

## OFFICE OF PERSONNEL MANAGEMENT

### Report on Summer 1994 Surveys Used To Determine Cost-of-Living Allowances in Selected Nonforeign Areas

**AGENCY:** Office of Personnel  
Management.

**ACTION:** Notice.

**SUMMARY:** This notice publishes the "Report to OPM on Living Costs in Hawaii, Guam and the Commonwealth of the Northern Mariana Islands, Puerto Rico, United States Virgin Islands, and in the Washington, DC, Area, August 25, 1995," prepared by Jack Faucett Associates under Government contract OPM-94-BP-3816.

**DATES:** Comments must be received on or before January 29, 1996.

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

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

**SUPPLEMENTARY INFORMATION:** Sections 591.205(d) and 591.206(c) of title 5, Code of Federal Regulations, require that nonforeign area cost-of-living allowance (COLA) survey summaries and calculations be published in the Federal Register. Accordingly, OPM is publishing the complete "Report to OPM on Living Costs in Hawaii, Guam and the Commonwealth of the Northern Mariana Islands, Puerto Rico, United States Virgin Islands, and in the Washington, DC, Area, August 25, 1995," produced by Jack Faucett Associates under contract with OPM. This report explains in detail the methodologies, calculations, and findings of the summer 1994 living-cost surveys.

*Survey Results.* Jack Faucett Associates computed index values of relative living costs in the allowance areas using an index scale where the living costs in the Washington, DC, area equal 100. (See the Executive Summary of the report.) OPM notes that the summer survey indices showed that the COLA rates for all of the allowance areas are above levels warranted by the indices. However, the Treasury, Postal Service and General Government Appropriations Act, 1992 (Pub. L. 102-141), as amended, prohibits reductions in COLA rates through December 31, 1996. Therefore, OPM is *not* proposing

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

Office of Personnel Management.

James B. King,

*Director.*

Report to OPM on Living Costs in Hawaii, Guam and the Commonwealth of the Northern Mariana Islands, Puerto Rico, United States Virgin Islands, and in the Washington, DC, Area

August 1995.

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 Executive Summary

This report provides the results of the summer 1994 living-cost surveys and compares living costs in certain Pacific and Caribbean nonforeign cost-of-living allowance (COLA) areas relative to the Washington, DC, area.

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

- (1) Survey living costs in seven allowance areas and in the Washington, DC, area, and
- (2) Compare living costs between the allowance areas and the DC area.

For this study, JFA and Runzheimer researched more than 3,000 outlets and gathered more than 12,000 prices on more than 200 items representing typical consumer purchases. These prices were then combined using consumer expenditure information developed by the Bureau of Labor Statistics. The final results of the study are a series of living-cost indexes, shown in the table below, which show the living-costs in each of the allowance areas relative to the Washington, D.C., 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
City and County of Honolulu, Hawaii .....	119.56
Hawaii County, Hawaii .....	112.56
Kauai County, Hawaii .....	116.35
Maui County, Hawaii .....	118.84
Guam/CNMI, Local Retail .....	119.39
Guam/CNMI, Commissary/Exchange .....	113.40
Puerto Rico .....	99.63
U.S. Virgin Islands .....	112.08

CNMI = Commonwealth of the Northern Mariana Islands

OPM implemented a number of improvements for the summer 1994 survey. These included:

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

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

1. Introduction

1.1 Report Objectives

This comprehensive report culminates data collection and research work undertaken in summer 1994 as required by Tasks 1 and 2 of contract OPM-94-BP-3816 between the Office of Personnel Management (OPM) and Jack Faucett Associates (JFA). This report only provides the results of the summer 1994 surveys. A listing of earlier reports that provided the results of previous surveys is shown in Appendix 1.

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

- 1. City and County of Honolulu, Hawaii
- 2. Hawaii County, Hawaii
- 3. Kauai County, Hawaii
- 4. Maui County, Hawaii
- 5. Guam and the Commonwealth of the Northern Mariana Islands (CNMI)
- 6. Puerto Rico
- 7. U.S. Virgin Islands

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

The contract also required JFA to analyze living-costs of Federal civilian employees in Guam who have access to military commissaries and exchanges. Under OPM regulations, employees who have unlimited access to commissaries and exchanges because of their Federal civilian employment are paid a COLA rate that takes into consideration such purchasing privileges. These regulations do not apply to Federal employees who have limited access to commissaries and

exchanges or who have access for other reasons, e.g., military dependents or retired military personnel.

1.2 Changes in This Year's Survey

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

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

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

Three of these changes are discussed further below. The other changes are discussed where applicable in the report.

1.2.1 Three-Year CES Moving Average

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

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

1.2.2 New Living Communities

Another change was the selection of new living communities based on the results of the 1992 Federal Employee Housing and Living Patterns Survey. In

that survey, employees were asked to provide their residential zip codes. OPM used this information to refine community selection.

Two types of changes were made. In areas with relatively large concentrations of Federal employees and sufficient housing data, OPM selected communities to reflect the areas where Federal employees typically lived. On Oahu, for example, these changes generally resulted in the selection of communities within or close to Honolulu proper. In other areas where concentrations of Federal employees were not as evident or where obtaining a sufficient quantity of housing data had been difficult in previous surveys, OPM expanded the survey community to cover a larger area. For example, the entire island was surveyed for housing in Guam, Kauai, Maui, St. Croix, and St. Thomas.

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

### 1.2.3 Historical Housing Data

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

### 1.3 Pricing Period

The prices were collected in the allowance areas and in the Washington, D.C., area in August 1994. As with the previous surveys, the prices of some items—those dependent upon the pricing of other items—were collected slightly later (i.e., in September and October 1994). In addition, individual item prices not meeting OPM's quality control procedures were resurveyed in October and used to verify or replace the original prices.

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

seasonal catalog pricing, JFA used spring/summer catalogs for the catalog items surveyed.

## 2. The COLA Model

### 2.1 Measurement of Living-Cost Differences

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

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

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

Step 2: Estimate how these people spend their money.

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

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

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

### 2.2 Step 1: Identifying the Target Population

The study estimates living-cost differences for nonmilitary Federal employees who have annual base salaries between approximately \$12,000 and \$87,000, the range of the General Schedule. Because living costs may vary depending on an employee's income level, living costs are analyzed at three income levels.

#### 2.2.1 Federal Salaries

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

The study analyzes living costs at each of these three income levels. The

results are three sets of estimated expenditures for each allowance area and for the Washington, D.C., area. To combine these estimated expenditures into a single overall index for the area, JFA used employment weights provided by OPM.

#### 2.2.2 Federal Employment Weights

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

In addition, OPM provided General Schedule employment weights to combine data in the three allowance areas in which two separate locations are surveyed. Those allowance areas are: Hawaii County, Hawaii; Puerto Rico; and the U.S. Virgin Islands. These areas are described in greater detail in section 2.5.6.1.

For these areas, OPM identified the number of General Schedule employees associated with each survey location and then combined this information with similar information from the previous two years again using a moving average. The employment counts were converted to percentages representing the proportion of the General Schedule population represented by each of the survey locations. JFA used the percentages as weights to combine the survey data from each survey area.

Appendix 2 shows the General Schedule employment distributions and how the percentage weights were derived.

### 2.3 Step 2: Estimating How People Spend Their Money

#### 2.3.1 Consumer Expenditure Survey (CES)

Expenditure patterns for employees for all areas, including the Washington, D.C., area, are based on national data from the CES. OPM obtained from the Bureau of Labor Statistics "prepublished" CES results for 1988, 1991, and 1992. As discussed in section 1.2.1, these three years of CES data were combined using a moving average.

CES data are used in two ways: to identify appropriate items for survey

and to derive item, category, and component weights. The item weights are not income sensitive. However, aggregated CES data are analyzed by income level to derive category and component weights. These weights are income sensitive. The CES data used in this study are shown in Appendix 3 and 4.

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

### 2.3.2 Expenditure Categories and Components

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

Using the CES data, the items were sorted into the four main cost components specified in OPM regulations: Consumption Goods and Services, Transportation, Housing, and Miscellaneous Expenses. To develop

weighting patterns for the three income levels, JFA performed linear regression analyses on the CES data shown in Appendix 3.<sup>1</sup> These analyses produced estimated expenditures at the three income levels identified in section 2.2.1 above. JFA converted these expenditures to percentages of total expenditures for the four components to produce the values shown in the table below. The values were the weights JFA used to combine the expenditures for each of the components into an overall value for each income level in each allowance area and the Washington, D.C., area.

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

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

(Values may not total because of rounding.)

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

## 2.4 Step 3: Selecting Items and Outlets

### 2.4.1 Item Selections—The Marketbasket

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

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

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

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

### 2.4.2 Geographic Coverage and Outlet Selection

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

#### 2.4.2.1 Geographic Areas

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

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

#### 2.4.2.2 Similarity of Outlets

Whenever possible, JFA selected popular outlets that were comparable to outlets in all areas. For example, JFA surveyed the price of grocery items at supermarkets in all areas because most people purchase their groceries at such stores and because supermarkets are

<sup>1</sup> The midpoint of the moving average of CES data was 1991. Therefore, for the purposes of these regressions, OPM provided adjusted Federal salaries to reflect 1991 pay rates. OPM used the pay increases for 1992 (4.2%), 1993 (3.7%), and 1994 (0.0%) to deflate the 1994 salaries. This produced adjusted Federal salaries of \$19,250, \$29,150, and \$44,700 for use in the regression equations.

found in all areas.<sup>2</sup> The selection of comparable outlets was 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, JFA also selected outlets to represent the diversity of consumer shopping. For example, JFA could have used department stores for pricing all clothing items surveyed. This would not, however, have reflected the range of consumer choices. Therefore, JFA also priced some clothing items in men's and women's clothing stores, other clothing items in department stores, others in shoe stores, and still others in discount stores. For each item, the same type of outlet (e.g., clothing store, discount store, department store) was selected in each area whenever possible.

#### 2.4.2.3 Catalog Pricing

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

#### 2.5 Step 4: Surveying Prices

As noted earlier, JFA obtained approximately 12,000 prices on more than 200 items from 3,000 outlets. In each survey area, JFA attempted to get at least three price quotes for each item, with certain exceptions. For example, essentially all of the available home sales and rental data meeting the specifications were obtained. For other items, such as utilities and real estate tax rates, only one quote was obtained in each area because these items have uniform rates within an area. Because the Washington, D.C., area has six survey communities, JFA attempted to get at least 18 price quotes for most items in this area.

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

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

#### 2.5.1 In-House Research Staff

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

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

#### 2.5.2 Field Researchers—"Research Associates"

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

#### 2.5.3 Data Collection Materials

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

#### 2.5.4 Inclusion of Sales and Excise Taxes

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

used appropriate tax publications, such as the State of Maryland's *Sales and Use Tax Laws and Regulations* and the "General Excise Tax Law" (Chapter 237) of the *Hawaii Tax Reports*.

#### 2.5.5 JFA's Onsite Visits

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

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

#### 2.5.6 Special Considerations in Selected Areas

##### 2.5.6.1 Pricing Surveys in Hawaii County, Puerto Rico, and the Virgin Islands

Three allowance areas have multiple survey areas: Hawaii County, Hawaii; Puerto Rico; and the U.S. Virgin Islands. In Hawaii County, surveys were conducted in Hilo and in the Kailua Kona area. In Puerto Rico, surveys were conducted in San Juan and in Mayaguez; and in the Virgin Islands, surveys were conducted on St. Croix and St. Thomas.

The survey data for each of these separate survey areas had to be combined to represent the allowance area overall. To do this, OPM provided JFA with weights based on the distribution of General Schedule employees in these areas. These weights are shown in Appendix 2 and are computed using three years of data and the moving-average approach described earlier.

##### 2.5.6.2 Surveying the Washington, DC, Area

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

survey areas were combined using equal weights.

## 2.6 Step 5: Analyzing Data and Computing Indexes

### 2.6.1 General Formulae

#### 2.6.1.1 Indexes

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

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

#### 2.6.1.2 Item Weights

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

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

#### 2.6.1.3 Category and Component Weights

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

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

For the Transportation and Housing Components, JFA used the above approach in combination with a cost-build-up approach. For example, for each area the annual cost of owning and

operating an automobile was computed by taking individual prices (e.g., automobile financing, insurance, gas and oil, and maintenance) and computing an overall dollar cost for each area. These costs were compared with those in the DC area to compute the Private Transportation Category index. This index was then combined with the Other Transportation Category index using income sensitive category weights to compute an overall Transportation Component index for each area.

#### 2.6.2 Computing the Overall Index

The item, category, and component indexes were combined using the process prescribed in Section 591.205(c), title 5, Code of Federal Regulations. That is a five-step process that involves converting the indexes to dollar values and weighting these, combining them, and comparing them to compute a final weighted average index. The process is described below.

First, JFA used the CES data and the income ranges described in section 2.2.1 to determine the amount of money consumers typically spend on each component at each income level. These amounts appear in the table below and in Appendix 20. They were derived by taking the component weights shown in Table 2-1 times the representative income levels described in section 2.2.1.

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

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

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

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

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

for each income level in each allowance area.

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

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

average dollar expenditure for the DC area to compute a final index. These indexes are shown in the last section of this report and in Appendix 20.

## 3. Consumption Goods and Services

### 3.1 Categories and Category Weights

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

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

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

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

3.2 Goods and Services Data Collection—Special Considerations

3.2.1 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 JFA 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. and Hsld. Op. ....	64.5
Clothing .....	43.7

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

Category	Percentage
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.

3.2.2 Restaurant Pricing

To ensure comparison of prices at comparable restaurants among areas, OPM asked JFA to classify the restaurants it surveyed into two groups: family dining and fine dining. JFA used such characteristics as menu selections, atmosphere, table setting, seating, reservations, and American Automobile Association rating to make these distinctions. In addition, OPM also directed JFA to survey 100% of selected

family restaurants for breakfast, approximately 75% for lunch, and about 67% for dinner. This allowed comparison of meal prices at a comparable mix of restaurants in all areas.

3.3 Goods and Services Survey Results

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

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

4. Housing

4.1 Component Overview

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

- mortgage or rent payments,
- utilities,
- real estate taxes,
- homeowner's or renter's insurance,
- home maintenance, and
- telephone.

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

4.2 Housing Model

4.2.1 Expenditure Research

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

own, as opposed to rent, their residences. Using the expense data by income range as input into a linear regression analysis, JFA calculated the owner and rent weights shown below.

JFA excluded expenditure data for home owning families without a mortgage because they were not typical of homeowners in the base area or in the allowance areas.

TABLE 4-1.—OWNER/RENTER WEIGHTS

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

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

4.2.2 Housing Profiles

To compare housing costs in all locations, six typical housing profiles are used and are assigned to the three income levels, as shown in the table below. OPM requested that at least one criterion for the owner profile be the square footage of the home and at least one criterion for the renter profile be the number of bedrooms in the rental unit.

TABLE 4-2.—HOUSING PROFILES

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

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

TABLE 4-3.—HOME SIZES SURVEYED

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

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

4.2.3 Living Community Selection

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

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

The three-community owner/renter goal was not achievable in many of the smaller allowance areas due to the relatively few home sales and rental opportunities in these areas. In such areas, OPM directed JFA to collect prices for the entire survey area or allowance area rather than in specific communities. This was done in Hilo, Kailua Kona, Kauai, Maui, Guam, Mayaguez, 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 are categorized into one of five groups in the COLA model. These groups are—  
 —utilities,  
 —real estate taxes,  
 —owners/renters insurance,  
 —maintenance, and  
 —telephone.

4.2.4.1 Utilities

Electricity, oil, gas, water, and sewer are the utilities used in the model. Most utility companies are able to provide current charges per unit of consumption and average consumption patterns for all households. The companies were not, however, able to provide separate consumption patterns by the size or type of housing.

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



the rate that square footage increases or decreases.

TABLE 4-4.—UTILITY FACTORS

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

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

#### 4.2.4.2 Real Estate Taxes

For this study, JFA contacted the city assessors in each allowance area and in the Washington, DC, area to obtain real estate tax information on the living communities surveyed. Real estate tax formulas were obtained for most living communities. Actual or representative tax amounts were obtained in other communities (e.g., Puerto Rico) where formulas were not available or directly applicable.

#### 4.2.4.3 Owners/Renters Insurance

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

For homeowners, the cost of insurance was dependent on the average home values calculated as part of this survey. In most areas, it was assumed that the structure was equal to 80 percent of the total home value. In Hawaii, where land prices tend to be higher, it was assumed that the structure was equal to 50 percent of the total home value.

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

priced as a separate rider and added to the total insurance costs for these areas.

#### 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 was done in previous surveys, JFA priced both home maintenance services as well as home maintenance commodities, using the CES information to identify items to price and the weights associated with these items. The maintenance service items priced were interior painting, plumbing repair, electrical repair, and pest control. The maintenance commodities priced were bathroom caulking, kitchen faucet set, an electrical outlet, latex interior paint, and a fire extinguisher.

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

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

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

#### 4.2.4.5 Telephone

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

To estimate long distance charges in all areas, JFA surveyed the cost of three, ten-minute direct dial calls per month to large U.S. mainland cities (i.e., Los Angeles, Chicago, and New York City).

JFA measured the price of a call placed in the survey area at the time of day necessary to be received in the respective city at 8:00 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 was done in previous years, JFA collected housing information mainly from real estate professionals, various listings services, and advertisements. In addition, JFA personnel traveled to each of the surveyed communities to assess the compatibility of the housing community with the income level for which the data were used and to ensure that homes in these communities were comparable to those in the Washington, DC, area.

#### 4.3.1 Homeowner Data Collection

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

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

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

#### 4.3.2 Renter Data Collection

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

#### 4.4 Housing Analysis

##### 4.4.1 Homeowner Data Analysis

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

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

Another change that OPM made this year was to ask JFA to use historical housing data in addition to data collected this year. These data are found in Appendix 10 of this report. The historical data are from previous living-cost surveys that were published in the Federal Register beginning with the 1990 report. (See Appendix 1 for a listing of these publications). The data for the period prior to 1990 were published with the results of the 1991–1992 living cost surveys at 57 FR 58618. All housing values are based on the community selections and analytical methodologies used at the time of each respective survey.

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

##### 4.4.2 Rental Data Analysis

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

—One bedroom apartments: Lower Income Level,

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

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

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

#### 4.5 Housing Survey Results

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

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

The final housing-cost comparisons take the form of indexes that are used in Appendix 20 to derive the total, overall index for owners and renters. (Refer to Section 2.6 for a discussion of the general formulae and how the component indexes are combined.)

#### 5. Transportation

##### 5.1 Component Overview

The transportation component consists of two categories: Automobile Expense and Other Transportation Costs. The Automobile Expense

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

##### 5.2 Private Transportation Methodology

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

##### 5.2.1 Vehicle Selection and Pricing

The three vehicles selected for analysis were:

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

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

For each model car, JFA collected new vehicle prices at dealerships in each area and from secondary sources, such as the *Kelly Blue Book*. All prices were based on the manufacturers' suggested retail prices (MSRP) for 1994. (OPM did not believe it was feasible to collect information on the negotiated price for these vehicles.) All vehicles were equipped with standard options, such as automatic transmission, AM/FM stereo radio and air conditioning.

In 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 Hawaii, for example, documentation fees were also included as part of the new-vehicle costs.

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

### 5.2.2 Vehicle Trade Cycle

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

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

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

### 5.2.3 Fuel Performance and Type

All vehicles included in this study used regular unleaded fuel. JFA surveyed self-service cash prices of unleaded regular gasoline at name-brand gas stations in each area.

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" instead of "highway" figures are used because all locations contained considerable stop-and-go driving conditions.

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

#### 5.2.3.1 Impact of Temperature Upon Fuel Performance

Gas mileage is affected by temperature. The lower the temperature, the fewer miles-per-gallon achieved and vice versa. According to the EPA's *Passenger Car Fuel Economy: EPA and*

*Road*, the temperature at which no adjustments to fuel performance occur is 77°F. Below that temperature, miles-per-gallon achieved drops; above 77° miles-per-gallon achieved improves. The model uses the average monthly temperatures for each allowance area and the Washington, 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 section 5.2.3.4.

#### 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 highload 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, Hawaii contains 1,456 miles of Federally controlled roads and 2,606 miles of locally controlled roads. The usage assumption increased Federal road mileage by a factor of two.

The average low-load asphalt factor (which reflects dry, wet, and snowy conditions) is applied to the local mileage percentage, and the average concrete and/or high-load asphalt factor is applied to the Federal mileage percentage to produce a weighted average factor for each area. The weighted factor is 0.98 for the allowance areas. The Washington, DC, area is assigned a factor of 1.00 on the premise that the vast majority of traffic in that area travels on dry, high-load surfaces. The application of these factors is described in section 5.2.3.4.

#### 5.2.3.3 Impact of Gradient Upon Fuel Performance

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

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

Applying the information from EPA's research, a fuel-performance factor of 0.981 was computed for this type of driving. This factor was assigned to each allowance area. For the Washington, DC, area, a factor of 1.00 was used on the premise that the vast majority of traffic in that area travels on major freeways and highways that are relatively flat. The application of these factors is described in the next section.

#### 5.2.3.4 Overall Impact Upon Fuel Performance

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

In the table below, the factor 1.00 means that no adjustment to EPA fuel performance is appropriate. A factor of less than 1.00 means that the estimated gasoline mileage in the area is less than the EPA average. For example, the total adjustment factor for Guam is 0.95. This means that the estimated gasoline mileage in Guam is 95% 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
Hawaii .....	0.99	0.98	0.98	0.95
Guam .....	0.99	0.98	0.98	0.95
Puerto Rico .....	1.01	0.98	0.98	0.97
Virgin Islands .....	1.01	0.98	0.98	0.97
Washington, DC .....	0.94	1.00	1.00	0.94

#### 5.2.4 Vehicle Maintenance

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

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

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

The recommended frequency of performing each of these jobs was combined with the prices charged by local dealers and service stations to compute an estimated annual maintenance expense. As with previous surveys, JFA collected specific parts costs and hourly labor costs in each location and used Chilton's Labor Guide and Parts Manual to determine service times and parts required for each maintenance procedure.

#### 5.2.5 Tires

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

JFA priced the cost of a new set of tires, including mounting and balancing and all applicable taxes, in each area.

This cost was converted into an annual cost by dividing the estimated number of annual miles driven by the expected tread life and multiplying this by the new tire price.

#### 5.2.6 License and Registration Fees, and Miscellaneous Tax

JFA obtained information regarding license registration fees and personal property tax (where applicable). License and registration fees were included as part of the annual cost of owning an automobile. Personal property tax was computed for each year of the vehicle's four-year trade cycle using the vehicle's estimated used-car value for each year. The resulting four personal property tax values were then averaged, and that average was included as part of the annual cost of owning an automobile.

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

#### 5.2.7 Depreciation

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

As described earlier, the new car price is the manufacturer's suggested retail price plus any additional charges, such as shipping, dealer prep, additional dealer markup, excise tax, and sales tax. As was done in previous surveys, the used car value was based on information from the *Black Book Official Finance/Lease Guide for 1994*. Although this source only tracks prices of vehicles sold in the contiguous 48 states, research performed by the previous OPM contractor produced no conclusive evidence that used cars in allowance areas were (on average) worth more or less than used cars in the DC area. Therefore, consistent with previous surveys, the used car prices for

each make and model were held constant among the areas.

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

#### 5.2.8 Finance Expense

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

#### 5.2.9 Vehicle Insurance

JFA surveyed the cost of car insurance in each location. Consistent with the previous year's survey, JFA used the following 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, JFA identified the common automobile insurance companies and attempted to obtain three insurance price quotes for each type of car surveyed. These quotes were averaged by type of car to produce estimated insurance costs for each area.

JFA found that some insurance companies in Hawaii and Kauai Counties, Hawaii; 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 JFA also to survey in the DC area the cost of insurance that was comparable to that offered in these allowance areas. The cost 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, JFA measured the annual costs for fuel, maintenance and oil, tires, licensing, taxes, depreciation, finance, and insurance for three types of automobiles in each allowance area and in the Washington, DC, area. These costs were then summed to determine the overall annual costs by area for owning and operating each type of automobile. Appendix 15 shows these costs for each area by type of vehicle.

5.3 Other Transportation Costs—Air Fares

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

the trip from the DC area to Los Angeles to compute the category indexes. These fares are shown in Appendix 17.

5.4 Transportation Component Analyses

JFA compared the total cost of private auto transportation for each vehicle in each allowance area with the total cost for the same vehicle in the DC area. These comparisons are expressed as indexes and are shown in Appendix 18. The indexes were then averaged to produce a single Automobile Expense Category index for each allowance area.

Likewise, JFA compared the cost of air fares for each area with those for the DC area and computed a cost index. These indexes are also shown in Appendix 18. That appendix also shows how the auto and air transportation indexes are combined using expenditure weights derived from the CES data to produce final transportation indexes.

JFA used national average expenditure data to derive weights that reflected how much consumers typically spend to own and operate an automobile versus other transportation expenses. These weights were used to combine the Automobile Expense Category index with the Other Transportation Cost index by area to derive the overall Transportation

Component index for the area. The weights, computations, and final indexes are also shown in Appendix 18. The Transportation Component indexes are used in Appendix 20 to derive the total overall index.

6. Miscellaneous Expenses

6.1 Component Overview

The Miscellaneous Expense component consists of three categories of expenses:

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

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

6.2 Component Weights

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

TABLE 6-1.—MISCELLANEOUS EXPENSE CATEGORIES AND WEIGHTS

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

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

6.3 Component Categories

6.3.1 Medical Expense Category

JFA surveyed the price of medical care items using essentially the same approach it used for the Goods and Services Component items. The following medical-care items were priced in each allowance area and in the Washington, DC, area. (See Appendix 5 for item descriptions).

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

JFA surveyed the cost of these items in both the allowance areas and in the

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

It should be noted that for the model, it is assumed that the cost of health insurance is constant among areas because the choice of Federal health coverage is to a large extent a matter of personal preference. Therefore, the index for this item is 100.00.

6.3.2 Contributions Category

The index for the Contributions Category is the Goods and Services Component index for the area. The Goods and Services index is used based on the assumption that the relative level

of 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 are combined using CES weights to produce a single component index for each area. These indexes are shown in Appendix 19.

Section 2.5 describes how the miscellaneous expense component indexes are combined with the other component indexes to derive the final index for each area.

7. Final Results

7.1 Total Comparative Cost Indexes

The total comparative cost indexes appear below. Appendix 20 shows how each index was derived from the component indexes.

TABLE 7-1.—FINAL COST COMPARISON INDEXES

Allowance area	Index
City and County of Honolulu, Hawaii .....	119.56

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

Allowance area	Index
Hawaii County, Hawaii .....	112.56
Kauai County, Hawaii .....	116.35
Maui County, Hawaii .....	118.84
Guam/CNMI, Local Retail .....	119.39
Guam/CNMI, Commissary/Exchange .....	113.40
Puerto Rico .....	99.63
U.S. Virgin Islands .....	112.08

CNMI=Commonwealth of the Northern Mariana Islands.

APPENDIX 1.—PUBLICATION IN THE FEDERAL REGISTER OF RESULTS OF NONFOREIGN AREA LIVING-COST SURVEYS: 1990-1994

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.

APPENDIX 2.—MULTIPLE SURVEY AREAS: SUMMER 1994 SURVEY  
[Federal Employment Weights Within a Single Allowance Area]

Location	1992	1993	1994	Average	Weights
Hawaii County:					
Hilo, HI .....	243	250	292	262	83.17
Kailua Kona, HI .....	47	52	60	53	16.83
Total .....				315	100.00
Puerto Rico:					
San Juan, PR .....	5074	5135	5235	5148	88.90
Mayaguez, PR .....	625	606	698	643	11.10
Total .....				5791	100.00
Virgin Islands:					
St. Croix, VI .....	148	142	151	147	45.09
St. Thomas, VI .....	180	190	166	179	54.91
Total .....				326	100.00

MULTIPLE INCOME LEVELS: SUMMER 1994 SURVEY  
[Federal Employment Weights Within a Single Allowance Area]

Location and income level	1992	1993	1994	Average	Weights
Honolulu, HI:					
Low .....	4789	4346	4239	4458	33.49
Middle .....	4567	4540	4171	4426	33.25
Upper .....	4248	4344	4689	4427	33.26
Total .....				13311	100.00

## MULTIPLE INCOME LEVELS: SUMMER 1994 SURVEY—Continued

[Federal Employment Weights Within a Single Allowance Area]

Location and income level	1992	1993	1994	Average	Weights
Hawaii County, HI:					
Low .....	129	122	165	139	37.87
Middle .....	133	145	154	144	39.24
Upper .....	77	85	91	84	22.89
Total .....				367	100.00
Kauai County, HI:					
Low .....	53	71	81	68	28.57
Middle .....	94	94	84	91	38.24
Upper .....	71	78	89	79	33.19
Total .....				238	100.00
Maui County, HI:					
Low .....	29	37	39	35	24.65
Middle .....	61	56	56	58	40.84
Upper .....	44	51	51	49	34.51
Total .....				142	100.00
Guam:					
Low .....	1010	1061	1060	1044	48.31
Middle .....	650	696	681	676	31.28
Upper .....	387	437	498	441	20.41
Total .....				2161	100.00
Puerto Rico:					
Low .....	2535	2330	2428	2431	41.91
Middle .....	2133	2287	2184	2201	37.94
Upper .....	1047	1140	1321	1169	20.15
Total .....				5801	100.00
Virgin Islands:					
Low .....	125	128	114	122	37.54
Middle .....	139	133	128	133	40.92
Upper .....	64	71	75	70	21.54
Total .....				325	100.00

## APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS

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

	Total complete reporting			
	1988	1991	1992	Average
Average Before Tax Income .....	28,540.00	33,901.00	33,854.00	32,098.33
Average annual expenditures .....	26,389.07	30,487.29	30,527.49	29,134.62
Food .....	3,804.39	4,366.88	4,358.56	4,176.61
Food at home .....	2,176.94	2,724.89	2,684.35	2,528.73
Cereals and bakery products* .....	317.03	413.81	418.15	383.00
Cereals and cereal products* .....	111.15	149.01	144.15	134.77
Flour* .....	4.83	6.61	7.21	6.22
Prepared flour mixes* .....	9.88	14.67	13.62	12.72
Ready-to-eat and cooked cereals* .....	73.49	90.13	88.39	84.00
Rice* .....	7.98	14.49	12.67	11.71
Pasta, cornmeal and other cereal products* .....	14.97	23.11	22.27	20.12
Bakery products* .....	205.88	264.80	274.00	248.23
Bread* .....	65.72	76.98	77.58	73.43
White bread* .....	35.48	38.93	38.04	37.48
Bread, other than white* .....	30.24	38.04	39.54	35.94
Crackers and cookies* .....	51.76	65.09	67.10	61.32
Cookies* .....	32.19	41.15	40.75	38.03
Crackers* .....	19.57	23.94	26.34	23.28
Frozen and refrigerated bakery products* .....	13.55	19.33	21.06	17.98
Other bakery products* .....	74.84	103.40	108.27	95.50
Biscuits and rolls* .....	26.62	34.12	35.55	32.10

## APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1988	1991	1992	Average
Cakes and cupcakes*	20.31	29.49	31.67	27.16
Bread and cracker products*	2.82	4.14	4.70	3.89
Sweetrolls, coffee cakes, doughnuts*	19.60	24.05	24.93	22.86
Pies, tarts, turnovers*	5.48	11.61	11.41	9.50
Meats, poultry, fish, and eggs*	560.01	725.06	687.17	657.41
Beef*	183.66	238.59	210.36	210.87
Ground beef*	79.09	89.66	87.67	85.47
Roast*	33.40	42.62	37.74	37.92
Chuck roast*	13.23	16.81	13.48	14.51
Round roast*	9.13	12.63	12.96	11.57
Other roast*	11.04	13.18	11.30	11.84
Steak*	59.01	87.83	69.00	71.95
Round steak*	11.62	16.56	14.63	14.27
Sirloin steak*	12.96	23.58	17.72	18.09
Other steak*	34.42	47.68	36.65	39.58
Other beef*	12.17	18.47	15.95	15.53
Pork*	114.19	146.62	155.56	138.79
Bacon*	20.23	21.28	20.47	20.66
Pork chops*	27.10	35.26	34.88	32.41
Ham*	27.43	38.92	42.73	36.36
Ham, not canned*	24.47	35.84	38.98	33.10
Canned ham*	2.96	3.08	3.75	3.26
Sausage*	16.60	21.01	23.29	20.30
Other pork*	22.83	30.15	34.19	29.06
Other meats*	83.61	102.91	94.58	93.70
Frankfurters*	17.37	23.87	21.19	20.81
Lunch meats (cold cuts)*	58.88	70.13	63.56	64.19
Bologna, liverwurst, salami*	19.11	23.75	22.91	21.92
Other lunchmeats*	39.78	46.39	40.65	42.27
Lamb, organ meats and others*	7.36	8.91	9.84	8.70
Lamb and organ meats*	6.17	7.89	8.74	7.60
Mutton, goat and game*	1.19	1.02	1.10	1.10
Poultry*	85.49	123.67	123.39	110.85
Fresh and frozen chickens*	66.41	92.17	91.28	83.29
Fresh whole chicken*	17.24	24.27	19.61	20.37
Fresh and frozen chicken parts*	49.17	67.90	71.67	62.91
Other poultry, incl. whole frozen chickens*	19.08	31.50	32.10	27.56
Fish and seafood*	65.24	81.51	74.99	73.91
Canned fish and seafood*	17.95	18.40	17.46	17.94
Fresh and frozen shellfish*	14.98	25.27	21.36	20.54
Fresh and frozen finfish*	32.31	37.83	36.17	35.44
Eggs*	27.83	31.77	28.30	29.30
Dairy products*	277.91	306.57	307.10	297.19
Fresh milk and cream*	134.41	134.72	136.59	135.24
Whole milk*	52.12	49.88	47.69	49.90
Other milk and cream*	82.29	84.84	88.90	85.34
Other dairy products*	143.50	171.85	170.52	161.96
Butter*	8.89	10.62	9.71	9.74
Cheese*	79.01	90.15	87.72	85.63
Ice cream and related products*	41.68	50.47	51.93	48.03
Miscellaneous dairy products*	13.93	20.61	21.16	18.57
Fruits and vegetables*	376.38	437.70	435.20	416.43
Fresh fruits*	120.98	132.65	129.17	127.60
Apples*	21.57	26.69	26.64	24.97
Bananas*	20.65	27.62	26.48	24.92
Oranges*	10.98	12.28	13.23	12.16
Other fresh fruits*	67.78	66.06	62.82	65.55
Fresh vegetables*	110.67	131.09	127.84	123.20
Potatoes*	16.61	25.25	24.56	22.14
Lettuce*	13.73	15.51	16.33	15.19
Tomatoes*	14.87	21.64	19.85	18.79
Other fresh vegetables*	65.47	68.69	67.10	67.09
Processed fruits*	86.81	99.35	102.67	96.28
Frozen fruits and fruit juices*	19.59	22.09	21.35	21.01
Frozen orange juice*	14.43	14.09	13.34	13.95
Other frozen fruits and juices*	5.16	7.99	8.01	7.05
Canned and dried fruits*	21.22	24.23	23.48	22.98
Fresh, canned or bottled fruit juices*	46.00	53.03	57.83	52.29
Processed vegetables*	57.92	74.61	75.53	69.35



## APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1988	1991	1992	Average
Frozen vegetables*	21.30	26.45	25.46	24.40
Canned and dried vegetables and juices*	36.62	48.16	50.07	44.95
Canned beans*	6.64	9.26	10.09	8.66
Canned corn*	4.21	6.29	7.40	5.97
Other canned and dried veg. and juices*	25.77	32.61	32.59	30.32
Other food at home*	645.61	841.75	836.73	774.70
Sugar and other sweets*	80.66	104.62	106.24	97.17
Candy and chewing gum*	45.41	59.10	62.86	55.79
Sugar*	17.07	20.80	18.12	18.66
Artificial sweeteners*	2.36	3.23	3.24	2.94
Jams, preserves, other sweets*	15.82	21.48	22.02	19.77
Fats and oils*	56.65	73.12	73.79	67.85
Margarine*	11.96	14.31	14.56	13.61
Other fats, oils, and salad dressing*	31.66	39.96	40.94	37.52
Nondairy cream and imitation milk*	4.49	6.56	6.75	5.93
Peanut butter*	8.54	12.30	11.53	10.79
Miscellaneous foods*	272.98	387.81	393.26	351.35
Frozen prepared foods*	46.13	71.21	73.99	63.78
Frozen meals*	16.75	25.00	22.99	21.58
Other frozen prepared foods*	29.39	46.21	51.01	42.20
Canned and packaged soups*	21.41	26.23	25.44	24.36
Potato chips, nuts, and other snacks*	59.78	78.66	78.63	72.36
Potato chips and other snacks*	46.79	62.03	62.34	57.05
Nuts*	12.99	16.63	16.29	15.30
Condiments and seasonings*	61.52	87.93	90.44	79.96
Salt, spices, other seasonings*	12.31	19.15	20.79	17.42
Olives, pickles, relishes*	7.62	11.05	10.82	9.83
Sauces and gravies*	31.62	42.03	43.55	39.07
Baking needs and misc. products	9.97	15.71	15.29	13.66
Other canned and packaged prepared foods*	84.14	123.78	124.75	110.89
Salads and desserts*	13.23	17.87	20.42	17.17
Baby food*	16.25	23.56	24.11	21.31
Miscellaneous prepared foods*	54.66	82.35	80.22	72.41
Nonalcoholic beverages*	204.37	233.06	219.33	218.92
Cola*	92.19	92.26	86.71	90.39
Other carbonated drinks*	32.62	39.32	40.41	37.45
Coffee*	40.93	42.59	40.13	41.22
Roasted coffee*	25.27	23.35	24.56	25.06
Instant and freeze dried coffee*	15.66	17.24	15.57	16.16
Noncarbonated fruit flavored drinks*	16.30	25.74	20.15	20.73
Tea*	11.18	14.66	14.26	13.37
Nonalcoholic beer*	NA	NA	NA	NA
Other nonalcoholic beverages*	11.15	18.51	17.68	15.78
Food prepared by consumer unit on out-of-town trips	30.94	43.13	44.12	39.40
Food away from home	1,627.45	1,641.99	1,674.21	1,647.88
Meals at restaurants, carry-outs and other*	1,275.77	1,300.05	1,344.40	1,306.74
Lunch*	499.88	463.89	476.89	480.22
Dinner*	549.30	601.50	619.67	590.16
Snacks and nonalcoholic beverages*	142.56	133.59	141.35	139.17
Breakfast and brunch*	84.04	101.08	106.49	97.20
Board (including at school)	43.62	43.00	46.92	44.51
Catered affairs	41.27	46.07	40.77	42.70
Food on out-of-town trips	195.31	178.84	167.14	180.43
School lunches	42.24	46.89	47.40	45.51
Meals as pay	29.24	27.13	27.58	27.98
Alcoholic beverages	281.70	313.94	321.12	305.59
At home*	148.36	166.77	177.01	164.05
Beer and ale*	89.05	87.98	99.54	92.19
Whiskey*	12.73	17.07	14.23	14.68
Wine*	32.15	45.33	43.11	40.20
Other alcoholic beverages*	14.43	16.38	20.13	16.98
Away from home	133.34	147.17	144.11	141.54
Beer and ale*	37.50	46.76	48.77	44.34
Wine*	18.54	25.57	22.95	22.35
Other alcoholic beverages*	58.12	46.66	47.06	50.61
Alcoholic beverages purchased on trips	19.17	28.19	25.34	24.23
Housing	8,069.13	9,325.13	9,528.41	8,974.22
Shelter	4,470.25	5,208.28	5,431.78	5,036.77
Owned dwellings	2,554.04	3,279.50	3,307.24	3,046.93

## APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1988	1991	1992	Average
Mortgage interest and charges .....	1,560.48	1,951.95	1,984.40	1,832.28
Mortgage interest .....	1,560.38	1,880.31	1,856.78	1,765.82
Interest paid, home equity loan .....	NA	33.34	63.99	48.67
Interest paid, home equity line of credit .....	NA	37.94	63.32	50.63
Prepayment penalty charges .....	0.10	0.36	0.31	0.26
Property taxes .....	496.08	767.69	760.97	674.91
Maintenance, repairs, insurance, and other expenses .....	497.48	559.86	561.86	539.73
Homeowners and related insurance .....	151.74	164.20	176.37	164.10
Fire and extended coverage .....	4.98	3.84	5.02	4.61
Homeowners insurance .....	146.76	160.36	171.35	159.49
Ground rent .....	26.88	33.78	33.40	31.35
Maintenance and repair services .....	252.68	278.55	268.09	266.44
Painting and papering .....	52.01	39.24	37.27	42.84
Plumbing an water heating .....	23.06	31.48	34.02	29.52
Heat, a/c, electrical work .....	42.03	45.96	53.14	47.04
Roofing and gutters .....	46.96	54.11	40.98	47.35
Other repair and maintenance services .....	78.78	99.93	91.16	89.96
Repair and replacement of hard surface flooring .....	8.14	6.47	10.16	8.26
Repair of built-in appliances .....	1.68	1.36	1.36	1.47
Maintenance and repair commodities .....	65.41	69.18	63.89	66.16
Paints, wallpaper and supplies .....	17.47	16.27	16.50	16.75
Tools and equipment for painting and wallpapering .....	1.88	1.75	1.77	1.80
Plumbing supplies and equipment .....	5.65	7.65	5.96	6.42
Electrical supplies, heating and cooling equipment .....	3.76	3.44	7.13	4.78
Materials for hard surface flooring, repair and replac. ....	1.85	2.17	3.13	2.38
Materials and equipment for roof and gutters .....	5.18	6.61	6.20	6.00
Materials for plaster., panel., siding, wind., doors, screens, awn .....	11.08	10.86	7.29	9.74
Materials for patio, walk, fence, drive., mason., brick, stucco work .....	2.12	0.55	0.67	1.11
Materials for landscaping maintenance .....	2.52	1.77	1.15	1.81
Miscellaneous supplies and equipment .....	13.89	18.11	14.08	15.36
Material for insulation, other maint., and repair .....	7.87	12.55	7.84	9.42
Materials to finish base., remodel rooms or build patios, walks, etc .....	6.02	5.56	6.24	5.94
Property management and security .....	0.74	13.44	20.12	11.43
Property management .....	0.64	8.61	13.24	7.50
Management and upkeep services for security .....	0.10	4.84	6.88	3.94
Parking .....	0.04	0.70	NA	0.37
Rented dwellings .....	1,469.41	1,609.43	1,787.19	1,622.01
Rent .....	1,428.30	1,538.23	1,714.30	1,560.28
Rent as pay .....	17.34	44.87	37.09	33.10
Maintenance, insurance and other expenses .....	23.76	26.33	35.80	28.63
Tenant's insurance .....	8.68	9.76	9.16	9.20
Maintenance and repair services .....	9.01	9.96	11.88	10.28
Repair or maintenance service .....	8.62	9.49	11.52	9.88
Repair and replacement of hard surface flooring .....	0.36	0.38	0.29	0.34
Repair of built-in appliances .....	0.03	0.08	0.07	0.06
Maintenance and repair commodities .....	6.07	6.61	14.76	9.15
Paint, wallpaper, and supplies .....	1.19	2.07	1.70	1.65
Tools and equipment for painting and wallpapering .....	0.13	0.22	0.18	0.18
Materials for plastering, panels, roofing, gutters, etc .....	0.68	0.43	2.86	1.32
Materials for patio, walk, fence, drive, masonry, brick and stucco work ...	0.02	0.02	0.04	0.03
Plumbing supplies and equipment .....	0.38	0.25	0.55	0.39
Electrical supplies, heating and cooling equipment .....	0.92	0.34	0.26	0.51
Miscellaneous supplies and equipment .....	1.84	2.17	7.71	3.91
Material for insulation, other maintenance and repair .....	0.58	0.82	1.51	0.97
Termite and pest control (capital improvement) .....	0.00	NA	NA	0.00
Materials for additions, finishing base., remodeling rooms .....	1.08	1.34	5.90	2.77
Construction materials for jobs not started .....	0.18	0.01	0.30	0.16
Material for hard surface flooring .....	0.14	0.59	0.90	0.54
Material for landscape maintenance .....	0.76	0.53	0.55	0.61
Other lodging .....	446.79	319.35	337.35	367.83
Owned vacation homes .....	78.26	92.13	115.29	95.23
Mortgage interest and charges .....	NA	39.20	54.55	46.88
Mortgage interest .....	48.65	38.93	50.60	46.06
Interest paid, home equity loan .....	NA	0.02	1.06	0.54
Interest paid, home equity line of credit .....	NA	0.26	2.88	1.57
Prepayment penalty charge .....	0.00	NA	NA	0.00
Property taxes .....	16.90	37.77	42.04	32.24
Maintenance, insurance, and other expenses .....	12.71	15.17	18.70	15.53
Homeowners and related insurance .....	3.07	3.79	4.10	3.65

## APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1988	1991	1992	Average
Homeowners insurance .....	3.04	3.65	3.86	3.52
Fire and extended coverage .....	0.03	0.14	0.24	0.14
Ground rent .....	3.33	2.32	1.75	2.47
Maintenance and repair services .....	5.52	5.25	7.53	6.10
Repair and remodeling services .....	5.52	5.14	7.39	6.02
Repair and replacement of hard surface flooring .....	0.00	0.11	0.15	0.09
Maintenance and repair commodities .....	0.39	0.53	1.97	0.96
Paints, wallpaper, supplies .....	0.08	0.15	1.31	0.51
Tools and equipment for painting and wallpapering .....	0.01	0.02	0.14	0.06
Materials for plaster, panel, roof, gutters, downspouts, sid., wind, door, .....	0.05	0.05	0.07	0.06
Material for patio, walk, fence, drive, masonry, brick, stucco .....	0.00	0.00	0.01	0.00
Plumbing supplies and equipment .....	0.02	0.05	0.32	0.13
Electrical supplies, heating and cooling equipment .....	0.01	0.09	0.03	0.04
Miscellaneous supplies and equipment .....	0.01	0.12	0.09	0.07
Material for insulation, other maintenance and repair .....	0.01	0.04	0.09	0.05
Material for finishing basements and remodeling rooms .....	0.00	0.08	NA	0.04
Materials for hard surface flooring .....	0.20	NA	NA	0.20
Materials for landscaping maintenance .....	0.00	0.06	NA	0.03
Property management and security .....	0.40	3.19	3.35	2.31
Property management .....	0.40	1.96	2.25	1.54
Management and upkeep services for security .....	0.00	1.23	1.10	0.78
Parking .....	0.00	0.09	NA	0.05
Housing while attending school .....	35.48	59.66	54.71	49.95
Lodging on out-of-town trips .....	178.58	167.56	167.34	171.16
Utilities, fuels, and public services .....	1,726.29	1,961.13	1,962.49	1,883.30
Natural gas .....	232.22	240.89	246.97	240.03
Utility-natural gas (renter) .....	50.85	50.96	55.98	52.60
Utility-natural gas (owned home) .....	180.07	189.11	189.86	186.35
Utility-natural gas (owned vacation) .....	1.22	0.82	1.07	1.04
Utility-natural gas (rented vacation) .....	0.08	NA	0.06	0.07
Electricity .....	700.08	791.57	770.65	754.10
Electricity (renter) .....	169.94	189.36	201.59	186.96
Electricity (owned home) .....	524.87	595.84	562.26	560.99
Electricity (owned vacation) .....	5.03	6.00	6.59	5.87
Electricity (rented vacation) .....	0.25	0.37	0.20	0.27
Fuel oil and other fuels .....	94.02	103.30	93.93	97.08
Fuel oil .....	55.60	62.83	55.61	58.01
Fuel oil (renter) .....	5.21	5.61	7.00	5.94
Fuel oil (owned home) .....	49.96	56.67	48.25	51.63
Fuel oil (owned vacation) .....	0.38	0.51	0.36	0.42
Fuel oil (rented vacation) .....	0.06	0.04	NA	0.05
Coal .....	3.50	4.66	2.50	3.55
Coal (renter) .....	0.55	0.26	0.05	0.29
Coal (owned home) .....	2.95	4.38	2.44	3.26
Coal (owned vacation) .....	0.00	0.02	0.02	0.01
Coal (rented vacation) .....	0.00	NA	NA	0.00
Bottled gas .....	24.48	27.47	27.18	26.38
Gas, btld/tank (renter) .....	3.78	4.19	4.79	4.25
Gas, btld/tank (owned home) .....	18.58	21.14	20.75	20.16
Gas, btld/tank (owned vacation) .....	2.12	2.11	1.64	1.96
Gas, btld/tank (rented vacation) .....	0.00	0.02	NA	0.01
Wood and other fuels .....	10.43	8.35	8.64	9.14
Wood/other fuels (renter) .....	1.31	1.37	1.59	1.42
Wood/other fuels (owned home) .....	9.05	6.92	6.71	7.56
Wood/other fuels (owned vacation) .....	0.06	0.05	0.34	0.15
Wood/other fuels (rented vacation) .....	0.00	NA	NA	0.00
Telephone services .....	528.79	608.50	619.87	585.72
Telephone (old) .....	NA	48.22	0.00	24.11
Telephone services in home city, excluding mobile car phones .....	NA	560.28	619.87	590.08
Telephone services for mobile car phones .....	NA	NA	NA	NA
Water and other public services .....	171.19	216.87	231.08	206.38
Water and sewerage maintenance .....	131.02	159.33	160.22	150.19
Water/sewer maint. (renter) .....	18.53	22.04	24.38	21.65
Water/sewer maint. (owned home) .....	111.57	136.19	133.69	127.15
Water/sewer maint. (owned vacation) .....	0.83	1.09	2.10	1.34
Water/sewer maint. (rented vacation) .....	0.09	0.01	0.05	0.05
Trash and garbage collection .....	38.67	55.90	69.38	54.65
Trash/garb. coll. (renter) .....	5.28	7.26	7.37	6.64

## APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1988	1991	1992	Average
Trash/garb. coll. (owned home) .....	33.31	47.64	59.92	46.96
Trash/garb. coll. (owned vacation) .....	0.08	1.00	2.09	1.06
Trash/garb. coll. (rented vacation) .....	0.00	NA	0.01	0.01
Septic tank cleaning .....	1.50	1.65	1.47	1.54
Septic tank clean. (renter) .....	0.01	0.07	0.11	0.06
Septic tank clean. (owned home) .....	1.48	1.57	1.29	1.45
Septic tank clean. (owned vacation) .....	0.00	0.01	0.07	0.03
Septic tank clean. (rented vacation) .....	0.00	NA	NA	0.00
Household operations .....	387.45	451.97	487.20	442.21
Personal services .....	176.53	224.86	253.05	218.15
Babysitting .....	74.62	83.78	85.92	81.44
Care for elderly, invalids, handicapped, etc .....	11.66	26.56	43.92	27.38
Day-care centers, nursery, and preschools .....	90.25	114.51	123.21	109.32
Other household expenses .....	210.92	227.11	234.15	224.06
Housekeeping services .....	67.76	77.46	71.70	72.31
Gardening, lawn care service .....	49.60	60.85	64.99	58.48
Water softening service .....	2.81	2.72	3.28	2.94
Household laundry, dry cleaning, sent out (nonclothing) not coin operated .....	1.63	2.21	2.32	2.05
Coin-operated household laundry and dry cleaning (nonclothing) .....	4.78	4.91	5.58	5.09
Other home services .....	17.86	16.79	18.38	17.68
Termite/pest control products .....	0.20	0.22	0.29	0.24
Moving, storage, freight express .....	26.46	22.73	24.37	24.52
Appliance repair, including service center .....	16.44	16.96	15.88	16.43
Reupholstering, furniture repair .....	13.85	11.51	18.56	14.64
Repair/rental of lawn/garden equip., hand/power tools, other house. equip. .....	5.92	5.78	3.74	5.15
Appliance rental .....	2.08	1.28	1.86	1.74
Rental of office equipment for nonbusiness use .....	0.17	0.17	0.13	0.16
Repair of miscellaneous household equipment and furnishings* .....	0.48	2.34	1.89	1.57
Repair of computer systems for nonbusiness use .....	0.88	1.19	1.19	1.09
Rental/installation of dishwashers, range hoods, and garbage disposals .....	0.00	NA	NA	0.00
Housekeeping supplies* .....	382.82	451.34	462.61	432.26
Laundry and cleaning supplies* .....	106.44	123.66	123.97	118.02
Soaps and detergents* .....	62.10	73.49	70.41	68.67
Other laundry cleaning products* .....	44.33	50.17	53.56	49.35
Other household products* .....	157.48	197.81	211.79	189.03
Cleansing and toilet tissue, paper towels and napkins* .....	52.12	62.60	60.52	58.41
Miscellaneous household products* .....	67.89	91.22	94.75	84.62
Lawn and garden supplies* .....	37.47	44.00	56.52	46.00
Postage and stationery* .....	118.90	129.87	126.85	125.20
Stationery, stationery supplies, giftwraps* .....	54.40	66.09	62.59	61.03
Postage* .....	64.49	63.78	64.26	64.18
Household furnishings and equipment .....	1,102.32	1,252.41	1,184.33	1,179.69
Household textiles .....	97.11	107.35	94.56	99.67
Bathroom linens* .....	13.69	24.61	15.62	17.97
Bedroom linens* .....	38.11	39.34	43.17	40.21
Kitchen and dining room linens* .....	5.74	4.76	7.84	6.11
Curtains and draperies .....	26.56	18.09	19.11	21.25
Slipcovers, decorative pillows .....	1.64	1.36	1.42	1.47
Sewing material for slipcovers, curtains, other sewing mater, for the home* .....	10.32	18.17	6.54	11.68
Other linens .....	1.05	1.04	0.86	0.98
Furniture .....	319.44	297.24	316.15	310.94
Mattress and springs .....	41.86	35.82	38.97	38.88
Other bedroom furniture .....	39.75	46.24	57.57	47.85
Sofas .....	65.44	65.48	70.67	67.20
Living room chairs .....	35.91	34.99	30.70	33.87
Living room tables .....	20.16	14.24	17.63	17.34
Kitchen, dining room furniture .....	58.64	46.11	42.37	49.04
Infants' furniture .....	7.01	7.58	6.74	7.11
Outdoor furniture .....	12.57	13.59	11.02	12.39
Occasional furniture .....	38.12	33.18	40.48	37.26
Floor coverings .....	70.23	128.97	61.08	86.76
Wall-to-wall carpeting (renter) .....	2.41	2.02	2.57	2.33
Wall-to-wall carpet, installed (renter) .....	1.73	1.56	2.05	1.78
Wall-to-wall carpet, not installed carpet squares (renter) .....	0.68	0.46	0.52	0.55
Wall-to-wall carpet (replacement) (owned home) .....	42.57	34.99	29.06	35.54
Wall-to-wall carpet, not installed (replace.), carp. squar. (owned home) .....	3.04	2.91	1.89	2.61
Wall-to-wall carpet, installed (replacement) (owned home) .....	39.53	32.08	27.17	32.93
Room size rugs and other floor covering, nonpermanent* .....	25.25	91.96	29.45	48.89

## APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1988	1991	1992	Average
Major appliances .....	172.90	131.98	144.89	149.92
Dishwashers (built-in), garbage disposals, range hoods, (renter) .....	0.24	0.98	0.16	0.46
Dishwashers (built-in), garbage disposals, range hoods, (owned home) ..	10.05	9.54	7.21	8.93
Refrigerators, freezers (renter) .....	11.18	7.51	8.38	9.02
Refrigerators, freezers (owned home) .....	39.29	25.85	33.30	32.81
Washing machines (renter) .....	6.56	4.28	6.28	5.71
Washing machines (owned home) .....	17.96	17.22	15.85	17.01
Clothes dryers (renter) .....	4.18	2.34	3.35	3.29
Clothes dryers (owned home) .....	10.35	7.05	9.78	9.06
Cooking stoves, ovens (renter) .....	2.87	2.18	3.11	2.72
Cooking stoves, ovens (owned home) .....	19.55	13.20	14.81	15.85
Microwave ovens (renter) .....	4.47	2.09	3.09	3.22
Microwave ovens (owned home) .....	9.81	4.85	4.74	6.47
Portable dishwasher (renter) .....	0.31	0.14	0.11	0.19
Portable dishwasher (owned home) .....	1.33	0.24	1.15	0.91
Window air conditioners (renter) .....	2.43	1.12	1.18	1.58
Window air conditioners (owned home) .....	8.23	7.61	3.31	6.38
Electric floor cleaning equipment .....	14.62	15.03	13.63	14.43
Sewing machines .....	6.08	5.19	5.15	5.47
Miscellaneous household appliances* .....	3.39	5.56	10.29	6.41
Small appliances, miscellaneous housewares .....	60.51	83.38	86.46	76.78
Housewares .....	39.14	57.82	62.47	53.14
Plastic dinnerware .....	1.83	1.79	1.61	1.74
China and other dinnerware .....	10.31	11.56	11.60	11.16
Flatware .....	3.44	4.07	3.97	3.83
Glassware* .....	9.79	7.08	13.59	10.15
Silver serving pieces* .....	0.27	3.83	1.35	1.82
Other serving pieces .....	1.36	1.78	1.59	1.58
Nonelectric cookware* .....	12.14	11.67	11.66	11.82
Tableware, nonelectric kitchenware* .....	NA	16.02	17.08	16.55
Small appliances .....	21.37	25.56	23.99	23.64
Small electric kitchen appliances .....	14.17	18.05	18.75	16.99
Portable heating and cooling equipment .....	7.20	7.52	5.23	6.65
Miscellaneous household equipment .....	382.11	503.48	481.19	455.59
Window coverings .....	13.72	12.79	17.37	14.63
Infants' equipment* .....	3.77	10.62	5.52	6.64
Laundry and cleaning equip.* .....	8.52	9.19	10.99	9.57
Outdoor equipment .....	4.73	6.20	4.83	5.25
Clocks .....	5.46	4.45	3.38	4.43
Lamps and lighting fixtures* .....	28.40	22.80	26.10	25.77
Other household decorative items* .....	80.30	107.69	111.16	99.72
Telephones and accessories* .....	7.25	62.21	20.55	30.00
Lawn and garden equipment .....	49.12	39.58	43.15	43.95
Power tools .....	14.39	13.25	16.15	14.60
Small miscellaneous furnishings* .....	3.39	5.23	1.15	3.26
Hand tools* .....	13.67	11.71	14.07	13.15
Indoor plants, fresh flowers* .....	41.42	57.80	53.49	50.90
Closet and storage items* .....	4.62	6.99	12.21	7.94
Rental of furniture .....	3.02	3.36	3.67	3.35
Luggage .....	8.72	7.49	7.04	7.75
Computers and computer hardware nonbusiness use .....	39.86	63.64	63.66	55.72
Computer software and accessories for nonbusiness use .....	7.36	8.69	9.48	8.51
Telephone answering devices .....	4.23	5.00	4.64	4.62
Calculators .....	1.99	2.56	1.57	2.04
Business equipment for home use .....	6.20	5.02	4.23	5.15
Other hardware* .....	6.95	11.83	13.74	10.84
Smoke alarms (owned home) .....	0.54	0.38	0.47	0.46
Smoke alarms (renter) .....	0.15	0.09	0.06	0.10
Smoke alarms (owned vacation) .....	0.00	NA	NA	0.00
Other household appliances (owned home) .....	4.25	4.63	4.40	4.43
Other household appliances (renter) .....	1.35	0.87	0.99	1.07
Miscellaneous household equipment and parts* .....	18.73	19.42	27.08	21.74
Apparel and services .....	1,537.27	1,801.23	1,732.90	1,690.47
Men and boys .....	400.67	448.88	436.86	428.80
Men, 16 and over .....	318.80	357.81	353.05	343.22
Men's suits .....	41.20	39.20	43.98	41.46
Men's sportcoats, tailored jackets .....	15.57	13.84	12.04	13.82
Men's coats and jackets* .....	29.30	30.48	26.12	28.63
Men's underwear* .....	9.72	12.26	14.13	12.04

## APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1988	1991	1992	Average
Men's hosiery*	10.34	12.60	13.73	12.22
Men's nightwear*	2.89	6.24	5.84	4.99
Men's accessories*	22.88	34.42	33.64	30.31
Men's sweaters and vests	17.65	13.47	13.11	14.74
Men's active sportswear	12.10	12.15	11.96	12.07
Men's shirts*	74.17	87.10	87.25	82.84
Men's pants*	70.76	77.09	70.18	72.68
Men's shorts, shorts sets*	8.29	13.53	16.40	12.74
Men's uniforms	3.16	5.00	3.70	3.95
Men's costumes	0.77	0.42	0.98	0.72
Boys, 2 to 15	81.86	91.07	83.82	85.58
Boys' coats and jackets*	9.48	4.36	5.73	6.52
Boys' sweaters	3.73	3.09	2.70	3.17
Boys' shirts*	20.55	21.80	19.50	20.62
Boys' underwear*	1.55	4.96	4.89	3.80
Boys' nightwear*	2.79	2.21	2.83	2.61
Boys' hosiery*	3.99	4.97	4.26	4.41
Boys' accessories*	2.77	4.58	5.19	4.18
Boys' suits, sportcoats, vests*	3.00	0.51	2.13	1.88
Boys' pants*	24.70	24.72	19.41	22.94
Boys' shorts, shorts sets*	3.91	11.51	9.03	8.15
Boys' uniforms, active sportswear	5.10	7.43	7.30	6.61
Boys' costumes	0.29	0.93	0.85	0.69
Women and girls	608.90	724.73	703.40	679.01
Women, 16 and over	509.83	624.19	607.23	580.42
Women's coats and jackets*	33.49	40.55	58.80	44.28
Women's dresses*	83.27	118.10	89.96	97.11
Women's sportcoats, tailored jackets*	0.84	6.02	3.90	3.59
Women's vests and sweaters*	36.74	46.00	40.43	41.06
Women's shirts, tops, blouses*	85.55	114.03	106.20	101.93
Women's skirts*	29.28	28.63	21.52	26.48
Women's pants*	66.85	69.35	79.18	71.79
Women's shorts, shorts sets*	14.23	20.40	23.33	19.32
Women's active sportswear*	23.13	28.54	32.91	28.19
Women's sleepwear*	22.57	20.98	25.33	22.96
Women's undergarments*	24.38	27.53	33.13	28.35
Women's hosiery	25.85	27.13	25.01	26.00
Women's suits	28.04	33.54	30.71	30.76
Women's accessories*	34.46	38.59	33.98	35.68
Women's uniforms*	1.15	1.47	1.82	1.48
Women's costumes	0.00	3.34	1.01	1.45
Girls, 2 to 15	99.08	100.53	96.17	98.59
Girls' coats and jackets	7.95	6.71	7.65	7.44
Girls' dresses, suits	12.02	13.87	13.23	13.04
Girls' shirts, blouses, sweaters*	30.19	23.20	22.42	25.27
Girls' skirts and pants	16.37	15.56	14.87	15.60
Girls' shorts, shorts sets	6.41	8.41	9.83	8.22
Girls' active sportswear*	9.32	10.66	8.41	9.46
Girls' underwear and sleepwear	5.92	6.16	6.26	6.11
Girls' hosiery*	4.88	6.09	5.05	5.34
Girls' accessories*	4.08	5.49	4.50	4.69
Girls' uniforms	1.46	2.26	1.86	1.86
Girls' costumes	NA	2.12	2.08	2.10
Children under 2	63.60	85.67	80.39	76.55
Infant coat, jacket, snowsuit	3.17	2.99	3.25	3.14
Infant dresses, outerwear	14.98	17.87	20.75	17.87
Infant underwear*	36.68	51.00	46.85	44.84
Infant nightwear, loungewear	3.19	3.11	4.26	3.52
Infant accessories	3.06	5.15	5.28	4.50
Infant hosiery	0.41	0.10	NA	0.10
Footwear*	204.13	258.04	243.05	235.07
Men's footwear*	62.95	72.47	73.53	69.65
Boys' footwear*	18.19	29.42	31.65	26.42
Women's footwear*	104.54	128.82	115.47	116.28
Girls' footwear*	18.46	27.33	22.41	22.73
Other apparel products and services	259.97	283.91	269.19	271.02
Material for making clothes	8.12	9.10	8.58	8.60
Sewing patterns and notions	2.15	3.00	2.56	2.57
Watches	21.65	20.45	20.47	20.86

## APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1988	1991	1992	Average
Jewelry .....	110.35	121.45	108.73	113.41
Shoe repair and other shoe service .....	3.46	4.27	3.47	3.73
Coin-operated apparel laundry and dry cleaning .....	34.25	37.63	38.61	36.83
Apparel alteration and repair .....	6.05	6.23	6.02	6.10
Clothing rental .....	4.77	4.02	3.56	4.12
Watch and jewelry repair .....	5.72	6.94	5.54	6.07
Apparel laundry and dry cleaning not coin operated .....	62.72	69.99	70.94	67.88
Clothing storage .....	0.75	0.83	0.71	0.76
Transportation .....	5,140.21	5,235.41	5,232.14	5,202.59
Vehicle purchases (net outlay) .....	2,388.19	2,154.04	2,167.03	2,236.42
Cars and trucks, new .....	1,391.73	1,072.55	1,095.97	1,186.75
New cars .....	991.60	749.65	749.56	830.27
New trucks .....	400.13	322.90	346.42	356.48
Cars and trucks, used .....	971.12	1,060.67	1,033.39	1,021.73
Used cars .....	754.27	742.29	737.98	744.85
Used trucks .....	216.85	318.39	295.42	276.89
Other vehicles .....	25.34	20.82	37.66	27.94
New motorcycles .....	5.21	2.87	18.06	8.71
New aircraft .....	0.00	NA	NA	0.00
Used motorcycles .....	15.86	17.95	9.04	14.28
Used aircraft .....	4.27	NA	10.57	7
Gasoline and motor oil .....	933.90	998.10	972.68	968.23
Gasoline .....	812.03	884.83	868.13	855.00
Diesel fuel .....	12.01	9.23	9.86	10.37
Gasoline on out-of-town trips .....	96.47	91.98	82.43	90.29
Gasohol* .....	0.00	NA	NA	0.00
Motor oil .....	12.55	11.31	11.44	11.77
Motor oil on out-of town trips .....	0.85	0.74	0.83	0.81
Other vehicle expenses .....	1,552.56	1,775.67	1,805.62	1,711.28
Vehicle finance charges .....	284.70	280.20	258.96	274.62
Automobile finance charges .....	196.25	190.05	169.13	185.14
Truck finance charges .....	71.94	75.90	71.72	73.19
Motorcycle and plane finance charges .....	1.67	0.50	1.93	1.37
Other vehicle finance charges .....	14.85	13.76	16.18	14.93
Maintenance and repairs .....	568.66	641.71	627.51	612.63
Coolant, additives, brake, transmission fluids .....	7.15	6.94	6.77	6.95
Tires—purchased, replaced, installed .....	86.22	85.76	92.70	88.23
Parts, equipment and accessories* .....	86.80	100.00	75.63	87.48
Vehicle products* .....	3.92	3.19	3.14	3.42
Misc. auto repair, servicing* .....	17.18	22.31	20.13	19.87
Body work and painting .....	34.71	30.35	32.21	32.42
Clutch, transmission repair .....	34.54	35.98	34.71	35.08
Drive shaft and rear-end repair .....	7.58	6.97	7.96	7.50
Brake work .....	33.05	42.57	43.87	39.83
Repair to steering or front-end .....	11.64	12.69	15.62	13.32
Repair to engine cooling system .....	22.87	24.02	24.59	23.83
Motor tune-up .....	40.07	46.97	46.95	44.66
Lube, oil change, and oil filters .....	24.67	33.01	35.54	31.07
Front-end alignment, wheel balance .....	9.30	11.64	12.40	11.11
Shock absorber replacement .....	6.01	9.13	8.25	7.80
Brake adjustment .....	4.75	6.83	5.13	5.57
Gas tank repair, re- placement* .....	0.09	1.18	1.60	0.96
Repair tires and other repair work .....	29.23	33.15	33.63	32.00
Exhaust system repair .....	14.55	18.36	18.29	17.07
Electrical system repair .....	20.35	26.00	28.19	24.85
Motor repair, replacement .....	63.53	79.50	73.60	72.21
Autor repair service policy .....	8.54	5.18	6.60	6.77
Vehicle insurance .....	515.06	619.68	638.83	591.19
Vehicle rental, leases, licenses, other charges .....	184.14	234.08	280.31	232.84
Leased and rented vehicles .....	68.54	95.89	125.45	96.63
Rented vehicles .....	NA	33.77	32.93	33.35
Auto rental .....	44.36	12.42	8.36	21.71
Auto rental, out-of-town trips .....	6.78	15.41	16.16	12.78
Truck rental .....	12.51	2.10	2.71	5.77
Truck rental, out-of-town trips .....	3.99	2.49	5.20	3.89
Motorcycle rental .....	0.00	NA	NA	0.00
Aircraft rental .....	0.47	0.27	0.24	0.33
Motorcycle rental, out-of-town trips .....	0.04	0.50	0.07	0.20

## APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1988	1991	1992	Average
Aircraft rental, out-of-town trips .....	0.40	0.58	0.20	0.39
Leased vehicles .....	NA	62.11	92.52	77.32
Car lease payments .....	NA	47.74	69.08	58.41
Cash downpayment (car lease) .....	NA	2.12	8.22	5.17
Termination fee (car lease) .....	NA	0.16	0.14	0.15
Truck lease payments .....	NA	11.01	12.47	11.74
Cash downpayment (truck lease) .....	NA	1.09	1.52	1.31
Termination fee (truck lease) .....	NA	NA	1.08	1.08
State and local registration .....	67.04	75.17	87.09	76.43
Driver's license .....	6.59	7.27	7.41	7.09
Vehicle inspection .....	6.33	8.31	9.03	7.89
Parking fees .....	20.50	23.86	23.01	22.46
Parking fees (old) .....	NA	1.34	0.00	0.67
Parking fees in home city, excluding residence .....	NA	19.97	20.52	20.25
Parking fees, out-of-town trips .....	NA	2.54	2.49	2.52
Tolls* .....	5.96	8.71	10.98	8.55
Tolls on out-of-town trips .....	4.12	4.51	4.18	4.27
Towing charges .....	5.05	4.89	5.02	4.99
Automobile service clubs .....	NA	5.48	8.14	6.81
Public transportation .....	265.56	307.60	286.82	286.66
Airline fares .....	176.01	183.39	173.89	177.76
Intercity bus fares .....	14.30	7.84	10.90	11.01
Intracity mass transit fares .....	41.07	54.01	48.57	47.88
Local trans. on out-of-town trips .....	0.54	3.34	8.74	4.21
Taxi fares on trips .....	4.86	17.17	5.14	9.06
Taxi fares .....	5.89	6.78	6.46	6.38
Intercity train fares .....	9.04	14.66	17.38	13.69
Ship fares .....	13.00	19.63	14.54	15.72
School bus .....	0.86	0.77	1.21	0.95
Health care .....	1,282.43	1,563.01	1,653.66	1,499.70
Health insurance .....	473.36	652.12	727.65	617.71
Commercial health insurance .....	165.28	213.85	232.16	203.76
Blue Cross, Blue Shield .....	116.52	148.51	173.35	146.13
Health maintenance plans (HMO's) .....	48.48	95.76	90.57	78.27
Medicare payments .....	78.60	101.70	111.33	97.21
Commercial medicare supplements .....	64.48	92.29	120.24	92.34
Medical services .....	512.73	561.20	546.03	539.99
Physician's services .....	149.19	179.39	170.75	166.44
Dental services .....	150.89	179.38	174.32	168.20
Eyecare services .....	22.70	25.60	29.20	25.83
Nursing, therapy, and misc. medical services (old) .....	4.21	0.44	NA	2.33
Service by professionals other than physician .....	22.62	29.39	32.66	28.22
Lab tests, x-rays .....	26.78	25.91	31.35	28.01
Hospital room .....	54.96	36.47	37.42	42.95
Hospital service other than room .....	26.61	53.30	44.63	41.51
Medical care in retirement community .....	NA	NA	NA	NA
Care in convalescent or nursing home .....	40.86	21.05	13.48	25.13
Repair of medical equipment* .....	0.05	NA	NA	0.05
Other medical care services .....	13.86	8.07	12.24	11.39
Drugs .....	225.28	258.20	284.99	256.16
Nonprescription drugs* .....	65.79	73.86	80.16	73.27
Prescription drugs .....	159.49	184.34	204.83	182.89
Medical supplies .....	71.06	91.49	94.98	85.84
Eyeglasses and contact lenses .....	45.18	59.02	57.35	53.85
Hearing aids* .....	0.00	3.50	7.13	3.54
Topicals and dressings* .....	14.40	21.63	24.32	20.12
Medical equipment for general use .....	5.29	2.32	2.25	3.29
Supportive and convalescent medical equipment .....	5.70	3.48	2.85	4.01
Rental of medical equipment .....	0.50	0.35	0.35	0.40
Rental of supportive, convalescent medical equipment .....	NA	1.19	0.74	0.97
Entertainment .....	1,348.90	1,523.49	1,525.52	1,465.97
Fees and admissions .....	351.99	384.49	375.11	370.53
Recreation expenses, out-of-town trips .....	17.85	16.61	15.32	16.59
Club membership dues and fees (old) .....	76.68	24.30	NA	50.49
Social, recreation, civic club membership .....	NA	59.85	85.24	72.55
Fees for participant sports .....	46.90	69.06	61.15	59.04
Participant sports, out-of-town trips .....	18.96	20.12	21.17	20.08
Movie, theater, opera, ballet .....	61.08	66.54	64.92	64.18
Movie, other admissions, out-of-town trips .....	25.91	19.72	27.20	24.28



## APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1988	1991	1992	Average
Admission to sporting events .....	19.63	20.69	22.94	21.09
Admission to sports events, out-of-town trips .....	25.91	17.42	9.08	17.47
Fees for recreational lessons .....	41.23	53.57	52.76	49.19
Other entertainment services, out-of-town trips .....	17.85	16.61	15.32	16.59
Television, radios, sound equipment .....	422.50	476.38	493.86	464.25
Televisions .....	295.95	328.75	331.31	318.67
Community antenna or cable tv .....	137.94	180.20	188.40	168.85
Black and white tv* .....	2.84	1.81	3.06	2.57
Color tv—console .....	23.60	18.13	21.37	21.03
Color tv—portable, table model .....	43.50	44.32	41.51	43.11
VCRs and video disc players .....	47.70	40.40	31.41	39.84
Video cassettes, tapes, and discs .....	13.44	17.60	18.88	16.64
Video game hardware and software .....	14.88	15.04	16.25	15.39
Repair of tv, radio, and sound equipment .....	10.43	10.23	9.60	10.09
Rental of televisions .....	1.61	1.03	0.81	1.15
Radios, sound equipment .....	126.55	147.62	162.55	145.57
Radios* .....	4.84	10.24	10.71	8.60
Phonographs* .....	0.53	0.60	0.87	0.67
Tape recorders and players* .....	10.50	5.75	5.32	7.19
Sound components and component systems .....	28.64	30.53	35.56	31.58
Miscellaneous sound equipment .....	0.16	0.34	1.68	0.73
Sound equipment accessories* .....	4.29	3.22	4.28	3.93
Compact disc, tape, record and video mail order clubs .....	4.17	8.04	8.97	7.06
Records, CDs, audio tapes, needles .....	25.86	29.54	31.01	28.80
Rental of VCR, radio, and sound equipment .....	1.59	0.70	0.79	1.03
Musical instruments and accessories .....	20.58	16.03	20.45	19.02
Rental and repair of musical instruments .....	2.12	2.42	2.11	2.22
Rental of video cassettes, tapes, films, and discs .....	23.27	40.22	40.79	34.76
Pets, toys, and playground equipment .....	242.26	286.11	281.46	269.94
Pets .....	136.31	168.99	167.12	157.47
Pet food* .....	66.61	85.02	84.94	78.86
Pet purchase, supplies, medicine* .....	25.23	23.73	24.72	24.56
Pet services .....	10.64	16.52	13.87	13.68
Vet services .....	33.84	43.72	43.58	40.38
Toys, games, hobbies, and tricycles .....	102.96	112.46	112.38	109.27
Playground equipment .....	2.98	4.66	1.96	3.20
Other entertainment supplies, equipment, and services .....	332.16	376.51	375.10	361.26
Unmotored recreational vehicles .....	24.02	14.05	33.20	23.76
Boat without motor and boat trailers .....	18.32	3.85	14.72	12.30
Trailer and other attachable campers .....	5.70	10.20	18.48	11.46
Motorized recreational vehicles .....	137.44	154.19	142.45	144.69
Motorized camper coaches and other vehicles .....	38.79	75.13	77.70	63.87
Purchase of boat with motor .....	98.65	79.05	64.75	80.82
Rental of recreational vehicles .....	2.33	3.71	1.90	2.65
Rental noncamper trailer .....	0.06	0.03	0.05	0.05
Boat and trailer rental, out-of-town trips .....	0.94	2.13	0.47	1.18
Rental of campers and other vehicles on out-of-town trips (old) .....	0.58	NA	NA	0.58
Rental of campers on out-of-town trips .....	NA	0.17	0.54	0.36
Rental of other vehicles on out-of-town trips .....	NA	1.09	0.40	0.75
Rental of boat .....	0.23	0.02	0.05	0.10
Rental of campers, other r.v.'s .....	0.52	0.27	0.39	0.39
Outboard motors .....	1.28	1.91	2.17	1.79
Docking and landing fees .....	5.33	4.50	5.77	5.20
Sports, recreation and exercise equipment .....	86.67	111.11	102.67	100.15
Athletic gear, game tables, and exercise equipment .....	34.85	45.33	45.98	42.05
Bicycles .....	12.28	19.23	16.46	15.99
Camping equipment .....	3.26	4.50	3.77	3.84
Hunting and fishing equipment .....	15.91	20.54	16.92	17.79
Winter sports equipment .....	4.86	5.30	3.19	4.45
Water and miscellaneous sport equipment .....	13.20	14.50	14.68	14.13
Rental and repair of misc. sports equipment .....	2.31	1.70	1.68	1.90
Photographic equipment and supplies .....	69.61	81.69	81.66	77.65
Film .....	19.96	21.01	20.32	20.43
Other photographic supplies* .....	0.64	1.43	0.17	0.75
Film processing .....	25.21	28.58	27.09	26.96
Repair and rental of photographic equipment .....	0.24	0.55	0.39	0.39
Photographic equipment .....	15.43	14.65	13.47	14.52
Photographer fees* .....	8.12	15.47	20.23	14.61
Fireworks* .....	0.51	1.08	0.63	0.74

## APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1988	1991	1992	Average
Souvenirs* .....	0.44	0.45	1.21	0.70
Visual goods* .....	0.76	1.09	0.57	0.81
Pinball, electronic video games* .....	3.78	2.72	2.88	3.13
Personal care products and services .....	345.68	418.96	408.21	390.95
Personal care products .....	179.05	228.19	223.41	210.22
Hair care products* .....	40.57	45.03	42.44	42.68
Nonelectric articles for the hair* .....	4.26	6.41	5.35	5.34
Wigs and hairpieces .....	1.07	1.77	1.23	1.36
Oral hygiene products, articles* .....	18.16	27.93	28.07	24.72
Shaving needs* .....	8.49	10.65	9.46	9.53
Cosmetics, perfume, bath preparation* .....	77.63	98.28	103.29	93.07
Deodorants, feminine hygiene, misc. personal care* .....	23.52	32.28	28.78	28.19
Electric personal care appliances .....	5.35	5.85	4.80	5.33
Personal care services .....	166.63	190.77	184.80	180.73
Personal care service for females* .....	89.35	103.69	98.60	97.21
Personal care service for males .....	77.12	86.99	86.08	83.40
Repair of personal care appliances .....	0.16	0.09	0.12	0.12
Reading .....	152.49	168.07	165.57	162.04
Newspapers .....	63.99	70.41	70.60	68.33
Magazines .....	38.92	39.74	38.78	39.15
Newsletters* .....	0.04	0.27	0.67	0.33
Books thru book clubs .....	10.63	12.22	10.56	11.14
Books not thru book clubs .....	35.24	40.22	41.38	38.95
Encyclopedia and other sets of reference books .....	3.67	5.21	3.58	4.15
Education .....	324.43	433.88	423.79	394.03
College tuition .....	176.75	230.54	237.86	215.05
Elementary and high school tuition .....	53.20	65.77	69.99	62.99
Other schools tuition .....	15.29	39.08	16.39	23.59
Other school expenses including rentals .....	15.78	17.66	18.40	17.28
School books, supplies, equipment for college .....	26.56	37.22	36.94	33.57
School books, supplies, equipment for elementary high school .....	6.23	6.41	6.89	6.51
School books, supplies, equipment for day care, nursery, other .....	2.52	3.11	3.64	3.09
School supplies, etc.—unspecified* .....	28.10	34.10	33.67	31.96
Tobacco products and smoking supplies .....	242.33	277.79	278.59	266.24
Cigarettes .....	224.61	255.97	256.67	245.75
Other tobacco products .....	15.28	18.68	19.51	17.82
Smoking accessories* .....	2.44	3.14	2.41	2.66
Miscellaneous .....	597.58	877.79	794.63	756.67
Miscellaneous fees, pari-mutuel losses* .....	38.61	48.28	60.93	49.27
Legal fees .....	104.50	80.65	88.62	91.26
Funeral expenses .....	49.32	54.07	51.73	51.71
Safe deposit box rental .....	5.69	6.18	5.88	5.92
Checking accounts, other bank service charges .....	25.19	25.63	26.45	25.76
Cemetery lots, vaults, maintenance fees .....	17.66	15.42	16.64	16.57
Accounting fees .....	39.87	46.16	47.58	44.54
Miscellaneous personal services* .....	23.02	32.25	41.90	32.39
Finance charges excluding mortgage and vehicle .....	203.45	253.58	227.00	228.01
Occupational expenses .....	90.26	99.47	109.07	99.60
Expenses for other properties .....	NA	207.48	110.86	159.17
Interest paid, home equity line of credit (other property) .....	NA	1.77	0.80	1.29
Credit card memberships .....	NA	6.86	7.17	7.02
Cash contributions .....	730.19	1,040.14	1,020.99	930.44
Cash contributions to non-CU memb., incl. stud., alim., and child sup .....	179.06	277.71	240.72	232.50
Gifts of cash, stocks and bonds to non-CU members .....	149.99	219.98	249.31	206.43
Contributions to charity .....	69.16	97.36	105.65	90.72
Contributions to church .....	295.54	407.43	378.37	360.45
Contributions to educational organizations .....	17.97	21.71	31.50	23.73
Contributions to political organizations .....	7.29	7.64	7.22	7.38
Other contributions .....	11.18	8.31	8.21	9.23
Personal insurance and pensions .....	2,532.36	3,141.56	3,083.40	2,919.11
Life and other personal insurance .....	324.17	353.85	354.24	344.09
Life, endowment, annuity, other personal insurance .....	312.04	340.55	342.74	331.78
Other nonhealth insurance .....	12.13	13.30	11.50	12.31
Pensions and Social Security .....	2,208.19	2,787.71	2,729.16	2,575.02
Deductions for government retirement .....	65.36	80.17	77.00	74.18
Deductions for railroad retirement .....	6.23	4.55	3.03	4.60
Deductions for private pensions .....	156.10	268.34	264.82	229.75
Non-payroll deposit to retirement plans .....	297.28	334.61	337.62	323.17

## APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

	Total complete reporting			
	1988	1991	1992	Average
Deductions for Social Security .....	1,683.21	2,100.03	2,046.70	1,943.31

\*Data may not be statistically significant.

Source: Bureau of Labor Statistics.

## APPENDIX 4.—CONSUMER EXPENDITURE SURVEYS

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

	\$10,000 to \$14,999	\$15,000 to \$19,000	\$20,000 to \$29,000	\$30,000 to \$39,000	\$40,000 to \$49,999	\$50,000 and over
Average income before taxes:						
1988 .....	\$12,320	\$17,373	\$24,591	\$34,375	\$44,331	\$74,234
1991 .....	12,430	17,301	24,816	34,402	44,548	79,902
1992 .....	12,437	17,420	24,560	34,439	44,442	81,602
Average .....	12,369	17,365	24,656	34,405	44,440	78,579
Goods and services:						
1988 .....	6,597.54	7,756.96	9,611.82	12,243.04	14,412.54	19,712.67
1991 .....	7,262.65	8,319.82	9,715.90	13,134.61	14,944.06	21,598.60
1992 .....	6,735.63	8,878.05	10,200.76	12,021.89	15,600.83	20,967.28
Average .....	6,865.27	8,318.28	9,842.83	12,466.51	14,985.81	20,759.52
Food at home:						
1988 .....	1,809.23	1,954.49	2,174.01	2,556.74	2,906.55	3,109.86
1991 .....	2,267.82	2,379.01	2,517.57	2,959.22	3,321.94	3,841.29
1992 .....	2,060.61	2,473.08	2,558.40	2,785.24	3,265.99	3,799.25
Average .....	2,945.89	2,268.86	2,416.66	2,767.07	3,164.83	3,583.47
Food away from home:						
1988 .....	968.10	1,240.03	1,591.02	2,030.75	2,375.06	3,186.24
1991 .....	945.30	1,084.27	1,316.78	1,803.69	2,316.13	3,113.47
1992 .....	841.79	1,201.22	1,405.80	1,771.87	2,354.17	3,131.93
Average .....	918.40	1,175.17	1,437.87	1,868.77	2,348.45	3,143.88
Alcohol:						
1988 .....	182.87	235.22	290.56	343.77	352.96	506.47
1991 .....	140.42	248.53	270.50	389.51	404.39	563.87
1992 .....	200.85	223.45	324.37	313.65	374.96	590.09
Average .....	174.71	235.73	295.14	348.98	377.44	553.48
Domestic services:						
1988 .....	82.78	119.28	166.06	275.08	311.41	321.27
1991 .....	170.38	109.83	171.63	229.79	273.86	469.21
1992 .....	151.62	129.29	147.99	222.40	398.61	559.53
Average .....	134.93	119.47	161.89	242.42	327.96	450.00
Furnishings & household operations:						
1988 .....	956.43	1,145.52	1,509.87	2,010.78	2,306.76	3,895.22
1991 .....	1,009.62	1,125.48	1,466.95	2,104.83	2,361.30	3,924.40
1992 .....	970.65	1,370.53	1,587.26	1,932.32	2,427.52	3,651.88
Average .....	978.90	1,213.84	1,521.36	2,015.98	2,365.19	3,823.83
Clothing:						
1988 .....	886.12	1,085.66	1,406.15	1,847.24	2,396.00	3,154.03
1991 .....	1,093.80	1,178.28	1,325.86	1,951.82	2,186.30	3,520.50
1992 .....	889.14	1,093.68	1,563.66	1,603.41	2,267.24	3,394.31
Average .....	956.35	1,119.21	1,431.89	1,800.82	2,283.18	3,356.28
Recreation:						
1988 .....	895.72	969.87	1,333.46	1,695.89	2,224.56	3,435.75
1991 .....	723.92	980.12	1,270.25	1,908.30	2,058.64	3,485.92
1992 .....	755.24	1,146.23	1,302.99	1,726.85	2,558.20	3,374.39
Average .....	791.63	1,032.07	1,302.23	1,777.01	2,280.47	3,432.02
Personal Care:						
1988 .....	249.04	282.21	324.70	420.30	478.79	651.43
1991 .....	288.37	304.89	364.44	450.76	527.30	722.72
1992 .....	229.68	340.56	376.85	405.19	528.27	702.54
Average .....	255.70	309.22	355.33	425.42	511.45	692.23
Tobacco:						
1988 .....	221.48	250.05	262.82	292.87	249.43	270.28
1991 .....	257.39	306.61	291.80	323.27	355.15	293.08
1992 .....	242.99	287.66	296.57	321.75	321.76	300.33

## APPENDIX 4.—CONSUMER EXPENDITURE SURVEYS—Continued

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

	\$10,000 to \$14,999	\$15,000 to \$19,000	\$20,000 to \$29,000	\$30,000 to \$39,000	\$40,000 to \$49,999	\$50,000 and over
Average .....	240.62	281.44	283.73	312.63	308.78	287.90
Professional Services:						
1988 .....	345.77	474.63	553.17	769.62	811.02	1,182.12
1991 .....	365.63	602.80	720.12	1,013.42	1,139.05	1,664.14
1992 .....	393.06	612.35	636.87	939.21	1,104.11	1,463.01
Average .....	368.15	563.26	636.72	907.42	1,018.06	1,436.42
Housing:						
1988 .....	4,455.88	4,682.00	5,835.92	6,974.54	7,990.62	11,502.63
1991 .....	4,700.82	5,318.86	6,091.15	7,384.48	8,488.72	12,253.50
1992 .....	5,063.74	5,566.03	6,434.77	7,383.31	9,071.67	12,721.51
Average .....	4,740.15	5,188.96	6,120.61	7,247.44	8,517.00	12,159.21
Transportation:						
1988 .....	3,127.01	3,840.91	5,302.92	6,704.50	7,779.21	9,714.71
1991 .....	3,130.14	3,362.28	4,700.00	5,872.44	7,226.89	9,442.91
1992 .....	2,853.92	3,398.88	4,904.01	5,824.45	7,113.95	9,664.47
Average .....	3,037.02	3,534.02	4,969.31	6,133.80	7,373.35	9,607.36
Private transportation:						
1988 .....	2,949.99	3,657.04	5,020.99	6,314.44	7,333.94	8,884.42
1991 .....	2,952.36	3,118.89	4,434.71	5,473.96	6,809.12	8,535.49
1992 .....	2,704.31	3,171.96	4,570.31	5,504.80	6,638.47	8,663.84
Average .....	2,868.89	3,315.96	4,675.34	5,764.40	6,927.18	8,694.58
Air fares and other transportation expenses:						
1988 .....	177.02	183.87	281.93	390.06	445.27	830.29
1991 .....	177.78	243.39	265.29	398.48	417.77	907.42
1992 .....	149.61	226.92	334.70	319.65	475.48	1,000.63
Average .....	168.14	218.06	293.97	369.40	446.17	912.78
Miscellaneous:						
1988 .....	2,421.18	3,159.62	3,955.36	5,414.71	7,030.39	10,544.42
1991 .....	2,831.11	3,165.50	4,318.05	5,771.11	7,086.75	12,656.03
1992 .....	2,530.29	3,280.40	4,349.33	5,801.25	7,754.49	12,924.24
Average .....	2,594.19	3,201.84	4,207.58	5,662.36	7,290.54	12,044.90
Health care:						
1988 .....	1,385.50	1,299.71	1,328.49	1,367.25	1,531.77	1,568.44
1991 .....	1,350.11	1,422.83	1,559.13	1,612.87	1,690.72	2,137.27
1992 .....	1,409.04	1,652.24	1,647.83	1,711.96	1,953.77	2,262.82
Average .....	1,381.55	1,458.26	1,511.82	1,564.03	1,725.42	1,989.51
Cash contributions:						
1988 .....	352.83	486.72	529.28	781.16	956.30	2,102.92
1991 .....	764.72	647.89	728.00	863.26	986.19	2,418.40
1992 .....	509.71	515.63	688.17	834.21	1,424.12	2,515.30
Average .....	542.42	550.08	648.48	826.21	1,122.20	2,345.54
Personal insurance:						
1988 .....	682.85	1,373.19	2,097.59	3,266.30	4,542.32	6,883.06
1991 .....	716.28	1,094.78	2,030.92	3,294.98	4,409.84	8,100.36
1992 .....	611.54	1,112.53	2,013.33	3,255.08	4,376.60	8,146.12
Average .....	670.22	1,193.50	2,047.28	3,272.12	4,442.92	7,709.85

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

## APPENDIX 5.—ITEM DESCRIPTIONS

Food at Home:	
Ground Beef .....	Price per lb. of regular ground beef. Average size package. Loose, pre-packaged. Do not price lean.
Round Steak, boneless .....	Price per lb. Average size package. 1st choice: Boneless top round steak. 2nd choice: Boneless bottom round steak.
Round Roast, boneless .....	Price per lb. Average size package. 1st choice: Top round roast. 2nd choice: Rolled rump roast.
Pork Chops, bone in .....	Price per lb. Average size package. 1st choice: Center cut rib chops. 2nd choice: Loin chops.
Bacon, sliced .....	Price for 16 oz. (1 lb.) package <i>Oscar Mayer</i> regular sliced bacon.
Chicken, whole .....	Price per lb. of 1 whole fryer chicken. If whole fryer not available, price a whole fryer chicken, cut-up.
Fish Filet, frozen .....	Price per lb. of frozen ocean whitefish filet.

## APPENDIX 5.—ITEM DESCRIPTIONS—Continued

	1st choice: Cod or haddock. 2nd choice: Regional fish. Please record fish type in comment section.
Tuna, canned .....	Price for 6.13 oz. can chunk light, packed in water. (Not fancy style.) 1st choice: <i>Star Kist</i> . 2nd choice: <i>Chicken of the Sea</i> .
Lunch Meat .....	Price for 8 oz. pkg., <i>Oscar Mayer</i> . 1st choice: bologna. 2nd choice: cotto salami or all-beef bologna.
Ham, canned .....	Price for 3 lb. tin of canned ham. 1st choice: <i>Hormel</i> . 2nd choice: <i>Dubuque</i> . Do not price <i>Hormel's</i> Supreme Cut ham.
Frankfurters .....	Price for 16 oz. (1 lb.) package, <i>Oscar Mayer</i> all beef frankfurters
Eggs, large .....	Price for one dozen.
Fish, fresh .....	Price per lb. of a salmon steak.
Milk, 2% .....	Price for one gallon (128 fluid oz.), 2%. Lowest priced store brand.
Cheddar Cheese .....	Price for 10 oz. package. 1st choice: <i>Kraft Cracker Barrel</i> mild cheddar cheese. 2nd choice: <i>Kraft Cracker Barrel</i> sharp yellow cheddar cheese.
Ice Cream .....	Price for 1/2 gallon of <i>Sealtest</i> vanilla ice cream. Do not price ice milk.
Bread, white .....	Price for 16 oz. loaf of a regional brand of sliced, white bread. Do not price store brand. Please record brand in comment section.
Spaghetti, dry .....	Price for 16 oz. box or bag of spaghetti. 1st choice: <i>Creamettes</i> . 2nd choice: <i>Muehler's</i> . 3rd choice: <i>Golden Grain</i> . 4th choice: <i>American Beauty</i> .
Cereal .....	Price for box of <i>Kellogg's Corn Flakes</i> . 1st choice: 18 oz. box. 2nd choice: Different size box of <i>Kellogg's Corn Flakes</i> .
Cookies .....	Price for 20 oz. package of <i>Nabisco Oreo Cookies</i> .
Frozen Waffles .....	Price <i>Kellogg's Eggo Waffles</i> , price 12 waffle package.
Hamburger Buns .....	Price for 12 oz. (340 grams) package of 8 sliced regional brand enriched white hamburger buns. Do not price store brand. Please record brand in comment section.
Donuts .....	Price for box of <i>Hostess</i> chocolate covered donuts.
Apples, fresh .....	Price per lb. of Red Delicious apples. If apples are priced by the bag, report the price and weight of the bag—use the store's scale if necessary. Price medium-size apples if possible.
Bananas, fresh .....	Price per lb. If bananas are priced by the bunch, report the price and weight of the bunch—use the store's scale if necessary.
Tomatoes, fresh .....	Price per lb. Price medium-size tomatoes if possible. Do not price organic or "hydro" fresh tomatoes.
Potatoes .....	Price for 10 lb. bag of lowest priced white potatoes. If 10 lb. bag is not available, substitute nearest size sack. Please price potatoes by the bag since potatoes priced by the pound are not comparable to bagged potatoes.
Frozen Orange Juice .....	Price for 12 fluid oz. (makes 48 fluid oz.) can of <i>Minute Maid</i> frozen orange juice concentrate.
Tomato Juice .....	Price for 46 fluid oz. can of tomato juice. 1st choice: <i>Campbell's</i> . 2nd choice: <i>Libby's</i> .
Peaches, canned .....	Price for 16 oz. can of sliced yellow cling peaches. 1st choice: <i>Del Monte</i> . 2nd choice: <i>Libby's</i> .
Peas, frozen .....	Price for 16 oz. pkg. of <i>Green Giant</i> frozen peas. Do not price peas with sauce.
Green Beans, canned .....	Price for 16 oz. can of <i>Del Monte</i> green beans.
Oranges, fresh .....	Price per lb. of Florida oranges. If oranges are priced by the bag or by the orange, report the price and <i>weigh a bag</i> —using the store's scale if possible. Price navel medium-size oranges if possible.
Lettuce, fresh .....	Price for 1 head of iceberg lettuce. If lettuce is priced by weight, report the <i>price</i> and also report the <i>weight</i> of an average head.
Celery, fresh .....	Price for 1 bunch of celery. Do not price celery hearts.
Fruit Drink .....	Price for 46 fluid oz. can. 1st choice: <i>Hawaiian Punch</i> . 2nd choice: <i>Hi-C</i> regular.
Soft Drink .....	Price for 2 L (liter) plastic bottle. 1st choice: <i>Coca-Cola</i> . 2nd choice: <i>Pepsi</i> .
Coffee, ground .....	Price for 13 oz. can of ground coffee. 1st choice: <i>Folger's Drip Grind</i> . 2nd choice: <i>Maxwell House</i> .
Canned Soup .....	Price for one can <i>Campbell's</i> soup. 1st choice: Vegetable 10½ oz. 2nd choice: Chicken Noodle 10¾ oz.
Snack Food .....	Price for 6 oz. bag or box of potato chips. 1st choice: <i>Ruffles</i> . 2nd choice: <i>Lays Dip Chips</i> .

## APPENDIX 5.—ITEM DESCRIPTIONS—Continued

Salt .....	Price for 26 oz. box of iodized salt. 1st choice: <i>Morton</i> . 2nd choice: <i>Ivory</i> . 3rd choice: Private Label.
Ketchup .....	Price for 28 oz. plastic squeeze bottle of ketchup. 1st choice: <i>Heinz</i> . 2nd choice: <i>Del Monte</i> .
Cooking Oil .....	Price for 48 fluid oz. bottle. 1st choice: <i>Crisco</i> . 2nd choice: <i>Wesson</i> .
Margarine .....	Price for 1 lb., four sticks. 1st choice: <i>Blue Bonnet</i> . 2nd choice: <i>Parkay</i> .
Frozen Dinner .....	Price for 11.5 oz. (326 grams) <i>Swanson</i> -Turkey, whipped potatoes, peas, and fruit compote, frozen dinner.
Jello Gelatin .....	Price for 3 oz. box of <i>Jello Gelatin</i> desert.
Baby Food .....	Price for one 4.0 oz. jar of <i>Gerber Second Foods</i> strained vegetable or fruit.
Candy Bar .....	Price for one 2.07 oz. <i>Snickers</i> candy bar. If not available, price most popular brand of same size.
Sugar, granulated .....	Price for 5 lb. bag of granulated cane or beet sugar, lowest price available. Do not price generic sugar.
Bottled Water .....	Price for one gallon (store brand) (128 fluid oz.) bottled spring water. Do not price sparkling or distilled water.
Food Away from Home:	
Breakfast .....	Price for typical breakfast, such as, bacon and 2 eggs or waffles, coffee and juice. Report percentages added for tax, tip and service charge.
Lunch .....	Price for typical lunch, such as, chef's salad or cheeseburger platter and small soft drink. Report percentages added for tax, tip and service charge.
Dinner .....	Price for typical dinner, such as, New York strip or seafood platter and coffee. Report percentages added for tax, tip and service charge.
Fast Food Lunch/Dinner .....	Average price of a meal at fast food establishment. Price for typical meal, such as, Big Mac or Whopper, medium french fries and medium coke.
Ice Cream Cone .....	Price for regular (one scoop) vanilla ice cream cone.
Tobacco:	
Cigarettes, king size .....	Price for 1 carton (200 cigarettes) of <i>Winston</i> filter-kings soft pack. Do not include sales tax.
Alcohol:	
Beer at Home .....	Price for a six-pack of 12 oz. cans of <i>Budweiser</i> (Puerto Rico—10 oz). Do not price refrigerated beer.
Wine at Home .....	Price for 750 ml. <i>Gallo</i> white chablis blanc.
Beer Away .....	Price for glass of <i>Budweiser/Miller Lite</i> beer. List percent for tax.
Wine Away .....	Price of house white wine. List percent for tax.
Furnishings, Household Operations:	
Appliance Repair .....	Price to replace digital clock and heating probe for <i>Maytagoven</i> Model #CRE9400ACL, Serial #1000100HB, Series #10. Include hourly rate, trip charge and parts cost.
Housekeeping Services .....	Price per hour for bi-weekly cleaning. House approximately 2,000 sq. ft. Family size four. Please complete items in the Comment Section. Services include the following: Bathroom(s)—Sanitize walls, floor, counter tops, bathtub, stool. Kitchen—Sanitize walls, floor, counter tops, cabinets, appliances. Living Room & Dining Room—Dust, polish furniture and vacuum. Bedrooms—Dust, polish furniture and vacuum. If other services are included, please note.
Moving .....	Price per hour for a within-city move, two men with enclosed van. Include any van rental fees.
Toilet Tissue .....	Price for a 4 roll pack. 1st choice: <i>Cottonelle</i> . 2nd choice: <i>Northern</i> .
Pen .....	Price for 10 pack <i>Bic</i> round stic medium pen.
Postage .....	Price for First Class postage for a letter.
Laundry Soap .....	Price for 100 fluid oz. of liquid household laundry detergent. 1st choice: <i>Tide</i> . 2nd choice: <i>Cheer</i> .
Plant Food .....	Price for 8 oz. container of indoor plant food. 1st choice: <i>Miracle Grow</i> . 2nd choice: <i>Peters</i> .
Bed Sheet Set .....	Price for one set queen-size no-iron cotton & polyester percale sheets (180 thread count). One set consists of one fitted sheet, one flat sheet and two pillowcases. Do not price designer sheet sets. Price sheet sets with a minimum design.
Bath Towel .....	Price for a 2750 inch <i>Cannon</i> Portofino bath towel made of 100% cotton.
Living Room Chair .....	Price for a recliner chair, that is button backed with base construction of 15 zigzag springs. 1st choice: <i>Lane</i> . 2nd choice: <i>Lazy Boy</i> . Do not price special order fabric.
Bedroom Group .....	Price for nightstand, headboard, 5-drawer chest, triple dresser with mirror. Solid wood top, front mirror frame and headboard. Veneer sides. Drawer construction should have French dovetail or English dovetail joints and dust plate.

## APPENDIX 5.—ITEM DESCRIPTIONS—Continued

Dining Room Table .....	Price for table with center pedestal and four standard double rung chairs. Table should have veneer top and double runners for leaves with both portions of the table moveable.
Washing Machine .....	Price for large capacity washing machine with 4 water temperatures, 8 wash cycles, 4 water levels, white porcelain tub, self-clean lint filter, fabric softener dispenser and 2 speed combinations. 1st choice: <i>Maytag</i> Model #LAT9604. 2nd choice: <i>General Electric</i> Model #WWA8600. 3rd choice: <i>Whirlpool</i> Model #LLR6233B.
Kitchen Range .....	Price for 30-inch electric range with upswept cooktop, removable coil elements, electronic clock with timer, oven light, delay-start cook control, storage drawer, self-cleaning oven with two oven racks and a porcelain enamel broiler pan. 1st choice: <i>Maytag</i> Model #CRE9400. 2nd choice: <i>General Electric</i> Model #JBP55GS. 3rd choice: <i>Whirlpool</i> Model #RF385PXYW.
Refrigerator .....	Price for no-frost top-mount 21 cubic ft. refrigerator with reversible doors and energy saver switch, 4 split glass shelves, fixed glass crisper shelf with 2 sealed/moisture controlled crisper drawers, double wall meat drawer. Door contains 2 covered dairy compartments, 1 deep fixed bin, 4 deep adjustable bins. Freezer has 2 adjustable wire shelves, 2 deep fixed door bins and 4 ice trays. 1st choice: <i>Maytag</i> Model #RTD2100CAE. 2nd choice: <i>General Electric</i> Model #TBX22PAS. 3rd choice: <i>Whirlpool</i> Model #ET22PKXB.
Vacuum .....	Price for upright vacuum cleaner with 6.5 amps, 120 volts, six above-the-floor attachments, height adjustment, regular bag and 20-foot cord. 1st choice: <i>Eureka</i> Model #9334AT. 2nd choice: <i>Hoover</i> Model #U4671-930.
Two-Slice Toaster .....	Price for two-slice toaster, chrome body, wide slot with pastry defrost setting. 1st choice: <i>Proctor-Silex</i> Model #T620B. 2nd choice: <i>Black &amp; Decker</i> Model #T200.
Casserole Dish Set .....	Price for <i>Corning-Ware</i> trio casserole set with 1 qt., 1.5 qt., and 2 qt. dishes and 3 covers (two plastic covers and one glass).
China .....	Price for the <i>Corelle Impressions</i> line <i>Abundance</i> pattern tableware set. Set consists of 20 pieces: 4 dinner plates, 4 luncheon plates, 4 bowls, 4 cups, and 4 saucers. The pattern is beige with a fruit and flower motif.
Electric Drill .....	Price for 6.0 volt reversible cordless electric drill with overnight recharge. 1st choice: <i>Black &amp; Decker</i> Model #Cd2000. 2nd choice: <i>Skil</i> Model #2305.
Lawn Trimmer .....	Price for gas powered 31 cc. two-cycle engine single line lawn trimmer with a 17 inch wide cut.
Red Roses, fresh cut .....	Price for one dozen long stemmed, fresh cut red roses.
Hammer .....	Price for <i>Stanley</i> curved claw hammer with a 16 oz. head, wood handle, high carbon steel head, black finish. Overall length 13¼". 1st choice: Model #51616. 2nd choice: Model #51416.
Window Shade .....	Price 37½ inch wide window shade.
Toilet Lid Cover .....	Price for <i>Cannon</i> Portofino standard toilet lid cover made of 100% nylon.
Clothing:	
Man's Suit .....	Price for two-piece single-breasted business suit of the type generally worn to the office. Conservatively colored and styled with a fabric blend of 45% wool and 55% polyester.
Man's Jeans .....	Price of straight leg regular fit jeans. 1st choice: <i>Levi's</i> #505. 2nd choice: <i>Lee</i> regular fit. Do not price bleached jeans.
Man's Dress Shirt .....	Price for white or solid color, long sleeve, button cuff, plain collar dress shirt, approximately 35% cotton, 65% polyester. A dress shirt will have exact collar and sleeve sizes. Example: 15½ collar, 34 sleeve. Possible brands: <i>Arrow</i> , <i>Van Heusen</i> .
Man's Jacket .....	Price for unlined <i>Levi's</i> jean jacket. Cotton denim with button front, two chest pockets and two side pockets.
Boy's Jeans .....	Price of loose fit jeans (size 8-14). 1st choice: <i>Levi's</i> #560. 2nd choice: <i>Lee</i> loose fit.
Boy's Shirt .....	Price for screen-printed t-shirt commonly worn by boys ages 8 through 10 years (size 7-14). Pull-over with crew neck, short sleeves and polyester/cotton blend. Possible brand: <i>Ocean Pacific</i> .
Man's Undershirt .....	Price for white 100% cotton undershirts with short sleeves, set of three. If not in set of three, report the number of undershirts in package. Possible brands: <i>Hanes</i> , <i>Fruit of the Loom</i> .
Woman's Dress .....	Price for misses mid-sleeve shirt waist dress appropriate for office attire. Exclude any unusual ornamentation. The dress should be unlined and 100% rayon. Possible brands: <i>Stewart Allen</i> , <i>Lesley Fay</i> .
Woman's Blouse .....	Price of 100% polyester, white, long sleeve, button front blouse with minimum trim. Possible brands: <i>Wrapper</i> , <i>Girls</i> , <i>Girls</i> , <i>Girls</i> .
Woman's Slacks .....	Price for misses unlined slacks appropriate for office attire. The slacks should be a blend of cotton and polyester without a belt. Possible brands: <i>Donnkenny</i> , <i>Alfred Dunner</i> .

## APPENDIX 5.—ITEM DESCRIPTIONS—Continued

Woman's Sweater .....	Price for 100% cotton, crew neck sweater with rib knit cuffs and bottom. Exclude any unusual ornamentation or patterns.
Woman's Jacket .....	Price for unlined windbreaker.
Woman's Accessories .....	Price for split-grain, cowhide leather, checkbook clutch wallet. Possible brands: <i>Michael Stevens, Mundi</i> .
Girl's Dress .....	Price of cotton blend long-sleeve dress appropriate for school. Exclude extra ornamentation. For girls ages 8 through 10 (size 7-14). Possible brand: <i>Carter's</i> .
Girl's Jeans .....	Price of <i>Levi's #550</i> jean. For girls ages 8 through 10 years (size 7-14).
Girl's Blouse .....	Price of cotton blend, white or solid color, long sleeve, button front blouse. For girls ages 8 through 10 years (size 7-14). Possible brand: <i>This Side Up</i> .
Infant's Sleeper .....	Price for one-piece sleeping garment with legs, covering the body including the feet. Possible brands: <i>Gerber, Playskool</i> .
Disposable Diaper .....	Price for 40 count package <i>Pampers</i> , (child 12-18 lbs.). Do not price larger size diapers.
Man's Shoes .....	Price for 100% leather wing tips. Possible brands: <i>Bostonian, Johnston and Murphy</i> .
Woman's Shoes .....	Price for 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. Possible brands: <i>9 West, Candies</i> .
Jewelry .....	Price for one pair 6mm 14K gold ball earrings for pierced ears.
Coin Laundry .....	Price for one load of laundry using a regular size, top loading commercial washing machine. Do not include cost of drying.
Dry Clean Man's Suit .....	Price to dry clean a man's 2-piece business suit of typical fabric.
Domestic Service:	
Day-Care .....	Price for one <i>month</i> of day-care for a three-year-old child (5 days a week, about 8 hours per day). If monthly rate is not available, price per week.
Babysitter, per hour .....	Average hourly rate for one child, age four years, evening, before midnight. (Teenager in your home.) Do not price babysitting service. Special Instructions: If typical for your area, you may wish to obtain quotes from friends/acquaintances in your area who use teenage babysitters.
Professional Services:	
Legal Services .....	Hourly rate for general counsel.
Accounting Services .....	Hourly rate for individual tax work (not business).
Personal Care:	
Woman's Cut and Styled Blow Dry ...	"Regular service" price for a woman's cut and styled blow dry. Include wash. No curling iron if extra charge.
Man's Haircut .....	Price of a man's typical haircut. Do <i>not</i> include wash.
Lipstick .....	Price for one tube of <i>Revlon</i> lipstick. 1st choice: <i>Super Lustrous</i> . 2nd choice: <i>Moondrops</i> .
Shampoo .....	Price for 15 fluid oz. bottle of <i>Revlon Flex</i> shampoo for normal hair.
Recreation:	
Bowling .....	Price for 1 game of open (or non-league) bowling on Saturday night. Exclude cost of shoe rental.
Golf .....	Price for 18 holes of golf on a weekend. 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.
Movie Theater .....	Typical adult price for regular length evening film. Report weekend evening price if different from weekday.
Health Club .....	Price for regular individual membership for 1 year for existing member. Do not include any initial fees assessed only to new members. If yearly rate is not available, price per month.
Piano Lessons .....	Price for private lesson for a beginner one-half hour in length.
Video Rental .....	Price to rent one video tape of recently released movie, Saturday night (1 day) rate. Non-member fee.
Video Recorder .....	Price for VCR with 4 video heads, double azimuth, unified TV/VCR remote, one-year eight event timer, auto tracking, LED display, and HI-FI stereo. 1st choice: <i>Zenith</i> Model #VRm4120. 2nd choice: <i>Sony</i> Model #SLV720HF.
Compact Disc .....	Regular price for a current best-selling CD. Not sale price. Do not price double CD. Example: <i>VS.</i> by Pearl Jam, <i>Purple</i> by Stone Temple Pilots. Please record title in comment section.
Compact Disc Player .....	Price 5 disc CD player with rotary changer system, 10 key access, 32 track programming, 8 times oversampling, and a remote. 1st choice: <i>Sony</i> Model #CDPC545. 2nd choice: <i>Panasonic-Technics</i> Model #SLPD867.
Color Television .....	Price for 20" table model color TV with a remote, auto channel search, closed captions, sleep timer, on-screen channel/time and menus, channel flashback, and 181 channel tuning. 1st choice: <i>Zenith</i> Model #SM52049. 2nd choice: <i>Sony</i> Model #KV20TS29.
Basic Cable Service .....	Price for one month of basic cable channel TV. Do not include hookup charges or premium channels.
Veterinary Services .....	Typical fee for general office visit for a heartworm test for a small dog. Include the cost of the office visit.
Pet Food .....	Price for 5.5 oz. can of cat food.



## APPENDIX 5.—ITEM DESCRIPTIONS—Continued

	1st choice: <i>Purina</i> . 2nd choice: <i>9 Lives</i> .
Film Developing .....	Price to process and print 35 millimeter, 24 exposure, 100 ASA color. Single prints only please.
Camera Film .....	Price for 35 millimeter, 24 exposure, 100 ASA <i>Kodak</i> camera film.
Tennis Balls .....	Price for can of three heavy-duty felt, yellow, tennis balls. 1st choice: <i>Wilson</i> . 2nd choice: <i>Penn</i> .
Board Game .....	Price for Monopoly board game by <i>Parker Brothers</i> . Do not price deluxe edition.
Book .....	Price for top ten best selling paperback book.
Magazine .....	Price for a single copy of <i>Time</i> magazine.
Local Newspaper .....	Price for one year of the most common daily paper (including Sunday edition) distributed in the area. Report the name of the newspaper in the comment section.
Miscellaneous Expense Component:	
Pain Reliever .....	Price for 60 tablets of extra-strength <i>Tylenol</i> . Do not price caplets or gelscaps.
Tetracycline, prescription .....	Price of 40 capsules of tetracycline, 250 milligram strength. Report price for most common national brand sold.
Optometrist, office visit .....	Typical fee for visual analysis including tonometry, refraction and glaucoma screening.
Dentist, clean and check teeth .....	Charge for x-rays, exam and prophylaxis (light scaling and polishing) or "cleaning of teeth" without special treatment of gums or teeth. Do not price initial visit.
Doctor, office visit .....	Typical fee, after the initial visit, for an office visit when medical advice or simple treatment is needed. Do <i>not</i> include the charge for a regular physical examination, injections, medication or lab tests (routine brief visit). Price general practitioner, do not price specialist.
Hospital Room .....	Daily charge for a private room. Include food and routine care. <i>Exclude</i> cost of operating room, surgery, medicine and lab fees.
Housing-Related Component:	
Bathroom Caulking .....	Price a 5.5 ounce plastic tube of latex white bathroom caulking. This is not a caulk gun cartridge. Possible Brand: DAP Kwik Seal Tub & Tile.
Computation of Electric Bill .....	Average monthly consumption: Customer service charge (single phase service): Cost for first KWH: Cost for over first KWH: Other items included on bill: Comments:
Computation of Gas Bill .....	Average monthly consumption: Customer service charge: Cost for first Cu. Ft.: Cost for over first Cu. Ft.: Other items included on bill: Comments:
Computation of Water Bill .....	Average monthly consumption: Customer service charge: Cost for first ___ Gallons: Cost for over ___ Gallons: Other items included on bill: Comments:
Electrical Outlet .....	Please price a 2-plug grounded electrical outlet. Medium priced. Price blister pack or cardboard mounted (individually packaged). Do not price loose electric outlet. Possible brands: <i>GE</i> , <i>Levitron</i> .
Electrical Work .....	Price to add circuit breaker for dishwasher. Cut $\frac{3}{4}$ inch hole in wooden floor for cable. Connect dishwasher directly to power box (power box is easy to reach). Exclude cost of materials.
Fire Extinguisher .....	Please price a fire extinguisher with a UL rating of 10BC, 2.5 pound size. Suggested brand: <i>Kidde</i> .
Interior Painting .....	Price to paint 12' x 14' living room with 8' ceilings. Walls are plaster or drywall in good repair. Two standard sized sash windows, one picture window, one standard wood door. Rooms have simple wood baseboards and trim. Existing paint is latex, flat white, smooth finish, about three years old. Trim paint is latex, white, gloss enamel, about three years old. Walls and trim require no surface preparation. Obtain labor rate per hour, flat charge if any, and estimated time to complete job.
Latex Interior Paint .....	Please price one gallon white, interior flat latex paint. Price a national brand with one coat coverage. Possible brands: <i>Dutch Boy</i> , <i>Gildden</i> .
Pest Control .....	Price for basic pest control maintenance (one visit to control crawling insects, not wood eating), based on the inside of a 1,200 sq. ft. single story home. Price followup maintenance only, not the initial application.
Unclog Drain .....	Price to unclog kitchen sink drain by mechanical means (snake, auger, etc.). Only include pipe removal to access trap if necessary.
Kitchen Faucet .....	Price a <i>Peerless</i> single control chrome-plated faucet <i>with</i> spray. Faucet is solid brass and stainless steel quality construction with copper waterways, washerless design and triple chrome plating. Warrantied for as long as the home is owned.

## APPENDIX 5.—ITEM DESCRIPTIONS—Continued

Real Estate Taxes .....	Call the local tax assessor office and/or local tax collector/treasurer for each living community in the report. Request the current real property tax rate, any special charges that are added to the tax bill and any homestead credits that might be deducted from the bill. Ask when properties were last assessed and what base year tax rate should be applied to. Request information as to what month rates are certified and when bills are mailed. Verify any significant increases or decreases from previous records.
Long Distance Telephone .....	Price the cost of a 10 minute call, received on a weekday, at each location at 8:00 p.m. (local time); direct dial from the location being surveyed to each of the following cities; New York, Chicago and Los Angeles. Include any federal, state, local or excise tax that is applicable.
Telephone Service .....	Obtain monthly cost for unmeasured service, for touchtone service, and for tax.
Homeowner Insurance .....	For each community surveyed based on income level, secure the 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 .....	For each living community surveyed based on income level, provide renter housing profile and insurance cost (semiannual or other). Assume HO-4-type coverage.
Homeowners: The profiles for each of the home sizes costed are as follows:	
Low .....	900 (Sq. Ft.)
Mid .....	1,300 (Sq. Ft.)
High .....	1,700 (Sq. Ft.)
The worksheet components for data collection are as follows:	
(1) Address	
(2) Selling Price	
(3) Sale Date	
(4) Age	
(5) Room Count (broken down into bedrooms and baths)	
(6) Square Footage	
(7) Price Per Square Foot	
Information was collected through various sources—Real Estate Professionals, Appraisers, MLS data, assessors' offices and private sources.	
Data Collection for Aged Mortgages: The worksheet components for data collection for aged mortgages are as follows:	
(1) Address	
(2) Selling Price	
(3) Sale Date	
(4) Age	
(5) Room Count (broken down into bedrooms and baths)	
(6) Square Footage	
(7) Price Per Square Foot	
Transportation Component:	
Vehicles .....	1994 Honda Civic DX four door sedan, 1.5 Liter 4 Cylinder. 1994 Ford Taurus GL four door sedan, 3.0 Liter 6 Cylinder. 1994 Chevrolet S10 Blazer Two Door, four wheel drive, 4.3 Liter 6 Cylinder.
Base Price .....	Obtain the base price (Manufacturer's Suggested Retail Price) for each vehicle.
Options .....	For each vehicle, price the following options: air conditioning, AM/FM stereo radio, power steering, tinted glass, power disc brakes, rustproofing and other options.
Fees .....	For each vehicle, price the following options: destination charge, shipping charge, dealer markup, documentation fees and other one-time fees.
Taxes .....	For each vehicle, price the following taxes: excise tax, import/customs tax, use tax, sales tax and other one-time taxes.
Specifications .....	For each vehicle, obtain the following information: length, wheelbase, tires, curb weight, horsepower, fuel type and fuel performance (mpg).
Depreciation .....	For each vehicle, compute the residual value after 12, 24, 36 and 48 months respectively.
Gasoline .....	For each station name/brand, price regular unleaded self-service.
Tune-Up .....	For each vehicle, price a basic tune-up. Include parts and labor for the following: replace spark plugs, PCV valve, fuel filter, air filter, and breather filter. Check distributor cap, rotor, timing, and idle.
Oil Change .....	For each vehicle, price an oil change. Include parts and labor for the following: drain old oil, replace oil filter and refill with five quarts of 10W30 SG grade oil. If SG grade is unavailable, price SF grade oil.
Change Automatic Transmission Fluid.	For each vehicle, price to change automatic transmission fluid. Include parts and labor for the following: remove transmission pan, drain transmission fluid, replace transmission filter, replace transmission pan gasket, replace transmission fluid, and test vehicle.

APPENDIX 5.—ITEM DESCRIPTIONS—Continued

Coolant Flush and Fill .....	For each vehicle, price to flush and fill engine coolant. Include parts and labor for the following: remove old coolant, flush contaminants, and replace with new coolant.
Muffler System .....	For each vehicle, price a complete muffler system. Include parts and labor for the following: install all parts after the catalytic converter. These parts include mid pipes, clamps, muffler, and tail pipes.
Miscellaneous Tax .....	For each vehicle, price miscellaneous tax. Tell how rate is determined, give formula for new vehicle purchase, give formula for subsequent year (2 to 5) and explain billing.
Tires .....	Price a P175/70R13 for the Honda Civic. Price a P205/70R15 for the Ford Taurus L. Price a P235/R15 for the Chevrolet S10 Blazer in DC area.
License and Registration .....	For each vehicle, price title fee, passenger vehicle registration fees, plate fees, inspection fees, administration/clerical/other fees and local added fees. Specify if one-time or annual. List any exceptions if the Blazer is not registered as a passenger vehicle.
Automobile Finance .....	Obtain the rate for a four year loan based on a down payment of 20 percent. Assume the loan applicant is a current bank customer who will make payments by cash/check and not by automatic deduction from the account.
Automobile Insurance .....	For each vehicle, price insurance coverage identified below. Assume that vehicles are used in commuting 15 miles/day, 12,000 miles/year and that the driver is a 35-year-old married male with no accidents or violations in the last five years. When there is a geographic difference, obtain rates for two different living communities. Include related expense fees and taxes. Bodily Injury, \$100,000/\$300,000. Property Damage, \$25,000. Medical, \$15,000 or Personal Injury Protection, \$50,000. Uninsured Motorist, \$100/\$300,000. Comprehensive, \$100 Deductible. Collision, \$250 Deductible.
Round-Trip Airfare .....	Price for lowest cost round trip ticket to Los Angeles, CA. Disregard restrictions.

APPENDIX 6.—PRICING CHANGES

[Foods and Services/Miscellaneous Expenses/Housing Related]

Previous	Current	Reason
1. Cheddar Cheese: Per pound .....	10 oz. package .....	New packaging.
2. Donuts: 12 glazed .....	10 chocolate covered .....	Discontinued.
3. Appliance Repair: Price to replace oven thermostat control for <i>Maytag</i> Model #CRE9400. Include hourly rate, trip charge, and parts cost. Part Number #7430P010-60.	Price to replace digital clock and heating probe for <i>Maytag</i> Model #CRE9400ACL, Serial #1000100HB, Series #10. Include hourly rate, trip charge, and parts cost..	More comparable item.
4. Washing Machine: 3 wash cycles .....	8 wash cycles .....	Better description.
Maytag #LAT7793 .....	Maytag #LAT9604 .....	New model number.
General Electric #WWA7600R .....	General Electric #WWA8600 .....	New model Number.
Whirlpool #LLR6233A .....	Whirlpool #LLR6233B .....	New model number.
5. Kitchen Range: General Electric #JBP5565 .....	General Electric #JBP55GS .....	Model number clarification.
6. Refrigerator: Whirlpool #ET22RKXZ .....	Whirlpool #ET22RKXB .....	New model number.
7. Vacuum: Hoover #U4671-910 .....	Hoover #U4671-930 .....	New model number.
8. Girl's Jeans: Price of Levi's #902 basic relaxed taper jean, two back pockets and two front pockets.	Price of Levi's #550. ....	Discontinued.
9. Disposable Diapers: 44 count .....	40 count .....	Product marketing change.
10. Video Recorder: Zenith #VRL4110 .....	Zenith #VRM4120 .....	New model number.
Sony #SLV700HF .....	Sony #SLV720HF .....	New model number.
11. Compact Disc: "Janet" by Janet Jackson .....	"VS." by Pearl Jam .....	Current bestselling titles.
"Unplugged" by Rod Stewart .....	"Purple" by Stone Temple Pilots.	
12. Compact Disc Player: Sony #CDPC535 .....	Sony #CDPC545 .....	New model number.
Panasonic-Technics #SLPD847 .....	Panasonic-Technics #SLPS867 .....	New model number.
13. Color Television: Zenith #SLS2049 .....	Zenith #SMS2049 .....	New model number.
14. Bathroom Caulking:		

APPENDIX 6.—PRICING CHANGES—Continued  
[Foods and Services/Miscellaneous Expenses/Housing Related]

Previous	Current	Reason
Price an 8 ounce tube of specific white bathroom caulking, most popular brand.	Price a 5.5 ounce plastic tube of latex white bathroom caulking. ( <i>Not</i> a caulk gun cartridge.) Suggested brand: DAP KWIK SEAL Tub & Tile.	New Size and more description.
15. Interior Painting: Obtain labor rate, per hour, flat charge, if any, and estimated time to complete the job.	Flat charge for painting standard living room. If flat fee unavailable, obtain hourly rate and the total hours necessary to complete job.	More specific discription.

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 suggestions for reducing this burden to Reports and Forms Management Officer, U.S. Office of Personnel Management, 1900 E Street, NW., Room CHP 500, Washington, DC 20415; and to the Office of Management and Budget, Paperwork Reduction Project (3206-0199), Washington, DC 20503.

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

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

*Price Information Collection*

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

Examples of items include, but are not limited to:

Chuck Roast, Bone In.

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

1st Choice: Arm pot roast.

2nd Choice: Eye roast.

Peas, Frozen.

Price for 10 ounce package.

1st Choice: Bird's Eye.

2nd Choice: Major brand of equivalent quality.

Men's Jeans.

Price for one pair of blue jeans.

1st Choice: Levi's #501 jeans.

2nd Choice: Equivalent quality jeans.

Automobile, New.

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

Example of services include, but are not limited to:

Woman's Haircut and Styling.

"Regular service" price for a woman's cut and style 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 of 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 of 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 your recent home sales.

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

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

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

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

6. What are the real estate taxes?

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

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

9. Describe current market conditions (e.g., soft, booming, so-so). How has this affected

housing prices? Describe the housing market over the past six years.

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

**BILLING CODE 6325-01-U-M**

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

Survey Date: \_\_\_\_\_ Survey Area: \_\_\_\_\_ Data Collector: \_\_\_\_\_

Survey Item/Description	Outlet	Price	Wgt/Cnt	Remarks

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

**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

## 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 suggestions for reducing this burden to Reports and Forms Management Officer, U.S. Office of Personnel Management, 1900 E Street, NW., Room CHP

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

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

### Interview Guidelines

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

### Product or Service Information

1. As a major manufacturer/supplier of \_\_\_\_\_ (a specific product or service, e.g., women's apparel), please identify your items/services that are most popular (e.g., your 'volume sellers').
2. Which of these items are apt to be readily available in the following geographic locations: Alaska (i.e., Anchorage, Fairbanks, and Juneau); Hawaii, Guam; Puerto Rico; the Virgin Islands; and Washington, DC, and suburbs?
3. If the items or services are not universally available, are there other items or services that are of similar function, quality, quantity, size, and type and 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 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 these 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 6 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 six years, describe the changes that significantly affected the housing market (both rental and owner markets).

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

*Other Types of Information*

Occasionally, it is necessary to collect information from colleges, universities, chambers of commerce, trade associations, and other groups on specific subjects relating to the analysis of living costs. For example, a university known to be involved in home

energy research may be contacted to determine whether there are consumption data by region or allowance area that could have application in the COLA program.

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

**BILLING CODE 6325-01-U-M**

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

Contact Date: \_\_\_\_\_ Survey Area: \_\_\_\_\_ Data Collector: \_\_\_\_\_

Contact
Name:
Address:
Phone #:

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

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

APPENDIX 8.—CONSUMPTION GOODS AND SERVICES ANALYSIS

[Location: Honolulu, HI; Summer 1994 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Food At Home .....	138.56	26.40	36.59	23.49	32.55	20.65	28.61
2. Food Away From Home .....	109.22	14.42	15.75	14.73	16.09	15.04	16.42
3. Tobacco .....	106.01	3.15	3.34	2.59	2.75	2.05	2.17
4. Alcohol .....	109.81	2.77	3.04	2.73	3.00	2.69	2.95
5. Furnishings and Household Operations .....	114.96	14.71	16.91	15.79	18.15	16.85	19.37
6. Clothing .....	104.13	13.97	14.55	14.65	15.25	15.30	15.94
7. Domestic Services .....	99.58	1.76	1.75	1.90	1.89	2.04	2.03
8. Professional Services .....	113.85	6.48	7.37	6.65	7.57	6.82	7.77
9. Personal Care .....	110.26	3.62	3.99	3.52	3.89	3.43	3.78
10. Recreation .....	102.47	12.72	13.04	13.94	14.29	15.14	15.51
Total Weights .....		100.00		100.00		100.00	
Total Indexes:							
Lower .....			116.33				
Middle .....					115.43		
Upper .....							114.55

CONSUMPTION GOODS AND SERVICES ANALYSIS

[Location: Hilo, HI; Summer 1994 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Food At Home .....	135.04	26.40	35.66	23.49	31.73	20.65	27.88
2. Food Away From Home .....	113.98	14.42	16.44	14.73	16.79	15.04	17.14
3. Tobacco .....	103.76	3.15	3.27	2.59	2.69	2.05	2.13
4. Alcohol .....	102.46	2.77	2.84	2.73	2.80	2.69	2.76
5. Furnishings and Household Operations .....	118.21	14.71	17.39	15.79	18.66	16.85	19.91
6. Clothing .....	97.91	13.97	13.68	14.65	14.34	15.30	14.98
7. Domestic Services .....	69.62	1.76	1.22	1.90	1.32	2.04	1.42
8. Professional Services .....	104.03	6.48	6.74	6.65	6.92	6.82	7.10
9. Personal Care .....	112.19	3.62	4.06	3.52	3.95	3.43	3.85
10. Recreation .....	109.91	12.72	13.98	13.94	15.33	15.14	16.64
Total Weights .....		100.00		100.00		100.00	
Total Indexes:							
Lower .....			115.28				
Middle .....					114.53		
Upper .....							113.81

CONSUMPTION GOODS AND SERVICES ANALYSIS

[Location: Kailua Kona, HI; Summer 1994 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Food At Home .....	133.51	26.40	35.25	23.49	31.37	20.65	27.56
2. Food Away From Home .....	124.38	14.42	17.94	14.73	18.32	15.04	18.70
3. Tobacco .....	100.94	3.15	3.18	2.59	2.62	2.05	2.07
4. Alcohol .....	112.56	2.77	3.11	2.73	3.07	2.69	3.03
5. Furnishings and Household Operations .....	108.09	14.71	15.90	15.79	17.07	16.85	18.21
6. Clothing .....	103.52	13.97	14.46	14.65	15.16	15.30	15.84
7. Domestic Services .....	97.88	1.76	1.72	1.90	1.86	2.04	1.99
8. Professional Services .....	104.48	6.48	6.77	6.65	6.95	6.82	7.13
9. Personal Care .....	113.86	3.62	4.12	3.52	4.01	3.43	3.90
10. Recreation .....	107.02	12.72	13.62	13.94	14.92	15.14	16.20
Total Weights .....		100.00		100.00		100.0	

## CONSUMPTION GOODS AND SERVICES ANALYSIS—Continued

[Location: Kailua Kona, HI; Summer 1994 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
Total Indexes:							
Lower .....			116.07				
Middle .....					115.35		
Upper .....							114.63

## CONSUMPTION GOODS AND SERVICES COST ANALYSIS

[Hawaii County Composite; Summer 1994 Survey]

Location	Weights	Total indexes		
		Lower income	Middle income	Upper income
Hilo, HI .....	83.17	115.28	114.53	113.81
Kailua Kona, HI .....	16.83	116.07	115.35	114.63
Total Weight .....	100.00			
Composite Indexes .....		115.41	114.67	113.95

## CONSUMPTION GOODS AND SERVICES ANALYSIS

[Location: Kauai County, HI; Summer 1994 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Food At Home .....	146.40	26.40	38.66	23.49	34.39	20.65	30.22
2. Food Away From Home .....	112.38	14.42	16.21	14.73	16.56	15.04	16.90
3. Tobacco .....	108.60	3.15	3.42	2.59	2.81	2.05	2.22
4. Alcohol .....	106.68	2.77	2.95	2.73	2.91	2.69	2.87
5. Furnishings and Household Operations .....	108.87	14.71	16.01	15.79	17.19	16.85	18.34
6. Clothing .....	101.99	13.97	14.25	14.65	14.94	15.30	15.61
7. Domestic Services .....	81.30	1.76	1.43	1.90	1.54	2.04	1.66
8. Professional Services .....	108.00	6.48	7.00	6.65	7.18	6.82	7.37
9. Personal Care .....	113.98	3.62	4.13	3.52	4.02	3.43	3.91
10. Recreation .....	118.84	12.72	15.12	13.94	16.57	15.14	17.99
Total Weights .....		100.00		100.00		100.00	
Total Indexes:							
Lower .....			119.18				
Middle .....					118.11		
Upper .....							117.09

## CONSUMPTION GOODS AND SERVICES ANALYSIS

[Location: Maui County, HI; Summer 1994 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Food At Home .....	141.63	26.40	37.40	23.49	33.27	20.65	29.24
2. Food Away From Home .....	121.22	14.42	17.48	14.73	17.86	15.04	18.23
3. Tobacco .....	107.83	3.15	3.39	2.59	2.79	2.05	2.21
4. Alcohol .....	110.66	2.77	3.06	2.73	3.02	2.69	2.98
5. Furnishings and Household Operations .....	122.95	14.71	18.08	15.79	19.41	16.85	20.71
6. Clothing .....	102.60	13.97	14.34	14.65	15.03	15.30	15.70
7. Domestic Services .....	80.12	1.76	1.41	1.90	1.52	2.04	1.63
8. Professional Services .....	108.08	6.48	7.00	6.65	7.19	6.82	7.38
9. Personal Care .....	119.17	3.62	4.32	3.52	4.20	3.43	4.09
10. Recreation .....	108.14	12.72	13.76	13.94	15.08	15.14	16.37

CONSUMPTION GOODS AND SERVICES ANALYSIS—Continued

[Location: Maui County, HI; Summer 1994 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 .....	.....	.....	120.24	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	119.37	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	118.54

CONSUMPTION GOODS AND SERVICES ANALYSIS

[Location: Guam; Summer 1994 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Food At Home .....	125.92	26.40	33.25	23.49	29.58	20.65	26.00
2. Food Away From Home .....	109.05	14.42	15.73	14.73	16.07	15.04	16.40
3. Tobacco .....	72.53	3.15	2.28	2.59	1.88	2.05	1.49
4. Alcohol .....	103.82	2.77	2.87	2.73	2.83	2.69	2.79
5. Furnishings and Household Operations .....	138.20	14.71	20.33	15.79	21.82	16.85	23.28
6. Clothing .....	96.01	13.97	13.42	14.65	14.06	15.30	14.69
7. Domestic Services .....	118.50	1.76	2.08	1.90	2.25	2.04	2.41
8. Professional Services .....	95.77	6.48	6.20	6.65	6.37	6.82	6.54
9. Personal Care .....	121.82	3.62	4.41	3.52	4.29	3.43	4.18
10. Recreation .....	121.10	12.72	15.41	13.94	16.89	15.14	18.33
Total Weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total Indexes:							
Lower .....	.....	.....	115.98	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	116.04	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	116.11

CONSUMPTION GOODS AND SERVICES ANALYSIS

[Location: Mayaguez, PR; Summer 1994 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Food At Home .....	104.58	26.40	27.61	23.49	24.57	20.65	21.59
2. Food Away From Home .....	88.23	14.42	12.72	14.73	13.00	15.04	13.27
3. Tobacco .....	107.39	3.15	3.38	2.59	2.78	2.05	2.20
4. Alcohol .....	108.70	2.77	3.01	2.73	2.97	2.69	2.92
5. Furnishing and Household Operations .....	99.71	14.71	14.66	15.79	15.74	16.85	16.80
6. Clothing .....	98.09	13.97	13.71	14.65	14.37	15.30	15.01
7. Domestic Services .....	58.95	1.76	1.04	1.90	1.12	2.04	1.20
8. Professional Services .....	56.14	6.48	3.64	6.65	3.73	6.82	3.83
9. Personal Care .....	71.78	3.62	2.60	3.52	2.53	3.43	2.46
10. Recreation .....	86.69	12.72	11.03	13.94	12.09	15.14	13.12
Total Weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total Indexes:							
Lower .....	.....	.....	93.40	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	92.90	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	92.40

CONSUMPTION GOODS AND SERVICES ANALYSIS

[Location: San Juan, PR; Summer 1994 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Food At Home .....	101.08	26.40	26.69	23.49	23.75	20.65	20.87

## CONSUMPTION GOODS AND SERVICES ANALYSIS—Continued

[Location: San Juan, PR; Summer 1994 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
2. Food Away From Home .....	108.86	14.42	15.70	14.73	16.04	15.04	16.37
3. Tobacco .....	110.75	3.15	3.49	2.59	2.87	2.05	2.27
4. Alcohol .....	118.45	2.77	3.28	2.73	3.23	2.69	3.19
5. Furnishings and Household Operations .....	105.12	14.71	15.46	15.79	16.60	16.85	17.71
6. Clothing .....	107.85	13.97	15.07	14.65	15.80	15.30	16.50
7. Domestic Services .....	62.32	1.76	1.10	1.90	1.18	2.04	1.27
8. Professional Services .....	78.84	6.48	5.11	6.65	5.24	6.82	5.38
9. Personal Care .....	96.36	3.62	3.49	3.52	3.40	3.43	3.30
10. Recreation .....	107.75	12.72	13.71	13.94	15.03	15.14	16.31
Total Weights .....		100.00		100.00		100.00	
Total Indexes:							
Lower .....			103.10				
Middle .....					103.14		
Upper .....							103.17

## CONSUMPTION GOODS AND SERVICES COST ANALYSIS

[Puerto Rico Composite; Summer 1994 Survey]

Location	Weights	Total indexes		
		Lower income	Middle income	Upper income
San Juan, PR .....	88.90	103.10	103.14	103.17
Mayaguez, PR .....	11.10	93.40	92.90	92.40
Total Weight .....	100.00			
Composite Indexes .....		102.02	102.00	101.97

## CONSUMPTION GOODS AND SERVICES ANALYSIS

[Location: St. Croix, VI; Summer 1994 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Food At Home .....	121.97	26.40	32.20	23.49	28.65	20.65	25.18
2. Food Away From Home .....	107.78	14.42	15.54	14.73	15.88	15.04	16.21
3. Tobacco .....	68.53	3.15	2.16	2.59	1.78	2.05	1.40
4. Alcohol .....	100.33	2.77	2.78	2.73	2.74	2.69	2.70
5. Furnishings & Household Operations .....	120.56	14.71	17.73	15.79	19.03	16.85	20.31
6. Clothing .....	81.43	13.97	11.38	14.65	11.93	15.30	12.46
7. Domestic Services .....	60.82	1.76	1.07	1.90	1.15	2.04	1.24
8. Professional Services .....	88.93	6.48	5.76	6.65	5.92	6.82	6.07
9. Personal Care .....	98.88	3.62	3.58	3.52	3.49	3.43	3.39
10. Recreation .....	101.11	12.72	12.86	13.94	14.10	15.14	15.31
Total Weights .....		100.00		100.00		100.00	
Total Indexes:							
Lower .....			105.06				
Middle .....					104.67		
Upper .....							104.27

## CONSUMPTION GOODS AND SERVICES ANALYSIS

[Location: St. Thomas; Summer 1994 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Food At Home .....	117.46	26.40	31.01	23.49	27.60	20.65	24.25



CONSUMPTION GOODS AND SERVICES ANALYSIS—Continued

[Location: St. Thomas; Summer 1994 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
2. Food Away From Home .....	110.01	14.42	15.86	14.73	16.21	15.04	16.54
3. Tobacco .....	60.96	3.15	1.92	2.59	1.58	2.05	1.25
4. Alcohol .....	112.02	2.77	3.10	2.73	3.06	2.69	3.01
5. Furnishings & Household Operations .....	118.29	14.71	17.40	15.79	18.68	16.85	19.93
6. Clothing .....	84.70	13.97	11.83	14.65	12.40	15.30	12.96
7. Domestic Services .....	81.95	1.76	1.44	1.90	1.56	2.04	1.67
8. Professional Services .....	118.25	6.48	7.66	6.65	7.87	6.82	8.07
9. Personal Care .....	113.47	3.62	4.11	3.52	4.00	3.43	3.89
10. Recreation .....	109.28	12.72	13.90	13.94	15.24	15.14	16.54
Total Weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total Indexes:							
Lower .....	.....	.....	108.23	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	108.20	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	108.11

CONSUMPTION GOODS AND SERVICES COST ANALYSIS

[Virgin Islands Composite; Summer 1994 Survey]

Location	Weights	Total indexes		
		Lower income	Middle income	Upper income
St. Croix, VI .....	45.09	105.06	104.67	104.27
St. Thomas, VI .....	54.91	108.23	108.20	108.11
Total Weights .....	100.00	.....	.....	.....
Composite Indexes .....	.....	106.80	106.61	106.38

CONSUMPTION GOODS AND SERVICES ANALYSIS

[Location: Guam Blend\*; Summer 1994 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Food At Home .....	87.95	26.40	23.22	23.49	20.66	20.65	18.16
2. Food Away From Home .....	109.05	14.42	15.73	14.73	16.07	15.04	16.40
3. Tobacco .....	51.99	3.15	1.64	2.59	1.35	2.05	1.06
4. Alcohol .....	103.82	2.77	2.87	2.73	2.83	2.69	2.79
5. Furnishings and Household Operations .....	120.01	14.71	17.65	15.79	18.95	16.85	20.22
6. Clothing .....	89.49	13.97	12.50	14.65	13.11	15.30	13.70
7. Domestic Services .....	118.50	1.76	2.08	1.90	2.25	2.04	2.41
8. Professional Services .....	95.77	6.48	6.20	6.65	6.37	6.82	6.54
9. Personal Care .....	110.89	3.62	4.02	3.52	3.91	3.43	3.80
10. Recreation .....	110.43	12.72	14.05	13.94	15.40	15.14	16.72
Total Weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total Indexes:							
Lower .....	.....	.....	99.96	.....	.....	.....	.....
Middle .....	.....	.....	.....	100.90	.....	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	101.80

\* Local Retail and Commissary/Exchange

APPENDIX 9.—OPM LIVING COMMUNITY LIST

	Low	Middle	High
Washington DC DC: Homeowner .....	Southeast DC .....	Northeast DC .....	Northwest DC.*

## APPENDIX 9.—OPM LIVING COMMUNITY LIST—Continued

	Low	Middle	High
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 .....	Alexandria .....	Arlington.
Honolulu:			
Homeowner .....	Ewa Beach .....	Kaneohe .....	Manoa/Kaimuki Kailua*.
Renter .....	Waipahu .....	Pearl City .....	Manoa. Aiea.
	Pearl Harbor Area* .....	Alakea .....	
	Kalihi .....	Kaneohe .....	

\* 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.
Puerto Rico—Mayaguez:			
Homeowner .....	Mayaguez .....	Mayaguez .....	Mayaguez.
Renter .....	Mayaguez .....	Mayaguez .....	Mayaguez.
Puerto Rico—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.
Renter .....	St. Croix .....	St. Croix .....	St. Croix.
St. Thomas:			
Homeowner .....	St. Thomas .....	St. Thomas .....	St. Thomas.
Renter .....	St. Thomas .....	St. Thomas .....	St. Thomas.

## APPENDIX 10.—HISTORICAL HOME MARKET VALUES AND INTEREST RATES

Area	Year	Interest rate (percent)	Income level	Market value	Annual P & I*
Honolulu, HI .....	1985	10.250	Lower .....	86,657	7,455
			Middle .....	110,500	9,506
			Upper .....	118,220	10,170
	1986	10.250	Lower .....	97,229	8,364
			Middle .....	134,257	11,550
			Upper .....	154,513	13,292
	1987	10.375	Lower .....	107,837	9,373
			Middle .....	158,027	13,736
			Upper .....	190,786	16,583
	1988	11.000	Lower .....	118,445	10,829
			Middle .....	181,797	16,620
			Upper .....	227,059	20,758

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

Area	Year	Interest rate (percent)	Income level	Market value	Annual P & I*	
Hilo, HI .....	1989	10.500	Lower .....	154,366	13,556	
			Middle .....	239,426	21,025	
			Upper .....	263,331	23,124	
	1990	10.250	Lower .....	216,113	18,591	
			Middle .....	335,197	28,836	
			Upper .....	379,283	32,628	
	1991	9.125	Lower .....	207,000	16,169	
			Middle .....	310,700	24,268	
			Upper .....	370,600	28,947	
	1992	8.125	Lower .....	211,347	15,065	
			Middle .....	329,693	23,500	
			Upper .....	363,460	25,907	
	1993	7.125	Lower .....	202,041	13,067	
			Middle .....	327,715	21,196	
			Upper .....	374,918	24,249	
	1994	9.333	Lower .....	251,919	20,042	
			Middle .....	331,695	26,389	
			Upper .....	394,706	31,402	
	Kailua Kona, HI .....	1985	10.250	Lower .....	41,496	3,570
				Middle .....	61,798	5,316
				Upper .....	89,463	7,696
		1986	10.250	Lower .....	50,459	4,341
				Middle .....	71,995	6,193
				Upper .....	97,783	8,412
		1987	10.375	Lower .....	59,435	5,166
				Middle .....	82,183	7,143
				Upper .....	106,098	9,222
		1988	11.000	Lower .....	68,410	6,254
				Middle .....	92,371	8,445
				Upper .....	114,412	10,460
		1989	10.500	Lower .....	77,386	6,796
				Middle .....	102,559	9,006
				Upper .....	122,727	10,777
		1990	10.250	Lower .....	67,714	5,825
				Middle .....	108,821	9,361
				Upper .....	164,283	14,133
1991		9.125	Lower .....	134,100	10,474	
			Middle .....	180,700	14,114	
			Upper .....	204,000	15,934	
1992		8.125	Lower .....	130,743	9,319	
			Middle .....	162,903	11,612	
			Upper .....	197,863	14,104	
1993		7.125	Lower .....	127,854	8,269	
			Middle .....	173,095	11,195	
			Upper .....	202,018	13,066	
1994		9.333	Lower .....	114,696	9,125	
			Middle .....	162,500	12,928	
			Upper .....	196,146	15,605	
1985		10.250	Lower .....	65,336	5,621	
			Middle .....	92,833	7,986	
			Upper .....	99,504	8,560	
1986		10.250	Lower .....	77,097	6,632	
			Middle .....	107,594	9,256	
			Upper .....	119,902	10,315	
1987	10.375	Lower .....	88,880	7,725		
		Middle .....	122,387	10,638		
		Upper .....	140,297	12,194		
1988	11.000	Lower .....	100,662	9,203		
		Middle .....	137,180	12,541		
		Upper .....	160,692	14,691		
1989	10.500	Lower .....	112,444	9,874		
		Middle .....	151,973	13,346		
		Upper .....	181,087	15,902		
1990	10.250	Lower .....	134,609	11,580		
		Middle .....	189,900	16,336		
		Upper .....	225,100	19,364		
1991	9.130	Lower .....	154,800	12,097		
		Middle .....	204,100	15,949		
		Upper .....	256,700	20,059		
1992	8.125	Lower .....	159,867	11,395		
		Middle .....	222,950	15,892		

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

Area	Year	Interest rate (percent)	Income level	Market value	Annual P & I*
Kauai County, HI .....	1993	7.125	Upper .....	261,018	18,605
			Lower .....	153,666	9,939
			Middle .....	219,245	14,180
	1994	9.333	Upper .....	261,902	16,939
			Lower .....	152,235	12,111
			Middle .....	215,826	17,171
	1985	10.250	Upper .....	224,128	17,831
			Lower .....	55,280	4,756
			Middle .....	69,756	6,001
	1986	10.250	Upper .....	95,904	8,250
			Lower .....	68,105	5,859
			Middle .....	88,032	7,573
	1987	10.375	Upper .....	105,494	9,075
			Lower .....	78,576	6,830
			Middle .....	106,294	9,239
	1988	11.000	Upper .....	121,318	10,545
			Lower .....	91,046	8,324
			Middle .....	124,556	11,387
	1989	10.500	Upper .....	145,581	13,309
			Lower .....	103,516	9,090
			Middle .....	142,818	12,542
	1990	10.250	Upper .....	177,900	15,622
			Lower .....	177,351	15,257
			Middle .....	233,846	20,117
	1991	9.125	Upper .....	295,854	25,451
			Lower .....	174,336	13,617
			Middle .....	229,900	17,957
	1992	8.125	Upper .....	290,800	22,714
			Lower .....	171,792	12,245
			Middle .....	221,624	15,797
1993	7.125	Upper .....	273,921	19,525	
		Lower .....	171,964	11,122	
		Middle .....	221,858	14,349	
1994	9.333	Upper .....	274,195	17,734	
		Lower .....	163,350	12,996	
		Middle .....	222,196	17,677	
Maui County, HI .....	1985	10.250	Upper .....	255,000	20,287
			Lower .....	83,407	7,175
			Middle .....	110,670	9,520
1986	10.250	Upper .....	139,174	11,973	
		Lower .....	91,748	7,893	
		Middle .....	121,737	10,473	
1987	10.375	Upper .....	153,091	13,170	
		Lower .....	100,293	8,717	
		Middle .....	133,911	11,639	
1988	11.000	Upper .....	168,401	14,637	
		Lower .....	121,107	11,072	
		Middle .....	160,693	14,691	
1989	10.500	Upper .....	202,081	18,475	
		Lower .....	151,384	13,294	
		Middle .....	200,866	17,639	
1990	10.250	Upper .....	252,601	22,182	
		Lower .....	174,092	14,976	
		Middle .....	230,996	19,872	
1991	9.125	Upper .....	290,491	24,990	
		Lower .....	210,651	16,454	
		Middle .....	279,500	21,831	
1992	8.125	Upper .....	351,494	27,455	
		Lower .....	207,913	14,820	
		Middle .....	275,925	19,668	
1993	7.125	Upper .....	346,925	24,729	
		Lower .....	180,099	11,648	
		Middle .....	255,476	16,523	
1994	9.333	Upper .....	310,845	20,105	
		Lower .....	180,000	14,320	
		Middle .....	250,588	19,936	
Guam .....	1985	10.250	Upper .....	278,443	22,152
			Lower .....	59,421	5,112
			Middle .....	72,445	6,232
1986	10.250	Upper .....	154,895	13,325	
			Lower .....	65,363	5,623

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

Area	Year	Interest rate (percent)	Income level	Market value	Annual P & I*
Mayaguez, PR .....	1987	10.375	Middle .....	79,689	6,855
			Upper .....	170,384	14,657
			Lower .....	74,841	6,505
	1988	11.000	Middle .....	91,802	7,979
			Upper .....	188,786	16,409
			Lower .....	84,271	7,704
	1989	10.375	Middle .....	103,920	9,501
			Upper .....	207,287	18,951
			Lower .....	93,709	8,145
	1990	10.500	Middle .....	116,079	10,089
			Upper .....	225,735	19,621
			Lower .....	103,174	9,060
	1991	10.125	Middle .....	128,151	11,254
			Upper .....	244,245	21,448
			Lower .....	113,491	9,662
	1992	9.491	Middle .....	140,966	12,001
			Upper .....	268,670	22,873
			Lower .....	130,855	10,555
	1993	7.750	Middle .....	162,534	13,110
			Upper .....	309,777	24,986
			Lower .....	144,738	9,954
	1994	10.050	Middle .....	189,280	13,018
			Upper .....	258,978	17,811
			Lower .....	133,452	11,290
	1985	10.250	Middle .....	188,240	15,925
			Upper .....	244,375	20,675
			Lower .....	38,650	3,325
	1986	10.250	Middle .....	54,110	4,655
			Upper .....	82,465	7,094
			Lower .....	42,515	3,657
	1987	10.625	Middle .....	59,521	5,120
			Upper .....	90,711	7,803
			Lower .....	47,616	4,224
	1988	10.875	Middle .....	66,663	5,914
			Upper .....	101,597	9,013
			Lower .....	53,807	4,870
	1989	10.375	Middle .....	75,329	6,819
			Upper .....	114,804	10,392
			Lower .....	57,035	4,957
	1990	10.375	Middle .....	79,849	6,940
			Upper .....	121,693	10,577
			Lower .....	93,898	8,162
	1991	8.875	Middle .....	116,409	10,118
			Upper .....	196,696	17,097
			Lower .....	57,600	4,400
	1992	8.125	Middle .....	92,300	7,050
			Upper .....	134,300	10,258
			Lower .....	61,459	4,381
	1993	7.125	Middle .....	98,484	7,020
			Upper .....	143,298	10,214
Lower .....			60,906	3,939	
1994	8.750	Middle .....	97,598	6,312	
		Upper .....	142,008	9,185	
		Lower .....	71,307	5,385	
1985	10.250	Middle .....	92,079	6,954	
		Upper .....	128,571	9,710	
		Lower .....	52,638	4,528	
1986	10.250	Middle .....	64,476	5,547	
		Upper .....	93,324	8,028	
		Lower .....	56,323	4,845	
1987	10.625	Middle .....	68,989	5,935	
		Upper .....	99,857	8,590	
		Lower .....	60,266	5,346	
1988	10.875	Middle .....	73,818	6,549	
		Upper .....	106,847	9,479	
		Lower .....	64,485	5,837	
1989	10.375	Middle .....	78,985	7,150	
		Upper .....	114,326	10,348	
		Lower .....	70,934	6,166	
1990	10.375	Middle .....	86,884	7,552	
		Upper .....	122,329	10,633	
		Lower .....	70,934	6,166	
1991	10.375	Middle .....	86,884	7,552	
		Upper .....	122,329	10,633	
		Lower .....	70,934	6,166	
1992	10.375	Middle .....	86,884	7,552	
		Upper .....	122,329	10,633	
		Lower .....	70,934	6,166	
1993	10.375	Middle .....	86,884	7,552	
		Upper .....	122,329	10,633	
		Lower .....	70,934	6,166	
1994	10.375	Middle .....	86,884	7,552	
		Upper .....	122,329	10,633	
		Lower .....	70,934	6,166	
1985	10.250	Middle .....	86,884	7,552	
		Upper .....	122,329	10,633	
		Lower .....	70,934	6,166	
1986	10.250	Middle .....	86,884	7,552	
		Upper .....	122,329	10,633	
		Lower .....	70,934	6,166	
1987	10.625	Middle .....	86,884	7,552	
		Upper .....	122,329	10,633	
		Lower .....	70,934	6,166	
1988	10.875	Middle .....	86,884	7,552	
		Upper .....	122,329	10,633	
		Lower .....	70,934	6,166	
1989	10.375	Middle .....	86,884	7,552	
		Upper .....	122,329	10,633	
		Lower .....	70,934	6,166	

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

Area	Year	Interest rate (percent)	Income level	Market value	Annual P & I*
St Croix, VI .....	1990	10.375	Lower .....	78,027	6,782
			Middle .....	95,572	8,307
			Upper .....	134,562	11,696
	1991	8.875	Lower .....	82,800	6,324
			Middle .....	100,255	7,658
			Upper .....	141,100	10,777
	1992	8.125	Lower .....	62,271	4,439
			Middle .....	84,721	6,039
			Upper .....	151,946	10,831
	1993	7.125	Lower .....	61,389	3,970
			Middle .....	84,084	5,438
			Upper .....	151,878	9,823
	1994	8.750	Lower .....	66,843	5,048
			Middle .....	102,232	7,721
			Upper .....	143,633	10,848
	1985	10.250	Lower .....	47,893	4,120
			Middle .....	62,064	5,339
			Upper .....	105,308	9,059
	1986	10.250	Lower .....	48,995	4,215
			Middle .....	63,491	5,462
			Upper .....	107,730	9,268
	1987	12.000	Lower .....	54,140	5,346
			Middle .....	70,157	6,928
			Upper .....	119,042	11,755
	1988	12.000	Lower .....	66,051	6,522
			Middle .....	85,592	8,452
			Upper .....	145,231	14,341
	1989	11.750	Lower .....	64,730	6,273
			Middle .....	83,880	8,128
			Upper .....	142,326	13,792
1990	11.250	Lower .....	80,912	7,544	
		Middle .....	104,850	9,776	
		Upper .....	177,908	16,588	
1991	10.250	Lower .....	85,281	7,336	
		Middle .....	110,500	9,506	
		Upper .....	187,500	16,130	
1992	9.500	Lower .....	103,635	8,366	
		Middle .....	151,866	12,259	
		Upper .....	188,037	15,179	
1993	8.375	Lower .....	112,962	8,242	
		Middle .....	174,161	12,708	
		Upper .....	194,004	14,156	
1994	9.083	Lower .....	77,409	6,024	
		Middle .....	128,076	9,967	
		Upper .....	210,035	16,345	
1985	10.250	Lower .....	77,330	6,652	
		Middle .....	97,846	8,417	
		Upper .....	116,784	10,046	
1986	10.250	Lower .....	92,023	7,916	
		Middle .....	116,437	10,017	
		Upper .....	138,973	11,955	
1987	12.000	Lower .....	103,617	10,232	
		Middle .....	131,108	12,946	
		Upper .....	156,484	15,452	
1988	12.000	Lower .....	121,129	11,961	
		Middle .....	153,265	15,134	
		Upper .....	182,929	18,064	
1989	11.750	Lower .....	126,943	12,301	
		Middle .....	160,622	15,565	
		Upper .....	191,710	18,577	
1990	11.250	Lower .....	122,500	11,422	
		Middle .....	155,000	14,452	
		Upper .....	185,000	17,250	
1991	10.250	Lower .....	126,900	10,917	
		Middle .....	180,700	15,545	
		Upper .....	210,800	18,134	
1992	9.000	Lower .....	128,930	9,959	
		Middle .....	183,591	14,181	
		Upper .....	214,173	16,544	
1993	8.250	Lower .....	139,680	10,074	
		Middle .....	198,829	14,340	

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

Area	Year	Interest rate (percent)	Income level	Market value	Annual P & I*
Washington, DC (DC) .....	1994	9.083	Upper .....	231,949	16,729
			Lower .....	106,533	8,290
			Middle .....	190,164	14,799
	1985	10.250	Upper .....	195,381	15,205
			Lower .....	58,996	5,075
			Middle .....	90,194	7,759
	1986	10.250	Upper .....	160,600	13,816
			Lower .....	64,778	5,573
			Middle .....	99,213	8,535
	1987	10.250	Upper .....	173,448	14,921
			Lower .....	70,543	6,069
			Middle .....	113,015	9,722
	1988	10.500	Upper .....	187,324	16,115
			Lower .....	76,327	6,703
			Middle .....	126,817	11,136
	1989	9.625	Upper .....	202,310	17,766
			Lower .....	82,128	6,702
			Middle .....	140,619	11,474
	1990	9.875	Upper .....	218,495	17,829
			Lower .....	87,877	7,326
			Middle .....	140,974	11,752
	1991	9.250	Upper .....	235,975	19,671
			Lower .....	88,200	6,966
			Middle .....	141,500	11,175
	1992	8.500	Upper .....	236,900	18,710
			Lower .....	93,573	6,907
			Middle .....	138,580	10,229
1993	7.125	Upper .....	231,948	17,121	
		Lower .....	95,306	6,164	
		Middle .....	125,469	8,115	
1994	8.708	Upper .....	271,054	17,531	
		Lower .....	85,158	6,407	
		Middle .....	104,117	7,834	
Washington, DC (MD) .....	1985	10.250	Upper .....	284,087	21,374
			Lower .....	54,572	4,695
			Middle .....	84,505	7,270
	1986	10.250	Upper .....	100,545	8,649
			Lower .....	60,029	5,164
			Middle .....	92,955	7,997
	1987	10.125	Upper .....	110,600	9,514
			Lower .....	66,032	5,622
			Middle .....	102,250	8,705
	1988	10.375	Upper .....	121,660	10,358
			Lower .....	73,295	6,371
			Middle .....	113,498	9,865
	1989	10.000	Upper .....	135,043	11,738
			Lower .....	81,357	6,854
			Middle .....	125,983	10,614
	1990	9.875	Upper .....	149,898	12,628
			Lower .....	89,493	7,460
			Middle .....	138,581	11,552
	1991	8.750	Upper .....	164,888	13,745
			Lower .....	90,835	6,860
			Middle .....	140,660	10,623
	1992	8.375	Upper .....	167,361	12,640
			Lower .....	103,563	7,557
			Middle .....	136,513	9,961
	1993	7.250	Upper .....	203,337	14,837
			Lower .....	95,031	6,223
			Middle .....	116,294	7,616
1994	8.833	Upper .....	199,750	13,081	
		Lower .....	92,394	7,031	
		Middle .....	184,249	14,020	
Washington, DC (VA) .....	1985	10.250	Upper .....	222,377	16,922
			Lower .....	65,608	5,644
			Middle .....	74,031	6,369
	1986	10.250	Upper .....	122,748	10,559
			Lower .....	70,857	6,096
			Middle .....	79,954	6,878
1987	10.125	Lower .....	132,568	11,404	
			Upper .....	76,526	6,515

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

Area	Year	Interest rate (percent)	Income level	Market value	Annual P & I*
			Middle .....	86,350	7,351
			Upper .....	143,173	12,189
	1988	10.500	Lower .....	83,413	7,325
			Middle .....	94,122	8,265
			Upper .....	156,059	13,704
	1989	9.500	Lower .....	90,086	7,272
			Middle .....	101,652	8,206
			Upper .....	168,544	13,605
	1990	10.000	Lower .....	97,293	8,197
			Middle .....	109,784	9,249
			Upper .....	182,028	15,335
	1991	8.875	Lower .....	99,823	7,625
			Middle .....	114,400	8,738
			Upper .....	183,600	14,024
	1992	8.375	Lower .....	105,021	7,663
			Middle .....	127,582	9,309
			Upper .....	183,294	13,374
	1993	7.250	Lower .....	94,563	6,193
			Middle .....	126,984	8,316
			Upper .....	181,917	11,914
	1994	8.792	Lower .....	96,048	7,281
			Middle .....	169,078	12,818
			Upper .....	240,108	18,202

\*Principal and interest assumes 80% financing.

## APPENDIX 11.—HISTORICAL HOUSING DATA

Year	Weights	Lower amounts	Subtotal	Middle amounts	Subtotal	Upper amounts	Subtotal
Honolulu:							
1985 .....	6.31	7,455	470.41	9,506	599.83	10,170	641.73
1986 .....	6.77	8,364	566.24	11,550	781.94	13,292	899.87
1987 .....	8.19	9,373	767.65	13,736	1,124.98	16,583	1,358.15
1988 .....	7.03	10,829	761.28	16,620	1,168.39	20,758	1,459.29
1989 .....	7.72	13,556	1,046.52	21,025	1,623.13	23,124	1,785.17
1990 .....	8.32	18,591	1,546.77	28,836	2,399.16	32,628	2,714.65
1991 .....	10.08	16,169	1,629.84	24,268	2,446.21	28,947	2,917.86
1992 .....	12.92	15,065	1,946.40	23,500	3,036.20	25,907	3,347.18
1993 .....	13.78	13,067	1,800.63	21,196	2,920.81	24,249	3,341.51
1994 .....	18.88	20,042	3,783.93	26,389	4,982.24	31,402	5,928.70
Total .....	100.00	.....	14,320	.....	21,083	.....	24,394
Hilo:							
1985 .....	6.31	3,570	225.27	5,316	335.44	7,696	485.62
1986 .....	6.77	4,341	293.89	6,193	419.27	8,412	569.49
1987 .....	8.19	5,166	423.10	7,143	585.01	9,222	755.28
1988 .....	7.03	6,254	439.66	8,445	593.68	10,460	735.34
1989 .....	7.72	6,796	524.65	9,006	695.26	10,777	831.98
1990 .....	8.32	5,825	484.64	9,361	778.84	14,133	1,175.87
1991 .....	10.08	10,474	1,055.78	14,114	1,422.69	15,934	1,606.15
1992 .....	12.92	9,319	1,204.01	11,612	1,500.27	14,104	1,822.24
1993 .....	13.78	8,269	1,139.47	11,195	1,542.67	13,066	1,800.49
1994 .....	18.88	9,125	1,722.80	12,928	2,440.81	15,605	2,946.22
Total .....	100.00	.....	7,513	.....	10,314	.....	12,729
Kailua Kona:							
1985 .....	6.31	5,621	354.69	7,986	503.92	8,560	540.14
1986 .....	6.77	6,632	448.99	9,256	626.63	10,315	698.33
1987 .....	8.19	7,725	632.68	10,638	871.25	12,194	998.69
1988 .....	7.03	9,203	646.97	12,541	881.63	14,691	1,032.78
1989 .....	7.72	9,874	762.27	13,346	1,030.31	15,902	1,227.63
1990 .....	8.32	11,580	963.46	16,336	1,359.16	19,364	1,611.08
1991 .....	10.08	12,097	1,219.38	15,949	1,607.66	20,059	2,021.95
1992 .....	12.92	11,395	1,472.23	15,892	2,053.25	18,605	2,403.77
1993 .....	13.78	9,939	1,369.59	14,180	1,954.00	16,939	2,334.19
1994 .....	18.88	12,111	2,286.56	17,171	3,241.88	17,831	3,366.49



## APPENDIX 11.—HISTORICAL HOUSING DATA—Continued

Year	Weights	Lower amounts	Subtotal	Middle amounts	Subtotal	Upper amounts	Subtotal
Totals .....	100.00	.....	10,157	.....	14,130	.....	16,235
Kauai:							
1985 .....	6.31	4,756	300.10	6,001	378.66	8,250	520.58
1986 .....	6.77	5,859	396.65	7,573	512.69	9,075	614.38
1987 .....	8.19	6,830	559.38	9,239	756.67	10,545	863.64
1988 .....	7.03	8,324	585.18	11,387	800.51	13,309	935.62
1989 .....	7.72	9,090	701.75	12,542	968.241	15,622	1,206.02
1990 .....	8.32	15,257	1,269.38	20,117	1,673.73	25,451	2,117.52
1991 .....	10.08	13,617	1,372.59	17,957	1,810.07	22,714	2,289.57
1992 .....	12.92	12,245	1,582.05	15,797	2,040.97	19,525	2,522.63
1993 .....	13.78	11,122	1,532.61	14,349	1,977.29	17,734	2,443.75
1994 .....	18.88	12,996	2,453.64	17,677	3,337.42	20,287	3,830.19
Totals .....	100.00	.....	10,753	.....	14,256	.....	17,344
Maui:							
1985 .....	6.31	7,175	452.74	9,520	600.71	11,973	755.50
1986 .....	6.77	7,893	534.36	10,473	709.02	13,170	891.61
1987 .....	8.19	8,717	713.92	11,639	953.23	14,637	1,198.77
1988 .....	7.03	11,072	778.36	14,691	1,032.78	18,475	1,298.79
1989 .....	7.72	13,294	1,026.30	17,639	1,361.73	22,182	1,712.45
1990 .....	8.32	14,976	1,246.00	19,872	1,653.35	24,990	2,079.17
1991 .....	10.08	16,454	1,658.56	21,831	2,200.56	27,455	2,767.46
1992 .....	12.92	14,820	1,914.74	19,668	2,541.11	24,729	3,194.99
1993 .....	13.78	11,648	1,605.09	16,523	2,276.87	20,105	2,770.47
1994 .....	18.88	14,320	2,703.62	19,936	3,763.92	22,152	4,182.30
Totals .....	100.00	.....	12,634	.....	17,093	.....	20,852
Guam:							
1985 .....	6.31	5,112	322.57	6,232	393.24	13,325	840.81
1986 .....	6.77	5,623	380.68	6,855	464.08	14,657	992.28
1987 .....	8.19	6,505	532.76	7,979	653.48	16,409	1,343.90
1988 .....	7.03	7,704	541.59	9,501	667.92	18,951	1,332.26
1989 .....	7.72	8,145	628.79	10,089	778.87	19,621	1,514.74
1990 .....	8.32	9,060	753.79	11,254	936.33	21,448	1,784.47
1991 .....	10.08	9,662	973.93	12,001	1,209.70	22,873	2,305.60
1992 .....	12.92	10,555	1,363.71	13,110	1,693.81	24,986	3,228.19
1993 .....	13.78	9,954	1,371.66	13,018	1,793.88	17,811	2,454.36
1994 .....	18.88	11,290	2,131.55	15,925	3,006.64	20,675	3,903.44
Totals .....	100.00	.....	9,001	.....	11,598	.....	19,700
Mayaguez:							
1985 .....	6.31	3,325	209.81	4,655	293.73	7,094	447.63
1986 .....	6.77	3,657	247.58	5,120	346.62	7,803	528.26
1987 .....	8.19	4,224	345.95	5,914	484.36	9,013	738.16
1988 .....	7.03	4,870	342.36	6,819	479.38	10,392	730.56
1989 .....	7.72	4,957	382.68	6,940	535.77	10,577	816.54
1990 .....	8.32	8,162	679.08	10,118	841.82	17,097	1,422.47
1991 .....	10.08	4,400	443.52	7,050	710.64	10,258	1,034.01
1992 .....	12.92	4,381	566.03	7,020	906.98	10,214	1,319.65
1993 .....	13.78	3,939	542.79	6,312	869.79	9,185	1,265.69
1994 .....	18.88	5,385	1,016.69	6,954	1,312.92	9,710	1,833.25
Totals .....	100.00	.....	4,776	.....	6,782	.....	10,136
San Juan:							
1985 .....	6.31	4,528	285.72	5,547	350.02	8,028	506.57
1986 .....	6.77	4,845	328.01	5,935	401.80	8,590	581.54
1987 .....	8.19	5,346	437.84	6,549	536.36	9,479	776.33
1988 .....	7.03	5,837	410.34	7,150	502.65	10,348	727.46
1989 .....	7.72	6,166	476.02	7,552	583.01	10,633	820.87
1990 .....	8.32	6,782	564.26	8,307	691.14	11,696	973.11
1991 .....	10.08	6,324	637.46	7,658	771.93	10,777	1,086.32
1992 .....	12.92	4,439	573.52	6,039	780.24	10,831	1,399.37
1993 .....	13.78	3,970	547.07	5,438	749.36	9,823	1,353.61
1994 .....	18.88	5,048	953.06	7,721	1,457.72	10,848	2,048.10

## APPENDIX 11.—HISTORICAL HOUSING DATA—Continued

Year	Weights	Lower amounts	Subtotal	Middle amounts	Subtotal	Upper amounts	Subtotal
Totals .....	100.00	.....	5,213	.....	6,824	.....	10,273
St. Croix:							
1985 .....	6.31	4,120	259.97	5,339	336.89	9,059	571.62
1986 .....	6.77	4,215	285.36	5,462	369.78	9,268	627.44
1987 .....	8.19	5,346	437.84	6,928	567.40	11,755	962.73
1988 .....	7.03	6,522	458.50	8,452	594.18	14,341	1,008.17
1989 .....	7.72	6,273	484.28	8,128	627.48	13,792	1,064.74
1990 .....	8.32	7,544	627.66	9,776	813.36	16,588	1,380.12
1991 .....	10.08	7,336	739.47	9,506	958.20	16,130	1,625.90
1992 .....	12.92	8,366	1,080.89	12,259	1,583.86	15,179	1,961.13
1993 .....	13.78	8,242	1,135.75	12,708	1,751.16	14,156	1,950.70
1994 .....	18.88	6,024	1,137.33	9,967	1,881.77	16,345	3,085.94
Totals .....	100.00	.....	6,647	.....	9,484	.....	14,238
St. Thomas:							
1985 .....	6.31	6,652	419.74	8,417	531.11	10,046	633.90
1986 .....	6.77	7,916	535.91	10,017	678.15	11,955	809.35
1987 .....	8.19	10,232	838.00	12,946	1,060.28	15,452	1,265.52
1988 .....	7.03	11,961	840.86	15,134	1,063.92	18,064	1,269.90
1989 .....	7.72	12,301	949.64	15,565	1,201.62	18,577	1,434.14
1990 .....	8.32	11,422	950.31	14,452	1,202.41	17,250	1,435.20
1991 .....	10.08	10,917	1,100.43	15,545	1,566.94	18,134	1,827.91
1992 .....	12.92	9,959	1,286.70	14,181	1,832.19	16,544	2,137.48
1993 .....	13.78	10,074	1,388.20	14,340	1,976.05	16,729	2,305.26
1994 .....	18.88	8,290	1,565.15	14,799	2,794.05	15,205	2,870.70
Totals .....	100.00	.....	9,875	.....	13,907	.....	15,989
DC-DC:							
1985 .....	6.31	5,075	320.23	7,759	489.59	13,816	871.79
1986 .....	6.77	5,573	377.29	8,535	577.82	14,921	1,010.15
1987 .....	8.19	6,069	497.05	9,722	796.23	16,115	1,319.82
1988 .....	7.03	6,703	471.22	11,136	782.86	17,766	1,248.95
1989 .....	7.72	6,702	517.39	11,474	885.79	17,829	1,376.40
1990 .....	8.32	7,326	609.52	11,752	977.77	19,671	1,636.63
1991 .....	10.08	6,966	702.17	11,175	1,126.44	18,710	1,885.97
1992 .....	12.92	6,907	892.38	10,229	1,321.59	17,121	2,212.03
1993 .....	13.78	6,164	849.40	8,115	1,118.25	17,531	2,415.77
1994 .....	18.88	6,407	1,209.64	7,834	1,479.06	21,374	4,035.41
Totals .....	100.00	.....	6,446	.....	9,555	.....	18,013
DC-MD:							
1985 .....	6.31	4,695	296.25	7,270	458.74	8,649	545.75
1986 .....	6.77	5,164	349.60	7,997	541.40	9,514	644.10
1987 .....	8.19	5,622	460.44	8,705	712.94	10,358	848.32
1988 .....	7.03	6,371	447.88	9,865	693.51	11,738	825.18
1989 .....	7.72	6,854	529.13	10,614	819.40	12,628	974.88
1990 .....	8.32	7,460	620.67	11,552	961.13	13,745	1,143.58
1991 .....	10.08	6,860	691.49	10,623	1,070.80	12,640	1,274.11
1992 .....	12.92	7,557	976.36	9,961	1,286.96	14,837	1,916.94
1993 .....	13.78	6,223	857.53	7,616	1,049.48	13,081	1,802.56
1994 .....	18.88	7,031	1,327.45	14,020	2,646.98	16,922	3,194.87
Totals .....	100.00	.....	6,557	.....	10,241	.....	13,170
DC-VA:							
1985 .....	6.31	5,644	356.14	6,369	401.88	10,559	666.27
1986 .....	6.77	6,096	412.70	6,878	465.64	11,404	772.05
1987 .....	8.19	6,515	533.58	7,351	602.05	12,189	998.28
1988 .....	7.03	7,325	514.95	8,265	581.03	13,704	963.39
1989 .....	7.72	7,272	561.40	8,206	633.50	13,605	1,050.31
1990 .....	8.32	8,197	681.99	9,249	769.52	15,335	1,275.87
1991 .....	10.08	7,625	768.60	8,738	880.79	14,024	1,413.62
1992 .....	12.92	7,663	990.06	9,309	1,202.72	13,374	1,727.92
1993 .....	13.78	6,193	853.40	8,316	1,145.94	11,914	1,641.75
1994 .....	18.88	7,281	1,374.65	12,818	2,420.04	18,202	3,436.54
Totals .....	100.00	.....	7,047	.....	9,103	.....	13,946

## APPENDIX 12.—RENTAL DATA ANALYSES

	B&BN			Non-Brkr			Broker		
	#	\$	Change (percent)	#	\$	Change (percent)	#	\$	Change (percent)
Honolulu:									
Low .....	217	\$773	-5.3	205	\$795	0.0	12	\$750	-10.3
Middle .....	168	925	-4.8	156	925	-6.8	12	925	-2.6
High .....	309	1250	-1.9	285	1200	-5.2	24	1300	1.5
Hilo:									
Low .....	52	567	9.7	46	520	25.6	6	613	-1.0
Middle .....	72	698	0.0	66	695	25.9	6	700	-17.1
High .....	156	880	1.4	144	860	25.5	12	900	-14.3
Kailua Kona:									
Low .....	103	669	-1.3	97	661	7.2	6	677	-8.3
Middle .....	78	775	-3.2	72	781	7.5	6	769	-12.1
High .....	103	1003	-4.5	91	964	4.2	12	1042	-11.3
Kauai:									
Low .....	67	688	-25.3	61	700	16.7	6	675	-15.6
Middle .....	74	794	-24.4	68	788	-21.2	6	800	-27.3
High .....	212	1075	-28.9	200	1050	-36.1	12	1100	-15.2
Maui:									
Low .....	255	625	-1.6	249	650	8.2	6	600	-10.3
Middle .....	253	800	0.4	247	750	5.9	6	850	-4.0
High .....	128	975	-11.4	116	950	-6.9	12	1000	-15.2
Guam:									
Low .....	23	763	-5.0	17	725	-3.2	6	800	-6.5
Middle .....	59	900	-14.3	53	900	-8.2	6	900	-19.6
High .....	70	1250	-28.6	58	1300	-8.5	12	1200	-42.3
Mayaguez:									
Low .....	14	425	2.4	7	450	-25.0	7	400	-18.4
Middle .....	14	550	-9.2	7	600	2.0	7	500	-21.6
High .....	16	725	-26.2	5	850	11.8	11	600	-26.8
San Juan:									
Low .....	18	451	-38.0	6	388	-45.2	12	513	-31.3
Middle .....	25	913	-14.5	13	800	-32.5	12	1025	7.9
High .....	54	1400	-26.0	28	1300	-29.0	26	1500	-23.3
St. Croix:									
Low .....	92	548	-19.3	86	600	-16.0	6	495	-23.1
Middle .....	68	600	-44.3	62	600	-28.6	6	600	-20.4
High .....	57	1000	-26.5	40	1000	-29.9	17	1000	-22.8
St. Thomas:									
Low .....	104	663	-15.4	98	650	1.1	6	675	-27.0
Middle .....	89	857	-12.4	83	875	-5.9	6	838	-18.2
High .....	83	1300	-5.9	71	1200	-5.7	12	1400	-5.9
Washington, DC:									
Low .....	237	415	-10.4	231	399	-10.7	6	430	-10.2
Middle .....	127	530	-13.7	121	535	-14.8	6	525	-12.5
High .....	110	1349	-7.6	94	1198	5.1	16	1500	-15.7
DC—Maryland:									
Low .....	71	525	-4.4	65	525	0.4	6	525	-8.7
Middle .....	117	650	-17.1	111	650	-18.6	6	650	-16.8
High .....	114	950	-7.9	102	975	-4.5	12	925	-11.1
DC—Virginia:									
Low .....	51	583	-2.3	45	590	-0.7	6	575	-4.2
Middle .....	257	863	11.5	251	775	-4.0	6	950	28.4
High .....	149	1225	19.6	137	1150	16.8	12	1300	22.3

## APPENDIX 13.—HOUSING COST ANALYSIS

[Location: Honolulu, HI, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Maintenance .....	\$358	.....	\$421	.....	\$484	.....
Insurance .....	750	\$329	1,059	329	1,377	\$392
Utilities .....	1,608	1,435	1,824	1,608	2,041	1,709
Real estate taxes .....	746	.....	1,027	.....	1,249	.....

## APPENDIX 13.—HOUSING COST ANALYSIS—Continued

[Location: Honolulu, HI, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Housing .....	14,320	9,276	21,083	11,100	24,394	15,000
Total annual cost .....	17,782	11,040	25,414	13,037	29,545	17,101

## HOUSING COST ANALYSIS

[Location: Hilo, HI, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Maintenance .....	\$271	.....	\$319	.....	\$367	.....
Insurance .....	604	\$395	740	\$395	912	\$413
Utilities .....	1,598	1,424	1,816	1,598	2,034	1,700
Real estate taxes .....	635	.....	1,041	.....	1,327	.....
Housing .....	7,513	6,804	10,314	8,376	12,729	10,560
Total annual cost .....	10,621	8,623	14,230	10,369	17,369	12,673

## HOUSING COST ANALYSIS

[Location: Kailua Kona, HI, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Maintenance .....	\$295	.....	\$347	.....	\$399	.....
Insurance .....	794	\$395	975	\$395	1,038	\$413
Utilities .....	1,751	1,556	1,996	1,751	2,241	1,866
Real estate taxes .....	954	.....	1,495	.....	1,565	.....
Housing .....	10,157	8,028	14,130	9,300	16,235	12,036
Total annual cost .....	13,951	9,979	18,943	11,446	21,478	14,315

## HOUSING COST ANALYSIS—HAWAII COUNTY COMPOSITE

[Summer 1994 Survey]

Location	Weights	Annual costs					
		Lower income		Middle income		Upper income	
		Owner	Renter	Owner	Renter	Owner	Renter
Hilo, HI .....	83.17	\$10,621	\$8,623	\$14,230	\$10,369	\$17,369	\$12,673
Kailua Kona, HI .....	16.83	13,951	9,979	18,943	11,446	21,478	14,315
Total weight .....	100.00	.....	.....	.....	.....	.....	.....
Hawaii County, HI cost .....	.....	11,181	8,851	15,023	10,550	18,061	12,949

## HOUSING COST ANALYSIS

[Location: Kauai County, HI, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Maintenance .....	\$302	.....	\$355	.....	\$408	.....

HOUSING COST ANALYSIS—Continued  
 [Location: Kauai County, HI, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Insurance .....	837	\$454	1,014	\$454	1,158	\$550
Utilities .....	1,758	1,560	2,005	1,758	2,252	1,873
Real estate taxes .....	547	.....	808	.....	954	.....
Housing .....	10,753	8,256	14,256	9,528	17,344	12,900
Total annual cost .....	14,197	10,270	18,438	11,740	22,116	15,323

HOUSING COST ANALYSIS  
 [Location: Maui County, HI, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Maintenance .....	\$388	.....	\$456	.....	\$524	.....
Insurance .....	691	\$394	930	\$447	1,065	\$538
Utilities .....	1,610	1,433	1,831	1,610	2,052	1,713
Real estate taxes .....	665	.....	1,000	.....	1,133	.....
Housing .....	12,634	7,500	17,093	9,600	20,852	11,700
Total annual cost .....	15,988	9,327	21,310	11,657	25,626	13,951

HOUSING COST ANALYSIS  
 [Location: Guam, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Maintenance .....	\$428	.....	\$504	.....	\$580	.....
Insurance .....	1,758	\$293	2,479	\$293	3,218	\$440
Utilities .....	2,288	2,084	2,543	2,288	2,798	2,407
Real estate taxes .....	420	.....	593	.....	770	.....
Housing .....	9,001	9,156	11,598	10,800	19,700	15,000
Total annual cost .....	13,895	11,533	17,717	13,381	27,066	17,847

HOUSING COST ANALYSIS  
 [Location: Mayaguez, PR, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Maintenance .....	\$173	.....	\$204	.....	\$235	.....
Insurance .....	449	\$260	565	\$206	817	\$239
Utilities .....	1,036	941	1,153	1,036	1,271	1,090
Real estate taxes .....	0	.....	230	.....	721	.....
Housing .....	4,776	5,100	6,782	6,600	10,136	8,700
Total annual cost .....	6,434	6,247	8,934	7,842	13,180	10,029

## HOUSING COST ANALYSIS

[Location: San Juan, PR, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Maintenance .....	\$164	.....	\$193	.....	\$222	.....
Insurance .....	348	\$205	535	\$205	783	\$277
Utilities .....	1,086	987	1,209	1,086	1,332	1,143
Real estate taxes .....	0	.....	367	.....	924	.....
Housing .....	5,213	5,412	6,824	10,956	10,273	16,800
Total annual cost .....	6,811	6,604	9,128	12,247	13,534	18,220

## HOUSING COST ANALYSIS—PUERTO RICO COMPOSITE

[Summer 1994 Survey]

Location	Weights	Annual costs					
		Lower income		Middle income		Upper income	
		Owner	Renter	Owner	Renter	Owner	Renter
San Juan, PR .....	88.90	\$6,811	\$6,604	\$9,128	\$12,247	\$13,534	\$18,220
Mayaguez, PR .....	11.10	6,434	6,247	8,934	7,842	13,180	10,029
Total weight .....	100.00	.....	.....	.....	.....	.....	.....
Puerto Rico cost .....	.....	6,769	6,564	9,106	11,758	13,495	17,311

## HOUSING COST ANALYSIS

[Location: St. Croix, VI, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Maintenance .....	\$207	.....	\$244	.....	\$281	.....
Insurance .....	1,604	\$582	2,590	\$582	4,183	\$654
Utilities .....	1,530	1,363	1,737	1,530	1,945	1,627
Real estate taxes .....	393	.....	773	.....	1,388	.....
Housing .....	6,647	6,576	9,484	7,200	14,238	12,000
Total annual cost .....	10,381	8,521	14,828	9,312	22,035	14,281

## HOUSING COST ANALYSIS

[Location: St. Thomas, VI, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Maintenance .....	\$216	.....	\$254	.....	\$292	.....
Insurance .....	2,591	\$512	4,166	\$512	4,260	\$762
Utilities .....	1,530	1,363	1,737	1,530	1,945	1,627
Real estate taxes .....	611	.....	1,239	.....	1,278	.....
Housing .....	9,875	7,956	13,907	10,284	15,989	15,600
Total annual cost .....	14,823	9,831	21,303	12,326	23,764	17,989

HOUSING COST ANALYSIS— VIRGIN ISLANDS COMPOSITE  
[Summr 1994 Survey]

Location	Weights	Annual costs					
		Lower income		Middle income		Upper income	
		Owner	Renter	Owner	Renter	Owner	Renter
St. Croix, VI .....	45.09	\$10,381	\$8,521	\$14,828	\$9,312	\$22,035	\$14,281
St. Thomas, VI .....	54.91	14,823	9,831	21,303	12,326	23,764	17,989
Total weight .....	100.000	.....	.....	.....	.....	.....	.....
Puerto Rico cost .....	.....	12,820	9,240	18,383	10,967	22,984	16,317

HOUSING COST ANALYSIS  
[Location: Washington DC, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Maintenance .....	\$312	.....	\$367	.....	\$422	.....
Insurance .....	212	\$79	261	\$79	730	\$98
Utilities .....	1,579	1,402	1,801	1,579	2,023	1,683
Real estate taxes .....	530	.....	712	2,439	.....	.....
Housing .....	6,446	4,980	9,555	6,360	18,013	16,188
Total annual cost .....	9,079	6,641	12,696	8,018	23,627	17,969

HOUSING COST ANALYSIS  
[Location: Washington, DC, MD, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Maintenance .....	\$319	.....	\$375	.....	\$431	.....
Insurance .....	237	\$59	294	\$59	355	\$69
Utilities .....	2,062	1,820	2,366	2,062	2,669	2,204
Real estate taxes .....	1,254	.....	2,501	.....	3,018	.....
Housing .....	6,557	6,300	10,241	7,800	13,170	11,400
Total annual cost .....	10,429	8,179	15,777	9,921	19,643	13,673

HOUSING COST ANALYSIS  
[Location: Washington, DC, VA, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Maintenance .....	\$286	.....	\$336	.....	\$386	.....
Insurance .....	208	\$126	304	\$126	410	\$148
Utilities .....	1,932	1,712	2,208	1,932	2,483	2,061
Real estate taxes .....	1,211	.....	2,132	.....	3,027	.....
Housing .....	7,047	6,996	9,103	10,356	13,946	14,700
Total annual cost .....	10,684	8,834	14,083	12,414	20,252	16,909

HOUSING COST ANALYSIS—WASHINGTON DC COMPOSITE  
[Summer 1994 Survey]

Location	Weights	Annual costs					
		Lower income		Middle income		Upper income	
		Owner	Renter	Owner	Renter	Owner	Renter
Washington DC, DC .....	33.34	\$9,079	\$6,461	\$12,696	\$8,018	\$23,627	\$17,969
Washington DC, MD .....	33.33	10,429	8,179	15,777	9,921	19,643	13,673
Washington DC, VA .....	33.33	10,684	8,834	14,083	12,414	20,252	16,909
Total weight .....	100.00	.....	.....	.....	.....	.....	.....
Composite cost .....	.....	10,064	7,825	14,185	10,117	21,174	16,184

APPENDIX 14.—HOUSING ANALYSIS  
[Location: Honolulu, HI, Summer 1994 Survey]

	Owners			Renters		
	Total annual cost	Total cost DC area	Index	Total annual cost	Total cost DC area	Index
Lower income .....	\$17,782	\$10,064	176.69	\$11,040	\$7,825	141.09
Middle income .....	25,414	14,185	179.16	13,037	10,117	128.86
Upper income .....	29,545	21,174	139.53	17,101	16,184	105.67

HOUSING ANALYSIS  
[Location: Hawaii County, HI, Summer 1994 Survey]

	Owners			Renters		
	Total annual cost	Total cost DC area	Index	Total annual cost	Total cost DC area	Index
Lower income .....	\$11,181	\$10,064	111.10	\$8,851	\$7,825	113.11
Middle income .....	15,023	14,185	105.91	10,550	10,117	104.28
Upper income .....	18,061	21,174	85.30	12,949	16,184	80.01

HOUSING ANALYSIS  
[Location: Kauai County, HI, Summer 1994 Survey]

	Owners			Renters		
	Total annual cost	Total cost DC area	Index	Total annual cost	Total cost DC area	Index
Lower income .....	\$14,197	\$10,064	141.07	\$10,270	\$7,825	131.25
Middle income .....	18,438	14,185	129.98	11,740	10,117	116.04
Upper income .....	22,116	21,174	104.45	15,323	16,184	94.68

HOUSING ANALYSIS  
[Location: Maui County, HI, Summer 1994 Survey]

	Owners			Renters		
	Total annual cost	Total cost DC area	Index	Total annual cost	Total cost DC area	Index
Lower income .....	\$15,988	\$10,064	158.86	\$9,327	\$7,825	119.19
Middle income .....	21,310	14,185	150.23	11,657	10,117	115.22
Upper income .....	25,626	21,174	121.03	13,951	16,184	86.20



HOUSING ANALYSIS

[Location: Guam, Summer 1994 Survey]

	Owners			Renters		
	Total annual cost	Total cost DC area	Index	Total annual cost	Total cost DC area	Index
Lower income .....	\$13,895	\$10,064	138.07	\$11,533	\$7,825	147.39
Middle income .....	17,717	14,185	124.90	13,381	10,117	132.26
Upper income .....	27,066	21,174	127.83	17,847	16,184	110.28

HOUSING ANALYSIS

[Location: Puerto Rico, Summer 1994 Survey]

	Owners			Renters		
	Total annual cost	Total cost DC area	Index	Total annual cost	Total cost DC area	Index
Lower income .....	\$6,769	\$10,064	67.26	\$6,564	\$7,825	83.88
Middle income .....	9,106	14,185	64.19	11,758	10,117	116.22
Upper income .....	13,495	21,174	63.73	17,311	16,184	106.96

HOUSING ANALYSIS

[Location: Virgin Islands, Summer 1994 Survey]

	Owners			Renters		
	Total annual cost	Total cost DC area	Index	Total annual cost	Total cost DC area	Index
Lower income .....	\$12,820	\$10,064	127.38	\$9,240	\$7,825	118.08
Middle income .....	18,383	14,185	129.59	10,967	10,117	108.40
Upper income .....	22,984	21,174	108.55	16,317	16,184	100.82

APPENDIX 15.—PRIVATE TRANSPORTATION COST ANALYSIS

[Location: Honolulu, HI, Summer 1994 Survey]

Category	Annual costs		
	Honda Civic 1.5L4 cyl DX 4 dr sedan	Ford Taurus 3.0L 6 cyl GL 4 dr sedan	Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr
Fuel .....	\$822	\$1,192	\$1,490
Maintenance/oil .....	424	476	505
Tires .....	110	141	153
License and registration .....	101	115	124
Miscellaneous tax .....	0	0	0
Depreciation .....	2,786	3,405	2,815
Finance expense .....	739	859	901
Insurance .....	1,788	1,752	1,903
Total annual costs .....	6,770	7,940	7,891

PRIVATE TRANSPORTATION COST ANALYSIS

[Location: Hilo, HI, Summer 1994 Survey]

Category	Annual costs		
	Honda Civic 1.5L 4 cyl DX 4 dr sedan	Ford Taurus 3.0L 6 cyl GL 4 dr sedan	Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr
Fuel .....	\$882	\$1,279	\$1,599
Maintenance/oil .....	416	422	449
Tires .....	120	168	178
License and registration .....	101	115	124
Miscellaneous tax .....	0	0	0
Depreciation .....	3,629	3,201	3,631
Finance expense .....	919	851	1,082

## PRIVATE TRANSPORTATION COST ANALYSIS—Continued

[Location: Hilo, HI, Summer 1994 Survey]

Category	Annual costs		
	Honda Civic 1.5L 4 cyl DX 4 dr sedan	Ford Taurus 3.0L 6 cyl GL 4 dr sedan	Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr
Insurance .....	2,024	2,171	2,366
Total annual cost .....	8,091	8,207	9,429

## PRIVATE TRANSPORTATION COST ANALYSIS

[Location: Kailua Kona, HI, Summer 1994 Survey]

Category	Annual costs		
	Honda Civic 1.5L 4 cyl DX 4 dr sedan	Ford Taurus 3.0L 6 cyl GL 4 dr sedan	Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr
Fuel .....	\$936	\$1,358	\$1,697
Maintenance/oil .....	444	510	478
Tires .....	95	174	139
License and registration .....	101	115	124
Miscellaneous tax .....	0	0	0
Depreciation .....	2,631	3,421	3,613
Finance expense .....	755	914	1,106
Insurance .....	1,457	1,368	1,742
Total annual cost .....	6,419	7,860	8,899

## PRIVATE TRANSPORTATION COST ANALYSIS—HAWAII COMPOSITE

[Summer 1994 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 .....	83.17	\$8,091	\$8,207	\$9,429
Kailua Kona, HI .....	16.83	6,419	7,860	8,899
Total weight .....	100.00	.....	.....	.....
Composite cost .....	.....	7,810	8,149	9,340

## PRIVATE TRANSPORTATION COST ANALYSIS

[Location: Kauai, HI, Summer 1994 Survey]

Category	Annual costs		
	Honda Civic 1.5L 4 cyl DX 4 dr sedan	Ford Taurus 3.0L 6 cyl GL 4 dr sedan	Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr
Fuel .....	\$882	\$1,279	\$1,599
Maintenance/oil .....	386	427	467
Tires .....	75	112	95
License and registration .....	101	115	124
Miscellaneous tax .....	0	0	0
Depreciation .....	3,463	3,441	4,298
Finance expense .....	851	857	1,153
Insurance .....	1,327	1,274	1,596
Total annual cost .....	7,085	7,505	9,332

## PRIVATE TRANSPORTATION COST ANALYSIS

[Location: Maui, HI, Summer 1994 Survey]

Category	Annual costs		
	Honda Civic 1.5L 4 cyl DX 4 dr sedan	Ford Taurus 3.0L 6 cyl GL 4 dr sedan	Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr
Fuel .....	\$893	\$1,295	\$1,618
Maintenance/oil .....	439	524	500
Tires .....	113	140	149
License and registration .....	101	115	124
Miscellaneous tax .....	0	0	0
Depreciation .....	2,631	3,175	3,907
Finance expense .....	786	904	1,209
Insurance .....	1,825	1,825	2,063
Total annual cost .....	6,788	7,978	9,570

## PRIVATE TRANSPORTATION COST ANALYSIS

[Location: Guam Summer 1994 Survey]

Category	Annual costs		
	Honda Civic 1.5L 4 cyl DX 4 dr sedan	Ford Taurus 3.0L 6 cyl GL 4 dr sedan	Chevrolet S10 Blazer 4.3L 6 cyl 4 WD 2 dr
Fuel .....	\$784	\$1,137	\$1,421
Maintenance/oil .....	295	327	414
Tires .....	83	125	203
License and registration .....	23	25	27
Miscellaneous tax .....	0	0	0
Depreciation .....	2,504	4,261	2,818
Finance expense .....	834	1,223	1,092
Insurance .....	1,088	1,587	1,879
Total annual cost .....	5,611	8,685	7,854

## PRIVATE TRANSPORTATION COST ANALYSIS

[Location: Mayaguez, PR, Summer 1994 Survey]

Category	Annual costs		
	Honda Civic 1.5L 4 cyl DX 4 dr sedan	Ford Taurus 3.0L 6 cyl GL 4 dr sedan	Chevrolet S10 Blazer 4.3L 6 cyl 4 WD 2 dr
Fuel .....	\$619	897	\$1,121
Maintenance/oil .....	284	310	429
Tires .....	68	147	113
License and registration .....	88	88	88
Miscellaneous tax .....	0	0	0
Depreciation .....	2,980	3,641	3,619
Finance expense .....	937	1,091	1,265
Insurance .....	1,224	1,447	1,666
Total annual cost .....	6,200	7,621	8,301

## PRIVATE TRANSPORTATION COST ANALYSIS

[Location: San Juan, PR, Summer 1994 Survey]

Category	Annual costs		
	Honda Civic 1.5L 4 cyl DX 4 dr sedan	Ford Taurus 3.0L 6 cyl GL 4 dr sedan	Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr
Fuel .....	\$592	\$858	\$1,073
Maintenance/oil .....	289	308	352
Tires .....	57	96	135
License and registration .....	88	88	88
Miscellaneous tax .....	0	0	0

## PRIVATE TRANSPORTATION COST ANALYSIS—Continued

[Location: San Juan, PR, Summer 1994 Survey]

Category	Annual costs		
	Honda Civic 1.5L 4 cyl DX 4 dr sedan	Ford Taurus 3.0L 6 cyl GL 4 dr sedan	Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr
Depreciation .....	3,056	3,622	3,594
Finance expense .....	954	1,087	1,260
Insurance .....	1,416	1,616	1,829
Total annual cost .....	6,452	7,675	8,331

## PRIVATE TRANSPORTATION COST ANALYSIS—PUERTO RICO COMPOSITE

[Summer 1994 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
San Juan, PR .....	88.90	\$6,452	\$7,675	\$8,331
Mayaguez, PR .....	11.10	6,200	7,621	8,301
Total weight .....	100.00	.....	.....	.....
Composite cost .....	.....	6,424	7,669	8,328

## PRIVATE TRANSPORTATION COST ANALYSIS

[Location: St. Croix, VI, Summer 1994 Survey]

Category	Annual costs		
	Honda Civic 1.5L 4 cyl DX 4 dr sedan	Ford Taurus 3.0L 6 cyl GL 4 dr sedan	Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr
Fuel .....	\$608	\$881	1,102
Maintenance/oil .....	323	278	396
Tires .....	80	143	133
License and registration .....	47	56	68
Miscellaneous tax .....	0	0	0
Depreciation .....	2,809	3,554	3,241
Finance expense .....	936	1,115	1,231
Insurance .....	1,876	2,262	2,745
Total annual cost .....	6,679	8,289	8,916

## PRIVATE TRANSPORTATION COST ANALYSIS

[Location: St. Thomas, VI, Summer 1994 Survey]

Category	Annual costs		
	Honda Civic 1.5L 4 cyl DX 4 dr sedan	Ford Taurus 3.0L 6 cyl GL 4 dr sedan	Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr
Fuel .....	\$629	\$912	\$1,140
Maintenance/oil .....	345	396	437
Tires .....	86	110	126
License and registration .....	47	56	68
Miscellaneous tax .....	0	0	0
Depreciation .....	3,020	3,651	4,121
Finance expense .....	862	997	1,251
Insurance .....	1,429	1,477	2,466
Total annual cost .....	6,418	7,599	9,609

PRIVATE TRANSPORTATION COST ANALYSIS—VIRGIN ISLANDS COMPOSITE  
[Summer 1994 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
St. Croix, VI .....	45.09	\$6,679	\$8,289	\$8,916
St. Thomas, VI .....	54.91	6,418	7,599	9,609
Total weight .....	100.00	.....	.....	.....
Composite cost .....	.....	6,536	7,910	9,297

PRIVATE TRANSPORTATION COST ANALYSIS  
[Location: Washington DC, DC Summer 1994 Survey]

Category	Annual costs		
	Honda Civic 1.5L 4 cyl DX 4 dr sedan	Ford Taurus 3.0L 6 cyl GL 4 dr sedan	Chevrolet S10 Blazer 4.3L 6 cyl 4 WD 2 dr
Fuel .....	\$649	\$941	\$1,177
Maintenance/oil .....	444	449	507
Tires .....	48	75	87
License and registration .....	69	69	102
Miscellaneous tax .....	0	0	0
Depreciation .....	2,836	3,311	2,887
Finance expense .....	568	639	694
Insurance .....	1,558	1,616	1,994
Total annual cost .....	6,172	7,100	7,448

PRIVATE TRANSPORTATION COST ANALYSIS  
[Location: Washington, DC, MD, Summer 1994 Survey]

Category	Annual costs		
	Honda Civic 1.5L 4 cyl DX 4 dr sedan	Ford Taurus 3.0L 6 cyl GL 4 dr sedan	Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr
Fuel .....	\$633	\$918	\$1,147
Maintenance/oil .....	389	400	426
Tires .....	78	104	106
License and registration .....	39	39	39
Miscellaneous tax .....	0	0	0
Depreciation .....	2,602	3,130	2,725
Finance expense .....	530	608	665
Insurance .....	956	982	1,096
Total annual costs .....	5,227	6,181	6,204

PRIVATE TRANSPORTATION COST ANALYSIS  
[Location: Washington DC, VA, Summer 1994 Survey]

Category	Annual costs		
	Honda Civic 1.5L 4 cyl DX 4 dr sedan	Ford Taurus 3.0L 6 cyl GL 4 dr sedan	Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr
Fuel .....	\$622	\$902	\$1,127
Maintenance/oil .....	406	489	464
Tires .....	54	72	96
License and registration .....	52	52	52
Miscellaneous tax .....	297	340	491
Depreciation .....	2,673	3,213	2,701
Finance expense .....	497	570	609

PRIVATE TRANSPORTATION COST ANALYSIS—Continued

[Location: Washington DC, VA, Summer 1994 Survey]

Category	Annual costs		
	Honda Civic 1.5L 4 cyl DX 4 dr sedan	Ford Taurus 3.0L 6 cyl GL 4 dr sedan	Chevrolet S10 Blazer 4.3L 6 cyl 4WD 2 dr
Insurance .....	729	719	773
Total annual cost .....	5,330	6,357	6,313

PRIVATE TRANSPORTATION COST ANALYSIS—WASHINGTON DC COMPOSITE

[Summer 1994 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
Washington DC, DC .....	33.34	\$6,172	\$7,100	\$7,448
Washington DC, MD .....	33.33	5,227	6,181	6,204
Washington DC, VA .....	33.33	5,330	6,357	6,313
Total weight .....	100.00	.....	.....	.....
Composite cost .....	.....	5,576	6,546	6,655

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 25/50 .....	160.33	160.33	160.33	BI 25/50 .....	517.40	517.40	504.30	30.99	30.99	31.79
PD 20 .....	In BI	In BI	In BI	PD 10 .....	In BI	In BI	In BI	.....	.....	.....
Med 2 .....	17.67	17.67	17.67	Med .....	.....	.....	.....	.....	.....	.....
UM 25/50 .....	.....	.....	.....	UM 25/50 .....	.....	.....	.....	.....	.....	.....
CM 100 .....	265.67	422.33	573.33	CM 100 .....	251.26	261.91	441.14	.....	.....	.....
CL 200 .....	576.67	893.33	1,028.67	CL 250 .....	542.24	588.44	802.86	.....	.....	.....
Total* .....	1,002.67	1,475.99	1,762.33	Total .....	1,310.90	1,367.75	1,748.30	76.49	107.91	100.80
				MD						
BI 25/40 .....	.....	.....	.....	BI 25/40 .....	465.80	465.80	465.80	34.42	34.42	34.42
PD 10 .....	.....	.....	.....	PD 10 .....	In BI	In BI	In BI	.....	.....	.....
Med .....	.....	.....	.....	Med .....	.....	.....	.....	.....	.....	.....
UM 25/40 .....	.....	.....	.....	UM 25/40 .....	.....	.....	.....	.....	.....	.....
CM 500 .....	.....	.....	.....	CM 500 .....	125.70	149.62	179.92	.....	.....	.....
CL 500 .....	.....	.....	.....	CL 500 .....	325.30	335.20	388.78	.....	.....	.....
Total .....	.....	.....	.....	Total .....	916.80	950.62	1,034.50	109.37	155.27	170.36
				VA						
BI 25/50 .....	.....	.....	.....	BI 25/50 .....	276.97	282.83	264.97	57.89	56.69	60.51
PD 20 .....	.....	.....	.....	PD 20 .....	In BI	In BI	In BI	.....	.....	.....
Med .....	.....	.....	.....	Med .....	.....	.....	.....	.....	.....	.....
UM 25/50 .....	.....	.....	.....	UM 25/50 .....	.....	.....	.....	.....	.....	.....
CM 500 .....	.....	.....	.....	CM 500 .....	100.73	105.94	139.24	.....	.....	.....
CL 500 .....	.....	.....	.....	CL 500 .....	241.53	239.58	260.76	.....	.....	.....
Total .....	.....	.....	.....	Total .....	619.23	628.35	664.97	161.92	234.90	265.02

Allowance area—adjusted values				Reference area—normal limits				Adjusted values		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 100/300 .....	176.67	174.93	175.14	BI 100/300 .....	638.61	648.61	627.16	197.89	200.99	199.39
PD 50 .....	In BI	In BI	In BI	PD 50 .....	In BI	In BI	In BI	.....	.....	.....
Med 2 .....	17.67	17.67	17.67	Med .....	N/A	N/A	N/A	.....	.....	.....
UM 100/300 .....	50.95	79.17	84.32	UM 100/300 .....	71.35	71.35	71.35	54.57	77.00	71.92
CM 100 .....	265.67	422.33	573.33	CM 100 .....	251.26	261.91	441.14	.....	.....	.....
CL 200 .....	576.67	893.33	1,028.67	CL 250 .....	542.24	588.44	802.86	.....	.....	.....
Total** .....	1,087.63	1,587.43	1,879.14	Total .....	1,503.46	1,570.31	1,942.51	.....	.....	.....
				MD						
BI 100/300 .....	.....	.....	.....	BI 100/300 .....	423.30	400.08	400.08	145.70	137.71	137.71
PD 50 .....	.....	.....	.....	PD 50 .....	In BI	In BI	In BI	.....	.....	.....

Allowance area—adjusted values				Reference area—normal limits				Adjusted values		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				Med .....	N/A	N/A	N/A	.....	.....	.....
				UM 100/300 .....	47.55	60.15	61.55	52.00	93.39	104.85
				CM 100 .....	125.70	149.62	179.92	.....	.....	.....
				CL 250 .....	325.30	335.20	388.78	.....	.....	.....
				Total .....	921.85	945.05	1,030.33	.....	.....	.....
				VA						
				BI 100/300 .....	322.05	328.25	311.25	186.43	186.08	188.33
				PD 50 .....	In BI	In BI	In BI	.....	.....	.....
				Med .....	N/A	N/A	N/A	.....	.....	.....
				UM 100/300 .....	28.58	28.58	28.75	46.28	67.13	76.19
				CM 100 .....	100.73	105.94	139.24	.....	.....	.....
				CL 250 .....	241.53	239.58	260.76	.....	.....	.....
				Total .....	692.89	702.35	740.00	.....	.....	.....

Notes: Comparable BI/PD coverage was priced in the allowance area and in the reference area, and premiums were compared to derive indexes. These indexes were used to estimate the cost of equivalent coverage in allowance area. Uninsured Motorist premiums were adjusted using the relative total cost of premiums (less Medical coverage where applicable), and Medical premiums were not adjusted because they were not part of the reference area normal coverage.  
 \*Less Medical.  
 \*\*Including Medical.

**AUTO INSURANCE CALCULATION WORKSHEET—SPECIAL LIMITS ADJUSTMENTS**  
 [Location: Mayaguez]

Allowance area—original values				Reference area—special limits				Indexes		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 100/300 .....	153.77	153.77	153.77	BI 100/300 .....	638.61	648.61	627.16	.....	.....	.....
PD 50 .....	133.83	133.83	133.83	PD 50 .....	In BI	In BI	In BI	.....	.....	.....
Med 5 .....	5.40	5.40	5.40	Med .....	N/A	N/A	N/A	.....	.....	.....
UM 100/300 .....	.....	.....	.....	UM 100/300 .....	.....	.....	.....	.....	.....	.....
CM 100 .....	414.23	558.53	700.27	CM 100 .....	251.26	261.91	441.14	.....	.....	.....
CL 250 .....	459.77	523.60	598.03	CL 250 .....	542.24	588.44	802.86	.....	.....	.....
Total* .....	1,161.60	1,369.73	1,585.90	Total .....	1,432.11	1,498.96	1,871.16	81.11	91.38	84.75
				MD						
				BI 100/300 .....	423.30	400.08	400.08	.....	.....	.....
				PD 50 .....	In BI	In BI	In BI	.....	.....	.....
				Med .....	N/A	N/A	N/A	.....	.....	.....
				UM 100/300 .....	.....	.....	.....	.....	.....	.....
				CM 100 .....	125.70	149.62	179.92	.....	.....	.....
				CL 250 .....	325.30	335.20	388.78	.....	.....	.....
				Total .....	874.30	884.90	968.78	132.86	154.79	163.70
				VA						
				BI 100/300 .....	322.05	328.25	311.25	.....	.....	.....
				PD 50 .....	In BI	In BI	In BI	.....	.....	.....
				Med .....	N/A	N/A	N/A	.....	.....	.....
				UM 100/300 .....	.....	.....	.....	.....	.....	.....
				CM 100 .....	100.73	105.94	139.24	.....	.....	.....
				CL 250 .....	241.53	239.58	260.76	.....	.....	.....
				Total .....	664.31	673.77	711.25	174.86	203.29	222.97

Allowance area—adjusted values				Reference area—normal limits				Adjusted values		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 100/300 .....	153.77	153.77	153.77	BI 100/300 .....	638.61	648.61	627.16	.....	.....	.....
PD50 .....	133.83	133.83	133.83	PD50 .....	In BI	In BI	In BI	.....	.....	.....
Med 2 .....	5.40	5.40	5.40	Med .....	N/A	N/A	N/A	.....	.....	.....
UM 100/300 .....	57.01	72.14	75.11	UM 100/30 .....	71.35	71.35	71.35	57.87	65.20	60.47
CM 100 .....	414.23	558.53	700.27	CM 100 .....	251.26	261.91	441.14	.....	.....	.....
CL 200 .....	459.77	523.6	598.03	CL 250 .....	524.24	588.44	802.86	.....	.....	.....
Total** .....	1,224.01	1,447.27	1,666.41	Total .....	1,503.46	1,570.31	1,942.51	.....	.....	.....
				MD						
				BI 100/300 .....	423.30	400.08	400.08	.....	.....	.....
				PD50 .....	In BI	In BI	In BI	.....	.....	.....
				Med .....	N/A	N/A	N/A	.....	.....	.....
				UM 100/30 .....	47.55	60.15	61.55	63.18	93.11	100.76
				CM 100 .....	125.70	149.62	179.92	.....	.....	.....
				CL 250 .....	325.30	335.20	388.78	.....	.....	.....
				Total .....	921.85	945.05	1,030.33	.....	.....	.....
				VA						
				BI 100/300 .....	322.05	328.25	311.25	.....	.....	.....
				PD 50 .....	In BI	In BI	In BI	.....	.....	.....
				Med .....	N/A	N/A	N/A	.....	.....	.....

Allowance area—adjusted values				Reference area—normal limits				Adjusted values		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				UM 100/30 .....	28.58	28.58	28.75	49.97	58.10	64.10
				CM 100 .....	100.73	105.94	139.24	.....	.....	.....
				CL 250 .....	241.53	239.58	260.76	.....	.....	.....
				Total .....	692.89	702.35	740.00	.....	.....	.....

Notes: Normal limits coverage was priced in the allowance and in the reference area, except for Uninsured Motorist coverage, which could not be priced in the allowance area. To estimate the cost of equivalent coverage, the relative costs of the total premiums (less than Medical and Uninsured Motorist premiums where applicable) for each area were compared to derive indexes that were used to adjust the reference area Uninsured Motorist premiums.

\*Less Medical  
 \*\*Including Medical

**AUTO INSURANCE CALCULATION WORKSHEET—SPECIAL LIMITS ADJUSTMENTS**

[Location: San Juan]

Allowance area—original values				Reference area—special limits				Indexes		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 100/300 .....	180.80	180.80	180.80	BI 100/300 .....	638.61	648.61	627.16	.....	.....	.....
PD 50 .....	151.30	151.30	151.30	PD 50 .....	In BI	In BI	In BI	.....	.....	.....
Med 5 .....	7.67	7.67	7.67	Med .....	N/A	N/A	N/A	.....	.....	.....
UM 100/300 .....	.....	.....	.....	UM 100/300 .....	.....	.....	.....	.....	.....	.....
CM 100 .....	549.50	689.73	840.00	CM 100 .....	251.26	261.91	441.14	.....	.....	.....
CL 250 .....	460.90	505.67	566.73	CL 250 .....	542.24	588.44	802.86	.....	.....	.....
Total* .....	1,342.50	1,527.50	1,738.83	Total .....	1,432.11	1,498.96	1,871.16	93.74	101.90	92.93
				MD						
				BI 100/300 .....	423.30	400.08	400.08	.....	.....	.....
				PD 50 .....	In BI	In BI	In BI	.....	.....	.....
				Med .....	N/A	N/A	N/A	.....	.....	.....
				UM 100/300 .....	.....	.....	.....	.....	.....	.....
				CM 100 .....	125.70	149.62	179.92	.....	.....	.....
				CL 250 .....	325.30	335.20	388.78	.....	.....	.....
				Total .....	874.30	884.90	968.78	153.55	172.62	179.49
				VA						
				BI 100/300 .....	322.05	328.25	311.25	.....	.....	.....
				PD 50 .....	In BI	In BI	In BI	.....	.....	.....
				Med .....	N/A	N/A	N/A	.....	.....	.....
				UM 100/300 .....	.....	.....	.....	.....	.....	.....
				CM 100 .....	100.73	105.94	139.24	.....	.....	.....
				CL 250 .....	241.53	239.58	260.76	.....	.....	.....
				Total .....	664.31	673.77	711.25	202.09	226.71	244.48

Allowance area—adjusted values				Reference area—normal limits				Adjusted values		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 100/300 .....	180.80	180.80	180.80	BI 100/300 .....	638.61	648.61	627.16	.....	.....	.....
PD 50 .....	151.30	151.30	151.30	PD 500 .....	In BI	In BI	In BI	.....	.....	.....
Med 2 .....	7.67	7.67	7.67	Med .....	N/A	N/A	N/A	.....	.....	.....
UM 100/300 .....	65.89	80.44	82.35	UM 100/300 .....	71.35	71.35	71.35	66.89	72.71	66.30
CM 100 .....	549.50	689.73	840.00	CM 100 .....	251.26	261.91	441.14	.....	.....	.....
CL 200 .....	460.90	505.67	566.73	CL 250 .....	542.24	588.44	802.86	.....	.....	.....
Total** .....	1,416.06	1,615.61	1,828.85	Total .....	1,503.46	1,570.31	1,942.51	.....	.....	.....
				MD						
				BI 100/300 .....	423.30	400.08	400.08	.....	.....	.....
				PD 50 .....	In BI	In BI	In BI	.....	.....	.....
				Med .....	N/A	N/A	N/A	.....	.....	.....
				UM 100/300 .....	47.55	60.15	61.55	73.01	103.83	110.47
				CM 100 .....	125.70	149.62	179.92	.....	.....	.....
				CL 250 .....	325.30	335.20	388.78	.....	.....	.....
				Total .....	921.85	945.05	1,030.33	.....	.....	.....
				VA						
				BI 100/300 .....	322.05	328.25	311.25	.....	.....	.....
				PD 50 .....	In BI	In BI	In BI	.....	.....	.....
				Med .....	N/A	N/A	N/A	.....	.....	.....
				UM 100/300 .....	28.58	28.58	28.75	57.76	64.79	70.29
				CM 100 .....	100.73	105.94	139.24	.....	.....	.....
				CL 250 .....	241.53	239.58	260.76	.....	.....	.....
				Total .....	692.89	702.35	740.00	.....	.....	.....

Notes: Normal limits coverage was priced in the allowance and in the reference area, except for Uninsured Motorist coverage, which could not be priced in the allowance area. To estimate the cost of equivalent coverage, the relative costs of the total premiums (less Medical and Uninsured Motorist premiums where applicable) for each area were compared to derive indexes that were used to adjust the reference are Uninsured Motorist premiums.

\*Less Medical  
 \*\*Including Medical



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 .....	339.61	336.76	296.00	BI 25/50 .....	517.40	517.40	504.30	65.64	65.09	58.70
PD 10 .....	In BI	In BI	In BI	PD 10 .....	In BI	In BI	In BI	.....	.....	.....
Med 5 .....	41.17	40.84	40.00	Med .....	.....	.....	.....	.....	.....	.....
UM .....	.....	.....	.....	UM 25/50 .....	.....	.....	.....	.....	.....	.....
CM 250 .....	392.07	422.37	571.34	CM 500 .....	171.92	164.82	307.50	228.05	256.26	185.80
CL 500 .....	781.63	984.36	1,321.19	CL 500 .....	432.14	443.99	579.63	180.87	221.71	227.94
Total* .....	1,513.31	1,743.49	2,188.53	Total .....	1,121.46	1,126.21	1,391.43	134.94	154.81	157.29
				MD						
BI 25/40 .....	.....	.....	.....	BI 25/40 .....	465.80	465.80	465.80	72.91	72.30	63.55
PD 10 .....	.....	.....	.....	PD 10 .....	In BI	In BI	In BI	.....	.....	.....
Med .....	.....	.....	.....	Med .....	.....	.....	.....	.....	.....	.....
UM 25/40 .....	.....	.....	.....	UM 25/40 .....	.....	.....	.....	.....	.....	.....
CM 500 .....	.....	.....	.....	CM 500 .....	109.20	107.30	155.30	359.04	393.63	367.89
CL 500 .....	.....	.....	.....	CL 500 .....	364.80	337.80	423.20	214.26	291.40	312.19
Total .....	.....	.....	.....	Total .....	939.80	910.90	1,044.30	161.02	191.40	209.57
				VA						
BI 25/50 .....	.....	.....	.....	BI 25/50 .....	276.97	282.83	264.97	122.62	119.07	111.71
PD 20 .....	.....	.....	.....	PD 20 .....	In BI	In BI	In BI	.....	.....	.....
Med .....	.....	.....	.....	Med .....	.....	.....	.....	.....	.....	.....
UM 25/50 .....	.....	.....	.....	UM 25/50 .....	.....	.....	.....	.....	.....	.....
CM 500 .....	.....	.....	.....	CM 500 .....	73.95	77.50	106.47	530.18	544.99	536.62
CL 500 .....	.....	.....	.....	CL 500 .....	211.03	208.87	225.78	370.39	471.28	585.17
Total .....	.....	.....	.....	Total .....	561.95	569.20	597.22	269.30	306.31	366.45

Allowance area—adjusted values				Reference area—normal limits				Adjusted values		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 100/300 .....	374.23	367.42	323.25	BI 100/300 .....	638.61	648.61	627.16	419.17	422.16	368.11
PD 50 .....	In BI	In BI	In BI	PD 50 .....	In BI	In BI	In BI	.....	.....	.....
Med 2 .....	41.17	40.84	40.00	Med .....	N/A	N/A	N/A	.....	.....	.....
UM 100/300 .....	83.27	104.38	115.52	UM 100/300 .....	71.35	71.35	71.35	96.28	110.46	112.22
CM 100 .....	519.46	612.50	742.92	CM 100 .....	251.26	261.91	441.14	573.01	671.17	819.65
CL 200 .....	857.46	1,136.83	1,523.21	CL 250 .....	542.24	588.44	802.86	980.77	1,304.62	1,830.01
Total** .....	1,875.58	2,261.96	2,745.00	Total .....	1,503.46	1,570.31	1,942.51	2,069.23	2,508.41	3,130.00
				MD						
BI 100/300 .....	.....	.....	.....	BI 100/300 .....	423.30	400.08	400.08	308.62	289.25	254.24
PD 50 .....	.....	.....	.....	PD 50 .....	In BI	In BI	In BI	.....	.....	.....
Med .....	.....	.....	.....	Med .....	N/A	N/A	N/A	.....	.....	.....
UM 100/300 .....	.....	.....	.....	UM 100/300 .....	47.55	60.15	61.55	76.57	115.13	128.99
CM 100 .....	.....	.....	.....	CM 100 .....	125.70	149.62	179.92	451.31	588.96	661.92
CL 250 .....	.....	.....	.....	CL 250 .....	325.30	335.20	388.78	697.00	976.78	1,213.73
Total .....	.....	.....	.....	Total .....	921.85	945.05	1,030.33	1,533.50	1,970.11	2,258.88
				VA						
BI 100/300 .....	.....	.....	.....	BI 100/300 .....	322.05	328.25	311.25	394.89	390.84	347.70
PD 50 .....	.....	.....	.....	PD 50 .....	In BI	In BI	In BI	.....	.....	.....
Med .....	.....	.....	.....	Med .....	N/A	N/A	N/A	.....	.....	.....
UM 100/300 .....	.....	.....	.....	UM 100/300 .....	28.58	28.58	28.75	76.96	87.54	105.36
CM 100 .....	.....	.....	.....	CM 100 .....	100.73	105.94	139.24	534.05	577.37	747.19
CL 250 .....	.....	.....	.....	CL 250 .....	241.53	239.58	260.76	894.60	1,129.09	1,525.88
Total .....	.....	.....	.....	Total .....	692.89	702.35	740.00	1,900.50	2,184.84	2,726.13

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 to estimate the cost of equivalent coverage in allowance area. The exceptions are Uninsured Motorist premiums, which were adjusted using the relative total cost of premiums (less Medical coverage where applicable), and Medical premiums, which were not adjusted because they were not part of the reference to normal coverage.

\*Less Medical  
\*\*Including Medical

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 .....	277.81	278.39	296.00	BI 25/50 .....	517.40	517.40	504.30	53.69	53.81	58.70
PD 10 .....	In BI	In BI	In BI	PD 10 .....	In BI	In BI	In BI	.....	.....	.....
Med 5 .....	38.20	38.19	48.00	Med .....	.....	.....	.....	.....	.....	.....
UM .....	.....	.....	.....	UM 25/50 .....	.....	.....	.....	.....	.....	.....
CM 250 .....	304.29	293.46	388.00	CM 500 .....	171.92	164.82	307.50	177.00	178.05	126.18

AUTO INSURANCE CALCULATION WORKSHEET—SPECIAL LIMITS ADJUSTMENTS—Continued

[Location: St. Thomas]

Allowance area—original values				Reference area—special limits				Indexes		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
CL 500 .....	563.66	555.77	1,289.00	CL 500 .....	432.14	443.99	579.63	130.43	125.18	222.38
Total* .....	1,145.76	1,127.62	1,973.00	Total .....	1,121.46	1,126.21	1,391.43	102.17	100.13	141.80
				MD						
				BI 25/40 .....	465.80	465.80	465.80	59.64	59.77	63.55
				PD 10 .....	In BI	In BI	In BI			
				Med .....						
				UM 25/40 .....						
				CM 500 .....	109.20	107.30	155.30	278.65	273.49	249.84
				CL 500 .....	364.80	337.80	423.20	154.51	164.53	304.58
				Total .....	939.80	910.90	1,044.30	121.92	123.79	188.93
				VA						
				BI 25/50 .....	276.97	282.83	264.97	100.30	98.43	111.71
				PD 20 .....	In BI	In BI	In BI			
				Med .....						
				UM 25/50 .....						
				CM 500 .....	73.95	77.50	106.47	411.48	378.66	364.42
				CL 500 .....	211.03	208.87	225.78	267.10	266.08	570.91
				Total .....	561.95	569.20	597.22	203.89	198.11	330.36

  

Allowance area—adjusted values				Reference area—normal limits				Adjusted values		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
BI 100/300 .....	306.13	303.73	323.35	BI 100/300 .....	638.61	648.61	627.16	342.89	348.99	368.11
PD 50 .....	In BI	In BI	In BI	PD 50 .....	In BI	In BI	In BI			
Med 2 .....	38.20	38.19	48.00	Med .....	N/A	N/A	N/A			
UM 100/300 .....	63.05	67.51	104.15	UM 100/300 .....	71.35	71.35	71.35	72.90	71.44	101.17
CM 100 .....	403.16	425.56	504.52	CM 100 .....	251.26	261.91	441.14	444.72	466.33	556.63
CL 200 .....	618.34	641.85	1,486.10	CL 250 .....	542.24	588.44	802.85	707.27	736.59	1,785.43
Total** .....	1,428.87	1,476.84	2,466.11	Total .....	1,503.46	1,570.31	1,942.51	1,567.77	1,623.34	2,811.34
				MD						
				BI 100/300 .....	423.30	400.08	400.08	252.46	239.11	254.24
				PD 50 .....	In BI	In BI	In BI			
				Med .....	N/A	N/A	N/A			
				UM 100/300 .....	47.55	60.15	61.55	57.97	74.46	116.29
				CM 100 .....	125.70	149.62	179.92	350.27	409.20	449.51
				CL 250 .....	325.30	335.20	388.78	502.63	551.49	1,184.16
				Total .....	921.85	945.05	1,030.33	1,163.33	1,274.27	2,004.20
				VA						
				BI 100/300 .....	322.05	328.25	311.25	323.03	323.10	347.70
				PD 50 .....	In BI	In BI	In BI			
				Med .....	N/A	N/A	N/A			
				UM 100/300 .....	28.58	28.58	28.75	58.27	56.62	94.98
				CM 100 .....	100.73	105.94	139.24	414.48	401.15	507.42
				CL 250 .....	241.53	239.58	260.76	645.13	637.48	1,488.70
				Total .....	692.89	702.35	740.00	1,440.91	1,418.35	2,438.80

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 to estimate the cost of equivalent coverage in allowance area. The exceptions are Uninsured Motorist premiums, which were adjusted using the relative total cost of premiums (less Medical coverage where applicable), and Medical premiums, which were not adjusted because they were not part of the reference are normal coverage.

\*Less Medical  
 \*\*Including Medical

APPENDIX 17.—AIR FARES AND OTHER TRANSPORTATION EXPENSES COST ANALYSIS SUMMARY PROGRAM

[Summer 1994 Survey]

Location	Air fares and other transportation expenses cost	Total cost DC area	Index
Honolulu, HI .....	\$289	\$441	65.53
Hawaii County, HI .....	427	441	96.83
Kauai County, HI .....	419	441	95.01
Maui County, HI .....	429	441	97.28
Guam .....	1171	441	265.53
Puerto Rico .....	639	441	144.90
Virgin Islands .....	697	441	158.05

AIR FARES AND OTHER TRANSPORTATION EXPENSES COMPOSITES  
[Summer 1994 Survey]

Location	Weights	Cost
San Juan, PR .....	88.90	\$639
Mayaguez, PR .....	11.10	639
Total Weight .....	100.00	.....
Puerto Rico cost .....	.....	639
Hilo, HI .....	83.17	429
Kailua Kona, HI .....	16.83	419
Total Weight .....	100.00	.....
Hawaii County, HI cost .....	.....	427
St. Croix, VI .....	45.09	697
St. Thomas, VI .....	54.91	697
Total Weight .....	100.00	.....
Virgin Islands cost .....	.....	697

APPENDIX 18.—TRANSPORTATION ANALYSIS  
[Location: Honolulu, HI; Summer 1994 Survey]

Vehicle	Total annual cost	Total cost DC area	Index
1. Honda Civic DX 4 dr sdn 1.5L 4 cyl .....	6,770	5,576	121.41
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl .....	7,940	6,546	121.30
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl .....	7,891	6,655	118.57
Average index .....	.....	.....	120.43

TRANSPORTATION SUMMARY

Category	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
Private transportation .....	120.43	94.64	113.98	93.54	112.65	92.47	111.36
Air fares and other transportation expenses .....	65.53	5.36	3.51	6.46	4.23	7.53	4.93
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	117.49	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	116.88	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	116.29

TRANSPORTATION ANALYSIS  
[Location: Hawaii County, HI; Summer 1994 Survey]

Vehicle	Total annual cost	Total cost DC area	Index
1. Honda Civic DX 4 dr sdn 1.5L 4 cyl .....	\$7,810	\$5,576	140.06
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl .....	8,149	6,546	124.49
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl .....	9,340	6,655	140.35
Average index .....	.....	.....	134.97

TRANSPORTATION SUMMARY

Category	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
Private transportation .....	134.97	94.64	127.74	93.54	126.26	92.47	124.81

## TRANSPORTATION SUMMARY—Continued

Category	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
Air fares and other transportation expenses .....	96.83	5.36	5.19	6.46	6.25	7.53	7.29
Total Weights .....		100.00		100.00		100.00	
Total indexes:							
Lower .....			132.93				
Middle .....					132.51		
Upper .....							132.10

## TRANSPORTATION ANALYSIS

[Location: Kauai County, HI; Summer 1994 Survey]

Vehicle	Total annual cost	Total cost DC area	Index
1. Honda Civic DX 4 dr sdn 1.5L 4cyl .....	\$7,085	\$5,576	127.06
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl .....	7,505	6,546	114.65
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl .....	9,332	6,655	140.23
Average index .....			127.31

## TRANSPORTATION SUMMARY

Category	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
Private transportation .....	127.31	94.64	120.49	93.54	119.09	92.47	117.72
Air fares and other transportation expenses .....	95.01	5.36	5.09	6.46	6.13	7.53	7.15
Total Weights .....		100.00		100.00		100.00	
Total indexes:							
Lower .....			125.58				
Middle .....					125.22		
Upper .....							124.87

## TRANSPORTATION ANALYSIS

[Location: Maui County, HI; Summer 1994 Survey]

Vehicle	Total annual cost	Total cost DC area	Index
1. Honda Civic DX 4 dr sdn 1.5L 4 cyl .....	\$6,788	\$5,576	121.74
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl .....	7,978	6,546	121.88
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl .....	9,570	6,655	143.80
Average index .....			129.14

## TRANSPORTATION SUMMARY

Category	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
Private transportation .....	129.14	94.64	122.22	93.54	120.80	92.47	119.42
Air fares and other transportation expenses .....	97.28	5.36	5.21	6.46	6.28	7.53	7.32
Total weights .....		100.00		100.00		100.00	
Total indexes:							
Lower .....			127.43				



TRANSPORTATION ANALYSIS  
 [Location: Virgin Islands; Summer 1994 Survey]

Vehicle	Total annual cost	Total cost DC area	Index
1. Honda Civic DX 4 dr sdn 1.5L 4 cyl .....	\$6,536	\$5,576	117.22
2. Ford Taurus GL 4 dr sedan 3.0L 6 cyl .....	7,910	6,546	120.84
3. Chevy S10 Blazer 4WD 2 dr 4.3L 6 cyl .....	9,297	6,655	139.70
Average index .....			125.92

TRANSPORTATION SUMMARY

Category	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
Private transportation .....	125.92	94.64	119.18	93.54	117.79	92.47	116.44
Air fares and other transportation expenses .....	158.05	5.36	8.47	6.46	10.20	7.53	11.90
Total weights .....		100.00		100.00		100.00	
Total indexes:							
Lower .....			127.65				
Middle .....					127.99		
Upper .....							128.34

APPENDIX 19—MISCELLANEOUS EXPENSE ANALYSIS—CATEGORY INDEX DEVELOPMENT

[Location: Honolulu, HI; Summer 1994 Survey]

Category/item	Price	Price DC area	Ratio	Weights	Subtotal	Index
Medical care .....						104.94
Nonprescription pain reliever .....	8.3800	5.5800	1.5018	4.9	7.36	
Tetracycline .....	5.9200	5.3000	1.1170	12.2	13.66	
Vision check .....	67.2400	51.1700	1.3141	5.5	7.17	
Dental service .....	128.0000	108.5600	1.1791	16.1	18.97	
Doctor visit .....	38.9600	55.8300	0.6978	15.9	11.11	
Hospital room .....	581.5000	445.2300	1.3061	4.1	5.37	
Health insurance .....	1.0000	1.0000	1.0000	41.3	41.30	

TOTAL INDEX DEVELOPMENT

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Medical care .....	104.94	41.50	43.55	31.33	32.87	23.51	24.68
2. Cash contributions:							
Lower income .....	116.33	15.80	18.38	0.00	0.00	0.00	0.00
Middle income .....	115.43	0.00	0.00	16.85	19.45	0.00	0.00
Upper income .....	114.55	0.00	0.00	0.00	0.00	17.65	20.22
3. Personal insurance/pensions .....	100.00	42.70	42.70	51.82	51.82	58.83	58.83
Total weights .....		100.00		100.00		100.00	
Total indexes:							
Lower .....			104.63				
Middle .....					104.14		
Upper .....							103.73

MISCELLANEOUS EXPENSE ANALYSIS—CATEGORY INDEX DEVELOPMENT

[Location: Hilo, HI; Summer 1994 Survey]

Category/item	Price	Price DC area	Ratio	Weights	Subtotal	Index
Medical care .....						105.53
Nonprescription pain reliever .....	7.4600	5.5800	1.3369	4.9	6.55	



MISCELLANEOUS EXPENSE ANALYSIS—HAWAII COUNTY COMPOSITE  
[Summer 1994 Survey]

Location	Weights	Total indexes		
		Lower income	Middle income	Upper income
Hilo, HI .....	83.17	104.70	104.18	103.73
Kailua Kona, HI .....	16.83	109.36	107.74	106.45
Total weight .....	100.00	.....	.....	.....
Composite indexes .....	.....	105.48	104.78	104.19

MISCELLANEOUS EXPENSE ACCOUNT—CATEGORY INDEX DEVELOPMENT  
[Location: Kauai County, HI; Summer 1994 Survey]

Category/item	Price	Price DC area	Ratio	Weights	Subtotal	Index
Medical care .....	.....	.....	.....	.....	.....	110.96
Nonprescription pain reliever .....	8.6200	5.5800	1.5448	4.9	7.57	.....
Tetracycline .....	7.3700	5.3000	1.3906	12.2	17.01	.....
Vision check .....	63.0000	51.1700	1.2312	5.5	6.72	.....
Dental service .....	142.6700	108.5600	1.3142	16.1	21.15	.....
Doctor visit .....	42.9000	55.8300	0.7684	15.9	12.23	.....
Hospital room .....	539.0000	445.2300	1.2106	4.1	4.98	.....
Health insurance .....	1.0000	1.0000	1.0000	41.3	41.30	.....

TOTAL INDEX DEVELOPMENT

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Medical care .....	110.96	41.50	46.05	31.33	34.76	23.51	26.09
2. Cash contributions:							
Lower income .....	119.18	15.80	18.83	0.00	0.00	0.00	0.00
Middle income .....	118.11	0.00	0.00	16.85	19.90	0.00	0.00
Upper income .....	117.09	0.00	0.00	0.00	0.00	17.65	20.67
3. Personal insurance/pensions .....	100.00	42.70	42.70	51.82	51.82	58.83	58.83
Total weights .....	.....	100.00	.....	100.00	.....	100.00	.....
Total indexes:							
Lower .....	.....	.....	107.58	.....	.....	.....	.....
Middle .....	.....	.....	.....	.....	106.48	.....	.....
Upper .....	.....	.....	.....	.....	.....	.....	105.59

MISCELLANEOUS EXPENSE ANALYSIS—CATEGORY INDEX DEVELOPMENT  
[Location: Maui County, HI; Summer 1994 Survey]

Category/item	Price	Price DC area	Ratio	Weights	Subtotal	Index
Medical care .....	.....	.....	.....	.....	.....	114.37
Nonprescription pain reliever .....	9.3100	5.5800	1.6685	4.9	8.18	.....
Tetracycline .....	6.5600	5.3000	1.2377	12.2	15.14	.....
Vision check .....	55.7300	51.1700	1.0891	5.5	5.95	.....
Dental service .....	159.4200	108.5600	1.4685	16.1	23.63	.....
Doctor visit .....	53.2700	55.8300	0.9541	15.9	15.19	.....
Hospital room .....	539.0000	445.2300	1.2106	4.1	4.98	.....
Health insurance .....	1.0000	1.0000	1.0000	41.3	41.30	.....

TOTAL INDEX DEVELOPMENT

[Location: Maui County, HI; Summer 1994 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Medical care .....	114.37	41.50	47.46	31.33	35.83	23.51	26.89



TOTAL INDEX DEVELOPMENT—Continued  
 [Location: Maui County, HI; Summer 1994 Survey]

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
2. Cash contributions:							0.00
Lower income .....	120.24	15.80	19.00	0.00	0.00	0.00	0.00
Middle income .....	119.37	0.00	0.00	16.85	20.11	0.00	0.00
Upper income .....	118.54	0.00	0.00	0.00	0.00	17.65	20.93
3. Personal insurance/pensions .....	100.00	42.70	42.70	51.82	51.82	58.83	58.83
Total weights .....		100.00		100.00		100.00	
Total indexes:							
Lower .....			109.16				
Middle .....					107.76		
Upper .....							106.65

MISCELLANEOUS EXPENSE ANALYSIS—CATEGORY INDEX DEVELOPMENT  
 [Location: Guam; Summer 1994 Survey]

Category/item	Price	Price DC area	Ratio	Weights	Subtotal	Index
Medical care .....						100.03
Nonprescription pain reliever .....	9.6100	5.5800	1.7222	4.9	8.44	
Tetracycline .....	4.3000	5.3000	0.8113	12.2	9.92	
Vision check .....	20.0000	51.1700	0.3909	5.5	2.13	
Dental service .....	172.0000	108.5600	1.5844	16.1	25.49	
Doctor visit .....	37.3300	55.8300	0.6686	15.9	10.64	
Hospital room .....	229.0000	445.2300	0.5143	4.1	2.11	
Health insurance .....	1.0000	1.0000	1.0000	41.3	41.30	

TOTAL INDEX DEVELOPMENT

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Medical care .....	100.03	41.50	41.51	31.33	31.34	23.51	23.52
2. Cash contributions:							
Lower income .....	115.98	15.80	18.33	0.00	0.00	0.00	0.00
Middle income .....	116.04	0.00	0.00	16.85	19.55	0.00	0.00
Upper income .....	116.11	0.00	0.00	0.00	0.00	17.65	20.50
3. Personal Insurance/Pensions .....	100.00	42.70	42.70	51.82	51.82	58.83	58.83
Total weights .....		100.00		100.00		100.00	
Total indexes:							
Lower .....			102.54				
Middle .....					102.71		
Upper .....							102.85

MISCELLANEOUS EXPENSE ANALYSIS—CATEGORY INDEX DEVELOPMENT  
 [Location: Mayaguez, PR; Summer 1994 Survey]

Category/item	Price	Price DC area	Ratio	Weights	Subtotal	Index
Medical care .....						76.60
Nonprescription pain reliever .....	5.9500	5.5800	1.0663	4.9	5.22	
Tetracycline .....	3.4300	5.3000	0.6472	12.2	7.92	
Vision check .....	26.6700	51.1700	0.5212	5.5	2.85	
Dental service .....	73.3300	108.5600	0.6755	16.1	10.87	
Doctor visit .....	21.6700	55.8300	0.3881	15.9	6.18	
Hospital room .....	245.0000	445.2300	0.5503	4.1	2.26	
Health insurance .....	1.0000	1.0000	1.0000	41.3	41.30	

TOTAL INDEX DEVELOPMENT

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Medical care .....	76.60	41.50	31.79	31.33	24.00	23.51	18.01
2. Cash contributions:							
Lower income .....	93.40	15.80	14.76	0.00	0.00	0.00	0.00
Middle income .....	92.90	0.00	0.00	16.85	15.65	0.00	0.00
Upper income .....	92.40	0.00	0.00	0.00	0.00	17.65	16.31
3. Personal insurance/pensions .....	100.00	42.70	42.70	51.82	51.82	58.83	58.83
Total weights .....		100.00		100.00		100.00	
Total indexes:							
Lower .....			89.25				
Middle .....					91.47		
Upper .....							93.15

MISCELLANEOUS EXPENSE ANALYSIS—CATEGORY INDEX DEVELOPMENT

[Location: San Juan, PR; Summer 1994 Survey]

Category/item	Price	Price DC area	Ratio	Weights	Subtotal	Index
Medical care .....						77.79
Nonprescription pain reliever .....	5.5100	5.5800	0.9875	4.9	4.84	
Tetracycline .....	3.4300	5.3000	0.6472	12.2	7.92	
Vision check .....	32.5000	51.1700	0.6351	5.5	3.47	
Dental service .....	65.0000	108.5600	0.5987	16.1	9.63	
Doctor visit .....	30.0000	55.8300	0.5373	15.9	8.55	
Hospital room .....	225.0000	445.2300	0.5054	4.1	2.08	
Health insurance .....	1.0000	1.0000	1.0000	41.3	41.30	

TOTAL INDEX DEVELOPMENT

Categories	Category indexes	Lower income		Middle income		Upper income	
		Weights	Subtotal	Weights	Subtotal	Weights	Subtotal
1. Medical care .....	77.79	41.50	32.28	31.33	24.37	23.51	18.29
2. Cash contributions:							
Lower income .....	103.10	15.80	16.29	0.00	0.00	0.00	0.00
Middle income .....	103.14	0.00	0.00	16.85	17.38	0.00	0.00
Upper income .....	103.17	0.00	0.00	0.00	0.00	17.65	18.21
3. Personal insurance/pensions .....	100.00	42.70	42.70	51.82	51.82	58.83	58.83
Total weights .....		100.00		100.00		100.00	
Total indexes:							
Lower .....			91.27				
Middle .....					93.57		
Upper .....							95.33

MISCELLANEOUS EXPENSE ANALYSIS—PUERTO RICO COMPOSITE

[Summer 1994 Survey]

Location	Weights	Total indexes		
		Lower income	Middle income	Upper income
San Juan, PR .....	88.90	91.27	93.57	95.33
Mayaguez, PR .....	11.10	89.25	91.47	93.15
Total weight .....	100.00			
Composite indexes .....		91.05	93.34	95.09



MISCELLANEOUS EXPENSE ANALYSIS—VIRGIN ISLANDS COMPOSITE  
[Summer 1994 Survey]

Location	Weights	Total indexes		
		Lower income	Middle income	Upper income
St. Croix, VI .....	45.09	94.34	95.92	97.10
St. Thomas, VI .....	54.91	112.45	109.79	107.75
Total weight .....	100.00	.....	.....	.....
Composite indexes .....		104.28	103.54	102.95

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**Total Comparative Cost Indexes**

	Income	Income Weights	Own	Rent	Total	WDC	Index
<b>Location</b>	Lower	20800	38.41	61.59			
	Middle	31500	47.46	52.54			
	Upper	48300	61.67	38.33			
<b>Honolulu, HI (City and County)</b>	Lower	33.49	26995	25144	25855	20800	
	Middle	33.25	40625	36824	38628	31500	
	Upper	33.26	57230	53467	55788	48300	
		100.00			40058	33504	119.56
<b>Hawaii County, HI</b>	Lower	37.87	24142	24247	24207	20800	
	Middle	39.24	35952	35828	35887	31500	
	Upper	22.89	52539	51951	52314	48300	
		100.00			35224	31293	112.56
<b>Kauai County, HI</b>	Lower	28.57	25796	25286	25482	20800	
	Middle	38.24	37866	36813	37313	31500	
	Upper	33.19	54748	53662	54332	48300	
		100.00			39581	34019	116.35
<b>Maui County, HI</b>	Lower	24.65	26935	24871	25664	20800	
	Middle	40.84	39733	37088	38343	31500	
	Upper	34.51	57130	53259	55646	48300	
		100.00			41189	34660	118.84
<b>Guam (Local Retail)</b>	Lower	48.31	25185	25670	25484	20800	
	Middle	31.28	37098	37654	37390	31500	
	Upper	20.41	57205	55255	56458	48300	
		100.00			35530	29760	119.39
<b>Guam (Commissary and Exchange)</b>	Lower	48.31	23849	24334	24148	20800	
	Middle	31.28	35216	35772	35508	31500	
	Upper	20.41	54518	52568	53771	48300	
		100.00			33747	29760	113.40
<b>Puerto Rico</b>	Lower	41.91	19778	20642	20310	20800	
	Middle	37.94	29895	33825	31960	31500	
	Upper	20.15	46050	50855	47892	48300	
		100.00			30288	30401	99.63
<b>Virgin Islands</b>	Lower	37.54	24023	23540	23726	20800	
	Middle	40.92	36404	34803	35563	31500	
	Upper	21.54	53250	52391	52921	48300	
		100.00			34858	31102	112.08

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