 38.33 |
| Totals | 100.00 | 100.00 | 100.00 |

The CES data were also used to identify which home-maintenance items to price and to establish the relative importance of those items.

4.2.2 Housing Profiles

To compare housing costs in all locations, six typical housing profiles are used and are assigned to the three income levels, as shown in the table

below. OPM requested that at least one criterion for the owner profile be the square footage of the home and at least one criterion for the renter profile be the number of bedrooms in the rental unit.

TABLE 4-2.—HOUSING PROFILES

| Income level | Renter profile | Owner profile |
|--------------|--|--|
| Lower | 3 rooms, 1 BR, 1 bath, 600 sq. ft. apartment | 4 rooms, 2 BR, 1 bath, 900 sq. ft. condo or detached house. |
| Middle | 4 rooms, 2 BR, 1 bath, 900 sq. ft. apartment | 5 rooms, 3 BR, 1 bath, 1,300 sq. ft. detached house (rowhouse in NE DC). |
| Upper | 4 rooms, 2 BR, 2 baths, 1,100 sq. ft. townhouse or detached house. | 7 rooms, 3 BR, 2 baths, 1,700 sq. ft. detached house. |

The home sizes stated above are the representative sizes used for certain calculations in the model. They are not, however, the only size surveyed for each profile. For rentals, JFA obtained rental rates on any unit, regardless of its size, that otherwise met the profile characteristics. For home sales, JFA obtained the prices of homes within size range and otherwise meeting the profile specifications. The size ranges are shown below:

TABLE 4-3.—HOME SIZES SURVEYED

| Income level | Range |
|--------------|------------------------|
| Lower | 600 to 1,200 sq. ft. |
| Middle | 1,000 to 1,600 sq. ft. |
| Upper | 1,400 to 2,300 sq. ft. |

It should be noted that although the size ranges overlap, no home sale observation could be used at more than one income level. Application of the other criteria (i.e., number and type of rooms) ensured that each observation

was assigned to the appropriate income level even though its size was common to two income levels.

4.2.3 Living Community Selection

As discussed briefly in sections 1.2.2 and 2.4.2.1, OPM identified the living communities to be surveyed based on the results of the 1992 Federal Employee Housing and Living Patterns Survey. This resulted in many survey community changes in both the allowance areas and in the Washington, DC area. The communities surveyed are identified in Appendix 9.

As with previous surveys, nine homeowner and nine renter communities were identified for the Washington, DC area—one for each income level in each of the three areas (DC, Maryland, and Virginia). In the allowance areas, up to three homeowner and three renter communities were identified—one for each income level.

The three-community owner/renter goal was not achievable in many of

allowance areas due to the relatively few home sales and rental opportunities in these areas. In such areas, OPM directed JFA to collect prices for the entire survey area or allowance area rather than in specific communities. This was done in Fairbanks, Juneau, and Nome. In these areas, all home sales and/or rental rates meeting the housing profile characteristics for the particular income group were included in the analysis.

4.2.4 Housing-Related Expenses

Based on the CES data, housing-related expense items are categorized into one of five groups in the COLA model. These groups are—

- Utilities,
- Real estate taxes,
- Owners/renters insurance,
- Maintenance, and
- Telephone.

4.2.4.1 Utilities

Electricity, oil, gas, water, and sewer are the utilities used in the model. Most

utility companies are able to provide current charges per unit of consumption and average consumption patterns for all households. The companies were not, however, able to provide separate consumption patterns by the size or type of housing.

Because many utility costs vary by size of house, a factor is needed to derive the utility rates at each of the home profiles. The table below shows the standard square foot sizes and utility factors used for each home profile. The factors are calculated by assuming that utility use increases or decreases at half the rate that square footage increases or decreases.

TABLE 4-4.—UTILITY FACTORS

| Income level | Renter profile | | Owner profile | |
|--------------|----------------|--------|---------------|--------|
| | Sq. ft. | Factor | Sq. ft. | Factor |
| Lower | 600 | .73 | 900 | .85 |
| Middle | 900 | .85 | 1,300 | 1.00 |
| Upper | 1,100 | .92 | 1,700 | 1.15 |

In each area, JFA obtained the price of each of the types of utilities noted above. JFA used average annual consumption per household information gathered from utility companies serving each area to compute average annual utility costs. The above factors were then used to adjust the total annual utility costs for each of the various housing profiles.

4.2.4.2 Real Estate Taxes

For this study, JFA contacted the city assessors in each allowance area and in the Washington, DC area to obtain real estate tax information on the living communities surveyed. Real estate tax formulas were obtained for all living communities and applied to the home values, for each income level, resulting from the homeowner data analysis discussed in section 4.4.1.

4.2.4.3 Owners/Renters Insurance

Homeowners' insurance rates are gathered for each of the survey areas for both renter and owner profiles. For renters, the following estimated content values were used: \$20,000 at the lower and middle income levels and \$30,000 at the upper income level.

For homeowners, the cost of insurance was dependent on the average home values calculated as part of this survey. In all areas, it was assumed that the structure was equal to 80 percent of the total home value.

Previous research, conducted by Runzheimer International for OPM, found that insurance coverage for disasters, such as floods and earthquakes, were not widely purchased

in the allowance areas. Therefore, the COLA model does not include these additional riders. (See Report to OPM on Living Costs in Selected NonForeign Areas and in the Washington, DC Area, June 1992 at 57 FR 58556).

A comparison of homeowner insurance data previously collected for the Alaska areas with the premiums collected for this survey, showed several inconsistencies. For example, premiums for all income levels for Anchorage, Fairbanks and Nome were significantly lower, even in areas where the home market values had increased. In Juneau, the insurance data was significantly higher than premiums collected for the previous survey. Because of these inconsistencies and the refusal of most outlets contacted to participate in the survey, the insurance data collected in the Alaska allowance areas for the previous survey, adjusted for inflation, were used for the homeowner and renter insurance portion of the housing-related expenses analysis. The previously published data in 59 FR 45066 was adjusted by the annual rate of change in the Consumer Price Index for All Urban Consumers (CPI-U) for homeowner's insurance, 3.3%, and renter's insurance, 3.6%, as reported in the Bureau of Labor Statistics' *CPI Detailed Report Data for July 1995*.

4.2.4.4 Home Maintenance

Estimated home maintenance expense was computed for each of the homeowner profiles. Maintenance costs were not added in the three renter profiles because most, if not all, maintenance expenses are covered by the landlord.

As done in previous surveys, JFA priced both home maintenance services as well as home maintenance commodities, using the CES information to identify items to price and the weights associated with these items. The maintenance service items priced were interior painting, plumbing repair, electrical repair, and pest control. In the Nome area, however, pest control was not priced because local sources indicated it is not necessary. The maintenance commodities priced were bathroom caulking, a kitchen faucet set, an electrical outlet, latex interior paint, and a fire extinguisher.

To compute home maintenance cost differences between each allowance area and the Washington, DC area for the homeowner profiles, an index was computed for each maintenance item by comparing the allowance area price to the DC area price. As with the Goods and Services Component items, the CES data were used to weight these

maintenance indexes into an overall home maintenance index for each area.

To combine the maintenance indexes with the other homeowner costs, which were expressed in dollar amounts, JFA converted the indexes to dollars by multiplying the index for each area by the average maintenance expense reported in the CES. This cost was assigned to the middle-income homeowner profile.

Logically, maintenance costs for larger homes would generally be greater than costs for middle-sized homes, while costs for smaller homes would generally be less. Therefore, the same homeowner multipliers used in the utilities model for the lower and upper income profiles (.85 and 1.15 respectively) are applied to recognize differences in maintenance costs due to house size.

4.2.4.5 Telephone

Telephone expense consisted of local service charges, additional charges for local calls (if applicable), and charges for long distance calls. To measure estimated expenses for local service and local calls, JFA surveyed the cost of touch-tone service with unlimited calling in each area.

To estimate long distance charges in all areas, JFA surveyed the cost of three, ten-minute direct dial calls per month to large U.S. mainland cities (i.e., Los Angeles, Chicago, and New York City). JFA measured the price of a call placed in the survey area at the time of day necessary to be received in the respective city at 8 p.m. local time. In many areas, this resulted in pricing a combination of daytime and evening-rate calls.

4.3 Housing Data Collection Procedures

As done in previous years, JFA collected housing information mainly from real estate professionals, various listing services, and advertisements. In addition, JFA personnel traveled to each of the surveyed communities to assess the compatibility of the housing community with the income level for which the data were used and to ensure that homes in these communities were comparable to those in the Washington, DC area.

4.3.1 Homeowner Data Collection

JFA obtained selling prices of homes that matched the housing profiles in each living community. JFA obtained as many of these selling prices as possible for sales that occurred during the 6-month period prior to the date of the survey.

The amount of data obtained depended on the number of home sales

in the community and the availability of square footage and other housing profile information. This in turn depended on the size of the community, economic conditions, quality and quantity of the realty data available, and the willingness and ability of local realty professionals and assessor offices to provide data.

If sales data obtained from the preliminary data sources did not meet specified contract minimums, JFA contacted additional data sources in the area to attempt to secure more sales data, if practical. In this manner, either all were or a sizeable portion of the home sales in each area was surveyed.

4.3.2 Renter Data Collection

Rental data also were obtained from a variety of sources, e.g., brokers, rental management firms, property managers, newspaper advertisements, and other listings. Analyses of these data revealed what appeared to be two separate rental markets: a broker market and a non-broker market. Rental rates and estimates provided by brokers generally exceeded those obtained from other sources. The methodology used to analyze these two data sets is discussed in section 4.4.2.

4.4 Housing Analysis

4.4.1 Homeowner Data Analysis

One of the most important factors relating to the price of a home is the number of square feet of living space. In the past, OPM directed the contractor to rank housing data high to low and trim equal numbers of observations from both ends of the data. The average of the remaining values was then used. This year, OPM changed the methodology and used the median home value rather than trimming and averaging. The median is the middle value in a rank-ordered set of observations. The purpose of either approach is to reduce the volatility of the housing data from one survey to the next because a relatively few extremely high or low home prices could significantly influence average housing costs.

For each income profile in each allowance area and the Washington, DC area, JFA computed the median price per square foot for the comparables. This value was then multiplied by the reference square footage for the profile to determine the average home value for the profile.

Another change that OPM made this year was to ask JFA to use historical housing data in addition to data collected this year. These data are found in Appendix 10 of this report. The historical data are from previous living-

cost surveys that were published in the Federal Register beginning with the 1990 report. (See Appendix 1 for a listing of these publications). The data for the period prior to 1990 were published with the results of the 1991–1992 living cost surveys at 57 FR 58618. All housing values are based on the community selections and analytical methodologies used at the time of each respective survey.

The historical housing data used were estimated annual principal plus interest payments by income level in each area. To combine these data, OPM supplied JFA with weights that were derived from the 1992 Federal Employee Housing and Living Patterns Survey. These weights reflect the proportion of Federal employee homeowners by year of purchase or acquisition in all allowance areas and in the Washington, DC area. The historical housing weights and analyses are shown in Appendix 11.

4.4.2 Rental Data Analysis

JFA assigned each rental quote data point to a single income level, based on the following criteria:

- One bedroom apartments: Lower Income Level,
- Two bedroom apartments: Middle Income Level, and
- Townhouses and detached houses with a minimum of two bedrooms: Upper Income Level.

As discussed earlier, there were essentially two sources of rental information: broker and non-broker sources. In each area, the quantity of data obtained from either source-type varied significantly. Therefore, analyzing all of the rental data (both broker and non-broker) together for an area and income level was undesirable.

Instead, OPM instructed JFA to analyze broker and non-broker data separately by income level. As with the housing data analyses, OPM changed from the use of trimming and averaging to the use of the median. Therefore, for each income level, JFA separately ranked rental rates from low to high for broker and non-broker data. The median values for broker and non-broker data for each group were determined and then averaged to compute a single rental value for each income level. Because OPM has no information on how the Federal employees who rent generally secure their lodgings, OPM requested that JFA apply equal weights to the broker and non-broker data to compute an overall average rental rate for the area and income level. The broker and non-broker medians and final results are shown in Appendix 12.

4.5 Housing Survey Results

In the above sections, the processes used for determining the costs for maintenance, insurance, utilities, real estate taxes, rents, and homeowner mortgages were described. Appendix 13 shows the cost of each of these items for renters and homeowners in each allowance area and in the Washington, DC area.

Appendix 14 compares the total cost of these items by income level in each allowance area with the total cost of the same items by income level in the Washington, DC area. Again, there are separate comparisons for renters and homeowners.

The final housing-cost comparisons take the form of indexes that are used in Appendix 19 to derive the total, overall index for owners and renters. (Refer to Section 2.6 for a discussion of the general formulae and how the component indexes are combined.)

5. Transportation

5.1 Component Overview

The transportation component consists of two categories: Automobile Expense and Other Transportation Costs. The Automobile Expense Category reflects costs relating to owning and operating a car in each area. The Other Transportation Costs Category is represented by the cost of air travel from each location to a common point within the contiguous 48 states.

5.2 Private Transportation Methodology

As done in previous surveys, JFA analyzed automobile transportation costs for three commonly purchased vehicles: a domestic auto, an import auto, and a utility vehicle. New car costs were used for these analyses because it was believed that pricing used vehicles of equivalent quality in each area could introduce inconsistencies because of the value judgments that would be required.

5.2.1 Vehicle Selection and Pricing

The three vehicles selected for analysis were:

- Domestic—Ford Taurus GL 4-door sedan 3.0L 6 cyl,
- Import—Honda Civic DX 4-door sedan 1.5L 4 cyl, and
- Utility—Chevrolet S10 Blazer 4X4 2 door 4.3L 6 cyl.

These are the same models that were surveyed in previous years and were selected based on their popularity in the United States as demonstrated by owner registration data.

For each model car, JFA collected new vehicle prices at dealerships in each area and from secondary sources,

such as the *Kelly Blue Book*. All prices were based on the manufacturers' suggested retail prices (MSRP) for 1995. (OPM did not believe it was feasible to collect information on the negotiated price for these vehicles.) All vehicles were equipped with standard options, such as automatic transmission, AM/FM stereo radio and air conditioning. In Alaska locations, special additional equipment was included in new-vehicle prices (e.g., snow tires, engine-block heaters, and heavy-duty batteries).

In addition to the MSRP, the price included additional charges such as shipping, dealer preparation, additional dealer markup, excise tax, sales tax, and any other one-time taxes or charges. In each Alaska allowance area, for example, documentation fees were also included as part of the new-vehicle costs.

Rustproofing was priced in all areas, including the Washington, DC area. In previous surveys, the contractor found that auto dealers in the DC area did not recommend vehicle rustproofing, although it was a commonly suggested option in the allowance areas. This year, the information collected suggested that rustproofing was a commonly offered option in all areas. Therefore, OPM directed JFA to include the cost of rustproofing in the DC area as well as the allowance areas.

5.2.2 Vehicle Trade Cycle

Calculating the cost of owning and operating a vehicle requires knowing the miles driven and how long the car is owned. In the automobile industry, these two factors are known collectively as a vehicle's "trade cycle." The trade cycle is stated as a length of time (in months or years) and the total number of miles driven in that time period. This information is used in the model to compute annual costs related to fuel, oil, tires, maintenance, and depreciation.

As with the previous living-cost analyses, JFA used a four-year, 60,000-mile trade cycle in all areas. This was based upon the following information:

- The Internal Revenue Service uses this trade cycle to compute the allowable cents-per-mile reimbursement rate for persons who drive their personal vehicle for business purposes;
- The four-year time period coincides with the typical length of a vehicle loan; and
- U.S. Department of Energy statistics for 1988 show that the annual average for number of vehicle miles driven in the United States was 18,595 per household and 10,246 miles per vehicle.

5.2.3 Fuel Performance and Type

All vehicles included in this study used regular unleaded fuel. JFA surveyed self-service cash prices of unleaded regular gasoline at name-brand gas stations in the Washington, DC area. In consideration of the harsh climate in the Alaska allowance areas, full-service cash prices were surveyed.

To establish average fuel-performance ratings, the COLA model uses the "city driving" figures published by the U.S. Environmental Protection Agency (EPA). The "city" figures instead of "highway" figures are used because all locations contained considerable stop-and-go driving conditions.

As in previous COLA surveys, JFA included in its analysis the following fuel-performance factors: temperature, road surface, and gradient. These factors are based on research previously conducted for OPM. This research and the factors are discussed below.

5.2.3.1 Impact of Temperature upon Fuel Performance

Gas mileage is affected by temperature. The lower the temperature, the fewer miles-per-gallon achieved and vice versa. According to the EPA's *Passenger Car Fuel Economy: EPA and Road*, the temperature at which no adjustments to fuel performance occur is 77 °F; below that temperature, miles-per-gallon achieved drops, above 77 °F miles-per-gallon achieved improves. The model uses the average monthly temperatures for each allowance area and the Washington, D.C., area as reported in *The Weather Almanac*, published by Ruffner and Blair.

For each location and month, the model uses the appropriate factor from the EPA study based on the average monthly temperature for the area. These factors are then averaged to derive a single overall factor for each location. The results of these calculations are shown in Section 5.2.3.4.

5.2.3.2 Impact of Road Surfaces upon Fuel Performance

For the model, it is assumed that Federally controlled roadways are typically composed of concrete and/or high-load asphalt and that locally controlled roadways are typically composed of low-load asphalt. EPA's research indicates that cars are generally more fuel-efficient on the firmer, high-load surfaces than on the softer, low-load surfaces.

Although traffic patterns and road usage vary among areas, previous research conducted for OPM produced no relevant findings regarding this issue. Therefore, the model uses the

assumption that Federally-controlled roadways generally support twice the traffic of, or are used at least twice as much as, locally controlled roadways.

In each allowance area, the total mileage falling into either the Federal or local categories are collected. For example, Alaska contains 5,512 miles of Federally controlled roads and 7,120 miles of locally controlled roadways. The usage consumption increased Federal road mileage by a factor of two.

The average low-load asphalt factor (which reflects dry, wet, and snowy conditions) is applied to the local mileage percentage, and the average concrete and/or high-load asphalt factor is applied to the Federal mileage percentage to produce a weighted average factor for each area. The weighted factor is 0.96 for the allowance areas. The Washington, DC area is assigned a factor of 1.00 on the premise that the vast majority of traffic in that area travels on dry, high-load surfaces. The application of these factors is described in Section 5.2.3.4.

5.2.3.3 Impact of Gradient Upon Fuel Performance

The effect of gradient on gas mileage is also estimated from EPA's *Passenger Car Fuel Economy: EPA and Road*. Local topography (i.e., gradient) affects fuel efficiency. EPA provides mileage factors based upon various gradients ranging from less than 0.5% (essentially flat) to greater than 6% (steep).

In research previously conducted for OPM, the contractor reviewed the topographic features of each area and found a wide range of road conditions. However, the contractor was unable to find relevant information on the types of terrain drivers typically encounter in each area or the number of miles drivers travel in each type of terrain. Lacking such information, the contractor assumed that drivers in the allowance areas generally traveled roads having approximately the same gradients that are found on average in the United States.

Applying the information from EPA's research, a fuel-performance factor of 0.98 was computed for this type of driving. This factor was assigned to each allowance area. For the Washington, DC area, a factor of 1.00 was used on the premise that the vast majority of traffic in that area travels on major freeways and highways that are relatively flat. The application of these factors is described in the next section.

5.2.3.4 Overall Impact Upon Fuel Performance

JFA applied the factors described above to make adjustments to the

average gas mileage ratings for each type of automobile surveyed for each allowance area and for the Washington, DC area. The adjustment factors compound—that is, the total adjustment is the result of multiplying the three individual factors together for each area.

In the table below, the factor 1.00 means that no adjustment to EPA fuel performance is appropriate. A factor of less than 1.00 means that the estimated gasoline mileage in the area is less than the EPA average. For example, the total adjustment factor for Juneau is 0.84.

This means that the estimated gasoline mileage in Juneau is 84% of the EPA estimated average. Note that the adjustment factor for the DC area (0.94) indicates that average gasoline mileage in that area is also below the EPA estimate.

TABLE 5-1.—SUMMARY OF FUEL-PERFORMANCE ADJUSTMENTS

| Location | Temperature | Road surface | Gradient | Total |
|----------------------|-------------|--------------|----------|-------|
| Anchorage | 0.88 | 0.96 | 0.98 | 0.83 |
| Fairbanks | 0.85 | 0.96 | 0.98 | 0.80 |
| Juneau | 0.89 | 0.96 | 0.98 | 0.84 |
| Nome | 0.85 | 0.96 | 0.98 | 0.80 |
| Washington, DC | 0.94 | 1.00 | 1.00 | 0.94 |

5.2.4 Vehicle Maintenance

As done in the previous surveys, JFA surveyed the cost of five common maintenance services and repairs performed on the vehicles surveyed. The services and repairs were—

- Tuneup,
- Oil change,
- Automatic transmission fluid change,
- Flush/fill coolant, and
- Muffler/exhaust pipe replacement.

Where appropriate, the automobile manufacturers' recommended maintenance schedules were used to determine the frequency of performing each of these maintenance jobs. Maintenance schedules vary, depending on the driving conditions typically encountered. Consistent with the assumptions used for fuel economy and tire mileage, it was assumed that driving conditions in the allowance areas are generally severe, and the maintenance schedules used reflected that kind of driving. For the DC area, it was assumed that driving conditions were normal, and the maintenance schedules used for that area reflected that kind of driving.

The recommended frequency of performing each of these jobs was combined with the prices charged by local dealers and service stations to compute an estimated annual maintenance expense. Unlike previous surveys, JFA collected the cost of the complete maintenance service or repair job for each vehicle. For example, the cost of a complete oil change was collected for each vehicle including the total charge for parts and the total charge for labor.

In the Alaska and Washington, DC areas, constant velocity joint (CVJ) boots replacement was also included in the cost of vehicle maintenance. Previous research conducted for OPM revealed varying replacement cycles between the Alaska allowance areas and between the Alaska areas and the Washington, DC

area: Anchorage and Juneau—every 45,000 miles (3 years), Nome—every 30,000 miles (2 years), Fairbanks—every 15,000 miles (1 year), and Washington, DC—every 60,000 miles (4 years). The cost of replacement for all three vehicle types was factored into the indexes based upon the life cycle of the replacement. In Fairbanks, for example, 100% of the cost was included because previous research indicated annual replacement was the norm.

5.2.5 Tires

Research previously conducted for OPM revealed that various factors (e.g., road quality/state of repair, road composition) appeared to reduce tread life (i.e., the average number of miles a tire is expected to last) in the allowance areas compared with the Washington, DC area. Based on this research, the model uses tire expense based on a 40,000-mile tread life in allowance areas and a 55,000-mile tread life in the DC area.

JFA priced the cost of a new set of tires, including mounting and balancing and all applicable taxes, in each area. This cost was converted into an annual cost by dividing the estimated number of annual miles driven by the expected tread life and multiplying this by the new tire price.

Current research indicated that four extra studded snow tires would be required for all three vehicles in the Alaska allowance areas. JFA surveyed the cost of extra wheels, extra tires, and installing studs for all vehicles in Anchorage, Fairbanks, Juneau and Nome.

5.2.6 License and Registration Fees, and Miscellaneous Tax

JFA obtained information regarding license registration fees and personal property tax (where applicable). License and registration fees were included as part of the annual cost of owning an

automobile. Personal-property tax was computed for each year of the vehicle's four-year trade cycle using the vehicle's estimated used-car value for each year. The resulting four personal property tax values were then averaged, and that average was included as part of the annual cost of owning an automobile.

As stated in section 5.2.1, sales and excise taxes were included in the purchase price of the vehicle and were accounted for under the annual vehicle purchase and finance costs.

5.2.7 Depreciation

The single largest annual expense related to owning and operating a new car is depreciation—the lost value of the vehicle as it ages and is driven. Total depreciation is calculated by subtracting from the purchase the estimated residual value (used car value) four years later. This value is then divided by 4 to produce an annual depreciation amount.

As described earlier, the new car price is the manufacturer's suggested retail price plus any additional charges such as shipping, dealer prep, additional dealer markup, excise tax, and sales tax. As done in previous surveys, the used car value was based on information from the *Black Book Official Finance/Lease Guide for 1994*. Although this source only tracks prices or vehicles sold in the contiguous 48 states, research performed by the previous OPM contractor did not indicate that used cars in allowance areas were (on average) worth more or less than used cars in the DC area, except for Fairbanks and Nome. For Fairbanks and NOME, 90% of the *Black Book* projected residual values were used to reflect the more severe conditions.

It should be noted that identical residual values did not result in identical depreciation amounts. Depreciation amounts were higher in

the allowance areas than in the Washington, DC area because new car prices are higher in the allowance areas.

5.2.8 Finance Expense

For the model, it is assumed that new car purchases are financed. Therefore, JFA surveyed banks in all areas to obtain their auto-loan interest rates for a 48-month loan with 80 percent financing. The financing cost for each vehicle in each area was computed and included in the annual cost of owning and operating an automobile.

5.2.9 Vehicle Insurance

JFA surveyed the cost of car insurance in each location. Consistent with the previous year's survey, JFA used the following coverages, limits, and deductibles:

| | |
|-----------------------|----------------------|
| Bodily Injury | \$100,000/\$300,000. |
| Property Damage | \$50,000. |
| Medical | \$5,000. |
| Uninsured Motorist .. | \$100,000/300,000. |
| Comprehensive | \$100 Deductible. |
| Collision | \$250 Deductible. |

In each survey area, JFA identified the common automobile insurance companies and attempted to obtain three insurance price quotes for each type of car surveyed. These quotes were averaged by type of car to produce estimated insurance costs for each area.

5.2.10 Overall Annual Costs

As described above, JFA measured the annual costs for fuel, maintenance and oil, tires, licensing, taxes, depreciation, finance, and insurance for three types of automobiles in each allowance area and in the Washington, DC area. These costs were then summed to determine the

overall annual costs by area for owning and operating each type of automobile. Appendix 15 shows these costs for each area by type of vehicle.

5.3 Other Transportation Costs—Air Fares

Air fare is the only item priced for the Other Transportation Costs Category. For this item, JFA priced the lowest available round-trip air fare from each allowance area and the Washington, DC area to Los Angeles, California. Los Angeles was selected because it is a common point approximately equidistant from most of the allowance areas and the Washington, DC area. The cost of the trip from each allowance area to Los Angeles was compared with the cost of the trip from the DC area to Los Angeles to compute the category indexes. These fares are shown in Appendix 16.

5.4 Transportation Component Analyses

JFA compared the total cost of private auto transportation for each vehicle in each allowance area with the total cost for the same vehicle in the DC area. These comparisons are expressed as indexes and are shown in Appendix 17. The indexes were then averaged to produce a single Automobile Expense Category index for each allowance area.

Likewise, JFA compared the cost of air fares for each area with those for the DC area and computed a cost index. These indexes are also shown in Appendix 17. That appendix also shows how the auto and air transportation indexes are combined using expenditure weights derived from the CES data to produce final transportation indexes.

JFA used national average expenditure data to derive weights that reflected how much consumers typically spend to own and operate an automobile versus other transportation expenses. These weights were used to combine the Automobile Expense Category index with the Other Transportation Cost index by area to derive the overall Transportation Component index for the area. The weights, computations, and final indexes are also shown in Appendix 17. The Transportation Component indexes are used in Appendix 19 to derive the total overall index.

6. Miscellaneous Expenses

6.1 Component Overview

The Miscellaneous Expense component consists of three categories of expenses:

- Medical care,
- Contributions (including gifts to non-family members),
- Personal insurance and retirement contributions/investments.

JFA used an approach similar to that used for the Goods and Services Component to derive the indexes for each of these categories and the Miscellaneous Component overall.

6.2 Component Weights

JFA used CES data to determine the appropriate weights for each of the items and categories in the Miscellaneous Component. The following table shows the category weights. Item weights are shown in Appendix 18.

TABLE 6-1.—MISCELLANEOUS EXPENSE CATEGORIES AND WEIGHTS

| Categories | Income level | | |
|---|-----------------|------------------|-----------------|
| | Lower (percent) | Middle (percent) | Upper (percent) |
| Medical Care | 41.50 | 31.33 | 23.51 |
| Contributions | 15.80 | 16.85 | 17.65 |
| Personal Insurance and Retirement Contributions | 42.70 | 51.82 | 58.83 |
| Totals | 100.00 | 100.00 | 100.00 |

NOTE: Values may not total because of rounding.

6.3 Component Categories

6.3.1 Medical Expense Category

JFA surveyed the price of medical care items using essentially the same approach it used for the Goods and Services Component items. The following medical-care items were priced in each allowance area and in the

Washington, DC area. (See Appendix 5 for item descriptions).

- Nonprescription pain reliever
- Prescription drugs
- Vision check
- Dental service
- Doctor visit
- Hospital room
- Health insurance

JFA surveyed the cost of these items in both the allowance areas and in the Washington, DC area and compared the prices to produce an index for each item in each area. JFA combined these indexes using CES weights to produce a single Medical Care Category index for each area.

It should be noted that for the model, it is assumed that the cost of health

insurance is constant among areas because the choice of Federal health coverage is to a large extent a matter of personal preference. Therefore, the index for this item is 100.00.

6.3.2 Contributions Category

The index for the Contributions Category is the Goods and Services Component index for the area. The Goods and Services index is used based on the assumption that the relative level of contribution is roughly equivalent to that reflected by the Goods and Services index.

6.3.3 Personal Insurance and Retirement Category

The index for personal insurance and retirement contributions and investments is assumed to be constant

among areas. The cost of Federal Employees Group Life Insurance is a matter of personal preference and is constant in all areas for the same age, salary, and benefit option combinations. Likewise, retirement contributions are a matter of personal preference and the minimum contribution requirements are constant among areas for equivalent salary levels.

6.4 Miscellaneous Expense Analyses

As with the Goods and Services Component, the indexes for each of the Miscellaneous Component categories are combined using CES weights to produce a single component index for each area. These indexes are shown in Appendix 18.

Section 2.5 describes how the miscellaneous expense component

indexes are combined with the other component indexes to derive the final index for each area.

7. Final Results

7.1 Total Comparative Cost Indexes

The total comparative cost indexes appear below. Appendix 19 shows how each index was derived from the component indexes.

TABLE 7-1.—FINAL COST COMPARISON INDEXES

| Allowance area | Index |
|--------------------------|--------|
| Anchorage, Alaska | 105.14 |
| Fairbanks, Alaska | 108.64 |
| Juneau, Alaska | 108.33 |
| The rest of Alaska | 126.19 |

APPENDIX 1.—PUBLICATION IN THE FEDERAL REGISTER OF RESULTS OF NONFOREIGN AREA LIVING-COST SURVEYS: 1990-1995

| Citation | Title | Contents |
|------------------|---|---|
| 56 FR 7902 | Office of Personnel Management: Cost-of-Living Allowances and Post Differentials (Nonforeign Areas). | Results of summer 1990 living-cost surveys conducted in Alaska, Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands. |
| 57 FR 58556 | Office of Personnel Management: Report on 1991/1992 Surveys Used to Determine Cost-of-Living Allowances in Nonforeign Areas. | Results of summer 1991 and winter 1992 living-cost surveys conducted in Alaska, Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands. |
| 58 FR 45558 | Office of Personnel Management: Report on 1992/1993 Surveys Used to Determine Cost-of-Living Allowances in Nonforeign Areas. | Results of summer 1992 and winter 1993 living-cost surveys conducted in Alaska, Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands. |
| 58 FR 27316 | Office of Personnel Management: Report on Summer 1993 Surveys Used to Determine Cost-of-Living Allowances in Nonforeign Areas. | Results of summer 1993 living-cost surveys conducted in Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands. |
| 59 FR 45066 | Office of Personnel Management: Report on Winter 1994 Surveys Used to Determine Cost-of-Living Allowances in Alaska. | Results of winter 1994 living-cost surveys conducted in Alaska. |
| 60 FR 61332 | Office of Personnel Management: Report on Summer 1994 Surveys Used to Determine Cost-of-Living Allowances in Selected Nonforeign Areas. | Results of summer 1994 living-cost surveys conducted in Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands. |

APPENDIX 2.—MULTIPLE INCOME LEVELS: WINTER 1995 SURVEY

[Federal Employment Weights Within a Single Allowance Area]

| Location and income level | 1992 | 1993 | 1994 | Average | Weights |
|---------------------------|---------|---------|---------|---------|---------|
| Anchorage, AK: | | | | | |
| Low | \$1,708 | \$1,638 | \$1,609 | \$1,652 | 27.09 |
| Middle | 2,048 | 2,090 | 1,971 | 2,036 | 33.39 |
| Upper | 2,247 | 2,400 | 2,583 | 2,410 | 39.52 |
| Total | \$6,003 | \$6,128 | \$6,163 | \$6,098 | 100.00 |
| Fairbanks, AK: | | | | | |
| Low | \$406 | \$400 | \$444 | \$417 | 34.98 |
| Middle | 415 | 467 | 442 | 441 | 37.00 |
| Upper | 292 | 318 | 392 | 334 | 28.02 |
| Total | \$1,113 | \$1,185 | \$1,278 | \$1,192 | 100.00 |
| Juneau, AK: | | | | | |
| Low | \$139 | \$139 | \$145 | \$141 | 19.91 |
| Middle | 230 | 245 | 220 | 232 | 32.77 |
| Upper | 310 | 334 | 360 | 335 | 47.32 |
| Total | \$679 | \$718 | \$725 | \$708 | 100.00 |

APPENDIX 2.—MULTIPLE INCOME LEVELS: WINTER 1995 SURVEY—Continued

[Federal Employment Weights Within a Single Allowance Area]

| Location and income level | 1992 | 1993 | 1994 | Average | Weights |
|---------------------------|---------|---------|---------|---------|---------|
| Rest of Alaska: | | | | | |
| Low | \$460 | \$444 | \$414 | \$439 | 28.07 |
| Middle | 710 | 759 | 722 | 730 | 46.67 |
| Upper | 348 | 391 | 445 | 395 | 25.26 |
| Total | \$1,518 | \$1,594 | \$1,581 | \$1,564 | 100.00 |

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS

[Pre-published Data for All Consumer Units Nationwide*]

| | Total complete reporting | | | |
|---|--------------------------|-------------|-------------|-------------|
| | 1988 | 1991 | 1992 | Average |
| Average Before Tax income | \$28,540.00 | \$33,901.00 | \$33,854.00 | \$32,098.33 |
| Average annual expenditures | 26,389.07 | 30,487.29 | 30,527.49 | 29,134.62 |
| Food | 3,804.39 | 4,366.88 | 4,358.56 | 4,176.61 |
| Food at home | 2,176.94 | 2,724.89 | 2,684.35 | 2,528.73 |
| Cereals and bakery products * | 317.03 | 413.81 | 418.15 | 383.00 |
| Cereals and cereal products * | 111.15 | 149.01 | 144.15 | 134.77 |
| Flour * | 4.83 | 6.61 | 7.21 | 6.22 |
| Prepared flour mixes * | 9.88 | 14.67 | 13.62 | 12.72 |
| Ready-to-eat and cooked cereals * | 73.49 | 90.13 | 88.39 | 84.00 |
| Rice * | 7.98 | 14.49 | 12.67 | 11.71 |
| Pasta, cornmeal and other cereal products * | 14.97 | 23.11 | 22.27 | 20.12 |
| Bakery products * | 205.88 | 264.80 | 274.00 | 248.23 |
| Bread * | 65.72 | 76.98 | 77.58 | 73.43 |
| White bread * | 35.48 | 38.93 | 38.04 | 37.48 |
| Bread, other than white * | 30.24 | 38.04 | 39.54 | 35.94 |
| Crackers and cookies * | 51.76 | 65.09 | 67.10 | 61.32 |
| Cookies * | 32.19 | 41.15 | 40.75 | 38.03 |
| Crackers * | 19.57 | 23.94 | 26.34 | 23.28 |
| Frozen and refrigerated bakery products * | 13.55 | 19.33 | 21.06 | 17.98 |
| Other bakery products * | 74.84 | 103.40 | 108.27 | 95.50 |
| Biscuits and rolls * | 26.62 | 34.12 | 35.55 | 32.10 |
| Cakes and cupcakes * | 20.31 | 29.49 | 31.67 | 27.16 |
| Bread and cracker products * | 2.82 | 4.14 | 4.70 | 3.89 |
| Sweetrolls, coffee cakes, doughnuts * | 19.60 | 24.05 | 24.93 | 22.86 |
| Pies, tarts, turnovers * | 5.48 | 11.61 | 11.41 | 9.50 |
| Meats, poultry, fish, and eggs * | 560.01 | 725.06 | 687.17 | 657.41 |
| Beef * | 183.66 | 238.59 | 210.36 | 210.87 |
| Ground beef * | 79.09 | 89.66 | 87.67 | 85.47 |
| Roast * | 33.40 | 42.62 | 37.74 | 37.92 |
| Chuck roast * | 13.23 | 16.81 | 13.48 | 14.51 |
| Round roast * | 9.13 | 12.63 | 12.96 | 11.57 |
| Other roast * | 11.04 | 13.18 | 11.30 | 11.84 |
| Steak * | 59.01 | 87.83 | 69.00 | 71.95 |
| Round steak * | 11.62 | 16.56 | 14.63 | 14.27 |
| Sirloin steak * | 12.96 | 23.58 | 17.72 | 18.09 |
| Other steak * | 34.42 | 47.68 | 36.65 | 39.58 |
| Other beef * | 12.17 | 18.47 | 15.95 | 15.53 |
| Pork * | 114.19 | 146.62 | 155.56 | 138.79 |
| Bacon * | 20.23 | 21.28 | 20.47 | 20.66 |
| Pork chops * | 27.10 | 35.26 | 34.88 | 32.41 |
| Ham * | 27.43 | 38.92 | 42.73 | 36.36 |
| Ham, not canned * | 24.47 | 35.84 | 38.98 | 33.10 |
| Canned ham * | 2.96 | 3.08 | 3.75 | 3.26 |
| Sausage * | 16.60 | 21.01 | 23.29 | 20.30 |
| Other pork * | 22.83 | 30.15 | 34.19 | 29.06 |
| Other meats * | 83.61 | 102.91 | 94.58 | 93.70 |
| Frankfurters * | 17.37 | 23.87 | 21.19 | 20.81 |
| Lunch meats (cold cuts) * | 58.88 | 70.13 | 63.56 | 64.19 |
| Bologna, liverwurst, salami * | 19.11 | 23.75 | 22.91 | 21.92 |
| Other lunchmeats * | 39.78 | 46.39 | 40.65 | 42.27 |
| Lamb, organ, meats and others * | 7.36 | 8.91 | 9.84 | 8.70 |
| Lamb and organ meats * | 6.17 | 7.89 | 8.74 | 7.60 |
| Mutton, goat and game * | 1.19 | 1.02 | 1.10 | 1.10 |
| Poultry * | 85.49 | 123.67 | 123.39 | 110.85 |
| Fresh and frozen chickens * | 66.41 | 92.17 | 91.28 | 83.29 |
| Fresh whole chicken * | 17.24 | 24.27 | 19.61 | 20.37 |

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

[Pre-published Data for All Consumer Units Nationwide*]

| | Total complete reporting | | | |
|---|--------------------------|--------|--------|---------|
| | 1988 | 1991 | 1992 | Average |
| Fresh and frozen chicken parts* | 49.17 | 67.90 | 71.67 | 62.91 |
| Other poultry, incl. whole frozen chickens* | 19.08 | 31.50 | 32.10 | 27.56 |
| Fish and seafood* | 65.24 | 81.51 | 74.99 | 73.91 |
| Canned fish and seafood* | 17.95 | 18.40 | 17.46 | 17.94 |
| Fresh and frozen shellfish* | 14.98 | 25.27 | 21.36 | 20.54 |
| Fresh and frozen finfish* | 32.31 | 37.83 | 36.17 | 35.44 |
| Eggs* | 27.83 | 31.77 | 28.30 | 29.30 |
| Dairy products* | 277.91 | 306.57 | 307.10 | 297.19 |
| Fresh milk and cream* | 134.41 | 134.72 | 136.59 | 135.24 |
| Whole milk* | 52.12 | 49.88 | 47.69 | 49.90 |
| Other milk and cream* | 82.29 | 84.84 | 88.90 | 85.34 |
| Other dairy products* | 143.50 | 171.85 | 170.52 | 161.96 |
| Butter* | 8.89 | 10.62 | 9.71 | 9.74 |
| Cheese* | 79.01 | 90.15 | 87.72 | 85.63 |
| Ice cream and related products* | 41.68 | 50.47 | 51.93 | 48.03 |
| Miscellaneous dairy products* | 13.93 | 20.61 | 21.16 | 18.57 |
| Fruits and vegetables* | 376.38 | 437.70 | 435.20 | 416.43 |
| Fresh fruits* | 120.98 | 132.65 | 129.17 | 127.60 |
| Apples* | 21.57 | 26.69 | 26.64 | 24.97 |
| Bananas* | 20.65 | 27.62 | 26.48 | 24.92 |
| Oranges* | 10.98 | 12.28 | 13.23 | 12.16 |
| Other fresh fruits* | 67.78 | 66.06 | 62.82 | 65.55 |
| Fresh vegetables* | 110.67 | 131.09 | 127.84 | 123.20 |
| Potatoes* | 16.61 | 25.25 | 24.56 | 22.14 |
| Lettuce* | 13.73 | 15.51 | 16.33 | 15.19 |
| Tomatoes* | 14.87 | 21.64 | 19.85 | 18.79 |
| Other fresh vegetables* | 65.47 | 68.69 | 67.10 | 67.09 |
| Processed fruits* | 86.81 | 99.35 | 102.67 | 96.28 |
| Frozen fruits and fruit juices* | 19.59 | 22.09 | 21.35 | 21.01 |
| Frozen orange juice* | 14.43 | 14.09 | 13.34 | 13.95 |
| Other frozen fruits and juices* | 5.16 | 7.99 | 8.01 | 7.05 |
| Canned and dried fruits* | 21.22 | 24.23 | 23.48 | 22.98 |
| Fresh, canned or bottled fruit juice* | 46.00 | 53.03 | 57.83 | 52.29 |
| Processed vegetables* | 57.92 | 74.61 | 75.53 | 69.35 |
| Frozen vegetables* | 21.30 | 26.45 | 25.46 | 24.40 |
| Canned and dried vegetables and juices* | 36.62 | 48.16 | 50.07 | 44.95 |
| Canned beans* | 6.64 | 9.26 | 10.09 | 8.66 |
| Canned corn* | 4.21 | 6.29 | 7.40 | 5.97 |
| Other canned and dried veg. and juices* | 25.77 | 32.61 | 32.59 | 30.32 |
| Other food at home* | 645.61 | 841.75 | 836.73 | 774.70 |
| Sugar and other sweets* | 80.66 | 104.62 | 106.24 | 97.17 |
| Candy and chewing gum* | 45.41 | 59.10 | 62.86 | 55.79 |
| Sugar* | 17.07 | 20.80 | 18.12 | 18.66 |
| Artificial sweeteners* | 2.36 | 3.23 | 3.24 | 2.94 |
| Jams, preserves, other sweets* | 15.82 | 21.48 | 22.02 | 19.77 |
| Fats and oils* | 56.65 | 73.12 | 73.79 | 67.85 |
| Margarine* | 11.96 | 14.31 | 14.56 | 13.61 |
| Other fats, oils, and salad dressing* | 31.66 | 39.96 | 40.94 | 37.52 |
| Nondairy cream and imitation milk* | 4.49 | 6.56 | 6.75 | 5.93 |
| Peanut butter* | 8.54 | 12.30 | 11.53 | 10.79 |
| Miscellaneous foods* | 272.98 | 387.81 | 393.26 | 351.35 |
| Frozen prepared foods* | 46.13 | 71.21 | 73.99 | 63.78 |
| Frozen meats* | 16.75 | 25.00 | 22.99 | 21.58 |
| Other frozen prepared foods* | 29.39 | 46.21 | 51.01 | 42.20 |
| Canned and packaged soups* | 21.41 | 26.23 | 25.44 | 24.36 |
| Potato chips, nuts and other snacks* | 59.78 | 78.66 | 78.63 | 72.36 |
| Potato chips and other snacks* | 46.79 | 62.03 | 62.34 | 57.05 |
| Nuts* | 12.99 | 16.63 | 16.29 | 15.30 |
| Condiments and seasonings* | 61.52 | 87.93 | 90.44 | 79.96 |
| Salt, spices, other seasonings* | 12.31 | 19.15 | 20.79 | 17.42 |
| Olives, pickles, relishes* | 7.62 | 11.05 | 10.82 | 9.83 |
| Sauces and gravies* | 31.62 | 42.03 | 43.55 | 39.07 |
| Baking needs and misc. products* | 9.97 | 15.71 | 15.29 | 13.66 |
| Other canned and packaged prepared foods* | 84.14 | 123.78 | 124.75 | 110.89 |
| Salads and desserts* | 13.23 | 17.87 | 20.42 | 17.17 |
| Baby foods* | 16.25 | 23.56 | 24.11 | 21.31 |
| Miscellaneous prepared foods* | 54.66 | 82.35 | 80.22 | 72.41 |
| Nonalcoholic beverages* | 204.37 | 233.06 | 219.33 | 218.92 |
| Cola* | 92.19 | 92.26 | 86.71 | 90.39 |

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

[Pre-published Data for All Consumer Units Nationwide*]

| | Total complete reporting | | | |
|---|--------------------------|----------|----------|----------|
| | 1988 | 1991 | 1992 | Average |
| Other carbonated drinks * | 32.62 | 39.32 | 40.41 | 37.45 |
| Coffee * | 40.93 | 42.59 | 40.13 | 41.22 |
| Roasted coffee * | 25.27 | 25.35 | 24.56 | 25.06 |
| Instant and freeze dried coffee * | 15.66 | 17.24 | 15.57 | 16.16 |
| Noncarbonated fruit flavored drinks * | 16.30 | 25.74 | 20.15 | 20.73 |
| Tea * | 11.18 | 14.66 | 14.26 | 13.37 |
| Nonalcoholic beer * | NA | NA | NA | NA |
| Other nonalcoholic beverages * | 11.15 | 18.51 | 17.68 | 15.78 |
| Food prepared by consumer unit on out-of-town trips | 30.94 | 43.13 | 44.12 | 39.40 |
| Food away from home | 1,627.45 | 1,641.99 | 1,674.21 | 1,647.88 |
| Meals at restaurants, carry-outs and other * | 1,275.77 | 1,300.05 | 1,344.40 | 1,306.74 |
| Lunch * | 499.88 | 463.89 | 476.89 | 480.22 |
| Dinner * | 459.30 | 601.50 | 619.67 | 590.16 |
| Snacks and nonalcoholic beverages * | 142.56 | 133.59 | 141.35 | 139.17 |
| Breakfast and brunch * | 84.04 | 101.08 | 106.49 | 97.20 |
| Board (including at school) | 43.62 | 43.00 | 46.92 | 44.51 |
| Catered affairs | 41.27 | 46.07 | 40.77 | 42.70 |
| Food on out-of-town trips | 195.31 | 178.84 | 167.14 | 180.43 |
| School lunches | 42.24 | 46.89 | 47.40 | 45.51 |
| Meals as pay | 29.24 | 27.13 | 27.58 | 27.98 |
| Alcoholic beverages | 281.70 | 313.94 | 321.12 | 305.59 |
| At home * | 148.36 | 166.77 | 177.01 | 164.05 |
| Beer and ale * | 89.05 | 87.98 | 99.54 | 92.19 |
| Whiskey * | 12.73 | 17.07 | 14.23 | 14.68 |
| Wine * | 32.15 | 45.33 | 43.11 | 40.20 |
| Other alcoholic beverages * | 14.43 | 16.38 | 20.13 | 16.98 |
| Away from home | 133.34 | 147.17 | 144.11 | 141.54 |
| Beer and ale * | 37.50 | 46.76 | 48.77 | 44.34 |
| Wine * | 18.54 | 25.57 | 22.95 | 22.35 |
| Other alcoholic beverages * | 58.12 | 46.66 | 47.06 | 50.61 |
| Alcoholic beverages purchased on trips | 19.17 | 28.19 | 25.34 | 24.23 |
| Housing | 8,069.13 | 9,325.13 | 9,528.41 | 8,974.22 |
| Shelter | 4,470.25 | 5,208.28 | 5,431.78 | 5,036.77 |
| Owned dwellings | 2,554.04 | 3,279.50 | 3,307.24 | 3,046.93 |
| Mortgage interest and charges | 1,560.48 | 1,951.95 | 1,984.40 | 1,832.28 |
| Mortgage interest | 1,560.38 | 1,880.31 | 1,856.78 | 1,765.82 |
| Interest paid, home equity loan | NA | 33.34 | 63.99 | 48.67 |
| Interest paid, home equity line of credit | NA | 37.94 | 63.32 | 50.63 |
| Prepayment penalty charges | 0.10 | 0.36 | 0.31 | 0.26 |
| Property taxes | 496.08 | 767.69 | 760.97 | 674.91 |
| Maintenance, repairs, insurance, other expenses | 497.48 | 559.86 | 561.86 | 539.73 |
| Homeowners and related insurance | 151.74 | 164.20 | 176.37 | 164.10 |
| Fire and extended coverage | 4.98 | 3.84 | 5.02 | 4.61 |
| Homeowners insurance | 146.76 | 160.36 | 171.35 | 159.49 |
| Ground rent | 26.88 | 33.78 | 33.40 | 31.35 |
| Maintenance and repair services | 252.68 | 278.55 | 268.09 | 266.44 |
| Painting and papering | 52.01 | 39.24 | 37.27 | 42.84 |
| Plumbing and water heating | 23.06 | 31.48 | 34.02 | 29.52 |
| Heat, a/c, electrical work | 42.03 | 45.96 | 53.14 | 47.04 |
| Roofing and gutters | 46.96 | 54.11 | 40.98 | 47.35 |
| Other repair and maintenance services | 78.78 | 99.93 | 91.16 | 89.96 |
| Repair and replacement of hard surface flooring | 8.14 | 6.47 | 10.16 | 8.26 |
| Repair of built-in appliances | 1.68 | 1.36 | 1.36 | 1.47 |
| Maintenance and repair commodities | 65.41 | 69.18 | 63.89 | 66.16 |
| Paints, wallpaper and supplies | 17.47 | 16.27 | 16.50 | 16.75 |
| Tools and equipment for painting and wallpapering | 1.88 | 1.75 | 1.77 | 1.80 |
| Plumbing supplies and equipment | 5.65 | 7.65 | 5.96 | 6.42 |
| Electrical supplies, heating and cooling equipment | 3.76 | 3.44 | 7.13 | 4.78 |
| Materials for hard surface flooring, repair and replac | 1.85 | 2.17 | 3.13 | 2.38 |
| Materials and equipment for roof and gutters | 5.18 | 6.61 | 6.20 | 6.00 |
| Materials for plaster, panel, siding, wind, doors, screens, awn | 11.08 | 10.86 | 7.29 | 9.74 |
| Materials for patio, walk, fence, drive, mason, brick, stucco work | 2.12 | 0.55 | 0.67 | 1.11 |
| Materials for landscaping maintenance | 2.52 | 1.77 | 1.15 | 1.81 |
| Miscellaneous supplies and equipment | 13.89 | 18.11 | 14.08 | 15.36 |
| Material for insulation, other maint. and repair | 7.87 | 12.55 | 7.84 | 9.42 |
| Materials to finish base, remodel rooms or build patios, walks, etc | 6.02 | 5.56 | 6.24 | 5.94 |

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

[Pre-published Data for All Consumer Units Nationwide*]

| | Total complete reporting | | | |
|---|--------------------------|----------|----------|----------|
| | 1988 | 1991 | 1992 | Average |
| Property management and security | 0.74 | 13.44 | 20.12 | 11.43 |
| Property management | 0.64 | 8.61 | 13.24 | 7.50 |
| Management and upkeep services for security | 0.10 | 4.84 | 6.88 | 3.94 |
| Parking | 0.04 | 0.70 | NA | 0.37 |
| Rented dwellings | 1,469.41 | 1,609.43 | 1,787.19 | 1,622.01 |
| Rent | 1,428.30 | 1,538.23 | 1,714.30 | 1,560.28 |
| Rent as pay | 17.34 | 44.87 | 37.09 | 33.10 |
| Maintenance, insurance and other expenses | 23.76 | 26.33 | 35.80 | 28.63 |
| Tenant's insurance | 8.68 | 9.76 | 9.16 | 9.20 |
| Maintenance and repair services | 9.01 | 9.96 | 11.88 | 10.28 |
| Repair or maintenance services | 8.62 | 9.49 | 11.52 | 9.88 |
| Repair and replacement of hard surface flooring | 0.36 | 0.38 | 0.29 | 0.34 |
| Repair of built-in appliances | 0.03 | 0.08 | 0.07 | 0.06 |
| Maintenance and repair commodities | 6.07 | 6.61 | 14.76 | 9.15 |
| Paint, wallpaper, and supplies | 1.19 | 2.07 | 1.70 | 1.65 |
| Tools and equipment for painting and wallpapering | 0.13 | 0.22 | 0.18 | 0.18 |
| Materials for plastering, panels, roofing, gutters, etc | 0.68 | 0.43 | 2.86 | 1.32 |
| Materials for patio, walk, fence, drive., masonry, brick and stucco work | 0.02 | 0.02 | 0.04 | 0.03 |
| Plumbing supplies and equipment | 0.38 | 0.25 | 0.55 | 0.39 |
| Electrical supplies, heating and cooling equipment | 0.92 | 0.34 | 0.26 | 0.51 |
| Miscellaneous supplies and equipment | 1.84 | 2.17 | 7.71 | 3.91 |
| Material for insulation, other maintenance and repair | 0.58 | 0.82 | 1.51 | 0.97 |
| Termite and pest control (capital improvement) | 0.00 | NA | NA | 0.00 |
| Materials for additions, finishing base., remodeling rooms | 1.08 | 1.34 | 5.90 | 2.77 |
| Construction materials for jobs not started | 0.18 | 0.01 | 0.30 | 0.16 |
| Material for hard surface flooring | 0.14 | 0.59 | 0.90 | 0.54 |
| Material for landscape maintenance | 0.76 | 0.53 | 0.55 | 0.61 |
| Other lodging | 446.79 | 319.35 | 337.35 | 367.83 |
| Owned vacation homes | 78.26 | 92.13 | 115.29 | 95.23 |
| Mortgage interest and charges | NA | 39.20 | 54.55 | 46.88 |
| Mortgage interest | 48.65 | 38.93 | 50.60 | 46.06 |
| Interest paid, home equity loan | NA | 0.02 | 1.06 | 0.54 |
| Interest paid, home equity line of credit | NA | 0.26 | 2.88 | 1.57 |
| Prepayment penalty charge | 0.00 | NA | NA | 0.00 |
| Property taxes | 16.90 | 37.77 | 42.04 | 32.24 |
| Maintenance, insurance, and other expenses | 12.71 | 15.17 | 18.70 | 15.53 |
| Homeowners and related insurance | 3.07 | 3.79 | 4.10 | 3.65 |
| Homeowners insurance | 3.04 | 3.65 | 3.86 | 3.52 |
| Fine and extended coverage | 0.03 | 0.14 | 0.24 | 0.14 |
| Ground rent | 3.33 | 2.32 | 1.75 | 2.47 |
| Maintenance and repair services | 5.52 | 5.25 | 7.53 | 6.10 |
| Repair and remodeling services | 5.52 | 5.14 | 7.39 | 6.02 |
| Repair and replacement of hard surface flooring | 0.00 | 0.11 | 0.15 | 0.09 |
| Maintenance and repair commodities | 0.39 | 0.53 | 1.97 | 0.96 |
| Paints, wallpaper, supplies | 0.08 | 0.15 | 1.31 | 0.51 |
| Tools and equipment for painting and wallpapering | 0.01 | 0.02 | 0.14 | 0.06 |
| Materials for plaster., panel., roof., gutters, downspouts, sid., wind., door | 0.05 | 0.05 | 0.07 | 0.06 |
| Material for patio, walk, fence, drive, masonry, brick, stucco | 0.00 | 0.00 | 0.01 | 0.00 |
| Plumbing supplies and equipment | 0.02 | 0.05 | 0.32 | 0.13 |
| Electrical supplies, heating and cooling equipment | 0.01 | 0.09 | 0.03 | 0.04 |
| Miscellaneous supplies and equipment | 0.01 | 0.12 | 0.09 | 0.07 |
| Material for insulation, other maintenance and repair | 0.01 | 0.04 | 0.09 | 0.05 |
| Material for finishing basements and remodeling rooms | 0.00 | 0.08 | NA | 0.04 |
| Materials for hard surface flooring | 0.20 | NA | NA | 0.20 |
| Materials for landscaping maintenance | 0.00 | 0.06 | NA | 0.03 |
| Property management and security | 0.40 | 3.19 | 3.35 | 2.31 |
| Property management | 0.40 | 1.96 | 2.25 | 1.54 |
| Management and upkeep services for security | 0.00 | 1.23 | 1.10 | 0.78 |
| Parking | 0.00 | 0.09 | NA | 0.05 |
| Housing while attending school | 35.48 | 59.66 | 54.71 | 49.95 |
| Lodging on out-of-town trips | 178.58 | 167.56 | 167.34 | 171.16 |
| Utilities, fuels, and public services | 1,726.29 | 1,961.13 | 1,962.49 | 1,883.30 |
| Natural gas | 232.22 | 240.89 | 246.97 | 240.03 |
| Utility—natural gas (renter) | 50.85 | 59.96 | 55.98 | 52.60 |
| Utility—natural gas (owned home) | 180.07 | 189.11 | 189.86 | 186.35 |
| Utility—natural gas (owned vacation) | 1.22 | 0.82 | 1.07 | 1.04 |
| Utility—natural gas (rented vacation) | 0.08 | NA | 0.06 | 0.07 |

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

[Pre-published Data for All Consumer Units Nationwide*]

| | Total complete reporting | | | |
|---|--------------------------|--------|--------|---------|
| | 1988 | 1991 | 1992 | Average |
| Electricity | 700.08 | 791.57 | 770.65 | 754.10 |
| Electricity (renter) | 169.94 | 189.36 | 201.59 | 186.96 |
| Electricity (owned home) | 524.87 | 595.84 | 562.26 | 560.99 |
| Electricity (owned vacation) | 5.03 | 6.00 | 6.59 | 5.87 |
| Electricity (rented vacation) | 0.25 | 0.37 | 0.20 | 0.27 |
| Fuel oil and other fuels | 94.02 | 103.30 | 93.93 | 97.08 |
| Fuel oil | 55.60 | 62.83 | 55.61 | 58.01 |
| Fuel oil (renter) | 5.21 | 5.61 | 7.00 | 5.94 |
| Fuel oil (owned home) | 49.96 | 56.67 | 48.25 | 51.63 |
| Fuel oil (owned vacation) | 0.38 | 0.51 | 0.36 | 0.42 |
| Fuel oil (rented vacation) | 0.06 | 0.04 | NA | 0.05 |
| Coal | 3.50 | 4.66 | 2.50 | 3.55 |
| Coal (renter) | 0.55 | 0.26 | 0.05 | 0.29 |
| Coal (owned home) | 2.95 | 4.38 | 2.44 | 3.26 |
| Coal (owned vacation) | 0.00 | 0.02 | 0.02 | 0.01 |
| Coal (rented vacation) | 0.00 | NA | NA | 0.00 |
| Bottled gas | 24.48 | 27.47 | 27.18 | 26.38 |
| Gas, btld/tank (renter) | 3.78 | 4.19 | 4.79 | 4.25 |
| Gas, btld/tank (owned home) | 18.58 | 21.14 | 20.75 | 20.16 |
| Gas, btld/tank (owned vacation) | 2.12 | 2.11 | 1.64 | 1.96 |
| Gas, btld/tank (rented vacation) | 0.00 | 0.02 | NA | 0.01 |
| Wood and other fuels | 10.43 | 8.35 | 8.64 | 9.14 |
| Wood/other fuels (renter) | 1.31 | 1.37 | 1.59 | 1.42 |
| Wood/other fuels (owned home) | 9.05 | 6.92 | 6.71 | 7.56 |
| Wood/other fuels (owned vacation) | 0.06 | 0.05 | 0.34 | 0.15 |
| Wood/other fuels (rented vacation) | 0.00 | NA | NA | 0.00 |
| Telephone services | 528.79 | 608.50 | 619.87 | 585.72 |
| Telephone (old) | NA | 48.22 | 0.00 | 24.11 |
| Telephone services in home city, excluding mobile car phones | NA | 560.28 | 619.87 | 590.08 |
| Telephone services for mobile car phones | NA | NA | NA | NA |
| Water and other public services | 171.19 | 216.87 | 231.08 | 206.38 |
| Water and sewerage maintenance | 131.02 | 159.33 | 160.22 | 150.19 |
| Water/sewer maint. (renter) | 18.53 | 22.04 | 24.38 | 21.65 |
| Water/sewer maint. (owned home) | 111.57 | 136.19 | 133.69 | 127.15 |
| Water/sewer maint. (owned vacation) | 0.83 | 1.09 | 2.10 | 1.34 |
| Water/sewer maint. (rented vacation) | 0.09 | 0.01 | 0.05 | 0.05 |
| Trash and garbage collection | 38.67 | 55.90 | 69.38 | 54.65 |
| Trash/garb. coll. (renter) | 5.28 | 7.26 | 7.37 | 6.64 |
| Trash/garb. coll. (owned home) | 33.31 | 47.64 | 59.92 | 46.96 |
| Trash/garb. coll. (owned vacation) | 0.08 | 1.00 | 2.09 | 1.06 |
| Trash/garb. coll. (rented vacation) | 0.00 | NA | 0.01 | 0.01 |
| Septic tank cleaning | 1.50 | 1.65 | 1.47 | 1.54 |
| Septic tank clean. (renter) | 0.01 | 0.07 | 0.11 | 0.06 |
| Septic tank clean. (owned home) | 1.48 | 1.57 | 1.29 | 1.45 |
| Septic tank clean. (owned vacation) | 0.00 | 0.01 | 0.07 | 0.03 |
| Septic tank clean. (rented vacation) | 0.00 | NA | NA | 0.00 |
| Household operations | 387.45 | 451.97 | 487.20 | 442.21 |
| Personal services | 176.53 | 224.86 | 253.05 | 218.15 |
| Babysitting | 74.62 | 83.78 | 85.92 | 81.44 |
| Care for elderly, invalids, handicapped, etc | 11.66 | 26.56 | 43.92 | 27.38 |
| Day-care centers, nursery, and preschools | 90.25 | 114.51 | 123.21 | 109.32 |
| Other household expenses | 210.92 | 227.11 | 234.15 | 224.06 |
| Household services | 67.76 | 77.46 | 71.70 | 72.31 |
| Gardening, lawn care services | 49.60 | 60.85 | 64.99 | 58.48 |
| Water softening service | 2.81 | 2.72 | 3.28 | 2.94 |
| Household laundry, dry cleaning, sent out (nonclothing) not coin operated | 1.63 | 2.21 | 2.32 | 2.05 |
| Coin-operated household and dry cleaning (nonclothing) | 4.78 | 4.91 | 5.58 | 5.09 |
| Other home services | 17.86 | 16.79 | 18.38 | 17.68 |
| Termite/pest control products | 0.20 | 0.22 | 0.29 | 0.24 |
| Moving, storage, freight express | 26.46 | 22.73 | 24.37 | 24.52 |
| Appliance repair, including service center | 16.44 | 16.96 | 15.88 | 16.43 |
| Reupholstering, furniture repair | 13.85 | 11.51 | 18.56 | 14.64 |
| Repair/rental of lawn/garden equip., hand/power tools, other house. equip | 5.92 | 5.78 | 3.74 | 5.15 |
| Appliance rental | 2.08 | 1.28 | 1.86 | 1.74 |
| Rental of office equipment for nonbusiness use | 0.17 | 0.17 | 0.13 | 0.16 |
| Repair of miscellaneous household equipment and furnishings* .. | 0.48 | 2.34 | 1.89 | 1.57 |
| Repair of computer systems for nonbusiness use | 0.88 | 1.19 | 1.19 | 1.09 |

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

[Pre-published Data for All Consumer Units Nationwide*]

| | Total complete reporting | | | |
|---|--------------------------|----------|----------|----------|
| | 1988 | 1991 | 1992 | Average |
| Rental/installation of dishwashers, range hoods, and garbage disposals | 0.00 | NA | NA | 0.00 |
| Housekeeping supplies* | 382.82 | 451.34 | 462.61 | 432.26 |
| Laundry and cleaning supplies* | 106.44 | 123.66 | 123.97 | 118.02 |
| Soaps and detergents* | 62.10 | 73.49 | 70.41 | 68.67 |
| Other laundry cleaning products* | 44.33 | 50.17 | 53.56 | 49.35 |
| Other household products* | 157.48 | 197.81 | 211.79 | 189.03 |
| Cleansing and toilet tissue, paper towels and napkins* | 52.12 | 62.60 | 60.52 | 58.41 |
| Miscellaneous household products* | 67.89 | 91.22 | 94.75 | 84.62 |
| Lawn and garden supplies* | 37.47 | 44.00 | 56.52 | 46.00 |
| Postage and stationery* | 118.89 | 129.87 | 126.85 | 125.20 |
| Stationery, stationery supplies, giftwraps* | 54.40 | 66.09 | 62.59 | 61.03 |
| Postage* | 64.49 | 63.78 | 64.26 | 64.18 |
| Household furnishings and equipment | 1,102.32 | 1,252.41 | 1,184.33 | 1,179.69 |
| Household textiles | 97.11 | 107.35 | 94.56 | 99.67 |
| Bathroom linens* | 13.69 | 24.61 | 15.62 | 17.97 |
| Bedroom linens* | 38.11 | 39.34 | 43.17 | 40.21 |
| Kitchen and dining room linens* | 5.74 | 4.76 | 7.84 | 6.11 |
| Curtains and draperies | 26.56 | 18.09 | 19.11 | 21.25 |
| Slipcovers, decorative pillows | 1.64 | 1.36 | 1.42 | 1.47 |
| Sewing material for slipcovers, curtains, other sewing matter, for the home | 10.32 | 18.17 | 6.54 | 11.68 |
| Other linens | 1.05 | 1.04 | 0.86 | 0.98 |
| Furniture | 319.44 | 297.24 | 316.15 | 310.94 |
| Mattress and springs | 41.86 | 35.82 | 38.97 | 38.88 |
| Other bedroom furniture | 39.75 | 46.24 | 57.57 | 47.85 |
| Sofas | 65.44 | 65.48 | 70.67 | 67.20 |
| Living room chairs | 35.91 | 34.99 | 30.70 | 33.87 |
| Living room tables | 20.16 | 14.24 | 17.63 | 17.34 |
| Kitchen, dining room furniture | 58.64 | 46.11 | 42.37 | 49.04 |
| Infants' furniture | 7.01 | 7.58 | 6.74 | 7.11 |
| Outdoor furniture | 12.57 | 13.59 | 11.02 | 12.39 |
| Occasional furniture | 38.12 | 33.18 | 40.48 | 37.26 |
| Floor coverings | 70.23 | 128.97 | 61.08 | 86.76 |
| Wall-to-wall carpeting (renter) | 2.41 | 2.02 | 2.57 | 2.33 |
| Wall-to-wall carpet, installed (renter) | 1.73 | 1.56 | 2.05 | 1.78 |
| Wall-to-wall carpet, not installed carpet squares (renter) | 0.68 | 0.46 | 0.52 | 0.55 |
| Wall-to-wall carpet (replacement) (owned home) | 42.57 | 34.99 | 29.06 | 35.54 |
| Wall-to-wall carpet, not installed (replace.), carpet squares (owned home) | 3.04 | 2.91 | 1.89 | 2.61 |
| Wall-to-wall carpet, installed (replacement) (owned home) | 39.53 | 32.08 | 27.17 | 32.93 |
| Room size rugs and other floor covering, nonpermanent | 25.25 | 91.96 | 29.45 | 48.89 |
| Major appliances | 172.90 | 131.98 | 144.89 | 149.92 |
| Dishwashers (built-in), garbage disposals, range hood, (renter) | 0.24 | 0.98 | 0.16 | 0.46 |
| Dishwashers (built-in), garbage disposals, range hoods (owned home) | 10.05 | 9.54 | 7.21 | 8.93 |
| Refrigerators, freezers (renter) | 11.18 | 7.51 | 8.38 | 9.02 |
| Refrigerators, freezers (owned home) | 39.29 | 25.85 | 33.30 | 32.81 |
| Washing machines (renter) | 6.56 | 4.28 | 6.28 | 5.71 |
| Washing machines (owned home) | 17.96 | 17.22 | 15.85 | 17.01 |
| Clothes dryers (renter) | 4.18 | 2.34 | 3.35 | 3.29 |
| Clothes dryers (owned home) | 10.35 | 7.05 | 9.78 | 9.06 |
| Cooking stoves, ovens (renter) | 2.87 | 2.18 | 3.11 | 2.72 |
| Cooking stoves, ovens (owned home) | 19.55 | 13.20 | 14.81 | 15.85 |
| Microwave ovens (renter) | 4.47 | 2.09 | 3.09 | 3.22 |
| Microwave ovens (owned home) | 9.81 | 4.85 | 4.74 | 6.47 |
| Portable dishwasher (renter) | 0.31 | 0.14 | 0.11 | 0.19 |
| Portable dishwasher (owned home) | 1.33 | 0.24 | 1.15 | 0.91 |
| Window air conditioners (renter) | 2.43 | 1.12 | 1.18 | 1.58 |
| Window air conditioners (owned home) | 8.23 | 7.61 | 3.31 | 6.38 |
| Electric floor cleaning equipment | 14.62 | 15.03 | 13.63 | 14.43 |
| Sewing machines | 6.08 | 5.19 | 5.15 | 5.47 |
| Miscellaneous household appliances* | 3.39 | 5.56 | 10.29 | 6.41 |
| Small appliances, miscellaneous housewares | 60.51 | 83.38 | 86.46 | 76.78 |
| Housewares | 39.14 | 57.82 | 62.47 | 53.14 |
| Plastic dinnerware | 1.83 | 1.79 | 1.61 | 1.74 |
| China and other dinnerware | 10.31 | 11.56 | 11.60 | 11.16 |
| Flatware | 3.44 | 4.07 | 3.97 | 3.83 |
| Glassware* | 9.79 | 7.08 | 13.59 | 10.15 |

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

[Pre-published Data for All Consumer Units Nationwide*]

| | Total complete reporting | | | |
|---|--------------------------|----------|----------|----------|
| | 1988 | 1991 | 1992 | Average |
| Silver serving pieces* | 0.27 | 3.83 | 1.35 | 1.82 |
| Other serving pieces | 1.36 | 1.78 | 1.59 | 1.58 |
| Nonelectric cookware* | 12.14 | 11.67 | 11.66 | 11.82 |
| Tableware, nonelectric kitchenware* | NA | 16.02 | 17.08 | 16.55 |
| Small appliances | 21.37 | 25.56 | 23.99 | 23.64 |
| Small electric kitchen appliances | 14.17 | 18.05 | 18.75 | 16.99 |
| Portable heating and cooling equipment | 7.20 | 7.52 | 5.23 | 6.65 |
| Miscellaneous household equipment | 382.11 | 503.48 | 481.19 | 455.59 |
| Window coverings | 13.72 | 12.79 | 17.37 | 14.63 |
| Infants' equipment* | 3.77 | 10.62 | 5.52 | 6.64 |
| Laundry and cleaning equip* | 8.52 | 9.19 | 10.99 | 9.57 |
| Outdoor equipment | 4.73 | 6.20 | 4.83 | 5.25 |
| Clocks | 5.46 | 4.45 | 3.38 | 4.43 |
| Lamps and lighting fixtures* | 28.40 | 22.80 | 26.10 | 25.77 |
| Other household decorative items* | 80.30 | 107.69 | 111.16 | 99.72 |
| Telephones and accessories* | 7.25 | 62.21 | 20.55 | 30.00 |
| Lawn and garden equipment | 49.12 | 39.58 | 43.15 | 43.95 |
| Power tools | 14.39 | 13.25 | 16.15 | 14.60 |
| Small miscellaneous furnishings* | 3.39 | 5.23 | 1.15 | 3.26 |
| Hand tools* | 13.67 | 11.71 | 14.07 | 13.15 |
| Indoor plants, fresh flowers* | 41.42 | 57.80 | 53.49 | 50.90 |
| Closet and storage items* | 4.62 | 6.99 | 12.21 | 7.94 |
| Rental of furniture | 3.20 | 3.36 | 3.67 | 3.35 |
| Luggage | 8.72 | 7.49 | 7.04 | 7.75 |
| Computers and computer hardware nonbusiness use | 39.66 | 63.64 | 63.66 | 55.72 |
| Computer software and accessories for nonbusiness use | 7.36 | 8.69 | 9.48 | 8.51 |
| Telephone answering devices | 4.23 | 5.00 | 4.64 | 4.62 |
| Calculators | 1.99 | 2.56 | 1.57 | 2.04 |
| Business equipment for home use | 6.20 | 5.02 | 4.23 | 5.15 |
| Other hardware* | 6.95 | 11.83 | 13.74 | 10.84 |
| Smoke alarms (owned home) | 0.54 | 0.38 | 0.47 | 0.46 |
| Smoke alarms (renter) | 0.15 | 0.09 | 0.06 | 0.10 |
| Smoke alarms (owned vacation) | 0.00 | NA | NA | 0.00 |
| Other household appliances (owned home) | 4.25 | 4.63 | 4.40 | 4.43 |
| Other household appliances (renter) | 1.35 | 0.87 | 0.99 | 1.07 |
| Miscellaneous household equipment and parts* | 18.73 | 19.42 | 27.08 | 21.74 |
| Apparel and services | 1,537.27 | 1,801.23 | 1,732.90 | 1,690.47 |
| Men and boys | 400.67 | 448.88 | 436.86 | 428.80 |
| Men, 16 and over | 318.80 | 357.81 | 353.05 | 343.22 |
| Men's suits | 41.20 | 39.20 | 43.98 | 41.46 |
| Men's sportcoats, tailored jackets | 15.57 | 13.84 | 12.04 | 13.82 |
| Men's coats and jackets* | 29.30 | 30.48 | 26.12 | 28.63 |
| Men's underwear* | 9.72 | 12.26 | 14.13 | 12.04 |
| Men's hosiery* | 10.34 | 12.60 | 13.73 | 12.22 |
| Men's nightwear* | 2.89 | 6.24 | 5.84 | 4.99 |
| Men's accessories* | 22.88 | 34.42 | 33.64 | 30.31 |
| Men's sweaters and vests | 17.65 | 13.47 | 13.11 | 14.74 |
| Men's active sportswear | 12.10 | 12.15 | 11.96 | 12.07 |
| Men's shirts* | 74.17 | 87.10 | 87.25 | 82.84 |
| Men's pants* | 70.76 | 77.09 | 70.18 | 72.68 |
| Men's shorts, shorts sets* | 8.29 | 13.53 | 16.40 | 12.74 |
| Men's uniforms | 3.16 | 5.00 | 3.70 | 3.95 |
| Men's costumes | 0.77 | 0.42 | 0.98 | 0.72 |
| Boys 2 to 15 | 81.86 | 91.07 | 83.82 | 85.58 |
| Boys' coats and jackets* | 9.48 | 4.36 | 5.73 | 6.52 |
| Boys' sweaters | 3.73 | 3.09 | 2.70 | 3.17 |
| Boys' shirts* | 20.55 | 21.80 | 19.50 | 20.62 |
| Boys' underwear* | 1.55 | 4.96 | 4.89 | 3.80 |
| Boys' nightwear* | 2.79 | 2.21 | 2.83 | 2.61 |
| Boys' hosiery* | 3.99 | 4.97 | 4.26 | 4.41 |
| Boys' accessories* | 2.77 | 4.58 | 5.19 | 4.18 |
| Boys' suits, sportcoats, vests* | 3.00 | 0.51 | 2.13 | 1.88 |
| Boys' pants* | 24.70 | 24.72 | 19.41 | 22.94 |
| Boys' shorts, shorts sets* | 3.91 | 11.51 | 9.03 | 8.15 |
| Boys' uniforms, active sportswear | 5.10 | 7.43 | 7.30 | 6.61 |
| Boys' costumes | 0.29 | 0.93 | 0.85 | 0.69 |
| Women and girls | 608.90 | 724.73 | 703.40 | 679.01 |
| Women, 16 and over | 509.83 | 624.19 | 607.23 | 580.42 |
| Women's coats and jackets* | 33.49 | 40.55 | 58.80 | 44.28 |

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

[Pre-published Data for All Consumer Units Nationwide*]

| | Total complete reporting | | | |
|--|--------------------------|----------|----------|----------|
| | 1988 | 1991 | 1992 | Average |
| Women's dresses * | 83.27 | 118.10 | 89.96 | 97.11 |
| Women's sportcoats, tailored jackets * | 0.84 | 6.02 | 3.90 | 3.59 |
| Women's vests and sweaters * | 36.74 | 46.00 | 40.43 | 41.06 |
| Women's shirts, tops, blouses * | 85.55 | 114.03 | 106.20 | 101.93 |
| Women's skirts * | 29.28 | 28.63 | 21.52 | 26.48 |
| Women's pants * | 66.85 | 69.35 | 79.18 | 71.79 |
| Women's shorts, shorts sets * | 14.23 | 20.40 | 23.33 | 19.32 |
| Women's active sportwear * | 23.13 | 28.54 | 32.91 | 28.19 |
| Women's sleepwear * | 22.57 | 20.98 | 25.33 | 22.96 |
| Women's undergarments * | 24.38 | 27.53 | 33.13 | 28.35 |
| Women's hosiery | 25.85 | 27.13 | 25.01 | 26.00 |
| Women's suits | 28.04 | 33.54 | 30.71 | 30.76 |
| Women's accessories * | 34.46 | 38.59 | 33.98 | 35.68 |
| Women's uniforms * | 1.15 | 1.47 | 1.82 | 1.48 |
| Women's costumes | 0.00 | 3.34 | 1.01 | 1.45 |
| Girls, 2 to 15 | 99.08 | 100.53 | 96.17 | 98.59 |
| Girls' coats and jackets | 7.95 | 6.71 | 7.66 | 7.44 |
| Girls' dresses, suits | 12.02 | 13.87 | 13.23 | 13.04 |
| Girls' shirts, blouses, sweaters * | 30.19 | 23.20 | 22.42 | 25.27 |
| Girls' shirts and pants | 16.37 | 15.56 | 14.87 | 15.60 |
| Girls' shorts, shorts sets | 6.41 | 8.41 | 9.83 | 8.22 |
| Girls' active sportwear * | 9.32 | 10.66 | 8.41 | 9.46 |
| Girls' underwear and sleepwear | 5.92 | 6.16 | 6.26 | 6.11 |
| Girls' hosiery * | 4.88 | 6.09 | 5.05 | 5.34 |
| Girls' accessories * | 4.08 | 5.49 | 4.50 | 4.69 |
| Girls' uniforms | 1.46 | 2.26 | 1.86 | 1.86 |
| Girls' costumes | NA | 2.12 | 2.08 | 2.10 |
| Children under 2 | 63.60 | 85.67 | 80.39 | 76.55 |
| Infant coat, jacket, snowsuit | 3.17 | 2.99 | 3.25 | 3.14 |
| Infant dresses, outerwear | 14.98 | 17.87 | 20.75 | 17.87 |
| Infant underwear * | 36.68 | 51.00 | 46.85 | 44.84 |
| Infant nightwear, loungewear | 3.19 | 3.11 | 4.26 | 3.52 |
| Infant accessories | 3.06 | 5.15 | 5.28 | 4.50 |
| Infant hosiery | 0.41 | 0.10 | NA | 0.10 |
| Footwear * | 204.13 | 258.04 | 243.05 | 235.07 |
| Men's footwear * | 62.95 | 72.47 | 73.53 | 69.65 |
| Boys' footwear * | 18.19 | 29.42 | 31.65 | 26.42 |
| Women's footwear * | 104.54 | 128.82 | 115.47 | 116.28 |
| Girls' footwear * | 18.46 | 27.33 | 22.41 | 22.73 |
| Other apparel products and services | 259.97 | 283.91 | 269.19 | 271.02 |
| Material for making clothes | 8.12 | 9.10 | 8.58 | 8.60 |
| Sewing patterns and notions | 2.15 | 3.00 | 2.56 | 2.57 |
| Watches | 21.65 | 20.45 | 20.47 | 20.86 |
| Jewelry | 110.35 | 121.45 | 108.73 | 113.51 |
| Shoe repair and other shoe service | 3.46 | 4.27 | 3.47 | 3.73 |
| Coin-operated apparel laundry and dry cleaning | 34.25 | 37.63 | 38.61 | 36.83 |
| Apparel alteration and repair | 6.05 | 6.23 | 6.02 | 6.10 |
| Clothing rental | 4.77 | 4.02 | 3.56 | 4.12 |
| Watch and jewelry repair | 5.72 | 6.94 | 5.54 | 6.07 |
| Apparel laundry and dry cleaning not coin operated | 62.72 | 69.99 | 70.94 | 67.88 |
| Clothing storage | 0.75 | 0.83 | 0.71 | 0.76 |
| Transportation | 5,140.21 | 5,235.41 | 5,232.14 | 5,202.59 |
| Vehicle purchases (net outlay) | 2,388.19 | 2,154.04 | 2,167.03 | 2,236.42 |
| Cars and trucks, new | 1,391.73 | 1,072.55 | 1,095.97 | 1,186.75 |
| New cars | 991.60 | 749.65 | 749.56 | 830.27 |
| New trucks | 400.13 | 322.90 | 346.42 | 356.48 |
| Car and trucks, used | 971.12 | 1,060.67 | 1,033.39 | 1,021.73 |
| Used cars | 754.27 | 742.29 | 737.98 | 744.85 |
| Used trucks | 216.85 | 318.39 | 295.42 | 276.89 |
| Other vehicles | 25.34 | 20.82 | 37.66 | 27.94 |
| New motorcycles | 5.21 | 2.87 | 18.06 | 8.71 |
| New aircraft | 0.00 | NA | NA | 0.00 |
| Used motorcycles | 15.86 | 17.95 | 9.04 | 14.28 |
| Used aircraft | 4.27 | NA | 10.57 | 7.42 |
| Gasoline and motor oil | 933.90 | 998.10 | 972.68 | 968.23 |
| Gasoline | 812.03 | 884.83 | 868.13 | 855.00 |
| Diesel fuel | 12.01 | 9.23 | 9.86 | 10.37 |
| Gasoline on out-of-town trips | 96.47 | 91.98 | 82.43 | 90.29 |
| Gasahol * | 0.00 | NA | NA | 0.00 |

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

[Pre-published Data for All Consumer Units Nationwide*]

| | Total complete reporting | | | |
|---|--------------------------|----------|----------|----------|
| | 1988 | 1991 | 1992 | Average |
| Motor oil | 12.55 | 11.31 | 11.44 | 11.77 |
| Motor oil on out-of-town trips | 0.85 | 0.74 | 0.83 | 0.81 |
| Other vehicle expenses | 1,552.56 | 1,775.67 | 1,805.62 | 1,711.28 |
| Vehicle finance charges | 284.70 | 280.20 | 258.96 | 274.62 |
| Automobile finance charges | 196.25 | 190.05 | 169.13 | 185.14 |
| Truck finance charges | 71.94 | 75.90 | 71.72 | 73.19 |
| Motorcycle and plane finance charges | 1.67 | 0.50 | 1.93 | 1.37 |
| Other vehicle finance charges | 14.85 | 13.76 | 16.18 | 14.93 |
| Maintenance and repairs | 568.66 | 641.71 | 627.51 | 612.63 |
| Coolant, additives, brake, transmission fluids | 7.15 | 6.94 | 6.77 | 6.95 |
| Tires—purchased, replaced, installed | 86.22 | 85.76 | 92.70 | 88.23 |
| Parts, equipment, and accessories * | 86.80 | 100.00 | 75.63 | 87.48 |
| Vehicle products * | 3.92 | 3.19 | 3.14 | 3.42 |
| Misc. auto repair, servicing * | 17.18 | 22.31 | 20.13 | 19.87 |
| Body work and painting | 34.71 | 30.35 | 32.21 | 32.42 |
| Clutch, transmission repair | 34.54 | 35.98 | 34.71 | 35.08 |
| Drive shaft and rear-end repair | 7.58 | 6.97 | 7.96 | 7.50 |
| Brake work | 33.05 | 42.57 | 43.87 | 39.83 |
| Repair to steering or front-end | 11.64 | 12.69 | 15.62 | 13.32 |
| Repair to engine cooling system | 22.87 | 24.02 | 24.59 | 23.83 |
| Motor tune-up | 40.07 | 46.97 | 46.95 | 44.66 |
| Lube, oil change, and oil filters | 24.67 | 33.01 | 35.54 | 31.07 |
| Front-end alignment, wheel balance | 9.30 | 11.64 | 12.40 | 11.11 |
| Shock absorber replacement | 6.01 | 9.13 | 8.25 | 7.80 |
| Brake adjustment | 4.75 | 6.83 | 5.13 | 5.57 |
| Gas tank repair, replacement * | 0.09 | 1.18 | 1.60 | 0.96 |
| Repair tires and other repair work | 29.23 | 33.15 | 33.63 | 32.00 |
| Exhaust system repair | 14.55 | 18.36 | 18.29 | 17.07 |
| Electrical system repair | 20.35 | 26.00 | 28.19 | 24.85 |
| Motor repair, replacement | 63.53 | 79.50 | 73.60 | 72.21 |
| Auto repair service policy | 8.54 | 5.18 | 6.60 | 6.77 |
| Vehicle insurance | 515.06 | 619.68 | 638.83 | 591.19 |
| Vehicle rental, leases, licenses, other charges | 184.14 | 234.08 | 280.31 | 232.84 |
| Leased and rented vehicles | 68.54 | 95.89 | 125.45 | 96.63 |
| Rented vehicles | NA | 33.77 | 32.93 | 33.35 |
| Auto rental | 44.36 | 12.42 | 8.36 | 21.71 |
| Auto rental, out-of-town trips | 6.78 | 15.41 | 16.16 | 12.78 |
| Truck rental | 12.51 | 2.10 | 2.71 | 5.77 |
| Truck rental, out-of-town trips | 3.99 | 2.49 | 5.20 | 3.89 |
| Motorcycle rental | 0.00 | NA | NA | 0.00 |
| Aircraft rental | 0.47 | 0.27 | 0.24 | 0.33 |
| Motorcycle rental, out-of-town trips | 0.04 | 0.50 | 0.07 | 0.20 |
| Aircraft rental, out-of-town trips | 0.40 | 0.58 | 0.20 | 0.39 |
| Leased vehicles | NA | 62.11 | 92.52 | 77.32 |
| Car lease payments | NA | 47.74 | 69.08 | 58.41 |
| Cash downpayment (car lease) | NA | 2.12 | 8.22 | 5.17 |
| Termination fee (car lease) | NA | 0.16 | 0.14 | 0.15 |
| Truck lease payments | NA | 11.01 | 12.47 | 11.74 |
| Cash downpayment (truck lease) | NA | 1.09 | 1.52 | 1.31 |
| Termination fee (truck lease) | NA | NA | 1.08 | 1.08 |
| State and local registration | 67.04 | 75.17 | 87.09 | 76.43 |
| Driver's license | 6.59 | 7.27 | 7.41 | 7.09 |
| Vehicle inspection | 6.33 | 8.31 | 9.03 | 7.89 |
| Parking fees | 20.50 | 23.86 | 23.01 | 22.46 |
| Parking fees (old) | NA | 1.34 | 0.00 | 0.67 |
| Parking fees in home city, excluding residence | NA | 19.97 | 20.52 | 20.25 |
| Parking fees, out-of-town trips | NA | 2.54 | 2.49 | 2.52 |
| Tolls * | 5.96 | 8.71 | 10.98 | 8.55 |
| Tolls on out-of-town trips | 4.12 | 4.51 | 4.18 | 4.27 |
| Towing charges | 5.05 | 4.89 | 5.02 | 4.99 |
| Automobile service clubs | NA | 5.48 | 8.14 | 6.81 |
| Public transportation | 265.56 | 307.60 | 286.82 | 286.66 |
| Airline fares | 176.01 | 183.39 | 173.89 | 177.76 |
| Intercity bus fares | 14.30 | 7.84 | 10.90 | 11.01 |
| Intracity mass transit fares | 41.07 | 54.01 | 48.57 | 47.88 |
| Local trans. on out-of-town trips | 0.54 | 3.34 | 8.74 | 4.21 |
| Taxi fares on trips | 4.86 | 17.17 | 5.14 | 9.06 |
| Taxi fares | 5.89 | 6.78 | 6.46 | 6.38 |
| Intercity train fares | 9.04 | 14.66 | 17.38 | 13.69 |

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

[Pre-published Data for All Consumer Units Nationwide*]

| | Total complete reporting | | | |
|---|--------------------------|----------|----------|----------|
| | 1988 | 1991 | 1992 | Average |
| Ship fares | 13.00 | 19.63 | 14.54 | 15.72 |
| School bus | 0.86 | 0.77 | 1.21 | 0.95 |
| Health care | 1,282.43 | 1,563.01 | 1,653.66 | 1,499.70 |
| Health insurance | 473.36 | 652.12 | 727.65 | 617.71 |
| Commercial health insurance | 165.28 | 213.85 | 232.16 | 203.76 |
| Blue Cross, Blue Shield | 116.52 | 148.51 | 173.35 | 146.13 |
| Health maintenance plans (HMO's) | 48.48 | 95.76 | 90.57 | 78.27 |
| Medicare payments | 78.60 | 101.70 | 111.33 | 97.21 |
| Commercial medicare supplements | 64.48 | 92.29 | 120.24 | 92.34 |
| Medical services | 512.73 | 561.20 | 546.03 | 539.99 |
| Physician's services | 149.19 | 179.39 | 170.75 | 166.44 |
| Dental services | 150.89 | 179.38 | 174.32 | 168.20 |
| Eyecare services | 22.70 | 25.60 | 29.20 | 25.83 |
| Nursing, therapy, and misc. medical services (old) | 4.21 | 0.44 | NA | 2.33 |
| Service by professionals other than physician | 22.62 | 29.39 | 32.66 | 28.22 |
| Lab tests, x-rays | 26.78 | 25.91 | 31.35 | 28.01 |
| Hospital room | 54.96 | 36.47 | 37.42 | 42.95 |
| Hospital service other than room | 26.61 | 53.30 | 44.63 | 41.51 |
| Medical care in retirement community | NA | NA | NA | NA |
| Care in convalescent or nursing home | 40.86 | 21.05 | 13.48 | 25.13 |
| Repair of medical equipment* | 0.05 | NA | NA | 0.05 |
| Other medical care services | 13.86 | 8.07 | 12.24 | 11.39 |
| Drugs | 225.28 | 258.20 | 284.99 | 256.16 |
| Nonprescription drugs* | 65.79 | 73.86 | 80.16 | 73.27 |
| Prescription drugs | 159.49 | 184.34 | 204.83 | 182.89 |
| Medical supplies | 71.06 | 91.49 | 94.98 | 85.84 |
| Eyeglasses and contact lenses | 45.18 | 59.02 | 57.35 | 53.85 |
| Hearing aids* | .0. | 3.50 | 7.13 | 3.54 |
| Topicals and dressings* | 14.40 | 21.63 | 24.32 | 20.12 |
| Medical equipment for general use | 5.29 | 2.32 | 2.25 | 3.29 |
| Supportive and convalescent medical equipment | 5.70 | 3.48 | 2.85 | 4.01 |
| Rental of medical equipment | 0.50 | 0.35 | 0.35 | .040 |
| Rental of supportive, convalescent medical equipment | NA | 1.19 | 0.74 | 0.97 |
| Entertainment | 1,348.90 | 1,523.49 | 1,525.52 | 1,465.97 |
| Fees and admissions | 351.99 | 384.49 | 375.11 | 370.53 |
| Recreation expenses, out-of-town trips | 17.85 | 16.61 | 15.32 | 16.59 |
| Club membership dues and fees (old) | 76.68 | 24.30 | NA | 50.49 |
| Social, recreation, civic club membership | NA | 59.85 | 85.24 | 72.55 |
| Fees for participation sports | 46.90 | 69.06 | 61.15 | 59.04 |
| Participation sports, out-of-town trips | 18.96 | 20.12 | 21.17 | 20.08 |
| Movie, theater, opera, ballet | 61.08 | 66.54 | 64.92 | 64.18 |
| Movie, other admissions, out-of-town trips | 25.91 | 19.72 | 27.20 | 24.28 |
| Admission to sporting events | 19.63 | 20.69 | 22.94 | 21.09 |
| Admission to sports events, out-of-town trips | 25.91 | 17.42 | 9.08 | 17.47 |
| Fees for recreational lessons | 41.23 | 53.57 | 52.76 | 49.19 |
| Other entertainment services, out-of-town trips | 17.85 | 16.61 | 15.32 | 16.59 |
| Television, radios, sound equipment | 422.50 | 476.38 | 493.86 | 464.25 |
| Televisions | 295.95 | 328.75 | 331.31 | 318.67 |
| Community antenna or cable tv | 137.94 | 180.20 | 188.40 | 168.85 |
| Black and white tv* | 2.84 | 1.81 | 3.06 | 2.57 |
| Color tv—console | 23.60 | 18.13 | 21.37 | 21.03 |
| Color tv—portable, table model | 43.50 | 44.32 | 41.51 | 43.11 |
| VCR's and video disc players | 47.70 | 40.40 | 31.41 | 39.84 |
| Video cassettes, tapes, and discs | 13.44 | 17.60 | 18.88 | 16.64 |
| Video game hardware and software | 14.88 | 15.04 | 16.25 | 15.39 |
| Repair of tv, radio, and sound equipment | 10.43 | 10.23 | 9.60 | 10.09 |
| Rental of televisions | 1.61 | 1.03 | 0.81 | 1.15 |
| Radios, sound equipment | 126.55 | 147.62 | 162.55 | 145.57 |
| Radios* | 4.84 | 10.24 | 10.71 | 8.60 |
| Phonographs* | 0.53 | 0.60 | 0.87 | 0.67 |
| Tape recorders and players* | 10.50 | 5.75 | 5.32 | 7.19 |
| Sound components and component systems | 28.64 | 30.53 | 35.56 | 31.58 |
| Miscellaneous sound equipment | 0.16 | 0.34 | 1.68 | 0.73 |
| Sound equipment accessories* | 4.29 | 3.22 | 4.28 | 3.93 |
| Compact disc, tape, record and video mail order clubs | 4.17 | 8.04 | 8.97 | 7.06 |
| Records, CDs, audio tapes, needles | 25.86 | 29.54 | 31.01 | 28.80 |
| Rental of VCR, radio, and sound equipment | 1.59 | 0.70 | 0.79 | 1.03 |
| Musical instruments and accessories | 20.58 | 16.03 | 20.45 | 19.02 |
| Rental and repair of musical instruments | 2.12 | 2.42 | 2.11 | 2.22 |

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

[Pre-published Data for All Consumer Units Nationwide*]

| | Total complete reporting | | | |
|---|--------------------------|--------|--------|---------|
| | 1988 | 1991 | 1992 | Average |
| Rental of video cassettes, tapes, films, and discs | 23.27 | 40.22 | 40.79 | 34.76 |
| Pets, toys, and playground equipment | 242.26 | 286.11 | 281.46 | 269.94 |
| Pets | 136.31 | 168.99 | 167.12 | 157.47 |
| Pet food* | 66.61 | 85.02 | 84.94 | 78.86 |
| Pet purchase, supplies, medicine | 25.23 | 23.73 | 24.72 | 24.56 |
| Pet services | 10.64 | 16.52 | 13.87 | 13.68 |
| Vet services | 33.84 | 43.72 | 43.58 | 40.38 |
| Toys, games, hobbies, and tricycles | 102.96 | 112.46 | 112.38 | 109.27 |
| Playground equipment | 2.98 | 4.66 | 1.96 | 3.20 |
| Other entertainment supplies, equipment, and services | 332.16 | 376.51 | 375.10 | 361.26 |
| Unmotored recreational vehicles | 24.02 | 41.05 | 33.20 | 23.76 |
| Boat without motor and boat trailers | 18.32 | 3.85 | 14.72 | 12.30 |
| Trailer and other attachable campers | 5.70 | 10.20 | 18.48 | 11.46 |
| Motorized recreational vehicles | 137.44 | 154.19 | 142.45 | 144.69 |
| Motorized camper coaches and other vehicles | 38.79 | 75.13 | 77.70 | 63.87 |
| Purchase of boat with motor | 98.65 | 79.05 | 64.75 | 80.82 |
| Rental of recreational vehicles | 2.33 | 3.71 | 1.90 | 2.65 |
| Rental noncamper trailer | 0.06 | 0.03 | 0.05 | 0.05 |
| Boat and trailer, out-of-town trips | 0.94 | 2.13 | 0.47 | 1.18 |
| Rental of campers and other vehicles on out-of-town trips (old) | 0.58 | NA | NA | 0.58 |
| Rental of campers on out-of-town trips | NA | 0.17 | 0.54 | 0.36 |
| Rental of other vehicles on out-of-town trips | NA | 1.09 | 0.40 | 0.75 |
| Rental of boat | 0.23 | 0.02 | 0.05 | 0.10 |
| Rental of campers, other r.v.'s | 0.52 | 0.27 | 0.39 | 0.39 |
| Outboard motors | 1.28 | 1.91 | 2.17 | 1.79 |
| Docking and landing fees | 5.33 | 4.50 | 5.77 | 5.20 |
| Sports, recreation and exercise equipment | 86.67 | 111.11 | 102.67 | 100.15 |
| Athletic gear, game tables, and exercise equipment | 34.85 | 45.33 | 45.98 | 42.05 |
| Bicycles | 12.28 | 19.23 | 16.46 | 15.99 |
| Camping equipment | 3.26 | 4.50 | 3.77 | 3.84 |
| Hunting and fishing equipment | 15.91 | 20.54 | 16.92 | 17.79 |
| Winter sports equipment | 4.86 | 5.30 | 3.19 | 4.45 |
| Water and miscellaneous sports equipment | 13.20 | 14.50 | 14.68 | 14.13 |
| Rental and repair of misc. sports equipment | 2.31 | 1.70 | 1.68 | 1.90 |
| Photographic equipment and supplies | 69.61 | 81.69 | 81.66 | 77.65 |
| Film | 19.96 | 21.01 | 20.32 | 20.43 |
| Other photographic supplies* | 0.64 | 1.43 | 0.17 | 0.75 |
| Film processing | 25.21 | 28.58 | 27.09 | 26.96 |
| Repair and rental of photographic equipment | 0.24 | 0.55 | 0.39 | 0.39 |
| Photographic equipment | 15.43 | 14.65 | 13.47 | 14.52 |
| Photographic fees* | 8.12 | 15.47 | 20.23 | 14.61 |
| Fireworks* | 0.51 | 1.08 | 0.63 | 0.74 |
| Souvenirs* | 0.44 | 0.45 | 1.21 | 0.70 |
| Visual goods* | 0.76 | 1.09 | 0.57 | 0.81 |
| Pinball, electronic video games* | 3.78 | 2.72 | 2.88 | 3.13 |
| Personal care products and services | 345.68 | 418.96 | 408.21 | 390.95 |
| Personal care products | 179.05 | 228.19 | 223.41 | 210.22 |
| Hair care products* | 40.57 | 45.03 | 42.44 | 42.68 |
| Nonelectric articles for the hair* | 4.26 | 6.41 | 5.35 | 5.34 |
| Wigs and hairpieces | 1.07 | 1.77 | 1.23 | 1.36 |
| Oral hygiene products, articles* | 18.16 | 27.93 | 28.07 | 24.72 |
| Shaving needs* | 8.49 | 10.65 | 9.46 | 9.53 |
| Cosmetics, perfume, bath preparation* | 77.63 | 98.28 | 103.29 | 93.07 |
| Deodorants, feminine hygiene, misc. personal care* | 23.52 | 32.28 | 28.78 | 28.19 |
| Electric personal care appliances | 5.35 | 5.85 | 4.80 | 5.33 |
| Personal care services | 166.63 | 190.77 | 184.80 | 180.73 |
| Personal care service for females* | 89.35 | 103.69 | 98.60 | 97.21 |
| Personal care service for males | 77.12 | 86.99 | 86.08 | 83.40 |
| Repair of personal care appliances | 0.16 | 0.09 | 0.12 | 0.12 |
| Reading | 152.49 | 168.07 | 165.57 | 162.04 |
| Newspapers | 63.99 | 70.41 | 70.60 | 68.33 |
| Magazines | 38.92 | 39.74 | 38.78 | 39.15 |
| Newsletters* | 0.04 | 0.27 | 0.67 | 0.33 |
| Books thru book clubs | 10.63 | 12.22 | 10.56 | 11.14 |
| Books not thru book clubs | 35.24 | 40.22 | 41.38 | 38.95 |
| Encyclopedia and other sets of reference books | 3.67 | 5.21 | 3.58 | 4.15 |
| Education | 324.43 | 433.88 | 423.79 | 394.03 |
| College tuition | 176.75 | 230.54 | 237.86 | 215.05 |
| Elementary and high school tuition | 53.20 | 65.77 | 69.99 | 62.99 |

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

[Pre-published Data for All Consumer Units Nationwide*]

| | Total complete reporting | | | |
|---|--------------------------|----------|----------|----------|
| | 1988 | 1991 | 1992 | Average |
| Other school tuition | 15.29 | 39.08 | 16.39 | 23.59 |
| Other school expenses including rentals | 15.78 | 17.66 | 18.40 | 17.28 |
| School books, supplies, equipment for college | 26.56 | 37.22 | 36.94 | 33.57 |
| School books, supplies, equipment for elementary high school ... | 6.23 | 6.41 | 6.89 | 6.51 |
| School books, supplies, equipment for day care, nursery, other .. | 2.52 | 3.11 | 3.64 | 3.09 |
| School supplies, etc.—unspecified* | 28.10 | 34.10 | 33.67 | 31.96 |
| Tobacco products and smoking supplies | 242.33 | 277.79 | 278.59 | 266.24 |
| Cigarettes | 224.61 | 255.97 | 256.67 | 245.75 |
| Other tobacco products | 15.28 | 18.68 | 19.51 | 17.82 |
| Smoking accessories* | 2.44 | 3.14 | 2.41 | 2.66 |
| Miscellaneous | 597.58 | 877.79 | 794.63 | 756.67 |
| Miscellaneous fees, pari-mutuel losses* | 38.61 | 48.28 | 60.93 | 49.27 |
| Legal fees | 104.50 | 80.65 | 88.62 | 91.26 |
| Funeral expenses | 49.32 | 54.07 | 51.73 | 51.71 |
| Safe deposit box rental | 5.69 | 6.18 | 5.88 | 5.92 |
| Checking accounts, other bank service charges | 25.19 | 25.63 | 26.45 | 25.76 |
| Cemetery lots, vaults, maintenance fees | 17.66 | 15.42 | 16.64 | 16.57 |
| Accounting fees | 39.87 | 46.16 | 47.58 | 44.54 |
| Miscellaneous personal services* | 23.02 | 32.25 | 41.90 | 32.39 |
| Finance charges excluding mortgage and vehicle | 203.45 | 253.58 | 227.00 | 228.01 |
| Occupational expenses | 90.26 | 99.47 | 109.07 | 99.60 |
| Expenses for other properties | NA | 207.48 | 110.86 | 159.17 |
| Interest paid, home equity line of credit (other property) | NA | 1.77 | 0.80 | 1.29 |
| Credit card memberships | NA | 6.86 | 7.17 | 7.02 |
| Cash contributions | 730.19 | 1,040.14 | 1,020.99 | 930.44 |
| Cash contributions to non-CU memo., incl. stud., alim., and child sup | 179.06 | 277.71 | 240.72 | 232.50 |
| Gifts of cash, stocks and bonds to non-CU members | 149.99 | 219.98 | 249.31 | 206.43 |
| Contributions to charity | 69.16 | 97.36 | 105.65 | 90.72 |
| Contributions to church | 295.54 | 407.43 | 378.37 | 360.45 |
| Contributions to educational organizations | 17.97 | 21.71 | 31.50 | 23.73 |
| Contributions to political organizations | 7.29 | 7.64 | 7.22 | 7.38 |
| Other contributions | 11.18 | 8.31 | 8.21 | 9.23 |
| Personal insurance and pensions | 2,532.36 | 3,141.56 | 3,083.40 | 2,919.11 |
| Life and other personal insurance | 324.17 | 353.85 | 354.24 | 344.09 |
| Life, endowment, annuity, other personal insurance | 312.04 | 340.55 | 342.74 | 331.78 |
| Other nonhealth insurance | 12.13 | 13.30 | 11.50 | 12.31 |
| Pensions and Social Security | 2,208.19 | 2,787.71 | 2,729.16 | 2,575.02 |
| Deductions for government retirement | 65.36 | 80.17 | 77.00 | 74.18 |
| Deductions for railroad retirement | 6.23 | 4.55 | 3.03 | 4.60 |
| Deductions for private pensions | 156.10 | 268.34 | 264.82 | 229.75 |
| Non-payroll deposit to retirement plans | 297.28 | 334.61 | 337.62 | 323.17 |
| Deductions for Social Security | 1,683.21 | 2,100.03 | 2,046.70 | 1,943.31 |

* Data may not be statistically significant.
Source: Bureau of Labor Statistics.

APPENDIX 4.—CONSUMER EXPENDITURE SURVEYS

[Pre-published Data for All Consumer Units Nationwide*]

| | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$29,999 | \$30,000 to \$39,999 | \$40,000 to \$49,999 | \$50,000 and over |
|------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|----------------------|
| Average Income Before Taxes: | | | | | | |
| 1988 | \$12,320 | \$17,373 | \$24,591 | \$34,375 | \$44,331 | \$74,234 |
| 1991 | 12,430 | 17,301 | 24,816 | 34,402 | 44,548 | 79,902 |
| 1992 | 12,437 | 17,420 | 24,560 | 34,439 | 44,442 | 81,602 |
| Average | 12,396 | 17,365 | 24,656 | 34,405 | 44,440 | 78,579 |
| Goods and Services: | | | | | | |
| 1988 | 6,597.54 | 7,756.96 | 9,611.82 | 12,243.04 | 14,412.54 | 19,712.67 |
| 1991 | 7,262.65 | 8,319.82 | 9,715.90 | 13,134.61 | 14,944.06 | 21,598.60 |
| 1992 | 6,735.63 | 8,878.05 | 10,200.76 | 12,021.89 | 15,600.83 | 20,967.28 |
| Average | 6,865.27 | 8,318.28 | 9,842.83 | 12,466.51 | 14,985.81 | 20,759.52 |
| Food at Home: | | | | | | |
| 1988 | 1,809.23 | 1,954.49 | 2,174.01 | 2,556.74 | 2,906.55 | 3,109.86 |
| 1991 | 2,267.82 | 2,379.01 | 2,517.57 | 2,959.22 | 3,321.94 | 3,841.29 |
| 1992 | 2,060.61 | 2,473.08 | 2,558.40 | 2,785.24 | 3,265.99 | 3,799.25 |
| Average | 2,045.89 | 2,268.86 | 2,416.66 | 2,767.07 | 3,164.83 | 3,583.47 |

APPENDIX 4.—CONSUMER EXPENDITURE SURVEYS—Continued

[Pre-published Data for All Consumer Units Nationwide*]

| | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$29,999 | \$30,000 to \$39,999 | \$40,000 to \$49,999 | \$50,000 and over |
|---|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|----------------------|
| Food Away from Home: | | | | | | |
| 1988 | 968.10 | 1,240.03 | 1,591.02 | 2,030.75 | 2,375.06 | 3,186.24 |
| 1991 | 945.30 | 1,084.27 | 1,316.78 | 1,803.69 | 2,316.13 | 3,113.47 |
| 1992 | 841.79 | 1,201.22 | 1,405.80 | 1,771.87 | 2,354.17 | 3,131.93 |
| Average | 918.40 | 1,175.17 | 1,437.87 | 1,868.77 | 2,348.45 | 3,143.88 |
| Alcohol: | | | | | | |
| 1988 | 182.87 | 235.22 | 290.56 | 343.77 | 352.96 | 506.47 |
| 1991 | 140.42 | 248.53 | 270.50 | 389.51 | 404.39 | 563.87 |
| 1992 | 200.85 | 223.45 | 324.37 | 313.65 | 374.96 | 590.09 |
| Average | 174.71 | 235.73 | 295.14 | 348.98 | 377.44 | 553.48 |
| Domestic Services: | | | | | | |
| 1988 | 82.78 | 119.28 | 166.06 | 275.08 | 311.41 | 321.27 |
| 1991 | 170.38 | 109.83 | 174.63 | 229.79 | 273.86 | 469.21 |
| 1992 | 151.62 | 129.29 | 147.99 | 222.40 | 398.61 | 559.53 |
| Average | 134.93 | 119.47 | 161.89 | 242.42 | 327.96 | 450.00 |
| Furnishings & Household Operations: | | | | | | |
| 1988 | 956.43 | 1,145.52 | 1,509.87 | 2,010.78 | 2,306.76 | 3,895.22 |
| 1991 | 1,009.62 | 1,125.48 | 1,466.95 | 2,104.83 | 2,361.30 | 3,924.40 |
| 1992 | 970.65 | 1,370.53 | 1,587.26 | 1,932.32 | 2,427.52 | 3,651.88 |
| Average | 978.90 | 1,213.84 | 1,521.36 | 2,015.98 | 2,365.19 | 3,823.83 |
| Clothing: | | | | | | |
| 1988 | 886.12 | 1,085.66 | 1,406.15 | 1,847.24 | 2,396.00 | 3,154.03 |
| 1991 | 1,093.80 | 1,178.28 | 1,325.86 | 1,951.82 | 2,186.30 | 3,520.50 |
| 1992 | 889.14 | 1,093.68 | 1,563.66 | 1,603.41 | 2,267.24 | 3,394.31 |
| Average | 956.35 | 1,119.21 | 1,431.89 | 1,800.82 | 2,283.18 | 3,356.28 |
| Recreation: | | | | | | |
| 1988 | 895.72 | 969.87 | 1,333.56 | 1,695.89 | 2,224.56 | 3,435.75 |
| 1991 | 723.92 | 980.12 | 1,270.25 | 1,908.30 | 2,058.64 | 3,485.92 |
| 1992 | 755.24 | 1,146.23 | 1,302.99 | 1,726.85 | 2,558.20 | 3,374.39 |
| Average | 791.63 | 1,032.07 | 1,302.23 | 1,777.01 | 2,280.47 | 3,432.02 |
| Personal Care: | | | | | | |
| 1988 | 249.04 | 282.21 | 324.70 | 420.30 | 478.79 | 651.43 |
| 1991 | 288.37 | 304.89 | 364.44 | 450.76 | 527.30 | 722.72 |
| 1992 | 229.68 | 340.56 | 376.85 | 405.19 | 528.27 | 702.54 |
| Average | 255.70 | 309.22 | 355.33 | 425.42 | 511.45 | 692.23 |
| Tobacco: | | | | | | |
| 1988 | 221.48 | 250.05 | 262.82 | 292.87 | 249.43 | 270.28 |
| 1991 | 257.39 | 306.61 | 291.80 | 323.27 | 355.15 | 293.08 |
| 1992 | 242.99 | 287.66 | 296.57 | 321.75 | 321.76 | 300.33 |
| Average | 240.62 | 281.44 | 283.73 | 312.63 | 308.78 | 287.90 |
| Professional Services: | | | | | | |
| 1988 | 345.77 | 474.63 | 553.17 | 769.62 | 811.02 | 1,182.12 |
| 1991 | 365.63 | 602.80 | 720.12 | 1,013.42 | 1,139.05 | 1,664.14 |
| 1992 | 393.06 | 612.35 | 636.87 | 939.21 | 1,104.11 | 1,463.01 |
| Average | 368.15 | 563.26 | 636.72 | 907.42 | 1,018.06 | 1,436.42 |
| Housing: | | | | | | |
| 1988 | 4,455.88 | 4,682.00 | 5,835.92 | 6,974.54 | 7,990.62 | 11,502.63 |
| 1991 | 4,700.82 | 5,318.86 | 6,091.15 | 7,384.48 | 8,488.72 | 12,253.50 |
| 1992 | 5,063.74 | 5,566.03 | 6,434.77 | 7,383.31 | 9,071.67 | 12,721.51 |
| Average | 4,740.15 | 5,188.96 | 6,120.61 | 7,247.44 | 8,517.00 | 12,159.21 |
| Transportation: | | | | | | |
| 1988 | 3,127.01 | 3,840.91 | 5,302.92 | 6,704.50 | 7,779.21 | 9,714.71 |
| 1991 | 3,130.14 | 3,362.28 | 4,700.00 | 5,872.44 | 7,226.89 | 9,442.91 |
| 1992 | 2,853.92 | 3,398.88 | 4,905.01 | 5,824.45 | 7,113.95 | 9,664.47 |
| Average | 3,037.02 | 3,534.02 | 4,969.31 | 6,133.80 | 7,373.35 | 9,607.36 |
| Private Transportation: | | | | | | |
| 1988 | 2,949.99 | 3,657.04 | 5,020.99 | 6,314.44 | 7,333.94 | 8,884.42 |
| 1991 | 2,952.36 | 3,118.89 | 4,434.71 | 5,473.96 | 6,809.12 | 8,535.49 |
| 1992 | 2,704.31 | 3,171.96 | 4,570.31 | 5,504.80 | 6,638.47 | 8,663.84 |
| Average | 2,868.89 | 3,315.96 | 4,675.34 | 5,764.40 | 6,927.18 | 8,694.58 |
| Air Fares and Other Transportation Expenses: | | | | | | |
| 1988 | 177.02 | 183.87 | 281.93 | 390.06 | 445.27 | 830.29 |
| 1991 | 177.78 | 243.39 | 265.29 | 398.48 | 417.77 | 907.42 |
| 1992 | 149.61 | 226.92 | 334.70 | 319.65 | 475.46 | 1,000.63 |
| Average | 168.14 | 218.06 | 293.97 | 369.40 | 446.17 | 912.78 |
| Miscellaneous: | | | | | | |

APPENDIX 4.—CONSUMER EXPENDITURE SURVEYS—Continued

[Pre-published Data for All Consumer Units Nationwide*]

| | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$29,999 | \$30,000 to \$39,999 | \$40,000 to \$49,999 | \$50,000 and over |
|---------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| 1988 | 2,421.18 | 3,159.62 | 3,955.36 | 5,414.71 | 7,030.39 | 10,554.42 |
| 1991 | 2,831.11 | 3,165.50 | 4,318.05 | 5,771.11 | 7,086.75 | 12,656.03 |
| 1992 | 2,530.29 | 3,280.40 | 4,349.33 | 5,801.25 | 7,754.49 | 12,924.24 |
| Average | 2,594.19 | 3,201.84 | 4,207.58 | 5,662.36 | 7,290.54 | 12,044.90 |
| Health Care: | | | | | | |
| 1988 | 1,385.50 | 1,299.71 | 1,328.49 | 1,367.25 | 1,531.77 | 1,568.44 |
| 1991 | 1,350.11 | 1,422.83 | 1,559.13 | 1,612.87 | 1,690.72 | 2,137.27 |
| 1992 | 1,409.04 | 1,652.24 | 1,647.83 | 1,711.96 | 1,953.77 | 2,262.82 |
| Average | 1,381.55 | 1,458.26 | 1,511.82 | 1,564.03 | 1,725.42 | 1,989.51 |
| Cash Contributions: | | | | | | |
| 1988 | 352.83 | 486.72 | 529.28 | 781.16 | 956.30 | 2,102.92 |
| 1991 | 764.72 | 647.89 | 728.00 | 863.26 | 986.19 | 2,418.40 |
| 1992 | 509.71 | 515.63 | 688.17 | 834.21 | 1,424.12 | 2,515.30 |
| Average | 542.42 | 550.08 | 648.48 | 826.21 | 1,220.20 | 2,345.54 |
| Personal Insurance: | | | | | | |
| 1988 | 682.85 | 1,373.19 | 2,097.59 | 3,266.30 | 4,542.32 | 6,883.06 |
| 1991 | 716.28 | 1,094.78 | 2,030.92 | 3,294.98 | 4,409.84 | 8,100.36 |
| 1992 | 611.54 | 1,112.53 | 2,013.33 | 3,255.08 | 4,376.60 | 8,146.12 |
| Average | 670.22 | 1,193.50 | 2,047.28 | 3,272.12 | 4,442.92 | 7,709.85 |

* Data may not be statistically significant.
Source: Bureau of Labor Statistics.

APPENDIX 5.—ITEM DESCRIPTIONS

| | |
|-----------------------------|---|
| Food at Home: | |
| Ground Beef | Price per lb. of regular ground beef. Average size package. Loose, prepackaged. Do not price lean, ground chuck, or ground round. |
| Round Steak, boneless | Price per lb. Average size package. 1st choice: Boneless top round steak. 2nd choice: Boneless bottom round steak. |
| Round Roast, boneless | Price per lb. Average size package. 1st choice: Boneless top round roast. 2nd choice: Boneless rolled rump roast. |
| Pork Chops, bone in | Price per lb. Average size package. 1st choice: Center cut, rib chops with bone. 2nd choice: Loin chops with bone. |
| Bacon, sliced | Price for 16 oz. (1 lb.) package <i>Oscar Mayer</i> regular sliced bacon. |
| Chicken, whole | Price per lb. of 1 whole fryer chicken. If whole fryer not available, price a whole fryer chicken, cut up. |
| Fish Filet, frozen | Price per lb of frozen ocean whitefish filet. 1st choice: Cod. 2nd choice: Haddock. |
| Tuna, canned | Price for 6.13 oz. can chunk light, packed in water. (Not fancy style.) 1st choice: <i>Star Kist</i> . 2nd choice: <i>Chicken of the Sea</i> . |
| Lunch Meat | Price for 8 oz. pkg., <i>Oscar Mayer</i> . 1st. choice: Bologna. 2nd choice: Cotto salami or all-beef bologna. |
| Ham, canned | Price for 3 lb. tin of canned ham. 1st choice: <i>Hormel</i> . 2nd choice: <i>Dubuque</i> . Do not price <i>Hormel's</i> Supreme Cut ham. |
| Frankfurters | Price for 16 oz. (1 lb.) package, <i>Oscar Mayer</i> all beef frankfurters. |
| Eggs, large | Price for one dozen. |
| Fish, fresh | Price per lb. of a salmon steak. |
| Milk, 2% | Price for one gallon (128 fluid oz.), 2% store brand. |
| Cheddar Cheese | Price for 10 oz. package. 1st choice: <i>Kraft Cracker Barrel</i> mild cheddar cheese. 2nd choice: <i>Kraft Cracker Barrel</i> sharp yellow cheddar cheese. |
| Ice Cream | Price for 1/2 gallon of the store brand vanilla ice cream. |
| Bread, white | Do not price ice milk. Price for 16 oz. loaf of sliced, white bread. Do not price store brand. 1st choice: <i>Wonder</i> . 2nd choice: A regional brand. |
| Spaghetti, dry | Price for 16 oz. box or bag of spaghetti. 1st choice: <i>Creamettes</i> . 2nd choice: <i>Muehler's</i> . 3rd choice: <i>Golden Grain</i> . 4th choice: <i>American Beauty</i> . |

APPENDIX 5.—ITEM DESCRIPTIONS—Continued

| | |
|---------------------------|--|
| Cereal | Price for 20 oz. box of Raisin Bran. 1st choice: <i>Post Raisin Bran</i> . 2nd choice: <i>Kelloggs Raisin Bran</i> . 3rd choice: <i>Cheerios</i> . Do not price a size significantly different from 20 oz. |
| Cookies | Price for 20 oz. package of <i>Nabisco Oreo Cookies</i> . |
| Frozen Waffles | Price <i>Kellog's Eggo Waffles</i> , price 12 waffle package. Do not price a smaller size if a substitute brand is available of the equivalent size. |
| Hamburger Buns | Price for 12 ox. (340 grams) package of 8 sliced regional brand enriched white hamburger buns. Do not Price store brand. 1st choice: Wonder. 2nd choice: A regional brand. |
| Donuts | Price for box of 10 donuts weighing approximately 14 oz. Do not price fresh donuts from in-store bakery. 1st choice: <i>Hostess</i> chocolate-covered donuts. 2nd choice: <i>Some other type of Hostess</i> boxed donuts. |
| Apples, fresh | Price per lb. of apples, loose (not in bag). If only bagged apples are available, report the weight of the bag. 1st choice: Red delicious apples. 2nd choice: Golden delicious. |
| Bananas, fresh | Price per lb. If bananas are priced by the bunch, report the price and weight of the bunch-use the store's scale if necessary. |
| Tomatoes, fresh | Price per lb. Price medium-size tomatoes if possible. Do not price organic or 'hydro' fresh tomatoes. |
| Potatoes | Price of 10 lb. bag of Russet baking potatoes. Do not price loose potatoes. If 10 lb. bag is not available, substitute nearest size bag. |
| Frozen Orange Juice | Price for 12 fluid oz. (makes 48 fluid oz.) can of <i>Minute Maid</i> frozen orange juice concentrate. |
| Tomatoes Juice | Price for 46 fluid oz. can of tomato juice. 1st choice: <i>Campbell's</i> . 2nd choice: <i>Libby's</i> . |
| Peaches, canned | Price for 16 oz. can of sliced yellow cling peaches. 1st choice: <i>Del Monte</i> . 2nd choice: <i>Libby's</i> . |
| Peas, frozen | Price for 16 oz. pkg. of <i>Green Giant</i> frozen peas. Do not price peas with sauce. 1st choice: <i>Green Giant</i> . 2nd choice: <i>Hanover</i> . |
| Green Beans, canned | Price for 16 oz. can of cut green beans. 1st choice: <i>Del Monte</i> . 2nd choice: <i>Green Giant</i> . |
| Oranges, fresh | Price per lb. of loose navel oranges. If only bagged oranges are available, report the weight of the bag. 1st choice: California navel oranges. 2nd choice: Florida navel oranges. |
| Lettuce, fresh | Price per lb. of iceberg lettuce. If lettuce is sold by the head, report the <i>price</i> and the <i>weight</i> of an average head and try to find equivalent size heads at each store. |
| Celery, fresh | Price per lb. for celery. Do not price celery hearts. If celery is only sold by the bunch, report the <i>price</i> and <i>weight</i> of an average bunch, and try to find equivalent size bunches at each store. |
| Fruit Drink | Price for 46 fluid oz. can. 1st choice: <i>Hawaiian Punch</i> . 2nd choice: <i>HI-C</i> , regular. |
| Soft Drink | Price of 2 L (liter) plastic bottle. 1st choice: <i>Coca-Cola</i> . 2nd choice: <i>Pepsi</i> . |
| Coffee, ground | Price for 13 oz. can of ground coffee. 1st choice: <i>Folger's Drip Grind</i> . 2nd choice: <i>Maxwell House</i> . |
| Canned Soup | Price for one can <i>Campbell's soup</i> . 1st choice: Vegetable 10½ oz. 2nd choice: Chicken Noodle 10¾ oz. |
| Snack Food | Price for 6 oz. bag or box of potato chips. 1st choice: <i>Ruffles</i> . 2nd choice: <i>Lays Dip Chips</i> . |
| Salt | Price for 26 oz. box of iodized salt. 1st choice: Morton. 2nd choice: Ivory. 3rd choice: Private Label. |
| Ketchup | Price for 28 oz. plastic squeeze bottle of ketchup. 1st choice: Heinz. 2nd choice: Del Monte. |
| Cooking Oil | Price for 48 fluid oz. bottle. 1st choice: Crisco. 2nd choice: Wesson. |
| Margarine | Price for 1 lb., four sticks. 1st choice: Blue Bonnet. |

APPENDIX 5.—ITEM DESCRIPTIONS—Continued

| | |
|-------------------------------------|---|
| Frozen Dinner | 2nd choice: Parkay. Price for 11.5 oz. (326 grams) Swanson-Turkey, whipped potatoes, peas, and fruit compote, frozen dinner. |
| Jello Gelatin | Price for 3 oz. box of Jello Gelatin dessert. |
| Baby Food | Price for one 4.0 oz. jar of Gerber Second Foods strained vegetable or fruit. |
| Candy Bar | Price for one regular size candy bar. Do not price king-size or multipack candy bars. 1st choice: 2.07 oz. Snickers. 2nd choice: 1.55 oz. Hersheys. |
| Sugar, granulated | Price for 5 lb. bag of granulated cane or beet sugar. Do not price generic sugar. 1st choice: Nonstore brand. 2nd choice: Store brand. |
| Bottled Water | Price for one gallon (store brand) (128 fluid oz.) bottled spring water. Do not price sparkling or distilled water. |
| Food Away from Home: | |
| Breakfast | Price for breakfast consisting of 2 strips of bacon or 2 sausages, 2 eggs, toast, and coffee or juice. Report percentages added for tax, tip and service charge. |
| Lunch | Price for lunch consisting of a cheeseburger platter with fries and small soft drink. Report percentages added for tax, tip and service charge. One personal-size cheese pizza (or one slice of cheese pizza). Do not price salad or drink. Include gratuity. |
| Dinner | Price for a dinner consisting of a New York strip, small side dish (e.g., rice or potato), side salad or salad bar, and coffee. Meal should not include dessert. Report percentages added for tax, tip and service charge. One medium cheese pizza with regular crust (not thin or extra thick) and no extra toppings. Do not price salad or drink. Include gratuity. |
| Fast Food Lunch/Diner | Price of a meal at a fast food establishment. Price for a Big Mac or Whopper, medium french fries and medium coke. Price a combo meal, if a suitable one is offered. |
| Ice Cream Cone | Price for regular (one scoop) vanilla ice cream cone. |
| Tobacco: | |
| Cigarettes, king size | Price for 1 carton (200 cigarettes) of Winston filter kings soft pack. Do not include sales tax. |
| Alcohol: | |
| Beer at Home | Price for a six-pack of 12 oz. cans of Budweiser (Puerto Rico—10 oz). Do not price refrigerated beer. |
| Wine at Home | Price for 750 ml. of Gallo white Chablis blanc. |
| Beer Away | Price for glass of <i>Budweiser/Miller Lite</i> beer. List percent for tax. |
| Wine Away | Price of house white wine. List percent for tax. |
| Furnishings, Households Operations: | |
| Appliance Repair | Price to replace digital clock and heating probe for <i>Maytag</i> oven Model #CRE9400ACL, Serial #1000100HB, Series #10. Include hourly rate, trip charge and parts cost. |
| Housekeeping Services | Price per hour for biweekly cleaning. House approximately 2,000 sq. ft. Family size four. Please complete items in the Comment Section. Services include the following: Bathroom(s)—Sanitize walls, floor, counter tops, bathtub, stool Kitchen—Sanitize walls, floor, counter tops, cabinets, appliances Living Room & Dining Room—Dust, polish furniture and vacuum Bedrooms—Dust, polish furniture and vacuum. If other services are included, please note. |
| Moving | Price per hour for a within-city move, two men with enclosed van. Include any van rental fees. |
| Toilet Tissue | Price for a 4 roll pack. 1st choice: <i>Cottonelle</i> . 2nd choice: <i>Northern</i> . |
| Pen | Price for 10 pack <i>Bic</i> round stick medium pen. |
| Postage | Price for First Class postage for a letter. |
| Laundry Soap | Price for 100 fluid oz. of liquid household laundry detergent. 1st choice: <i>Tide</i> . 2nd choice: <i>Cheer</i> . |
| Plant Food | Price for 8 oz. container of indoor plant food. 1st choice: <i>Miracle Grow</i> . 2nd choice: <i>Peters</i> . |
| Bed Sheet Set | Price for one set queen-size no-iron cotton & polyester percale sheets (180 thread count). One set consists of one fitted sheet, one flat sheet and two pillowcases. Do not price designer sheet sets. Price sheet sets with minimum design. |
| Bath Towel | Price for a 2750 inch <i>Cannon</i> Portofino bath towel made of 100% cotton. |
| Living Room Chair | Use catalog descriptions and stock numbers. Note that shipping is to be included. |
| Bedroom Group | Use catalog descriptions and stock numbers. Note that shipping is to be included. |
| Dining Room Table | Use catalog descriptions and stock numbers. Note that shipping is to be included. |
| Washing Machine | Price for large capacity washing machine with 4 water temperatures, 8 wash cycles, 4 water levels, white porcelain tub, self-clean lint filter, fabric softener dispenser and 2 speed combinations. 1st choice: <i>Maytag</i> Model #LAT9604. 2nd choice: <i>General Electric</i> Model #WWA8600. 3rd choice: <i>Whirlpool</i> Model #LLR6233B. |
| Kitchen Range | Price for 30-inch electric range with upswept cooktop, removable coil elements, electronic clock with timer, oven light, delay-start cook control, storage drawer, self-cleaning oven with two oven racks and a porcelain enamel broiler pan. 1st choice: <i>Maytag</i> Model #CRE9400. |

APPENDIX 5.—ITEM DESCRIPTIONS—Continued

| | |
|---------------------------------|---|
| Refrigerator | 2nd choice: <i>General Electric</i> Model #JBP55GS. 3rd choice: <i>Whirlpool</i> Model #RF385PXYW. Price for no-frost top-mount 21 cubic ft. refrigerator with reversible doors and energy saver switch, 4 split glass shelves, sealed/moisture controlled crisper drawers, and double wall meat drawer. Door contains covered compartments and adjustable bins. Freezer has adjustable wire shelves, door bins and ice trays. Do not price models with ice cube makers, chilled water dispensers, or other extras. |
| Vacuum | 1st choice: <i>Maytag</i> Model #RTD2100CAE. 2nd choice: <i>General Electric</i> Model #TBX22PAS. 3rd choice: <i>Whirlpool</i> Model #ET22PKXB. Price for upright vacuum cleaner with 6.5 amps, 120 volts, six above-the-floor attachments, height adjustment, regular bag and 20-foot cord. |
| Two-Slice Toaster | 1st choice: <i>Ereka</i> Model #9334AT. 2nd choice: <i>Hoover</i> model #U4671-930. Price for two-slice toaster, chrome body, wide slot with pastry defrost setting. |
| Casserole Dish Set | 1st choice: <i>Proctor-Silex</i> Model #T620B. 2nd choice: <i>Black Decker</i> Model #T200. Price for <i>Corning-Ware</i> trio casserole set with 1 qt., 1.5 qt., and 2 qt. dishes and 3 covers (two plastic covers and one glass). |
| China | Price for the <i>Corelle Impressions</i> line <i>Abundance</i> pattern tableware set. Set consists of 20 pieces: 4 dinner plates, 4 luncheon plates, 4 bowls, 4 cups, and 4 saucers. The pattern is beige with a fruit and flower motif. |
| Electric Drill | Price for 6.0 volt reversible cordless electric drill with overnight recharge. 1st choice: <i>Black & Decker</i> Model #CD2000. 2nd choice: <i>Skil</i> Model #2305 |
| Red Roses, fresh cut | Price for one dozen long stemmed, fresh cut red roses. |
| Hammer | Price for <i>Stanley</i> curved claw hammer with a 16 oz. head, wood handle, high carbon steel head, black finish. Overall length 13 1/4". Do not price hammers with nonwooden handle or hammers typically used by carpenters or cabinet makes. 1st choice: Model #51616. 2nd choice: Model #51416. |
| Window Shade | Use catalog descriptions and stock numbers. Note that shipping is to be included, if charged. |
| Toilet Lid Cover | Price for <i>Cannon</i> Portofino standard toilet lid cove made of 100% nylon. |
| Snow Blower | Price for a <i>Honda</i> Model H5825 (or this year's equivalent) 8 HP two-stage gas snow thrower with rubber tracks and hydrostatic transmission. |
| Clothing: | |
| Man's Suit | Use catalog descriptions and stock numbers. Note that shipping is to be included, if charged. |
| Man's Jeans | Price of straight leg regular fit jeans. Do not price bleached jeans. 1st choice: <i>Levi's</i> #505. 2nd choice: <i>Lee</i> regular fit. |
| Man's Dress Shirt | Price for white or solid color, long sleeve, button cuff, plain collar dress shirt, approximately 35% cotton, 65% polyester. A dress shirt will have exact collar and sleeve sizes. Example: 15 1/2 collar, 34 sleeve. Possible brands: <i>Arrow</i> , <i>Van Heusen</i> . |
| Man's Parka | Use catalog descriptions and stock numbers. Note that shipping is to be included, if charged. |
| Boy's Jeans | Price of loose fit jeans (size 8-14). 1st choice: <i>Levi's</i> #560. 2nd choice: <i>Lee</i> loose fit. |
| Boy's Shirt | Price for screen-printed T-shirt commonly worn by boys age 8 through 10 years (size 7-14). Pullover with crew neck, short sleeves and polyester/cotton blend. Possible brand: <i>Ocean Pacific</i> . |
| Man's Insulated Underwear | Price for white light weight, crew neck thermal underwear top of cotton and polyester. Possible brands: <i>J. E. Morgan</i> , <i>Hanes</i> . |
| Woman's Dress | Price for misses mid-sleeve shirt waist dress appropriate for office attire. Exclude any unusual ornamentation. The dress should be unlined and 100% rayon. Possible brands: <i>Stewart Allen</i> , <i>Lesley Fay</i> . |
| Woman's Blouse | Price of 100% polyester, white, long sleeve, button front, blouse with minimum trim. Possible brands: <i>Wrapper</i> , <i>Girls</i> , <i>Girls</i> , <i>Girls</i> . |
| Woman's Slacks | Price for misses unlined slacks appropriate for office attire. The slacks should be a blend of cotton and polyester without a belt. Possible brands: <i>Donnkenny</i> , <i>Alfred Dunner</i> . |
| Woman's Sweater | Use catalog descriptions and stock numbers. Note that shipping is to be included, if charged. |
| Woman's Coat | Use catalog descriptions and stock numbers. Note that shipping is to be included, if charged. |
| Woman's Accessories | Price for split-grain, cowhide leather, checkbook clutch wallet. Possible brands: <i>Michael Stevens</i> , <i>Mundi</i> . |
| Girl's Dress | Price of cotton blend long-sleeve appropriate for school. Exclude extra ornamentation. For girls ages 8 through 10 (size 7-14). Possible brand: <i>Carter's</i> . |
| Girl's Jeans | Price of <i>Levi's</i> #550 jean. For girls ages 8 through 10 years (size 7-14). |
| Girl's Blouse | Price of cotton blend, white or solid color, long sleeve, button front blouse. For girls ages 8 through 10 years, (size 7-14). Possible brand: <i>This Side Up</i> . |
| Infant's Sleeper | Price for one-piece sleeping garment with legs, covering the body including the feet. |

APPENDIX 5.—ITEM DESCRIPTIONS—Continued

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|------------------------------------|---|
| Disposable Diaper | Possible brands: <i>Gerber, Playskool</i> . Price for 40 count package <i>Pampers</i> , (child 12–18 lbs.). Do not price larger size diapers. |
| Man's Boots | Price for 8 inch waterproof, insulated leather boot with cambrelle lining. Possible brands: <i>Timberland, Hermam</i> . |
| Woman's Boots | Price for calf height boot with pile or fleece lining, urethane upper, side zipper, broad-based one-inch heel, and non-skid traction sole. Possible brand: <i>Naturalizer</i> . |
| Jewelry | Price for one pair 6mm 14K gold ball earrings for pierced ears. |
| Coin Laundry | Price for one load of laundry using a regular size, top loading commercial washing machine. Do not include cost of drying. |
| Dry Clean Man's Suit | Price to dry clean a man's 2-piece business suit of typical fabric. |
| Domestic Service: | |
| Day-Care | Price for one <i>month</i> of day-care for a three-year-old child (5 days a week, about 8 hours per day). If monthly rate is not available, price per week. |
| Babysitter, per hour | Average hourly rate for one child, age four years, evening, before midnight. (Teenager in your home.) Do not price babysitting service. Special Instructions: If typical for your area, you may wish to obtain quotes from friends/acquaintances in your area who use teenage babysitters. |
| Professional Services: | |
| Legal Services | Hourly rate for general counsel. |
| Accounting Services | Hourly rate for individual tax work (not business). Price rate for Federal 1040 tax form service with typical itemized deductions. |
| Personal Care: | |
| Woman's Cut and Styled Blow Dry .. | "Regular service" price for a woman's cut and styled blow dry. Include wash. No curling iron if extra charge. |
| Man's Haircut | Price of a man's typical haircut. Do <i>not</i> include wash. |
| Lipstick | Price for one tube of <i>Revlon</i> lipstick. 1st choice: <i>Super Lustrous</i> . 2nd choice: <i>Moondrops</i> . |
| Shampoo | Price for 15 fluid oz. bottle of <i>Revlon Flex</i> shampoo for normal hair. |
| Recreation: | |
| Bowling | Price for 1 game of open (or nonleague) bowling on Saturday night. Exclude cost of shoe rental. |
| Movie Theater | Typical adult price for regular length, <i>currently release</i> , evening film. Report weekend evening price if different from weekday. |
| Health Club | Price for regular individual membership for 1 year for existing member. Do not include any initial fees assessed only to new members. If yearly rate is not available, price per month. |
| Piano Lessons | Price for private lessons for a beginner one-half hour in length. |
| Downhill Skiing | Price for one lift ticket on Saturday. |
| Roller Skating | Price for one session of open skating on Saturday night. Include the cost of skate rental. |
| Video Rental | Price to rent one video tape of recently released movie, Saturday night (1 day) rate. Nonmember fee. |
| Video Recorder | Price for VCR with 4 video heads, double azimuth, unified TV/VCR remote, one-year eight event timer, auto tracking, LED display, and HI-FI stereo. 1st choice: <i>Zenith</i> Model #VRM4120 2nd choice: <i>Sony</i> Model #SLV720HF |
| Compact Disc | Regular price for a current best-selling CD. Not sale price. Do not price double CD. Please record title in comment section. Example: VS, by Pearl Jam, <i>Purple</i> by Stone Temple Pilots. |
| Compact Disc Player | Price 5 disc CD player with rotary changer system, 10 key access, 32 track programming, 8 times oversampling, and a remote. 1st choice: <i>Sony</i> Model #CDPC545 2nd choice: <i>Panasonic-Technics</i> Model #SLPD867 |
| Color Television | Price for 20" table model color TV with a remote, auto channel search, closed captions, sleep timer, on-screen channel/time and menus, channel flashback, and 181 channel tuning. 1st choice: <i>Zenith</i> Model #SM52049. 2nd choice: <i>Sony</i> Model #KV20TS29. |
| Basic Cable Service | Price for one month of basic cable channel TV. Record the number of channels offered. If basic service provides 12 or fewer channels, price the next level of service. Do not include hookup charges or premium (e.g., "movie") channels. |
| Veterinary Services | Typical fee for general office visit for a heartworm test for a small dog. Include the cost of the office visit. |
| Pet Food | Price for 5.5 oz. can of cat food. 1st choice: <i>Purina</i> . 2nd choice: <i>9 Lives</i> . |
| Film Developing | Price to process and print 35 millimeter, 24 exposure, 100 ASA color. Single prints only please. |
| Camera Film | Price for 35 millimeter, 24 exposure, 100 ASA <i>Kodak</i> camera film. |
| Tennis Balls | Price for can of three heavy-duty felt, yellow, tennis balls. 1st choice: <i>Wilson</i> . 2nd choice: <i>Penn</i> . |
| Board Game | Price for Monopoly board game by <i>Parker Brothers</i> . Do not price deluxe edition. |
| All-Terrain Vehicle | Price for Honda 300EX, 2-wheel drive all-terrain vehicle. |
| Book | Price for top ten best selling paperback book. |
| Magazine | Price for a single copy of <i>Time</i> magazine. |

APPENDIX 5.—ITEM DESCRIPTIONS—Continued

| | |
|--------------------------------------|--|
| Local Newspaper | Price for one year of the most common daily paper (including Sunday edition) distributed in the area. Report the name of the newspaper in the comment section. |
| Miscellaneous Expense Component: | |
| Pain Reliever | Price for 60 tablets of extra-strength <i>Tylenol</i> . Do not price caplets or gelscaps. |
| Tetracycline, prescription | Price of 40 capsules of generic tetracycline, 250 milligram strength. |
| Optometrist, office visit | Typical fee for visual analysis including tonometry, refraction and glaucoma screening. |
| Dentist, clean and check teeth | Charge for x-rays, exam and prophylaxis (light scaling and polishing) or "cleaning of teeth" without special treatment of gums or teeth. Do not price initial visit. |
| Doctor, office visit | Typical fee, after the initial visit, for an office visit when medical advice or simple treatment is needed. Do <i>not</i> include the charge for a regular physical examination, injections, medication or lab tests (routine brief visit). |
| Hospital Room | Price general practitioner, do not price specialist. Daily charge for a private room. Include food and routine care. <i>Exclude</i> cost of operating room, surgery, medicine and lab fees. |
| Housing-Related Component: | |
| Bathroom Caulking | Price a 5.5 ounce plastic tube of latex white bathroom caulking. Do not price caulking gun cartridge. 1st choice: <i>DAP Kwik Seal Tube & Tile</i> . 2nd choice: An equivalent size and quality caulk. |
| Computation of Electric Bill | Average monthly consumption: Customer service charge (single phase service): Cost for first KWH: Cost for over first KWH: Other items included on bill: Comments: |
| Computation of Gas Bill | Average monthly consumption: Customer service charge: Cost for first Cu. Ft.: Cost for over first Cu. Ft.: Other items included on bill: Comments: |
| Computation of Water Bill | Average monthly consumption: Customer service charge: Cost for first _____ Gallons: Cost for over _____ Gallons: Other items included on bill: Comments: |
| Electrical Outlet | Price of a 2-plug grounded electrical outlet. Price blister pack or cardboard mounted (individually packaged). Do not price loose electric outlet. 1st choice: <i>GE</i> . 2nd choice: <i>Levitron</i> . |
| Electrical Work | Price of labor to add circuit breaker for dishwasher. Cut $\frac{3}{4}$ -inch hole in wooden floor cable. Connect dishwasher directly to power box (power box is easy to reach). <i>Exclude</i> cost of materials. |
| Fire Extinguisher | Please price a fire extinguisher with a UL rating of 10BC, 2.5 pound size. 1st choice: <i>Kidde</i> . 2nd choice: An equivalent size and quality 10BC fire extinguisher. |
| Interior Painting | Price of labor to paint 12' 14' living room with 8' ceilings. Walls are plaster or drywall in good repair. Two standard sized sash windows, one picture window, one standard wood door. Rooms have simple wood baseboards and trim. Existing paint is latex, flat white, smooth finish, about three years old. Trim paint is latex, white, gloss enamel, about three years old. Walls and trim require no surface preparation. Obtain labor rate per hour, flat charge if any, and estimated time to complete job. Assume job takes 8 hours. <i>Exclude</i> cost of materials. |
| Latex Interior Paint | Please price one gallon white, interior flat latex paint. Price a national brand with one coat coverage. 1st choice: <i>Dutch Boy</i> . 2nd choice: <i>Glidden</i> . |
| Pest Control | Price for basic pest control maintenance (one visit to control crawling insects, not wood eating), based on the inside of a 1,200 sq. ft. single story home. Price followup maintenance only, <i>not</i> the initial application. |
| Unclog Drain | Price of labor to unclog kitchen sink drain by mechanical means (snake, auger, etc.). Only include pipe removal to access trap if necessary. Assume clog is in the plumbing inside the house, not in the yard. <i>Exclude</i> cost of material, if any. |
| Kitchen Faucet | Price a <i>Peerless</i> single control chrome-plated faucet <i>with</i> spray. Faucet is solid brass and stainless steel quality construction with copper waterways, washerless design and triple chrome plating. Warranted for as long as the home is owned. |
| Real Estate Taxes | Call the local tax assessor office and/or local tax collector/treasurer for each living community in the report. Request the current real property tax rate, any special charges that are added to the tax bill and any homestead credits that might be deducted from the bill. Ask when properties were last assessed and what base year tax rate should be applied to. Request information as to what month rates are certified and when bills are mailed. Verify any significant increases or decreases from previous records. |
| Long Distance Telephone | Price the cost of a 10-minute call using AT&T, received on a weekday, at each location at 8:00 p.m. (local time); direct dial from the location being surveyed to each of the following cities: New York, Chicago and Los Angeles. Include any federal, state, local or excise tax that is applicable. |
| Telephone Service | Obtain monthly cost for unmeasured service, for touchtone service, and for tax. |

APPENDIX 5.—ITEM DESCRIPTIONS—Continued

| | |
|--|---|
| Homeowner Insurance | For each community surveyed, secure the annual <i>renewal</i> premium for HO-2 type coverage. If the company does not refer to the coverage as HO-2, obtain the cost of a comprehensive coverage that covers "all risk for dwelling and named peril for contents" with contents at replacement value. |
| Renter Insurance | For each living community surveyed, provide renter housing profile and insurance cost (semiannual or other). Assume HO-4-type coverage. |
| Homeowners: | |
| The profiles for each of the home sizes costed are as follows: | |
| Low | 900 (Sq. Ft.) |
| Mid | 1,300 (Sq. Ft.) |
| High | 1,700 (Sq. Ft.) |
| The worksheet components for data collection are as follows: | |
| (1) Address | |
| (2) Selling Price | |
| (3) Sale Date | |
| (4) Age | |
| (5) Room Count (broken down into bedrooms and baths) | |
| (6) Square Footage | |
| (7) Price Per Square Foot | |
| Information was collected through various sources—Real Estate Professionals, Appraisers, MLS data, assessors' offices and private sources. | |
| Data Collection for Aged Mortgages: | |
| The worksheet components for data collection for aged mortgages are as follows: | |
| (1) Address | |
| (2) Selling Price | |
| (3) Sale Date | |
| (4) Age | |
| (5) Room Count (broken down into bedrooms and baths) | |
| (6) Square Footage | |
| (7) Price Per Square Foot | |
| Transportation Component: | |
| Vehicles | 1995 Honda Civic DX four door sedan, 1.5 Liter 4 Cylinder. 1995 Ford Taurus GL four door sedan, 3.0 Liter 6 Cylinder. 1995 Chevrolet S10 Blazer Two Door, four wheel drive, 4.3 Liter 6 Cylinder. |
| Base Price | Obtain the base price (Manufacturer's Suggested Retail Price) for each vehicle. |
| Options | For each vehicle, price the following options: air conditioning, AM/FM stereo radio, power steering, tinted glass, power disc brakes, rustproofing, heavy duty battery (Alaska only), and engine block heater (Alaska only). |
| Fees | For each vehicle, price the following options: destination charge, shipping charge, dealer markup, documentation fees and other one-time fees. |
| Taxes | For each vehicle, price the following taxes: excise tax, import/customs tax, use tax, sales tax and other one-time taxes. |
| Specifications | For each vehicle, obtain the following information: length, wheelbase, tires, curb weight, horsepower, fuel type and fuel performance (mpg). |
| Depreciation | For each vehicle, compute the residual value after 12, 24, 36 and 48 months respectively. |
| Gasoline | For each station name/brand, price regular unleaded self-service in the Washington, DC area surveys and full service in the Alaska area surveys. |
| Tuneup | For each vehicle, price a basic tuneup. Include parts and labor for the following: replace spark plugs, PCV valve, fuel filter, air filter, and breather filter. Check distributor cap, rotor, timing, and idle. |
| Oil Change | For each vehicle, price an oil change. Include parts and labor for the following: drain old oil, replace oil filter and refill with five quarts of 10W30 SG grade oil. If SG grade is unavailable, price SF grade oil. |
| Change Automatic Transmission Fluid. | For each vehicle, price to change automatic transmission fluid. Include parts and labor for the following: remove transmission pan, drain transmission fluid, replace transmission filter, replace transmission pan gasket, replace transmission fluid, and test vehicle. |
| Coolant Flush and Fill | For each vehicle, price to flush and fill engine coolant. Include parts and labor for the following: remove old coolant, flush contaminants, and replace with new coolant. |
| Muffler System | For each vehicle, price a complete muffler system for a 3-year-old vehicle. Include parts and labor for the following: install all parts after the catalytic converter. These parts include mid pipes, clamps, muffler, and tail pipes. |
| CVJ Boot Replacement | For each vehicle, price the replacement of all four constant velocity joint (CVJ) boots on the front of the vehicle, for a 3-year-old vehicle. |
| Miscellaneous Tax | For each vehicle, price miscellaneous tax. Tell how rate is determined, give formula for new vehicle purchase, give formula for subsequent year (2 to 5) and explain billing. |

APPENDIX 5.—ITEM DESCRIPTIONS—Continued

| | |
|--------------------------------|--|
| Regular Tires | Price for a Black Side Wall (BSW) P175/70R13 tire for the Honda Civic, a BSW P205/65R15 for the Ford Taurus L, and a BSW P205/75R15 for the Chevrolet S10 Blazer in DC area. In Alaska, same tire sizes, but Goodyear brand not always available due to limited outlet selection. If suggested brand tires are not available, price comparable brand tire. Tire retailer should provide comparable tire, given the suggested tire brands and models. Suggested brands: <i>Goodyear Invicta GL</i> (Honda, Ford), <i>Goodyear Wrangler AT</i> (Chevrolet). Comparable brands: <i>Michelin LX1</i> (Honda), <i>Michelin XW4</i> (Ford), <i>Michelin XCHF</i> (Chevrolet), <i>B.F. Goodrich Touring TA</i> (Honda, Ford), <i>B.F. Goodrich Radial TA</i> (Chevrolet). |
| Studded Snow Tires | Price for a studded snow tire. Price for a P175/70R13 tire for the Honda Civic (Anchorage, Fairbanks, and Juneau); a P205/65R15 for the Ford Taurus L (Anchorage, Fairbanks, and Juneau); and a P205/75R15 for the Chevrolet S10 Blazer (Anchorage, Fairbanks, Juneau and Nome). If suggested brand tires are not available, price comparable brand tire. Tire retailer should provide comparable tire, given the suggested tire brands and models. Suggested brands: <i>Goodyear Ultra Grip</i> . |
| License and Registration | For each vehicle, price title fee, passenger vehicle registration fees, plate fees, inspection fees, administration/clerical/other fees and local added fees. Specify if one-time or annual. List any exceptions if the Blazer is not registered as a passenger vehicle. |
| Automobile Finance | Obtain the rate for a four-year loan based on a down payment of 20 percent. Assume the loan applicant is a current bank customer who will make payments by cash/check and not by automatic deduction from the account. |
| Automobile Insurance | For each vehicle, price insurance coverage identified below. Assume the vehicles are used in commuting 15 miles/day, 12,000 miles/year and that the driver is a 35-year-old married male with no accidents or violations in the last five years. When there is a geographic difference, obtain rates for two different living communities. Include related expense fees taxes. Bodily Injury: \$100,000/\$300,000 Property Damage: \$25,000 Medical \$15,000 or Personal Injury Protection: \$50,000 Uninsured Motorist: \$100/\$300,000 Comprehensive: \$100 Deductible Collision: \$250 Deductible |
| Round-Trip Airfare | Price for lowest cost round trip ticket to Los Angeles, CA. Disregard restrictions. |

APPENDIX 6.—PRICING CHANGES

[Goods and Services/Miscellaneous Expense/Housing Related]

| Previous | Current | Reason |
|--|--|--|
| 1. Cheddar Cheese: Per pound | 10 oz. package | New packaging. |
| 2. Ice Cream: Half gallon of Sealtest vanilla ice cream | Half gallon of store brand vanilla ice cream. | Specific brand not available in all areas. |
| 3. Cereal: 18 oz. box of Kellogg's Corn Flakes | 20 oz. box of Raisin Bran | Item change per OPM request. |
| 4. Donuts: 12 glazed | 10 chocolate covered | Discontinued. |
| 5. Potatoes: 10 lb. bag of white potatoes | 10 lb. bag of Russet baking potatoes | More specific item. |
| 6. Pizza Lunch: Not surveyed | One personal-size cheese pizza (or one slice of cheese pizza). | New item per OPM request. |
| 7. Pizza Dinner: Not surveyed | One medium cheese pizza with regular crust (not thin or extra thick) and no extra toppings. | New item per OPM request. |
| 8. Appliance Repair: Price to replace oven thermostat control for <i>Maytag</i> Model #CRE9400. Include hourly rate, trip charge, and parts cost. Part Number #7430P010-60. | Price to replace digital clock and heating probe for <i>Maytag</i> Model #CRE9400 ACL, Serial #1000100HB, Series #10. Include hourly rate, trip charge and parts cost. | More comparable item. |
| 9. Washing Machine: 3 wash cycles | 8 wash cycles | Better description. |
| Maytag #LAT7793 | Maytag #LAT9604 | New model number. |
| General Electric #WWA7600R | General Electric #WWA8600 | New model number. |
| Whirlpool #LLR6233A | Whirlpool #LLR6233B | New model number. |
| 10. Kitchen Range: General Electric #JBP5565 | General Electric #JBP55GS | Model number clarification. |
| 11. Refrigerator: Whirlpool #ET22RKXZ | Whirlpool #ET22PKXB | New model number. |
| 12. Vacuum: Hoover #U4671-910 | Hoover #U4671-930 | New model number. |

APPENDIX 6.—PRICING CHANGES—Continued
 [Goods and Services/Miscellaneous Expense/Housing Related]

| Previous | Current | Reason |
|--|---|--------------------------------|
| 13. Snow Blower: Price for 8 HP two-stage gas snow thrower with rubber tracks, 6 forward, 2 reverse speeds and adjustable snow chute. | Price for a Honda, Model H5825 (or its this year's equivalent) 8 HP two-stage gas snow thrower with rubber tracks and hydrostatic transmission. | More specific item. |
| 14. Girl's Jeans: Price of Levi's #902 basic relaxed taper jean, two back pockets and two front pockets. | Price of Levi's #550 | Discontinued. |
| 15. Disposable Diapers: 44 count | 40 count | Product marketing change. |
| 16. Video Recorder: Zenith #VRL4110 | Zenith #VRM4120 | New model number. |
| Sony #SLV700HF | Sony #SLV720HF | New model number. |
| 17. Compact Disc: "Janet" by Janet Jackson | "VS." by Pearl Jam | Current bestselling titles. |
| "Unplugged" by Rod Stewart | "Purple" by Stone Temple Pilots. | |
| 18. Compact Disc Player: Sony #CDPC535 | Sony #CDPC545 | New model number. |
| Panasonic-Technics #SLPD847 | Panasonic-Technics #SLPS867 | New model number. |
| 19. Color Television: Zenith #SLS2049 | Zenith #SMS2049 | New model number. |
| 20. Bathroom Caulking: Price an 8 ounce tube of specific white bathroom caulking, most popular brand. | Price a 5.5 ounce plastic tube of latex white bathroom caulking. (Not a caulk gun cartridge.) Suggested brand: DAP KWIK SEAL Tub and Tile. | New size and more description. |

Appendix 7.—Nonforeign Area Cost-of-Living Allowances Price Survey Data Collection Procedures

Survey Description

The following information will be provided to the participants verbally or in writing. Participants who are familiar with the program and the survey may be provided with less information as appropriate.

Purpose

The Federal Government pays cost-of-living allowances (COLA) in Alaska, Hawaii, and certain U.S. territories and possessions. Living cost differences are determined by comparing costs of goods, services, housing, transportation, and other items in the allowance area with the cost of the same or similar items and services in the Washington DC area. The U.S. Office of Personnel Management (OPM) is responsible for the operation of the COLA program.

Data Collection

OPM, or its representative, conducts annual Price Surveys to determine living cost differences. Local governments, retail outlets, realty firms, and businesses providing professional and other services to be surveyed are identified through the use of full-scale Background Surveys, conducted approximately once every five years. Participation in the Price Surveys is voluntary. Data are collected by telephone and/or personal interview.

Wherever practical and appropriate, the price of each good or service is obtained from at least three outlets in each allowance area and at least six outlets in the reference area (i.e., the Washington, DC, area). Realty data

may be obtained from one or multiple sources, as appropriate.

Release of Information

The price data collected from participating firms may be made available to Congress or to the general public upon request. This includes the name of the company and prices of items or services surveyed. The names of proprietors, managers, or other individuals who provide price information generally will not be made public. However, the Government may release the names of individuals who, on the basis of their expertise, provide opinions or estimates.

Public Burden Information

Public burden reporting for this collection of information is estimated to vary from 1 to 20 minutes per response. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestion for reducing this burden to Reports and Forms Management Officer, U.S. Office of Personnel Management, 1900 E Street, NW., Room CHP 500, Washington, DC 20415; and to the Office of Management and Budget, Paperwork Reduction Project (3206-0199), Washington, DC 20503.

Nonforeign Area Cost-of-Living Allowances Price Survey Data Collection Procedures

Interview Guidelines

Three types of information are collected in price surveys: price of goods and services, rental rates and related information, and home prices and related information. The following are the typical interview questions used to collect these data.

Price Information Collection

1. What is the regular (non-sale) price of _____ (a specific item or service)?

Examples of items include, but are not limited to:

Chuck Roast, Bone In.

Price per pound. Average size package (e.g., not a 'family' or 'bonus' pack).

1st Choice: Arm pot roast.

2nd Choice: Eye roast.

Peas, Frozen.

Price for 10 ounce package.

1st Choice: Bird's Eye.

2nd Choice: Major brand of equivalent quality.

Men's Jeans.

Price for one pair of blue jeans.

1st Choice: Levi's #501 jeans.

2nd Choice: Equivalent quality jeans.

Automobile, New.

'Sticker' price of current year model Honda Civic, DX, four door sedan, 1.5 liter, four cylinder engine. (Price options, fees, financing, and taxes separately.)

Example of services include, but are not limited to:

Woman's Haircut and Styling.

'Regular service' price for a woman's cut and styled blow dry. Include wash, but do not include use of curling iron if there is an extra charge.

Unclog Drain.

Price to unclog kitchen drain by mechanical means (snake, auger, etc.). Only include pipe removal if necessary to access trap.

Film Developing.

Price to process and print 35 millimeter, 24 exposure, 100 ASA color roll film. Single prints only, standard size and finish.

Doctor, Office Visit.

Typical fee, after the initial visit, for an office visit when medical advice or simple treatment is all that is needed. Do not include the charge for a complete physical examination, injections, medication, laboratory tests, or similar services.

Oil Change.

Price of a regular oil change including oil and filter for a current year model Honda Civic DX sedan, 1.5 liter, 4 cylinder engine.

2. Prices of many of the items can be obtained "off-the-shelf" without assistance. Occasionally, when a specific item is not available, assistance from sales or other personnel may be required to identify and price substitution items of comparable quality and quantity.

3. Prices of most services are obtained by telephone or personal interview. A few services are priced with little or no assistance. For example, prices may be obtainable from a displayed price schedule, list, or menu.

Housing Component—Rental Information Collection

1. Describe the location, size, layout, number and types of rooms, and square footage or your rental units.

2. Are they apartments, duplexes, town houses, detached houses, or other types of units? Describe.

3. Are there additional amenities (e.g., pool, sauna, tennis courts, gym)? If so, describe.

4. What is the monthly rent? What is the amount of the security deposit (if any)? What other kinds of fees or assessments are there?

5. Are utilities included? Which ones? If you can, please provide information on average monthly or annual costs of utilities paid by tenants.

6. Are term leases usually required? What are the conditions and penalties associated with the lease?

7. Are there any special restrictions or other factors we should know about (e.g., seasonal tourist trade)?

Housing Component—Information Collection for Comparable Sales

1. Describe the location, size, layout, number and types of rooms, and square footage of some of your recent home sales.

2. Were they condominiums, duplexes, town houses, detached houses, or other types of dwellings? Describe.

3. Were there any atypical characteristics (e.g., extra large lot sizes, beach front, desirable/undesirable locations)?

4. Are there additional amenities provided by the developer, homeowners association, or similar community group (e.g., pool, sauna, tennis courts, gym)? If so, describe facilities and charges.

5. What was the selling price and date of sale?

6. What are the real estate taxes?

7. Do you have any data on utilities relating to these homes?

8. In the past year or so, what has been the average appreciation rate of property in this community? Looking back over the past six years, has this rate changed? How?

9. Describe current market conditions (e.g., soft, booming, so-so). How has this affected housing prices? Describe the housing market over the past six years.

10. Are there any special considerations or other factors we should know about (e.g., retirement/tourist trade) that might affect the housing market in this community?

BILLING CODE 6325-01-M

**Nonforeign Area Cost-of Living
Price Information Collection**

Survey Date: _____ Survey Area: _____ Data Collector: _____

Survey Item: _____

Description:

| Outlet | Price | Wgt/Count | Remarks |
|--------|-------|-----------|---------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Comments:

OMB Approved
OMB No. 3206-0199
Expires June 30, 1997

Nonforeign Area Cost-of-Living Allowances Background Survey Data Collection Procedures

Survey Description

The following information will be provided to the participants verbally or in writing. Participants who are familiar with the program and the survey may be provided with less information as appropriate.

Purpose

The Federal Government pays cost-of-living allowances (COLA) in Alaska, Hawaii, and certain U.S. territories and possessions. Living cost differences are determined by comparing costs of goods, services, housing, transportation, and other items in the allowance area with the cost of the same or similar items and services in the Washington, DC, area. The U.S. Office of Personnel Management (OPM) is responsible for the operation of the COLA program. OPM, or its representative, conducts annual surveys to determine living cost differences. OPM conducts full-scale Background Surveys approximately once every five years to review the appropriateness of items, services, and businesses covered in the annual Price surveys. Elements of the Background Survey may be repeated annually on a limited basis as part of the maintenance of and preparation for the annual Price Surveys.

OPM uses the Background Survey to identify the services, items, quantities, outlets, and locations that will be surveyed to collect living cost data within the allowance areas and the Washington, DC, area. The Background Survey also is used to collect information on local trade practices, consumer buying patterns, taxes and fees, and other economic characteristics related to living costs.

Data Collection

Full-scale Background Surveys are conducted approximately once every five years. OPM identifies major manufacturers, local governments, retail outlets, realty firms, and businesses providing professional services to be surveyed on the basis of business volume and local prominence. Participation is voluntary. Data are collected by telephone and/or personal interview.

Confidentiality

All data collected are used only for the purposes described above. The Government pledges to hold all micro or "raw" data collected in confidence. Names of participating businesses and institutions may be released. Names of individuals are not released. Summary data will be made available to the public only to the extent that micro data cannot be associated with data sources.

Public Burden Information

Public burden reporting for this collection of information is estimated to vary from 5 minutes to 30 minutes per response. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestion for reducing this burden to Reports and Forms Management Officer, U.S. Office of Personnel Management, 1900 E Street NW., Room CHP

500, Washington, DC 20415; and to the Office of Management and Budget, Paperwork Reduction Project (3206-0199), Washington, DC 20503.

Nonforeign Area Cost-of-Living Allowances Background Survey Data Collection Procedures

Interview Guidelines

Seven types of information are collected in background surveys. Information is collected on products and services, outlet availability and usage, transportation, local taxes and fees, mortgage, real estate, and other topics related to the measurement of living costs (e.g., specialized information from local chambers of commerce, colleges, and universities). The following are the typical interview questions used to collect these data.

Product or Service Information

1. As a major manufacturer/supplier of _____ (a specific product or service, e.g., women's apparel), please identify your items/services that are most popular (e.g., your 'volume sellers').

2. Which of these items are apt to be readily available in the following geographic locations: Alaska (i.e., Anchorage, Fairbanks, and Juneau); Hawaii; Guam; Puerto Rico; the Virgin Islands; and Washington, DC, and suburbs?

3. If the items or services are not universally available, are there other items or services that are of similar function, quality, quantity, size, and type that can be substituted?

4. Is there anything else we should know about your product or service? Are there recommendations you wish to make that would help us in our data collection?

Outlet Availability and Usage (Retail)

1. What is your product or service? What is the address(es) of your establishment(s)? If you have multiple locations, which locations have the greatest sales volumes (i.e., are most utilized by consumers)?

2. What are your store/office hours? Do these vary by location?

3. Is your full line of products or services available at all locations?

4. Is there anything else we should know about your outlet(s) or recommendations you wish to make?

Transportation Information—Private and Public Services

1. What type of transportation services do you provide (e.g., taxi, bus, subway)?

2. What geographic areas do you service? Which routes are 'typical' or most heavily utilized?

3. What is your rate structure? Does it vary by time of day or season?

4. Is there anything else we should know about transportation usage and services in your area? Are there recommendations you wish to make about our data collection?

Transportation Information—Private Use and Maintenance

1. What types of driving are most common in your area? What is the annual distance driven?

2. What types of roads and highways are common in your area? What are the road surfaces and conditions?

3. Are there unusual climatic or other factors that affect the fuel economy, maintenance, and depreciation of vehicles?

4. Is there anything else we should know about private transportation usage and maintenance in your area? Are there suggestions or recommendations you wish to make?

Local Taxes and Fees

1. What types of taxes, licenses, or fees does your State, territory, or local jurisdiction levy on real estate; personal property; sales (including sales of property); automobiles; utilities; or other goods, services, or transactions?

2. Who levies these taxes, licenses or fees (i.e., State, territory, county, city, other jurisdiction)?

3. What are the rates or schedules for these? How often and when are they levied? Do the rates/schedules vary by location, season, or other factors?

4. Is there anything else we should know about taxes and fees in your area? Are there suggestions or recommendations you wish to make?

Mortgage Information

1. What forms of home financing are most common in _____ (the

allowance area or Washington DC metropolitan area)? (Do not include second mortgages.)

2. What are the typical conditions and limitations on loans?

3. What is the typical amount(s) of down payment required? What are the terms and rates?

4. Are there special subsidies or other practices that influence home financing in your area?

5. Looking back six years, what types of changes have occurred that affect home financing?

6. Is there anything else we should know about home financing in your area? Are there suggestions or recommendations you wish to make that would help us in our data collection?

Real Estate Information

1. What is the availability of housing in _____ (the allowance area or Washington DC metropolitan area)? Of principal interest is housing for typical salary and wage earners (as distinguished from retirees, tourists, or other special groups) for persons with low, moderate, and high incomes.

2. Describe the communities within your area in which persons _____

(specify occupation/income characteristics) typically live. If appropriate, identify separate communities for renters and home owners. Where are these communities located relative to the major Federal activities in the area?

3. Describe the type of housing (e.g., apartment, condominium, town house, detached house).

4. For each type of housing, what are the usual number of rooms, bedrooms, baths, total square footage, lot size, type of construction, and similar characteristics?

5. What types of utilities are available and typically used in these communities: sewer, water, natural gas, electricity, other?

6. Are there any unusual factors that might affect maintenance requirements in your area?

7. Looking back 6 years, describe the changes that significantly affected the

housing market (both rental and owner markets).

8. Is there anything else we should know about the housing market in your area? Are there suggestions or recommendations you wish to make concerning our data collection?

Other Types of Information

Occasionally, it is necessary to collect information from colleges, universities, chambers of commerce, trade associations, and other groups on specific subjects relating

to the analysis of living costs. For example, a university known to be involved in home energy research may be contacted to determine whether there are consumption data by region or allowance area that could have application in the COLA program.

When such data are collected, the purpose and basic structure of the interview will follow the patterns shown above. The substance, however, will vary with the subject matter.

BILLING CODE 6325-01-M

**Nonforeign Area Cost-of-Living
Background Survey Information Collection**

Contact Date: _____ Survey Area: _____ Data Collector: _____

| Contact |
|----------|
| Name: |
| Address: |
| Phone #: |

| Purpose of Contact | |
|---------------------------|--|
| Product/Service Info. | |
| Outlet Availability/Usage | |
| Transportation Info. | |
| Local Taxes and Fees | |
| Mortgage Information | |
| Real Estate Information | |
| Other: (specify) | |

| |
|-----------|
| Findings: |
|-----------|

| |
|----------|
| Remarks: |
|----------|

OMB Approved
OMB No. 3206-0199
Expires June 30, 1997

CONSUMPTION GOODS AND SERVICES ANALYSIS

[Location: Nome, AK; Winter 1995 Survey]

| Categories | Category indexes | Lower income | | Middle income | | Upper income | |
|--|------------------|--------------|----------|---------------|----------|--------------|----------|
| | | Weights | Subtotal | Weights | Subtotal | Weights | Subtotal |
| 1. Food At Home | 154.45 | 26.40 | 40.78 | 23.49 | 36.29 | 20.65 | 31.89 |
| 2. Food Away From Home | 140.54 | 14.42 | 20.27 | 14.73 | 20.70 | 15.04 | 21.13 |
| 3. Tobacco | 94.48 | 3.15 | 2.97 | 2.59 | 2.45 | 2.05 | 1.94 |
| 4. Alcohol | 162.60 | 2.77 | 4.50 | 2.73 | 4.44 | 2.69 | 4.37 |
| 5. Furnishings & Household Operations .. | 126.58 | 14.71 | 18.62 | 15.79 | 19.98 | 16.85 | 21.32 |
| 6. Clothing | 113.86 | 13.97 | 15.91 | 14.65 | 16.68 | 15.30 | 17.42 |
| 7. Domestic Services | 108.02 | 1.76 | 1.90 | 1.90 | 2.05 | 2.04 | 2.20 |
| 8. Professional Services | 103.62 | 6.48 | 6.71 | 6.65 | 6.89 | 6.82 | 7.07 |
| 9. Personal Care | 102.94 | 3.62 | 3.73 | 3.52 | 3.63 | 3.43 | 3.53 |
| 10. Recreation | 126.58 | 12.72 | 16.11 | 13.94 | 17.65 | 15.14 | 19.16 |
| Total Weights ..... | ..... | 100.00 | ..... | 100.00 | ..... | 100.00 | ..... |
| Total Indexes: | | | | | | | |
| Lower ..... | ..... | ..... | 131.50 | ..... | ..... | ..... | ..... |
| Middle ..... | ..... | ..... | ..... | ..... | 130.76 | ..... | ..... |
| Upper ..... | ..... | ..... | ..... | ..... | ..... | ..... | 130.03 |

APPENDIX 9.—OPM LIVING COMMUNITY LIST

| | Low | Middle | High |
|--------------------|--------------------|--------------------|----------------|
| Washington, DC DC: | | | |
| Homeowner | Southeast DC | Northeast DC | Northwest DC.* |
| Renter | Southeast DC | Northeast DC | Northwest DC.* |

*Northwest DC excludes Georgetown, but includes Dupont Circle, Cleveland Part, and Adams Morgan.

| | | | |
|--------------------|--------------------------------|----------------------------------|-------------------|
| Washington, DC MD: | | | |
| Homeowner | Capitol Heights/Suitland | Gaithersburg/Silver Spring | Rockville. |
| Renter | Capitol Heights/Suitland | Hyattsville/College Park | Rockville. |
| Washington, DC VA: | | | |
| Homeowner | Woodbridge/Dale City | Springfield | Alexandria. |
| Renter | Woodbridge/Dale City | Alexandria | Arlington. |
| Anchorage, AK: | | | |
| Homeowner | North Anchorage | North Anchorage | South Anchorage.* |
| Renter | North Anchorage | North Anchorage | South Anchorage.* |

*The line between North and South Anchorage is set by Tudor Road.

| | | | |
|-----------------|-------------------------|-------------------------|--------------------|
| Fairbanks, AK: | | | |
| Homeowner | Fairbanks | Fairbanks | Fairbanks. |
| Renter | Fairbanks | Fairbanks | Fairbanks. |
| Juneau, AK: | | | |
| Homeowner | Juneau/Mendenhall | Juneau/Mendenhall | Juneau/Mendenhall. |
| Renter | Juneau/Mendenhall | Juneau/Mendenhall | Juneau/Mendenhall. |
| Nome, AK: | | | |
| Homeowner | Nome | Nome | Nome. |
| Renter | Nome | Nome | Nome. |

Appendix 10.—HISTORICAL HOME MARKET VALUES AND INTEREST RATES

| Area | Year | Interest rate (percent) | Income level | Market value | Annual P&I* |
|---------------------|------|-------------------------|--------------|--------------|-------------|
| Anchorage, AK | 1985 | 10.875 | Lower | \$95,004 | \$8,600 |
| | | | Middle | 124,840 | 11,300 |
| | | | Upper | 156,302 | 14,148 |
| | 1986 | 10.000 | Lower | 87,974 | 7,412 |
| | | | Middle | 116,993 | 9,856 |
| | | | Upper | 143,284 | 12,071 |
| | 1987 | 9.375 | Lower | 81,024 | 6,470 |
| | | | Middle | 109,147 | 8,715 |
| | | | Upper | 130,227 | 10,398 |
| | 1988 | 10.500 | Lower | 74,218 | 6,517 |
| | | | Middle | 101,300 | 8,896 |
| | | | Upper | 117,190 | 10,291 |

Appendix 10.—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

| Area | Year | Interest rate (percent) | Income level | Market value | Annual P&I* |
|---------------------|--------|-------------------------|--------------|--------------|-------------|
| Fairbanks, AK | 1989 | 11.125 | Lower | 67,538 | 6,236 |
| | | | Middle | 93,454 | 8,629 |
| | | | Upper | 112,532 | 10,390 |
| | 1990 | 10.250 | Lower | 60,784 | 5,229 |
| | | | Middle | 87,071 | 7,490 |
| | | | Upper | 114,783 | 9,874 |
| | 1992 | 9.000 | Lower | 65,700 | 5,075 |
| | | | Middle | 96,200 | 7,431 |
| | | | Upper | 139,400 | 10,768 |
| | 1993 | 8.125 | Lower | 70,902 | 5,054 |
| | | | Middle | 99,073 | 7,062 |
| | | | Upper | 130,815 | 9,324 |
| | 1994 | 7.625 | Lower | 72,216 | 4,907 |
| | | | Middle | 99,099 | 6,734 |
| | | | Upper | 124,780 | 8,479 |
| | 1995 | 8.625 | Lower | 83,286 | 6,219 |
| | | | Middle | 102,089 | 7,623 |
| | | | Upper | 134,580 | 10,049 |
| | 1985 | 10.875 | Lower | 86,124 | 7,796 |
| | | | Middle | 107,493 | 9,730 |
| | | | Upper | 148,566 | 13,448 |
| | 1986 | 10.000 | Lower | 78,982 | 6,654 |
| | | | Middle | 102,726 | 8,654 |
| | | | Upper | 140,199 | 11,811 |
| | 1987 | 9.375 | Lower | 71,839 | 5,736 |
| | | | Middle | 97,958 | 7,822 |
| | | | Upper | 131,833 | 10,527 |
| 1988 | 10.500 | Lower | 64,696 | 5,681 | |
| | | Middle | 93,191 | 8,184 | |
| | | Upper | 123,467 | 10,842 | |
| 1989 | 11.125 | Lower | 57,553 | 5,314 | |
| | | Middle | 88,424 | 8,164 | |
| | | Upper | 115,101 | 10,627 | |
| 1990 | 10.250 | Lower | 50,604 | 4,353 | |
| | | Middle | 83,619 | 7,193 | |
| | | Upper | 107,143 | 9,217 | |
| 1992 | 9.000 | Lower | 70,851 | 5,473 | |
| | | Middle | 101,400 | 7,833 | |
| | | Upper | 137,000 | 10,582 | |
| 1993 | 8.125 | Lower | 69,498 | 4,954 | |
| | | Middle | 101,478 | 7,233 | |
| | | Upper | 115,787 | 8,253 | |
| 1994 | 7.625 | Lower | 76,302 | 5,185 | |
| | | Middle | 112,580 | 7,650 | |
| | | Upper | 127,829 | 8,686 | |
| 1995 | 8.708 | Lower | 68,940 | 5,187 | |
| | | Middle | 84,240 | 6,338 | |
| | | Upper | 108,426 | 8,157 | |
| Juneau, AK | 1985 | 10.875 | Lower | 97,228 | 8,801 |
| | | | Middle | 112,929 | 10,222 |
| | | | Upper | 132,687 | 12,010 |
| | 1986 | 10.000 | Lower | 90,811 | 7,651 |
| | | | Middle | 107,283 | 9,038 |
| | | | Upper | 127,114 | 10,709 |
| | 1987 | 9.375 | Lower | 83,909 | 6,700 |
| | | | Middle | 100,846 | 8,052 |
| | | | Upper | 120,885 | 9,652 |
| | 1988 | 10.500 | Lower | 76,441 | 6,713 |
| | | | Middle | 93,787 | 8,236 |
| | | | Upper | 113,874 | 10,000 |
| | 1989 | 11.125 | Lower | 68,797 | 6,352 |
| | | | Middle | 86,284 | 7,967 |
| | | | Upper | 106,131 | 9,799 |
| | 1990 | 10.250 | Lower | 78,429 | 6,747 |
| | | | Middle | 99,227 | 8,536 |
| | | | Upper | 123,324 | 10,609 |
| | 1992 | 9.000 | Lower | 89,470 | 6,911 |
| | | | Middle | 114,400 | 8,837 |
| | | | Upper | 146,300 | 11,301 |
| | 1993 | 8.125 | Lower | 87,570 | 6,242 |
| | | | Middle | 115,518 | 8,234 |

Appendix 10.—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

| Area | Year | Interest rate (percent) | Income level | Market value | Annual P&I* |
|---------------------------|--------|-------------------------|--------------|--------------|-------------|
| Nome, AK | 1994 | 7.625 | Upper | 134,232 | 9,568 |
| | | | Lower | 92,826 | 6,307 |
| | | | Middle | 117,364 | 7,975 |
| | 1995 | 8.625 | Upper | 140,760 | 9,564 |
| | | | Lower | 102,879 | 7,682 |
| | | | Middle | 138,723 | 10,358 |
| | 1985 | 10.875 | Upper | 163,812 | 12,231 |
| | | | Lower | 86,836 | 7,860 |
| | | | Middle | 114,834 | 10,394 |
| | 1986 | 10.00 | Upper | 138,156 | 12,506 |
| | | | Lower | 84,057 | 7,082 |
| | | | Middle | 111,159 | 9,365 |
| | 1987 | 9.375 | Upper | 133,735 | 11,267 |
| | | | Lower | 81,367 | 6,497 |
| | | | Middle | 107,602 | 8,592 |
| | 1988 | 10.500 | Upper | 129,445 | 10,337 |
| | | | Lower | 78,763 | 6,917 |
| | | | Middle | 104,159 | 9,147 |
| | 1989 | 11.125 | Upper | 125,312 | 11,004 |
| | | | Lower | 76,243 | 7,040 |
| | | | Middle | 100,826 | 9,309 |
| | 1990 | 10.250 | Upper | 121,302 | 11,200 |
| | | | Lower | 73,803 | 6,349 |
| | | | Middle | 97,600 | 8,396 |
| 1992 | 9.000 | Upper | 117,420 | 10,101 | |
| | | Lower | 71,100 | 5,492 | |
| | | Middle | 97,500 | 7,531 | |
| 1993 | 8.125 | Upper | 122,400 | 9,455 | |
| | | Lower | 56,453 | 4,024 | |
| | | Middle | 77,415 | 5,518 | |
| 1994 | 7.625 | Upper | 97,186 | 6,927 | |
| | | Lower | 82,365 | 5,597 | |
| | | Middle | 112,948 | 7,675 | |
| 1995 | 8.625 | Upper | 141,794 | 9,635 | |
| | | Lower | 81,711 | 6,101 | |
| | | Middle | 118,027 | 8,813 | |
| Washington, DC (DC) | 1985 | 10.250 | Upper | 154,343 | 11,524 |
| | | | Lower | 58,996 | 5,075 |
| | | | Middle | 90,194 | 7,759 |
| 1986 | 10.250 | Upper | 160,600 | 13,816 | |
| | | Lower | 64,778 | 5,573 | |
| | | Middle | 99,213 | 8,535 | |
| 1987 | 10.205 | Upper | 173,448 | 14,921 | |
| | | Lower | 70,543 | 6,069 | |
| | | Middle | 113,015 | 9,722 | |
| 1988 | 10.500 | Upper | 187,324 | 16,115 | |
| | | Lower | 76,327 | 6,703 | |
| | | Middle | 126,817 | 11,136 | |
| 1989 | 9.625 | Upper | 202,310 | 17,766 | |
| | | Lower | 82,128 | 6,702 | |
| | | Middle | 140,619 | 11,474 | |
| 1990 | 9.875 | Upper | 218,495 | 17,829 | |
| | | Lower | 87,877 | 7,326 | |
| | | Middle | 140,974 | 11,752 | |
| 1992 | 9.250 | Upper | 235,975 | 19,671 | |
| | | Lower | 92,007 | 7,266 | |
| | | Middle | 147,600 | 11,657 | |
| 1993 | 8.125 | Upper | 247,100 | 19,515 | |
| | | Lower | 88,083 | 6,279 | |
| | | Middle | 115,960 | 8,266 | |
| 1994 | 7.625 | Upper | 250,512 | 17,856 | |
| | | Lower | 91,431 | 6,213 | |
| | | Middle | 104,572 | 7,105 | |
| 1995 | 8.646 | Upper | 302,073 | 20,525 | |
| | | Lower | 79,326 | 5,934 | |
| | | Middle | 105,196 | 7,870 | |
| Washington, DC (MD) | 1985 | 10.250 | Upper | 326,995 | 24,463 |
| | | | Lower | 54,572 | 4,695 |
| | | | Middle | 84,505 | 7,270 |
| 1986 | 10.250 | Lower | 100,545 | 8,649 | |
| 1986 | 10.250 | Lower | 60,029 | 5,164 | |

Appendix 10.—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

| Area | Year | Interest rate (percent) | Income level | Market value | Annual P&I* |
|---------------------|-------|-------------------------|--------------|--------------|-------------|
| Washington, DC (VA) | 1987 | 10.125 | Middle | 92,955 | 7,997 |
| | | | Upper | 110,600 | 9,514 |
| | | | Lower | 66,032 | 5,622 |
| | 1988 | 10.375 | Middle | 102,250 | 8,705 |
| | | | Upper | 121,660 | 10,358 |
| | | | Lower | 73,295 | 6,371 |
| | 1989 | 10.000 | Middle | 113,498 | 9,865 |
| | | | Upper | 135,043 | 11,738 |
| | | | Lower | 81,357 | 6,854 |
| | 1990 | 9.875 | Middle | 125,983 | 10,614 |
| | | | Upper | 149,898 | 12,628 |
| | | | Lower | 89,493 | 7,460 |
| | 1992 | 8.750 | Middle | 138,581 | 11,552 |
| | | | Upper | 164,888 | 13,745 |
| | | | Lower | 96,115 | 7,259 |
| | 1993 | 8.250 | Middle | 148,836 | 11,241 |
| | | | Upper | 172,555 | 13,032 |
| | | | Lower | 104,832 | 7,561 |
| | 1994 | 7.500 | Middle | 125,723 | 9,067 |
| | | | Upper | 211,667 | 15,266 |
| | | | Lower | 90,279 | 6,060 |
| | 1995 | 8.542 | Middle | 121,527 | 8,157 |
| | | | Upper | 208,777 | 14,014 |
| | | | Lower | 89,532 | 6,634 |
| | 1985 | 10.250 | Middle | 150,449 | 11,149 |
| | | | Upper | 205,683 | 15,241 |
| | | | Lower | 65,608 | 5,644 |
| | 1986 | 10.250 | Middle | 74,031 | 6,369 |
| | | | Upper | 122,748 | 10,559 |
| | | | Lower | 70,857 | 6,096 |
| | 1987 | 10.125 | Middle | 79,954 | 6,878 |
| | | | Upper | 132,568 | 11,404 |
| | | | Lower | 76,526 | 6,515 |
| | 1988 | 10.500 | Middle | 86,350 | 7,351 |
| | | | Upper | 143,173 | 12,189 |
| | | | Lower | 83,413 | 7,325 |
| | 1989 | 9.500 | Middle | 94,122 | 8,265 |
| | | | Upper | 156,059 | 13,704 |
| | | | Lower | 90,086 | 7,272 |
| | 1990 | 10.000 | Middle | 101,652 | 8,206 |
| | | | Upper | 168,544 | 13,605 |
| | | | Lower | 97,293 | 8,197 |
| | 1992 | 9.000 | Middle | 109,784 | 9,249 |
| | | | Upper | 182,028 | 15,335 |
| | | | Lower | 107,100 | 8,273 |
| | 1993 | 8.125 | Middle | 120,900 | 9,339 |
| | | | Upper | 190,400 | 14,707 |
| | | | Lower | 95,184 | 6,785 |
| 1994 | 7.750 | Middle | 125,047 | 8,913 | |
| | | Upper | 182,325 | 12,996 | |
| | | Lower | 95,247 | 6,551 | |
| 1995 | 8.604 | Middle | 126,763 | 8,718 | |
| | | Upper | 181,492 | 12,482 | |
| | | Lower | 103,266 | 7,696 | |
| | | | Middle | 166,673 | 12,421 |
| | | | Upper | 216,274 | 16,118 |

* Principal and interest assumes 80% financing.

APPENDIX 11.—HISTORICAL HOUSING DATA
[Winter 1995 Survey]

| Year | Weights | Lower amounts | Subtotal | Middle amounts | Subtotal | Upper amounts | Subtotal |
|------------|---------|---------------|----------|----------------|----------|---------------|----------|
| Anchorage: | | | | | | | |
| 1985 | 6.31 | \$8,600 | 542.66 | \$11,300 | 713.03 | \$14,148 | 892.74 |
| 1986 | 6.77 | 7,412 | 501.79 | 9,856 | 667.25 | 12,071 | 817.21 |
| 1987 | 8.19 | 6,470 | 529.89 | 8,715 | 713.76 | 10,398 | 851.60 |
| 1988 | 7.03 | 6,517 | 458.15 | 8,896 | 625.39 | 10,291 | 723.46 |
| 1989 | 7.72 | 6,236 | 481.42 | 8,629 | 666.16 | 10,390 | 802.11 |

APPENDIX 11.—HISTORICAL HOUSING DATA—Continued
[Winter 1995 Survey]

| Year | Weights | Lower amounts | Subtotal | Middle amounts | Subtotal | Upper amounts | Subtotal |
|--------------|---------|---------------|----------|----------------|----------|---------------|----------|
| 1990 | 8.32 | 5,229 | 435.05 | 7,490 | 623.17 | 9,874 | 821.52 |
| 1992 | 10.08 | 5,075 | 511.56 | 7,431 | 749.04 | 10,768 | 1,085.41 |
| 1993 | 12.92 | 5,054 | 652.98 | 7,062 | 912.41 | 9,324 | 1,204.66 |
| 1994 | 13.78 | 4,907 | 676.18 | 6,734 | 927.95 | 8,479 | 1,168.41 |
| 1995 | 18.88 | 6,219 | 1,174.15 | 7,623 | 1,439.22 | 10,049 | 1,897.25 |
| Totals | 100.00 | ..... | 5,964 | ..... | 8,037 | ..... | 10,264 |
| Fairbanks: | | | | | | | |
| 1985 | 6.31 | \$7,796 | 491.93 | \$9,730 | 613.96 | \$13,448 | 848.57 |
| 1986 | 6.77 | 6,654 | 450.48 | 8,654 | 585.88 | 11,811 | 799.60 |
| 1987 | 8.19 | 5,736 | 469.78 | 7,822 | 640.62 | 10,527 | 862.16 |
| 1988 | 7.03 | 5,681 | 399.37 | 8,184 | 575.34 | 10,842 | 762.19 |
| 1989 | 7.72 | 5,314 | 410.24 | 8,164 | 630.26 | 10,627 | 820.40 |
| 1990 | 8.32 | 4,353 | 362.17 | 7,193 | 598.46 | 9,217 | 766.85 |
| 1992 | 10.08 | 5,473 | 551.68 | 7,833 | 789.57 | 10,582 | 1,066.67 |
| 1993 | 12.92 | 4,954 | 640.06 | 7,233 | 934.50 | 8,253 | 1,066.29 |
| 1994 | 13.78 | 5,185 | 714.49 | 7,650 | 1,054.17 | 8,686 | 1,196.93 |
| 1995 | 18.88 | 5,187 | 979.31 | 6,338 | 1,196.61 | 8,157 | 1,540.04 |
| Totals | 100.00 | ..... | 5,470 | ..... | 7,619 | ..... | 9,730 |
| Juneau: | | | | | | | |
| 1985 | 6.31 | \$8,801 | 555.34 | \$10,222 | 645.01 | \$12,010 | 757.83 |
| 1986 | 6.77 | 7,651 | 517.97 | 9,038 | 611.87 | 10,709 | 725.00 |
| 1987 | 8.19 | 6,700 | 548.73 | 8,052 | 659.46 | 9,652 | 790.50 |
| 1988 | 7.03 | 6,713 | 471.92 | 8,236 | 578.99 | 10,000 | 703.00 |
| 1989 | 7.72 | 6,352 | 490.37 | 7,967 | 615.05 | 9,799 | 756.48 |
| 1990 | 8.32 | 6,747 | 561.35 | 8,536 | 710.20 | 10,609 | 822.67 |
| 1992 | 10.08 | 6,911 | 696.63 | 8,837 | 890.77 | 11,301 | 1,139.14 |
| 1993 | 12.92 | 6,242 | 806.47 | 8,234 | 1,063.83 | 9,568 | 1,236.19 |
| 1994 | 13.78 | 6,307 | 869.10 | 7,975 | 1,098.96 | 9,564 | 1,317.92 |
| 1995 | 18.88 | 7,682 | 1,450.36 | 10,358 | 1,955.59 | 12,231 | 2,309.21 |
| Totals | 100.00 | ..... | 6,968 | ..... | 8,830 | ..... | 10,618 |
| Nome: | | | | | | | |
| 1985 | 6.31 | \$7,860 | 495.97 | \$10,394 | 655.86 | \$12,506 | 789.13 |
| 1986 | 6.77 | 7,082 | 479.45 | 9,365 | 634.01 | 11,267 | 762.78 |
| 1987 | 8.19 | 6,497 | 532.10 | 8,592 | 703.68 | 10,337 | 846.60 |
| 1988 | 7.03 | 6,917 | 486.27 | 9,147 | 643.03 | 11,004 | 773.58 |
| 1989 | 7.72 | 7,040 | 543.49 | 9,309 | 718.65 | 11,200 | 864.64 |
| 1990 | 8.32 | 6,349 | 528.24 | 8,396 | 698.55 | 10,101 | 840.40 |
| 1992 | 10.08 | 5,492 | 553.59 | 7,531 | 759.12 | 9,455 | 953.06 |
| 1993 | 12.92 | 4,024 | 519.90 | 5,518 | 712.93 | 6,927 | 894.97 |
| 1994 | 13.78 | 5,597 | 771.27 | 7,675 | 1,057.62 | 9,635 | 1,327.70 |
| 1995 | 18.88 | 6,101 | 1,151.87 | 8,813 | 1,663.89 | 11,524 | 2,175.73 |
| Totals | 100.00 | ..... | 6,062 | ..... | 8,247 | ..... | 10,229 |
| DC-DC: | | | | | | | |
| 1985 | 6.31 | \$5,075 | 320.23 | \$7,759 | 489.59 | \$13,816 | 871.79 |
| 1986 | 6.77 | 5,573 | 377.29 | 8,535 | 577.82 | 14,921 | 1,010.15 |
| 1987 | 8.19 | 6,069 | 497.05 | 9,722 | 796.23 | 16,115 | 1,319.82 |
| 1988 | 7.03 | 6,703 | 471.22 | 11,136 | 782.86 | 17,766 | 1,248.95 |
| 1989 | 7.72 | 6,702 | 517.39 | 11,474 | 885.79 | 17,829 | 1,376.40 |
| 1990 | 8.32 | 7,326 | 609.52 | 11,752 | 977.77 | 19,671 | 1,636.63 |
| 1992 | 10.08 | 7,266 | 732.41 | 11,657 | 1,175.03 | 19,515 | 1,967.11 |
| 1993 | 12.92 | 6,279 | 811.25 | 8,266 | 1,067.97 | 17,856 | 2,307.00 |
| 1994 | 13.78 | 6,213 | 856.15 | 7,105 | 979.07 | 20,525 | 2,828.35 |
| 1995 | 18.88 | 5,934 | 1,120.34 | 7,870 | 1,485.86 | 24,463 | 4,618.61 |
| Totals | 100.00 | ..... | 6,313 | ..... | 9,218 | ..... | 19,185 |
| DC-MD: | | | | | | | |
| 1985 | 6.31 | \$4,695 | 296.25 | \$7,270 | 458.74 | \$8,649 | 545.75 |
| 1986 | 6.77 | 5,164 | 349.60 | 7,997 | 541.40 | 9,514 | 644.10 |
| 1987 | 8.19 | 5,622 | 460.44 | 8,705 | 712.94 | 10,358 | 848.32 |
| 1988 | 7.03 | 6,371 | 447.88 | 9,865 | 693.51 | 11,738 | 825.18 |
| 1989 | 7.72 | 6,854 | 529.13 | 10,614 | 819.40 | 12,628 | 974.88 |

APPENDIX 11.—HISTORICAL HOUSING DATA—Continued
[Winter 1995 Survey]

| Year | Weights | Lower amounts | Subtotal | Middle amounts | Subtotal | Upper amounts | Subtotal |
|--------------|---------|---------------|----------|----------------|----------|---------------|----------|
| 1990 | 8.32 | 7,460 | 620.67 | 11,552 | 961.13 | 13,745 | 1,143.58 |
| 1992 | 10.08 | 7,259 | 731.71 | 11,241 | 1,133.09 | 13,032 | 1,313.63 |
| 1993 | 12.92 | 7,561 | 976.88 | 9,067 | 1,171.46 | 15,266 | 1,972.37 |
| 1994 | 13.78 | 6,060 | 835.07 | 8,157 | 1,124.03 | 14,014 | 1,931.13 |
| 1995 | 18.88 | 6,634 | 1,252.50 | 11,149 | 2,104.93 | 15,241 | 2,877.50 |
| Totals | 100.00 | ..... | 6,500 | ..... | 9,721 | ..... | 13,076 |
| DC-VA: | | | | | | | |
| 1985 | 6.31 | \$5,644 | 356.14 | \$6,369 | 401.88 | \$10,559 | 666.27 |
| 1986 | 6.77 | 6,096 | 412.70 | 6,878 | 465.64 | 11,404 | 772.05 |
| 1987 | 8.19 | 6,515 | 533.58 | 7,351 | 602.05 | 12,189 | 998.28 |
| 1988 | 7.03 | 7,325 | 514.95 | 8,265 | 581.03 | 13,704 | 963.39 |
| 1989 | 7.72 | 7,272 | 561.40 | 8,206 | 633.50 | 13,605 | 1,050.31 |
| 1990 | 8.32 | 8,197 | 681.99 | 9,249 | 769.52 | 15,335 | 1,275.87 |
| 1992 | 10.08 | 8,273 | 833.92 | 9,339 | 941.37 | 14,707 | 1,482.47 |
| 1993 | 12.92 | 6,785 | 876.62 | 8,913 | 1,151.56 | 12,996 | 1,679.08 |
| 1994 | 13.78 | 6,551 | 902.73 | 8,718 | 1,201.34 | 12,482 | 1,720.02 |
| 1995 | 18.88 | 7,696 | 1,453.00 | 12,421 | 2,345.08 | 16,118 | 3,043.08 |
| Totals | 100.00 | ..... | 7,127 | ..... | 9,093 | ..... | 13,651 |

APPENDIX 12.—SUMMARY OF RENTAL ANALYSES

| | 1995 Data medians | | | | | | | | |
|--------------|-------------------|-------|------------------|----------|-------|------------------|--------|-------|------------------|
| | B&NB | | | Non-Brkr | | | Broker | | |
| | # | \$ | Change (percent) | # | \$ | Change (percent) | # | \$ | Change (percent) |
| Anchorage: | | | | | | | | | |
| Low | 117 | 594 | 4.0 | 111 | 575 | 6.3 | 6 | 613 | 2.2 |
| Middle | 176 | 688 | -0.6 | 170 | 663 | -1.0 | 6 | 713 | 0.0 |
| High | 133 | 1,100 | 4.9 | 121 | 1,000 | 0.2 | 12 | 1,200 | 9.1 |
| Fairbanks: | | | | | | | | | |
| Low | 112 | 527 | 5.0 | 105 | 520 | 5.3 | 7 | 533 | 4.7 |
| Middle | 144 | 700 | 10.6 | 137 | 650 | 3.2 | 7 | 750 | 18.1 |
| High | 183 | 927 | 9.1 | 169 | 875 | 7.8 | 14 | 978 | 10.3 |
| Juneau: | | | | | | | | | |
| Low | 32 | 694 | 1.8 | 26 | 700 | -0.4 | 6 | 688 | 4.2 |
| Middle | 51 | 863 | 0.5 | 45 | 900 | 2.4 | 6 | 825 | -1.6 |
| High | 47 | 1,175 | 6.9 | 35 | 1,200 | 5.7 | 12 | 1,150 | 8.2 |
| Nome: | | | | | | | | | |
| Low | 12 | 663 | -2.1 | 4 | 650 | -5.8 | 8 | 675 | 1.8 |
| Middle | 18 | 825 | -2.6 | 10 | 800 | -4.1 | 8 | 850 | -1.2 |
| High | 8 | 1,038 | -0.9 | 0 | 0 | NA | 8 | 1,038 | -2.1 |
| DCDC: | | | | | | | | | |
| Low | 205 | 413 | -10.8 | 199 | 400 | -10.5 | 6 | 425 | -11.3 |
| Middle | 172 | 548 | -10.7 | 166 | 545 | -13.2 | 6 | 550 | -8.3 |
| High | 125 | 1,238 | -15.2 | 107 | 1,025 | -10.1 | 18 | 1,450 | -18.5 |
| DCMD: | | | | | | | | | |
| Low | 71 | 524 | -4.6 | 65 | 510 | -2.5 | 6 | 538 | -6.4 |
| Middle | 97 | 643 | -18.6 | 91 | 635 | -20.5 | 6 | 650 | -16.8 |
| High | 136 | 995 | -3.5 | 124 | 990 | -3.0 | 12 | 1,000 | -3.9 |
| DCVA: | | | | | | | | | |
| Low | 40 | 584 | -2.2 | 34 | 592.5 | -0.3 | 6 | 575 | -4.2 |
| Middle | 188 | 855 | 10.5 | 182 | 759 | -5.9 | 6 | 950 | 28.4 |
| High | 195 | 1,175 | 14.7 | 183 | 1,150 | 16.8 | 12 | 1,200 | 12.9 |

APPENDIX 13.—HOUSING COST ANALYSIS

[Location: Anchorage, AK, Winter 1995 Survey]

| Category | Annual costs | | | | | |
|-------------------------|--------------|---------|---------------|----------|--------------|----------|
| | Lower income | | Middle income | | Upper income | |
| | Owner | Renter | Owner | Renter | Owner | Renter |
| Maintenance | \$559 | ..... | \$658 | ..... | \$757 | ..... |
| Insurance | 388 | \$149 | 428 | \$149 | 456 | \$189 |
| Utilities | 2,093 | 1,840 | 2,410 | 2,093 | 2,726 | 2,241 |
| Real Estate Taxes | 1,477 | ..... | 1,811 | ..... | 2,387 | ..... |
| Housing | 5,964 | 7,128 | 8,037 | 8,256 | 10,264 | 13,200 |
| Total Annual Cost | \$10,481 | \$9,117 | \$13,344 | \$10,498 | \$16,590 | \$15,630 |

HOUSING COST ANALYSIS

[Location: Fairbanks, AK, Winter 1995 Survey]

| Category | Annual costs | | | | | |
|-------------------------|--------------|---------|---------------|----------|--------------|----------|
| | Lower income | | Middle income | | Upper income | |
| | Owner | Renter | Owner | Renter | Owner | Renter |
| Maintenance | \$461 | ..... | \$542 | ..... | \$623 | ..... |
| Insurance | 428 | \$189 | 522 | \$189 | 968 | \$250 |
| Utilities | 2,732 | 2,393 | 3,155 | 2,732 | 3,579 | 2,929 |
| Real Estate Taxes | 1,319 | ..... | 1,612 | ..... | 2,074 | ..... |
| Housing | 5,470 | 6,324 | 7,619 | 8,400 | 9,730 | 11,124 |
| Total Annual Cost | \$10,410 | \$8,906 | \$13,450 | \$11,321 | \$16,974 | \$14,303 |

HOUSING COST ANALYSIS

[Location: Juneau, AK, Winter 1995 Survey]

| Category | Annual costs | | | | | |
|-------------------------|--------------|----------|---------------|----------|--------------|----------|
| | Lower income | | Middle income | | Upper income | |
| | Owner | Renter | Owner | Renter | Owner | Renter |
| Maintenance | \$441 | ..... | \$519 | ..... | \$597 | ..... |
| Insurance | 273 | \$164 | 310 | \$150 | 346 | \$191 |
| Utilities | 2,954 | 2,578 | 3,424 | 2,954 | 3,893 | 3,173 |
| Real Estate Taxes | 1,449 | ..... | 1,953 | ..... | 2,306 | ..... |
| Housing | 6,968 | 8,328 | 8,830 | 10,356 | 10,618 | 14,100 |
| Total annual cost | \$12,085 | \$11,070 | \$15,036 | \$13,460 | \$17,760 | \$17,464 |

HOUSING COST ANALYSIS

[Location: Nome, AK, Winter 1995 Survey]

| Category | Annual costs | | | | | |
|-------------------------|--------------|----------|---------------|----------|--------------|----------|
| | Lower income | | Middle income | | Upper income | |
| | Owner | Renter | Owner | Renter | Owner | Renter |
| Maintenance | \$359 | ..... | \$422 | ..... | \$485 | ..... |
| Insurance | 440 | \$224 | 493 | \$224 | 571 | \$309 |
| Utilities | 3,960 | 3,438 | 4,613 | 3,960 | 5,266 | 4,265 |
| Real Estate Taxes | 878 | ..... | 1,269 | ..... | 1,659 | ..... |
| Housing | 6,062 | 7,956 | 8,247 | 9,900 | 10,229 | 12,456 |
| Total annual cost | \$11,699 | \$11,618 | \$15,044 | \$14,084 | \$18,210 | \$17,030 |

HOUSING COST ANALYSIS

[Location: Washington DC, DC, Winter 1995 Survey]

| Category | Annual costs | | | | | |
|-------------------------|--------------|---------|---------------|---------|--------------|----------|
| | Lower income | | Middle income | | Upper income | |
| | Owner | Renter | Owner | Renter | Owner | Renter |
| Maintenance | \$302 | ..... | \$355 | ..... | \$408 | ..... |
| Insurance | 321 | \$147 | 363 | \$147 | 905 | \$189 |
| Utilities | 1,932 | 1,705 | 2,217 | 1,932 | 2,501 | 2,965 |
| Real Estate Taxes | 474 | ..... | 722 | ..... | 2,851 | ..... |
| Housing | 6,313 | 4,956 | 9,218 | 6,576 | 19,185 | 14,856 |
| Total annual cost | \$9,342 | \$6,808 | \$12,875 | \$8,655 | \$25,850 | \$17,110 |

HOUSING COST ANALYSIS

[Location: Washington DC, MD, Winter 1995 Survey]

| Category | Annual costs | | | | | |
|-------------------------|--------------|---------|---------------|---------|--------------|----------|
| | Lower income | | Middle income | | Upper income | |
| | Owner | Renter | Owner | Renter | Owner | Renter |
| Maintenance | \$315 | ..... | \$371 | ..... | \$427 | ..... |
| Insurance | 242 | \$89 | 232 | \$82 | 305 | \$116 |
| Utilities | 2,048 | 1,809 | 2,346 | 2,048 | 2,644 | 2,187 |
| Real Estate Taxes | 1,215 | ..... | 2,042 | ..... | 2,792 | ..... |
| Housing | 6,500 | 6,288 | 9,721 | 7,716 | 13,076 | 11,940 |
| Total annual cost | \$10,320 | \$8,186 | \$14,712 | \$9,846 | \$19,244 | \$14,243 |

HOUSING COST ANALYSIS

[Location: Washington DC, VA, Winter 1995 Survey]

| Category | Annual costs | | | | | |
|-------------------------|--------------|---------|---------------|----------|--------------|----------|
| | Lower income | | Middle income | | Upper income | |
| | Owner | Renter | Owner | Renter | Owner | Renter |
| Maintenance | \$298 | ..... | \$351 | ..... | \$404 | ..... |
| Insurance | 166 | \$102 | 200 | \$100 | 244 | \$122 |
| Utilities | 2,102 | 1,853 | 2,413 | 2,102 | 2,724 | 2,247 |
| Real Estate Taxes | 1,302 | ..... | 2,101 | ..... | 2,727 | ..... |
| Housing | 7,127 | 7,008 | 9,093 | 10,260 | 13,651 | 14,100 |
| Total annual cost | \$10,995 | \$8,936 | \$14,158 | \$12,462 | \$19,750 | \$16,469 |

HOUSING COST ANALYSIS—WASHINGTON DC COMPOSITE

[Winter 1995 Survey]

| Location | Weights | Annual costs | | | | | |
|-------------------------|---------|--------------|---------|---------------|----------|--------------|----------|
| | | Lower income | | Middle income | | Upper income | |
| | | Owner | Renter | Owner | Renter | Owner | Renter |
| Washington DC, DC | 33.34 | \$9,342 | \$6,808 | \$12,875 | \$8,655 | \$25,850 | \$17,110 |
| Washington DC, MD | 33.33 | 10,320 | 8,186 | 14,712 | 9,846 | 19,244 | 14,243 |
| Washington DC, VA | 33.33 | 10,995 | 8,963 | 14,158 | 12,462 | 19,750 | 16,469 |
| Total weight | 100.00 | ..... | ..... | ..... | ..... | ..... | ..... |
| Composite cost ..... | ..... | \$10,219 | \$7,986 | \$13,915 | \$10,321 | \$21,615 | \$15,941 |

APPENDIX 14.—HOUSING ANALYSIS
 [Location: Anchorage, AK, Winter 1995 Survey]

| | Owners | | | Renters | | |
|---------------------|-------------------|--------------------|--------|-------------------|--------------------|--------|
| | Total annual cost | Total cost DC area | Index | Total annual cost | Total cost DC area | Index |
| Lower income | \$10,481 | \$10,219 | 102.56 | \$9,117 | \$7,986 | 114.16 |
| Middle income | 13,344 | 13,915 | 95.90 | 10,498 | 10,321 | 101.71 |
| Upper income | 16,590 | 21,615 | 76.75 | 15,630 | 15,941 | 98.05 |

HOUSING ANALYSIS
 [Location: Fairbanks, AK, Winter 1995 Survey]

| | Owners | | | Renters | | |
|---------------------|-------------------|--------------------|--------|-------------------|--------------------|--------|
| | Total annual cost | Total cost DC area | Index | Total annual cost | Total cost DC area | Index |
| Lower income | \$10,410 | \$10,219 | 101.87 | \$8,906 | \$7,986 | 111.52 |
| Middle income | 13,450 | 13,915 | 96.66 | 11,321 | 10,321 | 109.69 |
| Upper income | 16,974 | 21,615 | 78.53 | 14,303 | 15,941 | 89.72 |

HOUSING ANALYSIS
 [Location: Juneau, AK, Winter 1995 Survey]

| | Owners | | | Renters | | |
|---------------------|-------------------|--------------------|--------|-------------------|--------------------|--------|
| | Total annual cost | Total cost DC area | Index | Total annual cost | Total cost DC area | Index |
| Lower income | \$12,085 | \$10,219 | 118.26 | \$11,070 | \$7,986 | 138.62 |
| Middle income | 15,036 | 13,915 | 108.06 | 13,460 | 10,321 | 130.41 |
| Upper income | 17,760 | 21,615 | 82.17 | 17,464 | 15,941 | 109.55 |

HOUSING ANALYSIS
 [Location: Nome, AK, Winter 1995 Survey]

| | Owners | | | Renters | | |
|---------------------|-------------------|--------------------|--------|-------------------|--------------------|--------|
| | Total annual cost | Total cost DC area | Index | Total annual cost | Total cost DC area | Index |
| Lower income | \$11,699 | \$10,219 | 114.48 | \$11,618 | \$7,986 | 145.48 |
| Middle income | 15,044 | 13,915 | 108.11 | 14,084 | 10,321 | 136.46 |
| Upper income | 18,210 | 21,615 | 84.25 | 17,030 | 15,941 | 106.83 |

APPENDIX 15.—PRIVATE TRANSPORTATION COST ANALYSIS
 [Location: Anchorage, AK, Winter 1995 Survey]

| Category | Annual costs | | |
|--------------------------------|--|--|--|
| | Honda Civic 1.5L 4 cyl DX 4 dr sedan | Ford Taurus 3.0L 6 cyl GL 4 dr sedan | Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr |
| Fuel | \$982 | \$1,423 | \$1,779 |
| Maintenance/oil | 645 | 549 | 581 |
| Tires | 122 | 177 | 189 |
| License and registration | 118 | 118 | 118 |
| Miscellaneous tax | 66 | 66 | 66 |
| Depreciation | 3,106 | 3,241 | 2,438 |
| Finance expense | 803 | 829 | 930 |
| Insurance | 1,092 | 1,092 | 1,284 |
| Total annual costs | \$6,934 | \$7,495 | \$7,385 |

PRIVATE TRANSPORTATION COST ANALYSIS

[Location: Fairbanks, AK, Winter 1995 Survey]

| Category | Annual costs | | |
|--------------------------------|--|--|--|
| | Honda Civic 1.5L 4 cyl DX 4 dr sedan | Ford Taurus 3.0L 6 cyl GL 4 dr sedan | Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr |
| Fuel | \$963 | \$1,396 | \$1,745 |
| Maintenance/oil | 782 | 795 | 782 |
| Tires | 131 | 173 | 172 |
| License and registration | 52 | 52 | 52 |
| Miscellaneous tax | 0 | 0 | 0 |
| Depreciation | 3,096 | 3,580 | 3,456 |
| Finance expense | 786 | 873 | 1,067 |
| Insurance | 1,062 | 992 | 1,253 |
| Total annual cost | \$6,872 | \$7,861 | \$8,527 |

PRIVATE TRANSPORTATION COST ANALYSIS

[Location: Juneau, AK, Winter 1995 Survey]

| Category | Annual costs | | |
|--------------------------------|--|--|--|
| | Honda Civic 1.5L 4 cyl DX 4 dr sedan | Ford Taurus 3.0L 6 cyl GL 4 dr sedan | Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr |
| Fuel | \$785 | \$1,138 | \$1,423 |
| Maintenance/oil | 698 | 633 | 671 |
| Tires | 107 | 171 | 145 |
| License and registration | 52 | 52 | 52 |
| Miscellaneous tax | 0 | 0 | 0 |
| Depreciation | 2,595 | 3,242 | 2,445 |
| Finance expense | 743 | 859 | 964 |
| Insurance | 831 | 831 | 935 |
| Total annual cost | \$5,811 | \$6,926 | \$6,635 |

PRIVATE TRANSPORTATION COST ANALYSIS

[Location: Nome, AK, Winter 1995 Survey]

| Category | Annual costs | | |
|--------------------------------|--|--|--|
| | Honda Civic 1.5L 4 cyl DX 4 dr sedan | Ford Taurus 3.0L 6 cyl GL 4 dr sedan | Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr |
| Fuel | \$1,351 | \$1,959 | \$2,449 |
| Maintenance/oil | 664 | 667 | 705 |
| Tires | 142 | 201 | 210 |
| License and registration | 118 | 118 | 118 |
| Miscellaneous tax | 0 | 0 | 0 |
| Depreciation | 3,819 | 4,142 | 3,155 |
| Finance expense | 780 | 831 | 871 |
| Insurance | 976 | 976 | 1,110 |
| Total annual cost | \$7,850 | \$8,894 | \$8,618 |

PRIVATE TRANSPORTATION COST ANALYSIS

[Location: Washington, DC, DC, Winter 1995 Survey]

| Category | Annual costs | | |
|--------------------------------|--|--|--|
| | Honda Civic 1.5L 4 cyl DX 4 dr sedan | Ford Taurus 3.0L 6 cyl GL 4 dr sedan | Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr |
| Fuel | \$687 | \$996 | \$1,245 |
| Maintenance/oil | 475 | 455 | 346 |
| Tires | 78 | 102 | 117 |
| License and registration | 69 | 69 | 102 |
| Miscellaneous tax | 0 | 0 | 0 |

PRIVATE TRANSPORTATION COST ANALYSIS—Continued

[Location: Washington, DC, DC, Winter 1995 Survey]

| Category | Annual costs | | |
|-------------------------|--|--|--|
| | Honda Civic 1.5L 4 cyl DX 4 dr sedan | Ford Taurus 3.0L 6 cyl GL 4 dr sedan | Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr |
| Depreciation | 2,542 | 3,233 | 3,040 |
| Finance expense | 704 | 824 | 1,025 |
| Insurance | 1,170 | 1,197 | 1,355 |
| Total annual cost | \$5,725 | \$6,876 | \$7,230 |

PRIVATE TRANSPORTATION COST ANALYSIS

[Location: Washington, DC, MD, Winter 1995 Survey]

| Category | Annual costs | | |
|--------------------------------|--|--|--|
| | Honda Civic 1.5L 4 cyl DX 4 dr sedan | Ford Taurus 3.0L 6 cyl GL 4 dr sedan | Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr |
| Fuel | \$650 | \$943 | \$1,179 |
| Maintenance/oil | 395 | 345 | 346 |
| Tires | 78 | 91 | 107 |
| License and registration | 39 | 39 | 39 |
| Miscellaneous tax | 0 | 0 | 0 |
| Depreciation | 2,414 | 3,058 | 2,849 |
| Finance expense | 638 | 743 | 928 |
| Insurance | 884 | 986 | 935 |
| Total annual costs | \$5,098 | \$6,205 | \$6,383 |

PRIVATE TRANSPORTATION COST ANALYSIS

[Location: Washington, DC, VA, Winter 1995 Survey]

| Category | Annual costs | | |
|--------------------------------|--|--|--|
| | Honda Civic 1.5L 4 cyl DX 4 dr sedan | Ford Taurus 3.0L 6 cyl GL 4 dr sedan | Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr |
| Fuel | \$641 | \$930 | \$1,162 |
| Maintenance/oil | 385 | 365 | 349 |
| Tires | 73 | 89 | 105 |
| License and registration | 52 | 52 | 52 |
| Miscellaneous tax | 297 | 340 | 491 |
| Depreciation | 2,304 | 3,154 | 2,667 |
| Finance expense | 619 | 755 | 897 |
| Insurance | 723 | 731 | 791 |
| Total annual cost | \$5,094 | \$6,416 | \$6,514 |

PRIVATE TRANSPORTATION COST ANALYSIS—WASHINGTON DC COMPOSITE

[Winter 1995 Survey]

| Location | Weights | Annual costs | | |
|-------------------------|---------|---|--|--|
| | | Honda Civic 1.5L 4 cyl DX4 dr sedan | Ford Taurus 3.0L 6 cyl GL 4 dr sedan | Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr |
| Washington DC, DC | 33.34 | \$5,725 | \$6,876 | \$7,230 |
| Washington DC, MD | 33.33 | 5,098 | 6,205 | 6,383 |
| Washington DC, VA | 33.33 | 5,094 | 6,416 | 6,514 |
| Total weight | 100.00 | ..... | ..... | ..... |
| Composite cost ..... | ..... | \$5,306 | \$6,499 | \$6,709 |

TRANSPORTATION ANALYSIS
[Location: Juneau, AK, Winter 1995 Survey]

| Vehicle | Total annual cost | Total cost DC area | Index |
|---|-------------------|--------------------|--------|
| 1. Honda Civic DX 4 dr sdn 1.5L 4 cyl | \$5,811 | \$5,306 | 109.53 |
| 2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl | 6,926 | 6,499 | 106.58 |
| 3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl | 6,635 | 6,709 | 98.89 |
| Average index | | | 105.00 |

TRANSPORTATION SUMMARY

| Category | Category indexes | Lower income | | Middle income | | Upper income | |
|---|------------------|--------------|----------|---------------|----------|--------------|----------|
| | | Weights | Subtotal | Weights | Subtotal | Weights | Subtotal |
| Private transportation | 105.00 | 94.64 | 99.38 | 93.54 | 98.22 | 92.47 | 97.09 |
| Air fares and other transportation expenses | 130.43 | 5.36 | 6.99 | 6.46 | 8.42 | 7.53 | 9.82 |
| Total weights | | 100.00 | | 100.00 | | 100.00 | |
| Total indexes: | | | | | | | |
| Lower | | | 106.37 | | | | |
| Middle | | | | | 106.64 | | |
| Upper | | | | | | | 106.91 |

TRANSPORTATION ANALYSIS
[Location: Nome, AK, Winter 1995 Survey]

| Vehicle | Total annual cost | Total cost DC area | Index |
|---|-------------------|--------------------|--------|
| 1. Honda Civic DX 4 dr sdn 1.5L 4 cyl | \$7,850 | \$5,306 | 147.94 |
| 2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl | 8,894 | 6,499 | 136.84 |
| 3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl | 8,618 | 6,709 | 128.45 |
| Average index | | | 137.74 |

TRANSPORTATION SUMMARY

| Category | Category indexes | Lower income | | Middle income | | Upper income | |
|---|------------------|--------------|----------|---------------|----------|--------------|----------|
| | | Weights | Subtotal | Weights | Subtotal | Weights | Subtotal |
| Private transportation | 137.74 | 94.64 | 130.36 | 93.54 | 128.85 | 92.47 | 127.37 |
| Air fares and other transportation expenses | 220.38 | 5.36 | 11.80 | 6.46 | 14.23 | 7.53 | 16.59 |
| Total weights | | 100.00 | | 100.00 | | 100.00 | |
| Total indexes: | | | | | | | |
| Lower | | | 142.16 | | | | |
| Middle | | | | | 143.08 | | |
| Upper | | | | | | | 143.96 |

APPENDIX 18.—MISCELLANEOUS EXPENSE ANALYSIS
[Location: Anchorage, AK; Winter 1995 Survey]

| Category/item | Price | Price DC area | Ratio | Weights | Subtotal | Index |
|-------------------------------------|--------|---------------|--------|---------|----------|--------|
| Category Index Development | | | | | | |
| Medical Care | | | | | | 122.98 |
| Nonprescription pain reliever | 5.00 | 5.59 | 0.8942 | 4.9 | 4.38 | |
| Tetracycline | 6.28 | 5.31 | 1.1811 | 12.2 | 14.44 | |
| Vision Check | 78.33 | 52.56 | 1.4905 | 5.5 | 8.14 | |
| Dental Service | 171.67 | 89.33 | 1.9216 | 16.1 | 30.92 | |
| Doctor Visit | 61.67 | 53.61 | 1.1503 | 15.9 | 18.31 | |

MISCELLANEOUS EXPENSE ANALYSIS
 [Location: Juneau, AK; Winter 1995 Survey]

| Category/Item | Price | Price DC area | Ratio | Weights | Subtotal | Index |
|-------------------------------------|--------|---------------|--------|---------|----------|--------|
| Category Index Development | | | | | | |
| Medical Care | | | | | | 132.32 |
| Nonprescription pain reliever | 5.09 | 5.59 | 0.9101 | 4.9 | 4.46 | |
| Tetracycline | 10.56 | 5.31 | 1.9877 | 12.2 | 24.31 | |
| Vision Check | 105.00 | 52.56 | 1.9979 | 5.5 | 10.91 | |
| Dental Service | 180.33 | 89.33 | 2.0187 | 16.1 | 32.48 | |
| Doctor Visit | 47.67 | 53.61 | 0.8891 | 15.9 | 14.15 | |
| Hospital Room | 600.00 | 523.45 | 1.1462 | 4.1 | 4.71 | |
| Health Insurance | 1.0000 | 1.0000 | 1.0000 | 41.3 | 41.30 | |

| Categories | Category indexes | Lower income | | Middle income | | Upper income | |
|--------------------------------------|------------------|--------------|----------|---------------|----------|--------------|----------|
| | | Weights | Subtotal | Weights | Subtotal | Weights | Subtotal |
| Total Index Development | | | | | | | |
| 1. Medical Care | 132.32 | 41.50 | 54.91 | 31.33 | 41.45 | 23.51 | 31.11 |
| 2. Cash Contributions: | | | | | | | |
| Lower Income | 110.86 | 15.80 | 17.52 | 0.00 | 0.00 | 0.00 | 0.00 |
| Middle Income | 110.35 | 0.00 | 0.00 | 16.85 | 18.59 | 0.00 | 0.00 |
| Upper Income | 109.85 | 0.00 | 0.00 | 0.00 | 0.00 | 17.65 | 19.39 |
| 3. Personal Insurance/Pensions | 100.00 | 42.70 | 42.70 | 51.82 | 51.82 | 58.83 | 58.83 |
| Total Weights | | 100.00 | | 100.00 | | 100.00 | |
| Total Indexes: | | | | | | | |
| Lower | | | 115.13 | | | | |
| Middle | | | | | 111.86 | | |
| Upper | | | | | | | 109.33 |

MISCELLANEOUS EXPENSE ANALYSIS
 [Location: Nome, AK; Winter 1995 Survey]

| Category/Item | Price | Price DC area | Ratio | Weights | Subtotal | Index |
|-------------------------------------|--------|---------------|--------|---------|----------|--------|
| Category Index Development | | | | | | |
| Medical Care | | | | | | 132.56 |
| Nonprescription pain reliever | 7.92 | 5.59 | 1.4172 | 4.9 | 6.94 | |
| Tetracycline | 14.75 | 5.31 | 2.7755 | 12.2 | 33.94 | |
| Vision Check | 70.00 | 52.56 | 1.3319 | 5.5 | 7.27 | |
| Dental Service | 125.00 | 89.33 | 1.3993 | 16.1 | 22.51 | |
| Doctor Visit | 50.00 | 53.61 | 0.9327 | 15.9 | 14.85 | |
| Hospital Room | 732.00 | 523.45 | 1.3984 | 4.1 | 5.75 | |
| Health Insurance | 1.0000 | 1.0000 | 1.0000 | 41.3 | 41.30 | |

| Categories | Category indexes | Lower income | | Middle income | | Upper income | |
|--------------------------------------|------------------|--------------|----------|---------------|----------|--------------|----------|
| | | Weights | Subtotal | Weights | Subtotal | Weights | Subtotal |
| Total Index Development | | | | | | | |
| 1. Medical Care | 132.56 | 41.50 | 55.01 | 31.33 | 41.53 | 23.51 | 31.17 |
| 2. Cash Contributions: | | | | | | | |
| Lower income | 131.50 | 15.80 | 20.78 | 0.00 | 0.00 | 0.00 | 0.00 |
| Middle income | 130.76 | 0.00 | 0.00 | 16.85 | 22.03 | 0.00 | 0.00 |
| Upper income | 130.03 | 0.00 | 0.00 | 0.00 | 0.00 | 17.65 | 22.96 |
| 3. Personal Insurance/Pensions | 100.00 | 42.70 | 42.70 | 51.82 | 51.82 | 58.83 | 58.83 |
| Total Weights | | 100.00 | | 100.00 | | 100.00 | |
| Total Indexes: | | | | | | | |
| Lower | | | 118.49 | | | | |
| Middle | | | | | 115.38 | | |
| Upper | | | | | | | 112.96 |

Appendix 19

Component Expenditure Amounts

| | Incomes | Indexes | | | | | Amounts | | | | |
|------------------------------|---------|---------|--------|--------|--------|--------|---------|-------|-------|-------|-------|
| | | CG&S | Own | Rent | Trn | Misc | CG&S | Own | Rent | Trn | Misc |
| <i>Reference Wts/Amts...</i> | 20800 | 40.10 | 25.01 | 25.01 | 18.93 | 15.96 | 8341 | 5202 | 5202 | 3938 | 3320 |
| | 31500 | 39.47 | 23.98 | 23.98 | 18.66 | 17.88 | 12433 | 7555 | 7555 | 5879 | 5634 |
| Location | 48300 | 38.87 | 23.01 | 23.01 | 18.41 | 19.71 | 18775 | 11114 | 11114 | 8892 | 9520 |
| Anchorage, AK | Lower | 104.96 | 102.56 | 114.16 | 119.00 | 110.31 | 8755 | 5335 | 5939 | 4686 | 3662 |
| | Middle | 104.71 | 95.90 | 101.71 | 119.07 | 107.99 | 13019 | 7245 | 7684 | 7000 | 6084 |
| | Upper | 104.45 | 76.75 | 98.05 | 119.13 | 106.19 | 19610 | 8530 | 10897 | 10593 | 10109 |
| Fairbanks, AK | Lower | 108.39 | 101.87 | 111.52 | 127.26 | 108.54 | 9041 | 5299 | 5801 | 5011 | 3604 |
| | Middle | 108.21 | 96.66 | 109.89 | 127.54 | 106.82 | 13454 | 7303 | 8287 | 7498 | 6018 |
| | Upper | 108.02 | 78.53 | 89.72 | 127.82 | 105.50 | 20281 | 8728 | 9971 | 11366 | 10044 |
| Juneau, AK | Lower | 110.86 | 118.26 | 138.62 | 106.37 | 115.13 | 9247 | 6152 | 7211 | 4189 | 3822 |
| | Middle | 110.35 | 108.06 | 130.41 | 106.64 | 111.86 | 13720 | 8164 | 9852 | 6269 | 6302 |
| | Upper | 109.85 | 82.17 | 109.55 | 106.91 | 109.33 | 20624 | 9132 | 12175 | 9506 | 10408 |
| Nome, AK | Lower | 131.50 | 114.48 | 145.48 | 142.16 | 118.49 | 10968 | 5955 | 7568 | 5598 | 3934 |
| | Middle | 130.76 | 108.11 | 136.46 | 143.08 | 115.38 | 16257 | 8168 | 10310 | 8412 | 6501 |
| | Upper | 130.03 | 84.25 | 106.63 | 143.96 | 112.96 | 24413 | 9364 | 11873 | 12801 | 10754 |

Total Comparative Cost Indexes

| | Income | Income Weights | Own | Rent | Total | WDC | Index |
|----------------------|--------|-------------------|-------|-------|-------|-------|--------|
| Location | Lower | 20800 | 38.41 | 61.59 | | | |
| | Middle | 31500 | 47.46 | 52.54 | | | |
| | Upper | 48300 | 61.67 | 38.33 | | | |
| Anchorage, AK | Lower | 27.09 | 22438 | 23042 | 22810 | 20800 | |
| | Middle | 33.39 | 33348 | 33787 | 33579 | 31500 | |
| | Upper | 39.52 | 48842 | 51209 | 49749 | 48300 | |
| | | 100.00 | | | 37082 | 35241 | 105.14 |
| Fairbanks, AK | Lower | 34.98 | 22955 | 23457 | 23264 | 20800 | |
| | Middle | 37.00 | 34273 | 35257 | 34780 | 31500 | |
| | Upper | 28.02 | 50419 | 51662 | 50895 | 48300 | |
| | | 100.00 | | | 35271 | 32485 | 108.64 |
| Juneau, AK | Lower | 19.91 | 23410 | 24469 | 24062 | 20800 | |
| | Middle | 32.77 | 34455 | 36143 | 35342 | 31500 | |
| | Upper | 47.32 | 49670 | 52713 | 50836 | 48300 | |
| | | 100.00 | | | 40428 | 37319 | 108.33 |
| Nome, AK | Lower | 28.07 | 28455 | 28068 | 27448 | 20800 | |
| | Middle | 46.67 | 39338 | 41480 | 40463 | 31500 | |
| | Upper | 25.26 | 57332 | 59641 | 58294 | 48300 | |
| | | 100.00 | | | 41314 | 32740 | 126.19 |