

OFFICE OF PERSONNEL MANAGEMENT

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

AGENCY: Office of Personnel
Management.

ACTION: Notice.

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

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

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

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

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

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

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

Office of Personnel Management.

James B. King,

Director.

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Executive Summary

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

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

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

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

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

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

TABLE E-1.—FINAL COST COMPARISON INDEXES

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

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

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

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

1. Introduction

1.1 Report Objectives

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

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

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

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

1.2 Changes in This Year's Survey

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

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

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

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

discussed where applicable in the report.

1.2.1 Three-Year CES Moving Average

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

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

1.2.2 New Living Communities

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

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

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

1.2.3 Historical Housing Data

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

1.3 Pricing Period

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

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

2. The COLA Model

2.1 Measurement of Living-Cost Differences

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

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

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

Step 2: Estimate how these people spend their money.

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

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

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

2.2 Step 1: Identifying the Target Population

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

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

2.2.1 Federal Salaries

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

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

2.2.2 Federal Employment Weights

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

2.3 Step 2: Estimating How People Spend Their Money

2.3.1. Consumer Expenditure Survey (CES)

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

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

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

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

2.3.2 Expenditure Categories and Components

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

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

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

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

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

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

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

(Values may not total because of rounding.)

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

2.4 Step 3: Selecting Items and Outlets

2.4.1 Item Selections—The Market Basket

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

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

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

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

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

2.4.2 Geographic Coverage and Outlet Selection

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

2.4.2.1 Geographic Areas

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

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

2.4.2.2 Similarity of Outlets

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

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

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

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

2.4.2.3 Catalog Pricing

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

2.5 Step 4: Surveying Prices

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

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

2.5.1 In-House Research Staff

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

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

2.5.2 Field Researchers—"Research Associates"

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

2.5.3 Data Collection Materials

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

2.5.4 Inclusion of Sales and Excise Taxes

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

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

2.5.5 JFA's Onsite Visits

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

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

2.5.6 Special Considerations in Selected Areas

2.5.6.1 Surveying the Washington, DC Area

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

2.6 Step 5: Analyzing Data and Computing Indexes

2.6.1 General Formulae

2.6.1.1 Indexes

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

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

2.6.1.2 Item Weights

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

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

2.6.1.3 Category and Component Weights

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

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

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

2.6.2 Computing the Overall Index

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

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

to compute a final weighted-average index. The process is described below. First, JFA used the CES data and the income ranges described in section 2.2.1 to determine the quantity of money consumers typically spend on each

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

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

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

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

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

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

for each income level in each allowance area.

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

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

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

3. Consumption Goods and Services

3.1 Categories and Category Weights

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

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

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

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

3.2 Goods and Services Data Collection—Special Considerations

3.2.1 Restaurant Pricing

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

3.3 Goods and Services Survey Results

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

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

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

4. Housing

4.1 Component Overview

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

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

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

4.2 Housing Model

4.2.1 Expenditure Research

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

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

TABLE 4-1.—OWNER/RENTER WEIGHTS

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

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

4.2.2 Housing Profiles

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

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

TABLE 4-2.—HOUSING PROFILES

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

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

TABLE 4-3.—HOME SIZES SURVEYED

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

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

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

4.2.3 Living Community Selection

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

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

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

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

4.2.4 Housing-Related Expenses

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

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

4.2.4.1 Utilities

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

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

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

TABLE 4-4.—UTILITY FACTORS

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

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

4.2.4.2 Real Estate Taxes

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

4.2.4.3 Owners/Renters Insurance

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

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

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

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

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

4.2.4.4 Home Maintenance

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

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

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

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

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

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

4.2.4.5 Telephone

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

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

4.3 Housing Data Collection Procedures

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

4.3.1 Homeowner Data Collection

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

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

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

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

4.3.2 Renter Data Collection

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

4.4 Housing Analysis

4.4.1 Homeowner Data Analysis

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

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

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

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

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

4.4.2 Rental Data Analysis

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

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

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

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

4.5 Housing Survey Results

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

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

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

5. Transportation

5.1 Component Overview

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

5.2 Private Transportation Methodology

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

5.2.1 Vehicle Selection and Pricing

The three vehicles selected for analysis were:

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

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

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

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

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

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

5.2.2 Vehicle Trade Cycle

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

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

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

5.2.3 Fuel Performance and Type

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

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

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

5.2.3.1 Impact of Temperature upon Fuel Performance

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

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

5.2.3.2 Impact of Road Surfaces upon Fuel Performance

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

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

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

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

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

5.2.3.3 Impact of Gradient Upon Fuel Performance

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

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

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

5.2.3.4 Overall Impact Upon Fuel Performance

JFA applied the factors described above to make adjustments to the

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

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

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

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

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

5.2.4 Vehicle Maintenance

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

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

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

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

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

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

5.2.5 Tires

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

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

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

5.2.6 License and Registration Fees, and Miscellaneous Tax

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

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

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

5.2.7 Depreciation

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

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

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

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

5.2.8 Finance Expense

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

5.2.9 Vehicle Insurance

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

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

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

5.2.10 Overall Annual Costs

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

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

5.3 Other Transportation Costs—Air Fares

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

5.4 Transportation Component Analyses

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

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

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

6. Miscellaneous Expenses

6.1 Component Overview

The Miscellaneous Expense component consists of three categories of expenses:

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

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

6.2 Component Weights

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

TABLE 6-1.—MISCELLANEOUS EXPENSE CATEGORIES AND WEIGHTS

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

NOTE: Values may not total because of rounding.

6.3 Component Categories

6.3.1 Medical Expense Category

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

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

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

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

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

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

6.3.2 Contributions Category

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

6.3.3 Personal Insurance and Retirement Category

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

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

6.4 Miscellaneous Expense Analyses

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

Section 2.5 describes how the miscellaneous expense component

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

7. Final Results

7.1 Total Comparative Cost Indexes

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

TABLE 7-1.—FINAL COST COMPARISON INDEXES

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

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

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

APPENDIX 2.—MULTIPLE INCOME LEVELS: WINTER 1995 SURVEY

[Federal Employment Weights Within a Single Allowance Area]

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

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

[Federal Employment Weights Within a Single Allowance Area]

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

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS

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

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

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

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

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

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

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

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

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

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

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

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

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

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

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

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

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

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

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

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

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

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

APPENDIX 3.—CONSUMER EXPENDITURE SURVEYS—Continued

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

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

* Data may not be statistically significant.

Source: Bureau of Labor Statistics.

APPENDIX 4.—CONSUMER EXPENDITURE SURVEYS

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

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

APPENDIX 4.—CONSUMER EXPENDITURE SURVEYS—Continued

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

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

APPENDIX 4.—CONSUMER EXPENDITURE SURVEYS—Continued

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

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

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

APPENDIX 5.—ITEM DESCRIPTIONS

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

APPENDIX 5.—ITEM DESCRIPTIONS—Continued

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

APPENDIX 5.—ITEM DESCRIPTIONS—Continued

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

APPENDIX 5.—ITEM DESCRIPTIONS—Continued

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

APPENDIX 5.—ITEM DESCRIPTIONS—Continued

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

APPENDIX 5.—ITEM DESCRIPTIONS—Continued

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

APPENDIX 5.—ITEM DESCRIPTIONS—Continued

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

APPENDIX 5.—ITEM DESCRIPTIONS—Continued

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

APPENDIX 6.—PRICING CHANGES

[Goods and Services/Miscellaneous Expense/Housing Related]

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

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

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

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

Survey Description

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

Purpose

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

Data Collection

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

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

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

Release of Information

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

Public Burden Information

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

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

Interview Guidelines

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

Price Information Collection

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

Examples of items include, but are not limited to:

Chuck Roast, Bone In.

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

1st Choice: Arm pot roast.

2nd Choice: Eye roast.

Peas, Frozen.

Price for 10 ounce package.

1st Choice: Bird's Eye.

2nd Choice: Major brand of equivalent quality.

Men's Jeans.

Price for one pair of blue jeans.

1st Choice: Levi's #501 jeans.

2nd Choice: Equivalent quality jeans.

Automobile, New.

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

Example of services include, but are not limited to:

Woman's Haircut and Styling.

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

Unclog Drain.

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

Film Developing.

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

Doctor, Office Visit.

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

Oil Change.

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

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

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

Housing Component—Rental Information Collection

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

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

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

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

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

6. What are the real estate taxes?

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

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

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

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

BILLING CODE 6325-01-M

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

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

Survey Item: _____

Description: _____

Outlet	Price	Wgt/Count	Remarks

Comments: _____

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

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

Survey Description

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

Purpose

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

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

Data Collection

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

Confidentiality

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

Public Burden Information

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

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

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

Interview Guidelines

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

Product or Service Information

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

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

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

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

Outlet Availability and Usage (Retail)

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

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

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

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

Transportation Information—Private and Public Services

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

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

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

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

Transportation Information—Private Use and Maintenance

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

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

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

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

Local Taxes and Fees

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

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

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

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

Mortgage Information

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

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

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

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

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

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

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

Real Estate Information

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

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

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

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

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

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

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

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

housing market (both rental and owner markets).

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

Other Types of Information

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

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

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

BILLING CODE 6325-01-M

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

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

Contact
Name:
Address:
Phone #:

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

Findings:

Remarks:

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

CONSUMPTION GOODS AND SERVICES ANALYSIS

[Location: Nome, AK; Winter 1995 Survey]

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

APPENDIX 9.—OPM LIVING COMMUNITY LIST

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

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

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

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

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

Appendix 10.—HISTORICAL HOME MARKET VALUES AND INTEREST RATES

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

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

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

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

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

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

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

*Principal and interest assumes 80% financing.

APPENDIX 11.—HISTORICAL HOUSING DATA

[Winter 1995 Survey]

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

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

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

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

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

APPENDIX 12.—SUMMARY OF RENTAL ANALYSES

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

APPENDIX 13.—HOUSING COST ANALYSIS

[Location: Anchorage, AK, Winter 1995 Survey]

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

HOUSING COST ANALYSIS

[Location: Fairbanks, AK, Winter 1995 Survey]

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

HOUSING COST ANALYSIS

[Location: Juneau, AK, Winter 1995 Survey]

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

HOUSING COST ANALYSIS

[Location: Nome, AK, Winter 1995 Survey]

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

HOUSING COST ANALYSIS

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

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

HOUSING COST ANALYSIS

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

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

HOUSING COST ANALYSIS

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

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

HOUSING COST ANALYSIS—WASHINGTON DC COMPOSITE

[Winter 1995 Survey]

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

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

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

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

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

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

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

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

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

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

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

PRIVATE TRANSPORTATION COST ANALYSIS

[Location: Fairbanks, AK, Winter 1995 Survey]

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

PRIVATE TRANSPORTATION COST ANALYSIS

[Location: Juneau, AK, Winter 1995 Survey]

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

PRIVATE TRANSPORTATION COST ANALYSIS

[Location: Nome, AK, Winter 1995 Survey]

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

PRIVATE TRANSPORTATION COST ANALYSIS

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

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

PRIVATE TRANSPORTATION COST ANALYSIS—Continued

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

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

PRIVATE TRANSPORTATION COST ANALYSIS

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

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

PRIVATE TRANSPORTATION COST ANALYSIS

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

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

PRIVATE TRANSPORTATION COST ANALYSIS—WASHINGTON DC COMPOSITE

[Winter 1995 Survey]

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

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

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

TRANSPORTATION SUMMARY

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

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

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

TRANSPORTATION SUMMARY

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

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

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

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

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

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

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

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

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

Appendix 19

Component Expenditure Amounts

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

Total Comparative Cost Indexes

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