OFFICE OF PERSONNEL MANAGEMENT

Report on 1996 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 1996 Surveys Used to Determine Cost-of-Living Allowances in Nonforeign Areas.'' The surveys were conducted by Runzheimer International under contract with the Office of Personnel Management (OPM). The analyses and report were prepared by OPM. The results of the surveys are used to determine cost-of-living allowances (COLA's) 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 the increases in certain COLA rates being published by OPM in the interim rulemaking immediately preceding this notice.

DATES: Comments must be received on or before June 23, 1997.

ADDRESSES: Send or deliver comments to Donald J.Winstead, Assistant Director for Compensation Policy, Human Resources Systems Service, Office of Personnel Management, Room 6H31, 1900 E Street NW., Washington, DC 20415, or FAX to (202) 606-4264, or email comments over the Internet to cola@opm.gov.

FOR FURTHER INFORMATION CONTACT: Donald L. Paquin, (202) 606-2838.

SUPPLEMENTARY INFORMATION: Sections 591.205(d) and 591.206(c) of title 5, Code of Federal Regulations, require that nonforeign area cost-of-living allowance (COLA) survey summaries and calculations be published in the **Federal Register** . Accordingly, the Office of Personnel Management (OPM) is publishing the complete ''Report On 1996 Surveys Used to Determine Cost-of-Living Allowances in Nonforeign Areas'' with this notice. The surveys were conducted by Runzheimer International under Government contract OPM-95-97012. OPM performed the analyses of survey data and prepared this report, which explains in detail the methodologies, calculations, and findings of the 1996 COLA surveys.

Survey Results

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 Kauai, HI, should be increased from its current level of 20.0 percent to 22.5 percent and that the COLA rate for the U.S. Virgin Islands should be increased from 17.5 percent to 20.0 percent. The survey results also show that the COLA rates for three areas are currently at the appropriate levels, and that the COLA rates in seven 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, 1998. Therefore, OPM is *not* proposing any COLA rate reductions.

Comments on Prior Surveys

OPM published the report on the Summer 1994 surveys in Hawaii, Guam, Puerto Rico, U.S. Virgin Islands, and the Washington, DC, area in the **Federal Register** (60 FR 61332) on November 29, 1995. OPM published the report on the Winter 1995 surveys in Alaska and the Washington, DC, area in the **Federal Register** (61 FR 4070) on February 2, 1996. OPM received 6 comments on the Summer 1994 surveys and 77 comments on the Winter 1995 surveys.

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 and the use of Los Angeles for comparison in the measurement of air fares;
—Transportation alternatives (e.g., bus, train, subway) available in the Washington, DC, area that are not available or are limited in the allowance areas;
—House size, selection, necessary features, purchase price, storage needs, and maintenance as determined 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 quality of local schools.

OPM has committed itself to two major initiatives that it believes will serve as a forum for examining many of the concerns raised by the commenters and lead to significant improvements in the COLA survey process. These two initiatives are discussed below.

Safe Harbor Process and Report to Congress

OPM has entered into a memorandum of understanding with litigants in the cases of *Alaniz* v. *Office of Personnel Management* and *Karamatsu* v. *United States* that commits 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 is to resolve issues that have long been contended in the COLA program and to assist OPM as it prepares its report to Congress on the COLA program, which is required by the Treasury, Postal Service, and General Government Appropriations Act, 1992 (Public Law 102-141), as amended. That report is currently due by March 1, 1998. OPM anticipates that the studies will examine many of the issues raised by the comments on the Summer 1994 and Winter 1995 survey reports and will produce a number of valuable recommendations for improving the COLA program.

COLA Partnership

OPM has established a pilot project to involve agencies and employee representatives directly in a partnership to help plan and conduct COLA surveys, 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. (Final regulations for the pilot project were published on November 21, 1996, at 61 FR 59173.) Under the 2-year pilot project, five partnership committees are being formed--one each in Alaska, Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands. Regulations also allow for the formation of subcommittees in

the individual allowance areas. Committee functions are expected to 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 may examine some of the issues raised by the comments on the Summer 1994 and Winter 1995 survey reports and will produce valuable recommendations for improving the COLA program.

Impact of COLA Changes

As with previous reports, most of the commenters were Federal employees concerned about the impact of deep reductions in COLA rates. They cited various financial commitments, such as home purchase, that were made assuming COLA rates would be relatively stable. Several commenters thought that significant reductions would have an adverse effect on the local economy of the allowance area and that significant reductions would cause recruitment and retention problems. As noted earlier, Public Law 102-141, as amended, prohibits OPM from reducing COLA rates through December 31, 1998.

General Comments

A number of commenters maintained that the salary averages used for the surveys did not consider other sources of income besides General Schedule salaries. They believe this resulted in an artificially low salary average, especially for the Washington, DC, area. OPM uses the General Schedule average salaries because it is the predominant pay system for employees in the allowance areas and in the Washington, DC, area. The COLA is a percentage of Federal pay, not total family income. Therefore, OPM believes the approach used is appropriate. However, the number of income levels used in the COLA model and the dollar amounts assigned to those income levels are subjects that may be researched further.

A few commenters asked whether OPM adjusted the calculations of the percent of General Schedule workforce in each income group in each area to reflect special rates or shift differentials. OPM included special rates because special rates are one type of basic pay, and the COLA is paid as a percentage of basic pay. OPM did not include premium pay, such as shift differentials, because these are not part of basic pay.

Several commenters felt the COLA program should take into consideration the hardships endured in some of the allowance areas. OPM believes the COLA model adequately measures differences in monetary costs due to conditions in the allowance areas, although improvements and refinements in the model may be possible. For example, OPM is researching certain additional items, particularly those that might be purchased more frequently in remote areas. These items include air transportation, out-of-area college and university education, and extraordinary medical expenses. OPM is looking at ways the tangible cost of these items might be included in the COLA model and plans to address this issue in its report to Congress. OPM believes, however, that employees are compensated for nonmonetary factors such as hardship and inconvenience under the post differential program and that such factors should not be covered under the COLA program.

A few commenters objected to the inclusion of sales taxes in the COLA model. The commenters argued that it would also be necessary to compare the level of Government services available in each area. OPM disagrees. The effect on living costs of any differences in the levels of Government services attributable to differences in sales tax revenues is probably not measurable. Sales tax, on the other hand, is a recognizable consumer expense. Therefore, OPM believes it is appropriate to include sales tax in the prices of the items it surveys.

Several commenters felt that some of the field researchers should be Federal employees. They believe non-Federal employees have a desire to cut Federal pay, which they view as a conflict of interest. OPM does not believe there was such a bias, and both OPM and Runzheimer utilized a number of quality assurance procedures, including callbacks and close data review, to assure that the prices collected were accurate. OPM also notes that, under the COLA partnership pilot project, data will be collected by Federal employees from the Washington, DC, area with observers from the COLA areas. Therefore, beginning with the 1997 surveys, non-Federal field researchers will not be involved in the survey process.

Some commenters believe more data should be collected directly from Federal employees. OPM notes that it has collected data directly from Federal employees in the past and may explore this issue with the COLA partnership committees and under the MOU Safe Harbor process. OPM anticipates addressing this as part of its report to Congress.

Several commenters stated that OPM should publish additional survey data (e.g., outlets surveyed, basic price data) in the report. Publishing this volume of information is not practical and would make the report too cumbersome and complex.

A few commenters noted that the date appearing at the top of the **Federal Register** pages containing the Winter report read ''1994'' instead of ''1996.'' This was a printer's error.

Some commenters want OPM to consider higher non-Federal pay when setting COLA rates. The law bases COLA's on living costs, not pay levels. It also specifically bars payment of locality pay in the COLA areas. Therefore, OPM cannot take into consideration higher non-Federal pay in the COLA areas.

Several commenters contend that the COLA calculations should account for locality pay received in the Washington, DC, area. OPM recognizes that General Schedule employees in the Washington, DC, area receive a locality pay adjustment under 5 U.S.C. 5304. Whether this adjustment should be considered in the calculation of COLA's is an issue OPM plans to address in its report to Congress.

Some commenters think Federal employees in the Washington, DC, area are overgraded and that COLA's should be increased to account for this overgrading. Grade levels vary among areas and may be higher on average in the DC area because of the nature of the work typically performed in this area. If it is found that overgrading is a problem in any area, including the DC area, the solution is to properly classify the positions--not to adjust pay or allowances.

Many commenters suggested that OPM use data published by the American Chamber of Commerce Researchers Association (ACCRA). ACCRA does not publish living-cost comparisons for all of the COLA areas, nor does the ACCRA methodology conform with OPM's regulations, which were developed subsequent to the settlement of *Hector Arana, et al.,* v. *United States.* Therefore, OPM does not use ACCRA data.

Several commenters suggested a need to survey more than once a year. As OPM stated in an earlier **Federal Register** notice (60 FR 46749), OPM does not believe there is significant

seasonal variation in *relative* prices for most local consumer items in the allowance areas compared to those in the Washington, DC, area. There is evidence of seasonal variation in some prices, such as hotel and motel lodging, but these are not typical local consumer items. There is also seasonal variation in the prices of other items, such as fresh fruits and vegetables, but that kind of variation is seen in both the allowance areas and in the Washington, DC, area. Therefore, *relative* price differences do not change significantly by season. For this reason and because COLA surveys are costly and can be a public burden, OPM does not believe it is appropriate to conduct COLA surveys more frequently.

Some commenters objected to OPM's practice of making changes in the model based on comments received without an additional comment period to review the changes. They also requested that OPM forgo making changes in the methodology while the joint research effort is under way. During the Safe Harbor process and the COLA partnership pilot project, OPM plans generally to avoid making substantive policy changes in the COLA program and, instead, wait until after OPM has completed its research, received public comment on it, and delivered its report to Congress. This does not mean that OPM will make no changes, and certainly there are administrative changes relating to survey coverage that must be made for each survey. However, the reader will note that OPM has made relatively few changes in this year's surveys compared with the previous surveys.

Overall Living Cost Model

A number of commenters stated that Washington, DC, should not be the base area for comparisons of living costs. They believe a less expensive area should be used. OPM is required by law to use the Washington, DC, area as the base for living-cost comparisons.

Some commenters felt that local spending patterns should be used in pricing consumption goods and services. To compare living costs between areas, OPM assigned a common set of weights to each item, category, and component. These weights reflect how consumers spend their money and were used to derive comparative indexes measuring overall living costs. OPM used Bureau of Labor Statistics (BLS) nationwide Consumer Expenditure Survey (CES) data for these weights. As discussed in the report, the COLA model uses an indexing methodology. As the report also notes, it would be preferable to use Washington, DC, consumer expenditure data. Washington, DC, CES data, however, are not available by income level, and OPM regulations require measurement of living costs at multiple income levels. On the other hand, nationwide CES data *are* arrayed by income level. Therefore, OPM used these data in the COLA model. CES data are also available for Honolulu and Anchorage; but as with the Washington, DC, data, the Honolulu and Anchorage data are not available by income level. BLS CES data are not available for any other nonforeign area, and OPM knows of no other source of comprehensive consumer expenditure information by income level suitable for use in the COLA model. Therefore, the use of local weights is not practical.

Commenters also suggested that OPM explore the use of cross-weighted measures, such as Fisher's ideal index. Since cross-weighted indexes use local area weights as well as reference area weights, the use of these approaches would face the same problems as would the use of local weights alone (as is described above). However, the type of measurement used and the source of CES data may also be topics for further research.

Goods and Services Component

A number of commenters cited the lack of locally available goods and services, and many commenters said that they had to purchase items by catalog. OPM included catalog prices for selected items in the surveys. Additional costs of shipping and excise taxes were added to the catalog pricing where applicable.

A number of commenters felt that the surveys should recognize that allowance area employees purchase goods and services that are either not needed in the Washington, DC, area or are needed less frequently. Generally, the COLA model compares the cost of an item in an allowance area with the cost for the same item in the DC area. OPM believes this is consistent with the settlement of *Arana,* 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. OPM anticipates researching related issues and plans to address them in its report to Congress.

A number of commenters felt that the surveys should recognize that there are a limited number of restaurant choices in the allowance areas as compared with the Washington, DC, area. The surveys measure this indirectly to the extent that restaurant prices reflect competition. The commenters also felt that high quality local restaurants and foods should be surveyed. The comparison of non-chain restaurants is difficult and would seem to be inconsistent with *Arana.*

Some commenters believe more brands and models of items should be surveyed. As described in section 2.4.1 of the report, items to be surveyed are identified according to their importance in terms of consumer expenditures. OPM surveys nearly 200 representative items and believes these adequately reflect typical consumer expenditures.

Housing Component

A number of commenters objected to the inclusion of historical housing data in the surveys. The commenters objected to the use of these data because they believe (1) the resulting allowance would compensate employees for historical rather than current living costs, (2) the weights used to combine the data were from a limited demographic profile (i.e., the 1992/93 Federal Employee Housing and Living-Patterns Survey), and (3) much of the historical home price data were from living communities outside the area where COLA recipients reside.

Historical housing data are based on purchase prices and interest rates over a 10-year period. We first used these data in the summer 1994 surveys; however, we had stated our intention to do so in earlier **Federal Register** notices on the COLA program. (See 55 FR 1372 and 57 FR 58559.) The reason OPM uses historical data is that relatively few Federal employees purchase a home in any given year. By using home sale prices and interest rates gathered over a 10-year period, the COLA model better emulates the typical Federal employee's housing expenses than if only the current year's purchase information were used.

OPM believes its use of the results of the 1992/93 Federal Employee Housing and Living Patterns Survey is appropriate. OPM received over 16,000 responses to the employee survey from the allowance areas. Although in a universe survey such as this, there is always the potential for a nonresponse bias, we find the results concerning home tenure to be reasonable when compared with data from other sources

such as Census data and data published by the Chicago Title and Trust Company. Therefore, we believe it is appropriate to use the weights derived from the employee survey to combine housing cost data.

As one commenter noted, some of the historical housing data came from communities that are no longer surveyed. Although we made changes in 1994 in response to employee suggestions and in light of the employee survey results, we believe our earlier community selections were appropriate. For example, we previously included Mililani Town in our Honolulu surveys. Mililani Town was the most frequent place of residence reported in the employee survey. Because of limited survey resources, we dropped Mililani Town (and others) in order to survey communities in and closer to Honolulu, as suggested by comments on the results of the 1993 living-cost surveys. It would be a mistake, however, to say that places such as Mililani Town are not representative of where Federal employees live, and we believe it is reasonable to use historical data from such communities.

Although it might be possible to collect historical data only for those communities now surveyed, we do not believe this is necessary or desirable. Community changes were made in many survey areas, including the Washington, DC, area. Additional historical housing data would have to be collected in each of these areas, and this would be costly and burdensome to the public. Even so, we believe the final living-cost comparisons for the allowance areas would remain essentially unchanged because similar changes in community selection also were made in the Washington, DC, metropolitan area, again using the results of the employee survey.

Some commenters suggested that using the employee survey results to select housing communities violated the agreement in *Arana* because COLA area employees live in undesirable neighborhoods as a result of low COLA rates. Other commenters suggested that housing communities selected in Anchorage were inappropriate because many employees live outside of the survey area. OPM believes it is appropriate to use both the results of the employee survey and a methodology that compares the costs of housing of similar sizes and in similar communities among the various diverse areas covered by the surveys. However, we anticipate that the housing methodology, community selection, and housing characteristics will be subjects of study during the MOU Safe Harbor process and among the issues considered by the COLA Partnership Committees.

Several commenters stated that the housing costs in Anchorage were not accurate and provided other data that showed higher median values. OPM's contractor obtained the prices for houses that met specified profile characteristics (e.g., size) for lower, middle, and upper income levels. These prices were collected from real estate professionals and various listing services. The data provided by the commenters did not sufficiently identify the characteristics of the sold houses for OPM to evaluate effectively these data relative to the data that OPM's contractor reported.

Several commenters said that climate conditions (such as high humidity, high rainfall, sunlight intensity, airborne salt, snow, and cold weather) resulted in more frequent and higher home maintenance costs in the allowance areas than in the Washington, DC, area. OPM has conducted some preliminary studies of these issues, anticipates researching them further, and plans to provide the results in its report to Congress.

Several commenters noted that most Alaskan houses have ''Arctic entrances'' for the removal of coats and boots, and felt that the surveys should take this into consideration. The home purchase price data collected reflect local home sales and include the cost of any special features common to dwellings in each area.

Several commenters noted that military troops are provided a housing allowance and felt that civilian employees should receive the same. The law does not provide a separate housing allowance for civilian Federal employees. However, as described in the report, relative differences in housing costs between the allowance areas and the Washington, DC, area are taken into consideration in determining COLA rates.

A few commenters suggested that long-distance telephone calculations be based on the local time of the call. OPM based this calculation on the time the call was received on the assumption that most long distance callers timed their calls for the convenience of the receiver rather than the caller. Moreover, making the opposite assumption could have resulted in some anomalies. For example, a long distance call placed at 8 p.m. in Honolulu would be received in New York at 1 or 2 a.m.

Transportation Component

A number of commenters stated that private transportation costs are greater in the allowance areas because of the high cost of automobiles and increased auto maintenance resulting from poor roads, rough terrain, salt air, and harsh weather. Many also felt that automobile insurance premiums are higher in the allowance areas.

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. 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.

A number of commenters think that OPM should have used negotiated prices in its survey of new cars. These same commenters also believe used car prices should be included in the surveys. As stated in the report, it is not feasible to collect information on negotiated prices. Negotiated prices are influenced by factors such as negotiating skills, timing, and dealer overstock, and we expect that dealers would be reluctant to disclose what they would accept as the final purchase price for the vehicles surveyed. Likewise, OPM believes it highly unlikely that OPM could price comparable used cars, in terms of make, model and condition, in each of the allowance areas and in the Washington, DC, area. Therefore, as stated in the report, OPM does not survey the price of used cars.

Many commenters felt that pick-up trucks and four-wheel drive vehicles should be priced, especially for the

Alaska surveys. As stated in the report, OPM surveys the cost of owning and operating a four-wheel drive Chevy Blazer, which is a ''utility'' vehicle. OPM believes the vehicles currently surveyed are adequate for measuring price differences for new vehicles.

Several commenters raised issues related to mass transportation systems (e.g., bus, train, subway), which are limited or not available in the allowance areas. As explained in the report, 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 round-trip airfares from the allowance areas with the cost of round-trip airfares from the Washington, DC, area to the same destinations.

A number of commenters objected to the selection of Los Angeles as the common destination point for comparing airfares. They stated that the Los Angeles routes are highly competitive, which results in lower fares compared with other destinations, and that Los Angeles is not typical of flight destinations from the allowance areas. For the 1996 surveys, OPM included additional travel destinations. There are now six destinations for which airfares from the allowance areas and the Washington, DC, area are collected: Chicago, Los Angeles, Miami, New York, Seattle, and St. Louis.

Some commenters stated that the model did not measure true air transportation costs. The commenters stated that inter-island travel, travel within Alaska, and travel to the contiguous 48 States requires more frequent use of air transportation. The current model assumes that the typical Federal employee puts 15,000 miles per year on a car, but 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. OPM plans to study further the issue of transportation costs by mode of transportation for its report to Congress.

Miscellaneous Component

A number of commenters felt that the medical expense portion of the Miscellaneous Component fails to reflect the higher out-of-pocket expenses that 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. OPM is researching health cost issues and plans to include the results of its research in its report to Congress.

One commenter stated that employees in the allowance areas have to save at a higher rate to afford the down payment for a house or car or to pay for college/university education. The commenter said that OPM should take this into consideration and use the Goods and Services Component index to adjust the amount of money saved relative to Washington, DC. As noted in the report, savings made for the purpose of future purchases of housing, durable goods, and similar items are accounted for in the category or component weight associated with the item.

The commenter also stated that the COLA model should take into consideration the fact that COLA's do not count towards retirement. The commenter believes Federal employees have to invest at a higher rate in pensions and other savings vehicles to afford to retire in the allowance areas. Under sections 8331(3) and 8401(4) of title 5, United States Code, allowances (including COLA's) are explicitly excluded from basic pay in the computation of Federal annuities under the Civil Service Retirement System and the Federal Employees' Retirement System. OPM believes it would be inappropriate to adjust COLA rates to take into consideration that which the law has specifically excluded. Therefore, OPM does not plan to adopt this recommendation at this time but plans to address it in its report to Congress.

Office of Personnel Management.

James B. King,

Director.

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Executive Summary

Cost-of-living allowances (COLA's) are paid to Federal employees in nonforeign areas in consideration of living costs higher than in the Washington, DC, area. OPM conducts living costs surveys in order to set the COLA rates. This report provides the results of the 1996 living-cost surveys and compares living costs in nonforeign COLA areas to those in the Washington, DC, area.

Survey data were collected for the Office of Personnel Management (OPM) by Runzheimer International under contract OPM- 95-97012. Runzheimer is a Wisconsin-based firm specializing in cost-of-living information. The contract required Runzheimer to survey living costs 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.

For this study, approximately 2,800 outlets were contacted and more than 20,000 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	104.84
Fairbanks, Alaska	109.90
Juneau, Alaska	110.57
The rest of the State of Alaska	129.24
City and County of Honolulu, Hawaii	121.95
Hawaii County, Hawaii	111.89
Kauai County, Hawaii	121.36
Maui County, Hawaii	119.53
Guam/CNMI*, Local Retail	121.88
Guam/CNMI, Commissary/Exchange	116.06
Puerto Rico	102.01
U.S. Virgin Islands	119.25

*CNMI=Commonwealth of the Northern Mariana Islands

1. Introduction

1.1 Report Objectives

This report provides the results of the February 1996 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 (COLA) 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

1.2 Changes in This Year's Survey

This year OPM contracted with Runzheimer International to collect price data. In previous surveys, most of the analyses of the data were performed by the contractor. This year, OPM performed all analyses. Appendix 6 lists the other major changes made for this survey relative to the previous survey. Among the key changes were the following:

—Airline fares to Chicago, Los Angeles, Miami, New York, and St. Louis were surveyed. Previously, only fares to Los Angeles were surveyed.

—Several new survey items were added, including charge card annual fees, charge card finance charges, funeral services, motor scooters, personal water crafts, and parcel post fees. (Also see appendix 6.)

—The living community of Mayaguez, Puerto Rico, was removed from the survey.

1.3 Pricing Period

The prices were collected in the allowance areas and in the Washington, DC, area in February 1996. As with the previous surveys, the prices of some items--those dependent upon the pricing of other items--were collected slightly later (e.g., in March 1996). In addition, individual item prices not meeting OPM's and Runzheimer's quality control procedures were resurveyed in April and used to verify or replace the original prices.

As done 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, winter catalogs were used for all catalog items 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 $12,000 and $88,000, the range of the General Schedule. Because living costs may vary depending on an employee's income level, living costs are analyzed at three income levels.

2.2.1 Federal Salaries

To determine the appropriate income levels, OPM analyzed the 1995 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 identi fied 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 $21,600, $32,900, and $50,300. 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 1995 distribution of General Schedule employees by salary in each allowance area to derive employment weights. These were combined with similar data from 1993 and 1994 to produce a relatively stable moving average. (OPM introduced moving averages last year to lessen the impact of new data.) 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 23 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 1991, 1992, and 1994. 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: to identify appropriate items for the survey and 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 relatively stable 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.[1] 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

1995 income level	1992 adjusted income level*	Goods and services (percent)	Housing (percent)	Transportation (percent)	Misc. (percent)	Total (percent)
$21,600	$20,400	39.62	25.72	18.48	16.18	100.00
32,900	31,100	38.97	24.46	18.22	18.35	100.00
50,300	47,550	38.37	23.28	17.98	20.37	100.00

*Income levels are adjusted as described in footnote 1.
(Values may not total because of rounding.)

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

2.4 Step 3: Selecting Items and Outlets

2.4.1 Item Selections--The Market Basket

As noted above, CES items were grouped into ''clusters'' of expenses to determine which items to survey. These clusters were chosen so that no market basket item would have 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

[1]The midpoint of the moving average of CES data was 1992. Therefore, for the purposes of these regressions, OPM adjusted Federal salaries to reflect 1992 pay rates. OPM used the pay increases for 1993 (3.7%), 1994 (0.0%) and 1995 (2.0%), to deflate the 1995 salaries. This produced adjusted Federal salaries of $20,400, $31,100, and $47,550 for use in the regression equations.

consumers purchase (e.g., edam, gouda, jack, swiss, etc). The market basket that OPM and Runzheimer 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. In Nome, for example, the whole city is surveyed because Nome is a small city, and Federal employees live throug hout the city. For other areas, specific communities had to be identified. To do this, OPM used the results of the 1992 Federal Employee Housing and Living Patterns Survey. Among other things, that survey obtained information on where Federal employees lived. OPM used this information to select the living communities in which housing costs were priced. Runzheimer then 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, Runzheimer selected popular outlets that were comparable to outlets in other areas. For example, Runzheimer surveyed the price of grocery items at supermarkets in all areas because most people purchase their groceries at such stores and because supermarkets are found in nearly all areas.[2] 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.

2.5 Step 4: Surveying Prices

As noted earlier, Runzheimer obtained over 20,000 prices on about 200 items from approximately 2,800 outlets. In each survey area, Runzheimer was required to get at least three price quotes for each item, if practical. There were certain exception items. 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, Runzheimer was required to get at least 18 price quotes for most items in this area, if practical.

2.5.1 Runzheimer Data Collection

Most of the price data were collected onsite by Runzheimer's Research Associates (RA's). The RA's were independent contractors hired by Runzheimer to visit retail outlets in each area and collect prices. All of these RA's were residents of the area. To avoid any real or perceived conflicts of interest, Runzheimer refrained from hiring research associates who were either employees of the Federal Government or who had immediate family members who were employees of the Federal Government. Runzheimer also collected price data by telephone and through on- line computer services. In addition, Runzheimer performed numerous quality control checks, often verifying survey data through telephone calls and comparing current data-gathering results with those from earlier surveys.

2.5.2 Data Collection Materials

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

2.5.3 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. Runzheimer gathered applicable information on taxes by contacting appropriate sources of information in the allowance areas and the Washington, DC, area.

2.5.4 Runzheimer's Onsite Visits

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

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

[2] In the Washington, DC, area, Runzheimer surveyed groceries at two kinds of supermarkets (i.e., full-service supermarkets and ''warehouse-type'' supermarkets) because both types of supermarkets are common in this area. Runzheimer did not survey ''warehouse-type'' supermarkets in any other area because they are relatively uncommon and probably not well frequented by Federal employees.

obtained general information about the local economy.

2.5.5 Surveying the Washington, DC, Area

As noted earlier, Runzheimer was required 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 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 9. Survey data from each of the six DC survey areas were combined using equal weights.

2.6 Step 5: Analyzing Data and Computing Indexes

2.6.1 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 compo nents, 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 22. 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	Transpor-tation	Misc.	Total
Lower	$8,558	$5,556	$3,992	$3,495	$21,600
Middle	12,821	8,047	5,994	6,037	32,900
Upper	19,300	11,710	9,044	10,246	50,300

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

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), two sets of total relative costs were produced--one for owners and another for 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 23.

3. Consumption Goods and Services

3.1 Categories and Category Weights

Based on the CES data, OPM identified ten 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	27.04	24.04	21.15
Food Away from Home	13.60	14.16	14.71
Tobacco	3.09	2.55	2.02
Alcohol	2.66	2.64	2.62
Furnishings and Household Operations	14.98	15.99	16.97
Clothing	13.54	14.22	14.87
Domestic Service	1.73	1.94	2.14
Professional Services	6.95	7.01	7.07
Personal Care	3.62	3.52	3.43
Recreation	12.80	13.93	15.02
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 8 shows for each allowance area ten category indexes, the weights used at each of the three income levels, and the overall Goods and Services 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, employees have such access, so OPM directed Runzheimer to price the same marketbasket 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 marketbasket item found in these facilities.

It was not assumed that people with access to military facilities made all purchases in these facilities. Instead, the results of an OPM survey of Federal employees was used 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 rent weights shown below and in Appendix 23. OPM excluded data for home owning families 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	37.97	47.13	61.21
Renter	62.03	52.87	38.79
Totals	100.00	100.00	100.00

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

4.2.2 Housing Profiles

To compare housing costs in all locations, six typical housing profiles are used and are assigned to the three income levels, as shown in the table below. For Runzheimer's data collection, OPM required that at least one criterion for the owner profile be the square footage of the home and at least one criterion for the renter profile be the number of bedrooms in the rental unit. Runzheimer collected additional information when available. Unfortunately, the quantity and type of additional data varied markedly from one area to the next and was completely unavailable in some areas. Therefore, OPM could not use the additional data.

TABLE 4–2.—HOUSING PROFILES

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

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

TABLE 4–3.—HOME SIZES SURVEYED

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

It should be noted that although the size ranges overlap, no home sale observation was used at more than one income level. Application of the other criteria (i.e., number and type of rooms) ensured that each observation was assigned to the appropriate income level even though its size was common to two income levels.

4.2.3 Living Community Selection

As discussed briefly in 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. The communities surveyed are identified in Appendix 9. As with previous surveys, nine homeowner and nine renter communities were identified for the Washington, DC, area--one for each income level in each of the three areas (DC, Maryland, and Virginia). In the allowance areas, up to three homeowner and three renter communities were identified--one for each income level.

The three-community owner/renter goal was not achievable in many of allowance areas due to the relatively few home sales and rental opportunities in these areas. In such areas, OPM directed Runzheimer to collect 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 profile characteristics for the particular income group were included in the analysis.

4.2.4 Housing-Related Expenses

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

—utilities,
—real estate taxes,
—owners/renters insurance,
—maintenance, and
—telephone expenses.

4.2.4.1 Utilities

Electricity, oil, gas, water, and sewer were the utilities used in the model. Most 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 4–4.—UTILITY FACTORS

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

In each area, Runzheimer obtained the price of each of the types of utilities noted above. Runzheimer used average annual consumption per household

information gathered from utility companies serving each area to compute average annual utility costs. The above factors were then used to adjust the total annual utility costs for each of the various housing profiles.

In the DC area, Runzheimer was unable to obtain estimates for electricity usage for houses heated by gas or oil. However, Runzheimer 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, Runzheimer contacted the city assessors in each allowance area and in the Washington, DC, area to obtain real estate tax information on the living communities surveyed. Real estate tax formulas were obtained for all living communities and applied to the home values for each income level.

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. 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.

Previous research conducted by Runzheimer International for OPM found that insurance coverage for disasters, such as floods and earthquakes, were not widely purchased in the allowance areas. Therefore, the COLA model does not include these additional riders. (See Report to OPM on Living Costs in Selected NonForeign Areas and in the Washington, DC, Area, June 1992, at 57 FR 58556). Hurricane insurance was priced for all of the allowance areas in Hawaii and in Guam, Puerto Rico, and the U.S. Virgin Islands.

4.2.4.4 Home Maintenance

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

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

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

To combine the maintenance indexes with the other homeowner costs, which were expressed in dollar amounts, OPM converted the indexes to dollars by multiplying the index for each area by the average maintenance expense reported in the CES. This cost was assigned to the middle-income homeowner profile. Logically, maintenance costs for larger homes would generally be greater than costs for middle-sized homes, while costs for smaller homes would generally be less. Therefore, the same homeowner multi pliers used in the utilities model for the lower and upper income profiles (.85 and 1.15 respectively) are applied to recognize differences in maintenance costs due to house size at these income levels.

4.2.4.5 Telephone Expenses

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

To estimate long distance charges in all areas, Runzheimer surveyed 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). Runzheimer measured the price of a call placed in the survey area at the time of day necessary to be received in the respective city at 8:00 p.m. local time. In many areas, this resulted in pricing a combination of daytime and evening-rate calls.

4.3 Housing Data Collection Procedures

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

4.3.1 Homeowner Data Collection

Runzheimer surveyed selling prices of homes that matched the housing profiles in each living community and obtained as many of these selling prices as possible for sales that occurred during the 12-month period prior to the date of the survey. The amount of data obtained depended on the number of home sales in the community and the availability of square footage and other housing profile information. This in turn depended on the size of the community, economic conditions, quality and quantity of the realty data available, and the willingness and ability of local realty professionals and assessor offices to provide data. If sales data obtained from the preliminary data sources did not meet specified contract minimums, Runzheimer contacted additional data sources in the area to attempt to secure more sales data, if practical. In this manner, either all or a sizeable portion of the home sales in each area was surveyed.

4.3.2 Renter Data Collection

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

4.4 Housing Analysis

4.4.1 Homeowner Data Analysis

One of the most important factors relating to the price of a home is the number of square feet of living space. As was done last year, OPM used the median home value. The median is the middle value in a rank-ordered set of

observations. OPM used this approach 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.

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

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 10 of this report. The historical data are from previous living-cost surveys that were published in the **Federal Register** beginning with the 1990 report. (See Appendix 1 for a listing of these publications). The data for the period prior to 1990 were published with the results of the 1991-1992 living-cost surveys at 57 FR 58617. All housing values are based on the community selections and analytical methodologies used at the time of each respective survey.

The historical housing data used were estimated annual principal plus interest payments by income level in each area. To combine these data, OPM 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 11.

4.4.2 Rental Data Analysis

OPM assigned each rental quote to a single income level based on the criteria stated in section 4.2.2. 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. 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 12.

4.5 Housing Survey Results

In the above sections, the processes used for determining the costs for maintenance, insurance, utilities, real estate taxes, rents, and homeowner mortgages were described. Appendix 13 shows the cost of each of these items for renters and homeowners in each allowance area and in the Washington, DC, area. Appendix 14 compares the total cost of these items by income level in each allowance area with the total cost of the same items by income level in the 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 22 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 done in previous surveys, OPM analyzed automobile trans portation 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, Runzheimer collected new vehicle prices at dealerships in each area and from secondary sources, such as the Kelly Blue Book. All prices were based on the manufacturers' suggested retail prices (MSRP) for 1996. 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 four-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. Runzheimer surveyed self-service cash prices of unleaded regular gasoline at name-brand gas stations in the Washington, DC, area and in all allowance areas, except those in Alaska. In consideration of the harsh climate in the Alaska allowance areas, full-service cash prices were surveyed.

To establish average fuel-performance ratings, the COLA model uses the ''city driving'' figures published by the U.S. Environmental Protection Agency (EPA). The ''city'' figures instead of ''highway'' figures are used because all locations contained considerable stop-and-go driving conditions. As in previous COLA surveys, 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 the EPA's *Passenger Car Fuel Economy: EPA and Road,* the temperature at which no adjustments to fuel performance occur is 77°F. Below that temperature, miles-per- gallon achieved drops. Above 77°F miles-per-gallon achieved improves. The model uses the average monthly temperatures for each allowance area and the 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 Alaskan 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 the table below, 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

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

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

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

schedules used for that area reflected that kind of driving.

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

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

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.

Runzheimer 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. Therefore, Runzheimer surveyed the cost of extra wheels, extra tires, and installing studs for all vehicles in Anchorage, Fairbanks, Juneau, and Nome.

5.2.6 License and Registration Fees and Miscellaneous Taxes

Runzheimer obtained information regarding license 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. As done in previous surveys, the used car value was based on information from sources such as the *Black Book Official Finance/Lease Guide for 1994.* Although such sources only track prices of vehicles sold in the contiguous 48 States, previous research performed by Runzheimer 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 the 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, Runzheimer 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

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

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

In each survey area, Runzheimer 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.

Runzheimer 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 directed Runzheimer also to survey 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 coverages, limits, and deductibles 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 16.

5.2.10 Overall Annual Costs

As described above, Runzheimer 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 15 shows these costs for each area by type of vehicle.

5.3 Other Transportation Costs--Air Fares

Air fare is the only item priced for the Other Transportation Costs Category. For this item, OPM priced 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, and St. Louis. 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 17.

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 19. 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 17 and 19. 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 19.

6. Miscellaneous Expenses

6.1 Component Overview

The Miscellaneous Expense component consists of three categories of expenses:

—Medical care.

—Contributions (including gifts to non-family members).

—Personal insurance and retirement contributions/investments.

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

6.2 Component Weights

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 21. Item weights are shown in Appendix 20.

TABLE 6–1.—MISCELLANEOUS EXPENSE CATEGORIES AND WEIGHTS

Categories	Income level		
	Lower (percent)	Middle (percent)	Upper (percent)
Medical Care	41.36	31.40	24.04
Contributions	16.52	17.18	17.67
Personal Insurance and Retirement Contributions	42.11	51.42	58.29
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

Runzheimer 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

—health insurance

Runzheimer surveyed the cost of these 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. The COLA model assumes that the cost of health insurance is constant among areas because the choice of Federal health coverage is to a large extent a matter of personal preference. Therefore, the index for this item is 100.00.

6.3.2 Contributions Category

The index for the Contributions Category is the Goods and Services Component index for the area. The 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.

6.3.3 Personal Insurance and Retirement Category

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

6.4 Miscellaneous Expense Analyses

As with the Goods and Services Component, the indexes for each of the Miscellaneous Component categories were combined using CES weights to produce component indexes by income level for each area. These indexes are shown in Appendix 21. 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 23 shows how each index was derived from the component indexes.

TABLE 7–1.—FINAL COST COMPARISON INDEXES

Allowance area	Index
Anchorage, Alaska	104.84
Fairbanks, Alaska	109.90
Juneau, Alaska	110.57
The rest of Alaska	129.24
City and County of Honolulu, Hawaii	121.95
Hawaii County, Hawaii	111.89
Kauai County, Hawaii	121.36
Maui County, Hawaii	119.53
Guam/CNMI*, Local Retail	121.88
Guam/CNMI, Commissary/Exchange	116.06
Puerto Rico	102.01

TABLE 7–1.—FINAL COST COMPARISON INDEXES—Continued

Allowance area	Index
U.S. Virgin Islands	119.25

*CNMI=Commonwealth of the Northern Mariana Islands

APPENDIX 1.—PUBLICATION IN THE FEDERAL REGISTER OF RESULTS OF NONFOREIGN AREA LIVING-COST SURVEYS: 1990–1996

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 2.—MULTIPLE SURVEY AREAS: 1996 SURVEY

[Federal Employment Weights Within a Single Allowance Area]

Location	1993	1994	1995	Average	Weights
Hawaii County					
Hilo	250	292	286	276	82.88
Kona	52	60	58	57	17.12
Total				333	100.00
Virgin Islands					
St. Croix	142	151	154	149	46.42
St. Thomas/St. John	190	166	160	172	53.58
Total				321	100.00

MULTIPLE INCOME LEVELS: 1996 SURVEY

[Federal Employment Weights Within a Single Allowance Area]

Location and income level	1993	1994	1995	Average	Weights
Anchorage:					
Lower	1,638	1,609	1,540	1,596	26.44
Middle	2,090	1,971	1,754	1,938	32.11
Upper	2,400	2,583	2,522	2,502	41.45
Totals				6,036	100.00
Fairbanks:					
Lower	400	444	388	411	33.28
Middle	467	442	446	452	36.60
Upper	318	392	405	372	30.12
Totals				1,235	100.00
Juneau:					
Lower	139	145	139	141	19.89

MULTIPLE INCOME LEVELS: 1996 SURVEY—Continued

[Federal Employment Weights Within a Single Allowance Area]

Location and income level	1993	1994	1995	Average	Weights
Middle	245	220	203	223	31.45
Upper	334	360	341	345	48.66
Totals	.....	.....	.....	709	100.00
Rest of Alaska:					
Lower	444	414	349	402	25.62
Middle	759	722	703	728	46.40
Upper	391	445	481	439	27.98
Totals	.....	.....	.....	1,569	100.00
Honolulu:					
Lower	4,346	4,239	4,140	4,242	32.68
Middle	4,540	4,171	3,952	4,221	32.52
Upper	4,344	4,689	4,514	4,516	34.80
Totals	.....	.....	.....	12,979	100.00
Hawaii:					
Lower	122	165	139	142	36.69
Middle	145	154	164	154	39.79
Upper	85	91	98	91	23.52
Totals	.....	.....	.....	387	100.00
Kauai:					
Lower	71	81	73	75	30.24
Middle	94	84	76	85	34.28
Upper	78	89	97	88	35.48
Totals	.....	.....	.....	248	100.00
Maui:					
Lower	37	39	35	37	25.52
Middle	56	56	59	57	39.31
Upper	51	51	51	51	35.17
Totals	.....	.....	.....	145	100.00
Guam/CNMI:					
Lower	1,061	1,060	947	1,023	47.12
Middle	696	681	669	682	31.41
Upper	437	498	464	466	21.47
Totals	.....	.....	.....	2,171	100.00
Puerto Rico:					
Lower	2,330	2,428	2,370	2,376	40.66
Middle	2,287	2,184	2,166	2,212	37.86
Upper	1,140	1,321	1,303	1,255	21.48
Totals	.....	.....	.....	5,843	100.00
Virgin Islands:					
Lower	128	114	98	113	35.31
Middle	133	128	133	131	40.94
Upper	71	75	83	76	23.75
Totals	.....	.....	.....	320	100.00

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS

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

	Total complete reporting			
	1991	1992	1994	Average
Average Before Tax Income	33,901.00	33,854.00	36,838.00	34,864.33
Average annual expenditures	30,487.29	30,527.49	32,762.99	31,259.26
Food	4,366.88	4,358.56	4,526.94	4,417.46
Food at home	2,724.89	2,684.35	2,764.21	2,724.48
Cereals and bakery products	413.81	418.15	439.36	423.77
Cereals and cereal products	149.01	144.15	166.94	153.37
Flour	6.61	7.21	7.93	7.25
Prepared flour mixes	14.67	13.62	13.20	13.83
Ready–to–eat and cooked cereals	90.13	88.39	102.02	93.51
Rice	14.49	12.67	15.47	14.21
Pasta, cornmeal and other cereal products	23.11	22.27	28.32	24.57

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1991	1992	1994	Average
Bakery products	264.80	274.00	272.42	270.41
Bread	76.98	77.58	77.20	77.25
White bread	38.93	38.04	38.02	38.33
Bread, other than white	38.04	39.54	39.17	38.92
Crackers and cookies	65.09	67.10	64.36	65.52
Cookies	41.15	40.75	43.78	41.89
Crackers	23.94	26.34	20.58	23.62
Frozen and refrigerated bakery products	19.33	21.06	22.16	20.85
Other bakery products	103.40	108.27	108.70	106.79
Biscuits and rolls	34.12	35.55	37.26	35.64
Cakes and cupcakes	29.49	31.67	31.12	30.76
Bread and cracker products	4.14	4.70	4.68	4.51
Sweetrolls, coffee cakes, doughnuts	24.05	24.93	23.08	24.02
Pies, tarts, turnovers	11.61	11.41	12.55	11.86
Meats, poultry, fish, and eggs	725.06	687.17	728.89	713.71
Beef	238.59	210.36	226.73	225.23
Ground beef	89.66	87.67	89.79	89.04
Roast	42.62	37.74	37.79	39.38
Chuck roast	16.81	13.48	12.10	14.13
Round roast	12.63	12.96	14.18	13.26
Other roast	13.18	11.30	11.51	12.00
Steak	87.83	69.00	85.81	80.88
Round steak	16.56	14.63	16.44	15.88
Sirloin steak	23.58	17.72	24.09	21.80
Other steak	47.68	36.65	45.28	43.20
Other beef	18.47	15.95	13.34	15.92
Pork	146.62	155.56	154.66	152.28
Bacon	21.28	20.47	23.01	21.59
Pork chops	35.26	34.88	37.47	35.87
Ham	38.92	42.73	36.74	39.46
Ham, not canned	35.84	38.98	33.91	36.24
Canned ham	3.08	3.75	2.84	3.22
Sausage	21.01	23.29	22.63	22.31
Other pork	30.15	34.19	34.80	33.05
Other meats	102.91	94.58	94.34	97.28
Frankfurters	23.87	21.19	19.13	21.40
Lunch meats (cold cuts)	70.13	63.56	65.67	66.45
Bologna, liverwurst, salami	23.75	22.91	23.25	23.30
Other lunchmeats	46.39	40.65	42.41	43.15
Lamb, organ meats and others	8.91	9.84	9.54	9.43
Lamb and organ meats	7.89	8.74	9.31	8.65
Mutton, goat and game	1.02	1.10	0.24	0.79
Poultry	123.67	123.39	135.32	127.46
Fresh and frozen chickens	92.17	91.28	107.49	96.98
Fresh whole chicken	24.27	19.61	NA	21.94
Fresh and frozen whole chicken	NA	NA	29.05	29.05
Fresh and frozen chicken parts	67.90	71.67	78.44	72.67
Other poultry, incl. whole frozen chickens	31.50	32.10	NA	31.80
Other poultry	NA	NA	27.83	27.83
Fish and seafood	81.51	74.99	87.13	81.21
Canned fish and seafood	18.40	17.46	15.60	17.15
Fresh and frozen shellfish	25.27	21.36	NA	23.32
Fresh and frozen finfish	37.83	36.17	NA	37.00
Fresh fish and shellfish	NA	NA	48.29	48.29
Frozen fish and shellfish	NA	NA	23.23	23.23
Eggs	31.77	28.30	30.72	30.26
Dairy products	306.57	307.10	297.87	303.85
Fresh milk and cream	134.72	136.59	131.98	134.43
Whole milk	49.88	47.69	NA	48.79
Other milk and cream	84.84	88.90	NA	86.87
Fresh milk, all types	NA	NA	123.44	123.44
Cream	NA	NA	8.55	8.55
Other dairy products	171.85	170.52	165.88	169.42
Butter	10.62	9.71	11.78	10.70
Cheese	90.15	87.72	84.78	87.55
Ice cream and related products	50.47	51.93	48.15	50.18
Miscellaneous dairy products	20.61	21.16	21.17	20.98
Fruits and vegetables	437.70	435.20	446.10	439.67
Fresh fruits	132.65	129.17	135.12	132.31

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1991	1992	1994	Average
Apples	26.69	26.64	25.34	26.22
Bananas	27.62	26.48	30.25	28.12
Oranges	12.28	13.23	16.05	13.85
Other fresh fruits	66.06	62.82	63.49	64.44
Fresh vegetables	131.09	127.84	138.99	132.64
Potatoes	25.25	24.56	28.24	26.02
Lettuce	15.51	16.33	17.65	16.50
Tomatoes	21.64	19.85	21.59	21.03
Other fresh vegetables	68.69	67.10	71.52	69.10
Processed fruits	99.35	102.67	95.31	99.11
Frozen fruits and fruit juices	22.09	21.35	16.38	19.94
Frozen orange juice	14.09	13.34	9.57	12.33
Other frozen fruits and juices	7.99	8.01	6.81	8.00
Canned and dried fruits	24.23	23.48	21.11	23.86
Fresh, canned or bottled fruit juices	53.03	57.83	57.83	55.43
Processed vegetables	74.61	75.53	76.68	75.61
Frozen vegetables	26.45	25.46	24.78	25.56
Canned and dried vegetables and juices	48.16	50.07	51.90	50.04
Canned beans	9.26	10.09	10.61	9.99
Canned corn	6.29	7.40	6.99	6.89
Other canned and dried veg. and juices	32.61	32.59	34.30	32.60
Other food at home	841.75	836.73	851.99	843.49
Sugar and other sweets	104.62	106.24	110.67	107.18
Candy and chewing gum	59.10	62.86	66.52	62.83
Sugar	20.80	18.12	18.30	19.07
Artificial sweeteners	3.23	3.24	3.57	3.35
Jams, preserves, other sweets	21.48	22.02	22.28	21.93
Fats and oils	73.12	73.79	80.76	75.89
Margarine	14.31	14.56	14.68	14.52
Other fats, oils, and salad dressing	39.96	40.94	47.48	40.45
Nondairy cream and imitation milk	6.56	6.75	6.71	6.67
Peanut butter	12.30	11.53	11.89	11.91
Miscellaneous foods	387.81	393.26	369.77	383.61
Frozen prepared foods	71.21	73.99	65.79	70.33
Frozen meals	25.00	22.99	20.54	22.84
Other frozen prepared foods	46.21	51.01	45.25	47.49
Canned and packaged soups	26.23	25.44	30.21	27.29
Potato chips, nuts, and other snacks	78.66	78.63	75.91	77.73
Potato chips and other snacks	62.03	62.34	59.81	61.39
Nuts	16.63	16.29	16.10	16.34
Condiments and seasonings	87.93	90.44	82.47	86.95
Salt, spices, other seasonings	19.15	20.79	19.68	19.87
Olives, pickles, relishes	11.05	10.82	10.76	10.88
Sauces and gravies	42.03	43.55	38.05	41.21
Baking needs and misc. products	15.71	15.29	13.98	14.99
Other canned and packaged prepared foods	123.78	124.75	115.39	121.31
Salads and desserts	17.87	20.42	19.30	19.15
Baby food	23.56	24.11	27.68	25.12
Miscellaneous prepared foods	82.35	80.22	68.41	76.99
Nonalcoholic beverages	233.06	219.33	241.81	231.40
Cola	92.26	86.71	93.27	90.75
Other carbonated drinks	39.32	40.41	40.20	39.98
Coffee	42.59	40.13	43.29	42.00
Roasted coffee	25.35	24.56	29.20	26.37
Instant and freeze dried coffee	17.24	15.57	14.09	15.63
Noncarbonated fruit flavored drinks	25.74	20.15	NA	22.95
Noncarbonated fruit flavored drinks, inc. non–frozen lemonade	NA	NA	23.02	23.02
Tea	14.66	14.26	16.75	15.22
Nonalcoholic beer	NA	NA	0.76	0.76
Other nonalcoholic beverages	18.51	17.68	24.52	20.24
Food prepared by consumer unit on out–of–town trips	43.13	44.12	48.98	45.41
Food away from home	1,641.99	1,674.21	1,762.72	1,692.97
Meals at restaurants, carry–outs and other	1,300.05	1,344.40	1,363.26	1,335.90
Lunch	463.89	476.89	475.88	472.22
Dinner	601.50	619.67	668.88	630.02
Snacks and nonalcoholic beverages	133.59	141.35	110.46	128.47
Breakfast and brunch	101.08	106.49	108.05	105.21
Board (including at school)	43.00	46.92	50.40	46.77
Catered affairs	46.07	40.77	55.38	47.41

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1991	1992	1994	Average
Food on out–of–town trips	178.84	167.14	213.45	186.48
School lunches	46.89	47.40	54.93	49.74
Meals as pay	27.13	27.58	25.30	26.67
Alcoholic beverages	313.94	321.12	296.57	310.54
At home	166.77	177.01	175.40	173.06
Beer and ale	87.98	99.54	108.74	98.75
Whiskey	17.07	14.23	14.25	15.18
Wine	45.33	43.11	36.06	41.50
Other alcoholic beverages	16.38	20.13	16.36	17.62
Away from home	147.17	144.11	121.17	137.48
Beer and ale	46.76	48.77	42.50	46.01
Wine	25.57	22.95	16.74	21.75
Other alcoholic beverages	46.66	47.06	30.22	41.31
Alcoholic beverages purchased on trips	28.19	25.34	31.71	28.41
Housing	9,325.13	9,528.41	10,189.41	9,680.98
Shelter	5,208.28	5,431.78	5,695.83	5,445.30
Owned dwellings	3,279.50	3,307.24	3,464.04	3,350.26
Mortgage interest and charges	1,951.95	1,984.40	1,925.26	1,953.87
Mortgage interest	1,880.31	1,856.78	1,825.30	1,854.13
Interest paid, home equity loan	33.34	63.99	44.67	47.33
Interest paid, home equity line of credit	37.94	63.32	54.73	52.00
Prepayment penalty charges	0.36	0.31	0.56	0.41
Property taxes	767.69	760.97	879.41	802.69
Maintenance, repairs, insurance, other expenses	559.86	561.86	659.37	593.70
Homeowners and related insurance	164.20	176.37	209.07	183.21
Fire and extended coverage	3.84	5.02	6.34	5.07
Homeowners insurance	160.36	171.35	202.73	178.15
Ground rent	33.78	33.40	40.26	35.81
Maintenance and repair services	278.55	268.09	312.65	286.43
Painting and papering	39.24	37.27	43.27	39.93
Plumbing and water heating	31.48	34.02	36.45	33.98
Heat, a/c, electrical work	45.96	53.14	55.08	51.39
Roofing and gutters	54.11	40.98	48.91	48.00
Other repair and maintenance services (old)	99.93	91.16	NA	95.55
Other repair and maintenance services	NA	NA	112.39	112.39
Repair and replacement of hard surface flooring	6.47	10.16	14.76	10.46
Repair of built–in appliances	1.36	1.36	1.78	1.50
Maintenance and repair commodities	69.18	63.89	75.59	69.55
Paints, wallpaper and supplies	16.27	16.50	18.95	17.24
Tools and equipment for painting and wallpapering	1.75	1.77	2.04	1.85
Plumbing supplies and equipment	7.65	5.96	8.57	7.39
Electrical supplies, heating and cooling equipment	3.44	7.13	5.86	5.48
Materials for hard surface flooring, repair/replacement	2.17	3.13	5.08	3.46
Materials and equipment for roof and gutters	6.61	6.20	5.94	6.25
Materials for plaster, panelling, siding, doors, etc.	10.86	7.29	12.78	10.31
Materials for patio, walk, fence, driveway, etc.	0.55	0.67	0.52	0.58
Materials for landscaping maintenance	1.77	1.15	1.48	1.47
Miscellaneous supplies and equipment	18.11	14.08	14.37	15.52
Material for insulation, other maint., and repair	12.55	7.84	10.19	10.19
Materials to finish basements, remodelling, etc.	5.56	6.24	4.18	5.33
Property management and security	13.44	20.12	21.59	18.38
Property management	8.61	13.24	12.78	11.54
Management and upkeep services for security	4.84	6.88	8.81	6.84
Parking	0.70	NA	0.21	0.46
Rented dwellings	1,609.43	1,787.19	1,828.52	1,741.71
Rent	1,538.23	1,714.30	1,755.05	1,669.19
Rent as pay	44.87	37.09	42.31	41.42
Maintenance, insurance and other expenses	26.33	35.80	31.16	31.10
Tenant's insurance	9.76	9.16	9.65	9.52
Maintenance and repair services	9.96	11.88	11.56	11.13
Repair or maintenance services (old)	9.49	11.52	NA	10.51
Repair or maintenance services	NA	NA	10.37	10.37
Repair and replacement of hard surface flooring	0.38	0.29	1.05	0.57
Repair of built–in appliances	0.08	0.07	0.13	0.09
Maintenance and repair commodities	6.61	14.76	9.95	10.44
Paint, wallpaper, and supplies	2.07	1.70	2.09	1.95
Tools and equipment for painting and wallpapering	0.22	0.18	0.22	0.21
Materials for plastering, panels, roofing, gutters, etc	0.43	2.86	1.23	1.51
Materials for patio, walk, fence, driveway, etc.	0.02	0.04	0.09	0.05

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1991	1992	1994	Average
Plumbing supplies and equipment	0.25	0.55	0.70	0.50
Electrical supplies, heating and cooling equipment	0.34	0.26	1.36	0.65
Miscellaneous supplies and equipment	2.17	7.71	3.41	4.43
Material for insulation, other maintenance and repair	0.82	1.51	1.13	1.15
Termite and pest control (capital improvement)	NA	NA	NA	NA
Materials for additions, finishing basements, etc.	1.34	5.90	1.67	2.97
Construction materials for jobs not started	0.01	0.30	0.61	0.31
Material for hard surface flooring	0.59	0.90	0.54	0.68
Material for landscape maintenance	0.53	0.55	0.31	0.46
Other lodging	319.35	337.35	403.28	353.33
Owned vacation homes	92.13	115.29	122.14	109.85
Mortgage interest and charges	39.20	54.55	43.30	45.68
Mortgage interest	38.93	50.60	39.56	43.03
Interest paid, home equity loan	0.02	1.06	0.43	0.50
Interest paid, home equity line of credit	0.26	2.88	3.31	2.15
Prepayment penalty charge	NA	NA	NA	NA
Property taxes	37.77	42.04	51.02	43.61
Maintenance, insurance, and other expenses	15.17	18.70	27.82	20.56
Homeowners and related insurance	3.79	4.10	7.66	5.18
Homeowners insurance	3.65	3.86	7.35	4.95
Fire and extended coverage	0.14	0.24	0.31	0.23
Ground rent	2.32	1.75	3.62	2.56
Maintenance and repair services	5.25	7.53	11.87	8.22
Repair and remodeling services (old)	5.14	7.39	NA	6.27
Repair and remodeling services	NA	NA	11.40	11.40
Repair and replacement of hard surface flooring	0.11	0.15	0.47	0.24
Maintenance and repair commodities	0.53	1.97	1.35	1.28
Paints, wallpaper, supplies	0.15	1.31	0.16	0.54
Tools and equipment for painting and wallpapering	0.02	0.14	0.02	0.06
Materials for plaster., panel., roof., gutters, etc.	0.05	0.07	0.10	0.07
Material for patio, walk, fence, drive, masonry, etc.	0.00	0.01	NA	0.01
Plumbing supplies and equipment	0.05	0.32	0.05	0.14
Electrical supplies, heating and cooling equipment	0.09	0.03	NA	0.06
Miscellaneous supplies and equipment	0.12	0.09	0.99	0.40
Material for insulation, other maintenance and repair	0.04	0.09	0.99	0.37
Material for finishing basements & remodeling rooms	0.08	NA	NA	0.08
Materials for hard surface flooring	NA	NA	0.03	0.03
Materials for landscaping maintenance	0.06	NA	NA	0.06
Property management and security	3.19	3.35	3.27	3.27
Property management	1.96	2.25	2.36	2.19
Management and upkeep services for security	1.23	1.10	0.91	1.08
Parking	0.09	NA	0.06	0.08
Housing while attending school	59.66	54.71	59.54	57.97
Lodging on out–of–town trips	167.56	167.34	221.60	185.50
Utilities, fuels, and public services	1,961.13	1,962.49	2,170.32	2,031.31
Natural gas	240.89	246.97	280.09	255.98
Utility—natural gas (renter).	50.96	55.98	60.54	55.83
Utility—natural gas (owned home)	189.11	189.86	216.97	198.65
Utility—natural gas (owned vacation)	0.82	1.07	2.53	1.47
Utility—natural gas (rented vacation)	NA	0.06	0.05	0.06
Electricity	791.57	770.65	846.21	802.81
Electricity (renter)	189.36	201.59	207.80	199.58
Electricity (owned home)	595.84	562.26	630.39	596.16
Electricity (owned vacation)	6.00	6.59	7.36	6.65
Electricity (rented vacation).	0.37	0.20	0.65	0.41
Fuel oil and other fuels	103.30	93.93	98.11	98.45
Fuel oil	62.83	55.61	59.27	59.24
Fuel oil (renter)	5.61	7.00	6.49	6.37
Fuel oil (owned home)	56.67	48.25	52.38	52.43
Fuel oil (owned vacation)	0.51	0.36	0.40	0.42
Fuel oil (rented vacation)	0.04	NA	NA	0.04
Coal	4.66	2.50	1.66	2.94
Coal (renter)	0.26	0.05	0.55	0.29
Coal (owned home)	4.38	2.44	1.12	2.65
Coal (owned vacation)	0.02	0.02	NA	0.02
Coal (rented vacation)	NA	NA	NA	NA
Bottled gas	27.47	27.18	30.68	28.44
Gas, btld/tank (renter)	4.19	4.79	4.19	4.39
Gas, btld/tank (owned home).	21.14	20.75	23.43	21.77

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1991	1992	1994	Average
Gas, btld/tank (owned vacation)	2.11	1.64	3.03	2.26
Gas, btld/tank (rented vacation)	0.02	NA	0.04	0.03
Wood and other fuels	8.35	8.64	6.49	7.83
Wood/other fuels (renter)	1.37	1.59	0.61	1.19
Wood/other fuels (owned home)	6.92	6.71	5.81	6.48
Wood/other fuels (owned vacation)	0.05	0.34	0.06	0.15
Wood/other fuels (rented vacation)	NA	NA	NA	NA
Telephone services	608.50	619.87	688.52	638.96
Telephone (old)	48.22	0.00	NA	24.11
Telephone services in home city, excluding car phones	560.28	619.87	674.31	618.15
Telephone services for mobile car phones	NA	NA	14.21	14.21
Water and other public services	216.87	231.08	257.41	235.12
Water and sewerage maintenance	159.33	160.22	182.67	167.41
Water/sewer maint. (renter)	22.04	24.38	26.75	24.39
Water/sewer maint. (owned home)	136.19	133.69	154.37	141.42
Water/sewer maint. (owned vacation)	1.09	2.10	1.50	1.56
Water/sewer maint. (rented vacation)	0.01	0.05	0.04	0.03
Trash and garbage collection	55.90	69.38	73.48	66.25
Trash/garb. coll. (renter)	7.26	7.37	9.37	8.00
Trash/garb. coll. (owned home)	47.64	59.92	62.61	56.72
Trash/garb. coll. (owned vacation)	1.00	2.09	1.45	1.51
Trash/garb. coll. (rented vacation)	NA	0.01	0.04	0.02
Septic tank cleaning	1.65	1.47	1.26	1.46
Septic tank clean. (renter)	0.07	0.11	0.01	0.06
Septic tank clean. (owned home)	1.57	1.29	1.23	1.36
Septic tank clean. (owned vacation)	0.01	0.07	NA	0.04
Septic tank clean. (rented vacation)	NA	NA	0.01	0.01
Household operations	451.97	487.20	499.86	479.68
Personal services	224.86	253.05	240.70	239.54
Babysitting	83.78	85.92	81.17	84.85
Care for elderly, invalids, handicapped, etc	26.56	43.92	19.24	29.91
Day–care centers, nursery, and preschools	114.51	123.21	140.29	126.00
Other household expenses	227.11	234.15	259.16	240.14
Housekeeping services	77.46	71.70	82.83	77.33
Gardening, lawn care service	60.85	64.99	69.73	65.19
Water softening service	2.72	3.28	2.65	2.88
Household laundry, dry cleaning, sent out (nonclothing)	2.21	2.32	1.79	2.11
Coin–operated laundry and dry cleaning (nonclothing)	4.91	5.58	5.40	5.30
Services for termite/pest control maintenance	NA	NA	7.46	7.46
Other home services	16.79	18.38	20.11	18.43
Termite/pest control products	0.22	0.29	0.29	0.27
Moving, storage, freight express	22.73	24.37	27.54	24.88
Appliance repair, including service center	16.96	15.88	15.24	16.03
Reupholstering, furniture repair	11.51	18.56	11.03	13.70
Repair/rental of lawn/garden equipment, tools, etc.	5.78	3.74	9.20	6.24
Appliance rental	1.28	1.86	1.55	1.56
Rental of office equipment for nonbusiness use	0.17	0.13	0.31	0.20
Repair of misc. household equipment and furnishings	2.34	1.89	2.46	2.23
Repair of computer systems for nonbusiness use	1.19	1.19	1.57	1.32
Rental/installation of dishwashers, range hoods, etc.	NA	NA	NA	NA
Housekeeping supplies	451.34	462.61	424.30	446.08
Laundry and cleaning supplies	123.66	123.97	117.94	121.86
Soaps and detergents	73.49	70.41	66.49	70.13
Other laundry cleaning products	50.17	53.56	51.45	51.73
Other household products	197.81	211.79	187.75	199.12
Cleansing and toilet tissue, paper towels and napkins	62.60	60.52	60.17	61.10
Miscellaneous household products	91.22	94.75	80.66	88.88
Lawn and garden supplies	44.00	56.52	46.92	49.15
Postage and stationery	129.87	126.85	118.61	125.11
Stationery, stationery supplies, giftwraps	66.09	62.59	62.86	63.85
Postage	63.78	64.26	55.74	61.26
Household furnishings and equipment	1,252.41	1,184.33	1,399.10	1,278.61
Household textiles	107.35	94.56	106.15	102.69
Bathroom linens	24.61	15.62	13.89	18.04
Bedroom linens	39.34	43.17	52.67	45.06
Kitchen and dining room linens	4.76	7.84	7.27	6.62
Curtains and draperies	18.09	19.11	19.08	18.76
Slipcovers, decorative pillows	1.36	1.42	2.08	1.62
Sewing material for slipcovers, curtains, etc.	18.17	6.54	10.11	11.61

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1991	1992	1994	Average
Other linens	1.04	0.86	1.04	0.98
Furniture	297.24	316.15	323.70	312.36
Mattress and springs	35.82	38.97	44.00	39.60
Other bedroom furniture	46.24	57.57	53.64	52.48
Sofas	65.48	70.67	76.89	71.01
Living room chairs	34.99	30.70	34.47	33.39
Living room tables	14.24	17.63	14.27	15.38
Kitchen, dining room furniture	46.11	42.37	49.61	46.03
Infants' furniture	7.58	6.74	6.04	6.79
Outdoor furniture	13.59	11.02	12.29	12.30
Occasional furniture	33.18	40.48	32.50	35.39
Floor coverings	128.97	61.08	131.65	107.23
Wall–to–wall carpeting (renter)	2.02	2.57	2.50	2.36
Wall–to–wall carpet, installed (renter)	1.56	2.05	2.12	1.91
Wall–to–wall carpet, not installed carpet squares (renter)	0.46	0.52	0.38	0.45
Wall–to–wall carpet (replacement) (owned home)	34.99	29.06	34.44	32.83
Wall–to–wall carpet, not installed, carpet squares (owner)	2.91	1.89	1.81	2.20
Wall–to–wall carpet, installed (replacement) (owner)	32.08	27.17	32.63	30.63
Room size rugs and other floor covering, nonpermanent	91.96	29.45	94.72	72.04
Major appliances	131.98	144.89	152.32	143.06
Dishwashers (built–in), garbage disposals, etc. (renter)	0.98	0.16	0.75	0.63
Dishwashers (built–in), garbage disposals, etc. (owner)	9.54	7.21	10.97	9.24
Refrigerators, freezers (renter)	7.51	8.38	6.90	7.60
Refrigerators, freezers (owned home)	25.85	33.30	38.91	32.69
Washing machines (renter)	4.28	6.28	6.05	5.54
Washing machines (owned home).	17.22	15.85	14.39	15.82
Clothes dryers (renter)	2.34	3.35	4.04	3.24
Clothes dryers (owned home)	7.05	9.78	9.31	8.71
Cooking stoves, ovens (renter)	2.18	3.11	2.42	2.57
Cooking stoves, ovens (owned home)	13.20	14.81	22.97	16.99
Microwave ovens (renter)	2.09	3.09	3.35	2.84
Microwave ovens (owned home)	4.85	4.74	6.48	5.36
Portable dishwasher (renter)	0.14	0.11	0.08	0.11
Portable dishwasher (owned home)	0.24	1.15	0.49	0.63
Window air conditioners (renter)	1.12	1.18	2.83	1.71
Window air conditioners (owned home)	7.61	3.31	3.93	4.95
Electric floor cleaning equipment	15.03	13.63	13.92	14.19
Sewing machines	5.19	5.15	2.92	4.42
Miscellaneous household appliances	5.56	10.29	1.61	5.82
Small appliances, miscellaneous housewares	83.38	86.46	85.73	85.19
Housewares	57.82	62.47	60.60	60.30
Plastic dinnerware	1.79	1.61	1.60	1.67
China and other dinnerware	11.56	11.60	11.63	11.60
Flatware	4.07	3.97	5.16	4.40
Glassware	7.08	13.59	8.14	9.60
Silver serving pieces	3.83	1.35	1.31	2.16
Other serving pieces	1.78	1.59	1.63	1.67
Nonelectric cookware	11.67	11.66	15.22	12.85
Tableware, nonelectric kitchenware	16.02	17.08	15.92	16.34
Small appliances	25.56	23.99	25.13	24.89
Small electric kitchen appliances	18.05	18.75	18.19	18.33
Portable heating and cooling equipment	7.52	5.23	6.94	6.56
Miscellaneous household equipment	503.48	481.19	599.55	528.07
Window coverings	12.79	17.37	14.48	14.88
Infants' equipment	10.62	5.52	7.46	7.87
Laundry and cleaning equip.	9.19	10.99	11.25	10.48
Outdoor equipment	6.20	4.83	5.48	5.50
Clocks	4.45	3.38	5.32	4.38
Lamps and lighting fixtures	22.80	26.10	36.98	28.63
Other household decorative items	107.69	111.16	119.06	112.64
Telephones and accessories	62.21	20.55	38.10	40.29
Lawn and garden equipment	39.58	43.15	53.17	45.30
Power tools	13.25	16.15	13.51	14.30
Small miscellaneous furnishings	5.23	1.15	1.88	2.75
Hand tools	11.71	14.07	9.88	11.89
Indoor plants, fresh flowers	57.80	53.49	52.70	54.66
Closet and storage items	6.99	12.21	8.33	9.18
Rental of furniture	3.36	3.67	4.53	3.85
Luggage	7.49	7.04	8.00	7.51

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1991	1992	1994	Average
Computers and computer hardware nonbusiness use	63.64	63.66	115.01	80.77
Computer software/accessories for nonbusiness use	8.69	9.48	20.05	12.74
Telephone answering devices	5.00	4.64	3.95	4.53
Calculators	2.56	1.57	2.35	2.16
Business equipment for home use	5.02	4.23	4.75	4.67
Other hardware	11.83	13.74	25.27	16.95
Smoke alarms (owned home)	0.38	0.47	0.86	0.57
Smoke alarms (renter)	0.09	0.06	0.15	0.10
Smoke alarms (owned vacation)	NA	NA	NA	NA
Other household appliances (owned home)	4.63	4.40	6.69	5.24
Other household appliances (renter)	0.87	0.99	1.36	1.07
Miscellaneous household equipment and parts	19.42	27.08	28.95	25.15
Apparel and services	1,801.23	1,732.90	1,688.22	1,740.78
Men and boys	448.88	436.86	418.74	434.83
Men, 16 and over	357.81	353.05	320.76	343.87
Men's suits	39.20	43.98	32.42	38.53
Men's sportcoats, tailored jackets	13.84	12.04	13.87	13.25
Men's coats and jackets	30.48	26.12	29.56	28.72
Men's underwear	12.26	14.13	12.90	13.10
Men's hosiery	12.60	13.73	10.30	12.21
Men's nightwear	6.24	5.84	2.73	4.94
Men's accessories	34.42	33.64	29.43	32.50
Men's sweaters and vests	13.47	13.11	14.23	13.60
Men's active sportswear	12.15	11.96	11.96	12.02
Men's shirts	87.10	87.25	79.19	84.51
Men's pants	77.09	70.18	62.55	69.94
Men's shorts, shorts sets	13.53	16.40	15.91	15.28
Men's uniforms	5.00	3.70	3.35	4.02
Men's costumes	0.42	0.98	2.34	1.25
Boys, 2 to 15	91.07	83.82	97.98	90.96
Boys' coats and jackets	4.36	5.73	6.61	5.57
Boys' sweaters	3.09	2.70	2.76	2.85
Boys' shirts	21.80	19.50	21.53	20.94
Boys' underwear	4.96	4.89	4.57	4.81
Boys' nightwear	2.21	2.83	2.13	2.39
Boys' hosiery	4.97	4.26	3.75	4.33
Boys' accessories	4.58	5.19	7.57	5.78
Boys' suits, sportcoats, vests	0.51	2.13	6.10	2.91
Boys' pants	24.72	19.41	21.77	21.97
Boys' shorts, shorts sets	11.51	9.03	12.15	10.90
Boys' uniforms, active sportswear	7.43	7.30	7.76	7.50
Boys' costumes	0.93	0.85	1.30	1.03
Women and girls	724.73	703.40	653.73	693.95
Women, 16 and over	624.19	607.23	552.35	594.59
Women's coats and jackets	40.55	58.80	49.54	49.63
Women's dresses	118.10	89.96	81.37	96.48
Women's sportcoats, tailored jackets	6.02	3.90	4.15	4.69
Women's vests and sweaters	46.00	40.43	32.73	39.72
Women's shirts, tops, blouses	114.03	106.20	96.49	105.57
Women's skirts	28.63	21.52	19.13	23.09
Women's pants	69.35	79.18	58.46	69.00
Women's shorts, shorts sets	20.40	23.33	23.01	22.25
Women's active sportswear	28.54	32.91	24.30	28.58
Women's sleepwear	20.98	25.33	24.72	23.68
Women's undergarments	27.53	33.13	24.46	28.37
Women's hosiery	27.13	25.01	25.02	25.72
Women's suits	33.54	30.71	37.27	33.84
Women's accessories	38.59	33.98	49.54	40.70
Women's uniforms	1.47	1.82	0.42	1.24
Women's costumes	3.34	1.01	1.73	2.03
Girls, 2 to 15	100.53	96.17	101.38	99.36
Girls' coats and jackets	6.71	7.65	7.23	7.20
Girls' dresses, suits	13.87	13.23	13.99	13.70
Girls' shirts, blouses, sweaters	23.20	22.42	25.48	23.70
Girls' skirts and pants	15.56	14.87	16.06	15.50
Girls' shorts, shorts sets	8.41	9.83	9.07	9.10
Girls' active sportswear	10.66	8.41	6.56	8.54
Girls' underwear and sleepwear	6.16	6.26	7.49	6.64
Girls' hosiery	6.09	5.05	5.82	5.65

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1991	1992	1994	Average
Girls' accessories	5.49	4.50	4.55	4.85
Girls' uniforms	2.26	1.86	2.15	2.09
Girls' costumes	2.12	2.08	2.98	2.39
Children under 2	85.67	80.39	83.32	83.13
Infant coat, jacket, snowsuit	2.99	3.25	2.69	2.98
Infant dresses, outerwear	17.87	20.75	22.30	20.31
Infant underwear	51.00	46.85	49.15	49.00
Infant nightwear, loungewear	3.11	4.26	3.94	3.77
Infant accessories	5.15	5.28	5.23	5.22
Infant hosiery	0.10	NA	NA	0.10
Footwear	258.04	243.05	258.43	253.17
Men's footwear	72.47	73.53	84.05	76.68
Boys' footwear	29.42	31.65	34.18	31.75
Women's footwear	128.82	115.47	113.26	119.18
Girls' footwear	27.33	22.41	26.94	25.56
Other apparel products and services	283.91	269.19	274.00	275.70
Material for making clothes	9.10	8.58	7.24	8.31
Sewing patterns and notions	3.00	2.56	2.57	2.71
Watches	20.45	20.47	24.45	21.79
Jewelry	121.45	108.73	108.96	113.05
Shoe repair and other shoe service	4.27	3.47	3.16	3.63
Coin–operated apparel laundry and dry cleaning	37.63	38.61	37.33	37.86
Apparel alteration and repair	6.23	6.02	6.90	6.38
Clothing rental	4.02	3.56	3.75	3.78
Watch and jewelry repair	6.94	5.54	5.99	6.16
Apparel laundry and dry cleaning not coin operated	69.99	70.94	73.18	71.37
Clothing storage	0.83	0.71	0.47	0.67
Transportation	5,235.41	5,232.14	6,075.53	5,514.36
Vehicle purchases (net outlay)	2,154.04	2,167.03	2,703.01	2,341.36
Cars and trucks, new	1,072.55	1,095.97	1,333.33	1,167.28
New cars	749.65	749.56	727.70	742.30
New trucks	322.90	346.42	605.63	424.98
Cars and trucks, used	1,060.67	1,033.39	1,320.82	1,138.29
Used cars	742.29	737.98	866.68	782.32
Used trucks	318.39	295.42	454.14	355.98
Other vehicles	20.82	37.66	48.85	35.78
New motorcycles	2.87	18.06	25.77	15.57
New aircraft	NA	NA	NA	NA
Used motorcycles	17.95	9.04	23.09	16.69
Used aircraft	NA	10.57	NA	10.57
Gasoline and motor oil	998.10	972.68	989.97	986.92
Gasoline	884.83	868.13	877.48	876.81
Diesel fuel	9.23	9.86	9.16	9.42
Gasoline on out–of–town trips	91.98	82.43	90.64	88.35
Gasohol	NA	NA	0.18	0.18
Motor oil	11.31	11.44	11.60	11.45
Motor oil on out–of–town trips	0.74	0.83	0.92	0.83
Other vehicle expenses	1,775.67	1,805.62	1,989.07	1,856.79
Vehicle finance charges	280.20	258.96	238.49	259.22
Automobile finance charges	190.05	169.13	139.82	166.33
Truck finance charges	75.90	71.72	86.72	78.11
Motorcycle and plane finance charges	0.50	1.93	1.05	1.16
Other vehicle finance charges	13.76	16.18	10.90	13.61
Maintenance and repairs	641.71	627.51	700.79	656.67
Coolant, additives, brake, transmission fluids	6.94	6.77	6.32	6.68
Tires – purchased, replaced, installed	85.76	92.70	89.79	89.42
Parts, equipment, and accessories	100.00	75.63	111.43	95.69
Vehicle audio equipment, excluding labor	NA	NA	5.45	5.45
Vehicle products	3.19	3.14	5.28	3.87
Misc. auto repair, servicing	22.31	20.13	33.34	25.26
Body work and painting	30.35	32.21	36.88	33.15
Clutch, transmission repair	35.98	34.71	46.56	39.08
Drive shaft and rear–end repair	6.97	7.96	5.94	6.96
Brake work	42.57	43.87	43.70	43.38
Repair to steering or front–end	12.69	15.62	18.42	15.58
Repair to engine cooling system	24.02	24.59	22.60	23.74
Motor tune–up	46.97	46.95	42.86	45.59
Lube, oil change, and oil filters	33.01	35.54	39.86	36.14
Front–end alignment, wheel balance	11.64	12.40	NA	12.02

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1991	1992	1994	Average
Front–end alignment, wheel balance and rotation	NA	NA	9.78	9.78
Shock absorber replacement	9.13	8.25	7.04	8.14
Brake adjustment	6.83	5.13	3.89	5.28
Gas tank repair, replacement	1.18	1.60	2.52	1.77
Repair tires and other repair work	33.15	33.63	27.94	31.57
Vehicle air conditioning repair	NA	NA	14.87	14.87
Exhaust system repair	18.36	18.29	20.56	19.07
Electrical system repair	26.00	28.19	31.39	28.53
Motor repair, replacement	79.50	73.60	69.19	74.10
Auto repair service policy	5.18	6.60	5.17	5.65
Vehicle insurance	619.68	638.83	698.00	652.17
Vehicle rental, leases, licenses, other charges	234.08	280.31	351.79	288.73
Leased and rented vehicles	95.89	125.45	196.83	139.39
Rented vehicles	33.77	32.93	39.82	35.51
Auto rental	12.42	8.36	6.03	8.94
Auto rental, out–of–town trips	15.41	16.16	26.09	19.22
Truck rental	2.10	2.71	1.68	2.16
Truck rental, out–of–town trips	2.49	5.20	4.61	4.10
Motorcycle rental	NA	NA	NA	NA
Aircraft rental	0.27	0.24	0.16	0.22
Motorcycle rental, out–of–town trips	0.50	0.07	0.09	0.22
Aircraft rental, out–of–town trips	0.58	0.20	1.16	0.65
Leased vehicles	62.11	92.52	157.01	103.88
Car lease payments	47.74	69.08	104.24	73.69
Cash downpayment (car lease)	2.12	8.22	9.84	6.73
Termination fee (car lease)	0.16	0.14	0.44	0.25
Truck lease payments	11.01	12.47	38.15	20.54
Cash downpayment (truck lease)	1.09	1.52	4.30	2.30
Termination fee (truck lease)	NA	1.08	0.03	0.56
State and local registration	75.17	87.09	82.74	81.67
Driver's license	7.27	7.41	7.34	7.34
Vehicle inspection	8.31	9.03	8.78	8.71
Parking fees	23.86	23.01	27.47	24.78
Parking fees (old)	1.34	0.00	NA	0.67
Parking fees in home city, excluding residence	19.97	20.52	24.17	21.55
Parking fees, out–of–town trips	2.54	2.49	3.30	2.78
Tolls	8.71	10.98	10.47	10.05
Tolls on out–of–town trips	4.51	4.18	4.69	4.46
Towing charges	4.89	5.02	5.37	5.09
Automobile service clubs	5.48	8.14	8.10	7.24
Public transportation	307.60	286.82	393.48	329.30
Airline fares	183.39	173.89	253.06	203.45
Intercity bus fares	7.84	10.90	11.57	10.10
Intracity mass transit fares	54.01	48.57	49.28	50.62
Local trans. on out–of–town trips	3.34	8.74	10.19	7.42
Taxi fares on trips	17.17	5.14	5.99	9.43
Taxi fares	6.78	6.46	8.23	7.16
Intercity train fares	14.66	17.38	17.13	16.39
Ship fares	19.63	14.54	36.91	23.69
School bus	0.77	1.21	1.12	1.03
Health care	1,563.01	1,653.66	1,768.03	1,661.57
Health insurance	652.12	727.65	818.43	732.73
Commercial health insurance	213.85	232.16	251.06	232.36
Blue Cross, Blue Shield	148.51	173.35	159.34	160.40
Health maintenance plans (HMO's)	95.76	90.57	127.97	104.77
Medicare payments	101.70	111.33	157.72	123.58
Commercial medicare supplements	92.29	120.24	122.35	111.63
Medical services	561.20	546.03	567.28	558.17
Physician's services	179.39	170.75	159.89	170.01
Dental services	179.38	174.32	194.50	182.73
Eyecare services	25.60	29.20	29.81	28.20
Service by professionals other than physician	29.83	32.66	32.95	31.67
Lab tests, x–rays	25.91	31.35	25.73	27.66
Hospital room	36.47	37.42	44.70	39.53
Hospital service other than room	53.30	44.63	54.60	50.84
Medical care in retirement community	NA	NA	NA	NA
Care in convalescent or nursing home	21.05	13.48	13.21	15.91
Repair of medical equipment	NA	NA	NA	NA
Other medical care services	8.07	12.24	11.88	6.77

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1991	1992	1994	Average
Drugs	258.20	284.99	294.24	279.14
Nonprescription drugs	73.86	80.16	84.17	79.40
Prescription drugs	184.34	204.83	210.08	199.75
Medical supplies	91.49	94.98	88.07	91.51
Eyeglasses and contact lenses	59.02	57.35	54.20	56.86
Hearing aids	3.50	7.13	0.94	3.86
Topicals and dressings	21.63	24.32	24.55	23.50
Medical equipment for general use	2.32	2.25	2.41	2.33
Supportive and convalescent medical equipment	3.48	2.85	3.82	3.38
Rental of medical equipment	0.35	0.35	0.72	0.47
Rental of supportive, convalescent medical equipment	1.19	0.74	1.43	1.12
Entertainment	1,523.49	1,525.52	1,619.28	1,556.10
Fees and admissions	384.49	375.11	451.13	403.58
Recreation expenses, out–of–town trips	16.61	15.32	22.00	17.98
Social, recreation, civic club membership	84.15	85.24	87.17	77.42
Fees for participant sports	69.06	61.15	73.87	68.03
Participant sports, out–of–town trips	20.12	21.17	27.40	22.90
Movie, theater, opera, ballet	66.54	64.92	78.89	70.12
Movie, other admissions, out–of–town trips	19.72	27.20	37.79	28.24
Admission to sporting events	20.69	22.94	32.52	25.38
Admission to sports events, out–of–town trips	17.42	9.08	12.59	13.03
Fees for recreational lessons	53.57	52.76	56.90	54.41
Other entertainment services, out–of–town trips	16.61	15.32	22.00	17.98
Television, radios, sound equipment	476.38	493.86	545.23	505.16
Televisions	328.75	331.31	376.08	345.38
Community antenna or cable tv	180.20	188.40	209.78	192.79
Black and white tv	1.81	3.06	2.23	2.37
Color tv – console	18.13	21.37	25.51	21.67
Color tv – portable, table model	44.32	41.51	54.63	46.82
VCR's and video disc players	40.40	31.41	32.98	34.93
Video cassettes, tapes, and discs	17.60	18.88	22.55	19.68
Video game hardware and software	15.04	16.25	19.24	16.84
Repair of tv, radio, and sound equipment	10.23	9.60	8.79	9.54
Rental of televisions	1.03	0.81	0.36	0.73
Radios, sound equipment	147.62	162.55	169.15	159.77
Radios	10.24	10.71	9.05	10.00
Phonographs	0.60	0.87	NA	0.74
Tape recorders and players	5.75	5.32	5.86	5.64
Sound components and component systems	30.53	35.56	31.51	32.53
Miscellaneous sound equipment	0.34	1.68	1.51	1.18
Sound equipment accessories	3.22	4.28	4.83	4.11
Compact disc, tape, record and video mail order clubs	8.04	8.97	13.11	10.04
Records, CDs, audio tapes, needles	29.54	31.01	37.80	32.78
Rental of VCR, radio, and sound equipment	0.70	0.79	0.35	0.61
Musical instruments and accessories	16.03	20.45	17.62	18.03
Rental and repair of musical instruments	2.42	2.11	2.06	2.20
Rental of video cassettes, tapes, films, and discs	40.22	40.79	45.45	42.15
Pets, toys, and playground equipment	286.11	281.46	305.98	291.18
Pets.	168.99	167.12	177.55	171.22
Pet food	85.02	84.94	82.75	84.24
Pet purchase, supplies, medicine	23.73	24.72	29.36	25.94
Pet services	16.52	13.87	16.52	15.64
Vet services	43.72	43.58	48.92	45.41
Toys, games, hobbies, and tricycles	112.46	112.38	125.48	116.77
Playground equipment	4.66	1.96	2.95	3.19
Other entertainment supplies, equipment, and services	376.51	375.10	316.93	356.18
Unmotored recreational vehicles.	14.05	33.20	29.18	25.48
Boat without motor and boat trailers	3.85	14.72	5.16	7.91
Trailer and other attachable campers	10.20	18.48	24.02	17.57
Motorized recreational vehicles.	154.19	142.45	81.72	126.12
Motorized camper coaches and other vehicles	75.13	77.70	43.13	76.42
Purchase of boat with motor	79.05	64.75	38.58	60.79
Rental of recreational vehicles.	3.71	1.90	2.42	2.68
Rental noncamper trailer	0.03	0.05	0.13	0.07
Boat and trailer rental, out–of–town trips	2.13	0.47	0.74	1.11
Rental of campers, etc. on out–of–town trips (old)	NA	NA	NA	NA
Rental of campers on out–of–town trips	0.17	0.54	0.39	0.37
Rental of other vehicles on out–of–town trips	1.09	0.40	0.66	0.72
Rental of boat	0.02	0.05	0.10	0.06

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1991	1992	1994	Average
Rental of campers, other r.v.'s	0.27	0.39	0.40	0.33
Outboard motors	1.91	2.17	2.05	2.04
Docking and landing fees	4.50	5.77	5.05	5.11
Sports, recreation and exercise equipment	111.11	102.67	115.10	109.63
Athletic gear, game tables, and exercise equipment	45.33	45.98	54.37	48.56
Bicycles	19.23	16.46	14.10	16.60
Camping equipment	4.50	3.77	3.61	3.96
Hunting and fishing equipment.	20.54	16.92	20.58	19.35
Winter sports equipment	5.30	3.19	4.99	4.49
Water and miscellaneous sport equipment	14.50	14.68	15.51	14.59
Rental and repair of misc. sports equipment	1.70	1.68	1.95	1.78
Photographic equipment and supplies	81.69	81.66	74.17	79.17
Film	21.01	20.32	20.48	20.60
Other photographic supplies	1.43	0.17	0.31	0.64
Film processing	28.58	27.09	28.34	28.00
Repair and rental of photographic equipment	0.55	0.39	0.33	0.42
Photographic equipment	14.65	13.47	12.63	13.58
Photographer fees	15.47	20.23	12.09	15.93
Fireworks	1.08	0.63	0.76	0.82
Souvenirs	0.45	1.21	0.49	0.72
Visual goods	1.09	0.57	1.49	1.05
Pinball, electronic video games	2.72	2.88	4.50	3.37
Personal care products and services	418.96	408.21	414.76	413.98
Personal care products	228.19	223.41	235.24	228.95
Hair care products	45.03	42.44	49.23	45.57
Nonelectric articles for the hair	6.41	5.35	7.26	6.34
Wigs and hairpieces	1.77	1.23	0.89	1.30
Oral hygiene products, articles	27.93	28.07	25.52	27.17
Shaving needs	10.65	9.46	12.64	10.92
Cosmetics, perfume, bath preparation	98.28	103.29	106.82	102.80
Deodorants, feminine hygiene, misc. personal care	32.28	28.78	28.40	29.82
Electric personal care appliances	5.85	4.80	4.46	5.04
Personal care services	190.77	184.80	179.53	185.03
Personal care service for females	103.69	98.60	89.46	97.25
Personal care service for males	86.99	86.08	89.94	87.67
Repair of personal care appliances	0.09	0.12	0.12	0.11
Reading	168.07	165.57	171.39	168.34
Newspapers	70.41	70.60	70.94	70.51
Magazines	39.74	38.78	39.53	39.26
Newsletters	0.27	0.67	0.15	0.36
Books thru book clubs	12.22	10.56	11.44	11.41
Books not thru book clubs	40.22	41.38	47.99	43.20
Encyclopedia and other sets of reference books	5.21	3.58	1.33	3.37
Education	433.88	423.79	469.39	442.35
College tuition	230.54	237.86	275.33	247.91
Elementary and high school tuition	65.77	69.99	65.45	67.07
Other schools tuition	39.08	16.39	15.34	23.60
Other school expenses including rentals	17.66	18.40	19.50	18.52
School books, supplies, equipment for college	37.22	36.94	39.14	37.77
School books, supplies, etc. for elementary high school	6.41	6.89	9.71	7.67
School books, supplies, etc. for day care, nursery, other	3.11	3.64	3.49	3.41
School supplies, etc. – unspecified	34.10	33.67	41.43	36.40
Tobacco products and smoking supplies	277.79	278.59	261.81	272.73
Cigarettes	255.97	256.67	238.23	250.29
Other tobacco products	18.68	19.51	21.96	20.05
Smoking accessories	3.14	2.41	1.62	2.39
Miscellaneous	877.79	794.63	810.79	827.74
Miscellaneous fees, pari–mutuel losses	48.28	60.93	50.63	53.28
Legal fees	80.65	88.62	119.22	96.16
Funeral expenses	54.07	51.73	91.97	65.92
Safe deposit box rental	6.18	5.88	5.79	5.95
Checking accounts, other bank service charges	25.63	26.45	27.69	26.59
Cemetery lots, vaults, maintenance fees	15.42	16.64	19.45	17.17
Accounting fees	46.16	47.58	44.90	46.21
Miscellaneous personal services	32.25	41.90	27.76	33.97
Finance charges excluding mortgage and vehicle	253.58	227.00	228.84	236.47
Occupational expenses	99.47	109.07	94.19	100.91
Expenses for other properties	207.48	110.86	94.77	137.70
Interest paid, home equity line of credit (other property)	1.77	0.80	0.50	1.02

APPENDIX 3—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1991	1992	1994	Average
Credit card memberships	6.86	7.17	5.08	6.37
Cash contributions	1,040.14	1,020.99	1,066.81	1,042.65
Cash contributions to non–CU memb., incl. child sup., etc.	277.71	240.72	292.68	270.37
Gifts of cash, stocks and bonds to non–CU members	219.98	249.31	228.78	232.69
Contributions to charity	97.36	105.65	102.81	101.94
Contributions to church	407.43	378.37	404.30	396.70
Contributions to educational organizations	21.71	31.50	22.66	25.29
Contributions to political organizations	7.64	7.22	8.33	7.73
Other contributions	8.31	8.21	7.25	7.92
Personal insurance and pensions	3,141.56	3,083.40	3,404.08	3,209.68
Life and other personal insurance	353.85	354.24	413.43	373.84
Life, endowment, annuity, other personal insurance	340.55	342.74	395.89	359.73
Other nonhealth insurance	13.30	11.50	17.54	14.11
Pensions and Social Security	2,787.71	2,729.16	2,990.65	2,835.84
Deductions for government retirement	80.17	77.00	84.07	80.41
Deductions for railroad retirement	4.55	3.03	5.38	4.32
Deductions for private pensions	268.34	264.82	324.08	285.75
Non–payroll deposit to retirement plans	334.61	337.62	331.09	334.44
Deductions for Social Security	2,100.03	2,046.70	2,246.03	2,130.92

*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:						
1991	$12,340.00	$17,301.00	$24,816.00	$34,402.00	$44,548.00	$79,902.00
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
Average	12,372.33	17,316.67	24,699.00	34,414.33	44,459.33	81,888.75
Goods and services:						
1991	7,262.65	8,319.82	9,715.90	13,134.61	14,944.06	21,598.60
1992	6,735.63	8,878.05	10,200.76	12,021.89	15,600.83	20,967.26
1994	6,989.07	8,346.77	10,014.51	12,274.85	14,404.18	21,193.80
Average	6,995.78	8,514.88	9,977.06	12,477.12	14,983.02	21,253.22
Food at home:						
1991	2,267.82	2,379.01	2,517.57	2,959.22	3,321.94	3,841.29
1992	2,060.61	2,473.08	2,558.40	2,785.24	3,265.99	3,799.25
1994	2,219.92	2,437.04	2,597.85	2,833.99	3,175.54	3,797.84
Average	2,182.78	2,429.71	2,557.94	2,859.48	3,254.49	3,812.79
Food away from home:						
1991	945.30	1,084.27	1,316.78	1,803.69	2,316.13	3,113.47
1992	841.79	1,201.22	1,405.80	1,771.87	2,354.17	3,131.93
1994	822.30	1,089.35	1,334.07	1,820.82	2,211.78	3,383.08
Average	869.80	1,124.95	1,352.22	1,798.79	2,294.03	3,209.49
Alcohol:						
1991	140.42	248.53	270.50	389.51	404.39	563.87
1992	200.85	223.45	324.37	313.65	374.96	590.09
1994	135.15	215.61	287.46	347.42	327.07	495.08
Average	158.81	229.20	294.11	350.19	368.81	549.68
Domestic Service:						
1991	170.38	109.83	171.63	229.79	273.86	469.21
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
Average	135.72	116.72	174.52	229.11	327.63	506.13
Furnishings & household operations:						
1991	1,009.62	1,125.48	1,466.95	2,104.83	2,361.30	3,924.40
1992	970.65	1,370.53	1,587.26	1,932.32	2,427.52	3,651.88
1994	1,128.53	1,178.62	1,521.80	1,938.32	2,574.21	4,075.65
Average	1,036.27	1,224.88	1,525.34	1,991.82	2,454.34	3,883.98
Clothing:						
1991	1,093.80	1,178.28	1,325.86	1,951.82	2,186.30	3,520.50

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
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
Average	924.36	1,117.17	1,451.37	1,742.74	2,114.73	3,367.78
Recreation:						
1991	723.92	980.12	1,270.25	1,908.30	2,058.64	3,485.92
1992	755.24	1,146.23	1,302.99	1,726.85	2,558.20	3,374.39
1994	828.97	1,060.46	1,342.40	1,741.22	2,128.85	3,451.76
Average	769.38	1,062.27	1,305.21	1,792.12	2,248.56	3,437.36
Personal Care:						
1991	288.37	304.89	364.44	450.76	527.30	722.72
1992	229.68	340.56	376.85	405.19	528.27	702.54
1994	256.43	286.31	348.68	454.00	491.54	693.28
Average	258.16	310.59	363.32	436.65	515.70	706.18
Tobacco:						
1991	257.39	306.61	291.80	323.27	355.15	293.08
1992	242.99	287.66	296.57	321.75	321.76	300.33
1994	222.20	250.93	280.57	340.50	295.12	278.18
Average	240.86	281.73	289.65	328.51	324.01	290.53
Professional Services:						
1991	365.63	602.80	720.12	1,013.42	1,139.05	1,664.14
1992	393.06	612.35	636.87	939.21	1,104.11	1,463.01
1994	500.25	637.86	633.16	890.46	999.00	1,340.74
Average	419.65	617.67	663.38	947.70	1,080.72	1,489.30
Housing:						
1991	4,700.82	5,318.86	6,091.15	7,384.48	8,488.72	12,253.50
1992	5,063.74	5,566.03	6,434.77	7,383.31	9,071.67	12,721.51
1994	5,231.62	5,948.47	6,764.14	7,878.29	9,000.79	12,785.95
Average	4,998.73	5,611.12	6,430.02	7,548.69	8,853.73	12,586.99
Transportation:						
1991	3,108.18	3,296.23	4,641.29	5,764.38	7,119.40	9,201.49
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
Average	2,898.76	3,653.87	5,014.31	5,839.84	7,666.02	9,640.85
Private transportation:						
1991	2,952.36	3,118.89	4,434.71	5,473.96	6,809.12	8,535.49
1992	2,704.31	3,171.96	4,570.31	5,504.80	6,638.47	8,663.84
1994	2,560.05	4,021.24	5,343.02	5,696.30	8,493.93	9,583.58
Average	2,738.91	3,437.36	4,782.68	5,558.35	7,313.84	8,927.64
Air fares & other transportation expenses:						
1991	155.82	177.34	206.58	290.42	310.28	666.00
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
Average	159.85	216.50	231.63	281.49	352.18	713.21
Miscellaneous:						
1991	2,831.11	3,165.50	4,318.05	5,771.11	7,086.75	12,656.03
1992	2,530.29	3,280.40	4,349.33	5,801.25	7,754.49	12,924.24
1994	2,567.73	3,238.07	4,336.49	6,018.55	7,526.50	13,270.22
Average	2,643.04	3,227.99	4,334.62	5,863.64	7,455.91	12,950.16
Health care:						
1991	1,350.11	1,422.83	1,559.13	1,612.87	1,690.72	2,137.27
1992	1,409.04	1,652.24	1,647.83	1,711.96	1,953.77	2,262.82
1994	1,484.32	1,666.38	1,578.60	1,761.97	2,007.63	2,447.22
Average	1,414.49	1,580.48	1,595.19	1,695.60	1,884.04	2,282.44
Cash contributions:						
1991	764.72	647.89	728.00	863.26	986.19	2,418.40
1992	509.71	515.63	688.17	834.21	1,424.12	2,515.30
1994	396.39	455.67	771.77	1,049.71	1,005.01	2,428.04
Average	556.94	539.73	729.31	915.73	1,138.44	2,453.91
Personal insurance:						
1991	716.28	1,094.78	2,030.92	3,294.98	4,409.84	8,100.36
1992	611.54	1,112.53	2,013.33	3,255.08	4,376.60	8,146.12
1994	687.02	1,116.02	1,986.12	3,206.87	4,513.86	8,394.96
Average	671.61	1,107.78	2,010.12	3,252.31	4,433.43	8,213.81
Consumer units:						
1991	9,252	7,821	13,467	11,079	8,019	17,833

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
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
Percentage of Owners with Mortgage:						
1991	16%	23%	32%	46%	58%	73%
1992	15%	23%	31%	44%	58%	71%
1994	14%	17%	31%	44%	53%	68%
Percentage of Renters:						
1991	48%	46%	43%	32%	25%	13%
1992	50%	45%	43%	33%	25%	14%
1994	49%	47%	42%	34%	25%	15%
Owners as Percentage of Renters Plus Owners with Mortgages:						
1991	25.00%	33.33%	42.67%	58.97%	69.88%	84.88%
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%
Average	23.43%	31.24%	42.34%	57.51%	69.24%	83.45%
Renters as Percentage of Renters Plus Owners with Mortgages:						
1991	75.00%	66.67%	57.33%	41.03%	30.12%	15.12%
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%
	76.57%	68.76%	57.66%	42.49%	30.76%	16.55%

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

APPENDIX 5:—ITEM DESCRIPTIONS

Food at Home:	
Ground Beef	Price per lb. of fresh not frozen average size package of regular ground beef with no more than 25% fat content. Do not price lean, ground chuck, ground round, frozen beef et cetera. Do not price family–pack, value–pack, super–saver pack, or equivalent.
Round Steak, Boneless	Price per lb. of an average size 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 round.
Round Roast, Boneless	Price per lb. of an average size package. Do not price family–pack, value–pack, super–saver pack or equivalent. Do not price frozen roast. Order of choice: Boneless rolled rump, Sirloin tip rolled, Boneless top round.
Pork Chops, Bone In	Price per lb. of an average size 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 chops with bone.
Bacon, Sliced	16 OZ (1LB) package, regular sliced bacon. Do not price Canadian bacon, extra thick sliced, or extra lean. Order of choice: *Oscar Mayer, Hormel, Armour, Dubuque.*
Chicken, Whole	Price per lb. of fresh whole fryer chicken. Do not price family–pack, value–pack, super–saver pack or equivalent. Do not price frozen chicken or roasters.
Fish Filet, Frozen	Price per lb. 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, Mahi–Mahi.
Tuna, Canned	Chunk light, packed in water (Not fancy style). Order of choice: *Star Kist, Chicken of the Sea, Bumble Bee.*
Lunch Meat	8 OZ pkg., *Oscar Mayer.* Order of choice: Bologna, Cotto Salami.
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.*
Frankfurter	All beef 16 OZ (1LB) package. Do not price chicken, turkey, extra lean, or fat free frankfurters. Order of choice: *Oscar Mayer, Hormel, Dubuque, Ballpark.*
Eggs, Large	1 dozen. Order of choice: local brand, regional brand.
Fish, Fresh	Price per lb. of salmon steak. Do not price special prepared skinless or boneless varieties. Do not price family–pack, value–pack, super–save pack, or equivalent.
Milk, 2%	Gallon (128 FL OZ) store brand, 2%.
Cheddar Cheese	10 OZ package mild cheddar cheese. Order of choice: *Kraft Cracker Barrel, Tillamook.*
Ice Cream	1/2 gallon (2 QT) of store brand vanilla ice cream. Do not price ice milk or frozen yogurt.
Bread, White	16 OZ loaf of sliced white bread. Do not price store brand. Order of choice: *Wonder, Sunbeam, Holsum, Regional brand.*
Spaghetti, Dry	16 OZ box or bag. Order of choice: *Creamettes, American Beauty, Mission, Golden Grain, San Georgio.*
Cereal	20 OZ box of cereal. Do not price significantly larger or smaller size. Order of choice: *Post Raisin Bran, Kellogg's Raisin Bran, Kellogg's Frosted Mini–Wheats.*
Cookies	18 – 20 OZ package. Order of choice: *Nabisco Oreo Cookies, Keebler Chips Deluxe, Nabisco Chips Ahoy.*
Frozen Waffles	Package of frozen waffles. Order of choice: *Kellogg's Eggo.*

APPENDIX 5:—ITEM DESCRIPTIONS—Continued

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.*
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 Twinkie, Krispy Kreme, Hostess Cupcake, Dolly Madison Zinger.*
Apples, Fresh	Price per LB of apples, loose (not in bag). If only bagged apples are available, report the weight of the bag. Order of choice: Red delicious, Golden delicious.
Bananas, Fresh	Price per lb. of bananas. If sold by bunch report price and weight of bunch.
Tomatoes, Fresh	Price per lb. of medium–size tomatoes. Do not price organic, 'hydro', plum, or extra fancy tomatoes.
Potatoes	10 LB bag of Russet baking potatoes. Do not price loose potatoes. If 10 lb bag is not available, substitute nearest size bag and note price and size. Do not price, white, red or new potatoes.
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.*
Fruit Juice	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.*
Peaches, Canned	16 OZ can sliced yellow cling peaches. Order of choice: *Libby's, 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, Birdseye, Hanover.*
Green Beans, Canned	14.5 OZ can of cut green beans. Do not price French style or canned vegetable mixtures. Order of choice: *Del Monte, Green Giant.*
Oranges, Fresh	Price per lb. of loose NAVEL oranges. If only bagged oranges are available, also report the weight of the bag. Order of choice: California navel, Florida navel.
Lettuce, Fresh	Price per lb. 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.
Celery, Fresh	Price per lb. 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.
Fruit Drink	46 FL OZ can. Do not price plastic bottles, powdered mixes, or individual serving sized drinks. Order of choice: *Hawaiian Punch, Hi–C regular.*
Soft Drink	2 liter plastic bottle. Order of choice: *Coca–Cola, Pepsi.*
Coffee, Ground	13 OZ can ground coffee. Do not price decaffeinated or special roasts. Order of choice: *Folger's Drip, Maxwell House, Hill's Bros.*
Canned Soup	1 can *Campbell's* soup. Do not price hearty, reduced fat or salt free varieties. Order of choice: Vegetable, Chicken Noodle, Vegetable Beef, Turkey Noodle, Chicken and Rice.
Snack Food	6 OZ bag or box of potato chips. Order of choice: *Ruffles, Lays.*
Salt	26 OZ box of iodized salt. Do not price sea–salt, kosher–style salt etc. Order of choice: *Morton, Ivory,* Regional brand, Store brand.
Ketchup	28 OZ plastic squeeze bottle. Order of choice: *Heinz.*
Cooking Oil	48 FL OZ bottle. Order of choice: *Crisco, Wesson, Mazola.*
Margarine	4 sticks (1 LB). Order of choice: *Blue Bonnet, Parkay.*
Frozen Dinner	*Swanson* 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.
Jello Gelatin	3 OZ box gelatin dessert. Order of choice: *Jell–O, Royal.*
Baby Food	4 OZ jar strained vegetables or fruit. Order of choice: *Gerber Second Foods, Heinz.*
Candy Bar	Regular size candy bar ranging in weight from 1.55 oz to 2.13 oz. Do not price king–size or multi–pack candy bars. Order of choice: *Snickers, Hershey's, Mars, 3–Musketeers, Butterfinger.*
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.
Bottled Water	1 gallon (128 FL OZ) bottled spring water (store brand). Do not price sparkling or distilled water.
Food Away from Home:	
Breakfast	Two strips of bacon or 2 sausages, 2 eggs, toast, and coffee or juice. Report percentages added for tax, tip and service charge. Order of choice: *Denny's, Bob Evans,* Any equivalent restaurant.
Lunch	Cheeseburger platter with fries and small soft drink. Report percentages added for tax, tip and service charge. Order of choice: *Denny's, Sizzlers,* Any equivalent restaurant.
Pizza Lunch	1 personal size cheese pizza (or 1 slice of cheese pizza). Include small soft drink and gratuity. Do not price salad. Order of choice: *Pizza Hut,* Any equivalent restaurant.
Dinner	New York Strip, small side dish (e.g., rice or potato), side salad or salad bar, and coffee. Meal should not include dessert. Report percentages added for tax, tip and service charge. Order of choice: *Denny's, Sizzlers,* Any equivalent restaurant.
Pizza Dinner	1 12–inch diameter cheese pizza with regular crust (not thin or extra thick) and no extra toppings. Include small drink and gratuity. Do not price salad. Order of choice: *Pizza Hut,* Any equivalent restaurant.
Fast Food Meal	Big Mac or Whopper, medium french fries, and medium coke. Price a combo meal, if a suitable one is offered. Order of choice: *MacDonalds, Burger King,* Any equivalent outlet.
Ice Cream Cone	Regular (1 scoop) vanilla ice cream cone. Do not price frozen yogurt. Order of choice: *Baskin–Robbins,* Any equivalent outlet.
Tobacco:	
Cigarettes, King Size	1 carton (200 cigarettes) of *Winston* filter kings soft pack. Do not price generic brand.
Alcohol:	
Beer At Home	Six–pack of *Budweiser* 12 OZ cans (Puerto Rico – 10 OZ cans.) Do not price refrigerated beer unless that is all that is available.
Wine At Home	1.5 L of Chablis blanc. Order of choice: *Gallo, Inglenook.*
Beer Away	Glass of *Budweiser/Miller Lite* beer.
Wine Away	Price 1 glass of house white wine.

APPENDIX 5:—ITEM DESCRIPTIONS—Continued

Furnishings, Household Operations:	
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).
Housekeeping Services	Price per hour for bi–weekly cleaning. House approximately 2,000 sq. ft. Family size four. Services include—Bathroom(s): sanitize walls, floor, counter tops, bathtub, stool; Kitchen: sanitize walls, counter tops, cabinets, appliances; Living 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.
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.
Toilet Tissue	4 roll pack. Do not price family–pack, double pack, value–pack, super–saver size package, or equivalent. Order of choice: *Cottonelle, Northern, Charmin.*
Pen	10 pack round stick medium pen. Order of choice: *Bic, Papermate.*
Parcel Post	Cost to United States Parcel of mailing a 5 lb. package to each of the following cities: Chicago, Los Angeles, New York.
Laundry Soap	100 FL OZ of liquid household laundry detergent. Do not price detergent with bleach or whiteners. Order of choice: *Tide, Cheer, Wisk, Surf.*
Plant Food	8 OZ container of indoor plant food. Order of choice: *Miracle Grow.*
Bed Sheet Set	1 set queen–size no–iron cotton & polyester percale sheets (180 thread count). 1 set consists of 1 fitted sheet, 1 flat sheet, and two pillowcases. Do not price designer sheet sets. Price sheet sets with minimum design. Order of choice: *Fieldcrest, New Concept, Dan Rivers, Colour Forum,* Available brand.
Bath Towel	27x50 inch bath towel made of 100% cotton. Order of choice: *Cannon, Heir Loom, Fieldcrest, Royal Velvet.*
Dining Room Table	Pedestal oak veneer tabletop with 4 spindled hardwood chairs.
Living Room Chair	Recliner.
Bedroom Set	Include items such as chest, nightstand, and bed frame.
Washing Machine	Super capacity washing machine with 4 water temperatures, 8 wash cycles, 4 water levels, white porcelain tub, self–clean lint filter, fabric softener dispenser and 2 speed combinations. Order of choice: *Maytag* Model #LAT960, *General Electric* Model #WWSR3090T, *Whirlpool* Model #LSC8244D.
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* Model #CRE9500, *General Electric* Model #JBP47GV, *Whirlpool* Model #RF385PXDQ.
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 1 or more covered compartments and adjustable bins. Freezer has adjustable door bins and ice trays. Do not price models with ice makers, chilled water dispensers, or other extra features. Order of choice: *Maytag* Model #RTD2100DAE, *General Electric* Model #TBX21ZAX, *Whirlpool* Model #ET21DKXD.
Vacuum	Upright vacuum cleaner with 6.5 to 7.5 amps, 120 volts, six above–the–floor attachments, height adjustment, regular bag and 20 to 25 foot cord. Order of choice: *Eureka* Model #9334AT, *Hoover* Model #U4263–930, *Hoover* Model #U4293–930, *Eureka* Model #9205.
Two–slice Toaster	Two–slice toaster, chrome body, wide slot with pastry defrost setting. Order of choice: *Proctor Silex* Model #T620B, *Proctor Silex* Model #22100.
Baking Dish	8 inch square glass baking dish (any color). Do not include cover or lid. Order of choice: *Pyrex, Anchor Hocking.*
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.
Electric Drill	Reversible, variable speed, 7 to 9 volt, cordless electric drill with 3 hour recharge. Order of choice: *Black and Decker* Model #9052, *Skil* Model #2236.
Red Roses, Fresh Cut	1 dozen long stemmed, fresh cut red roses. Do not price boxed or arranged
Hammer	Curved claw hammer with a 16 OZ head, wood handle, high carbon steel head, black finish. Overall length 13 1/4''. Please price an inexpensive hammer. Do not price hammers with non–wooden handles or hammers typically used by carpenter. Order of choice: *Stanley* Model #51616, *Vaughan* Model #F16.
Area Rug	8'x11' oval, braided rug
Snow Blower	Four cycle, 8 to 9 HP two–stage gas snow thrower. Order of choice: *Honda* Model #H5828KITA, *Simplicity* Model #970M, *Toro* Model #38540.
Lawn Trimmer	Gas powered, 30 or 31 CC two–cycle engine single line lawn trimmer with a 17 or 18 inch wide cut.
Window Shade	Light–filtering, unfringed 37.5 width window shade.
Clothing:	
Man's Jeans	Regular loose fit inexpensive, non–designer jeans. Do not price bleached, stone–washed or designer jeans. Order of choice: *Wranglers, Lee*'s regular fit.
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 inch collar, 34 inch sleeve. Order of choice: *Arrow, Van Heusen, Moose Creek, Pour Homme.*
Boy's Jeans	Regular fit (size 9–14), inexpensive jeans. Do not price bleached, stone–washed or designer jeans. *Wranglers, Lee's, Rustlers.*
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, Hanes.*

APPENDIX 5:—ITEM DESCRIPTIONS—Continued

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.*
Man's Insulated Underwear Top	White light weight, crew neck thermal underwear top of cotton and polyester. Order of choice: *J.E. Morgan, Hanes.*
Man's Suit	Double–breasted suit in worsted wool. Ventless back.
Man's Jacket	Denim jacket. Relaxed fit and machine washable.
Man's Parka	Park with polyester & cotton shell. Lower body nylon lining. Detachable hood, multiple pockets and drawstring at waist.
Woman's Dress	Sleeved shirtwaist dress appropriate for office attire. Exclude any unusual ornamentation. Dress should be unlined and 100% rayon or 100% polyester. Order of choice: *Stewart Allen, Lesley Fay, California Design, Perception,* Store label.
Woman's Blouse	100% polyester, white, long sleeve, button front blouse with minimum trim. Order of choice: *Wrapper, Girls Girls Girls, Christy Jill, Jacelyn Ferrare, Bill Blass.*
Woman's Slacks	Misses unlined slacks appropriate for office attire. The slacks should be a blend of cotton and polyester without a belt. Order of choice: *Donnkenny, Alfred Dunner, Fundamental Things, Counterpart, Jump.*
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, Amity, Buxton.*
Girl's Dress	Cotton blend 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, Jazz Kids, Byer.*
Girl's Jeans	Jeans, for girls ages 8 through 10 years (size 7–14). Order of choice: *Zenna, Rider, Lee, Bongo.*
Girl's Knit Top	Knit long sleeve pullover of cotton/poly blend. For girls ages 8 thru 10 (size 7–14). Order of choice: *Spumoni, Hot Shots, Lee, New Moves, Freeze Frames.*
Woman's Coat	100% wool, double–breasted coat.
Woman's Jacket	Hooded slicker. Zip front design lined in 100% cotton. PVC vinyl shell.
Woman's Sweater	Cotton knit crewneck pullover sweater. Machine wash.
Infant's Sleeper	One–piece sleeping garment with legs, covering the body including the feet. Order of choice: *Gerber, Playskool, Health Tex, Carter, Fruit of the Loom.*
Disposable Diaper	36 count package disposable diapers, (child 12–18 LBS). Do not price larger size diapers. Order of choice: *Pampers, Luv's, Huggies.*
Man's Shoes	100% leather wing tips. Order of choice: *Bostonian, Rockport, Giorgio Brutini.*
Woman's Shoes	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. Order of choice: *Naturalizer, Capezio, Calico.*
Man's Boots	8 inch waterproof, insulated leather boot with Cambrelle lining. Order of choice: *Timberland, Sorel, Donner.*
Woman's Boots	Calf height boot with pile or fleece lining, urethane upper, side zipper, broad–based one–inch heel, and non–skid traction sole. Order of choice: *Naturalizer, Timberland, Sorel.*
Jewelry	1 pair 6mm 14K gold ball earrings for pierced ears.
Coin Laundry	1 load of laundry using a regular size, top loading commercial washing machine. Do not include cost of drying.
Dry Clean Man's Suit	Dry clean a man's 2–piece suit of typical fabric.
Domestic Service:	
Day–care	1 month of day–care for a 3–year–old child (5 days a week, about 8 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 3) record monthly rate in the regular price field.
Babysitter	Average hourly rate for 1 child, age four years, evening, before midnight. (Teenager in your home.) Do not price commercial baby–sitting service. Special Instructions: If typical for your area, you may wish to obtain quotes from friends who use teenage babysitters.
Professional Services:	
Legal Services	Fee for a standard residential real estate closing. Fee should include all paperwork and attendance at the lending institution closing.
Accounting Services	Hourly rate for individual tax work (not business). Price rate for Federal 1040 tax form service with typical itemized deductions.
Charge Card Finance Charges	Finance charges on a major charge card through a local bank. Assume average monthly balance is $1500. Please report the financial charges on the first month's balance of $1500. Do Not include principal payments or annual fees. Annual fees are reported separately, but both charges must be obtained for the same card. Order of choice: *Mastercard, VISA.*
Charge Card Annual Fee	Annual fee on major charge card through local bank. Note: Finance charges are reported separately, but both charges must be obtained for the same card. Order of choice: *Mastercard, VISA.*
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.
Personal Care:	
Woman's Cut And Styled Blow Dry	Regular service for a woman's cut and styled blow dry. Include wash but do not include curling iron if extra.
Man's Haircut	Man's typical haircut. Do not include wash.
Lipstick	1 tube of lipstick. Order of choice: *Revlon Super Lustrous, Revlon Moondrops, L'Oreal.*
Shampoo	15 ounce bottle of shampoo for normal hair. Order of choice: *Suave, VO5, White Rain.*
Recreation:	
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.

APPENDIX 5:—ITEM DESCRIPTIONS—Continued

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.
Movie Theater	Typical adult price for regular length, current–release (currently advertised on television) evening film. Report weekend evening price if different from weekday.
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 a monthly rate. Services must include free weights, cardiovascular equipment, aerobic classes, and tennis or racquetball court(s). Note if pool or other significant services are also offered.
Piano Lessons	Private lesson for a beginner one–half hour in length.
Downhill Skiing	1 lift ticket on Saturday.
Roller Skating	1 session of open skating on Saturday night. Exclude cost of skate rental.
Video Rental	Price to rent 1 video tape of recently released movie, Saturday night (1 day or minimum rental period) rate. Non–member fee.
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: *Zenith* Model #VR4205, *Sony* Model #SLV740, *JVC* Model #HRJ620.
Compact Disc	Regular price for a current best–selling CD. Do not price double CD's. Order of choice: *Jagged Little Pill, Waiting to Exhale.*
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* Model #CDPC745, *Technics* Model #SLPD887, *JVC* Model #XLF215TN.
Color Television	20 inch 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: *Zenith* Model #SR2031, *Sony* Model #KV20TS32, *JVC* Model #C20CL6.
Basic Cable Service	1 month of basic cable channel TV. Report the number of channels offered. If basic service provides 12 or fewer channels, price the next level of service. Do not include hookup charges or premium (e.g., movie) channels. Convert monthly cost to price per channel per month.
Veterinary Services	Typical fee for general office visit for a small dog.
Pet Food	5.5 OZ can of cat food. Order of choice: *Purina, 9 Lives, Whiska, Friskies.*
Film Developing	Price to process and print 35 millimeter, 24 exposure, 100 ASA color. Regular size (3 X 5) single prints only.
Camera Film	35 millimeter, 24 exposure, 100 ASA *Kodak* camera film in single pack.
Tennis Balls	Can of three heavy–duty felt, yellow, tennis balls. Order of choice: *Wilson, Penn.*
Board Game	Board game. Do not price deluxe edition. Order of choice: *Monopoly, Sorry, Scrabble.*
All–terrain Vehicle	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* Model #TRX399FW, *Suzuki* Model #250LT4WDT, *Polaris* Model #W968040, *Kawasaki* Model #KLF300C.
Personal Water Craft	Sit-down jet ski. Order of choice: *SkiDoo, Arti Cat Tiger Shark* Montego, *Polaris* SL700 Model #B964066, *Kawasaki* 750SS Model #JH750E, *Seadoo* Model #SPX8777.
Motor Scooter	50 CC scooter. 1 seater with electric start, oil injection 2–stroke engine. Order of choice: *Yamaha* JOG Model #CY50, *Honda* Elite Model #SA50.
Book	Store price (not publisher's price unless that is the store price) for top selling paperback book. Order of choice: *Waiting to Exhale, Eyes of a Child, Hidden Jewel.*
Magazine	Store price (not publisher's price unless that is the store price) for a single copy. Order of choice: *Time, Newsweek, U.S. News & World Report.*
Regional Newspaper	1 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.
Miscellaneous Expense Component:	
Non–aspirin Pain Reliever	60 tablets of extra–strength *Tylenol.* Do not price caplets or gelcaps.
Tetracycline Prescription	40 capsules of tetracycline, 250 milligram strength.
Contact Lenses	1 year supply of soft 2 week replacement contact lenses. Order of choice: *Medalists, Sequence, AcuVue, NewVue, Precision.*
Dentist Clean And Check Teeth	Charge for x–rays, exam and prophylaxis (light scaling and polishing) or cleaning of teeth without special treatment of gums or teeth. Do not price initial visit. Do not price specialist or oral surgeon.
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.
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 speciality rooms, e.g., those in cardiac care units.
Housing–Related Component:	
Electric Bill	Average monthly consumption in KWH and dollars; customer service charge; cost for first xxx KWH; cost for over first xxx KWH.
Gas/Oil Bill	Average monthly consumption in cu. ft./gallons and dollars; customer service charge; cost for first cu. ft./gallons; Cost for over first xxx cu. ft/gallons.
Water Bill	Average monthly consumption in gallons and dollars; customer service charge; cost for first xxx gallons; cost for over xxx gallons.

APPENDIX 5:—ITEM DESCRIPTIONS—Continued

Real Estate Taxes	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 what base year tax rate should be applied to the assessment. Report when rates are certified and when bills are mailed.
Bathroom Caulking	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.*
Electrical Outlet	2–plug 15–amp (duplex) grounded electrical outlet. 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. Order of choice: *GE, Levitron, Eagle.*
Electrical Work	Labor to add circuit breaker for dishwasher. Cut 3/4 inch 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.
Fire Extinguisher	Fire extinguisher with a UL rating of 10 BC, 2.5 lb. size. Order of choice: *Kidde, First Alert.*
Interior Painting	Labor to paint 12' x 14' living room with 8' ceilings. Walls are plaster or drywall in good repair. Two standard sized sash windows, 1 picture window, 1 standard wood door. Rooms 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 preparation. Report price per hour, estimated time for job, and travel. If flat charge, report estimated time to complete job. Do not include materials.
Latex Interior Paint	1 gallon white, interior flat latex paint. Price a national brand with 1 coat coverage. Order of choice: *Dutch Boy, Glidden, Ben Moore, Sherwin Williams, Martin-Senior, Pittsburgh, Benjamin Moore.*
Pest Control	Basic pest control maintenance (1 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.
Unclog Drain	Labor to unclog kitchen sink drain by mechanical means (snake, auger, etc.). Don't include trap removal. Assume clog is in the plumbing inside the house, not in the yard. Obtain hourly rate, estimated time for job, and travel. Exclude cost of materials, and extra charge for excess travel, overtime, weekend or emergencies.
Kitchen Faucet	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 holder. Do not price decorator or ''in the deck'' models (sprayer sits in a hole in the faucet base or ''deck''). Warrantied for as long as the home is owned. If pricing Brand 2 (*Delta*), a 2–year warranty is acceptable. Order of choice: *Peerless 8500-ECP, Delta 400.*
Mortgage Interest	Current interest rate for a 30–year loan on the average house assuming 80 percent financing.
Homeowner Insurance	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.
Renter Insurance	Report price of HO–4 type coverage; assume value of contents at $25,000 for lower and middle income, and $30,000 for upper income.
Long Distance Call	10 minute calls received on a weekday in New York, Chicago, and Los Angeles at 8:00 p.m. (local time); direct dial from the location being surveyed to these three cities. Include any federal, state, local or excise tax that is applicable.
Telephone Service	Monthly cost for unmeasured touch tone service. Include tax. Do not include options such as call waiting, call forwarding or fees for equipment rental.
Homeowners and Renters:	
Homeowners	Selling price, sale date, age, room count (when available), square footage, and price per square foot for selected income profile houses. Information was collected from various sources, including real estate professionals, appraisers, MLS data, assessors' offices, and private sources.
Renters	Monthly rent for 1–bedroom and 2–bedroom apartments, and for 2 and 3–bedroom detached houses or townhouses, along with estimates of the prevailing range of rental rates in each area (low, median, and high). To the extent practical, obtain square footage of the unit, total room count, whether utilities are included, and special amenities. Obtain overall rental rate trends in the area. Obtain data from brokers and non-brokers.
Transportation Component:	
Vehicles	1996 Honda Civic DX four door sedan, 1.5 Liter 4 Cylinder. 1996 Chevrolet Blazer, T–Series, Two Door, four wheel drive, 4.3 Liter 6 Cylinder. 1996 Ford Taurus GL four door sedan, 3.0 Liter 6 Cylinder.
Gasoline	Gallon of self–service unleaded regular gasoline. In Alaska, use full–service price.
Tune–up	Basic tune–up for each vehicle. 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.
Oil Change	Oil change for each vehicle. 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.
ATF Change	Price to change automatic transmission fluid in each vehicle. Include parts and labor for the following: drain and replace transmission fluid and test vehicle. Include filter and pan gasket replacement.
Coolant Flush and Fill	Price to flush and fill engine coolant in each vehicle. Include parts and labor for the following: remove old coolant, flush contaminants, and replace with new coolant.
Muffler System	Complete muffler system for each vehicle. Include parts and labor for the following: install all parts after the catalytic converter. These parts include mid pipes, clamps, muffler, and tail pipes.
One–Time Taxes	Report any one–time sales or other taxes associated with a new car purchase for each vehicle.
Annual Misc. Taxes	Annual miscellaneous tax (e.g., personal property tax, use tax, etc.) for each vehicle. Report how rate is determined, give formula for new vehicle purchase, give formula for subsequent year (2 to 5) and explain billing.

APPENDIX 5:—ITEM DESCRIPTIONS—Continued

Regular Tires	Black Side Wall P175/70R13 for the Honda Civic. Order of choice: *Goodyear* Invicta GL, *Michelin* LX1, *BF Goodrich* Touring TA. Black Side Wall P205/75R15 for Chevrolet blazer. Order of choice: *Goodyear* Wrangler AT, *Michelin* XCHF, *BF Goodrich* Radial TA. Black Side Wall P205/65R15 for the Ford Taurus GL. Order of choice: *Goodyear* Invicta GL, *Michelin* XW4, *BF Goodrich* Touring TA.
License And Registration	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 each vehicle.
Automobile Finance	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.
Automobile Insurance	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 available, price the policy with the closest coverage available.
CVJ Boots	The replacement of the inner and outer CVJ Boots (constant velocity joint) on both front wheels for a 3–year old (1993) edition of each vehicle.
Studded Snow Tire	Studded P175/70R13, P205/65R15, and P205/75R15 snow tire for Honda Civic DX, Ford Taurus GL, and Chevy Blazer, respectively. Order of choice: *Goodyear* Ultra Grip, *Michelin* XM+SA Alpin, *BF Goodrich* Trailmaker Plus.
Residual Value	Retail value of a 48–month old edition of each vehicle.
Round Trip Airfare	Lowest cost round trip tickets offered by major airlines to Chicago, Los Angeles, Miami, New York, Seattle, and St. Louis. Daytime departure, maximum 14–day advance purchase, and minimum 7–day stay over. Disregard other restrictions.

APPENDIX 6.—PRINCIPAL PRICING CHANGES

[Goods and Services/Miscellaneous Expenses/Housing Related]

Current	Previous	Reason
1. Charge card annual fee	Not surveyed	New item.
2. Charge card finance charges	Not surveyed	New item.
3. Funeral services	Not surveyed	New item.
4. Motor scooter	Not surveyed	New item.
5. Personal water craft	Not surveyed	New item.
6. Parcel post	Not surveyed	New item.
7. Accounting service; Federal 1040 tax form service with typical itemized deductions.	Accounting service; unspecified personal tax service.	Change improves price comparison.
8. Area rug	Toilet lid cover	Change improves brand comparison and better representation of consumer expenditure survey.
9. Baking dish	Casserole dish set	Change improves brand comparison.
10. Boy's jeans; discount store	Boy's jeans; department store	More widely used outlet.
11. Contact lenses	Optometrist visit	Change improves price comparison.
12. Fruit juice; cranberry	Tomato juice	More representative of a fruit juice purchase.
13. Girl's knit top	Girl's blouse	More widely purchased item.
14. Hospital room; semi–private	Hospital room; private	More typical of hospital stays.
15. Lawn care service	Appliance repair	Change improves price comparison and better representation of consumer expenditure survey.
16. Legal services; real estate closing	Legal services; general counsel	More widely used service.
17. Man's jeans; discount store	Man's jeans; department store	More widely used outlet.
18. Round trip airfare; multiple areas	Round trip airfare; Los Angeles	Expands cost information base.
19. Snack cake	Donuts	Change improves brand comparison.
20. Tune–up without PVC valve, fuel filter, and air filter replacement.	Tune–up with PVC valve, fuel filter, and air filter replacement.	Change improves price comparison and facilitates data collection.
21. Basic cable service; price per channel per month	Basic cable service; monthly rate	Change improves price comparison.

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

Survey Description

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

Purpose

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

Data Collection

OPM, or its representative, conducts annual Price Surveys to determine living cost differences. Local governments, retail outlets, realty firms, and businesses providing professional and other services to be

surveyed are identified through the use of full-scale Background Surveys, conducted approximately once every five years. Participation in the Price Surveys is voluntary. Data are collected by telephone and/or personal interview.

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

Release of Information

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

Public Burden Information

Public burden reporting for this collection of information is estimated to vary from 1 to 20 minutes per response. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestion for reducing this burden to Reports and Forms Management Officer, U.S. Office of Personnel Management, 1900 E Street, NW., Room CHP 500, Washington, DC 20415; and to the Office of Management and Budget, Paperwork Reduction Project (3206090199), Washington, DC 20503.

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

Interview Guidelines

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

Price Information Collection

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

Examples of items include, but are not limited to:

Chuck Roast, Bone In.
Price per pound. Average size package (e.g., not a 'family' or 'bonus' pack).
lst Choice: Arm pot roast.
2nd Choice: Eye roast.

Peas, Frozen.
Price for 10 ounce package.
lst Choice: Bird's Eye.
2nd Choice: Major brand of equivalent quality.

Men's Jeans.
Price for one pair of blue jeans.
1st Choice: Levi's #501 jeans.
2nd Choice: Equivalent quality jeans.

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

Example of services include, but are not limited to:

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

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

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

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

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

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

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

Housing Component—Rental Information Collection

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

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

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

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

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

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

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

Housing Component—Information Collection for Comparable Sales

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

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

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

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

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

6. What are the real estate taxes?

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

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

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

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

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Nonforeign Area Cost-of Living Price Information Collection

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

Survey Item/Description	Outlet	Price	Wgt/Cnt	Remarks

Nonforeign Area Cost-of Living Price Information Collection

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

Survey Item: _____

Description:

Outlet	Price	Wgt/Count	Remarks

Comments:

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

Nonforeign Area Cost-of-Living
Housing Component - Information Collection for Comparable Sales

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

Address	Selling Price	Sale Date	Room Count			Square Feet	Taxes	Other	Remarks
			Total	Bed	Bath				

Comments *(include appreciation/depreciation rate and general market conditions)*:

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

Nonforeign Area Cost-of-Living
Housing Component - Rental Information Collection

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

Complex Address Phone #	Rental Type	Bedroom Count	Monthly Rent	Total Room Count	Square Feet	Security Deposit	Utilities	Monthly Heating Cost	Amenities	Restrictions	Total Units	Other

Remarks:

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

BILLING CODE 6325–01–C

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

Survey Description

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

Purpose

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

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

Data Collection

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

Confidentiality

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

Public Burden Information

Public burden reporting for this collection of information is estimated to vary from 5 minutes to 30 minutes per response. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestion for reducing this burden to Reports and Forms Management Officer, U.S. Office of Personnel Management, 1900 E Street NW., Room CHP 500, Washington, DC 20415; and to the Office of Management and Budget, Paperwork Reduction Project (3206090199), Washington, DC 20503.

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

Interview Guidelines

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

Product or Service Information

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

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

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

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

Outlet Availability and Usage (Retail)

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

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

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

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

Transportation Information—Private and Public Services

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

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

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

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

Transportation Information—Private Use and Maintenance

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

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

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

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

Local Taxes and Fees

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

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

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

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

Mortgage Information

1. What forms of home financing are most common in _____ (the allowance area or Washington DC metropolitan area)? (Do not include second mortgages.)

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

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

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

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

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

Real Estate Information

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

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

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

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

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

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

7. Looking back 6 years, describe the changes that significantly affected the housing market (both rental and owner markets).

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

Other Types of Information

Occasionally, it is necessary to collect information from colleges, universities, chambers of commerce, trade associations, and other groups on specific subjects relating to the analysis of living costs. For example, a university known to be involved in home energy research may be contacted to determine whether there are consumption data by region or allowance area that could have application in the COLA program.

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

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Nonforeign Area Cost-of-Living Background Survey Information Collection

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

Contact
Name:
Address:
Phone #:

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

Findings:

Remarks:

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BILLING CODE 6325–01–C

APPENDIX 8—CONSUMPTION GOODS AND SERVICES ANALYSIS

[1996 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights*	Subtotal	Weights*	Subtotal	Weights*	Subtotal
Anchorage, AK:							
1. Food At Home	112.18	27.04	30.33	24.04	26.97	21.15	23.73
2. Food Away From Home	114.92	13.60	15.63	14.16	16.27	14.71	16.90
3. Tobacco	109.72	3.09	3.39	2.55	2.80	2.02	2.22
4. Alcohol	112.15	2.66	2.98	2.64	2.96	2.62	2.94
5. Furnishings and Household Operations	103.17	14.98	15.45	15.99	16.50	16.97	17.51
6. Clothing	97.88	13.54	13.25	14.22	13.92	14.87	14.55
7. Domestic Services	85.15	1.73	1.47	1.94	1.65	2.14	1.82
8. Professional Services	98.26	6.95	6.83	7.01	6.89	7.07	6.95
9. Personal Care	101.48	3.62	3.67	3.52	3.57	3.43	3.48
10. Recreation	114.89	12.80	14.71	13.93	16.00	15.02	17.26
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			107.71				
Middle					107.53		
Upper							107.36
Fairbanks, AK:							
1. Food At Home	111.54	27.04	30.16	24.04	26.81	21.15	23.59
2. Food Away From Home	123.76	13.60	16.83	14.16	17.52	14.71	18.21
3. Tobacco	101.67	3.09	3.14	2.55	2.59	2.02	2.05
4. Alcohol	111.49	2.66	2.97	2.64	2.94	2.62	2.92
5. Furnishings and Household Operations	108.94	14.98	16.32	15.99	17.42	16.97	18.49
6. Clothing	108.62	13.54	14.71	14.22	15.45	14.87	16.15
7. Domestic Services	75.77	1.73	1.31	1.94	1.47	2.14	1.62
8. Professional Services	122.36	6.95	8.50	7.01	8.58	7.07	8.65
9. Personal Care	99.99	3.62	3.62	3.52	3.52	3.43	3.43
10. Recreation	143.48	12.80	18.37	13.93	19.99	15.02	21.55
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			115.93				
Middle					116.29		
Upper							116.66
Juneau, AK:							
1. Food At Home	118.98	27.04	32.17	24.04	28.60	21.15	25.16
2. Food Away From Home	127.90	13.60	17.39	14.16	18.11	14.71	18.81
3. Tobacco	93.07	3.09	2.88	2.55	2.37	2.02	1.88
4. Alcohol	109.03	2.66	2.90	2.64	2.88	2.62	2.86
5. Furnishings and Household Operations	104.68	14.98	15.68	15.99	16.74	16.97	17.76
6. Clothing	106.68	13.54	14.44	14.22	15.17	14.87	15.86
7. Domestic Services	88.80	1.73	1.54	1.94	1.72	2.14	1.90
8. Professional Services	102.98	6.95	7.16	7.01	7.22	7.07	7.28
9. Personal Care	117.43	3.62	4.25	3.52	4.13	3.43	4.03
10. Recreation	146.20	12.80	18.71	13.93	20.37	15.02	21.96
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			117.12				
Middle					117.31		
Upper							117.50
Nome, AK:							
1. Food At Home	162.32	27.04	43.89	24.04	39.02	21.15	34.33
2. Food Away From Home	127.70	13.60	17.37	14.16	18.08	14.71	18.78
3. Tobacco	112.38	3.09	3.47	2.55	2.87	2.02	2.27
4. Alcohol	129.90	2.66	3.46	2.64	3.43	2.62	3.40
5. Furnishings and Household Operations	134.95	14.98	20.22	15.99	21.58	16.97	22.90
6. Clothing	131.72	13.54	17.83	14.22	18.73	14.87	19.59
7. Domestic Services	115.71	1.73	2.00	1.94	2.24	2.14	2.48
8. Professional Services	89.87	6.95	6.25	7.01	6.30	7.07	6.35
9. Personal Care	110.82	3.62	4.01	3.52	3.90	3.43	3.80
10. Recreation	173.63	12.80	22.22	13.93	24.19	15.02	26.08

APPENDIX 8—CONSUMPTION GOODS AND SERVICES ANALYSIS—Continued

[1996 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			140.72				
Middle					140.34		
Upper							139.98
Honolulu, HI:							
1. Food At Home	135.40	27.04	36.61	24.04	32.55	21.15	28.64
2. Food Away From Home	122.05	13.60	16.60	14.16	17.28	14.71	17.95
3. Tobacco	113.11	3.09	3.50	2.55	2.88	2.02	2.28
4. Alcohol	108.90	2.66	2.90	2.64	2.87	2.62	2.85
5. Furnishings and Household Operations	104.89	14.98	15.71	15.99	16.77	16.97	17.80
6. Clothing	94.67	13.54	12.82	14.22	13.46	14.87	14.08
7. Domestic Services	90.18	1.73	1.56	1.94	1.75	2.14	1.93
8. Professional Services	107.59	6.95	7.48	7.01	7.54	7.07	7.61
9. Personal Care	85.45	3.62	3.09	3.52	3.01	3.43	2.93
10. Recreation	119.19	12.80	15.26	13.93	16.60	15.02	17.90
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			115.53				
Middle					114.71		
Upper							113.97
Hilo, HI:							
1. Food At Home	137.68	27.04	37.23	24.04	33.10	21.15	29.12
2. Food Away From Home	114.98	13.60	15.64	14.16	16.28	14.71	16.91
3. Tobacco	107.87	3.09	3.33	2.55	2.75	2.02	2.18
4. Alcohol	114.39	2.66	3.04	2.64	3.02	2.62	3.00
5. Furnishings and Household Operations	103.18	14.98	15.46	15.99	16.50	16.97	17.51
6. Clothing	101.56	13.54	13.75	14.22	14.44	14.87	15.10
7. Domestic Services	67.36	1.73	1.17	1.94	1.31	2.14	1.44
8. Professional Services	93.13	6.95	6.47	7.01	6.53	7.07	6.58
9. Personal Care	107.88	3.62	3.91	3.52	3.80	3.43	3.70
10. Recreation	117.98	12.80	15.10	13.93	16.43	15.02	17.72
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			115.10				
Middle					114.16		
Upper							113.26
Kailua Kona, HI:							
1. Food At Home	131.75	27.04	35.63	24.04	31.67	21.15	27.87
2. Food Away From Home	126.04	13.60	17.14	14.16	17.85	14.71	18.54
3. Tobacco	107.90	3.09	3.33	2.55	2.75	2.02	2.18
4. Alcohol	113.72	2.66	3.02	2.64	3.00	2.62	2.98
5. Furnishings and Household Operations	97.94	14.98	14.67	15.99	15.66	16.97	16.62
6. Clothing	99.79	13.54	13.51	14.22	14.19	14.87	14.84
7. Domestic Services	91.96	1.73	1.59	1.94	1.78	2.14	1.97
8. Professional Services	102.79	6.95	7.14	7.01	7.21	7.07	7.27
9. Personal Care	90.66	3.62	3.28	3.52	3.19	3.43	3.11
10. Recreation	138.27	12.80	17.70	13.93	19.26	15.02	20.77
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			117.01				
Middle					116.56		
Upper							116.15
Kauai County, HI:							
1. Food At Home	146.62	27.04	39.65	24.04	35.25	21.15	31.01
2. Food Away From Home	136.39	13.60	18.55	14.16	19.31	14.71	20.06
3. Tobacco	119.63	3.09	3.70	2.55	3.05	2.02	2.42
4. Alcohol	112.24	2.66	2.99	2.64	2.96	2.62	2.94

APPENDIX 8—CONSUMPTION GOODS AND SERVICES ANALYSIS—Continued

[1996 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights*	Subtotal	Weights*	Subtotal	Weights*	Subtotal
5. Furnishings and Household Operations	108.05	14.98	16.19	15.99	17.28	16.97	18.34
6. Clothing	102.33	13.54	13.86	14.22	14.55	14.87	15.22
7. Domestic Services	71.70	1.73	1.24	1.94	1.39	2.14	1.53
8. Professional Services	106.07	6.95	7.37	7.01	7.44	7.07	7.50
9. Personal Care	98.85	3.62	3.58	3.52	3.48	3.43	3.39
10. Recreation	129.70	12.80	16.60	13.93	18.07	15.02	19.48
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			123.73				
Middle					122.78		
Upper							121.89
Maui County, HI:							
1. Food At Home	136.12	27.04	36.81	24.04	32.72	21.15	28.79
2. Food Away From Home	133.24	13.60	18.12	14.16	18.87	14.71	19.60
3. Tobacco	116.64	3.09	3.60	2.55	2.97	2.02	2.36
4. Alcohol	116.97	2.66	3.11	2.64	3.09	2.62	3.06
5. Furnishings and Household Operations	110.27	14.98	16.52	15.99	17.63	16.97	18.71
6. Clothing	100.98	13.54	13.67	14.22	14.36	14.87	15.02
7. Domestic Services	84.56	1.73	1.46	1.94	1.64	2.14	1.81
8. Professional Services	97.35	6.95	6.77	7.01	6.82	7.07	6.88
9. Personal Care	105.20	3.62	3.81	3.52	3.70	3.43	3.61
10. Recreation	126.68	12.80	16.22	13.93	17.65	15.02	19.03
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			120.09				
Middle					119.45		
Upper							118.87
Guam:							
1. Food At Home	128.12	27.04	34.64	24.04	30.80	21.15	27.10
2. Food Away From Home	123.12	13.60	16.74	14.16	17.43	14.71	18.11
3. Tobacco	77.80	3.09	2.40	2.55	1.98	2.02	1.57
4. Alcohol	101.35	2.66	2.70	2.64	2.68	2.62	2.66
5. Furnishings and Household Operations	119.21	14.98	17.86	15.99	19.06	16.97	20.23
6. Clothing	105.81	13.54	14.33	14.22	15.05	14.87	15.73
7. Domestic Services	86.75	1.73	1.50	1.94	1.68	2.14	1.86
8. Professional Services	100.03	6.95	6.95	7.01	7.01	7.07	7.07
9. Personal Care	118.07	3.62	4.27	3.52	4.16	3.43	4.05
10. Recreation	126.43	12.80	16.18	13.93	17.61	15.02	18.99
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			117.57				
Middle					117.46		
Upper							117.37
Guam Blend:**							
1. Food At Home	89.20	27.04	24.12	24.04	21.44	21.15	18.87
2. Food Away From Home	123.12	13.60	16.74	14.16	17.43	14.71	18.11
3. Tobacco	56.89	3.09	1.76	2.55	1.45	2.02	1.15
4. Alcohol	94.01	2.66	2.50	2.64	2.48	2.62	2.46
5. Furnishings and Household Operations	108.85	14.98	16.31	15.99	17.41	16.97	18.47
6. Clothing	94.80	13.54	12.84	14.22	13.48	14.87	14.10
7. Domestic Services	86.75	1.73	1.50	1.94	1.68	2.14	1.86
8. Professional Services	100.03	6.95	6.95	7.01	7.01	7.07	7.07
9. Personal Care	111.21	3.62	4.03	3.52	3.91	3.43	3.81
10. Recreation	116.43	12.80	14.90	13.93	16.22	15.02	17.49
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			101.65				
Middle					102.51		

APPENDIX 8—CONSUMPTION GOODS AND SERVICES ANALYSIS—Continued

[1996 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights*	Subtotal	Weights*	Subtotal	Weights*	Subtotal
Upper	.....	.....	.....	.....	.....	.....	103.39
Puerto Rico:							
1. Food At Home	102.23	27.04	27.64	24.04	24.58	21.15	21.62
2. Food Away From Home	107.64	13.60	14.64	14.16	15.24	14.71	15.83
3. Tobacco	93.64	3.09	2.89	2.55	2.39	2.02	1.89
4. Alcohol	116.10	2.66	3.09	2.64	3.07	2.62	3.04
5. Furnishings and Household Operations	95.57	14.98	14.32	15.99	15.28	16.97	16.22
6. Clothing	90.51	13.54	12.26	14.22	12.87	14.87	13.46
7. Domestic Services	89.13	1.73	1.54	1.94	1.73	2.14	1.91
8. Professional Services	102.10	6.95	7.10	7.01	7.16	7.07	7.22
9. Personal Care	86.75	3.62	3.14	3.52	3.05	3.43	2.98
10. Recreation	110.71	12.80	14.17	13.93	15.42	15.02	16.63
Total weights	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower	.....	.....	100.79	.....	.....	.....	.....
Middle	.....	.....	.....	.....	100.79	.....	.....
Upper	.....	.....	.....	.....	.....	.....	100.80
St. Croix, VI:							
1. Food At Home	117.61	27.04	31.80	24.04	28.27	21.15	24.87
2. Food Away From Home	131.30	13.60	17.86	14.16	18.59	14.71	19.31
3. Tobacco	72.84	3.09	2.25	2.55	1.86	2.02	1.47
4. Alcohol	104.96	2.66	2.79	2.64	2.77	2.62	2.75
5. Furnishings and Household Operations	116.92	14.98	17.51	15.99	18.70	16.97	19.84
6. Clothing	96.28	13.54	13.04	14.22	13.69	14.87	14.32
7. Domestic Services	40.34	1.73	0.70	1.94	0.78	2.14	0.86
8. Professional Services	106.28	6.95	7.39	7.01	7.45	7.07	7.51
9. Personal Care	105.81	3.62	3.83	3.52	3.72	3.43	3.63
10. Recreation	124.48	12.80	15.93	13.93	17.34	15.02	18.70
Total weights	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower	.....	.....	113.10	.....	.....	.....	.....
Middle	.....	.....	.....	.....	113.17	.....	.....
Upper	.....	.....	.....	.....	.....	.....	113.26
St. Thomas, VI:							
1. Food At Home	127.65	27.04	34.52	24.04	30.69	21.15	27.00
2. Food Away From Home	129.20	13.60	17.57	14.16	18.29	14.71	19.01
3. Tobacco	69.65	3.09	2.15	2.55	1.78	2.02	1.41
4. Alcohol	107.08	2.66	2.85	2.64	2.83	2.62	2.81
5. Furnishings and Household Operations	117.63	14.98	17.62	15.99	18.81	16.97	19.96
6. Clothing	95.30	13.54	12.90	14.22	13.55	14.87	14.17
7. Domestic Services	73.38	1.73	1.27	1.94	1.42	2.14	1.57
8. Professional Services	127.30	6.95	8.85	7.01	8.92	7.07	9.00
9. Personal Care	124.10	3.62	4.49	3.52	4.37	3.43	4.26
10. Recreation	124.14	12.80	15.89	13.93	17.29	15.02	18.65
Total weights	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower	.....	.....	118.11	.....	.....	.....	.....
Middle	.....	.....	.....	.....	117.95	.....	.....
Upper	.....	.....	.....	.....	.....	.....	117.84

*Numbers might not add to 100 due to rounding.
**Local Retail and Commissary/Exchange

CONSUMPTION GOODS AND SERVICES ANALYSIS—COMPOSITES

[1996 Survey]

Location	Weights	Total indexes		
		Lower income	Middle income	Upper income
Hilo, HI	82.88	115.10	114.16	113.26
Kailua Kona, HI	17.12	117.01	116.56	116.15
Total weight	100.00	.....	.....	.....
Hawaii County, HI	.....	115.43	114.57	113.75
St. Croix, VI	46.42	113.10	113.17	113.26
St. Thomas, VI	53.58	118.11	117.95	117.84
Total weight	100.00	.....	.....	.....
Virgin Islands	.....	115.78	115.73	115.71

APPENDIX 9.—OPM LIVING COMMUNITY LIST

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

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

Fairbanks, AK:			
Homeowner	Fairbanks	Fairbanks	Fairbanks.
Renter	Fairbanks	Fairbanks	Fairbanks.
Juneau, AK:			
Homeowner	Juneau/Mendenhall	Juneau/Mendenhall	Juneau/Mendenhall.
Renter	Juneau/Mendenhall	Juneau/Mendenhall	Juneau/Mendenhall.
Nome, AK:			
Homeowner	Nome	Nome	Nome.
Renter	Nome	Nome	Nome.
Honolulu:			
Homeowner	Ewa Beach	Kaneohe	Manoa/Kaimuki.
	Waipahu	Pearl City	Kailua.
Renter	Pearl Harbor Area*	Alakea	Manoa.
	Kalihi	Kaneohe	Aiea.

*Pearl Harbor Area excludes Aiea.

Hawaii County—Hilo:			
Homeowner	Hilo	Hilo	Hilo.
Renter	Hilo	Hilo	Hilo.
Hawaii County—Kailua Kona:			
Homeowner	Kailua Kona	Kailua Kona	Kailua Kona.
Renter	Kailua Kona	Kailua Kona	Kailua Kona.
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.
San Juan:			
Homeowner	Carolina	Rio Piedras*	Guaynabo.
	Bayamon	VA Hospital Area	Hato Rey.
Renter	Carolina	Rio Piedras*	Old San Juan.
	Rio Piedras Area	Isla Verde**	Condado.

*Rio Piedras excludes VA Hospital Area. **Isla Verde excludes the area on the Boulevard.

St. Croix:			
Homeowner	St. Croix	St. Croix	St. Croix.

APPENDIX 9.—OPM LIVING COMMUNITY LIST—Continued

	Low	Middle	High
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.*

*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 10—HISTORICAL HOME MARKET VALUES AND INTEREST RATES

Area	Year	Interest rate (percent)	Income level	Market value	Annual P&I*
Anchorage, AK	1986	10.000	Lower	$87,974	$7,411.56
			Middle	116,993	9,856.32
			Upper	143,284	12,071.28
	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
			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
Fairbanks, AK	1986	10.000	Lower	78,982	6,654.00
			Middle	102,726	8,654.40
			Upper	140,199	11,811.36
	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

APPENDIX 10—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

Area	Year	Interest rate (percent)	Income level	Market value	Annual P&I*
			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
Juneau, AK	1986	10.000	Lower	90,811	7,650.60
			Middle	107,283	9,038.28
			Upper	127,114	10,708.92
	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
	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
Nome, AK	1986	10.000	Lower	84,057	7,081.56
			Middle	111,159	9,364.80
			Upper	133,735	11,266.80
	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

APPENDIX 10—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

Area	Year	Interest rate (percent)	Income level	Market value	Annual P&I*
Honolulu, HI	1986	10.250	Lower	97,229	8,364.24
			Middle	134,257	11,549.52
			Upper	154,513	13,292.04
	1987	10.375	Lower	107,837	9,373.08
			Middle	158,027	13,735.56
			Upper	190,786	16,582.92
	1988	11.000	Lower	118,445	10,828.56
			Middle	181,797	16,620.48
			Upper	227,059	20,758.44
	1989	10.500	Lower	154,366	13,555.68
			Middle	239,426	21,025.20
			Upper	263,331	23,124.36
	1990	10.250	Lower	216,113	18,591.24
			Middle	335,197	28,835.52
			Upper	379,283	32,628.12
	1991	9.125	Lower	207,000	16,168.56
			Middle	310,700	24,268.44
			Upper	370,600	28,947.12
	1992	8.125	Lower	211,347	15,064.80
			Middle	329,693	23,500.44
			Upper	363,460	25,907.28
	1993	7.125	Lower	202,041	13,067.40
			Middle	327,715	21,195.60
			Upper	374,918	24,248.52
	1994	9.333	Lower	251,919	20,041.44
			Middle	331,695	26,388.00
			Upper	394,706	31,400.76
	1996	7.025	Lower	228,111	14,606.04
			Middle	318,199	20,374.32
			Upper	398,412	25,510.44
Hilo, HI	1986	10.250	Lower	50,459	4,340.76
			Middle	71,995	6,193.44
			Upper	97,783	8,411.88
	1987	10.375	Lower	59,435	5,166.00
			Middle	82,183	7,143.24
			Upper	106,098	9,221.88
	1988	11.000	Lower	68,410	6,254.28
			Middle	92,371	8,444.88
			Upper	114,412	10,459.92
	1989	10.500	Lower	77,386	6,795.60
			Middle	102,559	9,006.24
			Upper	122,727	10,777.32
	1990	10.250	Lower	67,714	5,825.16
			Middle	108,821	9,361.44
			Upper	164,283	14,132.52
	1991	9.125	Lower	134,100	10,474.44
			Middle	180,700	14,114.28
			Upper	204,000	15,934.20
	1992	8.125	Lower	130,743	9,319.32
			Middle	162,903	11,611.68
			Upper	197,863	14,103.60
	1993	7.125	Lower	127,854	8,269.20
			Middle	173,095	11,195.28
			Upper	202,018	13,065.96
	1994	9.333	Lower	114,696	9,124.68
			Middle	162,500	12,927.72
			Upper	196,146	15,604.32
	1996	7.000	Lower	115,750	7,392.84
			Middle	164,711	10,519.92
			Upper	183,841	11,741.76
Kailua Kona, HI	1986	10.250	Lower	77,097	6,632.28
			Middle	107,594	9,255.84
			Upper	119,902	10,314.60
	1987	10.375	Lower	88,880	7,725.36
			Middle	122,387	10,637.76
			Upper	140,297	12,194.52
	1988	11.000	Lower	100,662	9,202.80
			Middle	137,180	12,541.44
			Upper	160,692	14,691.00
	1989	10.500	Lower	112,444	9,874.32
			Middle	151,973	13,345.56

APPENDIX 10—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

Area	Year	Interest rate (percent)	Income level	Market value	Annual P&I*
	.....	.....	Upper	181,087	15,902.16
	1990	10.250	Lower	134,609	11,579.88
	.....	.....	Middle	189,900	16,336.32
	.....	.....	Upper	225,100	19,364.40
	1991	9.130	Lower	154,800	12,096.60
	.....	.....	Middle	204,100	15,949.08
	.....	.....	Upper	256,700	20,059.44
	1992	8.125	Lower	159,867	11,395.32
	.....	.....	Middle	222,950	15,891.84
	.....	.....	Upper	261,018	18,605.28
	1993	7.125	Lower	153,666	9,938.64
	.....	.....	Middle	219,245	14,180.16
	.....	.....	Upper	261,902	16,939.08
	1994	9.333	Lower	152,235	12,111.00
	.....	.....	Middle	215,826	17,169.96
	.....	.....	Upper	224,128	17,830.44
	1996	6.958	Lower	144,434	9,186.12
	.....	.....	Middle	191,923	12,206.40
	.....	.....	Upper	220,752	14,039.88
Kauai County, HI	1986	10.250	Lower	68,105	5,858.76
	.....	.....	Middle	88,032	7,572.96
	.....	.....	Upper	105,494	9,075.24
	1987	10.375	Lower	78,576	6,829.80
	.....	.....	Middle	106,294	9,238.92
	.....	.....	Upper	121,318	10,544.88
	1988	11.000	Lower	91,046	8,323.68
	.....	.....	Middle	124,556	11,387.28
	.....	.....	Upper	145,581	13,309.44
	1989	10.500	Lower	103,516	9,090.24
	.....	.....	Middle	142,818	12,541.56
	.....	.....	Upper	177,900	15,622.32
	1990	10.250	Lower	177,351	15,256.80
	.....	.....	Middle	233,846	20,116.80
	.....	.....	Upper	295,854	25,451.04
	1991	9.125	Lower	174,336	13,617.12
	.....	.....	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
Maui County, HI	1986	10.250	Lower	91,748	7,892.64
	.....	.....	Middle	121,737	10,472.52
	.....	.....	Upper	153,091	13,169.76
	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

APPENDIX 10—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

Area	Year	Interest rate (percent)	Income level	Market value	Annual P&I*
			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
Guam	1986	10.250	Lower	65,363	5,622.84
			Middle	79,689	6,855.36
			Upper	170,384	14,657.40
	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
	1996	7.875	Lower	130,746	9,100.80
			Middle	180,074	12,534.36
			Upper	224,347	15,616.08
Puerto Rico	1986	10.250	Lower	56,323	4,845.24
			Middle	68,989	5,934.84
			Upper	99,857	8,590.32
	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	1986	10.250	Lower	48,995	4,214.88
			Middle	63,491	5,461.80
			Upper	107,730	9,267.60

APPENDIX 10—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

Area	Year	Interest rate (percent)	Income level	Market value	Annual P&I*
	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
St. Thomas, VI	1986	10.250	Lower	92,023	7,916.40
			Middle	116,437	10,016.52
			Upper	138,973	11,955.24
	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
			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
Washington, DC (DC)	1986	10.250	Lower	64,778	5,572.56
			Middle	99,213	8,534.88
			Upper	173,448	14,921.04
	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

APPENDIX 10—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

Area	Year	Interest rate (percent)	Income level	Market value	Annual P&I*
	.....	.....	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
Washington, DC (MD)	1986	10.250	Lower	60,029	5,164.08
	.....	.....	Middle	92,955	7,996.56
	.....	.....	Upper	110,600	9,514.44
	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
	.....	.....	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
Washington, DC (VA)	1986	10.250	Lower	70,857	6,095.52
	.....	.....	Middle	79,954	6,878.16
	.....	.....	Upper	132,568	11,404.20
	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

APPENDIX 10—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

Area	Year	Interest rate (percent)	Income level	Market value	Annual P&I*
	.....	.....	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

*Principal and interest assumes 80 financing.

APPENDIX 11.—HISTORICAL HOUSING DATA

Year	Weights	Lower amounts	Subtotal	Middle amounts	Subtotal	Upper amounts	Subtotal
Anchorage, AK:							
1986	6.31	7,411.56	467.67	9,856.32	621.93	12,071.28	761.70
1987	6.77	6,469.56	437.99	8,715.12	590.01	10,398.36	703.97
1988	8.19	6,517.44	533.78	8,895.60	728.55	10,291.08	842.84
1989	7.03	6,235.80	438.38	8,628.72	606.60	10,390.20	730.43
1990	7.72	5,229.00	403.68	7,490.40	578.26	9,874.32	762.30
1992	8.32	5,074.92	422.23	7,430.88	618.25	10,767.84	895.88
1993	10.08	5,053.92	509.44	7,061.88	711.84	9,324.48	939.91
1994	12.92	4,906.92	633.97	6,733.56	869.98	8,478.60	1,095.44
1995	13.78	6,218.76	856.95	7,622.76	1,050.42	10,048.80	1,384.72
1996	18.88	5,409.96	1,021.40	7,287.24	1,375.83	9,034.68	1,705.75
Totals	100.00	.....	5,725.49	.....	7,751.67	.....	9,822.94
Fairbanks, AK:							
1986	6.31	6,654.00	419.87	8,654.40	546.09	11,811.36	745.30
1987	6.77	5,736.24	388.34	7,821.72	529.53	10,526.64	712.65
1988	8.19	5,681.28	465.30	8,183.52	670.23	10,842.24	887.98
1989	7.03	5,313.96	373.57	8,164.32	573.95	10,627.44	747.11
1990	7.72	4,353.24	336.07	7,193.40	555.33	9,217.08	711.56
1992	8.32	5,472.84	455.34	7,832.52	651.67	10,582.44	880.46
1993	10.08	4,953.84	499.35	7,233.36	729.12	8,253.24	831.93
1994	12.92	5,184.60	669.85	7,649.64	988.33	8,685.72	1,122.20
1995	13.78	5,186.76	714.74	6,337.80	873.35	8,157.48	1,124.10
1996	18.88	4,716.12	890.40	5,990.76	1,131.06	7,493.16	1,414.71
Totals	100.00	.....	5,212.83	.....	7,248.66	.....	9,178.00
Juneau, AK:							
1986	6.31	7,650.60	482.75	9,038.28	570.32	10,708.92	675.73
1987	6.77	6,699.96	453.59	8,052.36	545.14	9,652.44	653.47
1988	8.19	6,712.68	549.77	8,235.96	674.53	9,999.84	818.99
1989	7.03	6,352.08	446.55	7,966.68	560.06	9,799.20	688.88
1990	7.72	6,746.88	520.86	8,536.08	658.99	10,609.08	819.02
1992	8.32	6,911.04	575.00	8,836.68	735.21	11,300.76	940.22
1993	10.08	6,241.92	629.19	8,234.04	829.99	9,568.08	964.46
1994	12.92	6,307.32	814.91	7,974.72	1,030.33	9,564.36	1,235.72
1995	13.78	7,681.80	1,058.55	10,358.16	1,427.35	12,231.48	1,685.50
1996	18.88	7,389.72	1,395.18	9,298.44	1,755.55	10,963.20	2,069.85
Totals	100.00	.....	6,926.35	.....	8,787.47	.....	10,551.84
Nome, AK:							
1986	6.31	7,081.56	446.85	9,364.80	590.92	11,266.80	710.94
1987	6.77	6,497.04	439.85	8,591.76	581.66	10,335.96	699.74
1988	8.19	6,916.56	566.47	9,146.76	749.12	11,004.24	901.25
1989	7.03	7,039.56	494.88	9,309.36	654.45	11,199.96	787.36
1990	7.72	6,348.96	490.14	8,396.16	648.18	10,101.12	779.81
1992	8.32	5,492.04	456.94	7,531.32	626.61	9,454.68	786.63
1993	10.08	4,023.96	405.62	5,518.08	556.22	6,927.36	698.28
1994	12.92	5,596.56	723.08	7,674.60	991.56	9,634.68	1,244.80
1995	13.78	6,101.16	840.74	8,812.80	1,214.40	11,524.44	1,588.07
1996	18.88	5,229.48	987.33	7,707.60	1,455.19	9,003.84	1,699.92
Totals	100.00	.....	5,851.90	.....	8,068.31	.....	9,896.80
Honolulu, HI:							
1986	6.31	8,364.24	527.78	11,549.52	728.77	13,292.04	838.73
1987	6.77	9,373.08	634.56	13,735.56	929.90	16,582.92	1,122.66

APPENDIX 11.—HISTORICAL HOUSING DATA—Continued

Year	Weights	Lower amounts	Subtotal	Middle amounts	Subtotal	Upper amounts	Subtotal
1988	8.19	10,828.56	886.86	16,620.48	1,361.22	20,758.44	1,700.12
1989	7.03	13,555.68	952.96	21,025.20	1,478.07	23,124.36	1,625.64
1990	7.72	18,591.24	1,435.24	28,835.52	2,226.10	32,628.12	2,518.89
1991	8.32	16,168.56	1,345.22	24,268.44	2,019.13	28,947.12	2,408.40
1992	10.08	15,064.80	1,518.53	23,500.44	2,368.84	25,907.28	2,611.45
1993	12.92	13,067.40	1,688.31	21,195.60	2,738.47	24,248.52	3,132.91
1994	13.78	20,041.44	2,761.71	26,388.00	3,636.27	31,400.76	4,327.02
1996	18.88	14,606.04	2,757.62	20,374.32	3,846.67	25,510.44	4,816.37
Totals	100.00	.....	14,508.79	.....	21,333.44	.....	25,102.19
Hilo, HI:							
1986	6.31	4,340.76	273.90	6,193.44	390.81	8,411.88	530.79
1987	6.77	5,166.00	349.74	7,143.24	483.60	9,221.88	624.32
1988	8.19	6,254.28	512.23	8,444.88	691.64	10,459.92	856.67
1989	7.03	6,795.60	477.73	9,006.24	633.14	10,777.32	757.65
1990	7.72	5,825.16	449.70	9,361.44	722.70	14,132.52	1,091.03
1991	8.32	10,474.44	871.47	14,114.28	1,174.31	15,934.20	1,325.73
1992	10.08	9,319.32	939.39	11,611.68	1,170.46	14,103.60	1,421.64
1993	12.92	8,269.20	1,068.38	11,195.28	1,446.43	13,065.96	1,688.12
1994	13.78	9,124.68	1,257.38	12,927.72	1,781.44	15,604.32	2,150.28
1996	18.88	7,392.84	1,395.77	10,519.92	1,986.16	11,741.76	2,216.84
Totals	100.00	.....	7,595.69	.....	10,480.69	.....	12,663.07
Kailua Kona, HI:							
1986	6.31	6,632.28	418.50	9,255.84	584.04	10,314.60	650.85
1987	6.77	7,725.36	523.01	10,637.76	720.18	12,194.52	825.57
1988	8.19	9,202.80	753.71	12,541.44	1,027.14	14,691.00	1,203.19
1989	7.03	9,874.32	694.16	13,345.56	938.19	15,902.16	1,117.92
1990	7.72	11,579.88	893.97	16,336.32	1,261.16	19,364.40	1,494.93
1991	8.32	12,096.60	1,006.44	15,949.08	1,326.96	20,059.44	1,668.95
1992	10.08	11,395.32	1,148.65	15,891.84	1,601.90	18,605.28	1,875.41
1993	12.92	9,938.64	1,284.07	14,180.16	1,832.08	16,939.08	2,188.53
1994	13.78	12,111.00	1,668.90	17,169.96	2,366.02	17,830.44	2,457.03
1996	18.88	9,186.12	1,734.34	12,206.40	2,304.57	14,039.88	2,650.73
Totals	100.00	.....	10,125.75	.....	13,962.24	.....	16,133.11
Kauai, HI:							
1986	6.31	5,858.76	369.69	7,572.96	477.85	9,075.24	572.65
1987	6.77	6,829.80	462.38	9,238.92	625.47	10,544.88	713.89
1988	8.19	8,323.68	681.71	11,387.28	932.62	13,309.44	1,090.04
1989	7.03	9,090.24	639.04	12,541.56	881.67	15,622.32	1,098.25
1990	7.72	15,256.80	1,177.82	20,116.80	1,553.02	25,451.04	1,964.82
1991	8.32	13,617.12	1,132.94	17,957.16	1,494.04	22,714.08	1,889.81
1992	10.08	12,245.28	1,234.32	15,797.28	1,592.37	19,524.96	1,968.12
1993	12.92	11,122.08	1,436.97	14,349.12	1,853.91	17,734.08	2,291.24
1994	13.78	12,995.64	1,790.80	17,677.20	2,435.92	20,287.08	2,795.56
1996	18.88	11,251.32	2,124.25	14,510.28	2,739.54	16,859.40	3,183.05
Totals	100.00	.....	11,049.92	.....	14,586.41	.....	17,567.43
Maui, HI:							
1986	6.31	7,892.64	498.03	10,472.52	660.82	13,169.76	831.01
1987	6.77	8,717.40	590.17	11,639.40	787.99	14,637.24	990.94
1988	8.19	11,071.92	906.79	14,691.00	1,203.19	18,474.84	1,513.09
1989	7.03	13,293.84	934.56	17,639.04	1,240.02	22,182.12	1,559.40
1990	7.72	14,976.36	1,156.17	19,871.64	1,534.09	24,989.64	1,929.20
1991	8.32	16,453.68	1,368.95	21,831.36	1,816.37	27,454.80	2,284.24
1992	10.08	14,820.00	1,493.86	19,667.88	1,982.52	24,728.76	2,492.66
1993	12.92	11,648.28	1,504.96	16,523.40	2,134.82	20,104.56	2,597.51
1994	13.78	14,320.32	1,973.34	19,936.08	2,747.19	22,152.12	3,052.56
1996	18.88	12,299.64	2,322.17	16,643.88	3,142.36	18,083.76	3,414.21
Totals	100.00	.....	12,749.00	.....	17,249.37	.....	20,664.82
Guam:							
1986	6.31	5,622.84	354.80	6,855.36	432.57	14,657.40	924.88
1987	6.77	6,505.08	440.39	7,979.40	540.21	16,409.16	1,110.90
1988	8.19	7,704.36	630.99	9,500.64	778.10	18,950.76	1,552.07
1989	7.03	8,145.12	572.60	10,089.48	709.29	19,620.72	1,379.34

APPENDIX 11.—HISTORICAL HOUSING DATA—Continued

Year	Weights	Lower amounts	Subtotal	Middle amounts	Subtotal	Upper amounts	Subtotal
1990	7.72	9,060.24	699.45	11,253.60	868.78	21,448.32	1,655.81
1991	8.32	9,662.04	803.88	12,001.08	998.49	22,873.20	1,903.05
1992	10.08	10,554.60	1,063.90	13,109.88	1,321.48	24,986.28	2,518.62
1993	12.92	9,954.48	1,286.12	13,017.84	1,681.90	17,811.36	2,301.23
1994	13.78	11,290.32	1,555.81	15,925.44	2,194.53	20,674.56	2,848.95
1996	18.88	9,100.80	1,718.23	12,534.36	2,366.49	15,616.08	2,948.32
Totals	100.00	.....	9,126.17	.....	11,891.84	.....	19,143.17
Puerto Rico:							
1986	6.31	4,845.24	305.73	5,934.84	374.49	8,590.32	542.05
1987	6.77	5,346.36	361.95	6,548.64	443.34	9,478.80	641.71
1988	8.19	5,837.04	478.05	7,149.48	585.54	10,348.44	847.54
1989	7.03	6,165.48	433.43	7,551.84	530.89	10,632.72	747.48
1990	7.72	6,782.04	523.57	8,307.00	641.30	11,696.04	902.93
1991	8.32	6,324.48	526.20	7,657.68	637.12	10,777.44	896.68
1992	10.08	4,438.68	447.42	6,038.88	608.72	10,830.72	1,091.74
1993	12.92	3,970.44	512.98	5,438.28	702.63	9,822.96	1,269.13
1994	13.78	5,048.16	695.64	7,720.92	1,063.94	10,847.64	1,494.80
1996	18.88	4,813.92	908.87	7,413.96	1,399.76	11,627.40	2,195.25
Totals	100.00	.....	5,193.84	.....	6,987.73	.....	10,629.31
St. Croix, VI:							
1986	6.31	4,214.88	265.96	5,461.80	344.64	9,267.60	584.79
1987	6.77	5,346.12	361.93	6,927.72	469.01	11,754.96	795.81
1988	8.19	6,522.36	534.18	8,451.96	692.22	14,341.08	1,174.53
1989	7.03	6,272.52	440.96	8,128.20	571.41	13,791.84	969.57
1990	7.72	7,544.28	582.42	9,776.28	754.73	16,588.32	1,280.62
1991	8.32	7,336.32	610.38	9,505.80	790.88	16,129.80	1,342.00
1992	10.08	8,365.68	843.26	12,258.96	1,235.70	15,178.68	1,530.01
1993	12.92	8,242.44	1,064.92	12,708.00	1,641.87	14,155.92	1,828.94
1994	13.78	6,024.00	830.11	9,966.84	1,373.43	16,344.96	2,252.34
1996	18.88	6,691.32	1,263.32	9,680.88	1,827.75	14,017.44	2,646.49
Totals	100.00	.....	6,797.44	.....	9,701.64	.....	14,405.10
St. Thomas, VI:							
1986	6.31	7,916.40	499.52	10,016.52	632.04	11,955.24	754.38
1987	6.77	10,231.80	692.69	12,946.44	876.47	15,452.28	1,046.12
1988	8.19	11,961.12	979.62	15,134.40	1,239.51	18,063.60	1,479.41
1989	7.03	12,301.20	864.77	15,564.84	1,094.21	18,577.32	1,305.99
1990	7.72	11,422.08	881.78	14,452.32	1,115.72	17,249.64	1,331.67
1991	8.32	10,916.64	908.26	15,544.80	1,293.33	18,134.28	1,508.77
1992	10.08	9,959.04	1,003.87	14,181.24	1,429.47	16,543.56	1,667.59
1993	12.92	10,074.00	1,301.56	14,339.88	1,852.71	16,728.48	2,161.32
1994	13.78	8,290.44	1,142.42	14,798.52	2,039.24	15,204.60	2,095.19
1996	18.88	9,987.00	1,885.55	14,273.16	2,694.77	13,588.08	2,565.43
Totals	100.00	.....	10,160.04	.....	14,267.47	.....	15,915.87
Washington, DC (DC):							
1986	6.31	5,572.56	351.63	8,534.88	538.55	14,921.04	941.52
1987	6.77	6,068.52	410.84	9,722.16	658.19	16,114.68	1,090.96
1988	8.19	6,702.60	548.94	11,136.48	912.08	17,765.88	1,455.03
1989	7.03	6,701.52	471.12	11,474.40	806.65	17,829.00	1,253.38
1990	7.72	7,325.52	565.53	11,751.84	907.24	19,671.24	1,518.62
1991	8.32	7,116.12	592.06	11,416.08	949.82	19,112.40	1,590.15
1992	10.08	6,589.32	664.20	9,233.04	930.69	17,500.56	1,764.06
1993	12.92	6,190.80	799.85	7,626.48	985.34	19,000.56	2,454.87
1994	13.78	6,170.04	850.23	7,851.72	1,081.97	22,922.64	3,158.74
1996	18.88	4,972.20	938.75	7,503.12	1,416.59	19,743.24	3,727.52
Totals	100.00	.....	6,193.15	.....	9,187.12	.....	18,954.85
Washington, DC (MD):							
1986	6.31	5,164.08	325.85	7,996.56	504.58	9,514.44	600.36
1987	6.77	5,621.64	380.59	8,705.04	589.33	10,357.56	701.21
1988	8.19	6,370.68	521.76	9,865.20	807.96	11,737.80	961.33
1989	7.03	6,854.04	481.84	10,613.64	746.14	12,628.44	887.78
1990	7.72	7,460.28	575.93	11,552.28	891.84	13,745.28	1,061.14
1991	8.32	7,059.48	587.35	10,931.88	909.53	12,835.80	1,067.94

APPENDIX 11.—HISTORICAL HOUSING DATA—Continued

Year	Weights	Lower amounts	Subtotal	Middle amounts	Subtotal	Upper amounts	Subtotal
1992	10.08	7,559.28	761.98	9,512.28	958.84	15,053.64	1,517.41
1993	12.92	6,143.52	793.74	7,884.36	1,018.66	13,543.68	1,749.84
1994	13.78	6,831.24	941.34	12,567.72	1,731.83	16,073.40	2,214.91
1996	18.88	6,912.12	1,305.01	14,083.80	2,659.02	14,206.80	2,682.24
Totals	100.00		6,675.39		10,817.73		13,444.16
Washington, DC (VA):							
1986	6.31	6,095.52	384.63	6,878.16	434.01	11,404.20	719.61
1987	6.77	6,515.04	441.07	7,351.44	497.69	12,189.00	825.20
1988	8.19	7,324.92	599.91	8,265.36	676.93	13,704.36	1,122.39
1989	7.03	7,271.88	511.21	8,205.60	576.85	13,605.24	956.45
1990	7.72	8,196.60	632.78	9,249.00	714.02	15,335.28	1,183.88
1991	8.32	7,947.48	661.23	9,037.44	751.92	14,364.60	1,195.13
1992	10.08	7,219.56	727.73	9,110.04	918.29	13,184.52	1,329.00
1993	12.92	6,370.44	823.06	8,516.40	1,100.32	12,196.92	1,575.84
1994	13.78	7,490.88	1,032.24	12,618.72	1,738.86	17,152.44	2,363.61
1996	18.88	6,976.80	1,317.22	10,914.84	2,060.72	13,326.60	2,516.06
Totals	100.00		7,131.08		9,469.61		13,787.17

APPENDIX 12.—SUMMARY OF RENTAL ANALYSES

	1996 Data medians					
	B&NB		Non-Brkr		Broker	
	#	$	#	$	#	$
Anchorage, AK:						
Low	126	$525	117	$550	9	$500
Middle	216	650	207	650	9	650
High	143	1,013	113	1,000	30	1,025
Fairbanks, AK:						
Low	106	531	98	525	8	537
Middle	173	672	165	650	8	694
High	216	866	198	850	18	882
Juneau, AK:						
Low	43	725	34	750	9	700
Middle	58	875	49	900	9	850
High	83	1,238	65	1,250	18	1,225
Nome, AK:						
Low	6	638	2	625	4	650
Middle	8	869	4	875	4	863
High	10	994	4	1,000	6	988
Honolulu, HI:						
Low	226	775	208	750	18	800
Middle	125	948	107	895	18	1,000
High	333	1,263	297	1,150	36	1,375
Hilo, HI:						
Low	40	463	31	400	9	525
Middle	40	575	31	475	9	675
High	147	713	129	650	18	775
Kailua Kona, HI:						
Low	125	664	116	625	9	703
Middle	104	730	95	635	9	825
High	142	1,029	124	990	18	1,068
Kauai, HI:						
Low	48	563	39	525	9	600
Middle	30	688	21	625	9	750
High	392	881	374	800	18	963
Maui, HI:						
Low	155	650	146	650	9	650
Middle	134	763	125	725	9	800
High	555	950	537	900	18	1,000
Guam:						
Low	51	650	42	600	9	700
Middle	103	888	94	750	9	1,025
High	153	1,075	135	1,000	18	1,150
Puerto Rico:						
Low	30	593	12	499	18	688

APPENDIX 12.—SUMMARY OF RENTAL ANALYSES—Continued

	1996 Data medians					
	B&NB		Non-Brkr		Broker	
	#	$	#	$	#	$
Middle	40	966	22	808	18	1,125
High	53	1,525	19	1,550	34	1,500
St. Croix, VI:						
Low	37	525	28	450	9	600
Middle	36	700	27	600	9	800
High	47	925	29	650	18	1,200
St. Thomas, VI:						
Low	39	775	30	700	9	850
Middle	34	975	25	850	9	1,100
High	28	1,463	10	1,400	18	1,525
Washington, DC (DC)						
Low	253	438	244	425	9	450
Middle	186	573	177	595	9	550
High	140	1,275	122	1,000	18	1,550
Washington, DC (MD)						
Low	77	545	68	540	9	550
Middle	127	678	118	655	9	700
High	120	1,113	102	1,075	18	1,150
Washington, DC (VA)						
Low	42	628	33	605	9	650
Middle	226	862	217	823	9	900
High	157	1,188	139	1,125	18	1,250

APPENDIX 13—HOUSING COST ANALYSIS

[1996 Survey]

	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Anchorage, AK:						
Maintenance	$317	.....	$373	.....	$429	.....
Insurance	286	$101	316	$101	359	$109
Utilities	2,226	1,955	2,565	2,226	2,903	2,384
Real estate taxes	1,509	.....	1,850	.....	2,439	.....
Housing	5,725	6,300	7,752	7,800	9,823	12,156
Total annual cost	10,063	8,356	12,856	10,127	15,953	14,649
Fairbanks, AK:						
Maintenance	375	.....	442	.....	508	.....
Insurance	260	120	282	120	306	131
Utilities	2,651	2,325	3,057	2,651	3,464	2,840
Real estate taxes	1,110	.....	1,398	.....	1,854	.....
Housing	5,213	6,372	7,249	8,064	9,178	10,392
Total annual cost	9,609	8,817	12,428	10,835	15,310	13,363
Juneau, AK:						
Maintenance	366	.....	431	.....	496	.....
Insurance	266	123	271	123	311	129
Utilities	2,563	2,246	2,959	2,563	3,355	2,748
Real estate taxes	1,344	.....	1,812	.....	2,139	.....
Housing	6,926	8,700	8,787	10,500	10,552	14,856
Total annual cost	11,465	11,069	14,260	13,186	16,853	17,733
Nome, AK:						
Maintenance	379	.....	446	.....	513	.....
Insurance	337	147	423	147	473	154
Utilities	3,687	3,210	4,284	3,687	4,882	3,966
Real estate taxes	878	.....	1,269	.....	1,659	.....
Housing	5,852	7,656	8,068	10,428	9,897	11,928
Total annual cost	11,133	11,013	14,490	14,262	17,424	16,048

APPENDIX 13—HOUSING COST ANALYSIS—Continued

[1996 Survey]

	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Honolulu, HI:						
Maintenance	422	.....	497	.....	571	.....
Insurance	694	397	971	399	1,325	466
Utilities	1,768	1,576	2,008	1,768	2,247	1,880
Real estate taxes	678	.....	974	.....	1,222	.....
Housing	14,509	9,300	21,333	11,376	25,102	15,156
Total annual cost	18,071	11,273	25,783	13,543	30,467	17,502
Hilo, HI:						
Maintenance	458	.....	539	.....	619	.....
Insurance	781	579	808	579	821	732
Utilities	1,956	1,735	2,232	1,956	2,507	2,085
Real estate taxes	332	.....	545	.....	695	.....
Housing	7,596	5,556	10,481	6,900	12,663	8,556
Total annual cost	11,123	7,870	14,605	9,435	17,305	11,373
Kailua Kona, HI:						
Maintenance	425	.....	500	.....	574	.....
Insurance	786	625	817	625	874	732
Utilities	1,956	1,735	2,232	1,956	2,507	2,085
Real estate taxes	499	.....	782	.....	819	.....
Housing	10,126	7,968	13,962	8,760	16,133	12,348
Total annual cost	13,792	10,328	18,293	11,341	20,907	15,165
Kauai County, HI:						
Maintenance	369	.....	434	.....	499	.....
Insurance	811	579	1,006	579	1,279	705
Utilities	1,988	1,761	2,270	1,988	2,553	2,119
Real estate taxes	462	.....	675	.....	793	.....
Housing	11,050	6,756	14,586	8,256	17,567	10,572
Total annual cost	14,680	9,096	18,971	10,823	22,691	13,396
Maui County, HI:						
Maintenance	463	.....	544	.....	626	.....
Insurance	597	610	778	610	854	732
Utilities	1,671	1,489	1,898	1,671	2,124	1,777
Real estate taxes	490	.....	737	.....	835	.....
Housing	12,749	7,800	17,249	9,156	20,665	11,400
Total annual cost	15,970	9,899	21,206	11,437	25,104	13,909
Guam:						
Maintenance	553	.....	650	.....	748	.....
Insurance	1,398	388	1,930	386	2,320	459
Utilities	1,962	1,785	2,184	1,962	2,406	2,066
Real estate taxes	391	.....	527	.....	741	.....
Housing	9,126	7,800	11,892	10,656	19,143	12,900
Total annual cost	13,430	9,973	17,183	13,004	25,358	15,425
Puerto Rico:						
Maintenance	167	.....	197	.....	227	.....
Insurance	402	239	614	239	1,001	273
Utilities	1,075	975	1,201	1,075	1,326	1,134
Real estate taxes	0	.....	9	.....	627	.....
Housing	5,194	7,116	6,988	11,592	10,629	18,300
Total annual cost	6,838	8,330	9,009	12,906	13,810	19,707
St. Croix, VI:						
Maintenance	343	.....	404	.....	464	.....
Insurance	1,838	850	2,632	850	3,617	1,020
Utilities	1,881	1,665	2,151	1,881	2,420	2,007
Real estate taxes	393	.....	773	.....	1,388	.....

APPENDIX 13—HOUSING COST ANALYSIS—Continued

[1996 Survey]

	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Housing	6,797	6,300	9,702	8,400	14,405	11,100
Total annual cost	11,252	8,815	15,662	11,131	22,294	14,127
St. Thomas, VI:						
Maintenance	310	.....	365	.....	420	.....
Insurance	2,684	625	3,717	625	3,803	1,020
Utilities	1,881	1,665	2,151	1,881	2,420	2,007
Real estate taxes	612	.....	1,239	.....	1,278	.....
Housing	10,160	9,300	14,267	11,700	15,916	17,556
Total annual cost	15,647	11,590	21,739	14,206	23,837	20,583
Washington, DC (DC):						
Maintenance	329	.....	387	.....	445	.....
Insurance	199	107	274	107	685	125
Utilities	2,037	1,795	2,341	2,037	2,644	2,179
Real estate taxes	474	.....	722	.....	2,851	.....
Housing	6,193	5,256	9,187	6,876	18,955	15,300
Total annual cost	9,232	7,158	12,911	9,020	25,580	17,604
Washington, DC (MD):						
Maintenance	329	.....	387	.....	445	.....
Insurance	227	96	225	96	238	105
Utilities	1,855	1,645	2,118	1,855	2,382	1,978
Real estate taxes	1,237	.....	1,811	.....	2,758	.....
Housing	6,675	6,540	10,818	8,136	13,444	13,356
Total annual cost	10,323	8,281	15,359	10,087	19,267	15,439
Washington, DC (VA):						
Maintenance	329	.....	387	.....	445	.....
Insurance	175	92	202	91	228	104
Utilities	2,062	1,821	2,363	2,062	2,664	2,202
Real estate taxes	1,369	.....	1,964	.....	2,718	.....
Housing	7,131	7,536	9,470	10,344	13,787	14,256
Total annual cost	11,066	9,449	14,386	12,497	19,842	16,562

HOUSING COST ANALYSIS—COMPOSITES

[1996 Survey]

Location	Weights	Annual costs					
		Lower income		Middle income		Upper income	
		Owner	Renter	Owner	Renter	Owner	Renter
Hilo, HI	82.88	$11,123	$7,870	$14,605	$9,435	$17,305	$11,373
Kailua Kona, HI	17.12	13,792	10,328	18,293	11,341	20,907	15,165
Total weight	100.00	.....	.....	.....	.....	.....	.....
Hawaii County, HI	.....	11,580	8,291	15,236	9,761	17,922	12,022
St. Croix, VI	46.42	11,252	8,815	15,662	11,131	22,294	14,127
St. Thomas, VI	53.58	15,647	11,590	21,739	14,206	23,837	20,583
Total weight	100.00	.....	.....	.....	.....	.....	.....
Virgin Islands	.....	13,607	10,302	18,918	12,779	23,121	17,586
Washington, DC, DC	33.34	9,232	7,158	12,911	9,020	25,580	17,604
Washington, DC, MD	33.33	10,323	8,281	15,359	10,087	19,267	15,439
Washington, DC, VA	33.33	11,066	9,449	14,386	12,497	19,842	16,562

HOUSING COST ANALYSIS—COMPOSITES—Continued

[1996 Survey]

Location	Weights	Annual costs					
		Lower income		Middle income		Upper income	
		Owner	Renter	Owner	Renter	Owner	Renter
Total weight	100.00	.....	.....	.....	.....	.....	.....
DC area	.....	10,207	8,296	14,219	10,535	21,563	16,535

APPENDIX 14—HOUSING ANALYSIS

[1996 Survey]

	Owners			Renters		
	Total annual cost	Total cost DC area	Index	Total annual cost	Total cost DC area	Index
Anchorage, AK:						
Lower income	$10,063	$10,207	98.59	$8,356	$8,296	100.72
Middle income	12,856	14,219	90.41	10,127	10,535	96.13
Upper income	15,953	21,563	73.98	14,649	16,535	88.59
Fairbanks, AK:						
Lower income	9,609	10,207	94.14	8,817	8,296	106.28
Middle income	12,428	14,219	87.40	10,835	10,535	102.85
Upper income	15,310	21,563	71.00	13,363	16,535	80.82
Juneau, AK:						
Lower income	11,465	10,207	112.32	11,069	8,296	133.43
Middle income	14,260	14,219	100.29	13,186	10,535	125.16
Upper income	16,853	21,563	78.16	17,733	16,535	107.25
Nome, AK:						
Lower income	11,133	10,207	109.07	11,013	8,296	132.75
Middle income	14,490	14,219	101.91	14,262	10,535	135.38
Upper income	17,424	21,563	80.81	16,048	16,535	97.05
Honolulu, HI:						
Lower income	18,071	10,207	177.05	11,273	8,296	135.88
Middle income	25,783	14,219	181.33	13,543	10,535	128.55
Upper income	30,467	21,563	141.29	17,502	16,535	105.85
Hawaii County, HI:						
Lower income	11,580	10,207	113.45	8,291	8,296	99.94
Middle income	15,236	14,219	107.15	9,761	10,535	92.65
Upper income	17,922	21,563	83.11	12,022	16,535	72.71
Kauai County, HI:						
Lower income	14,680	10,207	143.82	9,096	8,296	109.64
Middle income	18,971	14,219	133.42	10,823	10,535	102.73
Upper income	22,691	21,563	105.23	13,396	16,535	81.02
Maui County, HI:						
Lower income	15,970	10,207	156.46	9,899	8,296	119.32
Middle income	21,206	14,219	149.14	11,437	10,535	108.56
Upper income	25,104	21,563	116.42	13,909	16,535	84.12
Guam:						
Lower income	13,430	10,207	131.58	9,973	8,296	120.21
Middle income	17,183	14,219	120.85	13,004	10,535	123.44
Upper income	25,358	21,563	117.60	15,425	16,535	93.29
Puerto Rico:						
Lower income	6,838	10,207	66.99	8,330	8,296	100.41
Middle income	9,009	14,219	63.36	12,906	10,535	122.51
Upper income	13,810	21,563	64.04	19,707	16,535	119.18
Virgin Islands:						
Lower income	13,607	10,207	133.31	10,302	8,296	124.18
Middle income	18,918	14,219	133.05	12,779	10,535	121.30
Upper income	23,121	21,563	107.23	17,586	16,535	106.36

APPENDIX 15—PRIVATE TRANSPORTATION COST ANALYSIS

[1996 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	$1,016	$1,524	$1,905
Maintenance/oil	921	917	859
Tires	94	124	129
License and registration	38	38	38
Miscellaneous tax	50	50	50
Depreciation	1,975	3,430	2,753
Finance expense	614	845	934
Insurance	1,401	1,146	1,349
Total annual cost	6,109	8,074	8,017
Fairbanks, AK:			
Fuel	971	1,456	1,820
Maintenance/oil	817	760	797
Tires	103	135	139
License and registration	38	38	38
Miscellaneous tax	0	0	0
Depreciation	2,782	3,622	2,657
Finance expense	787	936	962
Insurance	1,307	1,103	1,461
Total annual cost	6,805	8,050	7,874
Juneau, AK:			
Fuel	926	1,388	1,735
Maintenance/oil	850	786	827
Tires	106	138	131
License and registration	38	38	38
Miscellaneous tax	0	0	0
Depreciation	2,373	3,195	2,554
Finance expense	695	830	927
Insurance	831	730	1,056
Total annual cost	5,819	7,105	7,268
Nome, AK:			
Fuel	1,300	1,950	2,438
Maintenance/oil	749	746	822
Tires	128	177	166
License and registration	38	38	38
Miscellaneous tax	0	0	0
Depreciation	2,710	4,242	3,736
Finance expense	650	877	966
Insurance	1,001	937	1,251
Total annual cost	6,576	8,967	9,417
Honolulu, HI:			
Fuel	805	1,208	1,510
Maintenance/oil	413	447	475
Tires	111	134	164
License and registration	81	96	110
Miscellaneous tax	0	0	0
Depreciation	2,432	3,087	2,983
Finance expense	792	913	1,121
Insurance	2,100	2,150	2,608
Total annual cost	6,734	8,035	8,971
Hilo, HI:			
Fuel	846	1,269	1,586
Maintenance/oil	470	473	509
Tires	109	156	128
License and registration	51	65	74
Miscellaneous tax	0	0	0
Depreciation	2,635	3,105	3,534
Finance expense	823	909	1,212

APPENDIX 15—PRIVATE TRANSPORTATION COST ANALYSIS—Continued

[1996 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	2,349	2,064	2,410
Total annual cost	7,283	8,041	9,453
Kailua Kona, HI:			
Fuel	925	1,387	1,734
Maintenance/oil	498	449	477
Tires	86	164	105
License and registration	51	65	74
Miscellaneous tax	0	0	0
Depreciation	2,747	3,212	3,456
Finance expense	900	992	1,279
Insurance	2,348	2,064	2,421
Total annual cost	7,555	8,333	9,546
Kauai, HI:			
Fuel	856	1,284	1,606
Maintenance/oil	524	491	519
Tires	104	155	159
License and registration	54	66	76
Miscellaneous tax	0	0	0
Depreciation	2,934	4,005	4,500
Finance expense	914	1,118	1,446
Insurance	2,278	2,165	2,116
Total annual cost	7,664	9,284	10,422
Maui, HI:			
Fuel	875	1,313	1,641
Maintenance/oil	557	532	560
Tires	104	151	123
License and registration	64	75	86
Miscellaneous tax	0	0	0
Depreciation	2,155	3,241	3,863
Finance expense	735	934	1,271
Insurance	2,168	1,895	2,250
Total annual cost	6,658	8,141	9,794
Guam:			
Fuel	789	1,184	1,480
Maintenance/oil	515	555	573
Tires	91	143	132
License and registration	24	28	30
Miscellaneous tax	0	0	0
Depreciation	2,979	4,435	3,694
Finance expense	877	1,141	1,230
Insurance	1,504	1,895	1,952
Total annual cost	6,779	9,381	9,091
Puerto Rico:			
Fuel	605	907	1,134
Maintenance/oil	337	323	346
Tires	90	128	105
License and registration	88	88	100
Miscellaneous tax	0	0	0
Depreciation	2,680	3,891	3,406
Finance expense	1,063	1,346	1,521
Insurance	1,788	1,942	2,173
Total annual cost	6,651	8,625	8,785
St. Croix, VI:			
Fuel	553	830	1,037
Maintenance/oil	366	396	444
Tires	128	191	177

APPENDIX 15—PRIVATE TRANSPORTATION COST ANALYSIS—Continued

[1996 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
License and registration	50	59	71
Miscellaneous tax	0	0	0
Depreciation	2,486	3,956	4,907
Finance expense	904	1,209	1,661
Insurance	1,943	2,854	3,473
Total annual cost	6,430	9,495	11,770
St. Thomas, VI:			
Fuel	777	1,165	1,457
Maintenance/oil	430	457	497
Tires	85	127	97
License and registration	50	59	71
Miscellaneous tax	0	0	0
Depreciation	2,886	3,956	3,113
Finance expense	846	1,036	1,106
Insurance	1,565	2,451	2,511
Total annual cost	6,639	9,251	8,852
Washington, DC (DC):			
Fuel	612	918	1,147
Maintenance/oil	294	309	260
Tires	76	91	114
License and registration	74	74	107
Miscellaneous tax	0	0	0
Depreciation	2,452	3,163	3,166
Finance expense	671	781	973
Insurance	1,421	1,348	1,596
Total annual cost	5,600	6,684	7,363
Washington, DC (MD):			
Fuel	614	922	1,152
Maintenance/oil	286	253	257
Tires	78	86	98
License and registration	85	85	112
Miscellaneous tax	0	0	0
Depreciation	2,106	3,127	2,773
Finance expense	598	751	883
Insurance	1,413	1,243	1,496
Total annual cost	5,180	6,467	6,771
Washington, DC (VA):			
Fuel	568	852	1,065
Maintenance/oil	302	309	288
Tires	76	92	98
License and registration	48	53	53
Miscellaneous tax	391	419	609
Depreciation	2,216	3,159	2,485
Finance expense	645	795	883
Insurance	755	678	758
Total annual cost	5,001	6,357	6,239

PRIVATE TRANSPORTATION COST ANALYSIS—COMPOSITES

[1996 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	82.88	$7,283	$8,041	$9,453

PRIVATE TRANSPORTATION COST ANALYSIS—COMPOSITES—Continued

[1996 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
Kailua Kona, HI	17.12	7,555	8,333	9,546
Total weight	100.00			
Hawaii County, HI		7,330	8,091	9,469
St. Croix, VI	46.42	6,430	9,495	11,770
St. Thomas, VI	53.58	6,639	9,251	8,852
Total weight	100.00			
Virgin Islands		6,542	9,364	10,207
Washington, DC, DC	33.34	5,600	6,684	7,363
Washington, DC, MD	33.33	5,180	6,467	6,771
Washington, DC, VA	33.33	5,001	6,357	6,239
Total weight	100.00			
DC area		5,260	6,503	6,791

APPENDIX 16—AUTO INSURANCE CALCULATION WORKSHEET—SPECIAL LIMITS ADJUSTMENTS

[Location: Guam]

Allowance area—original values				Reference area—special limits				Indexes		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 100/300	121.50	121.50	121.50	BI 100/300	323.74	313.74	307.20			
PD 25	81.00	81.00	81.00	PD 25	129.26	125.26	123.06			
Med/PIP	25.00	25.00	25.00	Med/PIP						
UM 15/30	8.00	8.00	8.00	UM 100/300						
CM 100	375.00	489.50	515.00	CM 100	266.06	250.66	380.34			
CL 200	793.50	1,024.50	1,076.50	CL 250	591.40	545.14	671.06			
Totals*	1,371.00	1,716.50	1,794.00	Totals*	1,310.46	1,234.80	1,481.66	104.62	139.01	121.08
				MD						
				BI 100/300	351.50	344.93	333.98			
				PD 25	135.60	133.44	128.72			
				Med/PIP						
				UM 100/300						
				CM 100	218.80	151.87	264.47			
				CL 250	458.63	355.60	469.46			
				Totals*	1,164.53	985.84	1,196.63	117.73	174.12	149.92
				VA						
				BI 100/300	210.58	211.92	199.12			
				PD 25	86.75	87.35	81.20			
				Med/PIP						
				UM 100/300						
				CM 100	115.07	82.87	151.60			
				CL 250	249.53	206.15	284.45			
				Totals*	661.93	588.29	716.37	207.12	291.78	250.43

Allowance area—adjusted values				Reference area—normal limits				Adjusted values		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 100/300	121.50	121.50	121.50	BI 100/300	323.74	313.74	307.20			
PD 25	81.00	81.00	81.00	PD 25	129.26	125.26	123.06			
Med/PIP	25.00	25.00	25.00	Med/PIP	39.26	41.74	43.14			
UM 100/300	108.07	153.69	132.53	UM 100/300	71.14	71.14	71.14	74.43	98.89	86.14
CM 100	375.00	489.50	515.00	CM 100	266.06	250.66	380.34			
CL 200	793.50	1,024.50	1,076.50	CL 250	591.40	545.14	671.06			
Totals**	1,504.07	1,895.19	1,951.53	Totals**	1,420.86	1,347.68	1,595.94			

Allowance area—adjusted values				Reference area—normal limits				Adjusted values		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				MD						
				BI 100/300	351.50	344.93	333.98	.....	.....	.....
				PD 25	135.60	133.44	128.72	.....	.....	.....
				Med/PIP	94.71	97.24	124.94	.....	.....	.....
				UM 100/300	124.70	124.70	124.70	146.81	217.13	186.95
				CM 100	218.80	151.87	264.47	.....	.....	.....
				CL 250	458.63	355.60	469.46	.....	.....	.....
				Totals**	1,383.94	1,207.78	1,446.27	.....	.....	.....
				VA						
				BI 100/300	210.58	211.92	199.12	.....	.....	.....
				PD 25	86.75	87.35	81.20	.....	.....	.....
				Med/PIP	36.78	39.18	41.77	.....	.....	.....
				UM 100/300	49.71	49.71	49.71	102.96	145.04	124.49
				CM 100	115.07	82.87	151.60	.....	.....	.....
				CL 250	249.53	206.15	284.45	.....	.....	.....
				Totals**	748.42	677.18	807.85	.....	.....	.....

Notes: Normal limits coverage was priced in the allowance and reference area, except for Uninsured Motorist (UM), for which equivalent coverage could not be priced. To estimate the cost of equivalent coverage, the relative costs of the total premiums (less Medical or Personal Injury Protection and Uninsured Motorist premiums where applicable) for each area were compared to derive indexes that were used to adjust reference area UM premiums for each of the reference area survey locations. These values were then averaged and used as the adjusted allowance area UM premium.

*Less Med/PIP and UM

**Including Med/PIP and UM

AUTO INSURANCE CALCULATION WORKSHEET—SPECIAL LIMITS ADJUSTMENTS

[Location: Puerto Rico]

Allowance area—original values				Reference area—special limits				Indexes		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 100/300	250.34	250.34	250.34	BI 100/300	323.74	313.74	307.20	.....	.....	.....
PD 25	110.10	110.10	110.10	PD 25	129.26	125.26	123.06	.....	.....	.....
Med/PIP	6.04	6.04	6.04	Med/PIP	.....	.....	.....			
UM 100/300	.....	.....	.....	UM 100/300	.....	.....	.....	.....	.....	.....
CM 100	915.84	1,017.77	1,213.20	CM 100	266.06	250.66	380.34	.....	.....	.....
CL 250	375.68	398.54	443.86	CL 250	591.40	545.14	671.06	.....	.....	.....
Totals*	1,651.96	1,776.75	2,017.50	Totals*	1,310.46	1,234.80	1,481.66	126.06	143.89	136.16
				MD						
				BI 100/300	351.50	344.93	333.98	.....	.....	.....
				PD 25	135.60	133.44	128.72	.....	.....	.....
				Med/pip	.....	.....	.....			
				UM 100/300	.....	.....	.....	.....	.....	.....
				CM 100	218.80	151.87	264.47	.....	.....	.....
				CL 250	458.63	355.60	469.46	.....	.....	.....
				Totals*	1,164.53	985.84	1,196.63	141.86	180.23	168.60
				VA						
				BI 100/300	210.58	211.92	199.12	.....	.....	.....
				PD 25	86.75	87.35	81.20	.....	.....	.....
				Med/PIP	.....	.....	.....			
				UM 100/300	.....	.....	.....	.....	.....	.....
				CM 100	115.07	82.87	151.60	.....	.....	.....
				CL 250	249.53	206.15	284.45	.....	.....	.....
				Totals*	661.93	588.29	716.37	249.57	302.02	281.63

Allowance area—adjusted values				Reference area—normal limits				Adjusted values		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 100/300	250.34	250.34	250.34	BI 100/300	323.74	313.74	307.20	.....	.....	.....
PD 25	110.10	110.10	110.10	PD 25	129.26	125.26	123.06	.....	.....	.....
Med/PIP	6.04	6.04	6.04	Med/PIP	39.26	41.74	43.14	.....	.....	.....
UM 100/300	130.21	159.08	149.03	UM 100/300	71.14	71.14	71.14	89.68	102.36	96.86
CM 100	915.84	1,017.77	1,213.20	CM 100	266.06	250.66	380.34	.....	.....	.....
CL 250	375.68	398.54	443.86	CL 250	591.40	545.14	671.06	.....	.....	.....
Totals**	1,788.21	1,941.87	2,172.57	Totals**	1,420.86	1,347.68	1,595.94	.....	.....	.....

Allowance area—adjusted values				Reference area—normal limits				Adjusted values		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				MD						
				BI 100/300	351.50	344.93	333.98	.....	.....	.....
				PD 25	135.60	133.44	128.72	.....	.....	.....
				Med/PIP	94.71	97.24	124.94	.....	.....	.....
				UM 100/300	124.70	124.70	124.70	176.90	224.75	210.24
				CM 100	218.80	151.87	264.47	.....	.....	.....
				CL 250	458.63	355.60	469.46	.....	.....	.....
				Totals**	1,383.94	1,207.78	1,446.27	.....	.....	.....
				VA						
				BI 100/300	210.58	211.92	199.12	.....	.....	.....
				PD 25	86.75	87.35	81.20	.....	.....	.....
				Med/PIP	36.78	39.18	41.77	.....	.....	.....
				UM 100/300	49.71	49.71	49.71	124.06	150.13	140.00
				CM 100	115.07	82.87	151.60	.....	.....	.....
				CL 250	249.53	206.15	284.45	.....	.....	.....
				Totals**	748.42	677.18	807.85	.....	.....	.....

Notes: Normal limits coverage was priced in the allowance and reference area, except for Uninsured Motorist (UM), for which equivalent coverage could not be priced. To estimate the cost of equivalent coverage, the relative costs of the total premiums (less Medical or Personal Injury Protection and Uninsured Motorist premiums where applicable) for each area were compared to derive indexes that were used to adjust reference area UM premiums for each of the reference area survey locations. These values were then averaged and used as the adjusted allowance area UM premium.

*Less Med/PIP and UM

**Including Med/PIP and UM

AUTO INSURANCE CALCULATION WORKSHEET—SPECIAL LIMITS ADJUSTMENTS

[Location: St. Croix]

Allowance area—original values				Reference area—special limits				Indexes		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 10/20	155.93	155.93	155.93	BI 25/50	246.40	239.74	234.40	63.28	65.04	66.52
PD 10	160.96	160.96	160.96	PD 10	121.26	118.60	115.14	132.74	135.72	139.80
Med/PIP	40.24	40.24	40.24	Med/PIP	.....	.....	.....	.....	.....	.....
UM	.....	.....	.....	UM 25/50	.....	.....	.....	.....	.....	.....
CM 250/500	349.59	483.89	641.83	CM 500	212.86	202.26	302.34	164.23	239.24	212.29
CL 500/1000	736.90	1,256.49	1,661.41	CL 500	444.74	411.86	499.40	165.69	305.08	332.68
Totals*	1,403.38	2,057.27	2,620.13	Totals*	1,025.26	972.46	1,151.28	136.88	211.55	227.58
				MD						
				BI 25/40	260.66	254.47	251.56	59.82	61.28	61.99
				PD 10	134.08	131.43	129.01	120.05	122.47	124.77
				Med/PIP	.....	.....	.....	.....	.....	.....
				UM 25/40	.....	.....	.....	.....	.....	.....
				CM 500	158.32	115.62	219.60	220.81	418.52	292.27
				CL 500	372.70	292.15	436.02	197.72	430.08	381.04
				Totals*	925.76	793.67	1,036.19	151.59	259.21	252.86
				VA						
				BI 25/50	155.40	156.10	146.62	100.34	99.89	106.35
				PD 20	86.38	86.98	80.83	186.34	185.05	199.13
				Med/PIP	.....	.....	.....	.....	.....	.....
				UM 25/50	.....	.....	.....	.....	.....	.....
				CM 500	86.27	61.08	111.32	405.23	792.22	576.56
				CL 500	205.38	167.85	236.30	358.80	748.58	703.09
				Totals*	533.43	472.01	575.07	263.09	435.85	455.62

Allowance area—adjusted values				Reference area—normal limits				Adjusted values		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 100/300	208.81	209.04	207.71	BI 100/300	323.74	313.74	307.20	204.86	204.06	204.35
PD 25	165.34	165.02	164.78	PD 25	129.26	125.26	123.06	171.58	170.00	172.04
Med/PIP	40.24	40.24	40.24	Med/PIP	39.26	41.74	43.14	.....	.....	.....
UM 100/300	139.06	230.13	234.57	UM 100/300	71.14	71.14	71.14	97.38	150.50	161.90
CM 100	462.13	630.60	818.15	CM 100	266.06	250.66	380.34	436.95	599.68	807.42
CL 250	927.33	1,578.56	2,007.08	CL 250	591.40	545.14	671.06	979.89	1,663.11	2,232.48
Totals**	1,942.91	2,853.59	3,472.53	Totals**	1,420.86	1,347.68	1,595.94	1,890.66	2,787.35	3,578.19

Allowance area—adjusted values				Reference area—normal limits				Adjusted values		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				MD						
				BI 100/300	351.50	344.93	333.98	210.27	211.37	207.03
				PD 25	135.60	133.44	128.72	162.79	163.42	160.60
				Med/PIP	94.71	97.24	124.94	.....	.....	.....
				UM 100/300	124.70	124.70	124.70	189.03	323.23	315.32
				CM 100	218.80	151.87	264.47	483.13	635.61	772.97
				CL 250	458.63	355.60	469.46	906.80	1,529.36	1,788.83
				Totals**	1,383.94	1,207.78	1,446.27	1,952.02	2,862.99	3,244.75
				VA						
				BI 100/300	210.58	211.92	199.12	211.30	211.69	211.76
				PD 25	86.75	87.35	81.20	161.65	161.64	161.69
				Med/PIP	36.78	39.18	41.77	.....	.....	.....
				UM 100/300	49.71	49.71	49.71	130.78	216.66	226.49
				CM 100	115.07	82.87	151.60	466.30	656.51	874.06
				CL 250	249.53	206.15	284.45	895.31	1,543.20	1,999.94
				Totals**	748.42	677.18	807.85	1,865.34	2,789.70	3,473.94

Notes: Comparable coverage was priced in the allowance and in the reference area, and the premiums were compared to derive indexes for each type of coverage. With two exceptions, these indexes were used to adjust reference area premiums by type of coverage in each survey location and the results averaged to estimate the cost of equivalent coverage in the allowance area. The exceptions are Uninsured Motorist (UM) premiums, which were adjusted using the relative total cost of premiums (less Medical and Personal Injury Protection coverage where applicable), and Medical premiums, which were not adjusted because they were comparable to reference area coverage.

*Less Med/PIP and UM

**Including Med/PIP and UM

AUTO INSURANCE CALCULATION WORKSHEET—SPECIAL LIMITS ADJUSTMENTS

[Location: St. Thomas]

Allowance area—original values				Reference area—special limits				Indexes		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 10/20	138.33	138.33	138.33	BI 25/50	246.40	239.74	234.40	56.14	57.70	59.01
PD 10	139.33	139.33	139.33	PD 10	121.26	118.60	115.14	114.90	117.48	121.01
Med/PIP	38.23	38.23	38.23	Med	.....	.....	.....	.....	.....	.....
UM	.....	.....	.....	UM 25/50	.....	.....	.....	.....	.....	.....
CM 250/500	293.75	396.87	430.57	CM 500	212.86	202.26	302.34	138.00	196.22	142.41
CL 500/1000	555.31	1,090.00	1,182.05	CL 500	444.74	411.86	499.40	124.86	264.65	236.69
Totals*	1,126.72	1,764.53	1,890.28	Totals*	1,025.26	972.46	1,151.28	109.90	181.45	164.19
				MD						
				BI 25/40	260.66	254.47	251.56	53.07	54.36	54.99
				PD 10	134.08	131.43	129.01	103.92	106.01	108.00
				Med	.....	.....	.....	.....	.....	.....
				UM 25/40	.....	.....	.....	.....	.....	.....
				CM 500	158.32	115.62	219.60	185.54	343.25	196.07
				CL 500	372.70	292.15	436.02	149.00	373.10	271.10
				Totals*	925.76	793.67	1,036.19	121.71	222.33	182.43
				VA						
				BI 25/50	155.40	156.10	146.62	89.02	88.62	94.35
				PD 20	86.38	86.98	80.83	161.30	160.19	172.37
				Med	.....	.....	.....	.....	.....	.....
				UM 25/50	.....	.....	.....	.....	.....	.....
				CM 500	86.27	61.08	111.32	340.50	649.75	386.79
				CL 500	205.38	167.85	236.30	270.38	649.39	500.23
				Totals*	533.43	472.01	575.07	211.22	373.83	328.70

Allowance area—adjusted values				Reference area—normal limits				Adjusted values		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 100/300	185.25	185.44	184.27	BI 100/300	323.74	313.74	307.20	181.75	181.03	181.28
PD 25	143.12	142.85	142.63	PD 25	129.26	125.26	123.06	148.52	147.16	148.91
Med/PIP	38.23	38.23	38.23	Med/PIP	39.26	41.74	43.14	.....	.....	.....
UM 100/300	111.65	197.39	169.23	UM 100/300	71.14	71.14	71.14	78.18	129.08	116.80
CM 100	388.31	517.20	548.85	CM 100	266.06	250.66	380.34	367.16	491.85	541.64
CL 250	698.82	1,369.39	1,427.98	CL 250	591.40	545.14	671.06	738.42	1,442.71	1,588.33
Totals**	1,565.38	2,450.50	2,511.19	Totals**	1,420.86	1,347.68	1,595.94	1,514.03	2,391.83	2,576.96

Allowance area—adjusted values				Reference area—normal limits				Adjusted values		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				MD						
				BI 100/300	351.50	344.93	333.98	186.54	187.50	183.66
				PD 25	135.60	133.44	128.72	140.92	141.46	139.02
				Med/PIP	94.71	97.24	124.94	.....	.....	.....
				UM 100/300	124.70	124.70	124.70	151.77	277.25	227.49
				CM 100	218.80	151.87	264.47	405.96	521.29	518.55
				CL 250	458.63	355.60	469.46	683.36	1,326.74	1,272.71
				Totals**	1,383.94	1,207.78	1,446.27	1,568.55	2,454.24	2,341.43
				VA						
				BI 100/300	210.58	211.92	199.12	187.46	187.80	187.87
				PD 25	86.75	87.35	81.20	139.93	139.93	139.96
				Med/PIP	36.78	39.18	41.77	.....	.....	.....
				UM 100/300	49.71	49.71	49.71	105.00	185.83	163.40
				CM 100	115.07	82.87	151.60	391.81	538.45	586.37
				CL 250	249.53	206.15	284.45	674.68	1,338.72	1,422.90
				Totals**	748.42	677.18	807.85	1,498.88	2,390.73	2,500.50

Notes: Comparable coverage was priced in the allowance and in the reference area, and the premiums were compared to derive indexes for each type of coverage. With two exceptions, these indexes were used to adjust reference area premiums by type of coverage in each survey location and the results averaged to estimate the cost of equivalent coverage in the allowance area. The exceptions are Uninsured Motorist (UM) premiums, which were adjusted using the relative total cost of premiums (less Medical and Personal Injury Protection coverage where applicable), and Medical premiums, which were not adjusted because they were comparable to reference area coverage.

*Less Med/PIP and UM

**Including Med/PIP and UM

APPENDIX 17—AIR FARES COST ANALYSIS

[1996 Survey]

Location	Average allowance area air fares	Average DC area air fares	Index
Anchorage, AK	$673	$334	201.50
Fairbanks, AK	768	334	229.94
Juneau, AK	708	334	211.98
Nome, AK	1,337	334	400.30
Honolulu, HI	586	334	175.45
Hawaii County, HI	733	334	219.46
Kauai, HI	741	334	221.86
Maui, HI	741	334	221.86
Guam	1,267	334	379.34
Puerto Rico	435	334	130.24
Virgin Islands	561	334	167.96

AIR FARES—COMPOSITES

[1996 Survey]

Location	Weights	Costs
Hilo, HI	82.88	$731
Kailua Kona, HI	17.12	741
Total	100.00	.....
Hawaii County, HI cost	.....	733
St. Croix, VI	46.42	572
St. Thomas, VI	53.58	552
Total	100.00	.....
Virgin Islands cost	.....	561

APPENDIX 18—TRANSPORTATION ANALYSIS

[1996 Survey]

	Total annual cost	Total cost DC area	Index
Anchorage, AK:			
1. Honda Civic DX 4 dr sdn 1.5L 4 cyl	$6,109	$5,316	114.92
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	8,074	6,560	123.08

APPENDIX 18—TRANSPORTATION ANALYSIS—Continued

[1996 Survey]

	Total annual cost	Total cost DC area	Index
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	8,017	6,863	116.81
Average index			118.27
Fairbanks, AK:			
1. Honda Civic DX 4 dr sdn 1.5L 4 cyl	6,805	5,316	128.01
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	8,050	6,560	122.71
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	7,874	6,863	114.73
Average index			121.82
Juneau, AK:			
1. Honda Civic DX 4 dr sdn 1.5L 4 cyl	5,819	5,316	109.46
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	7,105	6,560	108.31
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	7,268	6,863	105.90
Average index			107.89
Nome, AK:			
1. Honda Civic DX 4 dr sdn 1.5L 4 cyl	6,576	5,316	123.70
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	8,967	6,560	136.69
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	9,417	6,863	137.21
Average index			132.53
Honolulu, HI:			
1. Honda Civic DX 4 dr sdn 1.5L 4 cyl	6,734	5,260	128.02
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	8,035	6,503	123.56
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	8,971	6,791	132.10
Average index			127.89
Hawaii County, HI:			
1. Honda Civic DX 4 dr sdn 1.5L 4 cyl	7,330	5,260	139.35
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	8,091	6,503	124.42
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	9,469	6,791	139.43
Average index			134.40
Kauai County, HI:			
1. Honda Civic DX 4 dr sdn 1.5L 4 cyl	7,664	5,260	145.70
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	9,284	6,503	142.76
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	10,422	6,791	153.47
Average index			147.31
Maui County, HI:			
1. Honda Civic DX 4 dr sdn 1.5L 4 cyl	6,658	5,260	126.58
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	8,141	6,503	125.19
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	9,794	6,791	144.22
Average index			132.00
Guam:			
1. Honda Civic DX 4 dr sdn 1.5L 4 cyl	6,779	5,260	128.88
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	9,381	6,503	144.26
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	9,091	6,791	133.87
Average index			135.67
Puerto Rico:			
1. Honda Civic DX 4 dr sdn 1.5L 4 cyl	6,651	5,260	126.44
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	8,625	6,503	132.63
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	8,785	6,791	129.36
Average index			129.48
Virgin Islands:			
1. Honda Civic DX 4 dr sdn 1.5L 4 cyl	6,542	5,260	124.37
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl	9,364	6,503	144.00

APPENDIX 18—TRANSPORTATION ANALYSIS—Continued

[1996 Survey]

	Total annual cost	Total cost DC area	Index
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl	10,207	6,791	150.30
Average index			139.56

APPENDIX 19—TRANSPORTATION SUMMARY

[1996 Survey]

	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
Anchorage, AK:							
Private transportation	118.27	95.23	112.63	94.58	111.86	93.96	111.13
Air fares and other transportation expenses	201.50	4.77	9.61	5.42	10.92	6.04	12.17
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			122.24				
Middle					122.78		
Upper							123.30
Fairbanks, AK:							
Private transportation	121.82	95.23	116.01	94.58	115.22	93.96	114.46
Air fares and other transportation expenses	229.94	4.77	10.97	5.42	12.46	6.04	13.89
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			126.98				
Middle					127.68		
Upper							128.35
Juneau, AK:							
Private transportation	107.89	95.23	102.74	94.58	102.04	93.96	101.37
Air fares and other transportation expenses	211.98	4.77	10.11	5.42	11.49	6.04	12.80
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			112.85				
Middle					113.53		
Upper							114.17
Nome, AK:							
Private transportation	132.53	95.23	126.21	94.58	125.35	93.96	124.53
Air fares and other transportation expenses	400.30	4.77	19.09	5.42	21.70	6.04	24.18
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			145.30				
Middle					147.05		
Upper							148.71
Honolulu, HI:							
Private transportation	127.89	95.23	121.79	94.58	120.96	93.96	120.17
Air fares and other transportation expenses	175.45	4.77	8.37	5.42	9.51	6.04	10.60
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			130.16				
Middle					130.47		
Upper							130.77
Hawaii County, HI:							
Private transportation	134.40	95.23	127.99	94.58	127.12	93.96	126.28
Air fares and other transportation expenses	219.46	4.77	10.47	5.42	11.89	6.04	13.26

APPENDIX 19—TRANSPORTATION SUMMARY—Continued

[1996 Survey]

	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	.....	.....	138.46	.....	.....	.....	.....
Middle	.....	.....	.....	.....	139.01	.....	.....
Upper	.....	.....	.....	.....	.....	.....	139.54
Kauai County, HI:							
Private transportation	147.31	95.23	140.28	94.58	139.33	93.96	138.41
Air fares and other transportation expenses	221.86	4.77	10.58	5.42	12.02	6.04	13.40
Total weights	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower	.....	.....	150.86	.....	.....	.....	.....
Middle	.....	.....	.....	.....	151.35	.....	.....
Upper	.....	.....	.....	.....	.....	.....	151.81
Maui County, HI:							
Private transportation	132.00	95.23	125.70	94.58	124.85	93.96	124.03
Air fares and other transportation expenses	221.86	4.77	10.58	5.42	12.02	6.04	13.40
Total weights	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower	.....	.....	136.28	.....	.....	.....	.....
Middle	.....	.....	.....	.....	136.87	.....	.....
Upper	.....	.....	.....	.....	.....	.....	137.43
Guam:							
Private transportation	135.67	95.23	129.20	94.58	128.32	93.96	127.48
Air fares and other transportation expenses	379.34	4.77	18.09	5.42	20.56	6.04	22.91
Total weights	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower	.....	.....	147.29	.....	.....	.....	.....
Middle	.....	.....	.....	.....	148.88	.....	.....
Upper	.....	.....	.....	.....	.....	.....	150.39
Puerto Rico:							
Private transportation	129.48	95.23	123.30	94.58	122.46	93.96	121.66
Air fares and other transportation expenses	130.24	4.77	6.21	5.42	7.06	6.04	7.87
Total weights	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower	.....	.....	129.51	.....	.....	.....	.....
Middle	.....	.....	.....	.....	129.52	.....	.....
Upper	.....	.....	.....	.....	.....	.....	129.53
Virgin Islands:							
Private transportation	139.56	95.23	132.90	94.58	132.00	93.96	131.13
Air fares and other transportation expenses	167.96	4.77	8.01	5.42	9.10	6.04	10.14
Total weights	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower	.....	.....	140.91	.....	.....	.....	.....
Middle	.....	.....	.....	.....	141.10	.....	.....
Upper	.....	.....	.....	.....	.....	.....	141.27

APPENDIX 20—MISCELLANEOUS EXPENSE ANALYSIS—CATEGORY INDEX DEVELOPMENT

[1996 Survey]

	Price	Price DC area	Ratio	Weights	Subtotal	Index
Anchorage, AK:						

APPENDIX 20—MISCELLANEOUS EXPENSE ANALYSIS—CATEGORY INDEX DEVELOPMENT—Continued

[1996 Survey]

	Price	Price DC area	Ratio	Weights	Subtotal	Index
Medical care						112.24
Non–aspirin pain reliever	$5.79	$6.11	0.95	4.78	4.53	
Tetracycline	7.96	6.20	1.28	12.02	15.42	
Dentist clean/check	149.33	103.28	1.45	15.65	22.63	
Doctor office visit	61.00	53.11	1.15	14.56	16.72	
Hospital room	684.00	506.97	1.35	3.39	4.57	
Health Insurance	100.00	100.00	1.00	44.10	44.10	
Contact Lenses	166.00	213.83	0.78	5.51	4.28	
Fairbanks, AK:						
Medical care						114.72
Non–aspirin pain reliever	5.75	6.11	0.94	4.78	4.50	
Tetracycline	6.97	6.20	1.12	12.02	13.50	
Dentist clean/check	172.33	103.28	1.67	15.65	26.11	
Doctor office visit	65.00	53.11	1.22	14.56	17.82	
Hospital room	503.00	506.97	0.99	3.39	3.36	
Health Insurance	100.00	100.00	1.00	44.10	44.10	
Contact Lenses	206.67	213.83	0.97	5.51	5.33	
Juneau, AK:						
Medical care						112.95
Non–aspirin pain reliever	6.94	6.11	1.14	4.78	5.43	
Tetracycline	8.73	6.20	1.41	12.02	16.91	
Dentist clean/check	151.67	103.28	1.47	15.65	22.98	
Doctor office visit	52.67	53.11	0.99	14.56	14.44	
Hospital room	600.00	506.97	1.18	3.39	4.01	
Health Insurance	100.00	100.00	1.00	44.10	44.10	
Contact Lenses	197.33	213.83	0.92	5.51	5.08	
Nome, AK:						
Medical care						132.83
Non–aspirin pain reliever	6.94	6.11	1.14	4.78	5.43	
Tetracycline	14.75	6.20	2.38	12.02	28.58	
Dentist clean/check	176.50	103.28	1.71	15.65	26.75	
Doctor office visit	65.00	53.11	1.22	14.56	17.82	
Hospital room	653.00	506.97	1.29	3.39	4.37	
Health Insurance	100.00	100.00	1.00	44.10	44.10	
Contact Lenses	225.00	213.83	1.05	5.51	5.80	
Honolulu, HI:						
Medical care						104.83
Non–aspirin pain reliever	6.72	6.11	1.10	4.78	5.26	
Tetracycline	5.95	6.20	0.96	12.02	11.53	
Dentist clean/check	143.05	103.28	1.39	15.65	21.68	
Doctor office visit	47.73	53.11	0.90	14.56	13.08	
Hospital room	623.61	506.97	1.23	3.39	4.17	
Health Insurance	100.00	100.00	1.00	44.10	44.10	
Contact Lenses	194.67	213.83	0.91	5.51	5.02	
Hilo, HI:						
Medical care						101.13
Non–aspirin pain reliever	7.10	6.11	1.16	4.78	5.56	
Tetracycline	6.46	6.20	1.04	12.02	12.51	
Dentist clean/check	112.77	103.28	1.09	15.65	17.09	
Doctor office visit	48.79	53.11	0.92	14.56	13.38	
Hospital room	551.00	506.97	1.09	3.39	3.68	
Health Insurance	100.00	100.00	1.00	44.10	44.10	
Contact Lenses	187.17	213.83	0.88	5.51	4.82	
Kailua Kona, HI:						
Medical care						112.85
Non–aspirin pain reliever	6.73	6.11	1.10	4.78	5.27	
Tetracycline	5.56	6.20	0.90	12.02	10.77	
Dentist clean/check	173.96	103.28	1.68	15.65	26.36	
Doctor office visit	64.41	53.11	1.21	14.56	17.66	
Hospital room	512.00	506.97	1.01	3.39	3.42	
Health Insurance	100.00	100.00	1.00	44.10	44.10	
Contact Lenses	205.33	213.83	0.96	5.51	5.29	
Kauai County, HI:						

APPENDIX 20—MISCELLANEOUS EXPENSE ANALYSIS—CATEGORY INDEX DEVELOPMENT—Continued

[1996 Survey]

	Price	Price DC area	Ratio	Weights	Subtotal	Index
Medical care	.....	.....	.....	.....	.....	111.44
Non–aspirin pain reliever	9.05	6.11	1.48	4.78	7.08	.....
Tetracycline	6.95	6.20	1.12	12.02	13.47	.....
Dentist clean/check	157.98	103.28	1.53	15.65	23.94	.....
Doctor office visit	49.82	53.11	0.94	14.56	13.66	.....
Hospital room	611.83	506.97	1.21	3.39	4.09	.....
Health Insurance	100.00	100.00	1.00	44.10	44.10	.....
Contact Lenses	198.34	213.83	0.93	5.51	5.11	.....
Maui County, HI:						
Medical care	.....	.....	.....	.....	.....	109.52
Non–aspirin pain reliever	6.86	6.11	1.12	4.78	5.37	.....
Tetracycline	5.85	6.20	0.94	12.02	11.33	.....
Dentist clean/check	162.98	103.28	1.58	15.65	24.70	.....
Doctor office visit	60.85	53.11	1.15	14.56	16.68	.....
Hospital room	375.50	506.97	0.74	3.39	2.51	.....
Health Insurance	100.00	100.00	1.00	44.10	44.10	.....
Contact Lenses	187.93	213.83	0.88	5.51	4.84	.....
Guam:						
Medical care	.....	.....	.....	.....	.....	119.30
Non–aspirin pain reliever	8.64	6.11	1.41	4.78	6.76	.....
Tetracycline	4.58	6.20	0.74	12.02	8.88	.....
Dentist clean/check	192.33	103.28	1.86	15.65	29.14	.....
Doctor office visit	63.33	53.11	1.19	14.56	17.36	.....
Hospital room	259.00	506.97	0.51	3.39	1.73	.....
Health Insurance	100.00	100.00	1.00	44.10	44.10	.....
Contact Lenses	440.00	213.83	2.06	5.51	11.34	.....
Puerto Rico:						
Medical care	.....	.....	.....	.....	.....	79.42
Non–aspirin pain reliever	5.79	6.11	0.95	4.78	4.53	.....
Tetracycline	3.92	6.20	0.63	12.02	7.59	.....
Dentist clean/check	73.33	103.28	0.71	15.65	11.11	.....
Doctor office visit	26.67	53.11	0.50	14.56	7.31	.....
Hospital room	173.33	506.97	0.34	3.39	1.16	.....
Health Insurance	100.00	100.00	1.00	44.10	44.10	.....
Contact Lenses	140.83	213.83	0.66	5.51	3.63	.....
St. Croix, VI:						
Medical care	.....	.....	.....	.....	.....	91.44
Non–aspirin pain reliever	7.66	6.11	1.25	4.78	5.99	.....
Tetracycline	5.65	6.20	0.91	12.02	10.95	.....
Dentist clean/check	68.33	103.28	0.66	15.65	10.35	.....
Doctor office visit	38.33	53.11	0.72	14.56	10.51	.....
Hospital room	550.00	506.97	1.08	3.39	3.68	.....
Health Insurance	100.00	100.00	1.00	44.10	44.10	.....
Contact Lenses	227.59	213.83	1.06	5.51	5.86	.....
St. Thomas, VI:						
Medical care	.....	.....	.....	.....	.....	115.61
Non–aspirin pain reliever	7.99	6.11	1.31	4.78	6.25	.....
Tetracycline	14.62	6.20	2.36	12.02	28.33	.....
Dentist clean/check	82.75	103.28	0.80	15.65	12.54	.....
Doctor office visit	61.25	53.11	1.15	14.56	16.79	.....
Hospital room	345.00	506.97	0.68	3.39	2.31	.....
Health Insurance	100.00	100.00	1.00	44.10	44.10	.....
Contact Lenses	206.00	213.83	0.96	5.51	5.31	.....

APPENDIX 21—MISCELLANEOUS EXPENSE ANALYSIS—TOTAL INDEX DEVELOPMENT

[1996 Survey]

	Category indexes	Lower income		Middle income		Upper income	
		Weights*	Subtotal	Weights*	Subtotal	Weights*	Subtotal
Anchorage, AK:							
1. Medical care	112.24	41.36	46.42	31.40	35.24	24.04	26.98

APPENDIX 21—MISCELLANEOUS EXPENSE ANALYSIS—TOTAL INDEX DEVELOPMENT—Continued

[1996 Survey]

	Category indexes	Lower income		Middle income		Upper income	
		Weights*	Subtotal	Weights*	Subtotal	Weights*	Subtotal
2. Cash contributions:							
Lower income	107.71	16.52	17.79				
Middle income	107.53			17.18	18.47		
Upper income	107.36					17.67	18.97
3. Personal insurance/pensions	100.00	42.11	42.11	51.42	51.42	58.29	58.29
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			106.32				
Middle					105.13		
Upper							104.24
Fairbanks, AK:							
1. Medical care	114.72	41.36	47.45	31.40	36.02	24.04	27.58
2. Cash contributions:							
Lower income	115.93	16.52	19.15				
Middle income	116.29			17.18	19.98		
Upper income	116.66					17.67	20.61
3. Personal insurance/pensions	100.00	42.11	42.11	51.42	51.42	58.29	58.29
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			108.71				
Middle					107.42		
Upper							106.48
Juneau, AK:							
1. Medical care	112.95	41.36	46.72	31.40	35.47	24.04	27.15
2. Cash contributions:							
Lower income	117.12	16.52	19.35				
Middle income	117.31			17.18	20.15		
Upper income	117.50					17.67	20.76
3. Personal insurance/pensions	100.00	42.11	42.11	51.42	51.42	58.29	58.29
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			108.18				
Middle					107.04		
Upper							106.20
Nome, AK:							
1. Medical care	132.83	41.36	54.94	31.40	41.71	24.04	31.93
2. Cash contributions:							
Lower income	140.72	16.52	23.25				
Middle income	140.34			17.18	24.11		
Upper income	139.98					17.67	24.73
3. Personal insurance/pensions	100.00	42.11	42.11	51.42	51.42	58.29	58.29
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			120.30				
Middle					117.24		
Upper							114.95
Honolulu, HI:							
1. Medical care	104.83	41.36	43.36	31.40	32.92	24.04	25.20
2. Cash contributions:							
Lower income	115.53	16.52	19.09				
Middle income	114.71			17.18	19.71		
Upper income	113.97					17.67	20.14
3. Personal insurance/pensions	100.00	42.11	42.11	51.42	51.42	58.29	58.29
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			104.56				

APPENDIX 21—MISCELLANEOUS EXPENSE ANALYSIS—TOTAL INDEX DEVELOPMENT—Continued

[1996 Survey]

	Category indexes	Lower income		Middle income		Upper income	
		Weights*	Subtotal	Weights*	Subtotal	Weights*	Subtotal
Middle	.....	.....	.....	.....	104.05	.....	.....
Upper	.....	.....	.....	.....	.....	.....	103.63
Hilo, HI:							
1. Medical care	101.13	41.36	41.83	31.40	31.75	24.04	24.31
2. Cash contributions:							
Lower income	115.10	16.52	19.01	.....	.....	.....	.....
Middle income	114.16	.....	.....	17.18	19.61	.....	.....
Upper income	113.26	.....	.....	.....	.....	17.67	20.01
3. Personal insurance/pensions	100.00	42.11	42.11	51.42	51.42	58.29	58.29
Total weights	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower	.....	.....	102.95	.....	.....	.....	.....
Middle	.....	.....	.....	.....	102.78	.....	.....
Upper	.....	.....	.....	.....	.....	.....	102.61
Kailua Kona, HI:							
1. Medical care	112.85	41.36	46.67	31.40	35.43	24.04	27.13
2. Cash contributions:							
Lower income	117.01	16.52	19.33	.....	.....	.....	.....
Middle income	116.56	.....	.....	17.18	20.03	.....	.....
Upper income	116.15	.....	.....	.....	.....	17.67	20.52
3. Personal insurance/pensions	100.00	42.11	42.11	51.42	51.42	58.29	58.29
Total weights	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower	.....	.....	108.11	.....	.....	.....	.....
Middle	.....	.....	.....	.....	106.88	.....	.....
Upper	.....	.....	.....	.....	.....	.....	105.94
Kauai County, HI:							
1. Medical care	111.44	41.36	46.09	31.40	34.99	24.04	26.79
2. Cash contributions:							
Lower income	123.73	16.52	20.44	.....	.....	.....	.....
Middle income	122.78	.....	.....	17.18	21.09	.....	.....
Upper income	121.89	.....	.....	.....	.....	17.67	21.54
3. Personal insurance/pensions	100.00	42.11	42.11	51.42	51.42	58.29	58.29
Total weights	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower	.....	.....	108.64	.....	.....	.....	.....
Middle	.....	.....	.....	.....	107.50	.....	.....
Upper	.....	.....	.....	.....	.....	.....	106.62
Maui County, HI:							
1. Medical care	109.52	41.36	45.30	31.40	34.39	24.04	26.33
2. Cash contributions:							
Lower income	120.09	16.52	19.84	.....	.....	.....	.....
Middle income	119.45	.....	.....	17.18	20.52	.....	.....
Upper income	118.87	.....	.....	.....	.....	17.67	21.00
3. Personal insurance/pensions	100.00	42.11	42.11	51.42	51.42	58.29	58.29
Total weights	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower	.....	.....	107.25	.....	.....	.....	.....
Middle	.....	.....	.....	.....	106.33	.....	.....
Upper	.....	.....	.....	.....	.....	.....	105.62
Guam:							
1. Medical care	119.30	41.36	49.34	31.40	37.46	24.04	28.68
2. Cash contributions:							
Lower income	117.57	16.52	19.42	.....	.....	.....	.....
Middle income	117.46	.....	.....	17.18	20.18	.....	.....
Upper income	117.37	.....	.....	.....	.....	17.67	20.74

APPENDIX 21—MISCELLANEOUS EXPENSE ANALYSIS—TOTAL INDEX DEVELOPMENT—Continued

[1996 Survey]

	Category indexes	Lower income		Middle income		Upper income	
		Weights*	Subtotal	Weights*	Subtotal	Weights*	Subtotal
3. Personal insurance/pensions	100.00	42.11	42.11	51.42	51.42	58.29	58.29
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			110.87				
Middle					109.06		
Upper							107.71
Puerto Rico:							
1. Medical care	79.42	41.36	32.85	31.40	24.94	24.04	19.09
2. Cash contributions:							
Lower income	100.79	16.52	16.65				
Middle income	100.79			17.18	17.32		
Upper income	100.80					17.67	17.81
3. Personal insurance/pensions	100.00	42.11	42.11	51.42	51.42	58.29	58.29
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			91.61				
Middle					93.68		
Upper							95.19
St. Croix, VI:							
1. Medical care	91.44	41.36	37.82	31.40	28.71	24.04	21.98
2. Cash contributions:							
Lower income	113.10	16.52	18.68				
Middle income	113.17			17.18	19.44		
Upper income	113.26					17.67	20.01
3. Personal insurance/pensions	100.00	42.11	42.11	51.42	51.42	58.29	58.29
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			98.61				
Middle					99.57		
Upper							100.28
St. Thomas, VI:							
1. Medical care	115.61	41.36	47.82	31.40	36.30	24.04	27.79
2. Cash contributions:							
Lower income	118.11	16.52	19.51				
Middle income	117.95			17.18	20.26		
Upper income	117.84					17.67	20.82
3. Personal insurance/pensions	100.00	42.11	42.11	51.42	51.42	58.29	58.29
Total weights		100.00		100.00		100.00	
Total indexes:							
Lower			109.44				
Middle					107.98		
Upper							106.90

*Numbers might not add to 100 due to rounding.

MISCELLANEOUS EXPENSE ANALYSIS—COMPOSITES

[1996 Survey]

Location	Weights	Total indexes		
		Lower income	Middle income	Upper income
Hilo, HI	82.88	102.95	102.78	102.61
Kailua Kona, HI	17.12	108.11	106.88	105.94
Total weight	100.00			

MISCELLANEOUS EXPENSE ANALYSIS—COMPOSITES—Continued

[1996 Survey]

Location	Weights	Total indexes		
		Lower income	Middle income	Upper income
Hawaii County, HI	.....	103.83	103.48	103.18
St. Croix, VI	46.42	98.61	99.57	100.28
St. Thomas, VI	53.58	109.44	107.98	106.90
Total weight	100.00	.....	.....	.....
Virgin Islands	.....	104.41	104.08	103.83

APPENDIX 22—COMPONENT EXPENDITURE AMOUNTS

[1996 Survey]

	Incomes	Indexes					Amounts				
		CG&S	Own	Rent	Trn	Misc	CG&S	Own	Rent	Trn	Misc
Reference Wts/Amts	21,600	39.62	25.72	25.72	18.48	16.18	$8,558	$5,556	$5,556	$3,992	$3,495
	32,900	38.97	24.46	24.46	18.22	18.35	12,821	8,047	8,047	5,994	6,037
	50,300	38.37	23.28	23.28	17.98	20.37	19,300	11,710	11,710	9,044	10,246
Anchorage, AK	Lower	107.71	98.59	100.72	122.24	106.32	9,218	5,478	5,596	4,880	3,716
	Middle	107.53	90.41	96.13	122.78	105.13	13,786	7,275	7,736	7,359	6,347
	Upper	107.36	73.98	88.59	123.30	104.24	20,720	8,663	10,374	11,151	10,680
Fairbanks, AK	Lower	115.93	94.14	106.28	126.98	108.71	9,921	5,230	5,905	5,069	3,799
	Middle	116.29	87.40	102.85	127.68	107.42	14,910	7,033	8,276	7,653	6,485
	Upper	116.66	71.00	80.82	128.35	106.48	22,515	8,314	9,464	11,608	10,910
Juneau, AK	Lower	117.12	112.32	133.43	112.85	108.18	10,023	6,240	7,413	4,505	3,781
	Middle	117.31	100.29	125.16	113.53	107.04	15,040	8,070	10,072	6,805	6,462
	Upper	117.50	78.16	107.25	114.17	106.20	22,678	9,153	12,559	10,326	10,881
Nome, AK	Lower	140.72	109.07	132.75	145.30	120.30	12,043	6,060	7,376	5,800	4,204
	Middle	140.34	101.91	135.38	147.05	117.24	17,993	8,201	10,894	8,814	7,078
	Upper	139.98	80.81	97.05	148.71	114.95	27,016	9,463	11,365	13,449	11,778
Honolulu, HI	Lower	116.08	177.05	135.88	130.16	104.65	9,934	9,837	7,549	5,196	3,658
	Middle	115.26	181.33	128.55	130.47	104.14	14,777	14,592	10,344	7,820	6,287
	Upper	114.51	141.29	105.85	130.77	103.72	22,100	16,545	12,395	11,827	10,627
Hawaii County, HI	Lower	115.43	113.45	99.94	138.46	103.83	9,878	6,303	5,553	5,527	3,629
	Middle	114.57	107.15	92.65	139.01	103.48	14,689	8,622	7,456	8,332	6,247
	Upper	113.75	83.11	72.71	139.54	103.18	21,954	9,732	8,514	12,620	10,572
Kauai County, HI	Lower	123.73	143.82	109.64	150.86	108.64	10,589	7,991	6,092	6,022	3,797
	Middle	122.78	133.42	102.73	151.35	107.50	15,742	10,736	8,267	9,072	6,490
	Upper	121.89	105.23	81.02	151.81	106.62	23,525	12,322	9,487	13,730	10,924
Maui County, HI	Lower	120.09	156.46	119.32	136.28	107.25	10,277	8,693	6,629	5,440	3,748
	Middle	119.45	149.14	108.56	136.87	106.33	15,315	12,001	8,736	8,204	6,419
	Upper	118.87	116.42	84.12	137.43	105.62	22,942	13,633	9,850	12,429	10,822
Guam (Local Retail)	Lower	117.57	131.58	120.21	147.29	110.87	10,062	7,311	6,679	5,880	3,875
	Middle	117.46	120.85	123.44	148.88	109.06	15,060	9,725	9,933	8,924	6,584
	Upper	117.37	117.60	93.29	150.39	107.71	22,652	13,771	10,924	13,601	11,036
Guam (Comm.&Exch.)	Lower	101.65	131.58	120.21	147.29	110.87	8,699	7,311	6,679	5,880	3,875
	Middle	102.51	120.85	123.44	148.88	109.06	13,143	9,725	9,933	8,924	6,584
	Upper	103.39	117.60	93.29	150.39	107.71	19,954	13,771	10,924	13,601	11,036
Puerto Rico	Lower	100.79	66.99	100.41	129.51	91.61	8,626	3,722	5,579	5,170	3,202
	Middle	100.79	63.36	122.51	129.52	93.68	12,922	5,099	9,858	7,763	5,655
	Upper	100.80	64.04	119.18	129.53	95.19	19,454	7,499	13,956	11,715	9,753
Virgin Islands	Lower	115.78	133.31	124.18	140.91	104.41	9,908	7,407	6,899	5,625	3,649
	Middle	115.73	133.05	121.30	141.10	104.08	14,838	10,707	9,761	8,458	6,283
	Upper	115.71	107.23	106.36	141.27	103.83	22,332	12,557	12,455	12,776	10,638

APPENDIX 23—TOTAL COMPARATIVE COST INDEXES

[1996 Survey]

	Income	Income Weights	Own	Rent	Total	WDC	Index
	Lower	21,600	37.97	62.03			
	Middle	32,900	47.13	52.87			
	Upper	50,300	61.21	38.79			
Anchorage, AK	Lower	26.44	$23,292	$23,410	$23,365	$21,600	
	Middle	32.11	34,767	35,228	35,011	32,900	
	Upper	41.45	51,214	52,925	51,878	50,300	
		100.00			38,923	37,125	104.84
Fairbanks, AK	Lower	33.28	24,019	24,694	24,438	21,600	
	Middle	36.60	36,081	37,324	36,738	32,900	
	Upper	30.12	53,347	54,497	53,793	50,300	
		100.00			37,782	34,380	109.90
Juneau, AK	Lower	19.89	24,549	25,722	25,277	21,600	
	Middle	31.45	36,377	38,379	37,435	32,900	
	Upper	48.66	53,038	56,444	54,359	50,300	
		100.00			43,252	39,119	110.57
Nome, AK	Lower	25.62	28,107	29,423	28,923	21,600	
	Middle	46.40	42,086	44,779	43,510	32,900	
	Upper	27.98	61,706	63,608	62,444	50,300	
		100.00			45,071	34,873	129.24
Honolulu, HI	Lower	32.68	28,625	26,337	27,206	21,600	
	Middle	32.52	43,476	39,228	41,230	32,900	
	Upper	34.80	61,099	56,949	59,489	50,300	
		100.00			43,001	35,262	121.95
Hawaii County, HI	Lower	36.69	25,337	24,587	24,872	21,600	
	Middle	39.79	37,890	36,724	37,274	32,900	
	Upper	23.52	54,878	53,660	54,406	50,300	
		100.00			36,753	32,847	111.89
Kauai County, HI	Lower	30.24	28,399	26,500	27,221	21,600	
	Middle	34.28	42,040	39,571	40,735	32,900	
	Upper	35.48	60,501	57,666	59,401	50,300	
		100.00			43,271	35,656	121.36
Maui County, HI	Lower	25.52	28,158	26,094	26,878	21,600	
	Middle	39.31	41,939	38,674	40,213	32,900	
	Upper	35.17	59,826	56,043	58,359	50,300	
		100.00			43,192	36,136	119.53
Guam (Local Retail)	Lower	47.12	27,128	26,496	26,736	21,600	
	Middle	31.41	40,293	40,501	40,403	32,900	
	Upper	21.47	61,060	58,213	59,956	50,300	
		100.00			38,161	31,311	121.88
Guam (Comm.&Exch.)	Lower	47.12	25,765	25,133	25,373	21,600	
	Middle	31.41	38,376	38,584	38,486	32,900	
	Upper	21.47	58,362	55,515	57,258	50,300	
		100.00			36,338	31,311	116.06
Puerto Rico	Lower	40.66	20,720	22,577	21,872	21,600	
	Middle	37.86	31,439	36,198	33,955	32,900	
	Upper	21.48	48,421	54,878	50,926	50,300	
		100.00			32,687	32,043	102.01
Virgin Islands	Lower	35.31	26,589	26,081	26,274	21,600	
	Middle	40.94	40,286	39,340	39,786	32,900	
	Upper	23.75	58,303	58,201	58,263	50,300	
		100.00			39,403	33,042	119.25

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