

OFFICE OF PERSONNEL MANAGEMENT

Report on 1997 Surveys Used to Determine Cost-of-Living Allowances in Nonforeign Areas

AGENCY: Office of Personnel
Management.

ACTION: Notice.

SUMMARY: This notice publishes the "Report on 1997 Surveys Used to Determine Cost-of-Living Allowances in Nonforeign Areas." The results of the surveys are used to determine cost-of-living allowances (COLAs) paid to General Schedule, U.S. Postal Service, and certain other Federal employees in Alaska, Hawaii, Guam and the Commonwealth of the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. This report provides the basis for an increase in the COLA rate for the City and County of Honolulu, Hawaii, allowance area being published by OPM in the interim rulemaking immediately preceding this notice.

DATES: Comments must be received on or before February 18, 1999.

ADDRESSES: Comments may be sent or delivered to Donald J. Winstead, Assistant Director for Compensation Administration, Workforce Compensation and Performance Service, Office of Personnel Management, Room 7H31, 1900 E Street NW., Washington, DC 20415-8200, FAX: (202) 606-4264, or email at cola@opm.gov.

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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, the Office of Personnel Management (OPM) is publishing the complete "Report on 1997 Surveys Used to Determine Cost-of-Living Allowances in Nonforeign Areas" with this notice. This report explains in detail the methodologies, calculations, and findings of the 1997 COLA surveys.

Results of Surveys. OPM 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.) The results of the surveys show that the COLA rate for the Honolulu allowance area should be increased from its current level of 22.5 percent to 25

percent. The survey results also show that the COLA rate for one area is currently at the appropriate level and that the COLA rates in 10 areas are above levels warranted by the living-cost indexes. 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, 2000. Therefore, OPM is *not* proposing any COLA rate reductions.

Comments on 1996 Report. OPM published the report on the 1996 surveys conducted in Alaska, Hawaii, Guam, Puerto Rico, the U.S. Virgin Islands, and the Washington, DC, area in the *Federal Register* (62 FR 14190) on March 25, 1997. Twelve respondents submitted comments on the report.

Most of the commenters believed the surveys did not fully consider the expenses incurred in the allowance areas. Many noted dissimilarities between the allowance areas and the Washington, DC, area that they felt were either not accounted for in the surveys or that affected the accuracy of the results of the surveys. These differences included --

- Goods and services typically found in the Washington, DC, area that are not available in the allowance areas, the cost to obtain these goods and services in the allowance areas (e.g., shipping fees), and the quality of the goods and services that are available;
- Goods and services typically purchased in the allowance areas that are not typically purchased in the Washington, DC, area;
- Variations in spending patterns between the Washington, DC, area and the allowance areas;
- Hardships encountered under adverse climate conditions;
- Climate influences on automobile purchase, maintenance, and insurance;
- The frequency and cost of air travel in the allowance areas;
- House size, selection, necessary features, purchase price, storage needs, and maintenance as affected by climate and availability;
- The additional need for travel, lodging, and out-of-pocket expenses for quality medical care in the allowance areas;
- Recreational expenses in the allowance areas; and
- Out-of-area colleges and the quality of local schools.

OPM is participating in two major initiatives concerning the COLA program. Many of these and other concerns are being considered under one or both of these initiatives. These two initiatives are discussed below.

Memorandum of Understanding and Report to Congress. In 1996, OPM entered into a memorandum of understanding (MOU) with litigants in the cases of *Alaniz v. Office of Personnel Management* and *Karamatsu v. United States*. The MOU committed OPM and the plaintiffs to a "Safe Harbor" process for conducting studies relating to the COLA program and the compensation of Federal employees in the allowance areas. The purpose of the Safe Harbor process is to resolve COLA issues that have long been contested and to assist OPM as it prepares a report to Congress on the COLA program. That report, required by the Treasury, Postal Service, and General Government Appropriations Act, 1992 (Public Law 102-141), as amended, is due by March 1, 2000. OPM anticipates that the studies will examine many of the issues raised by comments on the survey reports and will produce a number of valuable recommendations for improving the COLA program.

COLA Partnership. In November 1996, OPM established a pilot project to involve agencies and employee representatives directly in a partnership to help plan and conduct COLA surveys, to explore ways to improve the COLA program, and to help everyone, including OPM, better understand issues related to the compensation of Federal employees in the COLA areas. Under the 2-year pilot project, five partnership committees were formed--one each in Alaska, Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands. There were also four subcommittees formed to represent individual allowance areas. Committee/subcommittee functions include --

- Advising and assisting OPM in planning living-cost surveys;
- Observing data collection during the surveys;
- Advising and assisting OPM in the review of survey data;
- Advising OPM on the COLA program, including survey methodology and other compensation issues relating to the allowance areas;
- Assisting OPM in the dissemination of information to affected employees about the living-cost surveys and the COLA program.

As with the studies being conducted for OPM's report to Congress, we anticipate that the committees will examine some of the issues raised by the comments on the survey reports and will provide many recommendations for improving the COLA program.

Program Changes during MOU Research and Pilot Project

During the Safe Harbor process and the COLA partnership pilot project, OPM plans generally to avoid making substantive policy changes in the COLA program. OPM intends to first complete its research, receive public comment, and deliver its report to Congress. This does not mean that OPM will make no changes. There are administrative changes relating to survey coverage that must be made for each survey, and OPM may implement other improvements in response to comments it receives. As with the 1996 surveys, OPM has made a few changes in this year's surveys compared with previous years. These are discussed in the report.

Comments on Partnership

The Alaska COLA Partnership Committee submitted comments in regard to its decision not to participate in the 1997 COLA surveys in Alaska. The Alaska Committee felt that OPM had not provided sufficient time for the committee to become knowledgeable enough to make sound decisions and to solve problems related to the survey. They noted that the Partnership Pilot Project was effective November 21, 1996, but it was not until May that OPM met with the Committee in advance of the July survey.

The Alaska Committee, as well as one other commenter, also felt that OPM was not working with the Committee in good faith or in the spirit of a partnership. The Committee felt that it was being asked to "rubber stamp" a survey that would not reflect actual cost-of-living differences between Washington, DC, and Alaska. The Committee members stated that they wanted "to work towards building a true partnership with OPM in order to find an equitable COLA process."

Six other commenters similarly asked that OPM not relegate the Alaska Committee to an advisory role, but accept the Committee as a full partner in evaluating COLAs. The commenters requested that OPM delay the survey until the partnership issues were resolved.

OPM agrees that more lead time between the establishment of the COLA Partnership Committees and the 1997 surveys would have been desirable. The amount of time it took to launch the committees was much greater than OPM had expected. OPM had not anticipated the significant amount of time required by many agencies and unions to nominate committee members and/or approve their release for committee work. As a result, OPM delayed the

surveys, originally scheduled to be conducted during the period January-March, until July. Delaying the surveys further was not deemed acceptable.

Despite the short lead time, OPM encouraged the partnership committees to participate in the survey. We believe the local knowledge and perspective offered by the committees would benefit the surveying of outlets and items in their region. The committees would also be able to offer preliminary feedback, based on their experience in assisting OPM in the survey, on survey procedures. Participation would additionally provide an opportunity for the committees to familiarize OPM with COLA issues unique to their area. We also believe that by participating in the survey, committees would become more knowledgeable about the survey process and that that knowledge would be valuable in understanding and examining the various elements of the COLA rate-setting process.

OPM addressed the role of the partnership committees in the publication of its final COLA Partnership Pilot Project regulations on November 21, 1996 (61 FR 59173). The following is excerpted from the discussion of comments in those regulations:

No two partnerships look exactly alike, and OPM believes that establishment of these committees will result in a more collaborative relationship among affected agencies and employees with respect to this complex and often contentious program. By statute and Executive order, however, OPM has the final authority for conducting COLA surveys and administering the COLA program. If a consensus cannot be reached on an issue or if the views of one COLA committee differ from those of another on the same issue, OPM must still conduct surveys and set COLA rates. Nevertheless, this does not mean that we cannot use partnership to improve the COLA program.

OPM plans to accommodate suggestions whenever practical and consistent with the laws and regulations that govern the COLA program. We certainly do not expect the committees to "rubber stamp" our proposals. Instead, we plan to listen carefully to and seriously consider all of the information and advice that will be provided. We know there is much we can learn that will help us improve the surveys and the way we administer the program, and we look forward to having frank and open discussions with the other committee members. It is our hope that we can reach a consensus on the vast majority of issues that will face us.

As several commenters said, the partnership process will not work unless there is a sincere commitment from all parties, including OPM, to share ideas, listen to others, learn from what is said, and find areas of agreement. OPM is committed to this process.

Overall Living Cost Model

Several commenters stated that the surveys compare only prices, not total living costs. Two commenters said the surveys should consider other factors, such as cultural differences, individual needs, isolation from friends and family, and other hidden costs. Another commenter stated that Alaska was unique and should be evaluated based on Alaska costs and needs.

The COLA model compares the cost of an item in an allowance area with the cost for the same brand, model, and size of item in the Washington, DC area. OPM believes this model is consistent with the settlement of *Hector Arana, et al., v. United States*, in which the plaintiffs asked that OPM adopt a methodology that compared specified brands, models, and sizes whenever possible. Nevertheless, the COLA model does reflect some differences between areas. For example, the model assumes that cars in Alaska have certain accessories, such as engine block heaters, that are not common in the DC area. Also, differences in home construction (e.g., triple-pane windows and greater wall insulation common in Alaska) are included in the model to the extent that these differences are reflected in real estate prices.

Intangible influences on living costs, such as cultural differences and isolation from family, are very difficult to quantify objectively. This is, however, one of the MOU research topics, and OPM plans to discuss this issue in its report to Congress.

One commenter said that OPM's price comparison methodology is not an accurate method for comparing cost-of-living differences. Under the MOU and as part of the COLA Partnership Pilot Project, OPM is studying various ways of improving the price comparison methodology for its report to Congress.

Another commenter suggested an alternative method of cost comparison under which employees with similar individual and family situations in the comparison areas would be selected to maintain a detailed record of expenses for a given period of time. OPM does not believe this approach is practical.

One commenter disagreed with OPM's inclusion of sale taxes in the COLA model. The commenter said that taxes are purchases of services, not part of the price of items, and that areas with

lower taxes receive fewer services. As such, the commenter argued, OPM should compare the services being provided in its calculations or, if the services are not measurable, should not measure the sales tax that pays for those services.

This issue was originally raised in comments on the 1995 surveys and responded to by OPM in the 1996 survey notice. As stated in the notice, OPM believes that the effect on living costs of any area differences in community programs and services due to differences in sales tax revenues probably cannot be measured. Revenues for community services or programs may originate from many sources other than sales taxes, including State and local income taxes, corporate taxes and subsidies, property and other taxes, user fees, lottery revenues, civil penalties, and Federal funds. Furthermore, the sales tax is a direct consumer expense. Regardless of the services that are supported by the sales tax, it is a cost that the consumer must pay. For that reason, OPM continues to believe that it is appropriate to include the sales tax in the prices of the items surveyed.

The same commenter said that using the Consumer Expenditure Survey (CES) is inappropriate because it assumes DC and Alaska consumers spend their money in the same manner. As stated in the report, OPM uses the nationwide CES data because OPM knows of no other source of comprehensive consumer expenditure information by income level suitable for use in the COLA model. One of the topics being researched under the MOU is the possible use of local CES data, including Anchorage CES data, in the COLA model. OPM anticipates including the results of this research in its report to Congress.

One commenter noted how much more expensive it was in Alaska compared to Wyoming. OPM is required by law to use Washington, DC, as the reference area for living-cost comparisons.

Goods and Services

One commenter said that there are fewer department stores in Alaska and that sales at these stores are infrequent. Two commenters noted that one of the fast food restaurants in the survey advertised a sale item at one price, but the price in Alaska was much higher. The survey compares only non-sale prices of identical items from similar outlets, which we believe is consistent with *Arana*.

One commenter felt that Alaskans are more likely than Washington, DC, residents to incur expenses related to

snow removal and other winter conditions. One of the research topics under the MOU concerns expenses unique to each allowance area and to the Washington, DC, area. OPM plans to include the results of this MOU research in its report to Congress.

The same commenter thought OPM should publish with the report the prices for all items. More than 18,000 prices were collected in the 1997 surveys. Publishing this volume of information is not practical.

One commenter said OPM should examine additional fees charged by mail order companies to ship to Alaska or Hawaii. OPM included catalog prices for selected items in the surveys. Additional costs for shipping and excise taxes, if any, were added to the catalog pricing where applicable.

The same commenter said that in Alaska the cost of lettuce is by the pound, not by the head, as is charged elsewhere in the U.S. For comparison purposes, where lettuce is sold by the head, OPM collects the price and weight of an average head and converts the price to price per pound. The commenter also said OPM should examine the cost of dairy products in Alaska. OPM collects price data for milk, cheese, eggs, ice cream, and margarine in each of the allowance areas for use in the comparisons.

Two commenters noted the high cost of goods and services on Prince of Wales Island in Alaska. Prince of Wales Island is in the Rest of Alaska allowance area, and OPM notes that, as have the previous surveys, the results of the 1997 survey show that the maximum allowable COLA rate (25 percent) should continue to be paid in this allowance area.

Housing

One commenter felt that OPM's calculations should allow for Alaskans having larger homes because of Arctic entrances and extra storage needs. The home purchase price data collected reflect local home sales, which in turn should reflect the cost of any special features common to dwellings in each area.

The same commenter stated that Alaskan homes require more frequent maintenance because of the harsh winters and the composition of houses. The commenter also stated that house heating systems wear out more quickly in Alaska. One of the key research topics under the MOU is housing costs, and the possible application of a "rental equivalence approach," which is the approach the Bureau of Labor Statistics uses for measuring change in housing costs for the Consumer Price Index.

OPM will include the findings of this MOU research in its report to Congress.

One commenter noted that housing is scarce and thereby expensive in Thorne Bay, Alaska. Thorne Bay is in the Rest of Alaska allowance area, and as OPM noted earlier, COLA surveys have consistently shown that payment of the maximum COLA rate is warranted in that area.

Transportation Component

One commenter stated that Alaskans have a higher accident rate and incur higher insurance and repair costs because of icy roads. The same commenter felt that a fuel adjustment should be made because Alaskans need to warm up their cars in the morning, using more fuel. The commenter also said that OPM should include the cost of changing to and from snow tires in its calculations.

The COLA model takes into consideration automobile purchase price, maintenance, insurance, and depreciation. Purchase costs and insurance are based on price data obtained in each area. Maintenance is also based on local price data, and the model assumes that certain types of maintenance occur more frequently in the allowance areas than in the DC area. For example, the model assumes that tires wear out faster in the allowance areas than in the Washington, DC, area, and that tires have to be purchased more frequently in the allowance areas. For the 1997 surveys, OPM also priced the cost of mounting and balancing snow tires and the cost of switching mounted snow tires and street tires on a semi-annual basis.

The model also includes the severe driving maintenance schedule for the allowance areas and the standard schedule for the Washington, DC, area. Depreciation is based on the difference between the new car value and the value of the car 4 years later, as reflected in popular guides such as the National Automobile Dealers Association Official Used Car Guide and the Kelly Blue Book. The model assumes that used car prices are constant among areas, except in Fairbanks and Nome. Since new car prices are typically higher in the allowance areas, this assumption translates into a typically higher depreciation rate for new cars in the allowance areas relative to the DC area. For Fairbanks and Nome, the model uses 90 percent of the used car value to reflect an even higher depreciation cost related to increased wear in these areas caused by the severe climate.

Although OPM does not take into consideration the effect of extended periods of idling on fuel consumption,

OPM does take into consideration the effect of climate on gas mileage. (See section 5.2.3.1 of the report.) In the case of Alaska, the COLA model assumes that automobiles there generally get fewer miles per gallon than equivalent automobiles in the Washington, DC, area.

Several commenters stated that travel by air is more necessary, and therefore more frequent, in Alaska. The current model assumes that the typical Federal employee puts 15,000 miles per year on a car. Many Federal employees in the allowance areas may drive less than that, particularly in some of the smaller allowance areas. On the other hand, these employees may fly more frequently. If so, it may be appropriate to make adjustments in the COLA model to reflect these differences. Transportation is one of the MOU research topics, and OPM plans to include this research in its report to Congress.

One commenter noted that DC residents have Metro costs subsidized by tax dollars. OPM does not survey municipal mass transportation. The cost of bus, train, subway, or taxi service is not part of the surveys because the service available in many allowance areas is not comparable to the service available in the DC area. Instead, OPM compares the cost of roundtrip airfares from the allowance areas with the cost of roundtrip airfares from the Washington, DC, area to the same destinations.

Miscellaneous Component

Several commenters felt that the medical expense portion of the Miscellaneous Component fails to reflect high out-of-pocket expenses they believe Federal employees in the allowance areas frequently incur. The commenters cited several possible causes for this, including higher costs not covered by insurance carriers, the absence of health maintenance organizations in several allowance areas, and the need to travel outside the area to obtain some medical services. Medical expense is one of the research topics under the MOU, and OPM plans to include this research in its report to Congress. OPM also notes that in the analysis of the results of the 1997 survey, OPM used average employee Federal health benefit expense by area. These data indicate that, with the exception of Puerto Rico, these expenses are higher in the allowance areas than in the Washington, DC, area.

General Comments

One commenter asked that OPM consider the effect significant

reductions would have on the local economy of the allowance area. Another commenter believed that the results of the survey would end COLAs in the more populous areas of Alaska. This is not quite accurate. If COLA rates were based on the results of the 1997 survey, employees in both Juneau and Fairbanks would continue to receive COLAs, though at a lower rate. However, as noted earlier, COLA reductions are prohibited by law until December 31, 2000. In addition, OPM has the authority to reduce COLA rates gradually.

Two commenters cited the scarcity of higher education choices in Alaska and the expenses of having family members attend out-of-state schools. Education is an MOU research topic, and OPM will report on this research in its report to Congress.

One commenter noted that DC residents have free access to many recreational opportunities on the Mall in Washington, DC, such as museums and concerts. OPM believes each area offers recreational opportunities that are unique to that area, such as beaches, rivers, mountains, parks, or museums, as well as various leisure activities. Some of the recreational choices require paid admission, and others are free. Surveying everything is not feasible. OPM surveys the cost related to a number of recreational activities for which a fee is charged, including movie theaters, video rentals, golf, and bowling.

Two commenters noted that they had only a short time in which to prepare comments on the notice. In response to similar comments on the previous survey, OPM had increased the comment period for the notice from 60 to 90 days. For this report, OPM is further increasing the comment period from 90 to 120 days.

One commenter requested to be placed on a mailing list and notified of COLA publications. OPM does not maintain a mailing list for employee notification on COLA issues. OPM does employ several other means outside **Federal Register** publication for disseminating this information to Federal employees. These include agency, union, and Partnership Committee notification; agency postings; and publication on OPM's Internet web page (www.opm.gov) and the nonforeign area COLA web page (www.opm.gov/cola).

Clarification and Correction of the 1996 Report

In preparing its report on the 1997 surveys, OPM discovered discrepancies in section 4.2.2, section 5.2.5, and

Appendix 8 of the 1996 report. These discrepancies are discussed below, and OPM addressed them in the 1997 report. OPM notes that the clarifications and corrections had no effect on any COLA rate.

Section 4.2.2 did not fully describe the procedures used to assign home sales observations to the appropriate income level. As stated in the report, Runzheimer was unable to obtain on a consistent basis across areas information on number and types of rooms for home sales. Therefore, in assigning home sales observations to each income level, Runzheimer relied primarily on living community and home size. In areas where discrete communities were assigned to each income level, Runzheimer used all observations, regardless of room count and type, that met the size range specification shown in Table 4-3. As shown in table 4-3, these size ranges overlap. Therefore, in areas where the same communities were used at more than one income level, Runzheimer relied on room count and type to assign home sales in the size range overlap to the appropriate income level. When such information was not available, as was the case in St. Thomas, Runzheimer assigned homes in the 600 to 1,100 square foot range to the lower income level, homes in the 1,101 to 1,500 square foot range to the middle income level, and homes in the 1,501 to 2,300 square foot range to the upper income level.

Table 4-2 also implied that OPM used the prices of condominiums and rowhouses at the lower and middle income levels. This was not correct. To allow the comparison of the same type of housing across areas, OPM used the prices only of detached, single family homes in all areas. Some of these homes, particularly in the Virgin Islands, probably had apartment units within them, but this level of detail was not available.

Section 5.2.5 stated that, in addition to the price of studded snow tires, Runzheimer surveyed the extra cost of wheels (i.e., rims) in each of the Alaska COLA areas. In comparing the results of the 1997 survey with those of the 1996 survey, OPM found that the extra cost of rims was not obtained in the 1996 survey. In the 1997 survey, OPM did price rims in Alaska, as well as the cost of mounting and balancing snow tires and the cost of switching mounted snow tires and street tires on a semi-annual basis, although the quantity of data was limited. For the coming surveys, OPM is improving the item description, which will address this problem.

In Appendix 8, the Consumption Goods and Services indexes for

Honolulu, HI, did not agree with the indexes in Appendix 22. The Honolulu indexes in Appendix 22 were the correct indexes and were used to determine the final index for Honolulu. Therefore, the final total comparative cost index for Honolulu was correct. Office of Personnel Management.

Janice R. Lachance,

Director.

Table of Contents

Executive Summary

1. Introduction
 - 1.1 Report Objectives
 - 1.2 The COLA Partnership Pilot Project and Changes in This Year's Survey
 - 1.3 Pricing Period
2. The COLA Model
 - 2.1 Measurement of Living-Cost Differences
 - 2.2 Step 1: Identifying the Target Population
 - 2.2.1 Federal Salaries
 - 2.2.2 Federal Employment Weights
 - 2.3 Step 2: Estimating How People Spend Their Money
 - 2.3.1 Consumer Expenditure Survey
 - 2.3.2 Expenditure Categories and Components
 - 2.4 Step 3: Selecting Items and Outlets
 - 2.4.1 Item Selections--The Market Basket
 - 2.4.2 Geographic Coverage and Outlet Selection
 - 2.4.2.1 Geographic Areas
 - 2.4.2.2 Similarity of Outlets
 - 2.4.2.3 Catalog Pricing
 - 2.5 Step 4: Surveying Prices
 - 2.5.1 Data Collection
 - 2.5.2 Inclusion of Sales and Excise Taxes
 - 2.5.3 Surveying the Washington, DC, Area
 - 2.6 Step 5: Analyzing Data and Computing Indexes
 - 2.6.1 Indexes and Weights
 - 2.6.1.1 Indexes
 - 2.6.1.2 Item Weights
 - 2.6.1.3 Category and Component Weights
 - 2.6.2 Computing the Overall Index
3. Consumption Goods and Services
 - 3.1 Categories and Category Weights
 - 3.2 Goods and Services Survey Results
 - 3.2.1 Exchange and Commissary Expenditure Research
4. Housing
 - 4.1 Component Overview
 - 4.2 Housing Model
 - 4.2.1 Expenditure Research
 - 4.2.2 Housing Profiles
 - 4.2.3 Living Community Selection
 - 4.2.4 Housing-Related Expenses
 - 4.2.4.1 Utilities
 - 4.2.4.2 Real Estate Taxes
 - 4.2.4.3 Owners/Renters Insurance
 - 4.2.4.4 Home Maintenance
 - 4.2.4.5 Telephone Expenses
 - 4.3 Housing Data Collection Procedures
 - 4.3.1 Homeowner Data Collection
 - 4.3.2 Renter Data Collection
 - 4.4 Housing Analysis
 - 4.4.1 Homeowner Data Analysis
 - 4.4.2 Rental Data Analysis
 - 4.5 Housing Survey Results
5. Transportation

- 5.1 Component Overview
- 5.2 Private Transportation Methodology
 - 5.2.1 Vehicle Selection and Pricing
 - 5.2.2 Vehicle Trade Cycle
 - 5.2.3 Fuel Performance and Type
 - 5.2.3.1 Impact of Temperature upon Fuel Performance
 - 5.2.3.2 Impact of Road Surface upon Fuel Performance
 - 5.2.3.3 Impact of Gradient Upon Fuel Performance
 - 5.2.3.4 Overall Impact upon Fuel Performance
 - 5.2.4 Vehicle Maintenance
 - 5.2.5 Tires
 - 5.2.6 License and Registration Fees and Miscellaneous Taxes
 - 5.2.7 Depreciation
 - 5.2.8 Finance Expense
 - 5.2.9 Vehicle Insurance
 - 5.2.10 Overall Annual Costs
- 5.3 Other Transportation Costs--Air Fares
- 5.4 Transportation Component Analyses
6. Miscellaneous Expenses
 - 6.1 Component Overview
 - 6.2 Component Weights
 - 6.3 Component Categories
 - 6.3.1 Medical Expense Category
 - 6.3.2 Private Education (K-12) Category
 - 6.3.3 Contributions Category
 - 6.3.4 Personal Insurance and Retirement Category
 - 6.4 Miscellaneous Expense Analyses
7. Final Results
 - 7.1 Total Comparative Cost Indexes

List of Appendices

- Appendix 1: Publication in the **Federal Register** of Results of Nonforeign Area Living-Cost Surveys: 1990--1996
- Appendix 2: Federal Employment Weights
- Appendix 3: Consumer Expenditure Survey (CES) Item Expenditures
- Appendix 4: CES Category and Component Expenditures
- Appendix 5: Item Descriptions
- Appendix 6: Principal Pricing Changes
- Appendix 7: Consumption Goods and Services Analysis and Summary
- Appendix 8: OPM Living Community List
- Appendix 9: Historical Home Market Values and Interest Rates
- Appendix 10: Historical Housing Data
- Appendix 11: Rental Data Analyses
- Appendix 12: Housing Cost Analysis
- Appendix 13: Housing Summary
- Appendix 14: Private Transportation Cost Analysis
- Appendix 15: Auto Insurance Calculation Worksheet
- Appendix 16: Air Fares Cost Analysis
- Appendix 17: Transportation Analysis
- Appendix 18: Transportation Summary
- Appendix 19: Miscellaneous Expense Analysis--Category Index Development
- Appendix 20: Miscellaneous Expense Summary
- Appendix 21: Component Expenditures
- Appendix 22: Final Indexes

Executive Summary

Cost-of-living allowances (COLAs) are paid to Federal employees in nonforeign areas in consideration of living costs higher than in the Washington, DC, area. OPM conducts living-cost surveys in

order to set the COLA rates. This report provides the results of the summer 1997 living-cost surveys and compares living costs in nonforeign COLA areas to those in the Washington, DC, area.

Survey data were collected by the Office of Personnel Management (OPM) under the COLA Partnership Pilot Project, a 2-year pilot project that was established to test and evaluate a new approach in the administration of the COLA program, including the conduct of living-cost surveys. Surveys were conducted in Alaska, Hawaii, Guam, Puerto Rico, the U.S. Virgin Islands, and the Washington, DC, area. OPM analyzed the survey data and produced this report. In the interest of expediting COLA rate increases, OPM is publishing this report at the same time it is discussing the survey results with the COLA Partnership Pilot Project Committees and Subcommittees. If, as a result of these discussions, OPM implements changes that affect the results of the 1997 survey, OPM will describe these changes and the results in a future **Federal Register** notice.

For this study, over 3,500 outlets were contacted and over 18,000 prices collected on about 200 items representing typical consumer purchases. These data were then combined by OPM 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, that compare living costs in the allowance areas to those in 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	102.93
Fairbanks, Alaska	107.57
Juneau, Alaska	111.54
The rest of the State of Alaska	126.64
City and County of Honolulu, Hawaii	126.78
Hawaii County, Hawaii	110.85
Kauai County, Hawaii	114.92
Maui County, Hawaii	118.84
Guam/CNMI*, Local Retail	121.77
Guam/CNMI, Commissary/Exchange	118.23
Puerto Rico	105.42
U.S. Virgin Islands	119.09

*CNMI=Commonwealth of the Northern Mariana Islands

1. Introduction

1.1 Report Objectives

This report provides the results of the Summer 1997 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 allowance areas listed below. By law, Washington, DC, is the base or "reference" area for the nonforeign area cost-of-living allowance program.

1. Anchorage, Alaska
2. Fairbanks, Alaska
3. Juneau, Alaska
4. The rest of the State of Alaska
5. City and County of Honolulu, Hawaii
6. Hawaii County, Hawaii
7. Kauai County, Hawaii
8. Maui County, Hawaii
9. Guam and the Commonwealth of the Northern Mariana Islands (CNMI)
10. Puerto Rico
11. U.S. Virgin Islands

In the interest of expediting COLA rate increases, OPM is publishing this report at the same time it is discussing the survey results with the committees and subcommittees established under the COLA Partnership Pilot Project. OPM will have these discussions in the near future. If, as a result of these discussions, OPM implements changes that affect the results of the 1997 survey, OPM will describe these changes in a future **Federal Register** notice.

1.2. The COLA Partnership Pilot Project and Changes in This Year's Survey

In November 1996, OPM established the COLA Partnership Pilot Project, a 2-year pilot project designed to assist OPM in the administration of the COLA program. (See 61 FR 59173.) Under the pilot project, COLA Partnership Pilot Project Committees and Subcommittees were established in Alaska, Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands. The committees and subcommittees are composed of four representatives of Federal unions, four representatives from Federal agencies in each local area, plus two OPM representatives.

All of the Committees and Subcommittees, except the Alaska Committee, worked with OPM in planning the COLA surveys, observing OPM data collection, and advising OPM on the COLA program and on compensation issues relating to the COLA areas. The Alaska COLA Partnership Committee elected not to be involved in survey planning and data collection observation because it believed there had not been sufficient time to become knowledgeable about the COLA program and to resolve issues prior to the survey. Agency and employee representatives in some

Alaska areas, however, worked with OPM on an informal basis.

Prior to the surveys, OPM central office staff traveled to each of the COLA areas to discuss with the Committees and Subcommittees survey plans and specifications. OPM adopted several changes in response to Committee/Subcommittee recommendations. Appendix 6 lists significant changes made for this survey relative to the previous survey. Among the key changes are the following:

- Private education (K-12) was surveyed in all areas, and "use factors" derived from the results of the 1992/93 Federal Employee Housing and Living Patterns Survey were used to reflect the mix by area of Federal employees whose children attend private schools and those who attend public schools.
- Average employee Federal health benefit expense was estimated by area and used in place of the fixed amount used in previous surveys.
- Several other new survey items were added, including windshield replacement, cellular phone service, hospital attendant, and air ambulance insurance.¹
- Omaha, NE, was added to the list of destinations for pricing air fares.
- Rental and home sales data were collected for new housing communities on Oahu.
- Outlet specifications were changed for certain items, such as restaurant meals, to provide a more consistent mix of outlet types across areas.

Another change compared with previous surveys is that a private contractor no longer collected price data. Instead, under the COLA Partnership Pilot Project, OPM central office staff collected these data, usually with the assistance of local observers from the COLA Partnership Committees and Subcommittees. OPM found this to be a very beneficial and informative process. OPM staff has gained a much better understanding of local conditions and issues and believes that the Committees, Subcommittees, and observers also have gained a better understanding of the COLA program.

In addition to the above changes, OPM collected data on several test items and in two test areas: the Waimea/Waikoloa area on the Island of Hawaii and on St. John, U.S. Virgin Islands.

¹Hospital attendant and air ambulance insurance were surveyed in all areas, but were used in index calculations only in two areas because these services were not available in other areas. Hospital attendant prices were added to the cost of the hospital room in Puerto Rico, and air ambulance insurance premiums were added to the cost of Federal health benefits premiums in the U.S. Virgin Islands.

OPM will be discussing the results of these tests with the Committees and Subcommittees in the near future. Since these test data were not used in the calculation of living-cost indexes, they are not discussed in this report.

1.3 Pricing Period

Although OPM implemented the COLA Partnership Pilot Project in November 1996, it took much longer than expected to establish the COLA Partnership Committees and Subcommittees. Therefore, it was necessary to delay the surveys from the February time frame in which OPM originally planned to conduct the survey. The Committees and Subcommittees were established in early spring, 1997; and in April and May 1997, OPM central office staff traveled to each of the COLA areas to discuss with the Committees and Subcommittees plans for the 1997 living-cost surveys. As noted above, OPM adopted several changes in response to Committee and Subcommittee recommendations. In July and August 1997, OPM central office staff returned to the COLA areas to collect living-cost data. During roughly the same time frame, OPM staff collected data in the Washington, DC, area. The prices of some items—those dependent upon the pricing of other items—were collected later. Limitations on OPM staffing resources and budget allocations also extended the pricing period on these few items.

As in previous surveys, some catalog sales were included in the survey. Only catalogs that sell merchandise in both the allowance areas and the Washington, DC, area were used. To ensure consistent seasonal catalog pricing, summer catalogs were used for all catalog items surveyed. Because the surveys were conducted during the summer months, winter items, such as downhill skiing, were not surveyed.

2. The COLA Model

2.1 Measurement of Living-Cost Differences

The COLA model measures living-cost differences between the allowance areas and the Washington, DC, area by selecting representative items that people purchase in these locations, calculating their respective cost differences, and combining them according to their importance to each other (as measured by relative percentage of expenditures). This involves the following major steps:

Step 1: Identify the segment of the population for which the analysis is

targeted (i.e., typical Federal white-collar employees).

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 for each selected item.

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

Step 5: Compute price ratios for the surveyed 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 typical Federal white-collar employees who have annual base salaries between approximately \$12,400 and \$90,100, the range of the 1996 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 1996 distribution of salaries for General Schedule employees in all of the allowance areas combined. OPM divided this distribution into three income groups of equal size and identified the minimum, maximum, and median salary in each group. The median values were then rounded to the nearest \$100 to produce the three representative income levels of \$22,300, \$34,000, and \$51,500. OPM compared living costs at each of these three income levels to produce three sets of estimated expenditures for each allowance area and for the Washington, DC, area. OPM combined these

estimated expenditures into a single overall index for each allowance area using the employment weights described below.

2.2.2 Federal Employment Weights

OPM used the minimum and maximum values of each income group and the 1996 distribution of General Schedule employees by salary in each allowance area to derive employment weights. These were combined with similar data from 1994 and 1995 to produce a moving average. (OPM uses moving averages to lessen index changes caused by the introduction of new weights over time.) From these averages, OPM calculated the percentage of the General Schedule workforce in each income group in each area. These percentages were the weights used to combine estimated expenditures to compute the final index. Appendix 2 shows the General Schedule employment distributions and how the percentage weights were derived. Appendix 21 shows how the weights were used in the final calculations.

2.3 Step 2: Estimating How People Spend Their Money

2.3.1 Consumer Expenditure Survey

Expenditure patterns used in the calculations are based on national data from the Consumer Expenditure Survey (CES). OPM obtained from the Bureau of Labor Statistics "prepublished" CES results for 1992, 1994, and 1995. 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.

CES data are used in two ways: (1) to identify appropriate items for the survey and (2) to derive item, category, and component weights. The item weights are not income-sensitive. 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 Appendices 3 and 4. As with the Federal employment weights, the 3 years of CES data were combined to produce a moving average.

2.3.2 Expenditure Categories and Components

The CES is grouped into small, logical families of items. For example, pre-published data for beef are grouped into four subcategories: ground beef, roast, steak, and other. The steak and roast groupings were further separated into smaller clusters of items (e.g., sirloin and round steak, chuck and round roast). OPM separated the CES items into the four main cost components specified in OPM's regulations: Consumption Goods and Services, Transportation, Housing, and Miscellaneous Expenses. To develop weighting patterns for the three income levels, OPM performed linear regression analyses on the CES data shown in Appendix 3.² These analyses produced estimated expenditures at the three income levels identified in section 2.2.1 above. OPM converted these expenditures to percentages of total expenditures for the four components to produce the values shown in the table below. These were the weights 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.

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

1996 income level	1994 adjusted income level*	Goods and services (percent)	Housing (percent)	Transportation (percent)	Misc. (percent)	Total (percent)
\$22,300	\$21,450	38.90	26.03	18.72	16.34	100.00
34,000	32,700	38.18	24.67	18.54	18.61	100.00
51,500	49,500	37.52	23.43	18.38	20.68	100.00

*Income levels are adjusted as described in footnote 2. (Values may not total because of rounding.)

Goods and Services Component items were further separated into 10 categories, and linear regression techniques were used to estimate expenditures on these 10 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.

²The midpoint of the moving average of CES data was 1994. Therefore, for the purposes of these regressions, OPM adjusted Federal salaries to reflect

1994 pay rates. OPM used the pay increases for 1995 (2.0%) and 1996 (2.0%) to deflate the 1996 salaries. This produced adjusted Federal salaries of

\$21,450, \$32,700, and \$49,500 for use in the regression equations.

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 an overwhelmingly large or an 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, etc). The market basket that OPM used had approximately 200 items ranging from table salt to new cars to home purchases.

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. 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. Appendix 5 provides a list of the items surveyed and their descriptions.

Changes in the item list and descriptions are an important aspect of the COLA survey. These changes are necessary to improve the survey and keep the item descriptions current. For this survey, several of the items or descriptions were changed. The major changes and the reasons for each are listed in Appendix 6.

2.4.2 Geographic Coverage and Outlet Selection

Just as it is important to select commonly-purchased items and survey the same items in all areas, it is important to select outlets frequented by consumers and find equivalent outlets in all areas. This involves 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. On St. Thomas, for example, essentially the whole island is surveyed because the island is not that large and Federal employees live throughout the island. For other areas, specific communities had to be identified. To do this, OPM

relied mainly on 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, in consultation with the COLA Partnership Committees and Subcommittees, to select the living communities in which housing costs were priced. OPM, again in consultation with the Committees and Subcommittees, identified outlets within a normal shopping radius of these housing communities. Outlets within a living community or within an adjoining living community were generally considered to be within a normal shopping radius.

2.4.2.2 Similarity of Outlets

Whenever possible, OPM and the Committees/Subcommittees selected outlets that were popular with consumers and that were comparable to outlets in other areas. For example, grocery items were surveyed at supermarkets in all areas because most people purchase their groceries at such stores and because supermarkets are found in nearly all areas.³ The selection of comparable outlets is particularly important because comparing the prices 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 portion of the survey, outlets were also selected to represent the diversity of consumer shopping options. For example, department stores could have been used for pricing all clothing items surveyed. However, this would not have reflected the range of consumer choices. Therefore, some clothing items were priced 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. Eleven

item prices were surveyed by catalog. Catalog pricing allowed the comparison of comparable items that would have been difficult to price otherwise. All catalog prices included any charges for shipping and handling and all applicable taxes.

As noted earlier, OPM obtained over 18,000 prices on about 200 items from over 3,500 outlets. In each survey area, OPM attempted to get three price quotes for most items. There were certain exceptions. For example, essentially all of the available home sales and rental data meeting the survey 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, OPM attempted to get 18 price quotes for most items in this area.

2.5.1 Data Collection

To avoid possible conflicts of interest, price data were collected in each area by OPM central office staff. In all of the COLA areas, except Anchorage, a data collection observer, usually designated by the local COLA Partnership Committee or Subcommittee, accompanied OPM staff and advised and assisted in contacting outlets, matching items, selecting substitutes, and generally informing OPM staff on living costs and related compensation issues. OPM found this to be a very informative process.

Most data were collected onsite in stores, repair shops, etc. However, many items, such as insurance, home maintenance services, and private education expenses, were priced by telephone. Some items, such as property tax rates, were collected from web sites on the Internet. OPM also purchased home sales and some rental data from various sources.

2.5.2 Inclusion of Sales and Excise Taxes

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

2.5.3 Surveying the Washington, DC, Area

As noted above, OPM attempted to get more price quotes in the DC area than in the allowance areas because of the size and diversity of the DC metropolitan area and because DC is the basis for all comparisons. For the purposes of the COLA surveys, the DC

³Groceries were surveyed at two kinds of supermarkets (i.e., full-service supermarkets and "warehouse-type" supermarkets) in areas where both types of supermarkets were common and within a normal shopping radius of the living communities surveyed. OPM notes, however, that some areas do not have warehouse-type supermarkets. Membership stores, such as Costco, were not surveyed in any area.

area was divided into six survey areas: two in the District of Columbia, two in Maryland, and two in Virginia. The outlets surveyed were within a normal shopping radius of the housing communities identified in Appendix 8. Survey data from each of the six DC survey areas were combined using equal weights.

As in the COLA areas, OPM central office staff collected data onsite and by phone in the DC area. Due to funding limitations, allowance area data collection observers did not travel to the DC area to observe and assist in data collection.

2.6 Step 5: Analyzing Data and Computing Indexes

2.6.1 Indexes and Weights

2.6.1.1 Indexes

Nonforeign area COLA's 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. An index is a way to state the difference between two prices (or sets of prices). For example, if a can of corn costs \$1.00 in the allowance area and 80 cents in the DC area, canned corn is 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

OPM computed indexes for hundreds of items. As briefly described in section

2.3, OPM used weights derived from the CES to combine these indexes. These weights reflected the relative amount consumers normally spend on different items. For example, the price of a can of corn has a lower weight than the price of a pound of apples because, according to the CES, people generally spend less on canned corn than on apples.

The COLA model uses a fixed-weight indexing methodology. 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, OPM also computed income sensitive category and component weights. This allowed the combination of comparative price data in a manner that reflected the spending patterns of people at each income level. The way data were combined varied among the components.

For the Goods and Services and Miscellaneous Expense components, OPM 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, OPM used the same approach in combination with a cost-build-up approach. For example, 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) of 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, OPM used the CES data and the income ranges described in section 2.2.1 to determine how much money consumers typically spend on each component at each income level. These amounts appear in the table below and in Appendix 21. 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	\$8,675	\$5,805	\$4,175	\$3,644	\$22,300
Middle	12,981	8,388	6,304	6,327	34,000
Upper	19,323	12,066	9,466	10,650	51,500

(Note: Values may not total because of rounding here and in Table 2-1.)

Second, for each allowance area, OPM 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), total relative costs were produced separately for owners and renters.

Third, for each allowance area and income level, OPM 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, OPM computed a single overall average expenditure for each allowance area by combining the income level expenditures 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, OPM also computed a single overall dollar expenditure value for the DC area.

The final step was to divide the overall dollar expenditure for the allowance area by the overall 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 22.

3. Consumption Goods and Services

3.1 Categories and Category Weights

Based on the CES data, OPM identified 10 categories of expenses within the Goods and Services Component. Using linear regression analyses and the CES data, OPM 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	26.85	23.89	21.11
Food Away from Home	13.59	14.26	14.88
Tobacco	2.91	2.41	1.95
Alcohol	2.49	2.52	2.54
Furnishings and Household Operations	15.19	16.35	17.45
Clothing	13.34	13.95	14.53
Domestic Service	1.80	2.03	2.23
Professional Services	6.97	6.81	6.66
Personal Care	3.58	3.49	3.41
Recreation	13.28	14.29	15.24
Totals	100.00	100.00	100.00

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

3.2 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 7 shows for each allowance area 10 category indexes, the weights used at each of the 3 income levels, and the overall Goods and Services Component indexes. The Washington, DC, area is not shown because it is, by definition, the reference area. Therefore, the DC indexes are 100.

3.2.1 Exchange and Commissary Expenditure Research

Executive Order 10000, as amended, requires OPM to adjust COLA rates when employees have special purchasing privileges, such as unlimited access to commissaries and exchanges. In Guam, some employees have such access, so OPM priced the same market basket of Goods and Services items at the commissaries and exchanges in Guam as it used for the local retail pricing. One price quote was obtained for each market basket item found in these facilities.

Employees who have access to military facilities make some of their purchases in these facilities and make other purchases elsewhere. Therefore, OPM used the results of a survey of Federal employees to determine the

percentage of purchases that families typically make in military facilities versus local outlets. For example, as the following table shows, it is estimated that employees with commissary/exchange access in Guam purchase approximately 70% of their Food at Home items at a commissary and purchase the remaining 30% of such items in local retail outlets.

TABLE 3-2.—PERCENTAGES OF PURCHASES MADE AT THE COMMISSARIES AND EXCHANGES IN GUAM

Category	Percentage
Food at Home	70.0
Food Away	0.0
Tobacco	64.0
Alcohol	76.0
Furnishings. & Hsld. Op.	64.5
Clothing	43.7
Domestic Service	0.0
Professional Services	0.0
Personal Care	49.3
Recreation	49.7

These percentages were used to aggregate the local retail and commissary/exchange prices into one set of appropriate, blended prices, hereinafter referred to as the Commissary/PX prices. The blended prices were compared to the local retail prices in the Washington, DC, area to compute Commissary/PX Goods and Services Category indexes, which were then combined using CES weights to derive an overall Commissary/PX Goods and Services Component index. Just as with the Guam Local Retail Goods and

Services Component index, the Guam Commissary/PX Goods and Services Component index was combined with the indexes for the Housing, Transportation, and Miscellaneous Expense Components to derive a single, overall Commissary/PX index for the Guam allowance area.

4. Housing

4.1 Component Overview

The Housing Component consists of the following expenses related to owning or renting a dwelling:

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

At each of the three income levels, the annual housing costs for homeowners and renters were measured separately. 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 rent, their residences at each income level. Using the tenure data by income range as input into a linear regression analysis, OPM calculated the owner and rental weights shown below and in Appendix 22. OPM excluded data for homeowners without a mortgage because they were not typical of Federal 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	38.60	48.05	62.17
Renter	61.40	51.95	37.83
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--three for homeowners and three for renters. These profiles are shown in Table 4.2. One owner and one renter profile was assigned to each income level. OPM attempted to collect information on the living area, numbers and types of rooms, and other information that might influence home sale or rental prices. This information

was rarely available for rental units, so OPM relied on bedroom count and living community to segregate rental prices by income level. The additional information shown in Table 4.2, however, was used during the interview of rental brokers to collect broker data.

Information about characteristics of houses sold was also difficult to collect on a consistent basis across all areas. Although detailed information about the houses sold was available for many areas, it was not available for other areas, including the District of Columbia and the Maryland suburbs of the Washington, DC, area. The only housing

characteristics that were consistently available across all areas were house type and size. OPM surveyed only the prices of single family detached houses in each area and relied mainly on house size and living community to segregate homes sales by income level.⁴ As shown in Table 4.2, these size ranges overlap. Therefore, when housing was priced in the same living community at two or more income levels, the additional information was used to separate home sales observations into the appropriate income level so that no single home sale observation was used at more than one income level.

TABLE 4-2.—HOUSING PROFILES

Income level	Renters		Owners	
	Key Characteristic	Additional Information	Key Characteristic	Additional Information
Lower	1 bedroom apartment	3 rooms total, 1 bath; Reference size: 600 sq. ft..	Detached house, 600 to 1,200 sq.ft..	4 rooms total, 2 bedrooms, 1 bath; Reference size: 900 sq. ft.
Middle	2 bedroom apartment	4 rooms total, 2 baths; Reference size: 900 sq. ft..	Detached house, 1,000 to 1,600 sq.ft..	5 rooms total, 3 bedrooms, 1 bath; Reference size: 1,300 sq. ft.
Upper	2 bedroom townhouse or detached house.	4 rooms total, 2 baths; Reference size: 1,100 sq. ft..	Detached house, 1,400 to 2,300 sq.ft..	7 rooms total, 3 bedrooms, 2 baths; Reference size: 1700 sq. ft.

The reference sizes in Table 4.2 are used for the calculation of utility costs in the model. (See section 4.2.4.1.) As noted above, they are not the only sizes surveyed for each profile.

4.2.3 Living Community Selection

As discussed briefly in section 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 and in consultation with the COLA Partnership Committees and Subcommittees. The communities surveyed are identified in Appendix 8. 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 collected prices for the entire survey area or allowance area rather than in specific communities. This was done in Fairbanks, Juneau, Nome, Hilo, Kailua Kona, Kauai, Maui, Guam, St. Croix and St. Thomas. In these areas, all home sales and/or rental rates meeting the housing characteristics for the particular

income group were included in the analysis.

For most areas in which discrete living communities were identified, OPM used zip code boundaries. The exceptions were Anchorage and San Juan. In Anchorage, OPM used the multiple listing service location codes that realtors commonly use in that area. In San Juan, OPM used the name of the municipio or community.

4.2.4 Housing-Related Expenses

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

- Utilities,
- Real estate taxes,
- Owners/renters insurance,

areas, including the Washington, DC, area were for housing that had basement or "mother-in-law" apartments, although the sources OPM used did not provide that information.

⁴ In the U.S. Virgin Islands, many of the houses surveyed had apartments within them. Since this is a very common characteristic of housing in that

area, exclusion of the price of housing with apartments was not feasible. It is also likely that some of the home sale prices obtained in other

- Maintenance, and
- Telephone expenses.

4.2.4.1 Utilities

Electricity, oil, gas, and water were the utilities used in the model. Many utility companies were 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 was 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 were calculated by assuming that utility use increases or decreases at half the rate that square footage increases or decreases.

TABLE 4-3.—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, OPM obtained the price of each of the types of utilities noted above. Where available, OPM also gathered from local utility companies average annual consumption data per household information. The local rates and consumption information were used 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.

In the DC area, OPM was unable to obtain estimates for electricity usage for houses heated by gas or oil. However, OPM was able to obtain kilowatt usage for all-electric houses. In order to avoid potential double counting of utility costs, OPM used the all-electric data for the DC area. This was not a problem in the warm-area COLA areas, where there is little heat expense. It also was not a problem in Alaska, where most consumers use gas or oil heat, not electric heat.

4.2.4.2 Real Estate Taxes

For this study, OPM contacted the local tax assessors or municipal web sites on the Internet to obtain real estate tax information on the living communities surveyed. These real estate tax formulas were applied to the median home values for each income level to estimate annual real estate taxes. For San Juan, however, OPM was able to obtain only general information about

home assessment values. This information verified data collected during the 1996 survey, which indicated that property taxes were very low in Puerto Rico. Therefore, OPM used the 1996 San Juan property tax expense in this year's calculations.

4.2.4.3 Owners/Renters Insurance

Homeowners' insurance rates were gathered for each of the survey areas for both renter and owner profiles. For renters, the following estimated content values were used: \$25,000 at the lower and middle income levels and \$30,000 at the upper income level. At the request of the Guam COLA Partnership Committee, OPM also collected, on a test basis, renter insurance rates at other levels of coverage. OPM has not had the opportunity to examine these test data in detail. Therefore, they were not used in these calculations. OPM may test price such coverage again in the coming survey.

For homeowners, the cost of insurance was dependent on the median home values calculated as part of this survey. In most areas, it was assumed that the structure was equal to 80 percent of the total home value. In Hawaii, where the land represents a greater proportion of property value, 50 percent was used.

Hurricane insurance was priced for all of the allowance areas in Hawaii and in Guam, Puerto Rico, and the U.S. Virgin Islands. This year, at the request of the Hawaii COLA Partnership Committee, OPM attempted to collect flood insurance information in Hawaii, particularly information on how frequently this type of coverage is required by lenders. The information OPM obtained was sparse and inconclusive. OPM will attempt to collect more information in the coming survey. In research previously conducted for OPM, the contractor found that insurance coverage for disasters, such as floods and earthquakes, was not widely purchased in the allowance areas. Therefore, the COLA model does not include these additional riders. (See section 4.2.4.3 of the Report to OPM on Living Costs in Selected Nonforeign Areas and in the Washington, DC, Area, December 10, 1992, at 57 FR 58556).

4.2.4.4 Home Maintenance

Estimated home maintenance expense was computed for each of the homeowner and renter profiles. In previous surveys, OPM used maintenance costs for owners only on the premise that most, if not all, maintenance expenses are covered by the landlord. It was pointed out,

however, that this assumption resulted in a mathematical error, albeit a very small one, because of the way OPM uses CES data. Therefore, this year OPM derived from the CES separate home maintenance expenditure amounts for both owners and renters. Not surprisingly, the CES indicates that renters spend relatively little on home maintenance compared with homeowners.

As done in previous surveys, OPM 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.

At the request of the Hawaii COLA Partnership Committee, OPM also attempted to collect, on a test basis, the cost of termite bait treatment systems. OPM found that this service is not common in some allowance areas nor in the Washington, DC, area. Therefore, the test data were not used. OPM may test price this service again in future surveys.

To compute home maintenance cost differences between each allowance area and the Washington, DC, area for the homeowner and renter 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 and renter costs, which were expressed in dollar amounts, OPM converted the indexes to dollars by multiplying the index for each area by the average maintenance expense reported in the CES for owners and renters separately. This cost was assigned to the middle-income homeowner and renter 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 owner and renter multipliers used in the utilities model were applied to recognize differences in maintenance costs due to house size at the various income levels.

4.2.4.5 Telephone Expenses

Telephone expenses consisted of local service charges, additional charges for local calls (if applicable), charges for long distance calls, and basic cellular phone service. To measure estimated expenses for local service and local calls, OPM surveyed the cost of touch-tone service with unlimited calling in each area. To estimate long distance charges in all areas, OPM priced from a major long distance provider the cost of three 10-minute direct dial calls per month to large U.S. mainland cities (i.e., Los Angeles, Chicago, and New York City). As in previous surveys, OPM priced a call placed in the survey area at the time of day necessary to be received in the respective city at 8:00 p.m. local time. In many areas, this resulted in pricing a combination of daytime and evening-rate calls.

This year, OPM also priced cellular phone service. In each area, OPM priced the basic monthly plan for such service. Weights were derived from CES data to account for the portion consumers spend on regular phone service and cellular phone service. These weights were then used to combine the prices of these two types of phone service.

4.3 Housing Data Collection Procedures

OPM collected home sales information from multiple listing type services and rental information mainly from rental brokers and advertisements.

4.3.1 Homeowner Data Collection

OPM obtained the selling prices of homes that matched the housing profiles in each living community for home sales that occurred roughly during the 12-month period preceding and including the survey month. The amount of data obtained depended on the number of home sales in the community and the availability of square footage and other information on housing characteristics. 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 to provide data.

Relatively large quantities of home sales data were obtained in all areas except Nome and St. Thomas. In Nome, home sales were extremely limited because Nome is not very large. In St. Thomas, home sales were limited because, at the time of the survey, there was no readily available and comprehensive source of home sales data that provided home size (i.e., square footage) information. OPM obtained a limited amount of St. Thomas home sales information, as well

as more general home sale trend information. Analysis of the home sales information indicated that prices on St. Thomas had fallen sharply, but the more general trend information indicated that lower average prices were probably caused by the sale of hurricane damaged properties. It is not OPM's policy to price uninhabitable or severely damaged homes. Therefore, OPM held home prices on St. Thomas constant by using the previous year's data.

Identifying houses that were uninhabitable, severely damaged, or otherwise in need of significant repairs was impossible for most areas, given the limited amount of information available from the listing services. As discussed in section 4.4.1 below, OPM uses the median rather than the average home value to compute housing costs. (The median is the middle value in a rank-ordered set of observations and tends to be less sensitive than the average to unusually low or high values at the ends of a range of data.) Nevertheless, in some of the data bases OPM purchased, the quantity of exceptionally low priced homes had a significant effect on the median. Therefore, in all areas OPM trimmed home sale prices that were \$30,000 or less, recognizing that \$30,000 was probably a conservative price threshold for most areas. No trimming was done at the upper end of the data, even though there were a few very expensive homes in some of the data bases, particularly in Hawaii. OPM plans to review the issue of data trimming with the COLA Partnership Committees and Subcommittees.

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. For each income profile in each allowance area and the Washington, DC, area, OPM computed price per square foot for each of the comparables and determined the median price per square foot. The median was used 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 prices. The median price per square foot was then multiplied by the reference square footage for the income level to determine the home purchase price.

As was done last year, OPM also used historical housing data in addition to data collected in this survey. These data are found in Appendix 9 of this report. For all areas except Oahu, 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 58617. All housing values are based on the community selections and analytical methodologies used at the time of each respective survey.

For Oahu, OPM obtained additional historical housing data. As discussed earlier in this report, OPM, at the recommendation of the Hawaii COLA Partnership Committee, surveyed housing prices in new living communities on Oahu. Because OPM's historical data did not cover these communities, OPM obtained and used this additional historical price data.⁵

The historical housing data used were estimated annual principal plus interest payments by income level in each area. To combine these data, OPM used 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 in all allowance areas and in the Washington, DC, area. The historical housing weights and analyses are shown in Appendix 10.

4.4.2 Rental Data Analysis

OPM assigned each rental quote to a single income level based on the criteria shown in Table 4-2. 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 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 analyzed broker and non-broker data separately by income level.

⁵The Honolulu historical data covered the period from 1988 to 1997. For this year's calculations, OPM needed data for 1987 as well. These data were extrapolated using the relationship of the newly obtained historical data to the previously obtained historical data for 1988.

As with the housing data analyses, OPM used the median rental values. For each income level, OPM 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 applied 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 11. As noted in that appendix, OPM found inexplicable rental price trends in some of the data, particularly in the broker data. For example, the median broker rental price at the middle income level was sometimes less than that quoted at the lower income level. Therefore, OPM adjusted the rental data to address these anomalies.

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 12 shows the cost of each of these items for renters and homeowners in each allowance area and in the Washington, DC, area. Appendix 13 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 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 21 to derive the total, overall indexes for owners and renters.

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 common points within the contiguous 48 States.

5.2 Private Transportation Methodology

As in previous surveys, OPM 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 same three models of automobiles that were surveyed in previous years were surveyed again this year:

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

For each model car, OPM collected new vehicle prices at dealerships in each area. 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 (i.e., engine-block heaters and heavy-duty batteries). Snow tires were also priced in Alaska. (See section 5.2.5.) 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 Anchorage, for example, documentation fees were also included as part of the new-vehicle costs.

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, OPM used a 4-year, 60,000-mile trade cycle in all areas.

5.2.3 Fuel Performance and Type

All vehicles included in this study used regular unleaded fuel. OPM collected self-service cash prices of unleaded regular gasoline at name-brand gas stations in the Washington, DC, area and in all allowance areas. In Alaska, OPM obtained both the full-service and self-service gasoline prices at stations that offered both and averaged the prices.

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, OPM 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 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 DC 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 Table 5-1.

5.2.3.2 Impact of Road Surface 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 was collected. For example, Alaska contains 5,512 miles of Federally controlled roads and 7,120 miles of locally controlled roads. The usage assumption increased Federal road mileage by a factor of two for the Alaska allowance areas.

The average low-load asphalt factor (which reflects dry, wet, and snowy conditions) was applied to the local mileage percentage, and the average

concrete and/or high-load asphalt factor was applied to the Federal mileage percentage to produce two weighted average factors—one for the Alaska allowance areas and another for the other allowance areas. These factors are shown in Table 5-1. The Washington, DC, area was 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 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

OPM applied the factors described above to make adjustments in 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 table 5-1, the factor 1.00 means that no adjustment in 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 percent 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
Hawaii	0.99	0.98	0.98	0.95
Virgin Islands	1.01	0.98	0.98	0.97
Puerto Rico	1.01	0.98	0.98	0.97
Guam	0.99	0.98	0.98	0.95
Washington, DC	0.94	1.00	1.00	0.94

5.2.4 Vehicle Maintenance

OPM surveyed the cost of 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,
- Muffler/exhaust pipe replacement,
- Constant velocity joint (CVJ) boot replacement, and
- Windshield replacement.

The automobile manufacturers' recommended maintenance schedules were used to determine the frequency of performing each of the first five 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 are 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. OPM 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.

Previous research conducted for OPM revealed varying replacement cycles for constant velocity joint (CVJ) boots among the Alaska allowance areas and between the Alaska areas and the 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 the Washington, DC, area—every 60,000 miles (4 years). OPM used the Washington, DC, area frequency of

repair for the other (i.e., non-Alaska) COLA areas. In each area, the cost of replacement for all three vehicle types was factored into the indexes based upon the frequency of the replacement. In Fairbanks, for example, 100 percent of the cost was included because previous research indicated annual replacement was the norm.

To determine the frequency of replacement of windshields, OPM contacted local dealers and automobile repair shops. Based on the information obtained, OPM determined that windshield replacement was much more frequent in Alaska than in the other allowance areas or the Washington, DC, area. Therefore, OPM assumed that windshields had to be replaced every 2 years in the Alaska areas but rarely (i.e., never) in the other areas or in the DC area during the 4-year trade cycle used in the COLA model. Windshield replacement, however, is normally covered by the owner's automotive insurance. Therefore, OPM used the deductible rather than the

surveyed price of windshield replacement, since the deductible was always less than the replacement prices.

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.

OPM 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. Previous research indicated that four extra studded snow tires would be required for all three vehicles in the Alaska allowance areas (but not in the DC area). Therefore, OPM surveyed the prices of studded snow tires for all vehicles in Anchorage, Fairbanks, Juneau, and Nome. OPM also priced the cost of rims and switching snow and street tires semi-annually in these Alaska areas.

5.2.6 License and Registration Fees and Miscellaneous Taxes

OPM obtained information regarding license and registration fees, miscellaneous taxes, and personal property taxes (where applicable). License and registration fees were included as part of the annual cost of owning an automobile. Miscellaneous and personal-property taxes were computed for each year of the vehicle's 4-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. In the COLA model, total depreciation is calculated by subtracting from the purchase price the estimated residual value (used car value) 4 years later. This

value is then divided by four to produce an annual depreciation amount.

As described earlier, the new car price was the manufacturer's suggested retail price plus any additional charges, such as shipping, dealer prep, additional dealer markup, excise tax, and sales tax. The used car value was based on information from sources such as the *Kelly Blue Book*. Although such sources track prices of vehicles sold only in the contiguous 48 States, previous research performed by a contractor for OPM 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 percent of the projected residual values were used to reflect more severe conditions.

It should be noted that identical residual values did not result in identical depreciation amounts. Depreciation amounts were generally higher in the allowance areas than in the Washington, DC, area because new car prices were generally higher in the allowance areas.

5.2.8 Finance Expense

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

5.2.9 Vehicle Insurance

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

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, OPM 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.

As had been reported in previous surveys, OPM found that some insurance companies in Guam, Puerto Rico, and the Virgin Islands did not offer the coverages, limits, and deductibles shown above. To allow the comparison of the cost of these different policies with DC costs, OPM surveyed in the DC area the cost of insurance that was comparable to that offered in these

allowance areas. The costs of these equivalent policies were then compared to derive adjustment factors that could be applied to the cost of the standard coverage shown above. By applying these factors to the DC area average price, the cost of equivalent coverage was estimated for these particular allowance areas. The factors and their derivation are shown in Appendix 15.

The procedure used this year was much simpler than that used in previous surveys. Sensitivity analysis indicated that the new procedure produced essentially the same results, and the simpler procedure requires less information from the insurance companies. Therefore, it reduces the public burden of the survey.

5.2.10 Overall Annual Costs

As described above, OPM surveyed 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 14 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, OPM surveyed the lowest priced round-trip air fare on a major carrier with a 2-week advance purchase and a 1-week stay over. Trips were priced from each allowance area and the Washington, DC, area to Chicago, Los Angeles, Miami, New York, Seattle, St. Louis, and Omaha, NE. These cities were selected to represent a range of travel destinations coast-to-coast for COLA-area and DC-area Federal employees. The costs of the trips from each allowance area were averaged and compared with the average cost of the trips from the DC area to compute the category indexes. The fares are shown in Appendix 16.

5.4 Transportation Component Analyses

OPM 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. Likewise, OPM compared the cost of air fares for each area with those for the DC area and computed a cost index. These indexes are shown in Appendices 16 and 18. OPM 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 vary by income level and were used to combine the Automobile Expense Category index with the Other Transportation Costs index by area to derive the overall Transportation Component index for the area. The weights, computations, and final Transportation Component indexes are shown in Appendix 18.

6. Miscellaneous Expenses

6.1 Component Overview

The Miscellaneous Expense component consists of four categories of expenses:

- Medical care.
- Private education (K-12).
- Contributions (including gifts to non-family members).
- Personal insurance and retirement contributions/investments.

6.2 Component Weights

OPM used CES data to determine the appropriate weights for each of the items and categories in the Miscellaneous Component. The category weights are shown in the following table and in Appendix 20. Item weights are shown in Appendix 19.

TABLE 6-1.—MISCELLANEOUS EXPENSE CATEGORIES AND WEIGHTS

Categories	Income level		
	Lower (percent)	Middle (percent)	Upper (percent)
Medical Care	40.74	30.79	23.66
Private Education (K-12) .....	.87	1.23	1.48
Contributions	16.07	16.56	16.91
Personal Insurance and Retirement Contributions	42.31	51.42	57.95
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

OPM 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:

- nonprescription pain reliever
- prescription drugs
- contact lenses
- dental service
- doctor visit
- hospital room
- Federal health insurance

In addition, OPM surveyed the price of hospital attendant services and air ambulance insurance on a test basis in each area. OPM found that hospital attendant services were only available in Puerto Rico, where hospital services are significantly different from those in the Washington, DC, area. Therefore, OPM added the price of daily hospital attendant service to that of a hospital

room in Puerto Rico. Air ambulance insurance was found to be available only in the Virgin Islands, where on-island hospital services are limited. Therefore, OPM added the price of air ambulance insurance to the price of health insurance in the Virgin Islands.

To address comments OPM had received on previous surveys and to allow the use of air ambulance insurance in this fashion, OPM dropped the constant \$100 that had been used for health insurance in previous surveys.⁶ Instead, OPM used Federal employee health benefit enrollment information from OPM's Central Personnel Data File along with Federal health benefit premiums to compute average health benefit expense by areas. These expenses varied by area, and OPM used these averages rather than assuming that costs were constant among areas.

OPM surveyed the cost of the health care items in both the allowance areas and in the DC area. OPM compared the prices to produce an index for each item in each area, then combined these

indexes using CES weights to produce a single Medical Care Category index for each area.

6.3.2 Private Education (K-12) Category

Private education (K-12) was added this year at the recommendation of the Puerto Rico COLA Partnership Committee. Since not everyone sends their children to private school, OPM derived use factors from the results of the 1992/93 Federal Employee Housing and Living Patterns Survey. The following table shows these factors and the resulting adjustment of price indexes by area. The factors reflect the relative extent to which Federal employees make use of private education in the COLA areas compared with the Washington, DC, area. For example, the table indicates a use factor of 4.1066 for Puerto Rico because about 54 percent of Federal employees with school age children there send at least one child to private school compared with about 13 percent for the DC area.

TABLE 6-2.—SUMMARY OF PRIVATE EDUCATION USE FACTORS AND INDEXES

Location	Employees w/children in private schools		Use factor	Price index	Price index w/use factor
	Local area	DC area			
Anchorage	10.34	13.23	0.7816	55.53	43.40
Fairbanks	8.56	13.23	0.6470	41.59	26.91
Juneau	12.43	13.23	0.9395	57.30	53.84

⁶In previous surveys, it had been assumed that the cost of health insurance was constant among areas because the choice of Federal health coverage was considered to be, by and large, a matter of

personal preference. Therefore, in those surveys, the index for this item was 100.00.

TABLE 6-2.—SUMMARY OF PRIVATE EDUCATION USE FACTORS AND INDEXES—Continued

Location	Employees w/children in private schools		Use factor	Price index	Price index w/use factor
	Local area	DC area			
Nome	8.08	13.23	0.6107	38.42	23.46
Honolulu	26.86	13.23	2.0302	113.03	229.48
Hilo*	18.94	13.23	1.4316	44.23	63.32
Kona*	18.94	13.23	1.4316	87.03	124.59
Kauai	22.46	13.23	1.6977	95.72	162.50
Maui	20.39	13.23	1.5412	89.05	137.24
Guam	42.26	13.23	3.1943	90.95	290.52
Puerto Rico	54.33	13.23	4.1066	66.85	274.52
St. Croix	57.27	13.23	4.3288	90.26	390.72
St. Thomas	51.90	13.23	3.9229	95.78	375.74

*Use data available only for Hawaii County.

6.3.3 Contributions Category

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

6.3.4 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 were combined using CES weights to produce component indexes by income level for each area. These indexes are shown in Appendix 20. Section 2.6 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 22 shows how

each index was derived from the component indexes.

TABLE 7-1.—FINAL COST COMPARISON INDEXES

Allowance area	Index
Anchorage, Alaska	102.93
Fairbanks, Alaska	107.57
Juneau, Alaska	111.54
The rest of Alaska	126.64
City and County of Honolulu, Hawaii	126.78
Hawaii County, Hawaii	110.85
Kauai County, Hawaii	114.92
Maui County, Hawaii	118.84
Guam/CNMI*, Local Retail	121.77
Guam/CNMI, Commissary/Exchange	118.23
Puerto Rico	105.42
U.S. Virgin Islands	119.09

*CNMI=Commonwealth of the Northern Mariana Islands

APPENDIX 1.—PUBLICATION IN THE FEDERAL REGISTER OF RESULTS OF NONFOREIGN AREA LIVING-COST SURVEYS: 1990–1997

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.
61 FR 4070	Office of Personnel Management: Report on Winter 1995 Surveys Used to Determine Cost-of-Living Allowances in Alaska.	Results of winter 1995 living-cost surveys conducted in Alaska.

APPENDIX 1.—PUBLICATION IN THE FEDERAL REGISTER OF RESULTS OF NONFOREIGN AREA LIVING-COST SURVEYS:
1990–1997—Continued

Citation	Title	Contents
62 FR 14190	Office of Personnel Management: Report on 1996 Surveys Used to Determine Cost-of-Living Allowances in Nonforeign Areas.	Results of 1996 living-cost surveys conducted in Alaska, Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands.

APPENDIX 2.—MULTIPLE SURVEY AREAS:1997 SURVEY
[Federal Employment Weights Within a Single Allowance Area]

Location	1994	1995	1996	Average	Weights
Hawaii County					
Hilo	310	304	308	307	75.99
Kona	99	97	96	97	24.01
Total .....	.....	.....	.....	404	100.00
Virgin Islands					
St. Croix	151	154	166	157	48.76
St. Thomas/St. John	166	160	170	165	51.24
Total .....	.....	.....	.....	322	100.00

MULTIPLE INCOME LEVELS: 1997 SURVEY
[Federal Employment Weights Within a Single Allowance Area]

Location and income level	1994	1995	1996	Average	Weights
Anchorage:					
Lower	1,609	1,540	1,445	1,531	26.11
Middle	1,971	1,754	1,719	1,815	30.95
Upper	2,583	2,522	2,448	2,518	42.94
Totals .....	.....	.....	.....	5,864	100.00
Fairbanks:					
Lower	444	388	449	427	33.54
Middle	442	446	456	448	35.19
Upper	392	405	397	398	31.26
Totals .....	.....	.....	.....	1,273	99.99
Juneau:					
Lower	145	139	126	137	19.77
Middle	220	203	199	207	29.87
Upper	360	341	346	349	50.36
Totals .....	.....	.....	.....	693	100.00
Rest of Alaska:					
Lower	414	349	363	375	24.32
Middle	722	703	687	704	45.65
Upper	445	481	462	463	30.03
Totals .....	.....	.....	.....	1,542	100.00
Honolulu:					
Lower	4,239	4,140	4,453	4,277	33.20
Middle	4,171	3,952	4,009	4,044	31.40
Upper	4,689	4,514	4,476	4,560	35.40
Totals .....	.....	.....	.....	12,881	100.00
Hawaii:					
Lower	165	139	152	152	37.16
Middle	154	164	163	160	39.12
Upper	91	98	101	97	23.72
Totals .....	.....	.....	.....	409	100.00
Kauai:					
Lower	81	73	59	71	29.10
Middle	84	76	80	80	32.79
Upper	89	97	92	93	38.11
Totals .....	.....	.....	.....	244	100.00

MULTIPLE INCOME LEVELS: 1997 SURVEY—Continued
[Federal Employment Weights Within a Single Allowance Area]

Location and income level	1994	1995	1996	Average	Weights
Maui:					
Lower	39	35	35	36	24.66
Middle	56	59	62	59	40.41
Upper	51	51	51	51	34.93
Totals .....	.....	.....	.....	146	100.00
Guam/CNMI:					
Lower	1,060	947	873	960	46.00
Middle	681	669	640	663	31.77
Upper	498	464	430	464	22.23
Totals .....	.....	.....	.....	2,087	100.00
Puerto Rico:					
Lower	2,428	2,370	2,281	2,360	40.42
Middle	2,184	2,166	2,177	2,176	37.27
Upper	1,321	1,303	1,286	1,303	22.32
Totals .....	.....	.....	.....	5,839	100.01
Virgin Islands:					
Lower	114	98	123	112	34.67
Middle	128	133	137	133	41.18
Upper	75	83	76	78	24.15
Totals .....	.....	.....	.....	323	100.00

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS
[Pre-published Data for All Consumer Units Nationwide*]

	Total complete reporting			
	1992	1994	1995	Average
Average Before Tax Income	33,854.00	36,838.00	36,948.00	35,880.00
Average annual expenditures	30,527.49	32,762.99	33,610.38	32,300.29
Food	4,358.56	4,526.94	4,690.51	4,525.34
Food at home	2,684.35	2,764.21	2,885.98	2,778.18
Cereals and bakery products	418.15	439.36	454.64	437.38
Cereals and cereal products	144.15	166.94	169.16	160.08
Flour	7.21	7.93	8.93	8.02
Prepared flour mixes	13.62	13.20	13.29	13.37
Ready-to-eat and cooked cereals	88.39	102.02	99.83	96.75
Rice	12.67	15.47	19.43	15.86
Pasta, cornmeal and other cereal products	22.27	28.32	27.68	26.09
Bakery products	274.00	272.42	285.49	277.30
Bread	77.58	77.20	78.18	77.65
White bread	38.04	38.02	38.37	38.14
Bread, other than white	39.54	39.17	39.81	39.51
Crackers and cookies	67.10	64.36	70.09	67.18
Cookies	40.75	43.78	46.76	43.76
Crackers	26.34	20.58	23.33	23.42
Frozen and refrigerated bakery products	21.06	22.16	22.42	21.88
Other bakery products	108.27	108.70	114.79	110.59
Biscuits and rolls	35.55	37.26	39.48	37.43
Cakes and cupcakes	31.67	31.12	36.15	32.98
Bread and cracker products	4.70	4.68	4.45	4.61
Sweetrolls, coffee cakes, doughnuts	24.93	23.08	21.57	23.19
Pies, tarts, turnovers	11.41	12.55	13.14	12.37
Meats, poultry, fish, and eggs	687.17	728.89	758.30	724.79
Beef	210.36	226.73	232.15	223.08
Ground beef	87.67	89.79	87.81	88.42
Roast	37.74	37.79	40.70	38.74
Chuck roast	13.48	12.10	12.54	12.71
Round roast	12.96	14.18	13.55	13.56
Other roast	11.30	11.51	14.62	12.48
Steak	69.00	85.81	87.57	80.79
Round steak	14.63	16.44	18.92	16.66
Sirloin steak	17.72	24.09	22.70	21.50
Other steak	36.65	45.28	45.95	42.63
Other beef	15.95	13.34	16.06	15.12
Pork	155.56	154.66	157.51	155.91
Bacon	20.47	23.01	20.26	21.25

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1992	1994	1995	Average
Pork chops	34.88	37.47	39.03	37.13
Ham	42.73	36.74	38.51	39.33
Ham, not canned	38.98	33.91	36.23	36.37
Canned ham	3.75	2.84	2.28	2.96
Sausage	23.29	22.63	21.35	22.42
Other pork	34.19	34.80	38.36	35.78
Other meats	94.58	94.34	105.31	98.08
Frankfurters	21.19	19.13	22.78	21.03
Lunch meats (cold cuts)	63.56	65.67	71.55	66.93
Bologna, liverwurst, salami	22.91	23.25	25.15	23.77
Other lunch meats	40.65	42.41	46.40	43.15
Lamb, organ meats and others	9.84	9.54	10.98	10.12
Lamb and organ meats	8.74	9.31	8.92	8.99
Mutton, goat and game	1.10	0.24	2.06	1.13
Poultry	123.39	135.32	136.43	131.71
Fresh and frozen chickens	91.28	107.49	105.79	101.52
Fresh whole chicken	19.61	NA	NA	NA
Fresh and frozen whole chicken	NA	29.05	28.37	25.68
Fresh and frozen chicken parts	71.67	78.44	77.43	75.85
Other poultry, incl. whole frozen chickens	32.10	NA	NA	NA
Other poultry	NA	27.83	30.64	30.19
Fish and seafood	74.99	87.13	95.34	85.82
Canned fish and seafood	17.46	15.60	17.95	17.00
Fresh and frozen shellfish	21.36	NA	NA	21.36
Fresh and frozen finfish	36.17	NA	NA	36.17
Fresh fish and shellfish	NA	48.29	50.11	49.20
Frozen fish and shellfish	NA	23.23	27.28	25.26
Eggs	28.30	30.72	31.55	30.19
Dairy products	307.10	297.87	311.48	305.48
Fresh milk and cream	136.59	131.98	129.41	132.66
Whole milk	47.69	NA	NA	NA
Other milk and cream	88.90	NA	NA	NA
Fresh milk, all types	NA	123.44	119.84	121.64
Cream	NA	8.55	9.56	9.06
Other dairy products	170.52	165.88	182.07	172.82
Butter	9.71	11.78	13.03	11.51
Cheese	87.72	84.78	93.13	88.54
Ice cream and related products	51.93	48.15	53.06	51.05
Miscellaneous dairy products	21.16	21.17	22.85	21.73
Fruits and vegetables	435.20	446.10	467.45	449.58
Fresh fruits	129.17	135.12	148.22	137.50
Apples	26.64	25.34	29.98	27.32
Bananas	26.48	30.25	31.09	29.27
Oranges	13.23	16.05	16.21	15.16
Other fresh fruits	62.82	63.49	70.94	65.75
Fresh vegetables	127.84	138.99	140.83	135.89
Potatoes	24.56	28.24	28.75	27.18
Lettuce	16.33	17.65	18.31	17.43
Tomatoes	19.85	21.59	21.89	21.11
Other fresh vegetables	67.10	71.52	71.89	70.17
Processed fruits	102.67	95.31	96.98	98.32
Frozen fruits and fruit juices	21.35	16.38	17.35	18.36
Frozen orange juice	13.34	9.57	9.19	10.70
Other frozen fruits and juices	8.01	6.81	8.15	7.66
Canned and dried fruits	23.48	21.11	20.11	21.57
Fresh, canned or bottled fruit juices	57.83	57.83	59.52	58.39
Processed vegetables	75.53	76.68	81.42	77.88
Frozen vegetables	25.46	24.78	29.55	26.60
Canned and dried vegetables and juices	50.07	51.90	51.88	51.28
Canned beans	10.09	10.61	11.26	10.65
Canned corn	7.40	6.99	6.80	7.06
Other canned and dried veg. and juices	32.59	34.30	33.80	33.56
Other food at home	836.73	851.99	894.10	860.94
Sugar and other sweets	106.24	110.67	119.49	112.13
Candy and chewing gum	62.86	66.52	73.02	67.47
Sugar	18.12	18.30	17.88	18.10
Artificial sweeteners	3.24	3.57	4.56	3.79
Jams, preserves, other sweets	22.02	22.28	24.02	22.77
Fats and oils	73.79	80.76	83.63	79.39

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1992	1994	1995	Average
Margarine	14.56	14.68	13.13	14.12
Other fats, oils, and salad dressing	40.94	47.48	51.88	46.77
Nondairy cream and imitation milk	6.75	6.71	6.96	6.81
Peanut butter	11.53	11.89	11.66	11.69
Miscellaneous foods	393.26	369.77	394.39	385.81
Frozen prepared foods	73.99	65.79	69.94	69.91
Frozen meals	22.99	20.54	21.71	21.75
Other frozen prepared foods	51.01	45.25	48.22	48.16
Canned and packaged soups	25.44	30.21	31.92	29.19
Potato chips, nuts, and other snacks	78.63	75.91	84.32	79.62
Potato chips and other snacks	62.34	59.81	65.63	62.59
Nuts	16.29	16.10	18.69	17.03
Condiments and seasonings	90.44	82.47	89.18	87.36
Salt, spices, other seasonings	20.79	19.68	20.55	20.34
Olives, pickles, relishes	10.82	10.76	10.13	10.57
Sauces and gravies	43.55	38.05	41.78	41.13
Baking needs and misc. products	15.29	13.98	16.71	15.33
Other canned and packaged prepared foods	124.75	115.39	119.03	119.72
Salads and desserts	20.42	19.30	23.19	20.97
Baby food	24.11	27.68	25.42	25.74
Miscellaneous prepared foods	80.22	68.41	70.42	73.02
Nonalcoholic beverages	219.33	241.81	250.31	237.15
Cola	86.71	93.27	94.76	91.58
Other carbonated drinks	40.41	40.20	43.28	41.30
Coffee	40.13	43.29	47.76	43.73
Roasted coffee	24.56	29.20	32.11	28.62
Instant and freeze dried coffee	15.57	14.09	15.65	15.10
Noncarbonated fruit flavored drinks	20.15	NA	NA	NA
Noncarbonated fruit flavored drinks, inc. non-frozen lemonade ...	NA	23.02	25.18	22.78
Tea	14.26	16.75	16.01	15.67
Nonalcoholic beer	NA	0.76	1.17	0.97
Other nonalcoholic beverages	17.68	24.52	22.13	21.44
Food prepared by consumer unit on out-of-town trips	44.12	48.98	46.29	46.46
Food away from home	1,674.21	1,762.72	1,804.53	1,747.15
Meals at restaurants, carry-outs and other	1,344.40	1,363.26	1,426.22	1,377.96
Lunch	476.89	475.88	499.50	484.09
Dinner	619.67	668.88	691.44	660.00
Snacks and nonalcoholic beverages	141.35	110.46	126.30	126.04
Breakfast and brunch	106.49	108.05	108.98	107.84
Board (including at school)	46.92	50.40	58.40	51.91
Catered affairs	40.77	55.38	37.05	44.40
Food on out-of-town trips	167.14	213.45	204.85	195.15
School lunches	47.40	54.93	49.47	50.60
Meals as pay	27.58	25.30	28.53	27.14
Alcoholic beverages	321.12	296.57	301.83	306.51
At home	177.01	175.40	179.33	177.25
Beer and ale	99.54	108.74	94.20	100.83
Whiskey	14.23	14.25	12.83	13.77
Wine	43.11	36.06	54.77	44.65
Other alcoholic beverages	20.13	16.36	17.53	18.01
Away from home	144.11	121.17	122.51	129.26
Beer and ale	48.77	42.50	36.61	42.63
Wine	22.95	16.74	22.55	20.75
Other alcoholic beverages	47.06	30.22	33.33	36.87
Alcoholic beverages purchased on trips	25.34	31.71	30.02	29.02
Housing	9,528.41	10,189.41	10,576.98	10,098.27
Shelter	5,431.78	5,695.83	5,912.61	5,680.07
Owned dwellings	3,307.24	3,464.04	3,750.08	3,507.12
Mortgage interest and charges	1,984.40	1,925.26	2,120.77	2,010.14
Mortgage interest	1,856.78	1,825.30	1,997.99	1,893.36
Interest paid, home equity loan	63.99	44.67	56.26	54.97
Interest paid, home equity line of credit	63.32	54.73	66.06	61.37
Prepayment penalty charges	0.31	0.56	0.46	0.44
Property taxes	760.97	879.41	909.28	849.89
Maintenance, repairs, insurance, other expenses	561.86	659.37	720.02	647.08
Homeowners and related insurance	176.37	209.07	224.86	203.43
Fire and extended coverage	5.02	6.34	7.31	6.22
Homeowners insurance	171.35	202.73	217.55	197.21
Ground rent	33.40	40.26	33.61	35.76

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1992	1994	1995	Average
Maintenance and repair services	268.09	312.65	366.16	315.63
Painting and papering	37.27	43.27	38.26	39.60
Plumbing and water heating	34.02	36.45	32.01	34.16
Heat, a/c, electrical work	53.14	55.08	75.83	61.35
Roofing and gutters	40.98	48.91	66.13	52.01
Other repair and maintenance services (old)	91.16	NA	NA	NA
Other repair and maintenance services	NA	112.39	136.51	113.35
Repair and replacement of hard surface flooring	10.16	14.76	15.56	13.49
Repair of built-in appliances	1.36	1.78	1.86	1.67
Maintenance and repair commodities	63.89	75.59	70.72	70.07
Paints, wallpaper and supplies	16.50	18.95	19.73	18.39
Tools and equipment for painting and wallpapering	1.77	2.04	2.12	1.98
Plumbing supplies and equipment	5.96	8.57	7.42	7.32
Electrical supplies, heating and cooling equipment	7.13	5.86	4.97	5.99
Materials for hard surface flooring, repair/replacement	3.13	5.08	3.33	3.85
Materials and equipment for roof and gutters	6.20	5.94	4.96	5.70
Materials for plaster, paneling, siding, doors, etc.	7.29	12.78	10.72	10.26
Materials for patio, walk, fence, driveway, etc.	0.67	0.52	0.59	0.59
Materials for landscaping maintenance	1.15	1.48	1.66	1.43
Miscellaneous supplies and equipment	14.08	14.37	15.22	14.56
Material for insulation, other maint., and repair	7.84	10.19	11.05	9.69
Materials to finish basements, remodeling, etc.	6.24	4.18	4.17	4.86
Property management and security	20.12	21.59	24.67	22.13
Property management	13.24	12.78	18.44	14.82
Management and upkeep services for security	6.88	8.81	6.22	7.30
Parking	NA	0.21	0.00	0.11
Rented dwellings	1,787.19	1,828.52	1,786.70	1,800.80
Rent	1,714.30	1,755.05	1,716.57	1,728.64
Rent as pay	37.09	42.31	48.19	42.53
Maintenance, insurance and other expenses	35.80	31.16	21.94	29.63
Tenant's insurance	9.16	9.65	7.50	8.77
Maintenance and repair services	11.88	11.56	5.29	9.58
Repair or maintenance services (old)	11.52	NA	NA	NA
Repair or maintenance services	NA	10.37	4.97	8.95
Repair and replacement of hard surface flooring	0.29	1.05	0.25	0.53
Repair of built-in appliances	0.07	0.13	0.07	0.09
Maintenance and repair commodities	14.76	9.95	9.15	11.29
Paint, wallpaper, and supplies	1.70	2.09	1.62	1.80
Tools and equipment for painting and wallpapering	0.18	0.22	0.17	0.19
Materials for plastering, panels, roofing, gutters, etc.	2.86	1.23	0.87	1.65
Materials for patio, walk, fence, driveway, etc.	0.04	0.09	0.04	0.06
Plumbing supplies and equipment	0.55	0.70	1.35	0.87
Electrical supplies, heating and cooling equipment	0.26	1.36	0.37	0.66
Miscellaneous supplies and equipment	7.71	3.41	4.00	5.04
Material for insulation, other maintenance and repair	1.51	1.13	1.51	1.38
Termite and pest control (capital improvement)	NA	NA	0.00	0.00
Materials for additions, finishing basements, etc.	5.90	1.67	2.44	3.34
Construction materials for jobs not started	0.30	0.61	0.04	0.32
Material for hard surface flooring	0.90	0.54	0.27	0.57
Material for landscape maintenance	0.55	0.31	0.47	0.44
Other lodging	337.35	403.28	375.83	372.15
Owned vacation homes	115.29	122.14	110.00	115.81
Mortgage interest and charges	54.55	43.30	38.31	45.39
Mortgage interest	50.60	39.56	36.36	42.17
Interest paid, home equity loan	1.06	0.43	0.15	0.55
Interest paid, home equity line of credit	2.88	3.31	1.80	2.66
Prepayment penalty charge	NA	NA	NA	NA
Property taxes	42.04	51.02	48.11	47.06
Maintenance, insurance, and other expenses	18.70	27.82	23.58	23.37
Homeowners and related insurance	4.10	7.66	5.66	5.81
Homeowners insurance	3.86	7.35	5.53	5.58
Fire and extended coverage	0.24	0.31	0.14	0.23
Ground rent	1.75	3.62	2.15	2.51
Maintenance and repair services	7.53	11.87	11.13	10.18
Repair and remodeling services (old)	7.39	NA	NA	NA
Repair and remodeling services	NA	11.40	11.07	9.95
Repair and replacement of hard surface flooring	0.15	0.47	0.06	0.23
Maintenance and repair commodities	1.97	1.35	2.35	1.89
Paints, wallpaper, supplies	1.31	0.16	0.58	0.68

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1992	1994	1995	Average
Tools and equipment for painting and wallpapering	0.14	0.02	0.06	0.07
Materials for plaster, panel, roof, gutters, etc.	0.07	0.10	0.51	0.23
Material for patio, walk, fence, drive, masonry, etc.	0.01	NA	NA	0.01
Plumbing supplies and equipment	0.32	0.05	0.07	0.15
Electrical supplies, heating and cooling equipment	0.03	NA	NA	0.03
Miscellaneous supplies and equipment	0.09	0.99	0.29	0.46
Material for insulation, other maintenance and repair	0.09	0.99	0.29	0.46
Material for finishing basements & remodeling rooms	NA	NA	NA	0.00
Materials for hard surface flooring	NA	0.03	0.84	0.44
Materials for landscaping maintenance	NA	NA	NA	0.00
Property management and security	3.35	3.27	2.28	2.97
Property management	2.25	2.36	1.51	2.04
Management and upkeep services for security	1.10	0.91	0.77	0.93
Parking	NA	0.06	NA	0.06
Housing while attending school	54.71	59.54	56.69	56.98
Lodging on out-of-town trips	167.34	221.60	209.14	199.36
Utilities, fuels, and public services	1,962.49	2,170.32	2,180.19	2,104.33
Natural gas	246.97	280.09	268.59	265.22
Utility—natural gas (renter)	55.98	60.54	60.43	58.98
Utility—natural gas (owned home)	189.86	216.97	206.77	204.53
Utility—natural gas (owned vacation)	1.07	2.53	1.25	1.62
Utility—natural gas (rented vacation)	0.06	0.05	0.14	0.08
Electricity	770.65	846.21	854.21	823.69
Electricity (renter)	201.59	207.80	201.80	203.73
Electricity (owned home)	562.26	630.39	643.72	612.12
Electricity (owned vacation)	6.59	7.36	7.78	7.24
Electricity (rented vacation)	0.20	0.65	0.92	0.59
Fuel oil and other fuels	93.93	98.11	85.56	92.53
Fuel oil	55.61	59.27	48.19	54.36
Fuel oil (renter)	7.00	6.49	3.92	5.80
Fuel oil (owned home)	48.25	52.38	43.76	48.13
Fuel oil (owned vacation)	0.36	0.40	0.47	0.41
Fuel oil (rented vacation)	NA	NA	0.04	0.04
Coal	2.50	1.66	2.47	2.21
Coal (renter)	0.05	0.55	0.10	0.23
Coal (owned home)	2.44	1.12	2.37	1.98
Coal (owned vacation)	0.02	NA	NA	0.02
Coal (rented vacation)	NA	NA	NA	0.00
Bottled gas	27.18	30.68	28.71	28.86
Gas, btld/tank (renter)	4.79	4.19	4.12	4.37
Gas, btld/tank (owned home)	20.75	23.43	21.80	21.99
Gas, btld/tank (owned vacation)	1.64	3.03	2.78	2.48
Gas, btld/tank (rented vacation)	NA	0.04	0.02	0.03
Wood and other fuels	8.64	6.49	6.19	7.11
Wood/other fuels (renter)	1.59	0.61	0.80	1.00
Wood/other fuels (owned home)	6.71	5.81	5.36	5.96
Wood/other fuels (owned vacation)	0.34	0.06	0.04	0.15
Wood/other fuels (rented vacation)	NA	NA	NA	0.00
Telephone services	619.87	688.52	709.69	672.69
Telephone (old)	0.00	NA	NA	NA
Telephone services in home city, excluding car phones	619.87	674.31	683.24	659.14
Telephone services for mobile car phones	NA	14.21	26.45	20.33
Water and other public services	231.08	257.41	262.14	250.21
Water and sewerage maintenance	160.22	182.67	188.59	177.16
Water/sewer maint. (renter)	24.38	26.75	26.25	25.79
Water/sewer maint. (owned home)	133.69	154.37	160.72	149.59
Water/sewer maint. (owned vacation)	2.10	1.50	1.47	1.69
Water/sewer maint. (rented vacation)	0.05	0.04	0.16	0.08
Trash and garbage collection	69.38	73.48	71.56	71.47
Trash/garb. coll. (renter)	7.37	9.37	8.40	8.38
Trash/garb. coll. (owned home)	59.92	62.61	62.16	61.56
Trash/garb. coll. (owned vacation)	2.09	1.45	0.96	1.50
Trash/garb. coll. (rented vacation)	0.01	0.04	0.05	0.03
Septic tank cleaning	1.47	1.26	1.99	1.57
Septic tank clean. (renter)	0.11	0.01	0.02	0.05
Septic tank clean. (owned home)	1.29	1.23	1.88	1.47
Septic tank clean. (owned vacation)	0.07	NA	0.08	0.08
Septic tank clean. (rented vacation)	NA	0.01	NA	0.01
Household operations	487.20	499.86	517.87	501.64

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1992	1994	1995	Average
Personal services	253.05	240.70	263.71	252.49
Babysitting	85.92	81.17	78.64	81.91
Care for elderly, invalids, handicapped, etc	43.92	19.24	32.74	31.97
Day-care centers, nursery, and preschools	123.21	140.29	152.33	138.61
Other household expenses	234.15	259.16	254.16	249.16
Housekeeping services	71.70	82.83	86.51	80.35
Gardening, lawn care service	64.99	69.73	63.82	66.18
Water softening service	3.28	2.65	3.12	3.02
Household laundry, dry cleaning, sent out (nonclothing)	2.32	1.79	1.78	1.96
Coin-operated laundry and dry cleaning (nonclothing)	5.58	5.40	4.72	5.23
Services for termite/pest control maintenance	NA	7.46	12.01	9.73
Other home services	18.38	20.11	16.38	18.29
Termite/pest control products	0.29	0.29	0.13	0.24
Moving, storage, freight express	24.37	27.54	27.59	26.50
Appliance repair, including service center	15.88	15.24	15.45	15.52
Reupholstering, furniture repair	18.56	11.03	11.54	13.71
Repair/rental of lawn/garden equipment, tools, etc.	3.74	9.20	5.85	6.26
Appliance rental	1.86	1.55	1.76	1.72
Rental of office equipment for nonbusiness use	0.13	0.31	0.35	0.26
Repair of misc. household equipment and furnishings	1.89	2.46	1.98	2.11
Repair of computer systems for nonbusiness use	1.19	1.57	1.18	1.31
Rental/installation of dishwashers, range hoods, etc.	NA	NA	NA	0.00
Housekeeping supplies	462.61	424.30	465.39	450.77
Laundry and cleaning supplies	123.97	117.94	117.93	119.95
Soaps and detergents	70.41	66.49	66.92	67.94
Other laundry cleaning products	53.56	51.45	51.00	52.00
Other household products	211.79	187.75	207.85	202.46
Cleansing and toilet tissue, paper towels and napkins	60.52	60.17	65.62	62.10
Miscellaneous household products	94.75	80.66	74.41	83.27
Lawn and garden supplies	56.52	46.92	67.82	57.09
Postage and stationery	126.85	118.61	139.62	128.36
Stationery, stationery supplies, giftwraps	62.59	62.86	68.49	64.65
Postage	64.26	55.74	71.12	63.71
Household furnishings and equipment	1,184.33	1,399.10	1,500.92	1,361.45
Household textiles	94.56	106.15	107.85	102.85
Bathroom linens	15.62	13.89	17.82	15.78
Bedroom linens	43.17	52.67	47.70	47.85
Kitchen and dining room linens	7.84	7.27	9.73	8.28
Curtains and draperies	19.11	19.08	18.51	18.90
Slipcovers, decorative pillows	1.42	2.08	1.38	1.63
Sewing material for slipcovers, curtains, etc.	6.54	10.11	11.54	9.40
Other linens	0.86	1.04	1.18	1.03
Furniture	316.15	323.70	320.03	319.96
Mattress and springs	38.97	44.00	41.99	41.65
Other bedroom furniture	57.57	53.64	52.39	54.53
Sofas	70.67	76.89	69.70	72.42
Living room chairs	30.70	34.47	35.69	33.62
Living room tables	17.63	14.27	17.12	16.34
Kitchen, dining room furniture	42.37	49.61	48.99	46.99
Infants' furniture	6.74	6.04	6.46	6.41
Outdoor furniture	11.02	12.29	10.46	11.26
Occasional furniture	40.48	32.50	37.23	36.74
Floor coverings	61.08	131.65	211.89	134.87
Wall-to-wall carpeting (renter)	2.57	2.50	4.40	3.16
Wall-to-wall carpet, installed (renter)	2.05	2.12	3.79	2.65
Wall-to-wall carpet, not installed carpet squares (renter)	0.52	0.38	0.61	0.50
Wall-to-wall carpet (replacement) (owned home)	29.06	34.44	33.43	32.31
Wall-to-wall carpet, not installed, carpet squares (owner)	1.89	1.81	2.20	1.97
Wall-to-wall carpet, installed (replacement) (owner)	27.17	32.63	31.24	30.35
Room size rugs and other floor covering, nonpermanent	29.45	94.72	174.05	99.41
Major appliances	144.89	152.32	155.56	150.92
Dishwashers (built-in), garbage disposals, etc. (renter)	0.16	0.75	1.00	0.64
Dishwashers (built-in), garbage disposals, etc. (owner)	7.21	10.97	9.72	9.30
Refrigerators, freezers (renter)	8.38	6.90	6.34	7.21
Refrigerators, freezers (owned home)	33.30	38.91	41.01	37.74
Washing machines (renter)	6.28	6.05	4.51	5.61
Washing machines (owned home)	15.85	14.39	15.37	15.20
Clothes dryers (renter)	3.35	4.04	2.99	3.46
Clothes dryers (owned home)	9.78	9.31	11.07	10.05

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1992	1994	1995	Average
Cooking stoves, ovens (renter)	3.11	2.42	2.79	2.77
Cooking stoves, ovens (owned home)	14.81	22.97	18.73	18.84
Microwave ovens (renter)	3.09	3.35	3.29	3.24
Microwave ovens (owned home)	4.74	6.48	5.74	5.65
Portable dishwasher (renter)	0.11	0.08	0.21	0.13
Portable dishwasher (owned home)	1.15	0.49	0.64	0.76
Window air conditioners (renter)	1.18	2.83	3.08	2.36
Window air conditioners (owned home)	3.31	3.93	9.56	5.60
Electric floor cleaning equipment	13.63	13.92	13.86	13.80
Sewing machines	5.15	2.92	4.88	4.32
Miscellaneous household appliances	10.29	1.61	0.75	4.22
Small appliances, miscellaneous housewares	86.46	85.73	90.94	87.71
Housewares	62.47	60.60	67.05	63.37
Plastic dinnerware	1.61	1.60	1.69	1.63
China and other dinnerware	11.60	11.63	12.23	11.82
Flatware	3.97	5.16	4.46	4.53
Glassware	13.59	8.14	7.26	9.66
Silver serving pieces	1.35	1.31	2.20	1.62
Other serving pieces	1.59	1.63	1.26	1.49
Nonelectric cookware	11.66	15.22	16.70	14.53
Tableware, nonelectric kitchenware	17.08	15.92	21.25	18.08
Small appliances	23.99	25.13	23.90	24.34
Small electric kitchen appliances	18.75	18.19	16.55	17.83
Portable heating and cooling equipment	5.23	6.94	7.34	6.50
Miscellaneous household equipment	481.19	599.55	614.64	565.13
Window coverings	17.37	14.48	11.21	14.35
Infants' equipment	5.52	7.46	8.08	7.02
Laundry and cleaning equip.	10.99	11.25	12.49	11.58
Outdoor equipment	4.83	5.48	4.61	4.97
Clocks	3.38	5.32	3.28	3.99
Lamps and lighting fixtures	26.10	36.98	33.94	32.34
Other household decorative items	111.16	119.06	158.39	129.54
Telephones and accessories	20.55	38.10	16.02	24.89
Lawn and garden equipment	43.15	53.17	44.68	47.00
Power tools	16.15	13.51	16.39	15.35
Small miscellaneous furnishings	1.15	1.88	2.64	1.89
Hand tools	14.07	9.88	11.98	11.98
Indoor plants, fresh flowers	53.49	52.70	49.20	51.80
Closet and storage items	12.21	8.33	8.09	9.54
Rental of furniture	3.67	4.53	3.62	3.94
Luggage	7.04	8.00	10.25	8.43
Computers and computer hardware nonbusiness use	63.66	115.01	145.69	108.12
Computer software/accessories for nonbusiness use	9.48	20.05	19.51	16.35
Telephone answering devices	4.64	3.95	3.74	4.11
Calculators	1.57	2.35	2.10	2.01
Business equipment for home use	4.23	4.75	4.63	4.54
Other hardware	13.74	25.27	16.69	18.57
Smoke alarms (owned home)	0.47	0.86	1.32	0.88
Smoke alarms (renter)	0.06	0.15	0.18	0.13
Smoke alarms (owned vacation)	NA	NA	NA	0.00
Other household appliances (owned home)	4.40	6.69	4.94	5.34
Other household appliances (renter)	0.99	1.36	1.10	1.15
Miscellaneous household equipment and parts	27.08	28.95	19.90	25.31
Apparel and services	1,732.90	1,688.22	1,770.53	1,730.55
Men and boys	436.86	418.74	437.23	430.94
Men, 16 and over	353.05	320.76	339.22	337.68
Men's suits	43.98	32.42	33.44	36.61
Men's sportcoats, tailored jackets	12.04	13.87	13.43	13.11
Men's coats and jackets	26.12	29.56	31.87	29.18
Men's underwear	14.13	12.90	19.04	15.36
Men's hosiery	13.73	10.30	14.66	12.90
Men's nightwear	5.84	2.73	3.93	4.17
Men's accessories	33.64	29.43	32.09	31.72
Men's sweaters and vests	13.11	14.23	12.51	13.28
Men's active sportswear	11.96	11.96	10.37	11.43
Men's shirts	87.25	79.19	78.33	81.59
Men's pants	70.18	62.55	65.60	66.11
Men's shorts, shorts sets	16.40	15.91	18.79	17.03
Men's uniforms	3.70	3.35	4.01	3.69

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1992	1994	1995	Average
Men's costumes	0.98	2.34	1.14	1.49
Boys, 2 to 15	83.82	97.98	98.01	93.27
Boys' coats and jackets	5.73	6.61	11.14	7.83
Boys' sweaters	2.70	2.76	1.94	2.47
Boys' shirts	19.50	21.53	21.66	20.90
Boys' underwear	4.89	4.57	5.52	4.99
Boys' nightwear	2.83	2.13	0.81	1.92
Boys' hosiery	4.26	3.75	4.69	4.23
Boys' accessories	5.19	7.57	5.72	6.16
Boys' suits, sportcoats, vests	2.13	6.10	3.30	3.84
Boys' pants	19.41	21.77	23.82	21.67
Boys' shorts, shorts sets	9.03	12.15	12.16	11.11
Boys' uniforms, active sportswear	7.30	7.76	6.45	7.17
Boys' costumes	0.85	1.30	0.81	0.99
Women and girls	703.40	653.73	694.23	683.79
Women, 16 and over	607.23	552.35	591.01	583.53
Women's coats and jackets	58.80	49.54	45.93	51.42
Women's dresses	89.96	81.37	93.51	88.28
Women's sportcoats, tailored jackets	3.90	4.15	4.49	4.18
Women's vests and sweaters	40.43	32.73	31.47	34.88
Women's shirts, tops, blouses	106.20	96.49	106.16	102.95
Women's skirts	21.52	19.13	22.83	21.16
Women's pants	79.18	58.46	72.07	69.90
Women's shorts, shorts sets	23.33	23.01	25.21	23.85
Women's active sportswear	32.91	24.30	29.46	28.89
Women's sleepwear	25.33	24.72	22.66	24.24
Women's undergarments	33.13	24.46	31.17	29.59
Women's hosiery	25.01	25.02	21.93	23.99
Women's suits	30.71	37.27	33.78	33.92
Women's accessories	33.98	49.54	46.86	43.46
Women's uniforms	1.82	0.42	2.00	1.41
Women's costumes	1.01	1.73	1.48	1.41
Girls, 2 to 15	96.17	101.38	103.22	100.26
Girls' coats and jackets	7.65	7.23	6.84	7.24
Girls' dresses, suits	13.23	13.99	13.73	13.65
Girls' shirts, blouses, sweaters	22.42	25.48	20.64	22.85
Girls' skirts and pants	14.87	16.06	17.94	16.29
Girls' shorts, shorts sets	9.83	9.07	9.98	9.63
Girls' active sportswear	8.41	6.56	12.65	9.21
Girls' underwear and sleepwear	6.26	7.49	7.67	7.14
Girls' hosiery	5.05	5.82	4.87	5.25
Girls' accessories	4.50	4.55	4.61	4.55
Girls' uniforms	1.86	2.15	1.94	1.98
Girls' costumes	2.08	2.98	2.35	2.47
Children under 2	80.39	83.32	83.72	82.48
Infant coat, jacket, snowsuit	3.25	2.69	3.30	3.08
Infant dresses, outerwear	20.75	22.30	23.32	22.12
Infant underwear	46.85	49.15	48.46	48.15
Infant nightwear, loungewear	4.26	3.94	3.78	3.99
Infant accessories	5.28	5.23	4.86	5.12
Infant hosiery	NA	NA	NA	0.00
Footwear	243.05	258.43	287.27	262.92
Men's footwear	73.53	84.05	103.76	87.11
Boys' footwear	31.65	34.18	28.94	31.59
Women's footwear	115.47	113.26	121.72	116.82
Girls' footwear	22.41	26.94	32.85	27.40
Other apparel products and services	269.19	274.00	268.09	270.43
Material for making clothes	8.58	7.24	5.46	7.09
Sewing patterns and notions	2.56	2.57	2.13	2.42
Watches	20.47	24.45	20.37	21.76
Jewelry	108.73	108.96	109.19	108.96
Shoe repair and other shoe service	3.47	3.16	2.88	3.17
Coin-operated apparel laundry and dry cleaning	38.61	37.33	40.94	38.96
Apparel alteration and repair	6.02	6.90	5.90	6.27
Clothing rental	3.56	3.75	3.46	3.59
Watch and jewelry repair	5.54	5.99	5.41	5.65
Apparel laundry and dry cleaning not coin operated	70.94	73.18	71.82	71.98
Clothing storage	0.71	0.47	0.52	0.57
Transportation	5,232.14	6,075.53	6,123.07	5,810.25

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1992	1994	1995	Average
Vehicle purchases (net outlay)	2,167.03	2,703.01	2,677.81	2,515.95
Cars and trucks, new	1,095.97	1,333.33	1,188.62	1,205.97
New cars	749.56	727.70	688.75	722.00
New trucks	346.42	605.63	499.87	483.97
Cars and trucks, used	1,033.39	1,320.82	1,456.39	1,270.20
Used cars	737.98	866.68	963.07	855.91
Used trucks	295.42	454.14	493.32	414.29
Other vehicles	37.66	48.85	32.80	39.77
New motorcycles	18.06	25.77	17.64	20.49
New aircraft	NA	NA	NA	0.00
Used motorcycles	9.04	23.09	15.16	15.76
Used aircraft	10.57	NA	NA	10.57
Gasoline and motor oil	972.68	989.97	1,014.48	992.38
Gasoline	868.13	877.48	904.95	883.52
Diesel fuel	9.86	9.16	10.91	9.98
Gasoline on out-of-town trips	82.43	90.64	86.11	86.39
Gasohol	NA	0.18	NA	0.18
Motor oil	11.44	11.60	11.64	11.56
Motor oil on out-of-town trips	0.83	0.92	0.87	0.87
Other vehicle expenses	1,805.62	1,989.07	2,064.09	1,952.93
Vehicle finance charges	258.96	238.49	267.24	254.90
Automobile finance charges	169.13	139.82	154.84	154.60
Truck finance charges	71.72	86.72	99.05	85.83
Motorcycle and plane finance charges	1.93	1.05	1.36	1.45
Other vehicle finance charges	16.18	10.90	11.98	13.02
Maintenance and repairs	627.51	700.79	675.26	667.85
Coolant, additives, brake, transmission fluids	6.77	6.32	5.79	6.29
Tires — purchased, replaced, installed	92.70	89.79	90.02	90.84
Parts, equipment, and accessories	75.63	111.43	64.20	83.75
Vehicle audio equipment, excluding labor	NA	5.45	10.74	8.10
Vehicle products	3.14	5.28	3.89	4.59
Misc. auto repair, servicing	20.13	33.34	36.88	30.12
Body work and painting	32.21	36.88	32.55	33.88
Clutch, transmission repair	34.71	46.56	45.07	42.11
Drive shaft and rear-end repair	7.96	5.94	6.61	6.84
Brake work	43.87	43.70	48.70	45.42
Repair to steering or front-end	15.62	18.42	20.05	18.03
Repair to engine cooling system	24.59	22.60	24.32	23.84
Motor tune-up	46.95	42.86	43.84	44.55
Lube, oil change, and oil filters	35.54	39.86	44.30	39.90
Front-end alignment, wheel balance	12.40	NA	NA	NA
Front-end alignment, wheel balance and rotation	NA	9.78	11.19	11.12
Shock absorber replacement	8.25	7.04	6.98	7.42
Brake adjustment	5.13	3.89	3.18	4.07
Gas tank repair, replacement	1.60	2.52	1.73	1.95
Repair tires and other repair work	33.63	27.94	34.28	31.95
Vehicle air conditioning repair	NA	14.87	15.01	14.94
Exhaust system repair	18.29	20.56	20.98	19.94
Electrical system repair	28.19	31.39	30.57	30.05
Motor repair, replacement	73.60	69.19	68.10	70.30
Auto repair service policy	6.60	5.17	6.27	6.01
Vehicle insurance	638.83	698.00	726.03	687.62
Vehicle rental, leases, licenses, other charges	280.31	351.79	395.56	342.55
Leased and rented vehicles	125.45	196.83	230.89	184.39
Rented vehicles	32.93	39.82	38.99	37.25
Auto rental	8.36	6.03	7.41	7.27
Auto rental, out-of-town trips	16.16	26.09	26.90	23.05
Truck rental	2.71	1.68	1.13	1.84
Truck rental, out-of-town trips	5.20	4.61	3.35	4.39
Motorcycle rental	NA	NA	NA	0.00
Aircraft rental	0.24	0.16	NA	0.20
Motorcycle rental, out-of-town trips	0.07	0.09	0.12	0.09
Aircraft rental, out-of-town trips	0.20	1.16	0.09	0.48
Leased vehicles	92.52	157.01	191.89	147.14
Car lease payments	69.08	104.24	125.21	99.51
Cash down payment (car lease)	8.22	9.84	12.91	10.32
Termination fee (car lease)	0.14	0.44	0.28	0.29
Truck lease payments	12.47	38.15	51.07	33.90
Cash down payment (truck lease)	1.52	4.30	2.13	2.65

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1992	1994	1995	Average
Termination fee (truck lease)	1.08	0.03	0.29	0.47
State and local registration	87.09	82.74	89.55	86.46
Driver's license	7.41	7.34	7.34	7.36
Vehicle inspection	9.03	8.78	9.52	9.11
Parking fees	23.01	27.47	27.86	26.11
Parking fees (old)	0.00	NA	NA	0.00
Parking fees in home city, excluding residence	20.52	24.17	24.09	22.93
Parking fees, out-of-town trips	2.49	3.30	3.77	3.19
Tolls	10.98	10.47	12.04	11.16
Tolls on out-of-town trips	4.18	4.69	4.76	4.54
Towing charges	5.02	5.37	5.11	5.17
Automobile service clubs	8.14	8.10	8.49	8.24
Public transportation	286.82	393.48	366.69	349.00
Airline fares	173.89	253.06	234.86	220.60
Intercity bus fares	10.90	11.57	14.61	12.36
Intracity mass transit fares	48.57	49.28	49.60	49.15
Local trans. on out-of-town trips	8.74	10.19	9.25	9.39
Taxi fares on trips	5.14	5.99	5.43	5.52
Taxi fares	6.46	8.23	7.61	7.43
Intercity train fares	17.38	17.13	19.01	17.84
Ship fares	14.54	36.91	25.86	25.77
School bus	1.21	1.12	0.47	0.93
Health care	1,653.66	1,768.03	1,746.75	1,722.81
Health insurance	727.65	818.43	864.44	803.51
Commercial health insurance	232.16	251.06	234.49	239.24
Blue Cross, Blue Shield	173.35	159.34	170.15	167.61
Health maintenance plans (HMO's)	90.57	127.97	150.70	123.08
Medicare payments	111.33	157.72	175.97	148.34
Commercial medicare supplements	120.24	122.35	133.13	125.24
Medical services	546.03	567.28	501.51	538.27
Physician's services	170.75	159.89	140.03	156.89
Dental services	174.32	194.50	192.07	186.96
Eyecare services	29.20	29.81	29.82	29.61
Service by professionals other than physician	32.66	32.95	38.29	34.63
Lab tests, x-rays	31.35	25.73	22.15	26.41
Hospital room	37.42	44.70	32.45	38.19
Hospital service other than room	44.63	54.60	28.76	42.66
Medical care in retirement community	NA	NA	NA	0.00
Care in convalescent or nursing home	13.48	13.21	8.79	11.83
Repair of medical equipment	NA	NA	NA	0.00
Other medical care services	12.24	11.88	9.16	11.09
Drugs	284.99	294.24	293.39	290.87
Nonprescription drugs	80.16	84.17	86.92	83.75
Prescription drugs	204.83	210.08	206.47	207.13
Medical supplies	94.98	88.07	87.41	90.15
Eyeglasses and contact lenses	57.35	54.20	55.05	55.53
Hearing aids	7.13	0.94	NA	4.04
Topicals and dressings	24.32	24.55	23.49	24.12
Medical equipment for general use	2.25	2.41	2.90	2.52
Supportive and convalescent medical equipment	2.85	3.82	4.61	3.76
Rental of medical equipment	0.35	0.72	0.34	0.47
Rental of supportive, convalescent medical equipment	0.74	1.43	1.02	1.06
Entertainment	1,525.52	1,619.28	1,687.41	1,610.74
Fees and admissions	375.11	451.13	447.26	424.50
Recreation expenses, out-of-town trips	15.32	22.00	22.61	19.98
Social, recreation, civic club membership	85.24	87.17	80.62	84.34
Fees for participant sports	61.15	73.87	69.49	68.17
Participant sports, out-of-town trips	21.17	27.40	27.94	25.50
Movie, theater, opera, ballet	64.92	78.89	75.36	73.06
Movie, other admissions, out-of-town trips	27.20	37.79	42.78	35.92
Admission to sporting events	22.94	32.52	31.57	29.01
Admission to sports events, out-of-town trips	9.08	12.59	14.26	11.98
Fees for recreational lessons	52.76	56.90	60.02	56.56
Other entertainment services, out-of-town trips	15.32	22.00	22.61	19.98
Television, radios, sound equipment	493.86	545.23	560.84	533.31
Televisions	331.31	376.08	376.88	361.42
Community antenna or cable tv	188.40	209.78	220.04	206.07
Black and white tv	3.06	2.23	2.51	2.60
Color tv - console	21.37	25.51	27.65	24.84

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1992	1994	1995	Average
Color tv – portable, table model	41.51	54.63	47.71	47.95
VCR's and video disc players	31.41	32.98	29.11	31.17
Video cassettes, tapes, and discs	18.88	22.55	25.44	22.29
Video game hardware and software	16.25	19.24	15.27	16.92
Repair of tv, radio, and sound equipment	9.60	8.79	7.99	8.79
Rental of televisions	0.81	0.36	1.16	0.78
Radios, sound equipment	162.55	169.15	183.96	171.89
Radios	10.71	9.05	12.59	10.78
Phonographs	0.87	NA	NA	0.87
Tape recorders and players	5.32	5.86	12.77	7.98
Sound components and component systems	35.56	31.51	33.69	33.59
Miscellaneous sound equipment	1.68	1.51	0.64	1.28
Sound equipment accessories	4.28	4.83	4.82	4.64
Compact disc, tape, record and video mail order clubs	8.97	13.11	13.35	11.81
Records, CDS, audio tapes, needles	31.01	37.80	40.00	36.27
Rental of VCR, radio, and sound equipment	0.79	0.35	0.28	0.47
Musical instruments and accessories	20.45	17.62	20.47	19.51
Rental and repair of musical instruments	2.11	2.06	1.86	2.01
Rental of video cassettes, tapes, films, and discs	40.79	45.45	43.48	43.24
Pets, toys, and playground equipment	281.46	305.98	348.78	312.07
Pets	167.12	177.55	223.00	189.22
Pet food	84.94	82.75	86.92	84.87
Pet purchase, supplies, medicine	24.72	29.36	57.03	37.04
Pet services	13.87	16.52	20.41	16.93
Vet services	43.58	48.92	58.65	50.38
Toys, games, hobbies, and tricycles	112.38	125.48	123.52	120.46
Playground equipment	1.96	2.95	2.26	2.39
Other entertainment supplies, equipment, and services	375.10	316.93	330.53	340.85
Unmotored recreational vehicles	33.20	29.18	30.46	30.95
Boat without motor and boat trailers	14.72	5.16	3.63	7.84
Trailer and other attachable campers	18.48	24.02	26.84	23.11
Motorized recreational vehicles	142.45	81.72	77.55	100.57
Motorized camper coaches and other vehicles	77.70	43.13	36.43	52.42
Purchase of boat with motor	64.75	38.58	41.12	48.15
Rental of recreational vehicles	1.90	2.42	3.01	2.44
Rental noncamper trailer	0.05	0.13	0.14	0.11
Boat and trailer rental, out-of-town trips	0.47	0.74	1.24	0.82
Rental of campers, etc. on out-of-town trips (old)	NA	NA	NA	0.00
Rental of campers on out-of-town trips	0.54	0.39	0.36	0.43
Rental of other vehicles on out-of-town trips	0.40	0.66	1.03	0.70
Rental of boat	0.05	0.10	0.01	0.05
Rental of campers, other r.v.'s	0.39	0.40	0.24	0.34
Outboard motors	2.17	2.05	0.44	1.55
Docking and landing fees	5.77	5.05	4.76	5.19
Sports, recreation and exercise equipment	102.67	115.10	115.57	111.11
Athletic gear, game tables, and exercise equipment	45.98	54.37	51.11	50.49
Bicycles	16.46	14.10	13.23	14.60
Camping equipment	3.77	3.61	7.30	4.89
Hunting and fishing equipment	16.92	20.58	17.87	18.46
Winter sports equipment	3.19	4.99	3.73	3.97
Water and miscellaneous sport equipment	14.68	15.51	20.52	16.90
Rental and repair of misc. sports equipment	1.68	1.95	1.83	1.82
Photographic equipment and supplies	81.66	74.17	87.03	80.95
Film	20.32	20.48	20.91	20.57
Other photographic supplies	0.17	0.31	0.40	0.29
Film processing	27.09	28.34	29.72	28.38
Repair and rental of photographic equipment	0.39	0.33	0.30	0.34
Photographic equipment	13.47	12.63	12.58	12.89
Photographer fees	20.23	12.09	23.10	18.47
Fireworks	0.63	0.76	2.69	1.36
Souvenirs	1.21	0.49	0.18	0.63
Visual goods	0.57	1.49	1.76	1.27
Pinball, electronic video games	2.88	4.50	7.07	4.82
Personal care products and services	408.21	414.76	429.80	417.59
Personal care products	223.41	235.24	229.70	229.45
Hair care products	42.44	49.23	42.18	44.62
Nonelectric articles for the hair	5.35	7.26	4.70	5.77
Wigs and hairpieces	1.23	0.89	0.89	1.00
Oral hygiene products, articles	28.07	25.52	23.92	25.84

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1992	1994	1995	Average
Shaving needs	9.46	12.64	13.06	11.72
Cosmetics, perfume, bath preparation	103.29	106.82	112.96	107.69
Deodorants, feminine hygiene, misc. personal care	28.78	28.40	28.04	28.41
Electric personal care appliances	4.80	4.46	3.94	4.40
Personal care services	184.80	179.53	200.11	188.15
Personal care service for females	98.60	89.46	107.59	98.55
Personal care service for males	86.08	89.94	92.24	89.42
Repair of personal care appliances	0.12	0.12	0.28	0.17
Reading	165.57	171.39	170.42	169.13
Newspapers	70.60	70.94	71.14	70.89
Magazines	38.78	39.53	38.06	38.79
Newsletters	0.67	0.15	0.27	0.36
Books thru book clubs	10.56	11.44	10.29	10.76
Books not thru book clubs	41.38	47.99	48.98	46.12
Encyclopedia and other sets of reference books	3.58	1.33	1.67	2.19
Education	423.79	469.39	477.94	457.04
College tuition	237.86	275.33	271.57	261.59
Elementary and high school tuition	69.99	65.45	76.52	70.65
Other schools tuition	16.39	15.34	14.55	15.43
Other school expenses including rentals	18.40	19.50	17.94	18.61
School books, supplies, equipment for college	36.94	39.14	36.93	37.67
School books, supplies, etc. for elementary high school	6.89	9.71	8.71	8.44
School books, supplies, etc. for day care, nursery, other	3.64	3.49	1.99	3.04
School supplies, etc. — unspecified	33.67	41.43	49.73	41.61
Tobacco products and smoking supplies	278.59	261.81	271.59	270.66
Cigarettes	256.67	238.23	244.94	246.61
Other tobacco products	19.51	21.96	25.50	22.32
Smoking accessories	2.41	1.62	1.15	1.73
Miscellaneous	794.63	810.79	808.33	804.58
Miscellaneous fees, pari-mutuel losses	60.93	50.63	53.69	55.08
Legal fees	88.62	119.22	99.93	102.59
Funeral expenses	51.73	91.97	86.77	76.82
Safe deposit box rental	5.88	5.79	5.47	5.71
Checking accounts, other bank service charges	26.45	27.69	27.35	27.16
Cemetery lots, vaults, maintenance fees	16.64	19.45	14.55	16.88
Accounting fees	47.58	44.90	41.35	44.61
Miscellaneous personal services	41.90	27.76	23.44	31.03
Finance charges excluding mortgage and vehicle	227.00	228.84	244.92	233.59
Occupational expenses	109.07	94.19	115.56	106.27
Expenses for other properties	110.86	94.77	90.93	98.85
Interest paid, home equity line of credit (other property)	0.80	0.50	0.15	0.48
Credit card memberships	7.17	5.08	4.23	5.49
Cash contributions	1,020.99	1,066.81	1,034.59	1,040.80
Cash contributions to non-CU memb., incl. child sup., etc.	240.72	292.68	256.97	263.46
Gifts of cash, stocks and bonds to non-CU members	249.31	228.78	198.88	225.66
Contributions to charity	105.65	102.81	97.57	102.01
Contributions to church	378.37	404.30	428.54	403.74
Contributions to educational organizations	31.50	22.66	40.51	31.56
Contributions to political organizations	7.22	8.33	3.69	6.41
Other contributions	8.21	7.25	8.44	7.97
Personal insurance and pensions	3,083.40	3,404.08	3,520.62	3,336.03
Life and other personal insurance	354.24	413.43	382.39	383.35
Life, endowment, annuity, other personal insurance	342.74	395.89	369.76	369.46
Other nonhealth insurance	11.50	17.54	12.63	13.89
Pensions and Social Security	2,729.16	2,990.65	3,138.23	2,952.68
Deductions for government retirement	77.00	84.07	81.20	80.76
Deductions for railroad retirement	3.03	5.38	6.53	4.98
Deductions for private pensions	264.82	324.08	399.84	329.58
Non-payroll deposit to retirement plans	337.62	331.09	352.23	340.31
Deductions for Social Security	2,046.70	2,246.03	2,298.44	2,197.06

*Data might 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:						
1992	\$12,437.00	\$17,420.00	\$24,560.00	\$34,439.00	\$44,442.00	\$81,602.00
1994	12,340.00	17,229.00	24,721.00	34,402.00	44,388.00	84,162.24
1995	12,420.00	17,341.00	24,603.00	34,606.00	44,408.00	81,698.83
Average	12,399.00	17,330.00	24,628.00	34,482.33	44,412.67	82,487.69
Goods and services:						
1992	6,735.63	8,878.05	10,200.76	12,021.89	15,600.83	20,967.26
1994	6,989.07	8,346.77	10,014.51	12,274.85	14,404.18	21,193.80
1995	7,340.81	8,788.33	10,287.78	12,679.10	14,447.22	21,289.89
Average	7,021.84	8,671.05	10,167.68	12,325.28	14,817.41	21,150.32
Food at home:						
1992	2,060.61	2,473.08	2,558.40	2,785.24	3,265.99	3,799.25
1994	2,219.92	2,437.04	2,597.85	2,833.99	3,175.54	3,797.84
1995	2,205.73	2,732.23	2,611.14	2,906.99	3,358.72	3,871.65
Average	2,162.09	2,547.45	2,589.13	2,842.07	3,266.75	3,822.91
Food away from home:						
1992	841.79	1,201.22	1,405.80	1,771.87	2,354.17	3,131.93
1994	822.30	1,089.35	1,334.07	1,820.82	2,211.78	3,383.08
1995	866.36	1,148.01	1,454.82	1,803.04	2,139.09	3,265.04
Average	843.48	1,146.19	1,398.23	1,798.58	2,235.01	3,260.02
Alcohol:						
1992	200.85	223.45	324.37	313.65	374.96	590.09
1994	135.15	215.61	287.46	347.42	327.07	495.08
1995	194.58	179.17	218.69	242.44	378.37	568.80
Average	176.86	206.08	276.84	301.17	360.13	551.32
Domestic Service:						
1992	151.62	129.29	147.99	222.40	398.61	559.53
1994	85.17	111.05	203.94	235.13	310.43	489.65
1995	111.01	126.23	166.25	343.84	349.86	473.43
Average	115.93	122.19	172.73	267.12	352.97	507.54
Furnishings & household operations:						
1992	970.65	1,370.53	1,587.26	1,932.32	2,427.52	3,651.88
1994	1,128.53	1,178.62	1,521.80	1,938.32	2,574.21	4,075.65
1995	1,109.71	1,246.51	1,649.53	1,999.62	2,229.32	4,360.44
Average	1,069.63	1,265.22	1,586.20	1,956.75	2,410.35	4,029.32
Clothing:						
1992	889.14	1,093.68	1,563.66	1,603.41	2,267.24	3,394.31
1994	790.15	1,079.54	1,464.58	1,672.99	1,890.64	3,188.54
1995	923.98	1,186.11	1,469.03	1,658.21	2,075.29	3,128.63
Average	867.76	1,119.78	1,499.09	1,644.87	2,077.72	3,237.16
Recreation:						
1992	755.24	1,146.23	1,302.99	1,726.85	2,558.20	3,374.39
1994	828.97	1,060.46	1,342.40	1,741.22	2,128.85	3,451.76
1995	988.13	1,015.06	1,357.80	1,942.08	2,113.61	3,445.93
Average	857.45	1,073.92	1,334.40	1,803.38	2,266.89	3,424.03
Personal Care:						
1992	229.68	340.56	376.85	405.19	528.27	702.54
1994	256.43	286.31	348.68	454.00	491.54	693.28
1995	272.68	299.08	362.99	450.49	541.39	685.06
Average	252.93	308.65	362.84	436.56	520.40	693.63
Tobacco:						
1992	242.99	287.66	296.57	321.75	321.76	300.33
1994	222.20	250.93	280.57	340.50	295.12	278.18
1995	198.73	275.38	309.00	324.43	274.74	297.88
Average	221.31	271.32	295.38	328.89	297.21	292.13
Professional Services:						
1992	393.06	612.35	636.87	939.21	1,104.11	1,463.01
1994	500.25	637.86	633.16	890.46	999.00	1,340.74
1995	469.90	580.55	688.53	1,007.96	986.83	1,193.04
Average	454.40	610.25	652.85	945.88	1,029.98	1,332.26
Housing:						
1992	5,063.74	5,566.03	6,434.77	7,383.31	9,071.67	12,721.51
1994	5,231.62	5,948.47	6,764.14	7,878.29	9,000.79	12,785.95
1995	5,523.22	6,036.42	6,602.85	8,126.79	9,423.94	13,031.92
Average	5,272.86	5,850.31	6,600.59	7,796.13	9,165.47	12,846.46

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
Transportation:						
1992	2,830.29	3,352.10	4,803.28	5,744.17	6,992.50	9,305.77
1994	2,757.80	4,313.27	5,598.36	6,010.98	8,886.15	10,415.29
1995	3,326.35	4,016.68	5,281.03	6,411.15	7,505.49	10,725.91
Average	2,971.48	3,894.02	5,227.56	6,055.43	7,794.71	10,148.99
Private transportation:						
1992	2,704.31	3,171.96	4,570.31	5,504.80	6,638.47	8,663.84
1994	2,560.05	4,021.24	5,343.02	5,696.30	8,493.93	9,583.58
1995	3,141.90	3,812.35	5,051.61	6,087.00	7,181.50	9,948.58
Average	2,802.09	3,668.52	4,988.31	5,762.70	7,437.97	9,398.67
Air fares & other transportation expenses:						
1992	125.98	180.14	232.97	239.37	354.03	641.93
1994	197.75	292.03	255.34	314.68	392.22	831.71
1995	184.45	204.33	229.42	324.15	323.99	777.33
Average	169.39	225.50	239.24	292.73	356.75	750.32
Miscellaneous:						
1992	2,554.32	3,313.71	4,382.17	5,857.42	7,895.29	13,169.05
1994	2,574.86	3,285.99	4,378.03	6,077.48	7,606.33	13,486.24
1995	2,572.70	3,626.25	4,410.77	5,771.32	7,520.24	13,325.24
Average	2,567.29	3,408.65	4,390.32	5,902.07	7,673.95	13,326.84
Education, K-12, Private:						
1992	24.03	33.31	32.84	56.17	140.80	244.81
1994	7.13	47.92	41.54	58.93	79.83	216.02
1995	38.05	9.99	45.96	39.93	75.34	252.12
Average	23.07	30.41	40.11	51.68	98.66	237.65
Health care:						
1992	1,409.04	1,652.24	1,647.83	1,711.96	1,953.77	2,262.82
1994	1,484.32	1,666.38	1,578.60	1,761.97	2,007.63	2,447.22
1995	1,485.92	1,612.11	1,724.73	1,666.17	1,959.98	2,329.26
Average	1,459.76	1,643.58	1,650.39	1,713.37	1,973.79	2,346.43
Cash contributions:						
1992	509.71	515.63	688.17	834.21	1,424.12	2,515.30
1994	396.39	455.67	771.77	1,049.71	1,005.01	2,428.04
1995	452.91	804.69	730.13	816.26	1,046.00	2,171.79
Average	453.00	592.00	730.02	900.06	1,158.38	2,371.71
Personal insurance:						
1992	611.54	1,112.53	2,013.33	3,255.08	4,376.60	8,146.12
1994	687.02	1,116.02	1,986.12	3,206.87	4,513.86	8,394.96
1995	595.82	1,199.46	1,909.95	3,248.96	4,438.92	8,572.07
Average	631.46	1,142.67	1,969.80	3,236.97	4,443.13	8,371.05
Consumer units:						
1992	10,053	8,294	14,616	10,448	7,967	18,181
1994	9,780	7,851	13,975	10,922	8,280	20,609
1995	8,725	7,724	12,643	10,648	8,191	20,952
Percentage of Owners with Mortgage:						
1992	15%	23%	31%	44%	58%	71%
1994	14%	17%	31%	44%	53%	68%
1995	14%	24%	31%	42%	52%	70%
Percentage of Renters:						
1992	50%	45%	43%	33%	25%	14%
1994	49%	47%	42%	34%	25%	15%
1995	49%	43%	39%	35%	26%	13%
Owners with Mortgages as Percentage of Renters Plus Owners with Mortgages:						
1992	23.08%	33.82%	41.89%	57.14%	69.88%	83.53%
1994	22.22%	26.56%	42.47%	56.41%	67.95%	81.93%
1995	22.22%	35.82%	44.29%	54.55%	66.67%	83.78%
Average	22.51%	32.07%	42.88%	56.03%	68.17%	83.08%
Renters as Percentage of Renters Plus Owners with Mortgages:						
1992	76.92%	66.18%	58.11%	42.86%	30.12%	16.47%
1994	77.78%	73.44%	57.53%	43.59%	32.05%	18.07%
1995	77.78%	64.18%	55.71%	45.45%	33.33%	16.22%
Average	77.49%	67.93%	57.12%	43.97%	31.83%	16.92%

*Data may not be statistically significant.

Source: Bureau of Labor Statistics

APPENDIX 5:—ITEM DESCRIPTIONS

- Accounting services — Hourly rate for individual tax work (not business). Price rate for preparing Federal 1040 and Schedule A tax forms with typical itemized deductions. Price separately and note in comments the charge for preparing equivalent state or local tax forms.
- Apples, fresh — Price per LB of apples, loose (not in bag). If only bagged apples are available, report the weight of the bag. Note quality in comments. Order of choice: *Red delicious, Golden delicious.*
- Area rug — 8 X11 braided rug. 100% wool or wool blend. Order of choice: *JC Penney's, L L Bean.*
- ATV — Price for all terrain sports vehicle with four-wheel drive and a 250 to 300 CC (approximate sizes) engine. Do not price industrial ATV's (similar to sports model but heavier duty) or Arctic Cat models. Order of choice: *Honda TRX399FW, Suzuki 250LT4WDT, Polaris W968040.*
- Automobile finance — Price the interest rate for a 4-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.
- Baby food — 4 OZ jar strained vegetables or fruit. Order of choice: *Gerber, Second Foods, Heinz.*
- Babysitter — Average hourly rate for one child, age four years, evening, before midnight. (Teenager in your home.) Do not price commercial baby-sitting service. Special Instructions: If feasible, obtain quotes from the observer or committee of acquaintances who use teenage babysitters.
- Bacon, sliced — 16 OZ (1LB) package USDA grade, regular sliced bacon. Do not price Canadian bacon, extra thick sliced, or extra lean. Order of choice: *Oscar Mayer, Hormel, Armour.*
- Baking dish — 8" square glass baking dish (any color). Do not include cover or lid. Order of choice: *Pyrex Anchor Hocking.*
- Bananas, fresh — Price per pound of bananas. If sold by bunch report price and weight of bunch. Note quality in comments section. Order of choice: Available Variety.
- Basic cable service — Price for one month of lowest level of service for cable TV. Report the number of channels offered. If service provides 12 or fewer channels, price the next level of service. Do not include hookup charges or premium (e.g., movie) channels. Convert monthly cost to price per channel, per month.
- Bath towel — 27x50" bath towel made of 100% cotton. Order of choice: *Cannon, Heir Loom, Fieldcrest.*
- Bathroom caulking — Price a 5.5 OZ plastic tube of latex white bathroom caulking. Do not price caulking gun cartridge. Order of choice: *DAP Kwik Seal, Red Devil, GE Silicone II.*
- Bed sheet set — 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. Record in comments price for 200 thread count set. Order of choice: *Fieldcrest, New Concept, Dan Rivers.*
- Bedroom set — Price for 5 piece oak bedroom set—vertical mirror, triple dresser, 5 drawer chest, nightstand, full/queen headboard. Include shipping and handling. Order of choice: *JC Penney's, Damark.*
- Bedroom set test — Price for 5 piece oak bedroom set—vertical mirror, triple dresser, 5 drawer chest, nightstand, full/queen headboard.
- Beer at home — Six-pack of 12 OZ cans (Puerto Rico – 10 OZ cans.) Do not price refrigerated beer unless that is all that is available. Order of choice: *Budweiser.*
- Beer away — Glass of Budweiser/Miller Lite beer. Order of choice: *Budweiser, Miller Lite.*
- Board game — Price for board game. Do not price deluxe edition. Order of choice: *Monopoly, Sorry, Scrabble.*
- Book — Store price (not publisher's price unless that is the store price) for top selling paperback book. Order of choice: *Sudden Prey, Moonlight Become You, Rapture of Canaan.*
- Bottled water — 1 gallon (128 FL OZ) bottled spring water. Do not price sparkling or distilled water. Order of choice: Store brand
- Bowling — 1 game of open (or non-league) 10-pin bowling on Saturday night. Exclude cost of shoe rental. If priced by the hour, report the estimated number of games per hour. Do not price duck-pin bowling.
- Boy's jeans — Regular fit (size 9–14), inexpensive jeans. Do not price bleached, stone-washed or designer jeans. Order of choice: *Wranglers, Rustlers, Lee's.*
- Boy's polo shirt — Knit polo shirt with collar, solid color, preferably without embroidered emblem. Size 7–14. Do not price Izod, Polo or equivalent brands. Order of choice: *Penney's, Sears.*
- Boy's t-shirt — Screen-printed t-shirt commonly worn by boys ages 8 thru 10 (size 7–14). Pullover with crew neck, short sleeves and polyester/cotton blend. Order of choice: *Ocean Pacific, Team Shirts (NFL), Miller.*
- Bread, white — 16 OZ loaf of sliced white bread. Do not price store brand. Order of choice: *Wonder, Sunbeam.*
- Breakfast — Price for a breakfast consisting of 2 strips of bacon or 2 sausages, 2 eggs, toast, and coffee or juice. Report percentages added for tax. Order of choice: *Denny's, Bob Evans.*
- Broker rental low — Obtain monthly rent for three room, one bedroom, one bath apartments (average size roughly 600 sq ft.). Obtain three price estimates of the prevailing range of rental rates in area (low, median & high). To the extent practical, obtain square footage, age of the unit, total room count, whether utilities are included, and special amenities.
- Broker rental mid — Obtain monthly rent for four room, two bedroom, one bath apartments (average size roughly 900 sq ft.). Obtain three price estimates of the prevailing range of rental rates in area (low, median & high). To the extent practical, obtain square footage, age of the unit, total room count, whether utilities are included, and special amenities.
- Broker rental upr — Obtain monthly rent for four room, two bedroom, two bath townhouse or detached house (average size roughly 1100 sq ft.). Obtain three price estimates of the prevailing range of rental rates in area (low, median & high). To the extent practical, obtain square footage, age of the unit, total room count, whether utilities are included, and special amenities.
- Camera film — Price for 35 millimeter, 24 exposure, 100 ASA Kodak camera film in single pack. Order of choice: *Kodak.*
- Candy bar — Price for ONE regular size candy bar. The weight of a regular size candy bar could range from 1.55 oz to 2.13 oz. Do not price king-size or multi-pack candy bars. Order of choice: *Snickers, Hersheys, Mars.*
- Canned soup — One can Campbell's soup, regular size (approximately 10 oz). Do not price hearty, reduced fat or salt free varieties. Order of choice: *Campbell's Vegetable, Campbell's Chicken Noodle, Campbell's Vegetable Beef.*
- Celery, fresh — Price per pound for celery. Do not price celery hearts or Pascal type celery. If celery is only sold by the bunch, report the price and the weight of an average bunch. Find equivalent size bunches at each store. Note quality in comments. Order of choice: Available Brand
- Cereal — 20 OZ box of cereal. Do not price significantly larger or smaller size. Order of choice: *Post Raisin Bran, Kelloggs Raisin Bran.*
- Charge card annl fee — Annual fee on major charge card through local bank. Note: Finance charges are reported as Charge Card Finance (See item description immediately below). Both charges must be obtained for the same card. Order of choice: *Mastercard, Visa.*

APPENDIX 5:—ITEM DESCRIPTIONS—Continued

- Charge card finance — Finance charges on a major charge card through a local bank Record Annual Percentage Rate. Please report the financial charges on the first month's balance of \$1500. Do Not include principal payments. Note: Annual fees are reported as Charge Card Annl Fee (See item description immediately above). Both charges must be obtained for the same card. Do not price special introductory rates. Order of choice: *Mastercard, Visa*.
- Cheddar cheese — 10 OZ package cheese. Price mild cheddar if available. Order of choice: *Kraft, Cracker Barrel, Tillamook*.
- Chevy atf change — Price to change automatic transmission fluid in a one year old Chevrolet Blazer, similar to current year model. Include parts and labor for the following: drain and replace transmission fluid and test vehicle. Include filter and pan gasket replacement.
- Chevy blazer — Chevrolet Blazer, current year model. T-Series, Two Door, four wheel drive, 4.3 Liter 6 Cylinder. Order of choice: *Chevrolet Blazer T10*.
- Chevy coolant serv — Price to flush and fill engine coolant in a one year old Chevrolet Blazer, similar to current year model. Include parts and labor for the following: remove old coolant, flush contaminants, and replace with new coolant.
- Chevy cvj boots — Price the replacement of the inner and outer CVJ (constant velocity joint) Boots on both front wheels for a 3-year old Chevrolet Blazer, T-Series, Two Door, four wheel drive, 4.3 Liter 6 Cylinder.
- Chevy license/reg — Price title fee (including lien fee), passenger vehicle registration fees, plate fees, inspection fees (safety and emissions), administration/clerical/other fees and local added fees for a current year Chevrolet Blazer, T-Series, Two Door, four wheel drive, 4.3 Liter 6 Cylinder.
- Chevy min insurance — DC AND VI ONLY. Assume that vehicles are used in commuting 15 miles one-way per day, 15,000 mi/yr and that the driver is a 35-year-old married male with no accidents or violations in the last 5 years. Include related fees and taxes. Include applicable safety feature discounts. COVERAGES (BI minimum avail., PD minimum, Med minimum or PIP minimum, and UM minimum. Com 250 deductible. Col 500 ded.. If these deductibles are not avail., price the policy with the closest coverage.
- Chevy misc taxes — Price annual miscellaneous tax (e.g., personal property tax, use tax, etc) for a current year model Chevrolet Blazer, T-Series, Two Door, four wheel drive, 4.3 Liter 6 Cylinder. Report how rate is determined, give formula for new vehicle purchase, give formula for subsequent year (2 to 5) and explain billing.
- Chevy muffler — Price complete muffler system for a 4-year old Chevrolet Blazer, T-Series, Two Door, four wheel drive, 4.3 Liter 6 Cylinder. Include parts and labor for the following: install all parts after the catalytic converter. These parts include mid pipes, clamps, muffler, and tail pipes.
- Chevy oil change — Price oil change for a one year old Chevrolet Blazer, T-Series, Two Door, four wheel drive, 4.3 Liter 6 Cylinder. Include parts and labor for the following: drain old oil, replace oil filter and refill with appropriate number of qts of 10W30 SG grade oil. If SG grade not available, price SF grade oil.
- Chevy reg insurance — Price coverage identified below. Assume that vehicles are used in commuting 15 miles one-way per day, 15,000 mi/yr and that the driver is a 35-year-old married male with no accidents or violations in the last 5 years. Include related expense fees and taxes. Include applicable safety feature discounts. COVERAGES (BI 100/300,000 PD 25,000 Med 15,000 or PIP 50,000 UM 100/300,000. Com 100 deductible. Col 250 ded.. If these deductibles are not avail., price the policy with the closest coverage avail.
- Chevy regular tires — Price a Black Side Wall P205/75R15 for Chevrolet blazer. Order of choice: *Goodyear Wrangler AT, Michelin XCHF, BF Goodrich Radial TA*.
- Chevy snow tire — Price for a studded P205/75R15 snow tire, for the Chevy Blazer. Order of choice: *Goodyear Ultra Grip, Michelin XM+S ALPIN, BF Goodrich Trailmaker Plus*.
- Chevy tire change — Price for removing street tires, and installing mounted snow tires on all four wheels.
- Chevy tune-up — Price basic tune-up for a one year old Chevrolet Blazer. Include replacing spark plugs (do not price platinum), check distributor cap, and rotor. Check and adjust ignition timing. Adjust idle. Inspect air cleaner. Do not include cost to replace PVC valve, fuel filter or air filter. Sales tax should not be included in price.
- Chevy value — 4 yr — Retail value of a 4 yr old Chevrolet Blazer.
- Chevy windshield rpl — Cost to replace windshield on 1 year old Chevy Blazer, meeting item description. Ask outlet about the frequency of windshield replacement and record in comments. Price at specialty shop or, if not available, at dealer.
- Chicken, whole — Price per pound of USDA grade fresh whole fryer chicken. Price store brand if available, otherwise record brand. Do not price family-pack, value-pack, super-saver pack or equivalent; frozen chicken or roasters. Price store brand if available. Order of choice: *Whole fryer, Whole fryer (cut-up)*.
- China — Corelle Abundance 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. Order of choice: *Corelle Impressions, New Corelle*.
- Cigarettes king size — 1 carton (200 cigarettes) of filter kings soft pack. Do not price generic brand. Order of choice: *Winston*.
- Coffee, ground — 13 OZ can ground coffee. Do not price decaffeinated or special roasts. Order of choice: *Folger's, Maxwell House, Hills Bros*.
- Coin laundry — One load of laundry using a regular size, top loading commercial washing machine. Do not include cost of drying.
- Color television — 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. Order of choice: *Sony KV20TS32, JVC C20CL6, Zenith SR2031*.
- Compact disc — Regular price for a current best-selling CD. Do not price double CD's Order of choice: *Wu-Tang Forever, Traveling w/o Moving, God's Property*.
- Compact disc player — 5 disc CD player with rotary changer system, 10 key access, 32 track programming, 8 times over sampling, and a remote. Order of choice: *Sony CDPC745, JVC SLPD887, Technics XLF215TN*.
- Contact lenses — Price for 1 year supply of soft 2 week replacement contact lenses Order of choice: *Medalists, Sequence, AcuVue*.
- Cookies — 18 – 20 OZ package. Order of choice: *Nabisco Oreo Cookies, Keebler Chips Deluxe, Nabisco Chips Ahoy*.
- Cooking oil — 48 FL OZ bottle. Order of choice: *Crisco, Wesson, Mazola*.
- Day-care — One month of day-care for a three-year-old child (5 days a week, about 10 hours per day). If monthly rate is not available: 1) obtain weekly rate and record in the comment section 2) multiply weekly rate by 4.33 to obtain monthly rate. Price at day care center in a Federal building (but not on a military base) if available.
- Dentist clean/check — 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. Do not price specialist or oral surgeon.
- Dining table — Pedestal oak veneer tabletop with 4 standard spindled hardwood chairs. Include shipping and handling. Order of choice: *JC Penney's, Damark*.
- Dining table test — Pedestal oak veneer tabletop with 4 standard spindled hardwood chairs.
- 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. Order of choice: *Denny's type, TGIF type, Chart House type*.
- Disposable diaper — 34 count package of Stage 2 disposable diapers, (child 12–18 LBS). Do not price jumbo, overnight or larger size diapers. Order of choice: *Pampers, Luv's, Huggies*.

APPENDIX 5:—ITEM DESCRIPTIONS—Continued

- Doctor office visit — Typical fee, after the initial visit, for an office visit when medical advice or simple treatment is needed. Do not include the charge for a regular physical examination, injections, medication or lab tests (routine brief visit). Price general practitioner. DO NOT PRICE SPECIALIST.
- Drill, cord-type — 3/8" Reversible, variable speed 3 amp (1200 rpm. max) electric drill with 6' cord. This is a typical homeowner type drill. Do not price Makita, Dewalt, Milwaukee, or similar brands used by professionals. Order of choice: *Black & Decker 7152*.
- Drill, cordless — 3/8" Reversible, variable speed, 7 to 9 volt, cordless electric drill with 3 hour recharge. This is a typical homeowner type drill. Do not price Makita, Dewalt, Milwaukee, or similar brands used by professionals. Order of choice: *Black & Decker 9052, Skil 2236*.
- Dry clean man's suit — Dry clean a man's 2-piece suit of typical fabric. Do not price for silk, suede or other unusual materials.
- Education, K-12 priv — Cost of tuition, books and uniforms (if required) for K-12 education at a private school.
- Eggs, large — One dozen. Do not price brown eggs. Order of choice: Local brand, Regional Brand.
- Electric bill — Average monthly cost including all additional charges. Record in comments the average monthly consumption in KWH, cost for first xxx KWH, and cost over xxx KWH. If monthly amounts vary, based on time of year, obtain data on annual basis. In Alaska assume oil or gas for heating. In all other areas, assume all electric homes.
- Electrical outlet — Price 2-plug 15-amp (duplex) grounded electrical outlet. Note: This is a standard wall outlet or plug commonly found in homes. Price blister pack or cardboard mounted (individually packaged) only. Do not price loose electric outlet or 20 amp outlet. Order of choice: *GE, Levitron, Eagle*.
- Electrical work — Price of labor to add circuit breaker for dishwasher. Cut 3/4" hole in wooden floor for cable. Connect dishwasher directly to power box (power box is easy to reach). Report price per hour, estimated time for job, & travel. Exclude cost of materials. Inquire whether outlet is a licensed contractor.
- Fast food — Price for a Big Mac, medium french fries, and medium soft drink. Pizza: one personal size cheese pizza (or one slice of cheese pizza). Include small soft drink. Do not price salad. Report percentages added for tax. Order of choice: *McDonalds type, Pizza Hut type*.
- Film developing — Price to process and print 35 millimeter, 24 exposure, 100 ASA color. Regular size (3 X 5) single prints only. Price at local lab with 2-3 day service, do not price Kodak or mail order service.
- Fire extinguisher — Fire extinguisher with a UL rating of 10 BC, 2.5 pound size. Do not price an ABC type extinguisher. Order of choice: *Kidde, First Alert*.
- Fish filet, frozen — Price per pound of frozen ocean whitefish filet. Do not price breaded filets. Do not price family-pack, value-pack, super-saver pack or equivalent. Order of choice: *Cod, Haddock, Snapper*.
- Fish, fresh — Price per pound of salmon steak. Do not price previously frozen (PF) or specially prepared skinless or boneless varieties. Do not price family-pack, value-pack, super-save pack, or equivalent. Order of choice: *Salmon steak*.
- Ford atf change — Price to change automatic transmission fluid in a one year old Ford. Include parts and labor for the following: drain and replace transmission fluid and test vehicle. Include filter and pan gasket replacement.
- Ford coolant serv — Price to flush and fill engine coolant in a one year old Ford Taurus. Include parts and labor for the following: remove old coolant, flush contaminants, and replace with new coolant.
- Ford CVJ boots — Price the replacement of the inner and outer CVJ Boots (constant velocity joint) on both front wheels for a 3-year old Ford Taurus GL four door sedan, 3.0 Liter 6 Cylinder.
- Ford license/reg — Price title fee (including lien fee), passenger vehicle registration fees, plate fees, inspection fees (safety and emissions), administration/clerical/other fees and local added fees for a current year Ford Taurus GL four door sedan, 3.0 Liter 6 Cylinder.
- Ford min insurance — DC AND VI ONLY. Assume that vehicles are used in commuting 15 miles one-way per day, 15,000 mi/yr and that the driver is a 35-year-old married male with no accidents or violations in the last 5 years. Include related fees and taxes. Include applicable safety feature discounts. COVERAGES (BI minimum avail., PD minimum, Med minimum or PIP minimum, and UM minimum. Com 250 deductible. Col 500 ded.) If these deductibles are not avail., price the policy with the closest coverage.
- Ford misc taxes — Price annual miscellaneous tax (e.g., personal property tax, use tax, etc) for a current year model Ford Taurus. Report how rate is determined, give formula for new vehicle purchase, give formula for subsequent year (2 to 5) and explain billing.
- Ford muffler — Price complete muffler system for a 4-year old Ford Taurus . Include parts and labor for the following: install all parts after the catalytic converter. These parts include mid pipes, clamps, muffler, and tail pipes.
- Ford oil change — Price oil change for a one year old Ford Taurus. Include parts and labor for the following: drain old oil, replace oil filter and refill with appropriate number of quarts of 10W30 SG grade oil. If SG grade not available , price SF grade oil.
- Ford reg insurance — Price coverage identified below. Assume that vehicles are used in commuting 15 miles one-way per day, 15,000 mi/yr and that the driver is a 35-year-old married male with no accidents or violations in the last 5 years. Include related fees and taxes. Include applicable safety feature discounts COVERAGES (BI 100/300,000 PD 25,000 Med 15,000 or PIP 50,000 UM 100/300,000. Com 100 deductible. Col 250 ded.). If these deductibles are not avail., price the policy with the closest coverage avail.
- Ford regular tires — Price a Black Side Wall P205/65R15 for the Ford Taurus GL. Order of choice: *Goodyear Invicta GL, Michelin XW4, BF Goodrich Touring TA*.
- Ford snow tire — Price for a studded P205/65R15 snow tire for the Ford Taurus GL. Order of choice: *Goodyear Ultra Grip, Michelin XM+S ALPIN, BF Goodrich Trailmaker Plus*.
- Ford taurus — Ford Taurus, current year model, GL four door sedan, 3.0 Liter 6 Cylinder. Order of choice: *Ford Taurus GL*.
- Ford tire change — Price for removing street tires, and installing mounted snow tires on all four wheels.
- Ford tune-up — Price basic tune-up for a one year old Ford Taurus GL . Include replacing spark plugs (do not price platinum), check distributor cap, and rotor. Check and adjust ignition timing. Adjust idle speed. Inspect air cleaner. Do not include cost to replace PVC valve, fuel filter or air filter. Sales tax should not be included in price.
- Ford value - 4 yr — Retail value of a 4 yr old Ford Taurus.
- Ford windshield rpl — Cost to replace windshield on 1 year old Ford Taurus, meeting item description. Ask outlet about the frequency of windshield replacement and record in comments. Price at specialty shop or, if not available, at dealer.
- Frankfurter — All beef, USDA graded 16 OZ (1LB) package. Do not price chicken, turkey, extra lean, or fat free frankfurters. Order of choice: *Oscar Mayer, Hormel*.
- Frozen dinner — 11.5 OZ (326 G) Frozen turkey dinner. Dinner should include whipped potatoes, peas, and fruit compote. Do not price Hungry Man or equivalent extra-portion sizes. Order of choice: *Swanson*.
- Frozen orange juice — 12 FL OZ (makes 48 FL OZ) of frozen orange juice concentrate. Do not price calcium fortified, pulp free, country style etc. Order of choice: *Minute Maid, Sunkist, Whole Sun*.
- Frozen waffles — Package of 8 frozen waffles. Please record package weight in comments. (Note: Weight should be approximately 11 oz.) Order of choice: *Kellogg's Eggo*.
- Fruit drink — 64 FL OZ bottle. Do not price powdered mixes or individual serving sized drinks. Order of choice: *Hawaiian Punch, HI-C, regular*.

APPENDIX 5:—ITEM DESCRIPTIONS—Continued

- Fruit juice — Price 48 ounce bottle of cranberry juice. Do not price frozen or boxed drink or drink in significantly different size bottle. Order of choice: *Ocean Spray Cranberry Cocktail, Ocean Spray Cranapple Cocktail*.
- Funeral services — The charge for a direct cremation. Includes removal of remains, local transportation to crematory, necessary body care and minimal services of the staff. Do not include the fee for the crematory, container or use of facilities and staff.
- Gas/oil bill — Average monthly cost including all charges. Record in comments average monthly consumption in cu. ft./gallons, customer service charge, cost for first cu. ft./gallons, and cost for over first xxx cu. ft./gallons. ALASKA ONLY.
- Gasoline full serv — Price per gallon for full-service unleaded regular gasoline. Record in comments prevalence of self-serve vs. full-serve pumps.
- Gasoline self serv — Price per gallon for self-service unleaded regular gasoline.
- Girl's dress — Cotton blend short or long-sleeve dress appropriate for school. Exclude extra ornamentation. For girls ages 8 through 10 (size 7–14). Order of choice: *Carter's, JoLene, Bendina*.
- Girl's jeans — Jeans, for girls ages 8 through 10 years (size 7–14). Order of choice: *Zenna, Rider, Lee*.
- Girl's knit top — Knit short or long sleeve pullover of cotton/poly blend. For girls ages 8 thru 10 (size 7–14). Order of choice: *Spumoni, Hot Shots, Lee*.
- Golf — 18 holes of golf on a weekend. Do not price par 3 courses. Do not include golf-cart rental, or special early-bird or off hours pricing in cost. If only 9 hole rate is available, report twice the price. If only daily rate is available (unlimited number of holes), report the Saturday or Sunday rate. Please ask if the course is publicly-owned or privately-owned and record this information in the comment section.
- Green beans, canned — 14.5 OZ can of plain cut green beans. Do not price French style, Italian style, canned vegetable mixtures or similar variations. Order of choice: *Del Monte, Green Giant*.
- Ground beef — Price per pound of fresh USDA graded (*select not choice*) average size package with no more than 30% fat content. Do not price lean, ground round, frozen beef et cetera. Do not price family-pack, value-pack, super-saver pack, or equivalent. Order of choice: Regular ground beef.
- Ham, canned — 3 LB tin of canned ham. Do not price Hormel's supreme cut ham or equivalent. Order of choice: *Hormel, Dubuque, Bar-S*.
- Hamburger buns — Package of 8 sliced enriched white hamburger buns. Do not price store brand, whole wheat or sesame seed buns. Order of choice: *Wonder, Sunbeam, Regional brand*.
- Hammer — Curved claw hammer with a 16 OZ head, wood handle, high carbon steel head, black finish. Overall length 13 1/4". This is a typical homeowner type hammer. Do not price hammers with non-wooden handles or hammers typically used by carpenters or cabinet makers. Order of choice: *Stanley 51616, Stanley 51416*.
- Health club — Regular individual membership for 1 year for existing member. Do not include any initial fees assessed only to new members or any special offers provided only to new members. If yearly rate is not available, price per month and note as such. Minimum services must include free weights, cardiovascular equipment, and aerobic classes. Note if pool, tennis, racquet ball, or other significant services are also offered.
- Home sale low — Obtain sales comparables between 600 and 1200 square feet. Collect selling price, sale date, and square footage for each comparable. Collect age and room count when available. Obtain data for the most recently available 12 month time frame. 4 Rooms, 2BR, 1bath, condo or detached house.
- Home sale mid — Obtain sales comparables between 1000 and 1600 square feet. Collect selling price, sale date, and square footage for each comparable. Collect age and room count when available. Obtain data for the most recently available 12 month time frame. 5 Rooms, 3BR, 1 bath, detached house.
- Home sale upr — Obtain sales comparables between 1400 and 2300 square feet. Collect selling price, sale date, and square footage for each comparable. Collect age and room count when available. Obtain data for the most recently available 12 month time frame. 7 Rooms, 3BR, 2 baths, detached house.
- Homeowner insur low — Report annual renewal premium for HO-2 type coverage. If the company does not refer to the coverage as HO-2, obtain the cost for a comprehensive coverage that covers all risk for dwelling and named peril for contents with contents at replacement value.
- Homeowner insur mid — Report annual renewal premium for HO-2 type coverage. If the company does not refer to the coverage as HO-2, obtain the cost for a comprehensive coverage that covers all risk for dwelling and named peril for contents with contents at replacement value.
- Homeowner insur upr — Report annual renewal premium for HO-2 type coverage. If the company does not refer to the coverage as HO-2, obtain the cost for a comprehensive coverage that covers all risk for dwelling and named peril for contents with contents at replacement value.
- Honda atf change — Price to change automatic transmission fluid in a one year old Honda. Include parts and labor for the following: drain and replace transmission fluid and test vehicle.
- Honda civic — Honda Civic, current year model, DX four door sedan, 1.5 Liter 4 Cylinder. Order of choice: *Honda Civic DX*.
- Honda coolant serv — Price to flush and fill engine coolant in a one year old Honda Civic DX. Include parts and labor for the following: remove old coolant, flush contaminants, and replace with new coolant.
- Honda CVJ boots — Price the replacement of the inner and outer CVJ (constant velocity joint) Boots on both front wheels for a 3-year old Honda Civic DX four door sedan, 1.5 Liter 4 Cylinder.
- Honda license/reg — Price title fee (including lien fee), passenger vehicle registration fees, plate fees, inspection fees (safety and emissions), administration/clerical/other fees and local added fees for a current year Honda Civic DX four door sedan, 1.5 Liter 4 Cylinder.
- Honda min insurance — DC AND VI ONLY. Assume that vehicles are used in commuting 15 miles one-way per day, 15,000 mi/yr, and that the driver is a 35-year-old married male with no accidents or violations in the last 5 years. Include related fees and taxes. Include applicable safety feature discounts. COVERAGES (BI minimum avail., PD minimum, Med minimum or PIP minimum, and UM minimum. Com 250 deductible. Col 500 ded.). If these deductibles are not avail., price the policy with the closest coverage.
- Honda misc taxes — Price annual miscellaneous tax (e.g., personal property tax, use tax, etc.) for a current year model Honda Civic DX four door sedan, 1.5 Liter 4 Cylinder. Report how rate is determined, give formula for new vehicle purchase, give formula for subsequent year (2 to 5) and explain billing.
- Honda muffler — Price complete muffler system for a 4-year old Honda Civic DX. Include parts and labor for the following: install all parts after the catalytic converter. These parts include mid pipes, clamps, muffler, and tail pipes.
- Honda oil change — Price oil change for a one year old Honda Civic DX. Include parts and labor for the following: drain old oil, replace oil filter and refill with appropriate number of quarts of 10W30 SG grade oil. If SG grade not available, price SF grade oil.
- Honda reg insurance — Price coverage identified below. Assume that vehicles are used in commuting 15 miles one-way per day, 15,000 mi/yr, and that the driver is a 35-year-old married male with no accidents or violations in the last 5 years. Include related fees and taxes. Include applicable safety feature discounts. COVERAGES (BI 100/300,000 PD 25,000 Med 15,000 or PIP 50,000 UM 100/300,000. Com 100 deductible. Col 250 ded.). If these deductibles are not avail., price the policy with the closest coverage avail.

APPENDIX 5:—ITEM DESCRIPTIONS—Continued

- Honda regular tires — Price a Black Side Wall P175/70R13 for the Honda Civic. Order of choice: *Goodyear Invicta GL, Michelin LX1, BF Goodrich Touring TA*.
- Honda snow tire — Price for a studded P175/70R13 snow tire for Honda Civic DX. Order of choice: *Goodyear Ultra Grip, Michelin XM+S ALPIN, BF Goodrich Trailmaker Plus*.
- Honda tire change — Price for removing street tires, and installing mounted snow tires on all four wheels.
- Honda tune-up — Price basic tune-up for a one year old Honda Civic DX. Include replacing spark plugs (do not price platinum), check distributor cap, and rotor. Check and adjust ignition timing. Adjust idle speed. Inspect air cleaner. Do not include cost to replace PVC valve, fuel filter or air filter. Sales tax should not be included in price.
- Honda value — 4 yr — Retail value of a 4 yr. old Honda Civic DX.
- Honda windshield rpl — Cost to replace windshield on 1 year old Honda Civic DX, meeting item description. Ask outlet about the frequency of windshield replacement and record in comments. Price at specialty shop or, if not available, at dealer.
- Hospital attendant — Daily charge for an attendant (e.g. LPN). Price only if typical hospital service is not equivalent to that found in DC area.
- Hospital room — Daily charge for a semi-private room. Include food and routine care. Exclude cost of operating room, surgery, medicine, lab fees, etc. Do not price specialty rooms, e.g., those in cardiac care units.
- Housekeeping service — Price per hour for twice per month cleaning. House approximately 2,000 sq. ft. Family size four. Services include Bathroom(s): clean floor, counter, bathtub, stool; Kitchen: clean counters, cabinets, appliances; Living Room and Dining Room; dust, polish furniture, and vacuum; Bedroom; polish furniture and vacuum. If other services are included please note. Report the number of cleaners and estimated number of hours to complete service.
- Ice cream — 1/2 gallon (2 QT) of vanilla ice cream. Do not price ice milk or frozen yogurt. Order of choice: Store brand
- Ice cream cone — Regular (one scoop) vanilla ice cream cone. Do not price frozen yogurt or soft-serve ice cream. Order of choice: *Baskin-Robbins type, TCBY type, Lapperts type*.
- Infant's sleeper — One-piece sleeping garment with legs, covering the body including the feet. Order of choice: *Gerber, Playskool, Health Tex*.
- Insurance, air ambul — Annual premium for air ambulance insurance.
- Interior painting — Price labor to paint 12' x 14' living rm with 8' ceilings, one coat over same color. Walls are drywall in good repair. Two std sized sash windows, 1 std wood door. Rms have simple wood baseboards and trim. Existing paint is latex, flat white, smooth finish, about 3 yrs old. Trim paint is latex, white, gloss enamel, about 3 yrs old. Walls and trim require no surface prep. Report price per hr, est time for job, and travel. If flat charge, report est time to complete job. Do not include materials.
- Jello gelatin — 3 OZ box gelatin dessert. Order of choice: *Jello, Royal*.
- Jewelry — One pair 6mm 14K gold ball earrings for pierced ears.
- Ketchup — 28 OZ plastic squeeze bottle. Order of choice: *Heinz, Hunts, Del Monte*.
- Kitchen faucet — Price for a single control chrome-plated faucet with spray. Faucet is solid brass and stainless steel quality construction with copper waterways, washer less design, and triple chrome plating. Faucet sprayer should sit in a separate hole in the sink. Do not price decorator models or *in the deck* (sprayer sits in a hole in the faucet base or *deck*). Guaranteed for 2 years or longer. Order of choice: *Peerless 8500-ECP, Delta 400, Moen 87511*.
- Kitchen range — 30-inch electric range with upswept cook-top, 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. Order of choice: *Maytag CRE9500, General Electric JBP47GV, Whirlpool RF385PXDQ*.
- Latex interior paint — One gallon white, interior flat latex paint. Price a national brand with one coat coverage. *Pittsburgh* also an acceptable brand. Ask whether special formulations or additives are typically used to prevent mildew. If so record price in comments. Order of choice: *Dutch Boy, Glidden, Benjamin Moore*.
- Laundry soap — 100 FL OZ of liquid household laundry detergent. Do not price detergent with bleach or whiteners. Order of choice: *Tide, Cheer*.
- Lawn care service — Price to cut and trim a 1/4 acre lot on a weekly basis. Do not include other yard services (e.g. fertilizing, raking, or watering).
- Lawn trimmer — Gas powered 31 CC two-cycle engine single line lawn trimmer with a 17" wide cut.
- Ld call Chicago — Cost of a 10 minute call using AT&T, received on a weekday in Chicago at 8: 00 p.m. (Chicago time); direct dial from the location being surveyed to Chicago. Include any federal, state, local or excise tax that is applicable. Order of choice: *AT&T Regional Service*.
- Ld call LA — Cost of a 10 minute call using AT&T, received on a weekday in LA at 8: 00 p.m. (LA time); direct dial from the location being surveyed to Los Angeles. Include any federal, state, local or excise tax that is applicable. Order of choice: *AT&T Regional Service*.
- Ld call NYC — Cost of a 10 minute call using AT&T, received on a weekday in NY at 8: 00 p.m. (NY time); direct dial from the location being surveyed to New York City. Include any federal, state, local or excise tax that is applicable. Order of choice: *AT&T Regional Service*.
- Legal services — Hourly rate for preparing a simple will or trust or for real estate closing. If fee varies, note in comments.
- Lettuce, fresh — Price per pound of iceberg lettuce. If lettuce is sold by the head, report the price and weight of an average head. Find equivalent-size heads at each store. Note quality in comments. Order of choice: Available Brand
- Lipstick — One tube of lipstick. Order of choice: *Revlon Super Lustrous, Revlon Moondrops, L'Oreal*.
- Living rm chair tst — Flexsteel Recliner or equivalent.
- Living room chair — Flexsteel Recliner or equivalent. Include shipping and handling. Order of choice: *JC Penney's, Damark*.
- Lunch — Price for a lunch consisting of a cheeseburger platter with fries and small soft drink. Order of choice: *Denny's type, TGIF type, Chart House type*.
- Lunch meat — 8 OZ pkg. Order of choice: *Oscar Mayer Bologna, Oscar Mayer Cotto Salami*.
- Magazine — Store price (not publisher's price unless that is the store price) for a single copy. Order of choice: *Time, Newsweek, US News&World Report*.
- Man's dress shirt — 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. Order of choice: *Arrow, Van Heusen, Moose Creek*.
- Man's haircut — Man's typical haircut. Do not include wash.
- Man's jacket — Man's summer weight denim jacket from catalog. Relaxed fit and machine washable. TROPICAL AND DC ONLY. Order of choice: *JC Penney's, Eddie Bauer*.
- Man's jeans — Regular loose fit, non-designer jeans. Do not price bleached, stone-washed or designer jeans. Order of choice: *Wranglers, Rustlers, Lee's regular fit*.

APPENDIX 5:—ITEM DESCRIPTIONS—Continued

- Man's shoes — 100% leather wing tips or plain toe. Order of choice: *Rockport, Bostonian*.
- Man's suit — Man's suit from catalog, double breasted worsted wool, ventless back. Include shipping and handling. Order of choice: *JC Penney's, Bachrach*.
- Man's undershirt — White 100% cotton undershirts with short sleeves, set of three. If not in set of three, report the number of undershirts in package. Order of choice: *Fruit of the Loom, Hanes*.
- Margarine — Four sticks (1 LB). Do not price reduced fat variety. Order of choice: *Blue Bonnet, Parkay*.
- Milk, 2% — Gallon (128 FL OZ), 2%. Order of choice: Store brand
- Mortgage interest — Current interest rate for a 30-year loan on the average house assuming 80 percent financing.
- Motor scooter — Price for a 50 CC scooter. One seater with electric start, oil injection 2-stroke engine. Order of choice: *Yamaha JOG CY 50, Honda Elite SA 50*.
- Movie theater — Typical adult price for regular length, current-release (currently advertised on television) evening film. Report weekend evening price if different from weekday.
- Moving — Price per hour for a within-city move, two men with enclosed van. Include any van rental fees. Do not include any extra insurance options or specialty packaging options. Note number of men if other than two used.
- Non-aspirin pain rel — Price for 60 tablets of extra-strength Tylenol. Do not price caplets or gels.
- Non-broker rntl low — Obtain monthly rent for three room, one bedroom, one bath apartments (average size roughly 600 sq ft.). If possible, obtain square footage, age, room count whether utilities are included and special amenities.
- Non-broker rntl mid — Obtain monthly rent for four room, two bedroom, one bath apartments (average size roughly 900 sq ft.). If possible, obtain square footage, age, room count whether utilities are included and special amenities.
- Non-broker rntl upr — Obtain monthly rent for four room, two bedroom, two bath townhouse or detached house (average size roughly 1100 sq ft.). If possible, obtain square footage, age, room count whether utilities are included and special amenities.
- Oranges, fresh — Price per pound of loose VALENCIA oranges. If only bagged oranges are available, also report the weight of the bag. Note quality in comments. Order of choice: California Valencia, Florida Valencia.
- Parcel post — Cost of mailing a 5 pound package to each of the following cities: Chicago, Los Angeles, New York Order of choice: *United States Postal*.
- Peaches, canned — 16 OZ can sliced yellow cling peaches. Do not price lite or juice pack. Order of choice: *Libby, Del Monte*.
- Peas, frozen — 16 OZ package of frozen peas. Do not price peas with sauce or Green Giant Select. Order of choice: *Green Giant, Birds-eye, Hanover*.
- Pen — 10 pack round stick medium pen. Order of choice: *Bic Round Stic, Paper Mate*.
- 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 follow-up maintenance only, not the initial application.
- Pet food — Price for 5.5 OZ can of cat food. Order of choice: *Purina, 9 Lives, Whiskas*.
- Piano lessons — Private lesson for a beginner one-half hour in length. Price through a music studio if possible.
- Plant food — 8 OZ container of liquid indoor plant food. Order of choice: *Miracle Grow*.
- Pork chops, bone in — Price per pound of an average size USDA graded (*select not choice*) package. Do not price family-pack, value-pack, super-saver pack or equivalent. Do not price frozen chops. Order of choice: Center cut rib chop, Loin chop with bone.
- Postage stamp — First Class postage.
- Potatoes — 5 LB bag of Russet baking potatoes. Do not price loose potatoes. If 5 lb bag is not available, substitute nearest size bag and note price and size. Do not price white, red or new potatoes. Note quality in comments. Order of choice: Available Brand.
- Real estate tax low — 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. Report when properties were last assessed and to what base year the tax rate should be applied. Report when rates are certified and when bills are mailed.
- Real estate tax mid — 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. Report when properties were last assessed and to what base year the tax rate should be applied. Report when rates are certified and when bills are mailed.
- Real estate tax upr — 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. Report when properties were last assessed and to what base year the tax rate should be applied. Report when rates are certified and when bills are mailed.
- Red roses, fresh cut — One dozen long stemmed, fresh cut red roses. Do not price boxed or arranged.
- Refrigerator — No-frost top-mount 20.5 to 21.5 cubic ft. refrigerator with reversible doors, glass shelves, moisture controlled crisper drawers, and meat drawer. Door contains one or more covered compartments and adjustable bins. Freezer has adjustable wire shelves, door bins and ice trays. Do not price models with ice makers, chilled water dispensers, or other extra features. Order of choice: *Maytag RTD2100DAE, General Electric TBX21ZAX, Whirlpool ET21DKXD*.
- Regional newspaper — Price for one year of home delivery of the largest selling daily regional paper (including Sunday edition) distributed in the area. Do not include tip. In Alaska, price the major Anchorage newspaper. In Hawaii, price the major Honolulu newspaper.
- Rental car — Cost for daily and weekly rental rate of an economy class automobile. Obtain costs with leasing company's recommended insurance packages. Price with unlimited mileage, and assume automobile is rented and returned to the same location and with a full tank of gas. Do not price weekend rates or special promotional rates which apply to specific areas. Order of choice: *Hertz, Avis, National*.
- Renter insur low — Report price of HO-4 type coverage; assume value of contents at \$25,000.
- Renter insur mid — Report price of HO-4 type coverage; assume value of contents at \$25,000.
- Renter insur test 1 — Report price of HO-4 type coverage; assume value of contents at \$25,000.
- Renter insur test 2 — Report price of HO-4 type coverage; assume value of contents at \$35,000.
- Renter insur test 3 — Report price of HO-4 type coverage; assume value of contents at \$45,000.
- Renter insur upr — Report price of HO-4 type coverage; assume value of contents at \$30,000.
- Round roast boneless — Price per pound of an average size USDA graded (*select not choice*) package. Do not price family-pack, value-pack, super-saver pack or equivalent. Do not price frozen roast. Order of choice: Boneless rump, Sirloin tip rolled, Boneless top round.
- Round steak boneless — Price per pound of an average size USDA graded (*select not choice*) package. Do not price family-pack, value-pack, super-saver pack or equivalent. Do not price frozen steak. Order of choice: Boneless beef round, Boneless top round, Boneless bottom rnd.
- Round trip Chicago — Price for lowest cost round trip ticket to Chicago, IL with 2 week advance reservation. Disregard restrictions, super-saver fares and special promotions. (In reference area, price all flights from National Airport.)
- Round trip LA — Price for lowest cost round trip ticket to Los Angeles, CA. Disregard restrictions, super-saver fares and special promotions. (In reference area, price all flights from National Airport.)

APPENDIX 5:—ITEM DESCRIPTIONS—Continued

- Round trip Miami — Price for lowest cost round trip ticket to Miami, FL with 2 week advance reservation. Disregard restrictions, super-saver fares and special promotions. (In reference area, price all flights from National Airport.)
- Round trip NYC — Price for lowest cost round trip ticket to New York, NY with 2 week advance reservation. Disregard restrictions, super-saver fares and special promotions. (In reference area, price all fares from National Airport.)
- Round trip Omaha — Price for lowest cost round trip ticket to Omaha NE, with 2 week advance reservation. Disregard restrictions, super-saver fares and special promotions. (In reference area, price all flights from National Airport.)
- Round trip Seattle — Price for lowest cost round trip ticket to Seattle, WA with 2 week advance reservation. Disregard restrictions, super-saver fares and special promotions. (In reference area, price all flights from National Airport.)
- Round trip St. Louis — Price for lowest cost round trip ticket to St. Louis, MO with 2 week advance reservation. Disregard restrictions, super-saver fares and special promotions. (In reference area, price all flights from National Airport.)
- Salt — 26 OZ box of iodized salt. Do not price sea-salt, kosher-style salt etc. Order of choice: *Morton, Ivory, Regional Brand*.
- Shampoo — 15 ounce bottle of shampoo for normal hair. Order of choice: *Suave, VO5, White Rain*.
- Snack cake — Package of two cellophane wrapped, cream-filled sponge cake deserts. Do not price fresh baked desserts, boxed, or family packs. Order of choice: *Hostess Twinkees, Krispy Kreme, Hostess Cupcakes*.
- Snack food — 6 OZ bag or box of regular potato chips. Order of choice: *Ruffles, Lays*.
- Soft drink — 2 liter plastic bottle. Order of choice: *Coca-Cola, Pepsi*.
- Spaghetti, dry — 16 OZ box or bag. Do not price store brand. Order of choice: *Creamette, American Beauty Mission*.
- Sugar, granulated — 5 LB bag of granulated cane or beet sugar. Do not price superfine or generic. Order of choice: Non-store brand, Store brand.
- Taxi fare — Cost of a four-five mile, 10 minute taxi-cab ride. Trip should begin and end within the county or city limits of each survey area. Do not price cost for additional passengers, rush-hour fares or cost for handling or carrying of packages or luggage.
- Telephone service — Monthly cost for unmeasured touchtone service. Include tax. Do not include options such as call waiting, call forwarding or fees for equipment rental.
- Telephone, cellular — Cost of basic monthly cellular phone service plus 10 prime-time 2 minute calls per month. Do not price special offers.
- Tennis balls — Can of three heavy-duty felt, yellow, tennis balls. Do not price special gas-filled or premium tennis balls. Order of choice: *Wilson, Penn*.
- Termite treatment — Cost of initial treatment and annual maintenance for Sentricon — type termite bait treatment for a typical single-family dwelling meeting middle income profile. Order of choice: *Sentricon*.
- Tetracycline — Price of 40 capsules of tetracycline, 250 milligram strength. Record whether generic or non-generic. If price differs record both prices in comment area.
- Toilet tissue — Regular 4 roll pack. Do not price family-pack, double roll, value-pack, super-saver size package, or equivalent. Order of choice: *Cottonelle, Northern, Charmin*.
- Tomatoes, fresh — Price per pound of medium-size tomatoes. Do not price organic, hydro, plum, or extra fancy tomatoes. Note quality in comments. Order of choice: Available Variety.
- Tuna, canned — Chunk light, packed in water (6.0 oz to 6.13 oz). Do not price fancy style. Order of choice: *Star Kist, Chicken of the Sea, Bumble Bee*.
- Two-slice toaster — Two-slice toaster, chrome body, wide slot with pastry defrost setting. Order of choice: *Proctor-Silex T620B, Proctor Silex 22100*.
- Unclog drain — Price to unclog kitchen sink drain by mechanical means (small snake or auger, etc.). Assume clog is in the plumbing inside the house, not in the yard. Price the job. If job rate not available, obtain minimum labor rate charge for auger and travel. If provided a price range use low-end quote because this is a simple clog. Exclude extra charge for excess travel, overtime, weekend or emergencies.
- Vacuum — Upright vacuum cleaner with approximately 12 amps, 120 volts, minimum 5 above-the-floor attachments, height adjustment, regular bag and 20 to 25 foot cord. Order of choice: *Eureka, Hoover, Dirt Devil*.
- Veterinary services — Typical fee for general office visit for a small dog.
- Video recorder — VCR with 4 video heads, double azimuth, unified TV/VCR remote, one-year eight event timer, auto tracking, LED display, and HI-FI stereo. Order of choice: *Sony SLV740, JVC HRJ620, Zenith VR4205*.
- Video rental — Price to rent one video tape. Saturday night (1 day or minimum rental period) rate. Non-member fee. Do not price new releases, oldies or classics where price is different from a regular rental.
- Washing machine — Super capacity washing machine with 3 water temperatures, 8 wash cycles, 3 water levels, white porcelain tub, self-clean lint filter, fabric softener dispenser and 2 speed combinations. Order of choice: *Maytag LAT9604, General Electric WWSR3090T, Whirlpool LSC8244D*.
- Water bill — Average monthly consumption in gallons and dollars; customer service charge; cost for first xxx gallons; cost for over xxx gallons.
- Window shade — Window shade from catalog light-filtering unfringed 37.5" width window shade. Order of choice: *JC Penney's, Smith and Noble*.
- Wine at home — 1.5 L of Chablis blanc. Order of choice: *Gallo, Inglenook*.
- Wine away — Price one glass of house white wine. Order of choice: House Brand.
- Woman's accessory — Split-grain, cowhide leather, checkbook clutch wallet. Do not price eel skin, snake skin or other varieties. Order of choice: *Michael Stevens, Mundi, Cadillac*.
- Woman's blouse — 100 % polyester, white, long sleeve, button front blouse with minimum trim. Order of choice: *Wrapper; Girls, Girls, Girls; Christy Jill*.
- Woman's coat — 100 % wool, double-breasted coat. Include shipping and handling. ALASKA AND DC ONLY. Order of choice: *JC Penney's, Donnybrook, Chadwicks*.
- Woman's cut & style — Regular service for a woman's cut and styled blow dry. Include wash but do not include curling iron if extra. Price hair salons in major department stores and malls.
- Woman's dress — Sleeved shirtwaist dress appropriate for office attire. Exclude any unusual ornamentation. Dress should be unlined and 100% rayon or 100% polyester with or without a belt. Order of choice: *Stewart Allen, Lesley Fay, California Design*.
- Woman's shoes — Plain woman's pump style shoes with enclosed heel and toe, leather uppers and the rest of man-made materials. Heel height should be approximately two inches. Do not price shoes w/ornamentation or extra thick heels. Order of choice: *Naturalizer, Capezio*.
- Woman's slacks — Misses unlined slacks appropriate for office attire. The slacks should be a blend of cotton and polyester with or without a belt. Do not price elastic waist. Order of choice: *Donnkenny, Alfred Dunner, Fundamental Things*.

APPENDIX 5:—ITEM DESCRIPTIONS—Continued

Woman's sweater — Woman's sweater from catalog. Cotton knit crewneck pullover sweater. Machine washable. Order of choice: *JC Penney's, Lands End.*

APPENDIX 6.—PRINCIPAL PRICING CHANGES
[For Home Sale and Rental Communities see Appendix 8]

Current	Previous	Reason
1. Boy's polo shirt	Not surveyed	New item.
2. Cordless electric drill	Not surveyed	New item.
3. Cellular telephone service	Not surveyed	New item.
4. Windshield (autoglass) replacement (Alaska only)	Not surveyed	New item.
5. Private K-12 Education	Not surveyed	New item.
6. Hospital attendant (Puerto Rico only)	Not surveyed	New item.
7. Air ambulance insurance (Virgin Islands only)	Not surveyed	New item.
8. Ground beef: 25% to 30% fat content	Ground beef: 25% fat content	Old specification too restrictive.
9. Waffles: package of 8 frozen waffles	Waffles: package of frozen waffles	Specification improves price comparison.
10. Disposable diapers: 34 to 36 count	Disposable diapers: 36 count	Change improves price comparison.
11. Fruit drink: 64 fl. oz. can	Fruit drink: 46 fl. oz. can	Change improves price comparison.
12. Potatoes: 5 lb. bag	Potatoes: 10 lb. bag	Change improves price comparison.
13. Appliances, electrical equipment, and hardware: electrical/appliance, hardware, and Sears stores.	Appliances, electrical equipment, and hardware: electrical/appliance and hardware stores.	Sears available in most areas.
14. Fast food: McDonalds and Pizza Hut	Fast food: McDonalds and Burger King ..	More widely used outlet.
15. Breakfast: Denny's, and Holiday Inn type	Denny's and Bob Evans	More widely used outlet.
16. Lunch: Denny's and TGIF	Lunch: Denny's and Sizzlers	Sizzlers out of business.
17. Dinner: Denny's, TGIF, and Chart House types	Dinner: Denny's and Sizzlers	Sizzlers out of business.
18. Not surveyed	Snowblower, skiing, woman's boots, jacket, man's boots, insulated shirt, parka, and roller skating.	Winter items.
19. Roundtrip airfares to multiple locations, including Omaha.	Roundtrip airfares to multiple locations ...	Expands cost information base to include Midwestern destination.
20. Legal services: simple will	Legal services: real estate closing	More widely used service.

APPENDIX 7—CONSUMPTION GOODS AND SERVICES ANALYSIS

[1997 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights*	Subtotal	Weights*	Subtotal	Weights*	Subtotal
Anchorage, AK:							
1. Food At Home	114.09	26.85	30.63	23.89	27.26	21.11	24.08
2. Food Away From Home	113.33	13.59	15.40	14.26	16.16	14.88	16.86
3. Tobacco	111.35	2.91	3.24	2.41	2.68	1.95	2.17
4. Alcohol	103.94	2.49	2.59	2.52	2.62	2.54	2.64
5. Furnishings and Household Operations	101.51	15.19	15.42	16.35	16.60	17.45	17.71
6. Clothing	106.96	13.34	14.27	13.95	14.92	14.53	15.54
7. Domestic Services	103.29	1.80	1.86	2.03	2.10	2.23	2.30
8. Professional Services	96.55	6.97	6.73	6.81	6.58	6.66	6.43
9. Personal Care	107.64	3.58	3.85	3.49	3.76	3.41	3.67
10. Recreation	116.85	13.28	15.52	14.29	16.70	15.24	17.81
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	109.51	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	109.38	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	109.21
Fairbanks, AK:							
1. Food At Home	114.99	26.85	30.87	23.89	27.47	21.11	24.27
2. Food Away From Home	118.84	13.59	16.15	14.26	16.95	14.88	17.68
3. Tobacco	106.38	2.91	3.10	2.41	2.56	1.95	2.07
4. Alcohol	108.06	2.49	2.69	2.52	2.72	2.54	2.74
5. Furnishings and Household Operations	105.76	15.19	16.06	16.35	17.29	17.45	18.46
6. Clothing	103.54	13.34	13.81	13.95	14.44	14.53	15.04
7. Domestic Services	94.98	1.80	1.71	2.03	1.93	2.23	2.12
8. Professional Services	86.32	6.97	6.02	6.81	5.88	6.66	5.75
9. Personal Care	98.69	3.58	3.53	3.49	3.44	3.41	3.37
10. Recreation	121.00	13.28	16.07	14.29	17.29	15.24	18.44

APPENDIX 7—CONSUMPTION GOODS AND SERVICES ANALYSIS—Continued
[1997 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights*	Subtotal	Weights*	Subtotal	Weights*	Subtotal
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....		110.01	.....	.....	.....	.....
Middle .....	.....			.....	109.97	.....	.....
Upper .....	.....			.....	.....	.....	109.94
Juneau, AK:							
1. Food At Home	122.34	26.85	32.85	23.89	29.23	21.11	25.83
2. Food Away From Home	126.00	13.59	17.12	14.26	17.97	14.88	18.75
3. Tobacco	98.85	2.91	2.88	2.41	2.38	1.95	1.93
4. Alcohol	112.09	2.49	2.79	2.52	2.82	2.54	2.85
5. Furnishings and Household Operations	109.76	15.19	16.67	16.35	17.95	17.45	19.15
6. Clothing	107.20	13.34	14.30	13.95	14.95	14.53	15.58
7. Domestic Services	102.96	1.80	1.85	2.03	2.09	2.23	2.30
8. Professional Services	93.88	6.97	6.54	6.81	6.39	6.66	6.25
9. Personal Care	123.76	3.58	4.43	3.49	4.32	3.41	4.22
10. Recreation	139.96	13.28	18.59	14.29	20.00	15.24	21.33
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....		118.02	.....	.....	.....	.....
Middle .....	.....			.....	118.10	.....	.....
Upper .....	.....			.....	.....	.....	118.19
Nome, AK:							
1. Food At Home	165.41	26.85	44.41	23.89	39.52	21.11	34.92
2. Food Away From Home	145.26	13.59	19.74	14.26	20.71	14.88	21.61
3. Tobacco	114.44	2.91	3.33	2.41	2.76	1.95	2.23
4. Alcohol	115.22	2.49	2.87	2.52	2.90	2.54	2.93
5. Furnishings and Household Operations	122.80	15.19	18.65	16.35	20.08	17.45	21.43
6. Clothing	114.79	13.34	15.31	13.95	16.01	14.53	16.68
7. Domestic Services	107.90	1.80	1.94	2.03	2.19	2.23	2.41
8. Professional Services	97.81	6.97	6.82	6.81	6.66	6.66	6.51
9. Personal Care	115.04	3.58	4.12	3.49	4.01	3.41	3.92
10. Recreation	174.48	13.28	23.17	14.29	24.93	15.24	26.59
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....		140.36	.....	.....	.....	.....
Middle .....	.....			.....	139.77	.....	.....
Upper .....	.....			.....	.....	.....	139.23
Honolulu, HI:							
1. Food At Home	136.63	26.85	36.69	23.89	32.64	21.11	28.84
2. Food Away From Home	118.58	13.59	16.12	14.26	16.91	14.88	17.64
3. Tobacco	116.44	2.91	3.39	2.41	2.81	1.95	2.27
4. Alcohol	106.29	2.49	2.65	2.52	2.68	2.54	2.70
5. Furnishings and Household Operations	109.20	15.19	16.59	16.35	17.85	17.45	19.06
6. Clothing	107.94	13.34	14.40	13.95	15.06	14.53	15.68
7. Domestic Services	94.54	1.80	1.70	2.03	1.92	2.23	2.11
8. Professional Services	86.14	6.97	6.00	6.81	5.87	6.66	5.74
9. Personal Care	115.19	3.58	4.12	3.49	4.02	3.41	3.93
10. Recreation	113.19	13.28	15.03	14.29	16.17	15.24	17.25
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....		116.69	.....	.....	.....	.....
Middle .....	.....			.....	115.93	.....	.....
Upper .....	.....			.....	.....	.....	115.22
Hilo, HI:							
1. Food At Home	137.50	26.85	36.92	23.89	32.85	21.11	29.03
2. Food Away From Home	112.26	13.59	15.26	14.26	16.01	14.88	16.70
3. Tobacco	113.98	2.91	3.32	2.41	2.75	1.95	2.22
4. Alcohol	102.70	2.49	2.56	2.52	2.59	2.54	2.61

APPENDIX 7—CONSUMPTION GOODS AND SERVICES ANALYSIS—Continued
[1997 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights*	Subtotal	Weights*	Subtotal	Weights*	Subtotal
5. Furnishings and Household Operations	106.01	15.19	16.10	16.35	17.33	17.45	18.50
6. Clothing	104.43	13.34	13.93	13.95	14.57	14.53	15.17
7. Domestic Services	82.09	1.80	1.48	2.03	1.67	2.23	1.83
8. Professional Services	90.32	6.97	6.30	6.81	6.15	6.66	6.02
9. Personal Care	104.42	3.58	3.74	3.49	3.64	3.41	3.56
10. Recreation	112.18	13.28	14.90	14.29	16.03	15.24	17.10
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	114.51	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	113.59	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	112.74
Kailua Kona, HI:							
1. Food At Home	138.62	26.85	37.22	23.89	33.12	21.11	29.26
2. Food Away From Home	134.09	13.59	18.22	14.26	19.12	14.88	19.95
3. Tobacco	113.98	2.91	3.32	2.41	2.75	1.95	2.22
4. Alcohol	104.16	2.49	2.59	2.52	2.62	2.54	2.65
5. Furnishings and Household Operations	107.43	15.19	16.32	16.35	17.56	17.45	18.75
6. Clothing	113.55	13.34	15.15	13.95	15.84	14.53	16.50
7. Domestic Services	96.14	1.80	1.73	2.03	1.95	2.23	2.14
8. Professional Services	101.45	6.97	7.07	6.81	6.91	6.66	6.76
9. Personal Care	102.87	3.58	3.68	3.49	3.59	3.41	3.51
10. Recreation	123.40	13.28	16.39	14.29	17.63	15.24	18.81
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	121.69	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	121.09	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	120.55
Kauai County, HI:							
1. Food At Home	145.59	26.85	39.09	23.89	34.78	21.11	30.73
2. Food Away From Home	118.12	13.59	16.05	14.26	16.84	14.88	17.58
3. Tobacco	120.05	2.91	3.49	2.41	2.89	1.95	2.34
4. Alcohol	100.44	2.49	2.50	2.52	2.53	2.54	2.55
5. Furnishings and Household Operations	109.20	15.19	16.59	16.35	17.85	17.45	19.06
6. Clothing	109.28	13.34	14.58	13.95	15.24	14.53	15.88
7. Domestic Services	83.10	1.80	1.50	2.03	1.69	2.23	1.85
8. Professional Services	98.04	6.97	6.83	6.81	6.68	6.66	6.53
9. Personal Care	113.22	3.58	4.05	3.49	3.95	3.41	3.86
10. Recreation	114.67	13.28	15.23	14.29	16.39	15.24	17.48
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	119.91	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	118.84	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	117.86
Maui County, HI:							
1. Food At Home	150.23	26.85	40.34	23.89	35.89	21.11	31.71
2. Food Away From Home	128.95	13.59	17.52	14.26	18.39	14.88	19.19
3. Tobacco	123.75	2.91	3.60	2.41	2.98	1.95	2.41
4. Alcohol	101.77	2.49	2.53	2.52	2.56	2.54	2.58
5. Furnishings and Household Operations	109.52	15.19	16.64	16.35	17.91	17.45	19.11
6. Clothing	102.93	13.34	13.73	13.95	14.36	14.53	14.96
7. Domestic Services	86.47	1.80	1.56	2.03	1.76	2.23	1.93
8. Professional Services	91.14	6.97	6.35	6.81	6.21	6.66	6.07
9. Personal Care	111.33	3.58	3.99	3.49	3.89	3.41	3.80
10. Recreation	115.88	13.28	15.39	14.29	16.56	15.24	17.66
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	121.65	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	120.51	.....	.....

APPENDIX 7—CONSUMPTION GOODS AND SERVICES ANALYSIS—Continued
[1997 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights*	Subtotal	Weights*	Subtotal	Weights*	Subtotal
Upper .....	.....	.....	.....	.....	.....	.....	119.42
Guam:							
1. Food At Home	129.56	26.85	34.79	23.89	30.95	21.11	27.35
2. Food Away From Home	131.98	13.59	17.94	14.26	18.82	14.88	19.64
3. Tobacco	81.65	2.91	2.38	2.41	1.97	1.95	1.59
4. Alcohol	86.19	2.49	2.15	2.52	2.17	2.54	2.19
5. Furnishings and Household Operations	129.97	15.19	19.74	16.35	21.25	17.45	22.68
6. Clothing	108.15	13.34	14.43	13.95	15.09	14.53	15.71
7. Domestic Services	72.13	1.80	1.30	2.03	1.46	2.23	1.61
8. Professional Services	98.53	6.97	6.87	6.81	6.71	6.66	6.56
9. Personal Care	115.09	3.58	4.12	3.49	4.02	3.41	3.92
10. Recreation	115.94	13.28	15.40	14.29	16.57	15.24	17.67
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	119.12	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	119.01	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	118.92
Guam Blend:**							
1. Food At Home	105.98	26.85	28.46	23.89	25.32	21.11	22.37
2. Food Away From Home	131.98	13.59	17.94	14.26	18.82	14.88	19.64
3. Tobacco	76.91	2.91	2.24	2.41	1.85	1.95	1.50
4. Alcohol	86.19	2.49	2.15	2.52	2.17	2.54	2.19
5. Furnishings and Household Operations	122.58	15.19	18.62	16.35	20.04	17.45	21.39
6. Clothing	103.38	13.34	13.79	13.95	14.42	14.53	15.02
7. Domestic Services	72.13	1.80	1.30	2.03	1.46	2.23	1.61
8. Professional Services	98.53	6.97	6.87	6.81	6.71	6.66	6.56
9. Personal Care	104.28	3.58	3.73	3.49	3.64	3.41	3.56
10. Recreation	107.08	13.28	14.21	14.29	15.29	15.24	16.31
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	109.32	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	109.73	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	110.16
Puerto Rico:							
1. Food At Home	104.85	26.85	28.15	23.89	25.05	21.11	22.13
2. Food Away From Home	109.68	13.59	14.91	14.26	15.64	14.88	16.32
3. Tobacco	101.82	2.91	2.96	2.41	2.45	1.95	1.99
4. Alcohol	117.64	2.49	2.93	2.52	2.96	2.54	2.99
5. Furnishings and Household Operations	106.08	15.19	16.11	16.35	17.34	17.45	18.51
6. Clothing	103.92	13.34	13.86	13.95	14.50	14.53	15.10
7. Domestic Services	58.14	1.80	1.05	2.03	1.18	2.23	1.30
8. Professional Services	96.00	6.97	6.69	6.81	6.54	6.66	6.39
9. Personal Care	102.27	3.58	3.66	3.49	3.57	3.41	3.49
10. Recreation	120.62	13.28	16.02	14.29	17.24	15.24	18.38
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	106.34	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	106.47	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	106.60
St. Croix, VI:							
1. Food At Home	120.00	26.85	32.22	23.89	28.67	21.11	25.33
2. Food Away From Home	123.45	13.59	16.78	14.26	17.60	14.88	18.37
3. Tobacco	61.95	2.91	1.80	2.41	1.49	1.95	1.21
4. Alcohol	88.59	2.49	2.21	2.52	2.23	2.54	2.25
5. Furnishings and Household Operations	118.35	15.19	17.98	16.35	19.35	17.45	20.65
6. Clothing	112.71	13.34	15.04	13.95	15.72	14.53	16.38
7. Domestic Services	63.66	1.80	1.15	2.03	1.29	2.23	1.42
8. Professional Services	116.13	6.97	8.09	6.81	7.91	6.66	7.73
9. Personal Care	117.76	3.58	4.22	3.49	4.11	3.41	4.02

APPENDIX 7—CONSUMPTION GOODS AND SERVICES ANALYSIS—Continued
[1997 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights*	Subtotal	Weights*	Subtotal	Weights*	Subtotal
10. Recreation	128.81	13.28	17.11	14.29	18.41	15.24	19.63
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....		116.60	.....	.....	.....	.....
Middle .....	.....		.....	.....	116.78	.....	.....
Upper .....	.....		.....	.....	.....	.....	116.99
St. Thomas, VI:							
1. Food At Home	130.05	26.85	34.92	23.89	31.07	21.11	27.45
2. Food Away From Home	113.10	13.59	15.37	14.26	16.13	14.88	16.83
3. Tobacco	65.40	2.91	1.90	2.41	1.58	1.95	1.28
4. Alcohol	101.15	2.49	2.52	2.52	2.55	2.54	2.57
5. Furnishings and Household Operations	118.64	15.19	18.02	16.35	19.40	17.45	20.70
6. Clothing	103.45	13.34	13.80	13.95	14.43	14.53	15.03
7. Domestic Services	56.69	1.80	1.02	2.03	1.15	2.23	1.26
8. Professional Services	119.80	6.97	8.35	6.81	8.16	6.66	7.98
9. Personal Care	121.46	3.58	4.35	3.49	4.24	3.41	4.14
10. Recreation	124.64	13.28	16.55	14.29	17.81	15.24	19.00
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....		116.80	.....	.....	.....	.....
Middle .....	.....		.....	.....	116.52	.....	.....
Upper .....	.....		.....	.....	.....	.....	116.24

*Numbers might not add to 100 due to rounding.

**Local Retail and Commissary/Exchange

CONSUMPTION GOODS AND SERVICES ANALYSIS—COMPOSITES
[1997 Survey]

Location	Weights	Total indexes		
		Lower income	Middle income	Upper income
Hilo, HI	75.99	114.51	113.59	112.74
Kailua Kona, HI	24.01	121.69	121.09	120.55
Total weight	100.00	.....	.....	.....
Hawaii County, HI .....	.....	116.23	115.39	114.62
St. Croix, VI	48.76	116.60	116.78	116.99
St. Thomas, VI	51.24	116.80	116.52	116.24
Total weight	100.00	.....	.....	.....
Virgin Islands .....	.....	116.70	116.65	116.61

APPENDIX 8.—OPM LIVING COMMUNITY LIST

	Low	Middle	High
Anchorage, AK:			
Homeowner	North Anchorage*	North Anchorage*	South Anchorage.*
Renter	North Anchorage*	North Anchorage*	South Anchorage.*

*Dividing line between North and South Anchorage is Tudor Road.

Fairbanks, AK:			
Homeowner	Fairbanks	Fairbanks	Fairbanks.
Renter	Fairbanks	Fairbanks	Fairbanks.
Juneau, AK:			
Homeowner	Juneau/Mendenhall	Juneau/Mendenhall	Juneau/Mendenhall.

APPENDIX 8.—OPM LIVING COMMUNITY LIST—Continued

	Low	Middle	High
Renter	Juneau/Mendenhall	Juneau/Mendenhall	Juneau/Mendenhall.
Nome, AK:			
Homeowner	Nome	Nome	Nome.
Renter	Nome	Nome	Nome.
Honolulu:			
Homeowner	Pearl City	Kailua	Aina Haina.
	Waipahu	Kanehoe	Hawaii Kai.
		Mililani Town	Kaimuki.
			Manoa.
Renter	Kalihi	Aiea	Aina Haina.
	Pearl Harbor Area	Kailua	Hawaii Kai.
		Kanehoe	Kaimuki.
		Mililani Town	Manoa.
Hawaii County—Hilo:			
Homeowner	Hilo	Hilo	Hilo.
Renter	Hilo	Hilo	Hilo.
Hawaii County—Kailua Kona:			
Homeowner	Kailua Kona Area	Kailua Kona Area	Kailua Kona Area.
Renter	Kailua Kona Area	Kailua Kona Area	Kailua Kona Area.
Kauai:			
Homeowner	Kauai	Kauai	Kauai.
Renter	Kauai	Kauai	Kauai.
Maui:			
Homeowner	Maui	Maui	Maui.
Renter	Maui	Maui	Maui.
Guam:			
Homeowner	Guam	Guam	Guam.
Renter	Guam	Guam	Guam.
Puerto Rico:			
Homeowner	Bayamon	Rio Piedras including VA Hospital Area.	Guaynabo.
	Carolina		
Renter	Bayamon	Isla Verde	Condado.
	Carolina	Rio Piedras excluding VA Hospital Area.	Guaynabo.
	Rio Piedras excluding VA Hospital Area.		
St. Croix:			
Homeowner	St. Croix	St. Croix	St. Croix.
Renter	St. Croix	St. Croix	St. Croix.
St. Thomas:			
Homeowner	St. Thomas	St. Thomas	St. Thomas.
Renter	St. Thomas	St. Thomas	St. Thomas.
Washington, DC DC:			
Homeowner	Southeast DC	Northeast DC	Northwest DC.*
Renter	Southeast DC	Northeast DC	Northwest DC.*

*Excludes Georgetown, but includes Dupont Circle, Cleveland Park, 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.

APPENDIX 9—HISTORICAL HOME MARKET VALUES AND INTEREST RATES

Area	Year	Interest rate (percent)	Income level	Market value	Annual P&I*
Anchorage, AK	1987	9.375	Lower	\$81,024	\$6,469.56
			Middle	109,147	8,715.12
			Upper	130,227	10,398.36
	1988	10.500	Lower	74,218	6,517.44
			Middle	101,300	8,895.60
			Upper	117,190	10,291.08
	1989	11.125	Lower	67,538	6,235.80
			Middle	93,454	8,628.72
			Upper	112,532	10,390.20
	1990	10.250	Lower	60,784	5,229.00

APPENDIX 9—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

Area	Year	Interest rate (percent)	Income level	Market value	Annual P&I*
Fairbanks, AK .....	.....	.....	Middle	87,071	7,490.40
	.....	.....	Upper	114,783	9,874.32
	1992	9.000	Lower	65,700	5,074.92
	.....	.....	Middle	96,200	7,430.88
	.....	.....	Upper	139,400	10,767.84
	1993	8.125	Lower	70,902	5,053.92
	.....	.....	Middle	99,073	7,061.88
	.....	.....	Upper	130,815	9,324.48
	1994	7.625	Lower	72,216	4,906.92
	.....	.....	Middle	99,099	6,733.56
	.....	.....	Upper	124,780	8,478.60
	1995	8.625	Lower	83,286	6,218.76
	.....	.....	Middle	102,089	7,622.76
	.....	.....	Upper	134,580	10,048.80
	1996	7.125	Lower	83,646	5,409.96
	.....	.....	Middle	112,671	7,287.24
	.....	.....	Upper	139,689	9,034.68
	1997	7.792	Lower	86,859	5,997.96
	.....	.....	Middle	119,561	8,256.24
	.....	.....	Upper	149,073	10,294.20
	1987	9.375	Lower	71,839	5,736.24
	.....	.....	Middle	97,958	7,821.72
	.....	.....	Upper	131,833	10,526.64
	1988	10.500	Lower	64,696	5,681.28
	.....	.....	Middle	93,191	8,183.52
	.....	.....	Upper	123,467	10,842.24
	1989	11.125	Lower	57,553	5,313.96
	.....	.....	Middle	88,424	8,164.32
	.....	.....	Upper	115,101	10,627.44
	1990	10.250	Lower	50,604	4,353.24
	.....	.....	Middle	83,619	7,193.40
	.....	.....	Upper	107,143	9,217.08
	1992	9.000	Lower	70,851	5,472.84
	.....	.....	Middle	101,400	7,832.52
	.....	.....	Upper	137,000	10,582.44
	1993	8.125	Lower	69,498	4,953.84
	.....	.....	Middle	101,478	7,233.36
	.....	.....	Upper	115,787	8,253.24
	1994	7.625	Lower	76,302	5,184.60
	.....	.....	Middle	112,580	7,649.64
	.....	.....	Upper	127,829	8,685.72
	1995	8.708	Lower	68,940	5,186.76
	.....	.....	Middle	84,240	6,337.80
	.....	.....	Upper	108,426	8,157.48
	1996	7.125	Lower	72,918	4,716.12
	.....	.....	Middle	92,625	5,990.76
	.....	.....	Upper	115,855	7,493.16
	1997	8.183	Lower	78,804	5,647.92
	.....	.....	Middle	97,110	6,959.88
	.....	.....	Upper	122,196	8,757.72
Juneau, AK	1987	9.375	Lower	83,909	6,699.96
	.....	.....	Middle	100,846	8,052.36
	.....	.....	Upper	120,885	9,652.44
	1988	10.500	Lower	76,441	6,712.68
	.....	.....	Middle	93,787	8,235.96
	.....	.....	Upper	113,874	9,999.84
	1989	11.125	Lower	68,797	6,352.08
	.....	.....	Middle	86,284	7,966.68
	.....	.....	Upper	106,131	9,799.20
	1990	10.250	Lower	78,429	6,746.88
	.....	.....	Middle	99,227	8,536.08
	.....	.....	Upper	123,324	10,609.08
	1992	9.000	Lower	89,470	6,911.04
	.....	.....	Middle	114,400	8,836.68
	.....	.....	Upper	146,300	11,300.76
	1993	8.125	Lower	87,570	6,241.92
	.....	.....	Middle	115,518	8,234.04
	.....	.....	Upper	134,232	9,568.08
	1994	7.625	Lower	92,826	6,307.32
	.....	.....	Middle	117,364	7,974.72
	.....	.....	Upper	140,760	9,564.36

APPENDIX 9—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

Area	Year	Interest rate (percent)	Income level	Market value	Annual P&I*
Nome, AK	1995	8.625	Lower	102,879	7,681.80
			Middle	138,723	10,358.16
			Upper	163,812	12,231.48
	1996	7.125	Lower	114,255	7,389.72
			Middle	143,767	9,298.44
			Upper	169,507	10,963.20
	1997	7.792	Lower	130,266	8,995.44
			Middle	162,955	11,252.76
			Upper	185,011	12,775.80
	1987	9.375	Lower	81,367	6,497.04
			Middle	107,602	8,591.76
			Upper	129,445	10,335.96
	1988	10.500	Lower	78,763	6,916.56
			Middle	104,159	9,146.76
			Upper	125,312	11,004.24
	1989	11.125	Lower	76,243	7,039.56
			Middle	100,826	9,309.36
			Upper	121,302	11,199.96
	1990	10.250	Lower	73,803	6,348.96
			Middle	97,600	8,396.16
			Upper	117,420	10,101.12
	1992	9.000	Lower	71,100	5,492.04
			Middle	97,500	7,531.32
			Upper	122,400	9,454.68
	1993	8.125	Lower	56,453	4,023.96
			Middle	77,415	5,518.08
			Upper	97,186	6,927.36
	1994	7.625	Lower	82,365	5,596.56
			Middle	112,948	7,674.60
			Upper	141,794	9,634.68
	1995	8.625	Lower	81,711	6,101.16
			Middle	118,027	8,812.80
			Upper	154,343	11,524.44
	1996	7.125	Lower	80,856	5,229.48
			Middle	119,171	7,707.60
			Upper	139,213	9,003.84
	1997	8.183	Lower	99,324	7,118.52
			Middle	143,468	10,282.32
			Upper	187,612	13,446.12
Honolulu, HI	1987	10.375	Lower	122,352	10,634.76
			Middle	151,096	13,133.16
			Upper	281,713	24,486.24
	1988	11.000	Lower	134,388	12,286.20
			Middle	173,823	15,891.48
			Upper	335,274	30,651.72
	1989	10.500	Lower	182,268	16,005.84
			Middle	231,218	20,304.36
			Upper	410,550	36,052.44
	1990	10.250	Lower	248,571	21,383.52
			Middle	299,702	25,782.12
			Upper	510,714	43,934.52
	1991	9.125	Lower	258,300	20,175.48
			Middle	320,866	25,062.48
			Upper	501,701	39,187.20
	1992	8.125	Lower	192,168	13,697.64
			Middle	323,752	23,076.96
			Upper	483,820	34,486.56
	1993	7.125	Lower	243,072	15,721.20
			Middle	331,006	21,408.48
			Upper	470,730	30,445.44
	1994	9.333	Lower	257,814	20,510.40
			Middle	340,392	27,079.80
			Upper	466,242	37,091.88
	1996	7.025	Lower	220,896	14,144.04
			Middle	303,849	19,455.60
			Upper	417,095	26,706.72
	1997	7.875	Lower	213,003	14,826.48
			Middle	278,759	19,403.52
			Upper	401,642	27,957.00
Hilo, HI	1987	10.375	Lower	59,435	5,166.00
			Middle	82,183	7,143.24

APPENDIX 9—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

Area	Year	Interest rate (percent)	Income level	Market value	Annual P&I*
Kailua Kona, HI	1988	11.000	Upper	106,098	9,221.88
			Lower	68,410	6,254.28
			Middle	92,371	8,444.88
	1989	10.500	Upper	114,412	10,459.92
			Lower	77,386	6,795.60
			Middle	102,559	9,006.24
	1990	10.250	Upper	122,727	10,777.32
			Lower	121,688	10,468.32
			Middle	108,821	9,361.44
	1991	9.125	Upper	164,283	14,132.52
			Lower	134,100	10,474.44
			Middle	180,700	14,114.28
	1992	8.125	Upper	204,000	15,934.20
			Lower	130,743	9,319.32
			Middle	162,903	11,611.68
	1993	7.125	Upper	197,863	14,103.60
			Lower	127,854	8,269.20
			Middle	173,095	11,195.28
	1994	9.333	Upper	202,018	13,065.96
			Lower	114,696	9,124.92
			Middle	162,500	12,927.96
	1996	7.000	Upper	196,146	15,604.80
			Lower	115,750	7,392.84
			Middle	164,711	10,519.92
	1997	7.792	Upper	183,841	11,741.76
			Lower	89,064	6,150.24
			Middle	139,191	9,611.76
	1987	10.375	Upper	186,983	12,912.00
			Lower	88,880	7,725.36
			Middle	122,387	10,637.76
	1988	11.000	Upper	140,297	12,194.52
			Lower	100,662	9,202.80
			Middle	137,180	12,541.44
	1989	10.500	Upper	160,692	14,691.00
			Lower	112,444	9,874.32
			Middle	151,973	13,345.56
	1990	10.250	Upper	181,087	15,902.16
			Lower	134,609	11,579.88
			Middle	189,900	16,336.32
	1991	9.130	Upper	225,100	19,364.40
			Lower	154,800	12,096.60
			Middle	204,100	15,949.08
	1992	8.125	Upper	256,700	20,059.44
			Lower	159,867	11,395.32
			Middle	222,950	15,891.84
	1993	7.125	Upper	261,018	18,605.28
			Lower	153,666	9,938.64
			Middle	219,245	14,180.16
	1994	9.333	Upper	261,902	16,939.08
			Lower	152,235	12,111.36
			Middle	215,826	17,170.44
	1996	6.958	Upper	224,128	17,830.92
			Lower	144,434	9,186.12
			Middle	191,923	12,206.40
	1997	8.042	Upper	220,752	14,039.88
			Lower	141,552	10,010.88
			Middle	186,056	13,158.36
Kauai County, HI	1987	10.375	Upper	219,674	15,535.92
			Lower	78,576	6,829.80
			Middle	106,294	9,238.92
	1988	11.000	Upper	121,318	10,544.88
			Lower	91,046	8,323.68
			Middle	124,556	11,387.28
	1989	10.500	Upper	145,581	13,309.44
			Lower	103,516	9,090.24
			Middle	142,818	12,541.56
	1990	10.250	Upper	177,900	15,622.32
			Lower	177,351	15,256.80
			Middle	233,846	20,116.80
	1991	9.125	Upper	295,854	25,451.04
			Lower	174,336	13,617.12

APPENDIX 9—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

Area	Year	Interest rate (percent)	Income level	Market value	Annual P&I*
Maui County, HI .....	.....	.....	Middle	229,900	17,957.16
	.....	.....	Upper	290,800	22,714.08
	1992	8.125	Lower	171,792	12,245.28
	.....	.....	Middle	221,624	15,797.28
	.....	.....	Upper	273,921	19,524.96
	1993	7.125	Lower	171,964	11,122.08
	.....	.....	Middle	221,858	14,349.12
	.....	.....	Upper	274,195	17,734.08
	1994	9.333	Lower	163,350	12,995.64
	.....	.....	Middle	222,196	17,677.20
	.....	.....	Upper	255,000	20,287.08
	1996	6.958	Lower	176,907	11,251.32
	.....	.....	Middle	228,147	14,510.28
	.....	.....	Upper	265,084	16,859.40
	1997	8.042	Lower	151,551	10,718.04
	.....	.....	Middle	209,781	14,836.32
	.....	.....	Upper	235,688	16,668.48
	1987	10.375	Lower	100,293	8,717.40
	.....	.....	Middle	133,911	11,639.40
	.....	.....	Upper	168,401	14,637.24
	1988	11.000	Lower	121,107	11,071.92
	.....	.....	Middle	160,693	14,691.00
	.....	.....	Upper	202,081	18,474.84
	1989	10.500	Lower	151,384	13,293.84
	.....	.....	Middle	200,866	17,639.04
	.....	.....	Upper	252,601	22,182.12
	1990	10.250	Lower	174,092	14,976.36
	.....	.....	Middle	230,996	19,871.64
	.....	.....	Upper	290,491	24,989.64
	1991	9.125	Lower	210,651	16,453.68
	.....	.....	Middle	279,500	21,831.36
	.....	.....	Upper	351,494	27,454.80
	1992	8.125	Lower	207,913	14,820.00
	.....	.....	Middle	275,925	19,667.88
	.....	.....	Upper	346,925	24,728.76
	1993	7.125	Lower	180,099	11,648.28
	.....	.....	Middle	255,476	16,523.40
	.....	.....	Upper	310,845	20,104.56
	1994	9.333	Lower	180,000	14,320.32
	.....	.....	Middle	250,588	19,936.08
	.....	.....	Upper	278,443	22,152.12
	1996	7.000	Lower	192,575	12,299.64
	.....	.....	Middle	260,593	16,643.88
	.....	.....	Upper	283,138	18,083.76
	1997	7.417	Lower	182,448	12,147.36
	.....	.....	Middle	234,429	15,608.28
	.....	.....	Upper	274,074	18,247.80
Guam	1987	10.375	Lower	74,841	6,505.08
	.....	.....	Middle	91,802	7,979.40
	.....	.....	Upper	188,786	16,409.16
	1988	11.000	Lower	84,271	7,704.36
	.....	.....	Middle	103,920	9,500.64
	.....	.....	Upper	207,287	18,950.76
	1989	10.375	Lower	93,709	8,145.12
	.....	.....	Middle	116,079	10,089.48
	.....	.....	Upper	225,735	19,620.72
	1990	10.500	Lower	103,174	9,060.24
	.....	.....	Middle	128,151	11,253.60
	.....	.....	Upper	244,245	21,448.32
	1991	10.125	Lower	113,491	9,662.04
	.....	.....	Middle	140,966	12,001.08
	.....	.....	Upper	268,670	22,873.20
	1992	9.491	Lower	130,855	10,554.60
	.....	.....	Middle	162,534	13,109.88
	.....	.....	Upper	309,777	24,986.28
	1993	7.750	Lower	144,738	9,954.48
	.....	.....	Middle	189,280	13,017.84
	.....	.....	Upper	258,978	17,811.36
	1994	10.050	Lower	133,452	11,290.32
	.....	.....	Middle	188,240	15,925.44
	.....	.....	Upper	244,375	20,674.56

APPENDIX 9—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

Area	Year	Interest rate (percent)	Income level	Market value	Annual P&I*
Puerto Rico	1996	7.875	Lower	130,746	9,100.80
			Middle	180,074	12,534.36
			Upper	224,347	15,616.08
	1997	7.917	Lower	149,292	10,433.52
			Middle	162,500	11,356.56
			Upper	212,500	14,850.96
	1987	10.625	Lower	60,266	5,346.36
			Middle	73,818	6,548.64
			Upper	106,847	9,478.80
	1988	10.875	Lower	64,485	5,837.04
			Middle	78,985	7,149.48
			Upper	114,326	10,348.44
	1989	10.375	Lower	70,934	6,165.48
			Middle	86,884	7,551.84
			Upper	122,329	10,632.72
	1990	10.375	Lower	78,027	6,782.04
			Middle	95,572	8,307.00
			Upper	134,562	11,696.04
	1991	8.875	Lower	82,800	6,324.48
			Middle	100,255	7,657.68
			Upper	141,100	10,777.44
	1992	8.125	Lower	62,271	4,438.68
			Middle	84,721	6,038.88
			Upper	151,946	10,830.72
	1993	7.125	Lower	61,389	3,970.44
			Middle	84,084	5,438.28
			Upper	151,878	9,822.96
	1994	8.750	Lower	66,843	5,048.16
			Middle	102,232	7,720.92
			Upper	143,633	10,847.64
	1996	7.792	Lower	69,714	4,813.92
			Middle	107,367	7,413.96
			Upper	168,385	11,627.40
St. Croix, VI	1997	7.770	Lower	73,683	5,077.32
			Middle	108,849	7,500.60
			Upper	172,244	11,869.08
	1987	12.000	Lower	54,140	5,346.12
			Middle	70,157	6,927.72
			Upper	119,042	11,754.96
	1988	12.000	Lower	66,051	6,522.36
			Middle	85,592	8,451.96
			Upper	145,231	14,341.08
	1989	11.750	Lower	64,730	6,272.52
			Middle	83,880	8,128.20
			Upper	142,326	13,791.84
	1990	11.250	Lower	80,912	7,544.28
			Middle	104,850	9,776.28
			Upper	177,908	16,588.32
	1991	10.250	Lower	85,281	7,336.32
			Middle	110,500	9,505.80
			Upper	187,500	16,129.80
	1992	9.500	Lower	103,635	8,365.68
			Middle	151,866	12,258.96
			Upper	188,037	15,178.68
	1993	8.375	Lower	112,962	8,242.44
			Middle	174,161	12,708.00
			Upper	194,004	14,155.92
	1994	9.083	Lower	77,409	6,024.00
			Middle	128,076	9,966.84
			Upper	210,035	16,344.96
	1996	9.042	Lower	86,304	6,691.32
			Middle	124,863	9,680.88
			Upper	180,796	14,017.44
	1997	9.250	Lower	78,489	6,198.84
			Middle	128,076	10,115.04
			Upper	152,099	12,012.24
St. Thomas, VI	1987	12.000	Lower	103,617	10,231.80
			Middle	131,108	12,946.44
			Upper	156,484	15,452.28
	1988	12.000	Lower	121,129	11,961.12
			Middle	153,265	15,134.40

APPENDIX 9—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

Area	Year	Interest rate (percent)	Income level	Market value	Annual P&I*
Washington, DC (DC) .....	.....	.....	Upper	182,929	18,063.60
	1989	11.750	Lower	126,943	12,301.20
	.....	.....	Middle	160,622	15,564.84
	.....	.....	Upper	191,710	18,577.32
	1990	11.250	Lower	122,500	11,422.08
	.....	.....	Middle	155,000	14,452.32
	.....	.....	Upper	185,000	17,249.64
	1991	10.250	Lower	126,900	10,916.64
	.....	.....	Middle	180,700	15,544.80
	.....	.....	Upper	210,800	18,134.28
	1992	9.000	Lower	128,930	9,959.04
	.....	.....	Middle	183,591	14,181.24
	.....	.....	Upper	214,173	16,543.56
	1993	8.250	Lower	139,680	10,074.00
	.....	.....	Middle	198,829	14,339.88
	.....	.....	Upper	231,949	16,728.48
	1994	9.083	Lower	106,533	8,290.44
	.....	.....	Middle	190,164	14,798.52
	.....	.....	Upper	195,381	15,204.60
	1996	8.292	Lower	137,936	9,987.00
	.....	.....	Middle	197,134	14,273.16
	.....	.....	Upper	187,673	13,588.08
	1997	8.333	Lower	137,936	10,025.52
	.....	.....	Middle	197,134	14,328.24
	.....	.....	Upper	187,673	13,640.52
	1987	10.250	Lower	70,543	6,068.52
	.....	.....	Middle	113,015	9,722.16
	.....	.....	Upper	187,324	16,114.68
	1988	10.500	Lower	76,327	6,702.60
	.....	.....	Middle	126,817	11,136.48
	.....	.....	Upper	202,310	17,765.88
	1989	9.625	Lower	82,128	6,701.52
	.....	.....	Middle	140,619	11,474.40
	.....	.....	Upper	218,495	17,829.00
	1990	9.875	Lower	87,877	7,325.52
	.....	.....	Middle	140,974	11,751.84
	.....	.....	Upper	235,975	19,671.24
	1991	9.250	Lower	90,104	7,116.12
	.....	.....	Middle	144,550	11,416.08
	.....	.....	Upper	242,000	19,112.40
	1992	8.313	Lower	90,828	6,589.32
	.....	.....	Middle	127,270	9,233.04
	.....	.....	Upper	241,230	17,500.56
	1993	7.375	Lower	93,369	6,190.80
	.....	.....	Middle	115,021	7,626.48
	.....	.....	Upper	286,564	19,000.56
	1994	8.677	Lower	82,242	6,170.04
	.....	.....	Middle	104,657	7,851.72
	.....	.....	Upper	305,541	22,922.64
	1996	7.625	Lower	73,177	4,972.20
	.....	.....	Middle	110,425	7,503.12
	.....	.....	Upper	290,563	19,743.24
	1997	7.823	Lower	56,115	3,886.56
	.....	.....	Middle	82,940	5,744.52
	.....	.....	Upper	220,779	15,291.24
Washington, DC (MD)	1987	10.125	Lower	66,032	5,621.64
	.....	.....	Middle	102,250	8,705.04
	.....	.....	Upper	121,660	10,357.56
	1988	10.375	Lower	73,295	6,370.68
	.....	.....	Middle	113,498	9,865.20
	.....	.....	Upper	135,043	11,737.80
	1989	10.000	Lower	81,357	6,854.04
	.....	.....	Middle	125,983	10,613.64
	.....	.....	Upper	149,898	12,628.44
	1990	9.875	Lower	89,493	7,460.28
	.....	.....	Middle	138,581	11,552.28
	.....	.....	Upper	164,888	13,745.28
	1991	8.750	Lower	93,475	7,059.48
	.....	.....	Middle	144,748	10,931.88
	.....	.....	Upper	169,958	12,835.80
	1992	8.313	Lower	104,198	7,559.28

APPENDIX 9—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

Area	Year	Interest rate (percent)	Income level	Market value	Annual P&I*
Washington, DC (VA) .....	.....	.....	Middle	131,118	9,512.28
	.....	.....	Upper	207,502	15,053.64
	1993	7.375	Lower	92,655	6,143.52
	.....	.....	Middle	118,911	7,884.36
	.....	.....	Upper	204,264	13,543.68
	1994	8.688	Lower	90,963	6,831.24
	.....	.....	Middle	167,349	12,567.72
	.....	.....	Upper	214,030	16,073.40
	1996	6.896	Lower	109,369	6,912.12
	.....	.....	Middle	222,845	14,083.80
	.....	.....	Upper	224,792	14,206.80
	1997	7.920	Lower	94,536	6,608.76
	.....	.....	Middle	160,823	11,242.56
	.....	.....	Upper	199,648	13,956.72
	1987	10.125	Lower	76,526	6,515.04
	.....	.....	Middle	86,350	7,351.44
	.....	.....	Upper	143,173	12,189.00
	1988	10.500	Lower	83,413	7,324.92
	.....	.....	Middle	94,122	8,265.36
	.....	.....	Upper	156,059	13,704.36
	1989	9.500	Lower	90,086	7,271.88
	.....	.....	Middle	101,652	8,205.60
	.....	.....	Upper	168,544	13,605.24
	1990	10.000	Lower	97,293	8,196.60
	.....	.....	Middle	109,784	9,249.00
	.....	.....	Upper	182,028	15,335.28
	1991	8.938	Lower	103,462	7,947.48
	.....	.....	Middle	117,650	9,037.44
	.....	.....	Upper	187,000	14,364.60
	1992	8.250	Lower	100,103	7,219.56
	.....	.....	Middle	126,315	9,110.04
	.....	.....	Upper	182,810	13,184.52
	1993	7.500	Lower	94,905	6,370.44
	.....	.....	Middle	126,874	8,516.40
	.....	.....	Upper	181,705	12,196.92
	1994	8.698	Lower	99,657	7,490.88
	.....	.....	Middle	167,876	12,618.72
	.....	.....	Upper	228,191	17,152.44
	1996	7.083	Lower	108,327	6,976.80
	.....	.....	Middle	169,472	10,914.84
	.....	.....	Upper	206,918	13,326.60
	1997	7.858	Lower	104,364	7,252.56
	.....	.....	Middle	160,706	11,168.04
	.....	.....	Upper	229,925	15,978.24

*Principal and interest assumes 80 financing.

APPENDIX 10.—HISTORICAL HOUSING DATA

Year	Weights	Lower amounts	Subtotal	Middle amounts	Subtotal	Upper amounts	Subtotal
Anchorage, AK:							
1987	6.31	6,469.56	408.23	8,715.12	549.92	10,398.36	656.14
1988	6.77	6,517.44	441.23	8,895.60	602.23	10,291.08	696.71
1989	8.19	6,235.80	510.71	8,628.72	706.69	10,390.20	850.96
1990	7.03	5,229.00	367.60	7,490.40	526.58	9,874.32	694.16
1992	7.72	5,074.92	391.78	7,430.88	573.66	10,767.84	831.28
1993	8.32	5,053.92	420.49	7,061.88	587.55	9,324.48	775.80
1994	10.08	4,906.92	494.62	6,733.56	678.74	8,478.60	854.64
1995	12.92	6,218.76	803.46	7,622.76	984.86	10,048.80	1,298.30
1996	13.78	5,409.96	745.49	7,287.24	1,004.18	9,034.68	1,244.98
1997	18.88	5,997.96	1,132.41	8,256.24	1,558.78	10,294.20	1,943.54
Totals	100.00	.....	5,716.02	.....	7,773.19	.....	9,846.51
Fairbanks, AK:							
1987	6.31	5,736.24	361.96	7,821.72	493.55	10,526.64	664.23
1988	6.77	5,681.28	384.62	8,183.52	554.02	10,842.24	734.02
1989	8.19	5,313.96	435.21	8,164.32	668.66	10,627.44	870.39
1990	7.03	4,353.24	306.03	7,193.40	505.70	9,217.08	647.96

APPENDIX 10.—HISTORICAL HOUSING DATA—Continued

Year	Weights	Lower amounts	Subtotal	Middle amounts	Subtotal	Upper amounts	Subtotal
1992	7.72	5,472.84	422.50	7,832.52	604.67	10,582.44	816.96
1993	8.32	4,953.84	412.16	7,233.36	601.82	8,253.24	686.67
1994	10.08	5,184.60	522.61	7,649.64	771.08	8,685.72	875.52
1995	12.92	5,186.76	670.13	6,337.80	818.84	8,157.48	1,053.95
1996	13.78	4,716.12	649.88	5,990.76	825.53	7,493.16	1,032.56
1997	18.88	5,647.92	1,066.33	6,959.88	1,314.03	8,757.72	1,653.46
Totals	100.00	.....	5,231.43	.....	7,157.90	.....	9,035.72
Juneau, AK:							
1987	6.31	6,699.96	422.77	8,052.36	508.10	9,652.44	609.07
1988	6.77	6,712.68	454.45	8,235.96	557.57	9,999.84	676.99
1989	8.19	6,352.08	520.24	7,966.68	652.47	9,799.20	802.55
1990	7.03	6,746.88	474.31	8,536.08	600.09	10,609.08	745.82
1992	7.72	6,911.04	533.53	8,836.68	682.19	11,300.76	872.42
1993	8.32	6,241.92	519.33	8,234.04	685.07	9,568.08	796.06
1994	10.08	6,307.32	635.78	7,974.72	803.85	9,564.36	964.09
1995	12.92	7,681.80	992.49	10,358.16	1,338.27	12,231.48	1,580.31
1996	13.78	7,389.72	1,018.30	9,298.44	1,281.33	10,963.20	1,510.73
1997	18.88	8,995.44	1,698.34	11,252.76	2,124.52	12,775.80	2,412.07
Totals	100.00	.....	7,269.54	.....	9,233.46	.....	10,970.11
Nome, AK:							
1987	6.31	6,497.04	409.96	8,591.76	542.14	10,335.96	652.20
1988	6.77	6,916.56	468.25	9,146.76	619.24	11,004.24	744.99
1989	8.19	7,039.56	576.54	9,309.36	762.44	11,199.96	917.28
1990	7.03	6,348.96	446.33	8,396.16	590.25	10,101.12	710.11
1992	7.72	5,492.04	423.99	7,531.32	581.42	9,454.68	729.90
1993	8.32	4,023.96	334.79	5,518.08	459.10	6,927.36	576.36
1994	10.08	5,596.56	564.13	7,674.60	773.60	9,634.68	971.18
1995	12.92	6,101.16	788.27	8,812.80	1,138.61	11,524.44	1,488.96
1996	13.78	5,229.48	720.62	7,707.60	1,062.11	9,003.84	1,240.73
1997	18.88	7,118.52	1,343.98	10,282.32	1,941.30	13,446.12	2,538.63
Totals	100.00	.....	6,076.86	.....	8,470.21	.....	10,570.34
Honolulu, HI:							
1987	6.31	10,634.76	671.05	13,133.16	828.70	24,486.24	1,545.08
1988	6.77	12,286.20	831.78	15,891.48	1,075.85	30,651.72	2,075.12
1989	8.19	16,005.84	1,310.88	20,304.36	1,662.93	36,052.44	2,952.69
1990	7.03	21,383.52	1,503.26	25,782.12	1,812.48	43,934.52	3,088.60
1991	7.72	20,175.48	1,557.55	25,062.48	1,934.82	39,187.20	3,025.25
1992	8.32	13,697.64	1,139.64	23,076.96	1,920.00	34,486.56	2,869.28
1993	10.08	15,721.20	1,584.70	21,408.48	2,157.97	30,445.44	3,068.90
1994	12.92	20,510.40	2,649.94	27,079.80	3,498.71	37,091.88	4,792.27
1996	13.78	14,144.04	1,949.05	19,455.60	2,680.98	26,706.72	3,680.19
1997	18.88	14,826.48	2,799.24	19,403.52	3,663.38	27,957.00	5,278.28
Totals	100.00	.....	15,997.09	.....	21,235.82	.....	32,375.66
Hilo, HI:							
1987	6.31	5,166.00	325.97	7,143.24	450.74	9,221.88	581.90
1988	6.77	6,254.28	423.41	8,444.88	571.72	10,459.92	708.14
1989	8.19	6,795.60	556.56	9,006.24	737.61	10,777.32	882.66
1990	7.03	10,468.32	735.92	9,361.44	658.11	14,132.52	993.52
1991	7.72	10,474.44	808.63	14,114.28	1,089.62	15,934.20	1,230.12
1992	8.32	9,319.32	775.37	11,611.68	966.09	14,103.60	1,173.42
1993	10.08	8,269.20	833.54	11,195.28	1,128.48	13,065.96	1,317.05
1994	12.92	9,124.92	1,178.94	12,927.96	1,670.29	15,604.80	2,016.14
1996	13.78	7,392.84	1,018.73	10,519.92	1,449.64	11,741.76	1,618.01
1997	18.88	6,150.24	1,161.17	9,611.76	1,814.70	12,912.00	2,437.79
Totals	100.00	.....	7,818.24	.....	10,537.00	.....	12,958.75
Kailua Kona, HI:							
1987	6.31	7,725.36	487.47	10,637.76	671.24	12,194.52	769.47
1988	6.77	9,202.80	623.03	12,541.44	849.06	14,691.00	994.58
1989	8.19	9,874.32	808.71	13,345.56	1,093.00	15,902.16	1,302.39
1990	7.03	11,579.88	814.07	16,336.32	1,148.44	19,364.40	1,361.32
1991	7.72	12,096.60	933.86	15,949.08	1,231.27	20,059.44	1,548.59
1992	8.32	11,395.32	948.09	15,891.84	1,322.20	18,605.28	1,547.96

APPENDIX 10.—HISTORICAL HOUSING DATA—Continued

Year	Weights	Lower amounts	Subtotal	Middle amounts	Subtotal	Upper amounts	Subtotal
1993	10.08	9,938.64	1,001.81	14,180.16	1,429.36	16,939.08	1,707.46
1994	12.92	12,111.36	1,564.79	17,170.44	2,218.42	17,830.92	2,303.75
1996	13.78	9,186.12	1,265.85	12,206.40	1,682.04	14,039.88	1,934.70
1997	18.88	10,010.88	1,890.05	13,158.36	2,484.30	15,535.92	2,933.18
Totals	100.00	.....	10,337.73	.....	14,129.33	.....	16,403.40
Kauai, HI:							
1987	6.31	6,829.80	430.96	9,238.92	582.98	10,544.88	665.38
1988	6.77	8,323.68	563.51	11,387.28	770.92	13,309.44	901.05
1989	8.19	9,090.24	744.49	12,541.56	1,027.15	15,622.32	1,279.47
1990	7.03	15,256.80	1,072.55	20,116.80	1,414.21	25,451.04	1,789.21
1991	7.72	13,617.12	1,051.24	17,957.16	1,386.29	22,714.08	1,753.53
1992	8.32	12,245.28	1,018.81	15,797.28	1,314.33	19,524.96	1,624.48
1993	10.08	11,122.08	1,121.11	14,349.12	1,446.39	17,734.08	1,787.60
1994	12.92	12,995.64	1,679.04	17,677.20	2,283.89	20,287.08	2,621.09
1996	13.78	11,251.32	1,550.43	14,510.28	1,999.52	16,859.40	2,323.23
1997	18.88	10,718.04	2,023.57	14,836.32	2,801.10	16,668.48	3,147.01
Totals	100.00	.....	11,255.71	.....	15,026.78	.....	17,892.05
Maui, HI:							
1987	6.31	8,717.40	550.07	11,639.40	734.45	14,637.24	923.61
1988	6.77	11,071.92	749.57	14,691.00	994.58	18,474.84	1,250.75
1989	8.19	13,293.84	1,088.77	17,639.04	1,444.64	22,182.12	1,816.72
1990	7.03	14,976.36	1,052.84	19,871.64	1,396.98	24,989.64	1,756.77
1991	7.72	16,453.68	1,270.22	21,831.36	1,685.38	27,454.80	2,119.51
1992	8.32	14,820.00	1,233.02	19,667.88	1,636.37	24,728.76	2,057.43
1993	10.08	11,648.28	1,174.15	16,523.40	1,665.56	20,104.56	2,026.54
1994	12.92	14,320.32	1,850.19	19,936.08	2,575.74	22,152.12	2,862.05
1996	13.78	12,299.64	1,694.89	16,643.88	2,293.53	18,083.76	2,491.94
1997	18.88	12,147.36	2,293.42	15,608.28	2,946.84	18,247.80	3,445.18
Totals	100.00	.....	12,957.14	.....	17,374.07	.....	20,750.50
Guam:							
1987	6.31	6,505.08	410.47	7,979.40	503.50	16,409.16	1,035.42
1988	6.77	7,704.36	521.59	9,500.64	643.19	18,950.76	1,282.97
1989	8.19	8,145.12	667.09	10,089.48	826.33	19,620.72	1,606.94
1990	7.03	9,060.24	636.93	11,253.60	791.13	21,448.32	1,507.82
1991	7.72	9,662.04	745.91	12,001.08	926.48	22,873.20	1,765.81
1992	8.32	10,554.60	878.14	13,109.88	1,090.74	24,986.28	2,078.86
1993	10.08	9,954.48	1,003.41	13,017.84	1,312.20	17,811.36	1,795.39
1994	12.92	11,290.32	1,458.71	15,925.44	2,057.57	20,674.56	2,671.15
1996	13.78	9,100.80	1,254.09	12,534.36	1,727.23	15,616.08	2,151.90
1997	18.88	10,433.52	1,969.85	11,356.56	2,144.12	14,850.96	2,803.86
Totals	100.00	.....	9,546.19	.....	12,022.49	.....	18,700.12
Puerto Rico:							
1987	6.31	5,346.36	337.36	6,548.64	413.22	9,478.80	598.11
1988	6.77	5,837.04	395.17	7,149.48	484.02	10,348.44	700.59
1989	8.19	6,165.48	504.95	7,551.84	618.50	10,632.72	870.82
1990	7.03	6,782.04	476.78	8,307.00	583.98	11,696.04	822.23
1991	7.72	6,324.48	488.25	7,657.68	591.17	10,777.44	832.02
1992	8.32	4,438.68	369.30	6,038.88	502.43	10,830.72	901.12
1993	10.08	3,970.44	400.22	5,438.28	548.18	9,822.96	990.15
1994	12.92	5,048.16	652.22	7,720.92	997.54	10,847.64	1,401.52
1996	13.78	4,813.92	663.36	7,413.96	1,021.64	11,627.40	1,602.26
1997	18.88	5,077.32	958.60	7,500.60	1,416.11	11,869.08	2,240.88
Totals	100.00	.....	5,246.21	.....	7,176.79	.....	10,959.70
St. Croix, VI:							
1987	6.31	5,346.12	337.34	6,927.72	437.14	11,754.96	741.74
1988	6.77	6,522.36	441.56	8,451.96	572.20	14,341.08	970.89
1989	8.19	6,272.52	513.72	8,128.20	665.70	13,791.84	1,129.55
1990	7.03	7,544.28	530.36	9,776.28	687.27	16,588.32	1,166.16
1991	7.72	7,336.32	566.36	9,505.80	733.85	16,129.80	1,245.22
1992	8.32	8,365.68	696.02	12,258.96	1,019.95	15,178.68	1,262.87
1993	10.08	8,242.44	830.84	12,708.00	1,280.97	14,155.92	1,426.92
1994	12.92	6,024.00	778.30	9,966.84	1,287.72	16,344.96	2,111.77

APPENDIX 10.—HISTORICAL HOUSING DATA—Continued

Year	Weights	Lower amounts	Subtotal	Middle amounts	Subtotal	Upper amounts	Subtotal
1996	13.78	6,691.32	922.06	9,680.88	1,334.03	14,017.44	1,931.60
1997	18.88	6,198.84	1,170.34	10,115.04	1,909.72	12,012.24	2,267.91
Totals	100.00	.....	6,786.90	.....	9,928.55	.....	14,254.63
St. Thomas, VI:							
1987	6.31	10,231.80	645.63	12,946.44	816.92	15,452.28	975.04
1988	6.77	11,961.12	809.77	15,134.40	1,024.60	18,063.60	1,222.91
1989	8.19	12,301.20	1,007.47	15,564.84	1,274.76	18,577.32	1,521.48
1990	7.03	11,422.08	802.97	14,452.32	1,016.00	17,249.64	1,212.65
1991	7.72	10,916.64	842.76	15,544.80	1,200.06	18,134.28	1,399.97
1992	8.32	9,959.04	828.59	14,181.24	1,179.88	16,543.56	1,376.42
1993	10.08	10,074.00	1,015.46	14,339.88	1,445.46	16,728.48	1,686.23
1994	12.92	8,290.44	1,071.12	14,798.52	1,911.97	15,204.60	1,964.43
1996	13.78	9,987.00	1,376.21	14,273.16	1,966.84	13,588.08	1,872.44
1997	18.88	10,025.52	1,892.82	14,328.24	2,705.17	13,640.52	2,575.33
Totals	100.00	.....	10,292.80	.....	14,541.66	.....	15,806.90
Washington, DC (DC):							
1987	6.31	6,068.52	382.92	9,722.16	613.47	16,114.68	1,016.84
1988	6.77	6,702.60	453.77	11,136.48	753.94	17,765.88	1,202.75
1989	8.19	6,701.52	548.85	11,474.40	939.75	17,829.00	1,460.20
1990	7.03	7,325.52	514.98	11,751.84	826.15	19,671.24	1,382.89
1991	7.72	7,116.12	549.36	11,416.08	881.32	19,112.40	1,475.48
1992	8.32	6,589.32	548.23	9,233.04	768.19	17,500.56	1,456.05
1993	10.08	6,190.80	624.03	7,626.48	768.75	19,000.56	1,915.26
1994	12.92	6,170.04	797.17	7,851.72	1,014.44	22,922.64	2,961.61
1996	13.78	4,972.20	685.17	7,503.12	1,033.93	19,743.24	2,720.62
1997	18.88	3,886.56	733.78	5,744.52	1,084.57	15,291.24	2,886.99
Totals	100.00	.....	5,838.26	.....	8,684.51	.....	18,478.69
Washington, DC (MD):							
1987	6.31	5,621.64	354.73	8,705.04	549.29	10,357.56	653.56
1988	6.77	6,370.68	431.30	9,865.20	667.87	11,737.80	794.65
1989	8.19	6,854.04	561.35	10,613.64	869.26	12,628.44	1,034.27
1990	7.03	7,460.28	524.46	11,552.28	812.13	13,745.28	966.29
1991	7.72	7,059.48	544.99	10,931.88	843.94	12,835.80	990.92
1992	8.32	7,559.28	628.93	9,512.28	791.42	15,053.64	1,252.46
1993	10.08	6,143.52	619.27	7,884.36	794.74	13,543.68	1,365.20
1994	12.92	6,831.24	882.60	12,567.72	1,623.75	16,073.40	2,076.68
1996	13.78	6,912.12	952.49	14,083.80	1,940.75	14,206.80	1,957.70
1997	18.88	6,608.76	1,247.73	11,242.56	2,122.60	13,956.72	2,635.03
Totals	100.00	.....	6,747.85	.....	11,015.75	.....	13,726.76
Washington, DC (VA):							
1987	6.31	6,515.04	411.10	7,351.44	463.88	12,189.00	769.13
1988	6.77	7,324.92	495.90	8,265.36	559.56	13,704.36	927.79
1989	8.19	7,271.88	595.57	8,205.60	672.04	13,605.24	1,114.27
1990	7.03	8,196.60	576.22	9,249.00	650.20	15,335.28	1,078.07
1991	7.72	7,947.48	613.55	9,037.44	697.69	14,364.60	1,108.95
1992	8.32	7,219.56	600.67	9,110.04	757.96	13,184.52	1,096.95
1993	10.08	6,370.44	642.14	8,516.40	858.45	12,196.92	1,229.45
1994	12.92	7,490.88	967.82	12,618.72	1,630.34	17,152.44	2,216.10
1996	13.78	6,976.80	961.40	10,914.84	1,504.06	13,326.60	1,836.41
1997	18.88	7,252.56	1,369.28	11,168.04	2,108.53	15,978.24	3,016.69
Totals	100.00	.....	7,233.65	.....	9,902.71	.....	14,393.81

APPENDIX 11.—SUMMARY OF RENTAL ANALYSES

	1997 Data medians					
	B&NB		Non-Brkr		Broker	
	#	\$	#	\$	#	\$
Anchorage, AK:						
Low	29	\$534	26	\$568	3	\$500

APPENDIX 11.—SUMMARY OF RENTAL ANALYSES—Continued

	1997 Data medians					
	B&NB		Non-Brkr		Broker	
	#	\$	#	\$	#	\$
Middle	25	712	22	698	3	725
High	35	975	21	925	14	1,025
Fairbanks, AK:						
Low	18	555	12	585	6	525
Middle	24	669	18	663	6	675
High	17	947	11	1,050	6	843
Juneau, AK:						
Low	19	707	13	700	6	713
Middle	16	869	10	863	6	875
High	12	1,275	6	1,175	6	1,375
Nome, AK:						
Low	7	750	0	NA	7	750
Middle	7	825	0	NA	7	825
High	8	988	0	NA	8	988
*Honolulu, HI:						
Low	135	850	135	700	0	1,000
Middle	554	963	541	925	13	1,000
High	33	1,463	26	1,275	7	1,650
**Hilo, HI:						
Low	79	453	73	400	6	506
Middle	91	491	91	475	0	506
High	89	625	83	575	6	675
Kailua Kona, HI:						
Low	63	584	57	575	6	593
Middle	58	732	55	699	3	765
High	57	850	52	800	5	900
Kauai, HI:						
Low	49	550	43	550	6	550
Middle	45	725	40	750	5	700
High	50	799	44	673	6	925
Maui, HI:						
Low	152	669	148	675	4	663
Middle	226	875	221	750	5	1,000
High	209	978	204	755	5	1,200
***Guam:						
Low	10	638	10	575	0	700
Middle	15	875	15	725	0	1,025
High	13	1,252	12	1,003	1	1,500
****Puerto Rico:						
Low	15	602	8	504	7	700
Middle	13	1,075	6	950	7	1,200
High	5	1,725	5	1,950	0	1,500
St. Croix, VI:						
Low	25	540	17	480	8	600
Middle	21	750	13	550	8	950
High	21	1,038	13	800	8	1,275
St. Thomas, VI:						
Low	25	700	20	700	5	700
Middle	18	962	12	998	6	925
High	10	1,425	7	1,350	3	1,500
*****Washington, DC (DC)						
Low	19	505	13	440	6	570
Middle	21	733	7	625	14	840
High	7	1,275	2	1,000	5	1,550
*****Washington, DC (MD)						
Low	16	555	13	555	3	555
Middle	29	765	22	705	7	825
High	4	1,113	1	1,075	3	1,150
Washington, DC (VA)						
Low	22	585	12	580	10	590
Middle	32	963	16	825	16	1,100
High	10	1,375	7	1,250	3	1,500

*Adjustment made to broker data at lower income level because it is unlikely that a smaller rental unit in a lower income level community would rent for more than a larger unit in a middle income level community.

**Adjustment made to broker data at middle income level because it is unlikely that a larger rental unit in a middle income level community would rent for less than a smaller unit in a lower income level community.

***Used last year's broker data at the lower and middle income levels because this year's data are internally inconsistent.

****Used last year's broker quote at the upper income level because this year's data reflect incorrect rental information.

*****Used last year's broker and non-broker data at the upper income level. This year's data were sparse, and increases substantially exceed those at the other income levels.

*****Used last year's broker and non-broker data at the upper income level. This year's data were sparse, and the substantial decreases were inconsistent with the increases observed at other income levels.

APPENDIX 12—HOUSING COST ANALYSIS
[1997 Survey]

	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Anchorage, AK:						
Maintenance	\$716	\$61	\$842	\$72	\$968	\$77
Insurance	358	\$170	438	\$170	509	\$164
Utilities	1,663	1,467	1,907	1,663	2,151	1,777
Real estate taxes	1,619	.....	2,226	.....	2,784	.....
Housing	5,716	6,408	7,773	8,544	9,847	11,700
Total annual cost	10,072	8,106	13,186	10,449	16,259	13,718
Fairbanks, AK:						
Maintenance	1,101	94	1,295	110	1,489	119
Insurance	361	101	343	101	401	113
Utilities	2,624	2,297	3,032	2,624	3,440	2,814
Real estate taxes	1,262	.....	1,686	.....	2,171	.....
Housing	5,231	6,660	7,158	8,028	9,036	11,364
Total annual cost	10,579	9,152	13,514	10,863	16,537	14,410
Juneau, AK:						
Maintenance	995	85	1,170	99	1,346	108
Insurance	512	106	568	106	592	105
Utilities	2,780	2,433	3,213	2,780	3,647	2,982
Real estate taxes	1,590	.....	1,920	.....	2,200	.....
Housing	7,270	8,484	9,233	10,428	10,970	15,300
Total annual cost	13,147	11,108	16,104	13,413	18,755	18,495
Nome, AK:						
Maintenance	633	54	745	63	856	68
Insurance	483	124	559	124	655	140
Utilities	2,829	2,479	3,266	2,829	3,702	3,033
Real estate taxes	1,266	.....	1,829	.....	2,392	.....
Housing	6,077	9,000	8,470	9,900	10,570	11,856
Total annual cost	11,288	11,657	14,869	12,916	18,175	15,097
Honolulu, HI:						
Maintenance	841	72	989	84	1,138	91
Insurance	648	249	785	249	1,103	283
Utilities	1,836	1,634	2,090	1,836	2,343	1,955
Real estate taxes	609	.....	840	.....	1,273	.....
Housing	15,997	10,200	21,236	11,556	32,376	17,556
Total annual cost	19,931	12,155	25,940	13,725	38,233	19,885
Hilo, HI:						
Maintenance	1,042	89	1,225	104	1,409	113
Insurance	577	350	666	350	823	395
Utilities	1,973	1,752	2,249	1,973	2,524	2,102
Real estate taxes	218	.....	441	.....	654	.....
Housing	7,818	5,436	10,537	5,892	12,959	7,500
Total annual cost	11,628	7,627	15,118	8,319	18,369	10,110
Kailua Kona, HI:						
Maintenance	1,065	91	1,253	106	1,441	115
Insurance	585	350	615	350	663	395
Utilities	1,973	1,753	2,249	1,973	2,525	2,102
Real estate taxes	452	.....	650	.....	800	.....
Housing	10,338	7,008	14,129	8,784	16,403	10,200
Total annual cost	14,413	9,202	18,896	11,213	21,832	12,812

APPENDIX 12—HOUSING COST ANALYSIS—Continued
[1997 Survey]

	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Kauai County, HI:						
Maintenance	990	85	1,164	99	1,339	107
Insurance	744	331	692	331	730	372
Utilities	2,032	1,800	2,321	2,032	2,611	2,167
Real estate taxes	403	.....	613	.....	706	.....
Housing	11,256	6,600	15,027	8,700	17,892	9,588
Total annual cost	15,425	8,816	19,817	11,162	23,278	12,234
Maui County, HI:						
Maintenance	911	78	1,071	91	1,232	98
Insurance	662	446	745	446	860	508
Utilities	1,498	1,343	1,690	1,498	1,883	1,588
Real estate taxes	499	.....	681	.....	819	.....
Housing	12,957	8,028	17,374	10,500	20,751	11,736
Total annual cost	16,527	9,895	21,561	12,535	25,545	13,930
Guam:						
Maintenance	1,057	91	1,243	106	1,430	114
Insurance	1,576	367	1,709	367	2,234	440
Utilities	2,868	2,514	3,311	2,868	3,755	3,075
Real estate taxes	418	.....	459	.....	617	.....
Housing	9,546	7,656	12,022	10,500	18,700	15,024
Total annual cost	15,465	10,628	18,744	13,841	26,736	18,653
Puerto Rico:						
Maintenance	403	35	475	40	546	44
Insurance	470	180	714	180	1,181	252
Utilities	1,673	1,482	1,911	1,673	2,149	1,784
Real estate taxes	0	.....	9	.....	627	.....
Housing	5,246	7,224	7,177	12,900	10,960	20,700
Total annual cost	7,792	8,921	10,286	14,793	15,463	22,780
St. Croix, VI:						
Maintenance	578	50	680	58	782	62
Insurance	1,254	771	2,046	771	2,444	926
Utilities	1,590	1,417	1,806	1,590	2,022	1,690
Real estate taxes	401	.....	773	.....	953	.....
Housing	6,787	6,480	9,929	9,000	14,255	12,456
Total annual cost	10,610	8,718	15,234	11,419	20,456	15,134
St. Thomas, VI:						
Maintenance	609	52	717	61	824	66
Insurance	2,208	609	3,138	609	3,017	926
Utilities	1,589	1,416	1,806	1,589	2,022	1,690
Real estate taxes	847	.....	1,291	.....	1,220	.....
Housing	10,293	8,400	14,542	11,544	15,807	17,100
Total annual cost	15,546	10,477	21,494	13,803	22,890	19,782
Washington, DC (DC):						
Maintenance	564	48	664	56	763	61
Insurance	259	107	277	107	706	125
Utilities	2,516	2,202	2,909	2,516	3,302	2,700
Real estate taxes	208	.....	421	.....	998	.....
Housing	5,838	6,060	8,685	8,796	18,479	15,300
Total annual cost	9,385	8,417	12,956	11,475	24,248	18,186
Washington, DC (MD):						
Maintenance	564	48	664	56	763	61
Insurance	230	96	247	86	293	98
Utilities	1,826	1,616	2,089	1,826	2,351	1,948
Real estate taxes	1,197	.....	1,664	.....	2,568	.....

APPENDIX 12—HOUSING COST ANALYSIS—Continued
[1997 Survey]

	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Housing	6,748	6,660	11,016	9,180	13,727	13,356
Total annual cost	10,565	8,420	15,680	11,148	19,702	15,463
Washington, DC (VA):						
Maintenance	564	48	664	56	763	61
Insurance	200	93	253	93	308	104
Utilities	1,837	1,626	2,101	1,837	2,365	1,960
Real estate taxes	1,413		1,733		2,432	
Housing	7,234	7,020	9,903	11,556	14,394	16,500
Total annual cost	11,248	8,787	14,654	13,542	20,262	18,625

HOUSING COST ANALYSIS—COMPOSITES
[1997 Survey]

Location	Weights	Annual costs					
		Lower income		Middle income		Upper income	
		Owner	Renter	Owner	Renter	Owner	Renter
Hilo, HI	75.99	\$11,628	\$7,627	\$15,118	\$8,319	\$18,369	\$10,110
Kailua Kona, HI	24.01	14,413	9,202	18,896	11,213	21,832	12,812
Total weight	100.00						
Hawaii County, HI		12,297	8,005	16,025	9,014	19,200	10,759
St. Croix, VI	48.76	10,610	8,718	15,234	11,419	20,456	15,134
St. Thomas, VI	51.24	15,546	10,477	21,494	13,803	22,890	19,782
Total weight	100.00						
Virgin Islands		13,139	9,619	18,442	12,641	21,703	17,516
Washington, DC, DC	33.34	9,385	8,417	12,956	11,475	24,248	18,186
Washington, DC, MD	33.33	10,565	8,420	15,680	11,148	19,702	15,463
Washington, DC, VA	33.33	11,248	8,787	14,654	13,542	20,262	18,625
Total weight	100.00						
DC area		10,399	8,541	14,430	12,055	21,404	17,425

APPENDIX 13—HOUSING ANALYSIS
[1997 Survey]

	Owners			Renters		
	Total annual cost	Total cost DC area	Index	Total annual cost	Total cost DC area	Index
Anchorage, AK:						
Lower income	\$10,072	\$10,399	96.86	\$8,106	\$8,541	94.91
Middle income	13,186	14,430	91.38	10,449	12,055	86.68
Upper income	16,259	21,404	75.96	13,718	17,425	78.73
Fairbanks, AK:						
Lower income	10,579	10,399	101.73	9,152	8,541	107.15
Middle income	13,514	14,430	93.65	10,863	12,055	90.11
Upper income	16,537	21,404	77.26	14,410	17,425	82.70
Juneau, AK:						
Lower income	13,147	10,399	126.43	11,108	8,541	130.06
Middle income	16,104	14,430	111.60	13,413	12,055	111.27

APPENDIX 13—HOUSING ANALYSIS—Continued
[1997 Survey]

	Owners			Renters		
	Total annual cost	Total cost DC area	Index	Total annual cost	Total cost DC area	Index
Upper income	18,755	21,404	87.62	18,495	17,425	106.14
Nome, AK:						
Lower income	11,288	10,399	108.55	11,657	8,541	136.48
Middle income	14,869	14,430	103.04	12,916	12,055	107.14
Upper income	18,175	21,404	84.91	15,097	17,425	86.64
Honolulu, HI:						
Lower income	19,931	10,399	191.66	12,155	8,541	142.31
Middle income	25,940	14,430	179.76	13,725	12,055	113.85
Upper income	38,233	21,404	178.63	19,885	17,425	114.12
Hawaii County, HI:						
Lower income	12,297	10,399	118.25	8,005	8,541	93.72
Middle income	16,025	14,430	111.05	9,014	12,055	74.77
Upper income	19,200	21,404	89.70	10,759	17,425	61.74
Kauai County, HI:						
Lower income	15,425	10,399	148.33	8,816	8,541	103.22
Middle income	19,817	14,430	137.33	11,162	12,055	92.59
Upper income	23,278	21,404	108.76	12,234	17,425	70.21
Maui County, HI:						
Lower income	16,527	10,399	158.93	9,895	8,541	115.85
Middle income	21,561	14,430	149.42	12,535	12,055	103.98
Upper income	25,545	21,404	119.35	13,930	17,425	79.94
Guam:						
Lower income	15,465	10,399	148.72	10,628	8,541	124.44
Middle income	18,744	14,430	129.90	13,841	12,055	114.82
Upper income	26,736	21,404	124.91	18,653	17,425	107.05
Puerto Rico:						
Lower income	7,792	10,399	74.93	8,921	8,541	104.45
Middle income	10,286	14,430	71.28	14,793	12,055	122.71
Upper income	15,463	21,404	72.24	22,780	17,425	130.73
Virgin Islands:						
Lower income	13,139	10,399	126.35	9,619	8,541	112.62
Middle income	18,442	14,430	127.80	12,641	12,055	104.86
Upper income	21,703	21,404	101.40	17,516	17,425	100.52

APPENDIX 14—PRIVATE TRANSPORTATION COST ANALYSIS
[1997 Survey]

	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
Anchorage, AK:			
Fuel	\$873	\$1,309	\$1,637
Maintenance/oil	629	586	599
Tires	126	188	154
License and registration	105	105	105
Miscellaneous tax	50	50	50
Depreciation	2,217	3,496	3,593
Finance expense	732	878	997
Insurance	1,388	1,214	1,604
Total annual cost	6,120	7,826	8,739
Fairbanks, AK:			
Fuel	964	1,446	1,807
Maintenance/oil	900	814	903
Tires	132	206	163
License and registration	35	35	40

APPENDIX 14—PRIVATE TRANSPORTATION COST ANALYSIS—Continued
[1997 Survey]

	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
Miscellaneous tax	0	0	0
Depreciation	2,755	3,719	4,412
Finance expense	841	950	1,170
Insurance	1,340	1,305	1,324
Total annual cost	6,967	8,475	9,819
Juneau, AK:			
Fuel	918	1,378	1,722
Maintenance/oil	777	738	793
Tires	142	188	161
License and registration	73	73	73
Miscellaneous tax	0	0	0
Depreciation	1,794	3,423	3,704
Finance expense	670	875	1,025
Insurance	1,340	1,042	1,368
Total annual cost	5,714	7,717	8,846
Nome, AK:			
Fuel	1,250	1,875	2,344
Maintenance/oil	965	907	971
Tires	122	192	142
License and registration	105	105	105
Miscellaneous tax	0	0	0
Depreciation	2,995	4,312	4,524
Finance expense	748	893	1,008
Insurance	1,388	1,328	1,562
Total annual cost	7,573	9,612	10,656
Honolulu, HI:			
Fuel	831	1,247	1,558
Maintenance/oil	503	530	558
Tires	103	119	187
License and registration	105	125	145
Miscellaneous tax	0	0	0
Depreciation	2,639	3,846	4,521
Finance expense	992	1,158	1,421
Insurance	1,755	1,698	2,106
Total annual cost	6,928	8,723	10,496
Hilo, HI:			
Fuel	879	1,318	1,648
Maintenance/oil	585	570	562
Tires	123	236	177
License and registration	105	125	145
Miscellaneous tax	0	0	0
Depreciation	2,438	3,274	4,440
Finance expense	929	1,019	1,372
Insurance	1,805	1,841	1,993
Total annual cost	6,864	8,383	10,337
Kailua Kona, HI:			
Fuel	981	1,471	1,838
Maintenance/oil	718	682	691
Tires	127	222	194
License and registration	105	125	145
Miscellaneous tax	0	0	0
Depreciation	2,251	3,686	4,410
Finance expense	893	1,100	1,366
Insurance	1,965	1,841	2,086
Total annual cost	7,040	9,127	10,730
Kauai, HI:			

APPENDIX 14—PRIVATE TRANSPORTATION COST ANALYSIS—Continued
[1997 Survey]

	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	901	1,352	1,689
Maintenance/oil	544	507	587
Tires	113	185	179
License and registration	105	125	145
Miscellaneous tax	0	0	0
Depreciation	2,537	3,628	4,441
Finance expense	979	1,123	1,416
Insurance	1,457	1,403	1,786
Total annual cost	6,636	8,323	10,243
Maui, HI:			
Fuel	917	1,376	1,720
Maintenance/oil	581	541	637
Tires	97	145	157
License and registration	105	125	145
Miscellaneous tax	0	0	0
Depreciation	1,899	3,431	4,660
Finance expense	856	1,092	1,471
Insurance	1,573	1,712	1,896
Total annual cost	6,028	8,422	10,686
Guam:			
Fuel	861	1,292	1,614
Maintenance/oil	498	554	636
Tires	89	180	154
License and registration	42	47	47
Miscellaneous tax	0	0	0
Depreciation	2,104	3,996	4,049
Finance expense	843	1,133	1,265
Insurance	1,268	1,555	1,789
Total annual cost	5,705	8,757	9,554
Puerto Rico:			
Fuel	574	861	1,076
Maintenance/oil	383	351	414
Tires	86	175	190
License and registration	76	76	76
Miscellaneous tax	0	0	0
Depreciation	2,350	4,348	5,044
Finance expense	874	1,178	1,428
Insurance	1,529	1,853	2,254
Total annual cost	5,872	8,842	10,482
St. Croix, VI:			
Fuel	556	834	1,043
Maintenance/oil	427	401	506
Tires	99	169	160
License and registration	74	96	105
Miscellaneous tax	0	0	0
Depreciation	2,301	3,953	4,064
Finance expense	902	1,152	1,298
Insurance	2,169	3,062	3,988
Total annual cost	6,528	9,667	11,164
St. Thomas, VI:			
Fuel	843	1,264	1,580
Maintenance/oil	495	504	570
Tires	99	149	144
License and registration	74	96	105
Miscellaneous tax	0	0	0
Depreciation	2,646	3,486	4,957
Finance expense	924	1,010	1,403

APPENDIX 14—PRIVATE TRANSPORTATION COST ANALYSIS—Continued
[1997 Survey]

	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
Insurance	1,854	2,498	3,032
Total annual cost	6,935	9,007	11,791
Washington, DC (DC):			
Fuel	671	1,006	1,258
Maintenance/oil	356	330	337
Tires	70	110	101
License and registration	74	74	107
Miscellaneous tax	0	0	0
Depreciation	1,975	3,292	3,694
Finance expense	636	775	929
Insurance	1,504	1,413	1,520
Total annual cost	5,286	7,000	7,946
Washington, DC (MD):			
Fuel	663	994	1,243
Maintenance/oil	371	323	347
Tires	88	124	101
License and registration	94	94	121
Miscellaneous tax	0	0	0
Depreciation	1,788	3,206	4,754
Finance expense	593	744	1,060
Insurance	1,410	1,317	1,396
Total annual cost	5,007	6,802	9,022
Washington, DC (VA):			
Fuel	614	922	1,152
Maintenance/oil	363	343	343
Tires	67	84	96
License and registration	55	60	60
Miscellaneous tax	458	543	730
Depreciation	1,942	3,186	3,825
Finance expense	625	753	941
Insurance	1,000	926	1,018
Total annual cost	5,124	6,817	8,165

PRIVATE TRANSPORTATION COST ANALYSIS—COMPOSITES
[1997 Survey]

Location	Weights	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
Hilo, HI	75.99	\$6,864	\$8,383	\$10,337
Kailua Kona, HI	24.01	7,040	9,127	10,730
Total weight	100.00	.....	.....	.....
Hawaii County, HI .....	.....	6,906	8,562	10,431
St. Croix, VI	48.76	6,528	9,667	11,164
St. Thomas, VI	51.24	6,935	9,007	11,791
Total weight	100.00	.....	.....	.....
Virgin Islands .....	.....	6,737	9,329	11,485
Washington, DC, DC	33.34	5,286	7,000	7,946
Washington, DC, MD	33.33	5,007	6,802	9,022
Washington, DC, VA	33.33	5,124	6,817	8,165

PRIVATE TRANSPORTATION COST ANALYSIS—COMPOSITES—Continued
[1997 Survey]

Location	Weights	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
Total weight	100.00	.....	.....	.....
DC area .....	.....	5,139	6,873	8,378

APPENDIX 15.—AUTO INSURANCE CALCULATION WORKSHEET--SPECIAL LIMITS

	Honda	Ford	Chevy
Guam			
Average Local Insurance Price	1201.33	1466.00	1705.00
Price of Equivalent Reference Area Coverage	1128.00	1032.33	1263.17
Index	106.50	142.01	134.98
Price of Reference Area UM 100/300 Coverage	62.45	62.45	62.45
Estimated Local Equivalent UM Coverage	66.51	88.69	84.30
Adjusted Local Insurance Price	1267.84	1554.69	1789.30
Puerto Rico			
Average Local Insurance Price	1448.60	1746.95	2147.48
Price of Equivalent Reference Area Coverage	1128.00	1032.33	1263.17
Index	128.42	169.22	170.01
Price of Reference Area UM 100/300 Coverage	62.45	62.45	62.45
Estimated Local Equivalent UM Coverage	80.20	105.68	106.17
Adjusted Local Insurance Price	1528.80	1852.63	2253.65
St. Croix			
Average Local Insurance Price	1582.56	2179.65	2691.87
Price of Equivalent Reference Area Coverage	868.47	779.43	894.73
Index	182.22	279.65	300.86
Price of Specified Reference Area Coverage	1190.45	1094.78	1325.62
Adjusted Local Insurance Price	2169.24	3061.55	3988.26
St. Thomas			
Average Local Insurance Price	1352.53	1778.64	2046.63
Price of Equivalent Reference Area Coverage	868.47	779.43	894.73
Index	155.74	228.20	228.74
Price of Specified Reference Area Coverage	1190.45	1094.78	1325.62
Adjusted Local Insurance Price	1854.01	2498.29	3032.22

Notes: Special adjustments were required for Guam, Puerto Rico, and U.S. Virgin Islands automobile insurance prices because the coverage available was significantly less than that surveyed in the other locations. In Guam and Puerto Rico, uninsured motorist (UM) coverage had significantly lower coverage or was not available. For both areas, the average price of the local policy was compared with the average price of equivalent coverage in the DC area, and an index was computed. That index was used to adjust the price of the DC area specified UM coverage, which was then added to the average local prices. In the U.S. Virgin Islands, all coverage (bodily injury, property damage, medical, collision, and comprehensive) was significantly less than that priced elsewhere. For these areas, the average price of the local policy was compared with equivalent coverage in the DC area, and an index was computed. That index was used to adjust the price of the DC specified coverage.

APPENDIX 16—AIR FARES COST ANALYSIS

[1997 Survey]

Location	Average allow- ance area air fares	Average DC area air fares	Index
Anchorage, AK	\$628	\$355	176.90
Fairbanks, AK	\$809	\$355	227.89
Juneau, AK	\$720	\$355	202.82
Nome, AK	\$1,026	\$355	289.01
Honolulu, HI	\$737	\$355	207.61
Hawaii County, HI	908	\$355	255.77
Kauai, HI	\$908	\$355	255.77
Maui, HI	\$895	\$355	252.11
Guam	\$1,738	\$355	489.58
Puerto Rico	\$548	\$355	154.37
Virgin Islands	831	\$355	234.08

AIR FARES—COMPOSITES
[1997 Survey]

Location	Weights	Costs
Hilo, HI	75.99	\$908
Kailua Kona, HI	24.01	\$908
Total	100.00	.....
Hawaii County, HI cost .....	.....	908
St. Croix, VI	48.76	\$834
St. Thomas, VI	51.24	\$828
Total	100.00	.....
Virgin Islands cost .....	.....	831

APPENDIX 17—TRANSPORTATION ANALYSIS
[1997 Survey]

	Total annual cost	Total cost DC area	Index
Anchorage, AK:			
1. Honda Civic DX 4 dr sedan 1.5L 4 cyl	\$6,120	\$5,139	119.09
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	7,826	6,873	113.87
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	8,739	8,378	104.31
Average index .....	.....	.....	112.42
Fairbanks, AK:			
1. Honda Civic DX 4 dr sedan 1.5L 4 cyl	6,967	5,139	135.57
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	8,475	6,873	123.31
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	9,819	8,378	117.20
Average index .....	.....	.....	125.36
Juneau, AK:			
1. Honda Civic DX 4 dr sedan 1.5L 4 cyl	5,714	5,139	111.19
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	7,717	6,873	112.28
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	8,846	8,378	105.59
Average index .....	.....	.....	109.69
Nome, AK:			
1. Honda Civic DX 4 dr sedan 1.5L 4 cyl	7,573	5,139	147.36
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	9,612	6,873	139.85
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	10,656	8,378	127.19
Average index .....	.....	.....	138.13
Honolulu, HI:			
1. Honda Civic DX 4 dr sedan 1.5L 4 cyl	6,928	5,139	134.81
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	8,723	6,873	126.92
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	10,496	8,378	125.28
Average index .....	.....	.....	129.00
Hawaii County, HI:			
1. Honda Civic DX 4 dr sedan 1.5L 4 cyl	6,906	5,139	134.38
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	8,562	6,873	124.57
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	10,431	8,378	124.50
Average index .....	.....	.....	127.82
Kauai County, HI:			
1. Honda Civic DX 4 dr sedan 1.5L 4 cyl	6,636	5,139	129.13
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	8,323	6,873	121.10
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	10,243	8,378	122.26
Average index .....	.....	.....	124.16
Maui County, HI:			

APPENDIX 17—TRANSPORTATION ANALYSIS—Continued
[1997 Survey]

	Total annual cost	Total cost DC area	Index
1. Honda Civic DX 4 dr sedan 1.5L 4 cyl	6,028	5,139	117.30
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	8,422	6,873	122.54
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	10,686	8,378	127.55
Average index			122.46
Guam:			
1. Honda Civic DX 4 dr sedan 1.5L 4 cyl	5,705	5,139	111.01
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	8,757	6,873	127.41
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	9,554	8,378	114.04
Average index			117.49
Puerto Rico:			
1. Honda Civic DX 4 dr sedan 1.5L 4 cyl	5,872	5,139	114.26
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	8,842	6,873	128.65
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	10,482	8,378	125.11
Average index			122.67
Virgin Islands:			
1. Honda Civic DX 4 dr sedan 1.5L 4 cyl	6,737	5,139	131.10
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	9,329	6,873	135.73
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	11,485	8,378	137.09
Average index			134.64

APPENDIX 18—TRANSPORTATION SUMMARY
[1997 Survey]

	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
Anchorage, AK:							
Private transportation	112.42	95.16	106.98	94.51	106.25	93.91	105.57
Air fares and other transportation expenses	176.90	4.84	8.56	5.49	9.71	6.09	10.77
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			115.54				
Middle					115.96		
Upper							116.34
Fairbanks, AK:							
Private transportation	125.36	95.16	119.29	94.51	118.48	93.91	117.73
Air fares and other transportation expenses	227.89	4.84	11.03	5.49	12.51	6.09	13.88
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			130.32				
Middle					130.99		
Upper							131.61
Juneau, AK:							
Private transportation	109.69	95.16	104.38	94.51	103.67	93.91	103.01
Air fares and other transportation expenses	202.82	4.84	9.82	5.49	11.13	6.09	12.35
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			114.20				
Middle					114.80		
Upper							115.36
Nome, AK:							
Private transportation	138.13	95.16	131.44	94.51	130.55	93.91	129.72

APPENDIX 18—TRANSPORTATION SUMMARY—Continued
[1997 Survey]

	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
Air fares and other transportation expenses	289.01	4.84	13.99	5.49	15.87	6.09	17.60
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	145.43	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	146.42	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	147.32
Honolulu, HI:							
Private transportation	129.00	95.16	122.76	94.51	121.92	93.91	121.14
Air fares and other transportation expenses	207.61	4.84	10.05	5.49	11.40	6.09	12.64
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	132.81	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	133.32	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	133.78
Hawaii County, HI:							
Private transportation	127.82	95.16	121.63	94.51	120.80	93.91	120.04
Air fares and other transportation expenses	255.77	4.84	12.38	5.49	14.04	6.09	15.58
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	134.01	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	134.84	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	135.62
Kauai County, HI:							
Private transportation	124.16	95.16	118.15	94.51	117.34	93.91	116.60
Air fares and other transportation expenses	255.77	4.84	12.38	5.49	14.04	6.09	15.58
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	130.53	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	131.38	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	132.18
Maui County, HI:							
Private transportation	122.46	95.16	116.53	94.51	115.74	93.91	115.00
Air fares and other transportation expenses	252.11	4.84	12.20	5.49	13.84	6.09	15.35
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	128.73	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	129.58	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	130.35
Guam:							
Private transportation	117.49	95.16	111.80	94.51	111.04	93.91	110.33
Air fares and other transportation expenses	489.58	4.84	23.70	5.49	26.88	6.09	29.82
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	135.50	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	137.92	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	140.15
Puerto Rico:							
Private transportation	122.67	95.16	116.73	94.51	115.94	93.91	115.20
Air fares and other transportation expenses	154.37	4.84	7.47	5.49	8.47	6.09	9.40
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....

APPENDIX 18—TRANSPORTATION SUMMARY—Continued
[1997 Survey]

	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
Total indexes:							
Lower			124.20				
Middle					124.41		
Upper							124.60
Virgin Islands:							
Private transportation	134.64	95.16	128.12	94.51	127.25	93.91	126.44
Air fares and other transportation expenses	234.08	4.84	11.33	5.49	12.85	6.09	14.26
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			139.45				
Middle					140.10		
Upper							140.70

APPENDIX 19—MISCELLANEOUS EXPENSE ANALYSIS—CATEGORY INDEX DEVELOPMENT
[1997 Survey]

	Price	Price DC area	Ratio	Weights	Subtotal	Index
Anchorage, AK:						
Medical care						105.30
Non-aspirin pain reliever	\$6.15	\$6.55	0.94	4.86	4.56	
Tetracycline	7.06	7.38	0.96	12.02	11.49	
Dentist clean/check	127.00	122.58	1.04	15.29	15.84	
Doctor office visit	61.67	54.38	1.13	12.83	14.55	
Hospital room	751.75	530.66	1.42	3.12	4.42	
Health Insurance	1,107.49	1,038.62	1.07	46.64	49.73	
Contact Lenses	166.00	185.26	0.90	5.23	4.69	
Fairbanks, AK:						
Medical care						108.68
Non-aspirin pain reliever	5.96	6.55	0.91	4.86	4.42	
Tetracycline	6.44	7.38	0.87	12.02	10.49	
Dentist clean/check	164.33	122.58	1.34	15.29	20.50	
Doctor office visit	65.67	54.38	1.21	12.83	15.49	
Hospital room	533.00	530.66	1.00	3.12	3.13	
Health Insurance	1,090.01	1,038.62	1.05	46.64	48.95	
Contact Lenses	201.33	185.26	1.09	5.23	5.68	
Juneau, AK:						
Medical care						113.07
Non-aspirin pain reliever	7.31	6.55	1.12	4.86	5.43	
Tetracycline	7.48	7.38	1.01	12.02	12.19	
Dentist clean/check	194.17	122.58	1.58	15.29	24.22	
Doctor office visit	60.67	54.38	1.12	12.83	14.31	
Hospital room	515.00	530.66	0.97	3.12	3.03	
Health Insurance	1,076.71	1,038.62	1.04	46.64	48.35	
Contact Lenses	196.00	185.26	1.06	5.23	5.53	
Nome, AK:						
Medical care						132.11
Non-aspirin pain reliever	10.58	6.55	1.62	4.86	7.85	
Tetracycline	14.75	7.38	2.00	12.02	24.03	
Dentist clean/check	172.50	122.58	1.41	15.29	21.52	
Doctor office visit	74.00	54.38	1.36	12.83	17.46	
Hospital room	517.00	530.66	0.97	3.12	3.04	
Health Insurance	1,091.05	1,038.62	1.05	46.64	48.99	
Contact Lenses	325.88	185.26	1.76	5.23	9.20	
Honolulu, HI:						
Medical care						115.51
Non-aspirin pain reliever	7.56	6.55	1.15	4.86	5.61	
Tetracycline	8.07	7.38	1.09	12.02	13.14	
Dentist clean/check	179.08	122.58	1.46	15.29	22.34	
Doctor office visit	41.39	54.38	0.76	12.83	9.77	

APPENDIX 19—MISCELLANEOUS EXPENSE ANALYSIS—CATEGORY INDEX DEVELOPMENT—Continued
[1997 Survey]

	Price	Price DC area	Ratio	Weights	Subtotal	Index
Hospital room	646.87	530.66	1.22	3.12	3.80	.....
Health Insurance	1,210.02	1,038.62	1.17	46.64	54.34	.....
Contact Lenses	230.21	185.26	1.24	5.23	6.50	.....
Hilo, HI:						
Medical care .....	.....	.....	.....	.....	.....	105.26
Non-aspirin pain reliever	8.99	6.55	1.37	4.86	6.67	.....
Tetracycline	6.98	7.38	0.95	12.02	11.37	.....
Dentist clean/check	110.54	122.58	0.90	15.29	13.79	.....
Doctor office visit	53.93	54.38	0.99	12.83	12.72	.....
Hospital room	573.96	530.66	1.08	3.12	3.37	.....
Health Insurance	1,145.58	1,038.62	1.10	46.64	51.44	.....
Contact Lenses	208.22	185.26	1.12	5.23	5.88	.....
Kailua Kona, HI:						
Medical care .....	.....	.....	.....	.....	.....	115.32
Non-aspirin pain reliever	8.26	6.55	1.26	4.86	6.13	.....
Tetracycline	6.09	7.38	0.83	12.02	9.93	.....
Dentist clean/check	181.42	122.58	1.48	15.29	22.63	.....
Doctor office visit	70.83	54.38	1.30	12.83	16.71	.....
Hospital room	533.33	530.66	1.01	3.12	3.14	.....
Health Insurance	1,145.58	1,038.62	1.10	46.64	51.44	.....
Contact Lenses	188.61	185.26	1.02	5.23	5.32	.....
Kauai County, HI:						
Medical care .....	.....	.....	.....	.....	.....	100.43
Non-aspirin pain reliever	9.58	6.55	1.46	4.86	7.11	.....
Tetracycline	6.29	7.38	0.85	12.02	10.24	.....
Dentist clean/check	128.65	122.58	1.05	15.29	16.05	.....
Doctor office visit	37.15	54.38	0.68	12.83	8.77	.....
Hospital room	573.96	530.66	1.08	3.12	3.37	.....
Health Insurance	1,111.40	1,038.62	1.07	46.64	49.91	.....
Contact Lenses	176.32	185.26	0.95	5.23	4.98	.....
Maui County, HI:						
Medical care .....	.....	.....	.....	.....	.....	115.09
Non-aspirin pain reliever	8.20	6.55	1.25	4.86	6.09	.....
Tetracycline	7.05	7.38	0.96	12.02	11.48	.....
Dentist clean/check	147.00	122.58	1.20	15.29	18.34	.....
Doctor office visit	63.95	54.38	1.18	12.83	15.09	.....
Hospital room	573.96	530.66	1.08	3.12	3.37	.....
Health Insurance	1,220.98	1,038.62	1.18	46.64	54.83	.....
Contact Lenses	208.33	185.26	1.12	5.23	5.88	.....
Guam:						
Medical care .....	.....	.....	.....	.....	.....	121.49
Non-aspirin pain reliever	10.09	6.55	1.54	4.86	7.49	.....
Tetracycline	4.65	7.38	0.63	12.02	7.58	.....
Dentist clean/check	159.00	122.58	1.30	15.29	19.83	.....
Doctor office visit	48.00	54.38	0.88	12.83	11.33	.....
Hospital room	259.00	530.66	0.49	3.12	1.52	.....
Health Insurance	1,372.56	1,038.62	1.32	46.64	61.64	.....
Contact Lenses	428.33	185.26	2.31	5.23	12.09	.....
Puerto Rico:						
Medical care .....	.....	.....	.....	.....	.....	81.61
Non-aspirin pain reliever	4.99	6.55	0.76	4.86	3.71	.....
Tetracycline	4.00	7.38	0.54	12.02	6.52	.....
Dentist clean/check	112.67	122.58	0.92	15.29	14.05	.....
Doctor office visit	38.33	54.38	0.70	12.83	9.04	.....
Hospital room	239.67	530.66	0.45	3.12	1.41	.....
Health Insurance	920.17	1,038.62	0.89	46.64	41.32	.....
Contact Lenses	155.67	185.26	0.84	5.23	4.39	.....
St. Croix, VI:						
Medical care .....	.....	.....	.....	.....	.....	126.09
Non-aspirin pain reliever	7.12	6.55	1.09	4.86	5.29	.....
Tetracycline	9.62	7.38	1.30	12.02	15.67	.....
Dentist clean/check	120.00	122.58	0.98	15.29	14.97	.....
Doctor office visit	42.50	54.38	0.78	12.83	10.03	.....

APPENDIX 19—MISCELLANEOUS EXPENSE ANALYSIS—CATEGORY INDEX DEVELOPMENT—Continued
[1997 Survey]

	Price	Price DC area	Ratio	Weights	Subtotal	Index
Hospital room	550.00	530.66	1.04	3.12	3.23	.....
Health Insurance	1,170.37	1,038.62	1.13	46.64	52.56	.....
Contact Lenses	193.92	185.26	1.05	5.23	5.47	.....
St. Thomas, VI:						
Medical care .....	.....	.....	.....	.....	.....	122.11
Non-aspirin pain reliever	7.68	6.55	1.17	4.86	5.70	.....
Tetracycline	7.92	7.38	1.07	12.02	12.90	.....
Dentist clean/check	95.00	122.58	0.78	15.29	11.85	.....
Doctor office visit	50.00	54.38	0.92	12.83	11.80	.....
Hospital room	500.00	530.66	0.94	3.12	2.94	.....
Health Insurance	1,170.37	1,038.62	1.13	46.64	52.56	.....
Contact Lenses	194.63	185.26	1.05	5.23	5.49	.....

APPENDIX 20—MISCELLANEOUS EXPENSE ANALYSIS—TOTAL INDEX DEVELOPMENT

	Category indexes	Lower income		Middle income		Upper income	
		Weights*	Subtotal	Weights*	Subtotal	Weights*	Subtotal
Anchorage, AK:							
1. Medical care	105.30	40.74	42.90	30.79	32.42	23.66	24.91
2. Cash contributions:							
Lower income	109.51	16.07	17.60				
Middle income	109.38			16.56	18.11		
Upper income	109.21					16.91	18.47
3. Personal insurance/pensions	100.00	42.31	42.31	51.42	51.42	57.95	57.95
4. Education	43.40	0.87	0.38	1.23	0.53	1.48	0.64
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			103.19				
Middle					102.48		
Upper							101.97
Fairbanks, AK:							
1. Medical care	108.68	40.74	44.28	30.79	33.46	23.66	25.71
2. Cash contributions:							
Lower income	110.01	16.07	17.68				
Middle income	109.97			16.56	18.21		
Upper income	109.94					16.91	18.59
3. Personal insurance/pensions	100.00	42.31	42.31	51.42	51.42	57.95	57.95
4. Education	26.91	0.87	0.23	1.23	0.33	1.48	0.40
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			104.50				
Middle					103.42		
Upper							102.65
Juneau, AK:							
1. Medical care	113.07	40.74	46.06	30.79	34.81	23.66	26.75
2. Cash contributions:							
Lower income	118.02	16.07	18.97				
Middle income	118.10			16.56	19.56		
Upper income	118.19					16.91	19.99
3. Personal insurance/pensions	100.00	42.31	42.31	51.42	51.42	57.95	57.95
4. Education	53.84	0.87	0.47	1.23	0.66	1.48	0.80
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			107.81				
Middle					106.45		
Upper							105.49

APPENDIX 20—MISCELLANEOUS EXPENSE ANALYSIS—TOTAL INDEX DEVELOPMENT—Continued
[1997 Survey]

	Category indexes	Lower income		Middle income		Upper income	
		Weights*	Subtotal	Weights*	Subtotal	Weights*	Subtotal
Nome, AK:							
1. Medical care	132.11	40.74	53.82	30.79	40.68	23.66	31.26
2. Cash contributions:							
Lower income	140.36	16.07	22.56				
Middle income	139.77			16.56	23.15		
Upper income	139.23					16.91	23.54
3. Personal insurance/pensions	100.00	42.31	42.31	51.42	51.42	57.95	57.95
4. Education	23.46	0.87	0.20	1.23	0.29	1.48	0.35
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			118.89				
Middle					115.54		
Upper							113.10
Honolulu, HI:							
1. Medical care	115.51	40.74	47.06	30.79	35.57	23.66	27.33
2. Cash contributions:							
Lower income	116.69	16.07	18.75				
Middle income	115.93			16.56	19.20		
Upper income	115.22					16.91	19.48
3. Personal insurance/pensions	100.00	42.31	42.31	51.42	51.42	57.95	57.95
4. Education	229.48	0.87	2.00	1.23	2.82	1.48	3.40
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			110.12				
Middle					109.01		
Upper							108.16
Hilo, HI:							
1. Medical care	105.26	40.74	42.88	30.79	32.41	23.66	24.90
2. Cash contributions:							
Lower income	114.51	16.07	18.40				
Middle income	113.59			16.56	18.81		
Upper income	112.74					16.91	19.06
3. Personal insurance/pensions	100.00	42.31	42.31	51.42	51.42	57.95	57.95
4. Education	63.32	0.87	0.55	1.23	0.78	1.48	0.94
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			104.14				
Middle					103.42		
Upper							102.85
Kailua Kona, HI:							
1. Medical care	115.32	40.74	46.98	30.79	35.51	23.66	27.28
2. Cash contributions:							
Lower income	121.69	16.07	19.56				
Middle income	121.09			16.56	20.05		
Upper income	120.55					16.91	20.39
3. Personal insurance/pensions	100.00	42.31	42.31	51.42	51.42	57.95	57.95
4. Education	124.59	0.87	1.08	1.23	1.53	1.48	1.84
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			109.93				
Middle					108.51		
Upper							107.46
Kauai County, HI:							
1. Medical care	100.43	40.74	40.92	30.79	30.92	23.66	23.76
2. Cash contributions:							
Lower income	119.91	16.07	19.27				
Middle income	118.84			16.56	19.68		

APPENDIX 20—MISCELLANEOUS EXPENSE ANALYSIS—TOTAL INDEX DEVELOPMENT—Continued
[1997 Survey]

	Category indexes	Lower income		Middle income		Upper income	
		Weights*	Subtotal	Weights*	Subtotal	Weights*	Subtotal
Upper income	117.86	.....	.....	.....	.....	16.91	19.93
3. Personal insurance/pensions	100.00	42.31	42.31	51.42	51.42	57.95	57.95
4. Education	162.50	0.87	1.41	1.23	2.00	1.48	2.41
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	103.91	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	104.02	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	104.05
Maui County, HI:							
1. Medical care	115.09	40.74	46.89	30.79	35.44	23.66	27.23
2. Cash contributions:							
Lower income	121.65	16.07	19.55	.....	.....	.....	.....
Middle income	120.51	.....	.....	16.56	19.96	.....	.....
Upper income	119.42	.....	.....	.....	.....	16.91	20.19
3. Personal insurance/pensions	100.00	42.31	42.31	51.42	51.42	57.95	57.95
4. Education	137.24	0.87	1.19	1.23	1.69	1.48	2.03
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	109.94	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	108.51	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	107.40
Guam:							
1. Medical care	121.49	40.74	49.50	30.79	37.41	23.66	28.74
2. Cash contributions:							
Lower income	119.12	16.07	19.14	.....	.....	.....	.....
Middle income	119.01	.....	.....	16.56	19.71	.....	.....
Upper income	118.92	.....	.....	.....	.....	16.91	20.11
3. Personal insurance/pensions	90.95	42.31	38.48	51.42	46.77	57.95	52.71
4. Education	290.52	0.87	2.53	1.23	3.57	1.48	4.30
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	109.65	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	107.46	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	105.86
Puerto Rico:							
1. Medical care	81.61	40.74	33.25	30.79	25.13	23.66	19.31
2. Cash contributions:							
Lower income	106.34	16.07	17.09	.....	.....	.....	.....
Middle income	106.47	.....	.....	16.56	17.63	.....	.....
Upper income	106.60	.....	.....	.....	.....	16.91	18.03
3. Personal insurance/pensions	100.00	42.31	42.31	51.42	51.42	57.95	57.95
4. Education	274.52	0.87	2.39	1.23	3.38	1.48	4.06
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	95.04	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	97.56	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	99.35
St. Croix, VI:							
1. Medical care	126.09	40.74	51.37	30.79	38.82	23.66	29.83
2. Cash contributions:							
Lower income	116.60	16.07	18.74	.....	.....	.....	.....
Middle income	116.78	.....	.....	16.56	19.34	.....	.....
Upper income	116.99	.....	.....	.....	.....	16.91	19.78
3. Personal insurance/pensions	100.00	42.31	42.31	51.42	51.42	57.95	57.95
4. Education	390.72	0.87	3.40	1.23	4.81	1.48	5.78
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....

APPENDIX 20—MISCELLANEOUS EXPENSE ANALYSIS—TOTAL INDEX DEVELOPMENT—Continued
[1997 Survey]

	Category indexes	Lower income		Middle income		Upper income	
		Weights*	Subtotal	Weights*	Subtotal	Weights*	Subtotal
Total indexes:							
Lower .....	.....	.....	115.82	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	114.39	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	113.34
St. Thomas, VI:							
1. Medical care	122.11	40.74	49.75	30.79	37.60	23.66	28.89
2. Cash contributions:							
Lower income	116.80	16.07	18.77	.....	.....	.....	.....
Middle income	116.52	.....	.....	16.56	19.30	.....	.....
Upper income	116.24	.....	.....	.....	.....	16.91	19.66
3. Personal insurance/pensions	100.00	42.31	42.31	51.42	51.42	57.95	57.95
4. Education	375.74	0.87	3.27	1.23	4.62	1.48	5.56
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	114.10	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	112.94	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	112.06

*Numbers might not add to 100 due to rounding.

MISCELLANEOUS EXPENSE ANALYSIS—COMPOSITES
[1997 Survey]

Location	Weights	Total indexes		
		Lower income	Middle income	Upper income
Hilo, HI	75.99	104.14	103.42	102.85
Kailua Kona, HI	24.01	109.93	108.51	107.46
Total weight	100.00	.....	.....	.....
Hawaii County, HI .....	.....	105.53	104.64	103.96
St. Croix, VI	48.76	115.82	114.39	113.34
St. Thomas, VI	51.24	114.10	112.94	112.06
Total weight	100.00	.....	.....	.....
Virgin Islands .....	.....	114.94	113.65	112.68

APPENDIX 21—COMPONENT EXPENDITURE AMOUNTS
[1997 Survey]

	Incomes	Indexes					Amounts				
		CG&S	Own	Rent	Trn	Misc	CG&S	Own	Rent	Trn	Misc
Reference Wts/Amts	22,300	38.90	26.03	26.03	18.72	16.34	\$8,675	\$5,805	\$5,805	\$4,175	\$3,644
	34,000	38.18	24.67	24.67	18.54	18.61	12,981	8,388	8,388	6,304	6,327
	51,500	37.52	23.43	23.43	18.38	20.68	19,323	12,066	12,066	9,466	10,650
Anchorage, AK	Lower	109.51	96.86	94.91	115.54	103.19	9,500	5,623	5,510	4,824	3,760
	Middle	109.38	91.38	86.68	115.96	102.48	14,199	7,665	7,271	7,310	6,484
	Upper	109.21	75.96	78.73	116.34	101.97	21,103	9,165	9,500	11,013	10,860
Fairbanks, AK	Lower	110.01	101.73	107.15	130.32	104.50	9,543	5,905	6,220	5,441	3,808
	Middle	109.97	93.65	90.11	130.99	103.42	14,275	7,855	7,558	8,258	6,543
	Upper	109.94	77.26	82.70	131.61	102.65	21,244	9,322	9,979	12,458	10,932
Juneau, AK	Lower	118.02	126.43	130.06	114.20	107.81	10,238	7,339	7,550	4,768	3,929
	Middle	118.10	111.60	111.27	114.80	106.45	15,331	9,361	9,333	7,237	6,735
	Upper	118.19	87.62	106.14	115.36	105.49	22,838	10,572	12,807	10,920	11,235
Nome, AK	Lower	140.36	108.55	136.48	145.43	118.89	12,176	6,301	7,923	6,072	4,332

APPENDIX 21—COMPONENT EXPENDITURE AMOUNTS—Continued
[1997 Survey]

	Incomes	Indexes					Amounts				
		CG&S	Own	Rent	Trn	Misc	CG&S	Own	Rent	Trn	Misc
	Middle	139.77	103.04	107.14	146.42	115.54	18,144	8,643	8,987	9,230	7,310
	Upper	139.23	84.91	86.64	147.32	113.10	26,903	10,245	10,454	13,945	12,045
Honolulu, HI	Lower	116.69	191.66	142.31	132.81	110.12	10,123	11,126	8,261	5,545	4,013
	Middle	115.93	179.76	113.85	133.32	109.01	15,049	15,078	9,550	8,404	6,897
	Upper	115.22	178.63	114.12	133.78	108.16	22,264	21,553	13,770	12,664	11,519
Hawaii County, HI	Lower	116.23	118.25	93.72	134.01	105.53	10,083	6,864	5,440	5,595	3,846
	Middle	115.39	111.05	74.77	134.84	104.64	14,979	9,315	6,272	8,500	6,621
	Upper	114.62	89.70	61.74	135.62	103.96	22,148	10,823	7,450	12,838	11,072
Kauai County, HI	Lower	119.91	148.33	103.22	130.53	103.91	10,402	8,611	5,992	5,450	3,786
	Middle	118.84	137.33	92.59	131.38	104.02	15,427	11,519	7,766	8,282	6,581
	Upper	117.86	108.76	70.21	132.18	104.05	22,774	13,123	8,472	12,512	11,081
Maui County, HI	Lower	121.65	158.93	115.85	128.73	109.94	10,553	9,226	6,725	5,374	4,006
	Middle	120.51	149.42	103.98	129.58	108.51	15,643	12,533	8,722	8,169	6,865
	Upper	119.42	119.35	79.94	130.35	107.40	23,076	14,401	9,646	12,339	11,438
Guam (Local Retail)	Lower	119.12	148.72	124.44	135.50	109.65	10,334	8,633	7,224	5,657	3,996
	Middle	119.01	129.90	114.82	137.92	107.46	15,449	10,896	9,631	8,694	6,799
	Upper	118.92	124.91	107.05	140.15	105.86	22,979	15,072	12,917	13,267	11,274
Guam (Comm.&Exch.)	Lower	109.32	148.72	124.44	135.50	109.65	9,484	8,633	7,224	5,657	3,996
	Middle	109.73	129.90	114.82	137.92	107.46	14,244	10,896	9,631	8,694	6,799
	Upper	110.16	124.91	107.05	140.15	105.86	21,286	15,072	12,917	13,267	11,274
Puerto Rico	Lower	106.34	74.93	104.45	124.20	95.04	9,225	4,350	6,063	5,185	3,463
	Middle	106.47	71.28	122.71	124.41	97.56	13,821	5,979	10,293	7,843	6,173
	Upper	106.60	72.24	130.73	124.60	99.35	20,598	8,716	15,774	11,795	10,581
Virgin Islands	Lower	116.70	126.35	112.62	139.45	114.94	10,124	7,335	6,538	5,822	4,188
	Middle	116.65	127.80	104.86	140.10	113.65	15,142	10,720	8,796	8,832	7,191
	Upper	116.61	101.40	100.52	140.70	112.68	22,533	12,235	12,129	13,319	12,000

APPENDIX 22—TOTAL COMPARATIVE COST INDEXES
[1997 Survey]

	Income	Income Weights	Own	Rent	Total	WDC	Index
	Lower	22,300	38.60	61.40	.....	.....	.....
	Middle	34,000	48.05	51.95	.....	.....	.....
	Upper	51,500	62.17	37.83	.....	.....	.....
Anchorage, AK	Lower	26.11	\$23,707	\$23,594	\$23,638	\$22,300	.....
	Middle	30.95	35,658	35,264	35,453	34,000	.....
	Upper	42.94	52,141	52,476	52,268	51,500	.....
		100.00	.....	.....	39,588	38,460	102.93
Fairbanks, AK	Lower	33.54	24,697	25,012	24,890	22,300	.....
	Middle	35.19	36,931	36,634	36,777	34,000	.....
	Upper	31.26	53,956	54,613	54,205	51,500	.....
		99.99	.....	.....	38,238	35,546	107.57
Juneau, AK	Lower	19.77	26,274	26,485	26,404	22,300	.....
	Middle	29.87	38,664	38,636	38,649	34,000	.....
	Upper	50.36	55,565	57,800	56,411	51,500	.....
		100.00	.....	.....	45,173	40,500	111.54
Nome, AK	Lower	24.32	28,881	30,503	29,877	22,300	.....
	Middle	45.65	43,327	43,671	43,506	34,000	.....
	Upper	30.03	63,138	63,347	63,217	51,500	.....
		100.00	.....	.....	46,111	36,410	126.64
Honolulu, HI	Lower	33.20	30,807	27,942	29,048	22,300	.....

APPENDIX 22—TOTAL COMPARATIVE COST INDEXES—Continued
[1997 Survey]

	Income	Income Weights	Own	Rent	Total	WDC	Index
	Middle	31.40	45,428	39,900	42,556	34,000	.....
	Upper	35.40	68,000	60,217	65,056	51,500	.....
	.....	100.00	.....	.....	46,036	36,311	126.78
Hawaii County, HI	Lower	37.16	26,388	24,964	25,514	22,300	.....
	Middle	39.12	39,415	36,372	37,834	34,000	.....
	Upper	23.72	56,881	53,508	55,605	51,500	.....
	.....	100.00	.....	.....	37,471	33,803	110.85
Kauai County, HI	Lower	29.10	28,249	25,630	26,641	22,300	.....
	Middle	32.79	41,809	38,056	39,859	34,000	.....
	Upper	38.11	59,490	54,839	57,731	51,500	.....
	.....	100.00	.....	.....	42,824	37,265	114.92
Maui County, HI	Lower	24.66	29,159	26,658	27,623	22,300	.....
	Middle	40.41	43,210	39,399	41,230	34,000	.....
	Upper	34.93	61,254	56,499	59,455	51,500	.....
	.....	100.00	.....	.....	44,241	37,228	118.84
Guam (Local Retail)	Lower	46.00	28,620	27,211	27,755	22,300	.....
	Middle	31.77	41,838	40,573	41,181	34,000	.....
	Upper	22.23	62,592	60,437	61,777	51,500	.....
	.....	100.00	.....	.....	39,584	32,508	121.77
Guam (Comm.&Exch.)	Lower	46.00	27,770	26,361	26,905	22,300	.....
	Middle	31.77	40,633	39,368	39,976	34,000	.....
	Upper	22.23	60,899	58,744	60,084	51,500	.....
	.....	100.00	.....	.....	38,433	32,508	118.23
Puerto Rico	Lower	40.42	22,223	23,936	23,275	22,300	.....
	Middle	37.27	33,816	38,130	36,057	34,000	.....
	Upper	22.32	51,690	58,748	54,360	51,500	.....
	.....	100.01	.....	.....	34,976	33,177	105.42
Virgin Islands	Lower	34.67	27,469	26,672	26,980	22,300	.....
	Middle	41.18	41,885	39,961	40,885	34,000
	Upper	24.15	60,087	59,981	60,047	51,500
	100.00	40,692	34,170	119.09

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