

**OFFICE OF PERSONNEL
MANAGEMENT****2007 Nonforeign Area Cost-of-Living
Allowance Survey Report: Pacific and
Washington, DC, Areas**

AGENCY: U.S. Office of Personnel
Management.

ACTION: Notice.

SUMMARY: This notice publishes the "2007 Nonforeign Area Cost-of-Living Allowance Survey Report: Pacific and Washington, DC, Areas." The Federal Government uses the results of surveys such as these to set cost-of-living allowance (COLA) rates for General Schedule, U.S. Postal Service, and certain other Federal employees in Alaska, Hawaii, Guam and the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. This report contains the results of the COLA surveys conducted by the U.S. Office of Personnel Management in Hawaii, Guam, and the Washington, DC, area during the spring and summer of 2007.

DATES: Comments on this report must be received on or before February 9, 2009.

ADDRESSES: Send or deliver comments to Charles D. Grimes III, Deputy Associate Director for Performance and Pay Systems, Strategic Human Resources Policy Division, U.S. Office of Personnel Management, Room 7300B, 1900 E Street, NW., Washington, DC 20415-8200; fax: (202) 606-4264; or e-mail: COLA@opm.gov.

FOR FURTHER INFORMATION CONTACT: J. Stanley Austin, (202) 606-2838; fax: (202) 606-4264; or e-mail: COLA@opm.gov.

SUPPLEMENTARY INFORMATION: Section 591.229 of title 5, Code of Federal Regulations, requires the Office of Personnel Management (OPM) to publish nonforeign area cost-of-living allowance (COLA) survey summary reports in the **Federal Register**. We are publishing the complete "2007 Nonforeign Area Cost-of-Living Allowance Survey Report: Pacific and Washington, DC, Areas" with this notice. The report contains the results of the COLA surveys we conducted in Hawaii, Guam, and the Washington, DC, area during the spring and summer of 2007.

Survey Results

Using an index scale with Washington, DC, area living costs equal to 100, we computed index values of relative prices in the Honolulu County, Hawaii County, Kauai County, Maui County, and Guam and the Commonwealth of the Northern Mariana

Islands (CNMI) COLA areas. Then we added an adjustment factor of 5.0 to the Honolulu County price index, 7.0 to the Hawaii County, Kauai County, and Maui County price indexes, and 9.0 to the Guam/CNMI price index and rounded the results to the nearest whole percentage point. The results indicate a reduction in the COLA rates for all Pacific areas.

Office of Personnel Management.

Michael W. Hager,
Acting Director.

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Executive Summary

The Government pays cost-of-living allowances (COLAs) to Federal employees in nonforeign areas in consideration of living costs significantly higher than those in the

Washington, DC area. The Office of Personnel Management (OPM) conducts living-cost surveys to set the COLA rates. The methodology for conducting these surveys is prescribed in regulation at subpart B of part 591 of title 5 of the Code of Federal Regulations.

This report provides the results of the COLA surveys OPM conducted in the spring and summer of 2007 in Honolulu County, Hawaii County, Kauai County, Maui County, Guam, and the Washington, DC area. The report details our comparison of living costs in the Pacific areas with living costs in the Washington, DC area.

For the surveys, we contacted about 1,300 outlets and collected approximately 5,500 prices on more than 240 items representing typical consumer purchases. We also collected about 2,800 prices on rental housing. We then combined the data using consumer expenditure information from the Bureau of Labor Statistics. The final results are living-cost indexes, shown in Table 1. These indexes compare living costs in the Pacific COLA areas to those in the Washington, DC area. The index for the DC area (not shown) is 100.00 because it is, by law, the reference area. The living-cost indexes shown in Table 1 include the adjustment factor prescribed at 5 CFR 591.227.

TABLE 1—FINAL LIVING-COST
COMPARISON INDEXES

Allowance area	Index
Honolulu County, HI	121.37
Hawaii County, HI	111.71
Kauai County, HI	118.14
Maui County, HI	123.62
Guam/CNMI	119.98

1. Introduction**1.1 Report Objectives**

This report provides the results of the 2007 Pacific nonforeign area cost-of-living allowance (COLA) survey conducted by the U.S. Office of Personnel Management (OPM) in the spring and summer of 2007. In addition to providing these results, the report describes how we prepared for and conducted the survey, and how we analyzed the results. The results show comparative living-cost differences between the Pacific areas, i.e., Honolulu County, Hawaii County, Kauai County, Maui County, and Guam, and the Washington, DC area. By law, Washington, DC is the base or "reference" area for the COLA program.

2. Preparing for the Survey

2.1 COLA Advisory Committees

Before conducting the Pacific survey, OPM established COLA Advisory Committees (CACs) in Honolulu, the Hawaii County areas of Hilo and Kailua Kona, Kauai, Maui, and Guam. The settlement of *Caraballo, et al. v. United States*, No. 1997-0027 (D.V.I.), August 17, 2000, provides for employee involvement in the administration of the COLA program. As in previous surveys, we found it valuable to involve employee and agency representatives in planning and conducting the surveys and in reviewing the survey results.

Each CAC is composed of approximately 12 agency and employee representatives from the survey area and 2 OPM representatives. The functions of the CACs include the following:

- Advising and assisting OPM in planning COLA surveys;
- Providing or arranging for data collection observers during COLA surveys;
- Advising and assisting OPM in reviewing survey data;
- Advising OPM on its COLA program administration, including survey methodology;
- Assisting OPM in disseminating information to affected employees about the surveys and the COLA program; and
- Advising OPM on special situations or conditions, such as hurricanes and earthquakes, as they relate to OPM's authority to conduct interim surveys or implement some other change in response to conditions caused by a natural disaster or similar emergency.

2.2 Pre-Survey Meetings

To help OPM prepare for the COLA surveys, the CACs held 3-day meetings in Honolulu, Hilo, Kailua Kona, Kauai, Maui, and Guam. The CACs reviewed the preliminary outlet and item lists for the surveys. The committee members researched the outlets and availability and appropriateness of the items in each area and made recommendations concerning the survey. We incorporated these recommendations into the survey design.

We found the work of the CACs to be extremely helpful and informative. The CACs' knowledge of the local area, the popularity of items and outlets, and other information about the COLA area were invaluable in helping plan the survey.

2.3 Survey Item Selection

As described in Sections 2.1 and 2.2, we consulted with the CACs as we selected survey items. We identified

items to reflect a wide array of items consumers typically purchase. To determine what consumers purchase, we used the Bureau of Labor Statistics (BLS) 2002/2003 Consumer Expenditure Survey (CES). We aggregated CES expenditures into the following nine major expenditure groups (MEGs):

- Food,
- Shelter and Utilities,
- Household Furnishings and Supplies,
- Apparel,
- Transportation,
- Medical,
- Recreation,
- Education and Communication, and
- Miscellaneous.

We further subdivided each MEG into primary expenditure groups (PEGs). In all, there were 45 PEGs. For example, we subdivided Food into the following nine PEGs:

- Cereals and Bakery Products;
- Meats, Poultry, Fish, and Eggs;
- Dairy Products;
- Fresh Fruits and Vegetables;
- Processed Foods;
- Other Food at Home;
- Nonalcoholic Beverages;
- Food Away from Home; and
- Alcoholic Beverages.

To select survey items, we chose a sufficient number of items to represent each PEG and reduce overall price index variability. To do this, we applied the following guidelines:

- Each survey item should be—
- Relatively important (i.e., represent a fairly large expenditure) within the PEG;
 - Relatively easy to find in both COLA and DC areas;
 - Relatively common, i.e., what people typically buy;
 - Relatively stable over time, e.g., not a fad item; and
 - Subject to similar supply and demand functions.

In all, we selected over 240 non-housing items to survey. Appendix 2 shows how we organized the CES data into MEGs and PEGs, identifies the Detailed Expenditure Categories (DECs) for which we chose survey items, and shows estimated DC area middle income annual consumer expenditures for each DEC and higher level of aggregations.

Appendix 3 lists the non-housing items we surveyed and their descriptions. Each of these items is specifically described with an exact brand, model, type, and size whenever practical. Thus, we priced exactly the same items or the same quality and quantity of items in both the COLA and DC areas. For example, OPM priced a 10.75-ounce can of Campbell's Chicken

Noodle Soup in both the COLA and DC areas because it is typical of canned soups, and consumers commonly purchase it.

2.3.1 Special Considerations

Health Insurance: It was not practical to compare the prices of exactly the same quality and quantity of health insurance between the COLA and Washington, DC, areas because the same array of plans is not offered in each area, and a significant proportion of Federal employees in both the COLA and DC areas subscribe to plans not available nationwide. To compare the employee health benefits premiums of these often highly different plans, OPM would have to adjust for differences in benefits and coverage. Research conducted by the parties prior to the *Caraballo* settlement indicated this would not be feasible.

Therefore, we use the non-Postal Service employee's share of the Federal Employees Health Benefits premiums by plan for each plan offered in each area. OPM maintains these data in the Central Personnel Data File (CPDF), including the number of white-collar Federal employees enrolled in each plan. As described in Section 4.2.3 below, we used these data to compute the average "price" of health insurance for Federal employees in the COLA and DC areas.

Housing: For housing items, we survey rental rates for specific kinds or classes of housing and collect detailed information about each housing unit. We survey the following classes of housing:

- Four bedroom, single family unit, not to exceed 3200 square feet;
- Three bedroom, single family unit, not to exceed 2600 square feet;
- Two bedroom, single family unit, not to exceed 2200 square feet;
- Three bedroom, single family unit, not to exceed 2,600 square feet;
- Two bedroom, single family unit, not to exceed 2,200 square feet;
- Three bedroom apartment unit, not to exceed 2,000 square feet;
- Two bedroom apartment unit, not to exceed 1,800 square feet; and
- One bedroom apartment unit, not to exceed 1,400 square feet.

For each housing unit we surveyed, we assessed approximately 80 characteristics about the unit. For example, we determined the number of bedrooms, bathrooms, square footage, and whether there was a garage, air conditioning, security systems, and recreational facilities. Appendix 4 lists the types of detailed information we collected. We did not collect homeowner data, such as mortgage payments, maintenance expenses, or

insurance. Under the *Caraballo* settlement, the parties agreed to adopt a rental equivalence approach similar to the one BLS uses for the Consumer Price Index. Rental equivalence compares the shelter value (rental value) of owned homes, rather than total owner costs, because the latter are influenced by the investment value of the home (i.e., influenced by what homeowners hope to realize as a profit when they sell their homes). As a rule, living-cost surveys do not compare how consumers invest their money.

We survey rents and use that as a surrogate for rental equivalence. In late 2004 and 2005, we conducted special research, the General Population Rental Equivalence Survey (GPRES), to obtain additional rent and rental equivalence information. The goal was to determine whether we should adjust the rent index before using it to estimate homeowner rental values. The analyses showed no adjustments should be made. Therefore, use of the rents to estimate rental equivalence is appropriate. We published the GPRES results in a **Federal Register** notice on July 31, 2006, at 71 FR 43228.

Although we surveyed rental rates for the same classes of housing in each area, the type, style, size, quality, and other characteristics of each unit varied within each area and between the COLA and DC areas. As described in Section 4.2.5, we used hedonic regression analyses to hold these characteristics constant between the COLA and Washington, DC, area to make rental price comparisons.

2.4 Outlet Selection

Just as it is important to select commonly-purchased items and survey

the same items in both the DC area and COLA areas, it is important to select outlets frequented by consumers and find comparable outlets in both the COLA and DC areas. To identify comparable outlets, we categorize outlets by type (e.g., grocery store, convenience store, discount store, hardware store, auto dealer, and catalog outlet) and then survey only specific items at each outlet type. For example, we survey grocery items at supermarkets in all areas because most people purchase their groceries at such stores and because supermarkets exist in nearly all areas. Selecting comparable outlets is particularly important because significant price variations may occur between dissimilar outlets (e.g., comparing the price of milk at a supermarket with the price of milk at a convenience store).

We used the above classification criteria and existing data sources, including previous COLA surveys, phone books, and various business listings, to develop initial outlet lists for the survey. We provided these lists to the CACs and consulted with them on outlet selection. The committees helped us refine the outlet lists and identify other/additional outlets where local consumers generally purchase the survey items.

We also priced some items by catalog, and when we did, we priced the same items by catalog in the COLA areas and in the DC area. We priced 9 items by catalog in the Pacific areas. All catalog prices included any charges for shipping and handling and all applicable taxes, including excise taxes.

In all, we surveyed prices from approximately 1,300 outlets. In the COLA survey areas, we attempted to

survey three popular outlets of each type, to the extent practical. For some outlet types, such as local phone service, there were not three outlets. In some areas, there was not a sufficient number of businesses to find three outlets of each particular type. In the Washington, DC, area, we surveyed up to nine popular outlets of each type, three in each of the DC survey areas described in Table 2.

2.5 Geographic Coverage

Table 2 shows the Pacific COLA and DC survey area boundaries. We collected non-housing prices in outlets throughout the Pacific areas described in Table 2. To collect rental housing data, we contracted with Delta-21 Resources, Incorporated, a research organization with expertise in housing and rental data collection. Delta-21 surveyed rental rates in locations within these areas.

In selecting the locations and sample sizes within each location, we used 2000 census data showing the relative number of Federal employees and housing units by zip code. We allocated the rental sample objectively, requiring Delta-21 to attempt to obtain more rental observations in locations with a relatively large number of Federal employees and housing units and fewer observations in locations with a relatively small number of Federal employees and housing units. Although the process provided a rational way to allocate the sample, Delta-21 was limited ultimately by how many units were available for rent within a location. Under the contract, Delta-21 surveyed only units available for rent. It did not survey all renter-occupied housing.

TABLE 2—SURVEY AND DATA COLLECTION AREAS

COLA areas and reference areas	Survey area
Honolulu County	City and County of Honolulu.
Hawaii County	Hilo area, Kailua Kona/Waimea area.
Kauai County	Kauai Island
Maui County	Maui Island.
Guam/CNMI	Guam.
Washington, DC—DC	District of Columbia.
Washington, DC—MD	Montgomery County and Prince Georges County.
Washington, DC—VA	Arlington County, Fairfax County, Prince William County, City of Alexandria, City of Fairfax, City of Falls Church, City of Manassas, and City of Manassas Park.

Note: For selected items, such as golf and air travel, these survey areas include additional geographic locations beyond these jurisdictions.

To collect non-housing data in the DC area, we divide the area into three survey areas, as shown in Table 2. We collect non-housing prices in outlets throughout these areas. We survey certain items, such as golf, in areas

beyond the counties and cities specified in Table 2. We also survey the cost of air travel from Ronald Reagan Washington National Airport, Washington Dulles International Airport, and Baltimore/Washington

International Airport (BWI) and survey the price of a 5-mile taxi ride originating at these airports. Both Dulles and BWI are outside the counties and cities shown in Table 2. Nevertheless, DC area residents commonly use both airports.

Delta-21 surveyed rental housing rates throughout the DC area. We do not divide the DC area into three separate survey areas for rental housing data collection but rather treat the area as a single survey area. As with the Pacific COLA areas, we used Census data to select specific locations and sample sizes within the DC area. Delta-21 collected data accordingly within these locations.

3. Conducting the Survey

3.1 Pricing Period

We collected data from early March through May 2007. We collected non-housing price data concurrently in the Pacific areas in March and collected the bulk of the DC area data in April and May. Delta-21 collected rental data sequentially in the DC area, Guam, Kauai, Kailua Kona/Waimea, Hilo, Maui, and Honolulu County from March through July 2007.

3.2 Non-Housing Price Data Collection

3.2.1 Data Collection Teams

In both the COLA and Washington, DC, areas, OPM central office staff collected non-housing price data. In the COLA areas, data collection observers designated by the local COLA Advisory Committees accompanied the OPM data collectors. The data collection observers advised and assisted the data collectors in contacting outlets, matching items, and selecting substitutes. The observers also advised OPM on other living-cost and compensation issues relating to their areas. We found the observers to be a valuable resource in conducting the local area surveys.

Because of logistical considerations, cost, and the fact OPM central office staff is very knowledgeable about the DC area, we did not use COLA Advisory Committee data collection observers in the Washington, DC, area. However, we made all of the DC area data available to the COLA Advisory Committees. This included both housing and non-housing data. The non-housing data showed the individual prices by item, store, and survey location as well as averages. The housing data included a photograph and a rough sketch of the layout of the rental unit. We also provided the COLA Advisory Committees with maps showing where each rental unit is located.

3.2.2 Data Collection Process

The data collector/observer teams obtained most of the data by visiting stores, auto dealers, and other outlets. The teams also priced some items, such as bank interest, piano lessons, and private education tuition, by telephone.

As noted in Section 2.4, we surveyed some items via catalog, including all shipping costs and any applicable taxes in the price. We also collected other data, such as sales tax rates and airline fares, from Web sites on the Internet.

For all items subject to sales and/or excise taxes, we added the appropriate amount of tax to the price for computing COLA rates. We added 4.712 percent in Honolulu County and 4.166 percent in Hawaii County, Kauai County, and Maui County to account for the Hawaii general excise tax on businesses. In the DC area, sales tax rates varied by city, and some sales tax rates also varied by item, such as restaurant meals, within a location. Guam currently has no general sales or business tax that is passed on to the consumer separately at the time of sale.

The data collectors collected the price of the item at the time of the visit to the outlet. Therefore, with certain exceptions, the data collectors collected the sale price if the item was on sale, and we used that sale price in the COLA calculations. The exceptions include coupon prices, going-out-of-business prices, clearance prices, mail-in rebates, and area-wide distress sales, which we do not use. We also do not collect automobile "sale" or negotiated prices. Instead, we obtain the sticker (i.e., non-negotiated) price for the model and specified options. The prices are the manufacturer's suggested retail price (including options), destination charges, additional shipping charges, appropriate dealer-added items or options, dealer mark-up, and taxes, including sales tax and licensing and title fees.

3.3 Housing (Rental) Price Data Collection

As noted in Section 2.5, we contracted for the collection of rental housing data with Delta-21, which collected data in the Pacific areas and in the DC area. We arranged for COLA Advisory Committee observers to accompany Delta-21 rental data collectors for a limited period during the local rental surveys. The rental data collected included rental prices, comprehensive information about the size and type of dwelling, number and types of rooms, and other important amenities that might influence the rental price. Appendix 4 lists the data elements Delta-21 collected.

Delta-21 identified units for rent from various sources, including rental property managers, realtor brokers, listing services, newspaper ads, grocery store bulletin boards, and drive-by observation. Delta-21 then visited each rental unit, took a photograph of the unit, made a sketch of the floor plan

based on exterior dimensions and shape, and noted the unit's longitude and latitude coordinates. We used longitude and latitude to (1) determine the distance of the rental unit from major commercial and Government centers, (2) to correlate census tract data (e.g., median income) for the tract in which the unit was located, and (3) to map each unit's location. As discussed in Section 4.2.5, we used certain census tract data elements along with the data Delta-21 collected to determine the relative price of rents. OPM made the rental data available to the COLA Advisory Committees, including the photographs, sketches, and maps.

4. Analyzing the Results

4.1 Data Review

During and after the data collection process, the data collectors reviewed the data for errors and omissions. This involved reviewing the data item-by-item and comparing prices across outlets within an area to spot data entry errors, mismatches, and other mistakes.

After all of the data had been collected in both the COLA areas and the Washington, DC, area, we again reviewed the data by item across all of the areas. One purpose was to spot errors not previously detected, but the principal reason was to look at substitute items.

A substitute is an item similar to but not exactly the same as the specified survey item. For example, we may specify a 32-ounce bottle of Heinz Ketchup as one of the items to survey. However, during the survey we may discover some allowance area stores do not carry this item, but all carry a 24-ounce bottle of Hunt's Ketchup. Therefore, we will price the 24-ounce Hunt's Ketchup in the allowance areas and in the DC area as a substitute. We will use the substitute price information in place of the price of the originally specified item.

4.2 Special Price Computations

After completing the data review, we made special price computations for five survey items: K-12 private education, Federal Employees Health Benefits premiums, water utilities, energy utility prices, and rental housing prices. For each of these, we used special processes to calculate appropriate values for each survey area.

4.2.1 K-12 Private Education

One of the items we surveyed is the average annual tuition for private education, grades K-12. As in previous surveys, we found tuition rates varied by grade level. Therefore, we computed

an overall average tuition “price” for each school surveyed by averaging the tuition rates grade-by-grade. Section 4.4.2 below describes the additional special use factor we applied to the average tuition rates in the price comparison process.

4.2.2 Health Insurance

As noted in Section 2.3.1, we surveyed the non-Postal employees’

premium for the various Federal Employees Health Benefits (FEHB) plans offered in each survey area. Using enrollment information from the CPDF, we computed two weighted average premium costs—one for self-only coverage and another for family coverage—for white-collar Federal employees in each of the COLA areas and in the Washington, DC, area. As

shown in Table 3, we then computed an overall weighted average premium for each survey area by applying the number of white-collar Federal employees nationwide enrolled in self-only and family plans. We used the overall weighted average premiums as “prices” in the price averaging process described in Section 4.3.

TABLE 3—2007 AVERAGE FEHB PREMIUMS FOR FULL-TIME PERMANENT EMPLOYEES
[Non-Postal Employees’ Share]

Location	Self premium	Family premium	Bi-weekly weighted average premium	Annual weighted average premium
Honolulu County	\$36.22	\$80.14	\$62.72	\$1,636.32
Hawaii County	\$35.48	\$79.13	61.82	1,612.84
Kauai County	\$35.34	\$80.53	62.61	1,633.45
Maui County	\$36.30	\$80.60	63.03	1,644.41
Guam/CNMI	\$39.77	\$102.42	77.57	2,023.75
DC Area	\$45.20	\$93.96	79.93	2,085.32
Nationwide Enrollment	615,389	936,075		
Enrollment Percentage	39.67%	60.33%		

4.2.3 Water Utilities

OPM surveyed water utility rates in each of the COLA and Washington, DC, survey areas. To compute the “price” of water utilities, OPM assumed the average monthly water consumption in each area was 7,600 gallons. This is consistent with the consumption amount OPM used in the previous COLA survey. OPM used this quantity along with the rates charged to compute the average monthly water utility cost by survey area. OPM used these average monthly costs as “prices” in the price averaging process described in Section 4.3 below.

4.2.4 Energy Utilities Model

For energy utilities (i.e., electricity, gas, and oil), OPM collected from local utility companies and suppliers in the COLA and DC survey areas the price of various energy utilities used for lighting, cooking, cooling, and other household needs over a 12-month period. OPM then used the results of a heating and cooling engineering model to determine how many kilowatt hours of electricity, cubic feet of gas, and/or gallons of fuel oil are needed in each area to maintain a specific model home at a constant ambient temperature of 69 degrees when heat is used or 72 degrees when cooling is used. The engineering model uses local home construction information and climatic data from the National Oceanic and Atmospheric Administration and also includes the amount of electricity needed to run standard household appliances and

lighting. For each survey area, OPM calculated the cost to heat and cool the model home using the different heating fuels and electricity for lighting and appliances. Although some homes use additional energy sources, such as wood, coal, kerosene, and solar energy, OPM did not price or include these in the calculations because, based on the results of the 2000 census, relatively few homes use these as primary energy sources.

For the Pacific areas, OPM surveyed the price of electricity to compute home energy costs because the 2000 census indicated electricity is the primary energy source in more than 95 percent of the homes in Hawaii and Guam. In the DC area, OPM surveyed the costs of all three fuels (gas, oil, and electricity) and applied all taxes, fees, and fuel cost adjustments in effect for the 12-month period. OPM used percentages based on the usage of the different fuels in each survey area to compute a weighted average utility fuel cost for the area. Appendix 5 shows the energy requirements, relative usage percentages, and total costs by area. OPM used these total costs as the “price” of utilities in the COLA rate calculations.

4.2.5 Rental Data Hedonic Models

As discussed in Sections 2.5 and 3.3, OPM hired a contractor to collect rental data, including rents and the characteristics of each rental unit. As described in Section 3.3, we collated the rental data with census tract

information published by the Bureau of the Census using the longitude and latitude of the rental properties. We used census tracts, which are relatively small geographically, as surrogates for neighborhoods. We believe the census tract characteristics, such as the percentage of school age children, reflect the character and quality of the neighborhoods in which the rental units are found.

OPM uses hedonic regression analysis, which is a type of multiple linear regression analysis, to compare rents in the COLA areas with rents in the DC area. Multiple linear regression is a type of statistical analysis used to determine how the dependent variable (in this case rent) is influenced by the independent variables (in this case the characteristics of the neighborhood and rental unit). In regression analyses, it is very important to choose the independent variables with great care, making certain only those meeting certain statistically significant thresholds are used in the analysis. To select the independent variables, OPM uses a special procedure developed jointly by OPM and the Technical Advisory Committee. (The Technical Advisory Committee was established under the *Caraballo* settlement and is composed of three economists with expertise in living-cost comparisons.) We call this procedure the Variable Selection Protocol (VSP).

VSP is a multi-step procedure that uses objective criteria to eliminate independent variables with little

statistical significance in the regression. It also removes variables with inexplicable signs and variables that negatively affect the precision of the rent indexes. An example of an inexplicable sign is when the landlord provides an amenity (e.g., a microwave), and the variable has a negative sign. In essence, this is the same as saying on average when the landlord did not provide a microwave, the property rented for more than when the landlord did provide a microwave.

How VSP drops variables that negatively affect the precision of rent indexes is a bit more complicated to explain. The key variable in the regression is the survey area, i.e., Honolulu, Hawaii County, Maui, Kauai, Guam, and the Washington, DC, area. As with all variables in the regression, these variables have parameter estimates; but the survey area parameter estimates are especially important because they become the rent indexes for each of the survey areas. Therefore, it is important that the survey area parameter estimates be as accurate as practicable. The accuracy is measured by the standard error of the survey area parameter estimate. In the last steps of VSP, the protocol tests each of the variables in the model and drops variables that if retained would raise the standard errors of the survey area parameter estimates.

Using VSP, we selected variables with the greatest statistical significance. The variables are listed below and are shown in the regression output in Appendix 6.

- Age of unit;
- Age of unit squared;
- Number of bathrooms;
- Number of bedrooms;
- Unit type (detached house, row/townhouse, high rise apartment, garden apartment, and other (in-home apartments, duplex/triplex/quadplex units and other));
- Number of square feet combined (i.e., “crossed”) with unit type;
- Square footage squared;
- Neighborhood condition (above average, average, or below average);
- Full kitchen (variable values range from 0–1 with three possible levels: 0, .5, or 1—variable receives .5 if unit has a refrigerator and .5 if it has a range or oven);
- Electricity (landlord provides electricity);
- Furniture (landlord provides furniture);
- Percent BA index (percentage of population in the census tract with a baccalaureate degree or higher level of education divided by the percentage of the population in the survey area with

a baccalaureate degree or higher level of education);

—Percent school age index (percentage of population in the census tract of school age divided by the percentage of the population in the survey area of school age);

—Percent below the poverty level index (percentage of population in the census tract with income below the poverty level divided by the percentage of the population in the survey area with income below the poverty level);

—Survey year (2006 or 2007 DC area only); and

—Survey area (Honolulu, Hawaii County, Maui, Kauai, Guam, or the DC area).

We included the survey year variable in the regression calculations because, based on the recommendation of the Technical Advisory Committee, we use two years of DC area rental data. We find adding data from the previous year significantly reduces the standard error of the survey area parameter estimate.

As is common in this type of analysis and as was done in the research leading to the *Caraballo* settlement, OPM uses semi-logarithmic regressions. As noted previously in this section, the regression produces parameter estimates for each independent variable, including survey area. When the regression uses the Washington, DC, area as the base, the regression produces parameter estimates for each of the COLA survey areas: Honolulu, Hawaii County, Maui, Kauai, Guam. The exponent of the survey area parameter estimate (i.e., after the estimate is converted from natural logarithms) multiplied by 100 (following the convention used to express indexes) is the survey area’s rent index. This index reflects the difference in rents in each of the COLA survey areas relative to the Washington, DC, area, while holding constant important neighborhood and rental unit characteristics captured in the survey and census data.

OPM makes a technical adjustment in the above calculations to correct for a slight bias caused by the use of logarithms because the exponent of the average of the logarithms of a series of numbers is always less than the average of the numbers. Therefore, we added one-half of the standard deviation of the survey area parameter estimate before converting from natural logarithms. (See Arthur Goldberger, “Best Linear Unbiased Prediction in the Generalized Linear Regression Model,” *Journal of the American Statistical Association*, 1962.) Table 4 shows the resulting rent indexes. We used these indexes as “prices” in the price averaging process described in Section 4.3.

TABLE 4—RENT INDEXES

Area	Rent index
Honolulu County	115.89
Hilo Area	58.98
Kailua Kona/Waimea Area	89.07
Kauai County	89.51
Maui County	97.73
Guam	82.57
Washington, DC, Area	100.00*

*By definition, the index of the base area is always 100.00.

Appendix 6 shows the regression equation in SAS code and the regression results. (SAS is a proprietary statistical analysis computer software package.)

4.3 Averaging Prices by Item and Area

After OPM collected, reviewed, and made special adjustments in the data (as required), OPM averaged the prices for each item by COLA survey area. For example, OPM priced a bag of sugar at three different grocery stores in Honolulu County and averaged these prices to compute a single average price for sugar in Honolulu. If OPM collected more than one price for a particular matched item within the same outlet (e.g., priced equivalent brands), OPM used the lowest price by item and outlet to compute the average. (The concept is that, if the item and brands are equivalent, consumers will choose the one with the lowest price.) OPM repeated this item-by-item averaging process for each area.

For Washington, DC, area prices, we first averaged prices within each of the three DC survey areas described in Section 2.5. Then we computed a weighted average of the three DC survey areas using census data on where Federal employees live as the weights.

4.4 Computing Price Indexes

Next, OPM computed a price index for each of the items found in both the COLA survey area and in the Washington, DC, area. To do this, OPM divided the COLA survey area average price by the DC area average price and, following the convention used to express indexes, multiplied this by 100. For the vast majority of survey items, OPM next applied consumer expenditure weights. For a few items, however, OPM first applied special processes as described in Sections 4.4.1 and 4.4.2 below.

4.4.1 Geometric Means

As described in Section 2.3, OPM selected survey items to represent selected detailed expenditure categories (DECs). Generally, OPM surveyed only one item per DEC, but in a few cases, OPM surveyed multiple items at a single

DEC. In these cases, OPM computed the geometric mean of the price indexes to derive a single price index for the DEC. (A geometric mean is the *n*th root of the product of *n* different numbers and is often used in price index computations.) For example, OPM surveyed two prescription drugs—Methylphenidate and Nexium. These two different prescription drugs represent a single DEC called “prescription drugs.” To derive a single price index for the DEC, OPM computed the geometric mean of the price index for Methylphenidate and the price index for Nexium.

4.4.2 Special Private Education Computations

As noted in Section 4.2.1, OPM surveyed K–12 private education in the COLA and DC areas and computed an average tuition “price” that reflected all grade levels. Because not everyone sends children to private school, OPM made an additional special adjustment for K–12 education by applying “use factors.” These use factors reflect the relative extent to which Federal employees make use of private education in the COLA and DC areas. For example, Table 5 shows a use factor

of 2.0302 for Honolulu County. OPM computed this by dividing 26.86 percent (the percentage of Federal employees in Honolulu County with at least 1 child in a private school) by 13.23 percent (the percentage of DC area Federal employees with at least 1 child in a private school). OPM obtained the percentages from the results of the 1992/93 Federal Employee Housing and Living Patterns Survey, which is the most current comprehensive data available. Table 5 shows the use factors and the adjusted price indexes for each COLA survey area.

TABLE 5—SUMMARY OF PRIVATE EDUCATION USE FACTORS AND INDEXES

COLA survey area	Employees w/children in private schools		Use factor	Price index	Price index w/use factor
	Local area	DC area			
Honolulu County	26.86	13.23	2.0302	78.55	159.48
Hilo Area *	18.94	13.23	1.4316	55.57	79.56
Kailua Kona/Waimea *	18.94	13.23	1.4316	74.77	107.04
Kauai County	22.46	13.23	1.6977	57.74	98.03
Maui County	20.39	13.23	1.5412	52.76	81.32
Guam	42.26	13.23	3.1943	52.02	166.18

* Use factor data available only for Hawaii County.

4.5 Applying Consumer Expenditure Weights

Next, OPM applied consumer expenditure weights to aggregate price indexes by expenditure group. As noted in Section 2.3, OPM used the results of the BLS Consumer Expenditure Survey to estimate the amounts middle income level consumers in the DC area spend on various items. Using expenditure weights, OPM combined the price indexes according to their relative importance. For example, shelter is the most important expenditure in terms of the COLA survey and represents about 30 percent of total consumer expenditures. On the other hand, the purchase of newspapers at newsstands

represents less than 1/10th of 1 percent of total expenditures.

Beginning at the lowest level of expenditure aggregation (e.g., sub-PEG), OPM computed the relative importance of each survey item within the level of aggregation, multiplied the price index times its expenditure percentage, and summed the cross products for all of the items within the level of aggregation to compute a weighted price index for that level. OPM repeated this process at each higher level of aggregation (e.g., PEG and MEG). Appendix 7 shows these calculations for each COLA survey area at the PEG and MEG level.

The above process resulted in an overall price index for each of the

Pacific COLA areas (shown in Appendix 7), but not for Hawaii County, which has two separate COLA survey areas. To compute an overall price index for Hawaii County, OPM computed weights based on the number of General Schedule (GS) and equivalent Federal employees stationed on the Hilo side of the island compared with the number stationed on the Kailua Kona/Waimea side of the island. OPM then multiplied each of the MEG indexes for Hilo and Kailua Kona by their respective GS employment weights and summed the cross products to produce an overall price index for Hawaii County. (See Appendix 7.) Table 6 shows the weights OPM used.

TABLE 6—HILO AND KAILUA KONA/WAIMEA EMPLOYMENT WEIGHTS

Area	GS employment	Weight
Hilo Area	643	66.7
Kailua Kona/Waimea Area	321	33.3
Total	964	100.0

5. Final Results

To compute the overall living-cost index, OPM added to the price index a non-price adjustment factor. The parties in *Caraballo* negotiated these factors to reflect differences in living costs that might not be captured by the surveys, and OPM adopted these factors in

regulation as part of the new methodology. The factor for Honolulu County is five index points. The factor for all other COLA areas in Hawaii is seven index points. The factor for Guam/CNMI is nine index points. The resulting living-cost indexes are shown in Table 7.

TABLE 7—FINAL LIVING-COST COMPARISON INDEXES

Allowance area	Index
Honolulu County, HI	121.37
Hawaii County, HI	111.71
Kauai County, HI	118.14
Maui County, HI	123.62

TABLE 7—FINAL LIVING-COST COMPARISON INDEXES—Continued

Allowance area	Index
Guam/CNMI	119.98

6. Post Survey Review

In December 2007, OPM held teleconferences with the COLA Advisory Committees in Honolulu, Hilo, Kailua Kona, Kauai, Maui, and Guam to review the survey results. We provided the committee members with various reports showing the data we collected, examples of how we reviewed these

data, the data we used in our analyses, and the results at the PEG and MEG level, as shown in Appendix 7. We explained how we analyzed the rental data and used expenditure weights to combine price indexes to reflect overall living costs.

Appendix 1—Prior Survey Results: 1990–2006

Citation	Contents
73 FR 774	Report on 2006 living-cost surveys conducted in Alaska.
71 FR 63179	Report on 2005 living-cost surveys conducted in Puerto Rico and the U.S. Virgin Islands.
70 FR 44989	Report on 2004 living-cost surveys conducted in Hawaii and Guam.
69 FR 12002	Report on 2003 living-cost surveys conducted in Alaska.
69 FR 6020	Report on 2002 living-cost surveys conducted in Puerto Rico and the U.S. Virgin Islands.
65 FR 44103	Report on 1998 living-cost surveys conducted in Alaska, Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands.
63 FR 56432	Report on 1997 living-cost surveys conducted in Alaska, Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands.
62 FR 14190	Report on 1996 living-cost surveys conducted in Alaska, Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands.
61 FR 4070	Report on winter 1995 living-cost surveys conducted in Alaska.
60 FR 61332	Report on summer 1994 living-cost surveys conducted in Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands.
59 FR 45066	Report on winter 1994 living-cost surveys conducted in Alaska.
58 FR 45558	Report on summer 1992 and winter 1993 living-cost surveys conducted in Alaska, Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands.
58 FR 27316	Report on summer 1993 living-cost surveys conducted in Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands.
57 FR 58556	Report on summer 1991 and winter 1992 living-cost surveys conducted in Alaska, Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands.
56 FR 7902	Report on summer 1990 living-cost surveys conducted in Alaska, Hawaii, Guam, Puerto Rico, and the U.S. Virgin Islands.

Appendix 2—Estimated DC Area Middle Income Annual Consumer Expenditures

[Asterisks show Detailed Expenditure Categories (DECs) for which OPM surveyed items.]

Level	Code	Group	Category name	Expenditures
1	XTOTAL		Total Expenditure	\$57,910.67
2	FOODTOTL	MEG	Food	6,516.50
3	CERBAKRY	PEG	Cereals and bakery products	426.43
4	CEREAL		Cereals and cereal products	152.02
5	010110		Flour	4.76
5	010120		Prepared flour mixes	12.20
5	010210		Ready to eat and cooked cereals *	95.36
5	010310		Rice *	17.23
5	010320		Pasta, cornmeal and other cereal products * ..	22.47
4	BAKERY		Bakery products	274.41
5	BREAD		Bread	81.05
6	020110		White bread *	31.35
6	020210		Bread, other than white *	49.70
5	CRAKCOOK		Crackers and cookies	72.78
6	020510		Cookies *	44.31
6	020610		Crackers	28.47
5	020810		Frozen and refrigerated bakery products *	20.07
5	OTHBAKRY		Other bakery products	100.51
6	020310		Biscuits and rolls *	37.28
6	020410		Cakes and cupcakes *	29.32
6	020620		Bread and cracker products	3.62
6	020710		Sweetrolls, coffee cakes, doughnuts	18.16
6	020820		Pies, tarts, turnovers	12.13
3	ANIMAL	PEG	Meats, poultry, fish, and eggs	797.61
4	BEEF		Beef	216.02
5	030110		Ground beef *	90.12
5	ROAST		Roast	30.38
6	030210		Chuck roast *	8.09
6	030310		Round roast *	6.69
6	030410		Other roast	15.60
5	STEAK		Steak	77.60
6	030510		Round steak *	13.00
6	030610		Sirloin steak *	22.62
6	030710		Other steak	41.99
5	030810		Other beef	17.92
4	PORK		Pork	123.62

[Asterisks show Detailed Expenditure Categories (DECs) for which OPM surveyed items.]

Level	Code	Group	Category name	Expenditures
5	040110		Bacon *	24.11
5	040210		Pork chops *	27.34
5	HAM		Ham	23.57
6	040310		Ham, not canned *	22.72
6	040610		Canned ham *	0.85
5	040510		Sausage	22.63
5	040410		Other pork	25.99
4	OTHRMEAT		Other meats	98.39
5	050110		Frankfurters *	19.93
5	LNCHMEAT		Lunch meats (cold cuts)	70.77
6	050210		Bologna, liverwurst, salami *	17.74
6	050310		Other lunchmeats	53.03
5	LAMBOTHR		Lamb, organ meats and others	7.69
6	050410		Lamb and organ meats	5.87
6	050900		Mutton, goat and game	1.82
4	POULTRY		Poultry	150.59
5	CHICKEN		Fresh and frozen chickens	124.71
6	060110		Fresh and frozen whole chicken *	32.03
6	060210		Fresh and frozen chicken parts *	92.68
5	060310		Other poultry	25.89
4	FISHSEA		Fish and seafood	174.06
5	070110		Canned fish and seafood *	24.51
5	070230		Fresh fish and shellfish *	88.71
5	070240		Frozen fish and shellfish *	60.84
4	080110		Eggs *	34.93
3	DAIRY	PEG	Dairy products	356.84
4	MILKCRM		Fresh milk and cream	136.59
5	090110		Fresh milk, all types *	122.82
5	090210		Cream	13.77
4	OTHDAIRY		Other dairy products	220.25
5	100110		Butter	18.06
5	100210		Cheese *	111.05
5	100410		Ice cream and related products *	58.14
5	100510		Miscellaneous dairy products	33.00
3	FRUITVEG	PEG	Fruits and vegetables	411.55
4	FRSHFRUT		Fresh fruits	236.25
5	110110		Apples *	38.56
5	110210		Bananas *	36.77
5	110310		Oranges *	26.41
5	110510		Citrus fruits, excluding oranges	20.52
5	110410		Other fresh fruits	113.99
4	FRESHVEG		Fresh vegetables	175.30
5	120110		Potatoes *	29.88
5	120210		Lettuce *	24.10
5	120310		Tomatoes *	32.62
5	120410		Other fresh vegetables	88.70
3	PROCFOOD	PEG	Processed Foods	704.71
4	PROCFRUT		Processed fruits	105.96
5	FRZNFRT		Frozen fruits and fruit juices	10.47
6	130110		Frozen orange juice *	3.34
6	130121		Frozen fruits	4.27
6	130122		Frozen fruit juices	2.86
5	130310		Canned fruits *	18.85
5	130320		Dried fruit	6.64
5	130211		Fresh fruit juice	16.11
5	130212		Canned and bottled fruit juice *	53.90
4	PROCVEG		Processed vegetables	79.04
5	140110		Frozen vegetables *	24.44
5	CANDVEG		Canned and dried vegetables and juices	54.59
6	140210		Canned beans *	10.48
6	140220		Canned corn	5.00
6	140230		Canned miscellaneous vegetables	16.96
6	140320		Dried peas	0.18
6	140330		Dried beans	2.60
6	140340		Dried miscellaneous vegetables	8.69
6	140310		Dried processed vegetables	0.25
6	140410		Frozen vegetable juices	0.18
6	140420		Fresh and canned vegetable juices	10.25
4	MISCFOOD		Miscellaneous foods	519.71
5	FRZNPREP		Frozen prepared foods	112.04
6	180210		Frozen meals *	36.91
6	180220		Other frozen prepared foods	75.13

[Asterisks show Detailed Expenditure Categories (DECs) for which OPM surveyed items.]

Level	Code	Group	Category name	Expenditures
5	180110		Canned and packaged soups *	33.18
5	SNACKS		Potato chips, nuts, and other snacks	96.38
6	180310		Potato chips and other snacks *	73.94
6	180320		Nuts	22.44
5	CONDMNTS		Condiments and seasonings	82.84
6	180410		Salt, spices, other seasonings *	17.24
6	180420		Olives, pickles, relishes	10.20
6	180510		Sauces and gravies *	38.13
6	180520		Baking needs and miscellaneous products	17.27
5	OTHRPREP		Other canned and packaged prepared foods	156.42
6	180611		Prepared salads	23.46
6	180612		Prepared desserts *	10.82
6	180620		Baby food *	23.36
6	180710		Miscellaneous prepared foods	98.30
6	180720		Vitamin supplements	0.48
5	190904		Food prepared by consumer unit on out of town trips.	38.85
3	OTHRFOOD	PEG	Other food at home	206.39
4	SWEETS		Sugar and other sweets	131.14
5	150110		Candy and chewing gum *	80.99
5	150211		Sugar *	18.75
5	150212		Artificial sweeteners *	5.30
5	150310		Jams, preserves, other sweets *	26.10
4	FATSOILS		Fats and oils	75.25
5	160110		Margarine *	7.11
5	160211		Fats and oils *	24.69
5	160212		Salad dressings *	23.30
5	160310		Nondairy cream and imitation milk *	10.85
5	160320		Peanut butter	9.30
3	NALCBEVG	PEG	Nonalcoholic beverages	275.93
4	170110		Cola *	81.53
4	170210		Other carbonated drinks	46.70
4	COFFEE		Coffee	40.79
5	170310		Roasted coffee *	25.98
5	170410		Instant and freeze dried coffee	14.81
4	170520		Tea	19.43
4	170510		Noncarbonated fruit flavored drinks *	16.25
4	200112		Nonalcoholic beer	0.24
4	170530		Other nonalcoholic beverages and ice	70.99
3	FOODAWAY	PEG	Food away from home	2,780.39
4	RESTCOAO		Meals at Restaurants, carry outs, and other	2,386.66
5	LUNCH		Lunch	837.92
6	190111		Lunch at fast food, takeout, delivery, etc. *	413.59
6	190112		Lunch at full service restaurants *	299.86
6	190113		Lunch at vending machines/mobile vendors	22.44
6	190114		Lunch at employer and school cafeterias	102.02
5	DINNER		Dinner	1,100.42
6	190211		Dinner at fast food, takeout, delivery, etc. *	391.80
6	190212		Dinner at full service restaurants *	698.07
6	190213		Dinner at vending machines/mobile vendors	4.57
6	190214		Dinner at employer and school cafeterias	5.99
5	SNKNABEV		Snacks and nonalcoholic beverages	205.47
6	190311		Snacks/nonalcoholic bev. at fast food, takeout, etc. *	118.81
6	190312		Snacks/nonalcoholic bev. at full service restaurants.	36.59
6	190313		Snacks/nonalcoholic bev. at vending machines.	43.22
6	190314		Snacks/nonalcoholic bev. at cafeterias	6.84
5	BRKFBRUN		Breakfast and brunch	242.85
6	190321		Breakfast/brunch at fast food, takeout, delivery, etc. *	119.45
6	190322		Breakfast/brunch at full service restaurants *	107.45
6	190323		Breakfast/brunch at vending machines, etc.	5.50
6	190324		Breakfast/brunch at cafeterias	10.45
4	NONRESME		Non Restaurant Meals	393.74
5	190901		Board (including at school)	14.32
5	190902		Catered affairs	52.08
5	190903		Food on out of town trips	209.62
5	790430		School lunches	76.88
5	800700		Meals as pay	40.83
3	ALCBEVG	PEG	Alcoholic beverages	556.66

[Asterisks show Detailed Expenditure Categories (DECs) for which OPM surveyed items.]

Level	Code	Group	Category name	Expenditures
4	ALCHOME		At home	282.69
5	200111		Beer and ale *	180.53
5	200210		Whiskey	8.39
5	200310		Wine *	77.62
5	200410		Other alcoholic beverages	16.16
4	ALCAWAY		Away from home	273.97
5	BEERNALE		Beer and ale	122.78
6	200511		Beer and ale at fast food, takeout, etc.	19.42
6	200512		Beer and ale at full service restaurants *	100.55
6	200513		Beer and ale at vending machines, etc.	2.34
6	200514		Beer at Employer	0.47
6	200515		Beer at Board	0.00
6	200516		Beer and ale at catered affairs	0.00
5	WINE		Wine	34.88
6	200521		Wine at fast food, takeout, delivery, etc.	2.22
6	200522		Wine at full service restaurants *	32.41
6	200523		Wine at vending machines, etc.	0.25
6	200524		Wine at Employer	0.00
6	200525		Wine at Board	0.00
6	200526		Wine at catered affairs	0.00
5	OTHALCBV		Other alcoholic beverages	72.43
6	200531		Other alcoholic bev. at fast food, etc.	6.56
6	200532		Other alcoholic bev. at full service restaurants	65.69
6	200533		Other alcoholic bev. at vending machines, etc.	0.18
6	200534		Other Alcohol at Employer	0.00
6	200535		Other Alcohol at Board	0.00
6	200536		Other alcoholic beverages at catered affairs	0.00
5	200900		Alcoholic beverages purchased on trips	43.88
2	SHEL&UTL	MEG	Shelter and Utilities	22,057.19
3	SHELTER	PEG	Shelter	19,633.77
4	RNTLEQ		Rented Equivalence (estimated monthly \times 12)	15,195.09
4	RENTXX		Rented Dwelling (rent minus tenants ins.) *	4,065.04
4	350110		Tenants Insurance (tenants ins \times 2) *	35.69
4	OTHLODGE		Other Lodging (other minus housing at school)	337.95
3	ENERUT	PEG	Energy Utilities *	2,044.33
3	WATERX	PEG	Water and other public services *	379.09
2	HHF&SUPP	MEG	Household Furnishings and Supplies	3,094.33
3	HHOPER	PEG	Household operations	887.07
4	HHPERSRV		Personal services	545.00
5	340210		Babysitting and child care *	114.45
6	340211		Child care in own home	43.12
6	340212		Care care outside own home	71.33
5	340906		Care for elderly, invalids, handicapped, etc.	49.85
5	340910		Adult daycare centers	4.45
5	670310		Daycare centers, nursery, and preschools *	376.25
4	HHOTHXPN		Other household expenses	342.08
5	340310		Housekeeping services *	65.73
5	340410		Gardening, lawn care service *	106.31
5	340420		Water softening service	7.00
5	340520		Household laundry and dry cleaning, sent out	1.29
5	340530		Coin operated household laundry/dry cleaning	4.97
5	340914		Services for termite/pest control	19.74
5	340915		Home security system service fee	22.36
5	340903		Other home services	18.29
5	330511		Termite/pest control products	3.01
5	340510		Moving, storage, freight express *	52.81
5	340620		Appliance repair, including service center	18.25
5	340630		Reupholstering, furniture repair	6.33
5	340901		Repairs/rentals of lawn/equipment, etc.	8.75
5	340907		Appliance rental	2.26
5	340908		Rental of office equipment for nonbusiness use.	0.62
5	340913		Repair of miscellaneous household equip.	4.31
5	990900		Rental/install of dishwashers, range hoods, and garb. disposals.	0.05
3	HKPGSUPP	PEG	Housekeeping supplies	578.03
4	LAUNDRY		Laundry and cleaning supplies	147.39
5	330110		Soaps and detergents *	75.97
5	330210		Other laundry cleaning products	71.42
4	HKPGOTHR		Other household products	278.54
5	330310		Cleansing & toilet tissue, paper towels/napkins *	85.90

[Asterisks show Detailed Expenditure Categories (DECs) for which OPM surveyed items.]

Level	Code	Group	Category name	Expenditures
5	330510		Miscellaneous household products	123.76
5	330610		Lawn and garden supplies *	68.87
4	POSTAGE		Postage and stationery	152.10
5	330410		Stationery, stationery supplies, giftwrap *	79.37
5	340110		Postage	69.94
6	STAMP		Stamp *	66.17
6	PARPST		Parcel Post *	3.77
5	340120		Delivery services	2.78
3	TEX&RUGS	PEG	Textiles and Area Rugs	173.96
4	HHTXTILE		Household textiles	149.28
5	280110		Bathroom linens *	20.67
5	280120		Bedroom linens *	86.28
5	280130		Kitchen and dining room linens	8.48
5	280210		Curtains and draperies	16.10
5	280220		Slipcovers, decorative pillows	7.32
5	280230		Sewing materials for slipcovers, curtains, etc.	9.53
5	280900		Other linens	0.91
4	FLOORCOV		Floor coverings	24.67
5	RNTCARPT		Wall to wall carpeting (renter)	1.42
6	230134		Wall to wall carpet (renter)	1.01
6	320163		Wall to wall carpet (replacement) (renter)	0.41
5	320111		Floor coverings, nonpermanent *	23.25
3	FURNITUR	PEG	Furniture	495.94
4	290110		Mattress and springs *	60.32
4	290120		Other bedroom furniture	125.64
4	290210		Sofas	108.40
4	290310		Living room chairs *	49.72
4	290320		Living room tables	19.29
4	290410		Kitchen, dining room furniture *	53.53
4	290420		Infants' furniture	8.96
4	290430		Outdoor furniture	11.36
4	290440		Wall units, cabinets and other occasional furniture.	58.72
3	MAJAPPL	PEG	Major appliances	126.33
4	230116		Dishwashers (built in), disposals, range hoods	6.96
5	230117		Dishwasher (owned home)	0.21
5	230118		Dishwasher (rented home)	6.75
4	300110		Refrigerators, freezers *	37.68
5	300111		Refrigerators, freezers (renter)	3.57
5	300112		Refrigerators, freezers (owned home)	34.11
4	300210		Washing machines *	19.48
5	300211		Washing machines (renter)	4.02
5	300212		Washing machines (owned home)	15.46
4	300220		Clothes dryers	14.95
5	300221		Clothes dryers (renter)	3.13
5	300222		Clothes Dryer (owned home)	11.82
4	300310		Cooking stoves, ovens *	20.78
5	300311		Cooking stoves, ovens (renter)	1.76
5	300312		Cooking stoves, ovens (owned home)	19.02
4	300320		Microwave ovens	6.10
5	300321		Microwave ovens (renter)	1.45
5	300322		Microwave ovens (owned home)	4.65
4	300330		Portable dishwasher	0.59
5	300331		Portable dishwasher (renter)	0.06
5	300332		Portable dishwasher (owned home)	0.53
4	300410		Window air conditioners	19.79
5	300411		Window air conditioners (renter)	0.98
5	300412		Window air conditioners (owned home)	3.21
5	320511		Electric floor cleaning equipment *	11.74
5	320512		Sewing machines	2.31
5	300900		Miscellaneous household appliances	1.55
3	SMAPPHWR	PEG	Small appliances, miscellaneous housewares	79.99
4	HOUSEWARE		Housewares	56.50
5	320310		Plastic dinnerware	1.57
5	320320		China and other dinnerware *	7.98
5	320330		Flatware	2.47
5	320340		Glassware	8.23
5	320350		Silver serving pieces	4.38
5	320360		Other serving pieces	1.34
5	320370		Nonelectric cookware *	12.08
5	320380		Tableware, nonelectric kitchenware	18.44
4	SMLLAPPL		Small appliances	23.49

[Asterisks show Detailed Expenditure Categories (DECs) for which OPM surveyed items.]

Level	Code	Group	Category name	Expenditures
5	320521		Small electric kitchen appliances *	18.30
5	320522		Portable heating and cooling equipment	5.19
3	MISCHHEQ	PEG	Miscellaneous household equipment	753.01
4	320120		Window coverings	32.61
4	320130		Infants' equipment	16.65
4	320140		Laundry and cleaning equip.	22.31
4	320150		Outdoor equipment *	39.39
4	320210		Clocks	5.02
4	320220		Lamps and lighting fixtures	15.79
4	320231		Other household decorative items	201.60
4	320232		Telephones and accessories *	55.51
4	320410		Lawn and garden equipment *	71.36
4	320420		Power tools *	99.00
4	320901		Office furniture for home use *	10.74
4	320902		Hand tools *	8.50
4	320903		Indoor plants, fresh flowers *	50.43
4	320904		Closet and storage items	16.77
4	340904		Rental of furniture	3.09
4	430130		Luggage	7.21
4	690115		Personal Digital Assistants (PDA)	3.12
4	690116		Internet Svcs Away from Home	4.40
4	690210		Telephone answering devices	1.40
4	690220		Calculators	0.19
4	690230		Business equipment for home use	2.31
4	320430		Other hardware	18.39
4	690242		Smoke alarms (owned home)	1.29
4	690241		Smoke alarms (renter)	0.25
4	690243		Smoke alarms (owned vacation)	0.00
4	690245		Other household appliances (owned home) ...	7.35
4	690244		Other household appliances (renter)	2.53
4	320905		Miscellaneous household equipment and parts	55.79
2	APPAREL	MEG	Apparel and services	2,183.43
3	MENBOYS	PEG	Men and boys	492.34
4	MENS		Men, 16 and over	380.36
5	360110		Men's suits *	18.25
5	360120		Men's sportcoats, tailored jackets	5.42
5	360210		Men's coats and jackets	39.74
5	360311		Men's underwear *	21.29
5	360312		Men's hosiery	16.59
5	360320		Men's nightwear	1.61
5	360330		Men's accessories	53.25
5	360340		Men's sweaters and vests	10.05
5	360350		Men's active sportswear	15.20
5	360410		Men's shirts *	103.78
5	360511		Men's pants *	76.59
5	360512		Men's shorts, shorts sets	14.25
5	360901		Men's uniforms	3.26
5	360902		Men's costumes	1.04
4	BOYS		Boys, 2 to 15	111.99
5	370110		Boys' coats and jackets	5.36
5	370120		Boys' sweaters	2.62
5	370130		Boys' shirts *	32.35
5	370211		Boys' underwear	7.05
5	370212		Boys' nightwear	4.73
5	370213		Boys' hosiery	6.22
5	370220		Boys' accessories	4.79
5	370311		Boys' suits, sportcoats, vests	1.76
5	370312		Boys' pants *	31.09
5	370313		Boys' shorts, shorts sets	8.18
5	370903		Boys' uniforms	3.78
5	370904		Boys' active sportswear	3.13
5	370902		Boys' costumes	0.91
3	WMNSGRLS	PEG	Women and girls	797.99
4	WOMENS		Women, 16 and over	681.07
5	380110		Women's coats and jackets	69.54
5	380210		Women's dresses *	59.23
5	380311		Women's sportcoats, tailored jackets	6.82
5	380312		Women's vests and sweaters *	41.87
5	380313		Women's shirts, tops, blouses *	135.06
5	380320		Women's skirts	18.86
5	380331		Women's pants *	129.29
5	380332		Women's shorts, shorts sets	11.81

[Asterisks show Detailed Expenditure Categories (DECs) for which OPM surveyed items.]

Level	Code	Group	Category name	Expenditures
5	380340		Women's active sportswear	31.42
5	380410		Women's sleepwear	37.30
5	380420		Women's undergarments	31.43
5	380430		Women's hosiery	19.10
5	380510		Women's suits	22.04
5	380901		Women's accessories *	58.78
5	380902		Women's uniforms	7.23
5	380903		Women's costumes	1.28
4	GIRLS		Girls, 2 to 15	116.92
5	390110		Girls' coats and jackets	5.87
5	390120		Girls' dresses and suits *	10.40
5	390210		Girls' shirts, blouses, sweaters *	33.92
5	390221		Girls' skirts and pants *	29.54
5	390222		Girls' shorts, shorts sets	7.28
5	390230		Girls' active sportswear	7.45
5	390310		Girls' underwear and sleepwear	7.14
5	390321		Girls' hosiery	4.71
5	390322		Girls' accessories	7.33
5	390901		Girls' uniforms	2.32
5	390902		Girls' costumes	0.97
3	INFANT	PEG	Children under 2	70.14
4	410110		Infant coat, jacket, snowsuit	2.40
4	410120		Infant dresses, outerwear	19.20
4	410130		Infant underwear *	35.41
4	410140		Infant nightwear, loungewear *	3.65
4	410901		Infant accessories	9.48
3	FOOTWEAR	PEG	Footwear	523.09
4	400110		Men's footwear *	164.08
4	400210		Boys' footwear	58.30
4	400310		Women's footwear *	235.02
4	400220		Girls' footwear	65.69
3	OTHAPPRL	PEG	Other apparel products and services	299.87
4	420110		Material for making clothes	10.38
4	420120		Sewing patterns and notions	8.59
4	430110		Watches *	27.00
4	430120		Jewelry *	116.98
4	440110		Shoe repair and other shoe service	1.67
4	440120		Coinoperated apparel laundry/dry cleaning *	61.53
4	440130		Alteration, repair and tailoring of apparel	6.34
4	440140		Clothing rental	2.93
4	440150		Watch and jewelry repair	5.92
4	440210		Apparel laundry/dry cleaning not coinoperated *	57.91
4	440900		Clothing storage	0.61
2	TRANS	MEG	Transportation	8,202.21
3	MOTVEHCO	PEG	Motor Vehicle Costs	3,623.71
4	VEHPURCH		Vehicle purchases (net outlay)	2,839.52
5	NEWCARS		Cars and trucks, new	1,408.35
6	450110		New cars *	614.87
6	450210		New trucks	793.48
5	USED CARS		Cars and trucks, used	1,430.27
6	460110		Used cars	732.39
6	460901		Used trucks	697.88
5	OTHVEHCL		Other vehicles	0.90
6	450220		New motorcycles	0.68
6	450900		New aircraft	0.00
6	460902		Used motorcycles	0.22
6	460903		Used aircraft	0.00
4	VEHFINCH		Vehicle finance charges	412.09
5	510110		Automobile finance charges *	169.36
5	510901		Truck finance charges	219.57
5	510902		Motorcycle and plane finance charges	5.58
5	850300		Other vehicle finance charges	17.58
4	LEASVEH		Leased vehicles	206.45
5	450310		Car lease payments	87.96
5	450313		Cash downpayment (car lease)	5.50
5	450314		Termination fee (car lease)	8.49
5	450410		Truck lease payments	101.20
5	450413		Cash downpayment (truck lease)	3.29
5	450414		Termination fee (truck lease)	0.00
4	VEHXP&LV		Other Vehicle Expenses and Licenses	165.65
5	520110		State & Local Registration *	99.18

[Asterisks show Detailed Expenditure Categories (DECs) for which OPM surveyed items.]

Level	Code	Group	Category name	Expenditures
6	520111		Vehicle reg. state (as of Q20012) incl in 520110.	91.22
6	520112		Vehicle reg. local (as of Q20012) incl in 520110.	7.97
5	520310		Driver's license	8.53
5	520410		Vehicle inspection (added to S&L registration)*.	11.70
5	PARKING		Parking fees	23.89
6	520531		Parking fees in home city, excluding residence	19.35
6	520532		Parking fees, outoftown trips	4.54
5	520541		Tolls	12.60
5	520542		Tolls on outoftown trips	4.56
5	520550		Towing charges	5.17
5	520560		GPSS Services	0.59
5	620113		Automobile service clubs	18.89
3	GASOIL	PEG	Gasoline and motor oil	1,992.28
4	470111		Gasoline*	1,837.20
4	470112		Diesel fuel	32.93
4	470113		Gasoline on outoftown trips	111.06
4	470114		Gasohol	0.00
4	470211		Motor oil	9.97
4	470212		Motor oil on outoftown trips	1.12
3	CARP&R	PEG	Maintenance and repairs	809.20
4	CARPAR		Maintenance and Repair Parts	188.70
5	470220		Coolant, additives, brake, transmission fluids	5.12
5	480110		Tires purchased, replaced, installed*	118.24
5	480213		Parts, equipment, and accessories*	54.27
5	480214		Vehicle audio equipment, excluding labor	4.15
5	480212		Vehicle products	5.74
5	480215		Vehicle Video Equipment	1.18
4	CARREP		Maintenance and Repair Service*	620.50
5	490000		Misc. auto repair, servicing	50.15
5	490110		Body work and painting	30.90
5	490211		Clutch, transmission repair	58.32
5	490212		Drive shaft and rearend repair	10.33
5	490221		Brake work, including adjustments	61.65
5	490231		Repair to steering or frontend	20.21
5	490232		Repair to engine cooling system	25.52
5	490311		Motor tuneup	48.48
5	490312		Lube, oil change, and oil filters	79.17
5	490313		Frontend alignment, wheel balance and rotation.	14.14
5	490314		Shock absorber replacement	4.10
5	490316		Gas tank repair, replacement	0.00
5	490318		Repair tires and other repair work	43.73
5	490319		Vehicle air conditioning repair	18.06
5	490411		Exhaust system repair	12.87
5	490412		Electrical system repair	26.34
5	490413		Motor repair, replacement	81.57
5	490900		Auto repair service policy	15.49
3	500110	PEG	Vehicle insurance*	1,168.76
3	RENTVEH	PEG	Rented vehicles	0.00
3	PUBTRANS	PEG	Public transportation	608.26
4	530110		Airline fares*	388.53
4	530210		Intercity bus fares	16.99
4	530510		Intercity train fares	35.38
4	530901		Ship fares	29.65
4	LOCTRANS		Local Transportation	137.73
5	530311		Intracity mass transit fares	85.04
5	530312		Local trans. on outoftown trips	15.77
5	530411		Taxi fares and limousine service on trips	9.26
5	530412		Taxi fares and limousine service*	25.98
5	530902		School bus	1.67
2	MEDICAL	MEG	Medical	2,750.36
3	HEALTINS	PEG	Health insurance*	1,619.00
4	COMHLTIN		Commercial health insurance	306.16
5	580111		Traditional fee for service health plan (not BCBS).	105.77
5	580113		Preferred provider health plan (not BCBS)	200.39
4	BCBS		Blue Cross, Blue Shield	457.97
5	580112		Traditional fee for service health plan (BCBS)	68.28
5	580114		Preferred provider health plan (BCBS)	186.34

[Asterisks show Detailed Expenditure Categories (DECs) for which OPM surveyed items.]

Level	Code	Group	Category name	Expenditures
5	580312		Health maintenance organization (BCBS)	152.08
5	580904		Commercial Medicare supplement (BCBS)	48.35
5	580906		Other health insurance (BCBS)	2.92
4	580311		Health maintenance organization (not BCBS)	346.16
4	580901		Medicare payments	307.37
4	COMEDOTH		Commercial Medicare supplements and other health insurance.	168.70
5	580903		Commercial Medicare supplement (not BCBS)	124.90
5	580905		Other health insurance (not BCBS)	43.80
4	580400		Long Term Care Insurance	32.65
3	MEDSERVS	PEG	Medical services	674.66
4	560110		Physician's services *	165.27
4	560210		Dental services *	234.66
4	560310		Eyecare services	37.72
4	560400		Service by professionals other than physician	47.33
4	560330		Lab tests, xrays	41.62
4	570111		Hospital Room and Services *	124.44
4	570240		Medical care in retirement community	0.29
4	570220		Care in convalescent or nursing home	6.32
4	570902		Repair of medical equipment	0.96
4	570230		Other medical care services	16.05
3	DRUGS&ME	PEG	Drugs and Medical Supplies	456.70
4	DRUGS		Drugs	353.88
5	550210		Nonprescription drugs *	45.75
5	550410		Nonprescription vitamins	31.96
5	540000		Prescription drugs *	276.17
4	MEDSUPPL		Medical supplies	102.82
5	550110		Eyeglasses and contact lenses *	51.50
5	550340		Hearing aids	13.73
5	550310		Topicals and dressings *	28.87
5	550320		Medical equipment for general use	4.59
5	550330		Supportive and convalescent medical equip.	3.13
5	570901		Rental of medical equipment	0.32
5	570903		Rental of supportive, convalescent equipment	0.67
2	RECREATN	MEG	Recreation	2,571.77
3	FEESADM	PEG	Fees and admissions	672.71
4	610900		Recreation expenses, outoftown trips	29.76
4	620111		Social, recreation, civic club membership *	129.68
4	620121		Fees for participant sports *	103.59
4	620122		Participant sports, outoftown trips	28.95
4	620211		Movie, theater, opera, ballet *	149.26
4	620212		Movie, other admissions, outoftown trips	59.69
4	620221		Admission to sporting events	39.85
4	620222		Admission to sports events, outoftown trips	19.89
4	620310		Fees for recreational lessons *	82.29
4	620903		Other entertainment services, outoftown trips	29.76
3	TVAUDIO	PEG	Television, radios, sound equipment	419.47
4	310140		Televisions *	130.01
4	310311		Radios	5.28
4	310312		Phonographs	0.00
4	310313		Tape recorders and players	5.48
4	620930		On Line Gaming Services	0.00
4	310210		VCR's and video disc players *	26.83
4	310331		Miscellaneous sound equipment	1.09
4	310332		Sound equipment accessories	6.84
4	310220		Video cassettes, tapes, and discs *	58.76
4	310230		Video game hardware and software	37.13
4	310240		Streaming Downloading Audio	0.58
4	340610		Repair of TV, radio, and sound equipment	3.47
4	340902		Rental of televisions	0.88
4	310314		Personal Digital Audio Players	10.46
4	310320		Sound components and component systems *	13.36
4	310334		Satellite dishes	1.27
4	310340		CDs Records & Audio Tapes *	48.65
4	310350		Streaming Downloading Audio	2.24
4	340905		Rental of VCR, radio, and sound equipment	0.27
4	610130		Musical instruments and accessories	18.71
4	620904		Rental and repair of musical instruments	6.21
4	620912		Rental of video cassettes, tapes, & discs *	41.95
3	PETSPLAY	PEG	Pets, toys, and playground equipment	447.82
4	PETS		Pets	338.42
5	610310		Pet food *	144.28

[Asterisks show Detailed Expenditure Categories (DECs) for which OPM surveyed items.]

Level	Code	Group	Category name	Expenditures
5	610320		Pet purchase, supplies, medicine	73.38
5	620410		Pet services	25.64
5	620420		Vet services *	95.12
4	610110		Toys, games, hobbies, and tricycles *	99.22
4	610140		Stamp & Coin Collecting	7.65
4	610120		Playground equipment	2.53
3	ENTEROTH	PEG	Other entertainment supplies, equipment, and services.	231.57
4	UNMTRBOT		Unmotored recreational vehicles	47.53
5	600121		Boat without motor and boat trailers	1.65
5	600122		Trailer and other attachable campers	45.88
4	PWRSPVEH		Motorized recreational vehicles	60.97
5	600141		Purchase of motorized camper	32.79
5	600142		Purchase of other vehicle *	10.79
5	600132		Purchase of boat with motor	17.38
4	RNTSPVEH		Rental of recreational vehicles	2.19
5	520904		Rental noncamper trailer	0.03
5	520907		Boat and trailer rental outoftown trips	0.37
5	620909		Rental of campers on outoftown trips	0.00
5	620919		Rental of other vehicles on outoftown trips	1.41
5	620906		Rental of boat	0.01
5	620921		Rental of motorized camper	0.00
5	620922		Rental of other RV's	0.37
4	600110		Outboard motors	0.65
4	520901		Docking and landing fees	1.33
4	RECEQUIP		Sports, recreation and exercise equipment	70.67
5	600210		Athletic gear, game tables, exercise equip. *	31.84
5	600310		Bicycles	6.84
5	600410		Camping equipment	8.17
5	600420		Hunting and fishing equipment	14.51
5	600430		Winter sports equipment	1.21
5	600901		Water sports equipment	3.52
5	600902		Other sports equipment	3.47
5	600903		Global Positioning Services	0.00
5	620908		Rental and repair of mis. sports equipment	1.12
4	PHOTOEQ		Photographic equipment, supplies and services.	41.56
5	610210		Film *	5.46
5	610220		Other photographic supplies	0.32
5	620330		Film processing *	10.53
5	620905		Repair and rental of photographic equipment	0.11
5	610230		Photographic equipment	17.21
5	620320		Photographer fees	7.93
4	610901		Fireworks	2.91
4	610902		Souvenirs	0.72
4	610903		Visual goods	1.17
4	620913		Pinball, electronic video games	1.87
3	PERSPROD	PEG	Personal care products	335.09
4	640110		Hair care products *	58.89
4	640120		Nonelectric articles for the hair	7.16
4	640130		Wigs and hairpieces	2.78
4	640210		Oral hygiene products, articles	37.59
4	640220		Shaving needs	18.55
4	640310		Cosmetics, perfume, bath preparation *	159.33
4	640410		Deodorants, feminine hygiene, misc pers. Care.	38.60
4	640420		Electric personal care appliances	12.19
3	PERSSERV	PEG	Personal care services	302.58
4	650310		Personal care service *	302.58
4	650900		Repair of personal care appliances	0.00
3	READING	PEG	Reading	88.23
4	590310		Newspapers, Magazines by Subscription *	64.93
4	590410		Newspapers, Magazines at Newstand *	23.30
3	590900	PEG	Newsletters	0.00
3	590220	PEG	Books thru book clubs	7.98
3	590230	PEG	Books not thru book clubs *	64.38
3	660310	PEG	Encyclopedia and other sets of reference books.	1.95
2	EDU&COMM	MEG	Education and Communication	2,875.29
3	EDUCATN	PEG	Education	126.68
4	670210		Elementary and high school tuition *	100.75
4	660210		School books, supplies for elementary and H.S.	25.93

[Asterisks show Detailed Expenditure Categories (DECs) for which OPM surveyed items.]

Level	Code	Group	Category name	Expenditures
3	COMMICAT	PEG	Communications	1,840.72
4	PHONE		Telephone services	1,599.90
5	270101		Telephone services in home city, excluding car*	865.86
5	270102		Telephone services for mobile car phones*	695.39
5	270103		Pager service	2.59
5	270104		Phone cards	36.06
4	690114		Computer information services*	240.81
3	270310	PEG	Community antenna or cable/satellite TV*	680.92
3	COMP&SVC	PEG	Computers and Computer Services	226.97
4	690113		Repair of computer systems for nonbusiness use.	7.56
4	690111		Computers and computer hardware nonbusiness use*	192.72
4	690112		Computer software and accessories for nonbusiness use.	26.69
2	MISCMEG	MEG	Miscellaneous	7,659.59
3	TOBACCO	PEG	Tobacco products and smoking supplies	250.30
4	630110		Cigarettes*	231.80
4	630210		Other tobacco products	16.78
4	630220		Smoking accessories	1.72
3	MISC	PEG	Miscellaneous	931.02
4	620925		Miscellaneous fees	4.07
4	620926		Lotteries and parimutuel losses	115.49
4	680110		Legal fees*	132.58
4	680140		Funeral expenses*	69.06
4	680210		Safe deposit box rental	4.48
4	680220		Checking accounts, other bank service charges.	23.98
4	680901		Cemetery lots, vaults, maintenance fees	23.72
4	680902		Accounting fees	50.18
4	680903		Miscellaneous personal services	49.33
4	680904		Dating services	0.59
4	710110		Credit card interest and annual fees*	266.12
4	900002		Occupational expenses*	40.97
4	790600		Expenses for other properties	141.97
4	880210		Interest paid, home equity line of credit (other property).	0.18
4	620115		Shopping club membership fees	8.31
3	INSPENSN	PEG	Personal insurance and pensions	6,478.27
4	LIFEINSR		Life and other personal insurance*	486.20
5	700110		Life, endowment, annuity, other personal insurance.	469.05
5	002120		Other nonhealth insurance	17.15
4	PENSIONS		Pensions and Social Security	5,992.07
5	800910		Deductions for government retirement*	94.65
5	800920		Deductions for railroad retirement	4.43
5	800931		Deductions for private pensions	488.08
5	800932		Nonpayroll deposit to retirement plans	442.06
5	800940		Deductions for Social Security	4,962.85

Appendix 3—COLA Survey Items and Descriptions

Adhesive Bandages. One box of 30 adhesive bandages. Assorted sizes. Clear or flexible okay to use. (Note: in Virginia, add tax to this item.) Use: Band Aid.

Airfare Los Angeles. Lowest cost round trip ticket to Los Angeles, CA, 3-week advance reservation, departing and returning midweek and including Saturday night stay. Price non-refundable ticket. Disregard restrictions, super-saver fares, and special promotions. In reference area, price flights from Baltimore Washington International for Maryland, Reagan National for the District of Columbia, and Dulles for Virginia. Price all flights via Internet on same day during the DC area survey. Use: Major carrier.

Airfare Miami. Lowest cost round trip ticket to Miami, FL, 3-week advance reservation, departing and returning midweek and including Saturday night stay. Price non-refundable ticket. Disregard restrictions, super-saver fares, and special promotions. In reference area, price flights from Baltimore Washington International for Maryland, Reagan National for the District of Columbia, and Dulles for Virginia. Price all flights via Internet on same day during the DC area survey. Use: Major carrier.

Airfare Seattle. Lowest cost round trip ticket to Seattle, WA, 3-week advance reservation, departing and returning midweek and including Saturday night stay. Price non-refundable ticket. Disregard restrictions, super-saver fares, and special promotions. In reference area, price flights

from Baltimore Washington International for Maryland, Reagan National for the District of Columbia, and Dulles for Virginia. Price all flights via Internet on same day during the DC area survey. Use: Major carrier.

Airfare St. Louis. Lowest cost round trip ticket to St. Louis, MO, 3-week advance reservation, departing and returning midweek and including Saturday night stay. Price non-refundable ticket. Disregard restrictions, super-saver fares, and special promotions. In reference area, price flights from Baltimore Washington International for Maryland, Reagan National for the District of Columbia, and Dulles for Virginia. Price all flights via Internet on same day during the DC area survey. Use: Major carrier.

Alternator (Ford). Price of a remanufactured 95 Amp alternator for a 1998

Ford Explorer 4.0L fuel injected V6 with A/C and automatic transmission to the consumer at a dealership. Report price net of core charge (i.e., price after core is returned). Report core charge in comments. If only new alternator available, report new price as match. If price varies whether dealer installs, assume dealer installs but do not price labor. *Use:* Dealer recommended brand.

Alternator (Toyota). Price of a remanufactured alternator for a 1998 Toyota Corolla LE sedan, 4 door, 1.8 liter, 4 cylinder, 16 valve, automatic transmission, to the consumer at a dealership. Report price net of core charge (i.e., price after core is returned). Report core charge in comments. If only new alternator available, report new price as match. If price varies whether dealer installs, assume dealer installs but do not price labor. *Use:* Dealer recommended brand.

Antacid. Ninety-six count size of extra strength tablets. *Use:* Tums EX 96 tablets.

Antibacterial Ointment. One ounce and 1/2 ounce tubes of antibacterial ointment. *Use:* Neosporin Original.

Apples. Price per pound, loose (not bagged) apples. If only bagged apples available, report bag weight. *Use:* Red Delicious.

Area Rug. Approximately 8 foot by 11 foot oval braided rug, flat woven, 3-ply yarn, wool/nylon/rayon blend, with multi-colored accents. Include sales tax and shipping and handling. *Use:* American Traditions. JC Penney catalog number: A751-0449.

Artificial Sweetener. Fifty-count package of artificial sweetener. *Use:* Equal.

Aspirin. Fifty tablets of regular strength aspirin. *Use:* Bayer, Regular Strength.

ATV, Honda. All terrain sports vehicle with 250-300cc engine. Electric start. *Use:* Honda 2007 Sportrax 300EX.

ATV, Yamaha. All terrain sports vehicle with 350cc engine. Electric start. *Use:* Yamaha Warrior.

Auto Finance Rate. Interest rate for a 4-year loan on a new car with 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. Enter 7.65 percent as \$7.650. If bank needs to know type of car, use specified Ford. Obtain interest rate and verify phone number. *Use:* Interest percentage rate.

Baby Food. Four ounce jar strained vegetables or fruit. *Use:* Gerber 2nd.

Babysitter. Minimum hourly wage appropriate to area. *Use:* Government wage data.

Baking Dish 8 x 8. Glass baking dish, 8 inch square glass, clear or tinted. Exclude baking dish with cover or lid. *Use:* Martha Stewart (K-Mart) and Anchor Hocking (Wal-Mart).

Baking Dish 9 x 13. Glass baking dish, 9 inch by 13 inch glass, clear or tinted. Exclude baking dish with cover or lid. *Use:* Pyrex.

Bananas. Price per pound of bananas. If sold by bunch, report price and weight of average sized bunch. *Use:* Available brand.

Bath Towel. Approximately 56 inch x 30 inch wide, 100 percent cotton, medium weight. Side hem is woven selvage. Bottom hem may be folded. *Use:* Springmaid (Wal-Mart) and Martha Stewart 3 Star (K-Mart).

Beer at Home (Cans). Six-pack of 12 ounce cans. Do not price refrigerated beer unless

that is the only type available. *Use:* Budweiser.

Beer Away. All restaurant types. One glass of beer, draft if available. Check sales tax and include in price. *Use:* Budweiser.

Board Game. Price standard edition, not deluxe. *Use:* Sorry.

Book, Paperback. Store price (not publisher's list price unless that is the store price) for top selling fiction, paperback book. Also price via Amazon.com during the DC area survey. *Use:* Chesapeake Blue, by Nora Roberts and The King of Torts, by John Grisham.

Bowling. One game of open (or non-league) 10-pin bowling on a weekday (Monday-Friday) between the hours of 10 a.m.-5 p.m. Exclude shoe rental. If priced by the hour, report hourly rate divided by 5 (i.e., estimated number of games per hour) and note hourly rate in comments. Do not price duck-pin bowling. *Use:* Bowling.

Boy's Jeans. Relaxed fit, size range 9 to 14, pre-washed jeans, not bleached, stone-washed or designer jeans. *Use:* Levis 550 Relaxed Fit.

Boy's Polo Shirt. Knit polo-type short sleeve shirt with collar, solid color, cotton/polyester, size range 8 to 14. *Use:* Ralph Lauren (Macys) and Lands End (Sears).

Boy's T-Shirt. Screen-printed t-shirt for boys ages 8 thru 10 (sizes 7 to 14). Pullover with crew neck, short sleeves and polyester/cotton blend. Do not price team logo shirts. *Use:* Green Dog Blues (Macys) and Canyon River Blues (Sears).

Bread, Wheat. Loaf of sliced wheat bread, 16 ounces. Do not price store brand. *Use:* Roman Meal 16 oz.

Bread, Wheat, Butter Top. Loaf of sliced wheat bread, 20-24 ounces. Do not price store brand. *Use:* Home Pride. Love's Home Pride is an equivalent brand.

Bread, White. Loaf of sliced white bread, 22-24 ounces. Do not price store brand. *Use:* Wonder giant loaf. Love's is an equivalent brand.

Breakfast Full Service. Approximately two strips of bacon or two sausages, two eggs, toast, hash browns, coffee, and juice. Check sales tax and include in price. *Use:* Bacon and eggs breakfast.

Cable TV, Analog Service. One month of cable service. Include converter and universal remote fees. Do not price value packages or premium channels; i.e., Showtime, HBO, Cinemax. Do not report hook-up charges. Itemize taxes and fees as percent rates or amounts and add to price. Also try to obtain a bill from a local resident for comparison purposes. *Use:* Local provider.

Camera Film. Four-pack, 35 millimeter, 24 exposure, 400 ASA (speed). *Use:* Kodak Max 400.

Candy Bar. One regular size candy bar-weight approximately 1.55 to 2.13 ounces. Do not price king-size or multi-pack. *Use:* Snickers.

Canned Chopped Ham. Twelve ounce can of processed luncheon meat. Do not price turkey, light, or smoked varieties. *Use:* SPAM.

Canned Green Beans. Fourteen to 15 ounce can of plain-cut green beans. *Use:* Del Monte.

Canned Peaches. Fifteen to 16 ounce can of peaches. *Use:* Del Monte.

Canned Soup. Regular size (approx. 10.7 ounce) can of condensed soup. Not hearty, reduced fat, or salt free varieties. *Use:* Campbell's Chicken Noodle Soup.

Canned Tuna. Chunk light tuna, packed in spring water (6.0 to 6.13 ounces). Do not price fancy style or albacore. *Use:* Star Kist.

Cellular Phone 500 Minute Plan. Cellular phone service with 500 anytime minutes per month. Price via internet, all areas at the same time during the DC area survey. Call for fee information. Itemize taxes and fees and add to price. Also try to obtain a bill from a local resident for comparison purposes. *Use:* Major provider.

Cellular Phone 600 Minute Plan. Cellular phone service with 600 anytime minutes per month. Price via internet, all areas at the same time during the DC area survey. Call for fee information. Itemize taxes and fees and add to price. Also try to obtain a bill from a local resident for comparison purposes. *Use:* Major provider.

Cellular Phone 800 Minute Plan. Cellular phone service with 800 anytime minutes per month. Price via internet, all areas at the same time during the DC area survey. Call for fee information. Itemize taxes and fees and add to price. Also try to obtain a bill from a local resident for comparison purposes. *Use:* Major provider.

Cereal. Raisin bran cereal, approximately 20 ounce box. *Use:* Post Raisin Bran.

Charcoal Grill. Charcoal grill, heavy gauge, porcelain-enameled, steel lid, approximately 22.5 inches diameter, model 741001. *Use:* Weber 1 Touch Silver 22 1/2".

Charcoal Grill. Charcoal grill, heavy gauge, porcelain-enameled, steel lid, approximately 18.5 inches diameter, model 441001. *Use:* Weber 1 Touch Silver 18.5".

Cheese. Twelve ounce package cheese, 16 slices. Okay to price two percent milk-reduced fat singles, but do not price fat free variety. *Use:* Kraft Singles, American.

Chicken Breast, Skinless, Boneless. Price per pound of USDA grade boneless, skinless, fresh chicken breasts. Price store brand if available, otherwise record brand. **Note:** Most "fresh" (i.e., not frozen) chicken is "chilled" to almost freezing. *Use:* Store brand.

Chicken, Whole Fryer, Fresh. Price per pound of USDA graded, whole fryer, fresh chicken. If multiple brands available, match the lowest priced item and note in comments. If frozen chicken available, price as substitute. **Note:** Most "fresh" (i.e., not frozen) chicken is "chilled" to almost freezing. *Use:* Available brand.

Chrysler. Purchase price of a 2007 Chrysler Sebring sedan, 4 door, 2.4 liter, 4 cylinder, 16 valve, four-speed automatic transmission. Please note the price of any special option packages. *Use:* Chrysler Sebring sedan.

Chrysler License, Registration, Taxes, & Inspection. License, registration, periodic taxes (e.g., road or personal property tax, but NOT one-time taxes such as sales tax), and inspection (e.g., safety and emissions) on the Chrysler specified for survey. *Use:* Specified Chrysler.

Chuck Roast, Boneless. Price per pound, fresh (not frozen or previously frozen) boneless beef chuck pot roast. Price USDA Select or un-graded if available. If not available, note USDA grade in comments.

Use average size package; i.e., not family-pack, value-pack, super-saver pack, or equivalent. If multiple brands available (e.g., Angus), match the lowest priced item and note in comments. *Use:* Available brand.

Cigarettes. One pack filter kings. Include State and/or Federal tobacco tax in price if normally part of the price. Report sales tax in the same manner as any other taxable item. *Use:* Marlboro.

Coffee, Ground. Thirteen ounce can. Do not price decaffeinated or special roasts. *Use:* Folger's.

Compact Disc. Current best-selling CD. Do not price double CD's. *Use:* Norah Jones, *Feels Like Home* or Beyonce, *Dangerously In Love*.

Contact Lenses. One box of disposable contact lenses, three pairs in the box. A pair lasts 2 weeks. *Use:* Bausch & Lomb or Acuvue.

Cookies. Approximately sixteen ounce package of chocolate chip cookies. *Use:* Nabisco Chips Ahoy.

Cooking Oil. Forty-eight fluid ounce plastic bottle of vegetable oil. *Use:* Crisco.

Cordless Phone 2.4 GHz. Cordless phone, 2.4 GHz with Caller ID and Digital Answering Machine. Color: Black. *Use:* GE 2.4 GHz (27998GE6).

Cordless Phone 900 MHz. Cordless phone, 900MHz with Caller ID and Digital Answering Machine. *Use:* GE (26992GE1).

Credit Card Interest & Annual Fees. Obtain credit card interest rate of gold and platinum cards and apply it to the national average balance (\$8,562) plus any annual fees charged by the bank. Obtain interest rate and charges and verify phone number. *Use:* Gold and platinum VISA/Master Card.

Cremation. Direct cremation. Includes removal of remains, local transportation to crematory, necessary body care and minimal services of the staff. Include crematory fee. Do not include price of urn. Ask if crematory fee, Medical Examiner fee, and minimum basic container is included. Ask if anything other than basic service, such as a funeral service, is included. *Use:* Cremation.

Cured Ham, Boneless. Price per pound of a boneless cured ham. If multiple brands available, match the lowest priced item and note in comments. *Use:* Hormel, Cure 81.

Day Care. One month of day care for a 3-year old child, 5 days a week, about 10 hours per day. If monthly rate is not available, (1) obtain weekly rate, (2) record rate in the comments section, and (3) multiply weekly rate by 4.33 to obtain monthly rate. *Use:* Day care.

Dental Clean and Check-Up. Current adult patient charge for routine exam, including two bite-wing x-rays and cleaning of teeth with light scaling and polishing. No special treatment of gums or teeth. Do not price an initial visit or specialist or oral surgeon. (Dental codes: 0120, 0272, 1110.) *Use:* Dentist.

Dental Crown. Cost of a full crown on a lower molar, porcelain fused to a high noble metal. Include price of preparation or restoration of tooth to accept crown. Price for an adult. (Dental code: 2750.) *Use:* Dentist.

Dental Filling. Lower molar, two surfaces resin-based composite filling. Price for an adult. (Dental code: 2392.) *Use:* Dentist.

Dining Table Set. Solid hardwood butcher-block top dining table with 6 coordinating slat-back chairs (2 bonus side chairs for a penny). Table measures 42 x 60", expands to a 60" square with butterfly leaf, 29½" high. Chairs have an 18" seat height. Include sales tax and shipping and handling. *Use:* 5-piece casual dining set from JC Penney catalog number: A796-1323.

Dinner Full Service—Filet Mignon. Extra fine dining, fine dining, and Outback-type restaurants. Filet mignon (6 to 10 ounce) with 1 or 2 small side dishes (e.g., rice or potato), salad and coffee. Do not include tip. Check sales tax and include in price. *Use:* Filet mignon.

Dinner Full Service—Steak, Large. Extra fine dining, fine dining, and Outback-type restaurants. Steak (10 to 16 ounce) with 1 or 2 small side dishes (e.g., rice or potato), salad and coffee. Do not include tip. Check sales tax and include in price. *Use:* Steak dinner, large.

Dinner Full Service—Steak, Medium. Casual and pancake house restaurants. Approximately 8 to 12 ounce steak, with 1 or 2 small side dishes (e.g., rice or potato), side salad or salad bar, and coffee. Meal should not include dessert. If 8-12 ounce unavailable, price closest size and note in comments. Check sales tax and include in price. *Use:* Steak dinner, medium.

Dish Set. Patterned tableware, 20-piece set. Includes: 4 dinner plates, 4 luncheon plates, 4 bowls, 4 cups, and 4 saucers. *Use:* Corelle, Chutney.

Disposable Diapers. Grocery and discount stores. Pampers: Forty-eight count package, Stage 2 (child 12-18 lbs). Jumbo disposable diapers with koala fit grips. If Stage 2 is not available price a different stage Pampers Jumbo diaper, report as match, and note stage in comments. Huggies: Forty-eight count package, Step 2 (child 12-18 lbs), Jumbo, Ultratrim disposable diapers with stretch waist. If Step 2 is not available price a different step Huggies Jumbo diaper, report as match, and note step in comments. *Use:* Pampers, Baby Dry, Jumbo, Stage 2; Huggies, Ultratrim, Jumbo, Step 2.

Doctor Office Visit. Typical fee for office visit for an adult when medical advice or simple treatment is needed. Do not price initial visit. Exclude regular physical examination, injections, medications, or lab tests. Use general practitioner not pediatrician or other specialist. *Medical Code:* 99213. *Use:* Doctor.

Drill, Cord. Variable speed, ⅜ inch, reversible electric drill, approximately 5 amp. *Use:* Black & Decker DR200, Craftsman Model 10104 (Sears).

Drill, Cord (Extra Features). Variable speed, ⅜ inch, reversible electric drill, approximately 5 amp, keyless chuck, double gear reduction, built-in level. *Use:* Black & Decker DR201K.

Drill, Cordless. Variable speed, reversible, ⅜ inch keyless ratcheting chuck, 14.4 volt, electric drill with fast recharge, with battery charger. *Use:* DeWalt DW928K-2 (Sears item number 00926842000).

Dry Clean Man's Suit. Dry cleaning of a two-piece man's suit of typical fabric. Do not price for silk, suede or other unusual materials. *Use:* Dry cleaning.

DVD Movie. Current best-selling DVD movie. Do not price double DVDs. *Use:* Bruce Almighty or Seabiscuit.

DVD Player. Progressive scan 1-disc MP3/CD/DVD player. *Use:* Sony DVPNS425P and Sony DVP-NS725P; RCA DRC230N (K-Mart); RCA DRC212N (Wal-Mart).

Education, Private 6-12. Cost of tuition. Note if books and uniforms are included. If price varies by grade, record in comments price for each grade. Note any annual, recurring fees; i.e., registration, computer, activity, etc. If pricing at church-affiliated schools, note any rate differences for church members versus others. *Use:* Private school 6-12, private school K-12, private school K-8.

Eggs (White, Large). One dozen large white Grade A eggs. If multiple brands available, match the lowest priced item and note in comments. *Use:* Available brand.

Electric Bill. Total utility rates for electricity from utility function model, including all taxes and surcharges, etc. Use utility worksheets to collect data. Also try to obtain a bill from a local resident for comparison purposes. *Use:* Local provider.

Electric Broom. Electric broom style vacuum cleaner with 2 amp motor. *Use:* K-Mart: Eureka The Boss Bagless 164; Wal-Mart: Eureka The Boss Bagless 169.

Eye Round Roast, Boneless. Price per pound, fresh (not frozen or previously frozen) boneless eye round roast. Price USDA Select or un-graded if available. If not available, note USDA grade in comments. Use average size package, i.e., not family-pack, value-pack, super-saver pack, or equivalent. If multiple brands available (e.g. Angus), match the lowest priced item and note in comments. *Use:* Available brand.

Fast Food Breakfast. Egg McMuffin value meal, includes hash browns and coffee. Price medium size. Check sales tax and include in price. *Use:* Egg McMuffin Value Meal (Med.).

Fast Food Dinner Burger. Big Mac value meal, includes fries and soda. Price medium size. Check sales tax and include in price. *Use:* Big Mac Value Meal (Med.).

Fast Food Dinner Pizza. Medium cheese pizza (without extra cheese) with salad and small soft drink. Check sales tax and include in price. *Use:* Medium Cheese Pizza.

Fast Food Lunch Burger. Big Mac value meal, includes fries and soda. Price medium size. Check sales tax and include in price. *Use:* Big Mac Value Meal (Med.).

Fast Food Lunch Pizza. Personal size cheese pizza (without extra cheese) or one slice of cheese pizza. Include price of a small soft drink. Do not include price of salad or other side dishes. Check sales tax and include in price. *Use:* Cheese Pizza.

FEGLI (Life Insurance). Federal life insurance. This item is not surveyed locally because it is constant across all areas. *Use:* Federal Employees' Group Life Insurance.

FEHB Insurance. Self only and family. This item is not surveyed locally. OPM provides premiums and enrollment data from Central Personnel Data File. *Use:* Federal Employees Health Benefits Insurance.

FERS/CSRS Contributions. Federal retirement contributions. This item is not surveyed locally because it is constant across all areas. *Use:* Federal Employees' Retirement System and Civil Service Retirement System.

Filing Cabinet. Metal, two-drawer, vertical file cabinet, approximately 24 x 14 x 18 inches. File drawer accommodates hanging files. *Use:* K-Mart: ISD Classic File 150; Wal-Mart: Space Solutions Ready File 10002.

Film Processing 1 Hour. One-hour color film processing for 24 exposure, 35 mm, with either 3 x 5 or 4 x 6 inch single prints. *Use:* In-store processing.

Ford Explorer 4WD. Purchase price of a 2007 Ford Explorer XLT, 4x4, 4 door, 4.0 liter, 6 cylinder, 5-speed automatic overdrive transmission. Please note the price of any special option packages. *Use:* Ford Explorer XLT.

Ford License, Registration, Taxes, and Inspection. License, registration, periodic taxes (e.g., road or personal property tax, but NOT one-time taxes such as sales tax), and inspection (e.g., safety and emissions) on the Ford specified for survey. *Use:* Specified Ford.

Fresh Mahi-Mahi. Price per pound of fresh Mahi-Mahi fillet. Do not price previously frozen (PF) or specially prepared varieties. Do not price family-pack, value-pack, super-save pack, or equivalent. If multiple brands available, match the lowest priced item and note in comments. *Use:* Available brand.

Fresh Tuna Steak, Yellowfin (Ahi). Price one pound of tuna steak, yellowfin (Ahi), fresh. Do not price previously frozen (PF) or specially prepared varieties. Do not price family-pack, value-pack, super-save pack, or equivalent. If multiple brands available, match the lowest priced item and note in comments. *Use:* Available brand.

Frozen Fish Fillet. Price of one box (10 count) of frozen ocean whitefish breaded fillets. *Use:* Gorton's Lemon Herb flavor, approximately 18 ounce (if unavailable, price traditional crunchy as a substitute); Van de Kamp 10 count, approximately 21 to 25 ounce.

Frozen Orange Juice. Twelve fluid ounce can of orange juice concentrate (makes 48 fl ounces). Do not price calcium fortified, pulp free, country style, etc. *Use:* Minute Maid.

Frozen Peas. Sixteen ounce package of frozen petite or baby peas, no sauce or onions. *Use:* C&W Petite peas.

Frozen TV Dinner. One 11.75 ounce (approximate size) frozen dinner with vegetable and/or other condiment. Do not price Hungry Man or equivalent extra-portion sizes. *Use:* Swanson Roasted Carved Turkey Breast, Swanson Angus Beef Salisbury Steak.

Frozen Waffles. Ten count box of frozen waffles per package. Do not price fat-free or whole wheat varieties. *Use:* Eggo (10 ct).

Fruit Drink. Ten pack of fruit drink, not juice, any flavor. *Use:* Hi C fruit punch drink 10 pack.

Fruit Juice. Forty-eight ounce glass or plastic bottle of cranberry juice. *Use:* Ocean Spray Cranberry Juice.

Gas. Price per gallon for self-service unleaded regular gasoline. *Use:* Major brand.

Gelatin. Three ounce box gelatin dessert. *Use:* JELL-O.

General Admission Evening Film. Adult price for evening showing, current-release (currently advertised on television). Report weekend evening price if different from weekday. *Use:* Movie.

Girl's Dress. Girls print dress, softly colored floral-print blue chiffon dress. Scoop

neck, split sleeves. Polyester chiffon; lining is polyester, washable. Include sales tax and shipping and handling. *Use:* Hype print dress, JC Penney catalog number: A380-9973.

Girl's Jeans. Slim fit in the seat and thighs with flared legs and traditional 5-pocket styling, for girls ages 8 to 10 (size 7 to 14).

Use: Ralph Lauren (Macys), Levis 517 (Sears).

Girl's Polo Type Top. Girl's polo cotton blend, striped or solid pattern. Price sizes 7 to 14 or S, M, and L in girls sizes. *Use:* Ralph Lauren (Macys), Lands End (Sears).

Girl's Polo Type Top (Catalog). Girl's polo cotton/polyester blend, striped or solid pattern, straight bottom hem, 2-button front placket, with ribbed collar and cuffs; washable. Price sizes 7 to 14 or S, M, and L in girls sizes. JC Penney catalog number: A373-0302. Include sales tax and shipping and handling. *Use:* Ruling Class.

Golf, Non Resort. Eighteen holes of golf on weekend with cart, tee-time approximately 2 p.m. Do not price par 3 courses. If only nine holes available, double price. If only daily rate available (unlimited number of holes), report the Saturday or Sunday rate. Price local resident fee. *Use:* Golf, non-resort.

Golf, Resort. Eighteen holes of golf on weekend with cart, tee-time approximately 2 p.m. Do not price par 3 courses. If only nine holes available, double price. If only daily rate available (unlimited number of holes), report the Saturday or Sunday rate. Price local resident fee (not hotel guest fee). Price outside of local jurisdiction if necessary. *Use:* Golf, resort.

Ground Beef. Price per pound, fresh (not frozen or previously frozen) ground beef or ground chuck. Price USDA Select or ungraded if available. If not available, note USDA grade in comments. Use average size package, i.e., not family-pack, value-pack, super-saver pack, or equivalent. If multiple brands available (e.g. Angus), match the lowest priced item and note in comments. *Use:* Available brand, 7% fat and 20% fat.

Hamburger Buns. Eight-count package of sliced enriched white hamburger buns. Do not price store brand. *Use:* Wonder. Love's is an equivalent brand.

Hand-Held Vacuum. Cordless, hand-held, vacuum with upholstery brush and crevice tool. *Use:* Black & Decker DustBuster 7.2 volt V7210 (K-Mart and Wal-Mart); 9.6 volt V9610 (Wal-Mart).

Health Club Membership. One-year regular, individual membership for existing member. Do not price special offers. If no yearly rate, price month and prorate. Service must include free weights, cardiovascular equipment, and aerobic classes. Note if pool, tennis, racquet ball, or other service included. *Use:* Gold's Gym type.

Hospital Room. Daily charge for a private and semi-private room. Include food and routine care. Exclude cost of operating room, surgery, medicine, lab fees, etc. Do not price specialty rooms; e.g., those in cardiac care units. *Use:* Private room and semi-private room.

Hot Dogs, Beef Franks. Sixteen ounce package, 10 count, USDA graded, all beef franks. Do not price chicken, turkey, extra lean, or fat free frankfurters. *Use:* Oscar Mayer Beef Franks.

Hot Dogs, Wieners. Sixteen ounce package, 10 count, USDA graded, meat (e.g., turkey

and pork) wieners. Do not price extra lean or fat free varieties. *Use:* Oscar Mayer Wieners.

Housekeeping (Hourly Wage). Local hourly wage for a housekeeper or janitor. BLS code 37-2012. *Use:* Government wage data.

Ice Cream. One-half gallon vanilla flavored ice cream. Do not price ice milk, fat free, sugar free, or frozen yogurt. *Use:* Breyers.

Ice Cream Cup. One scoop, vanilla ice cream in a cup. Do not price frozen yogurt or soft-serve ice cream. *Use:* Baskin Robbins type.

Ice Cream Cup (Gourmet). One scoop, vanilla ice cream in a cup. Do not price frozen yogurt or soft-serve ice cream. *Use:* Ben & Jerry's type.

Infant's Sleeper. One-piece sleeping garment with legs, covering the body including the feet. Stretch cotton/polyester terry. Washable. Can be packaged or hanging. Size: Newborn. *Use:* Carters Starters.

Insurance, Auto. Annual premium for Chrysler, Ford, and Toyota surveyed; 35-year old married male, currently insured, no accidents/violations. Commuting 15 miles one-way/day, annual 15,000 miles. Bodily injury 100/300; property damage 25; medical 15 or personal injury protection 50; uninsured motorist 100/300; comprehensive deductible 100; and collision deductible 250. If this level of coverage is not available, price the policy with the closest coverage. In Guam, price optional typhoon coverage. Car values: Chrysler-\$19,560; Ford-\$32,045; Toyota-\$16,095. *Use:* National company if available.

Internet Service Cable. Monthly charge for unlimited cable Internet access. Itemize taxes and fees and add to price. Also try to obtain a bill from a local resident for comparison purposes. *Use:* Local cable provider.

Internet Service DSL. Monthly charge for unlimited DSL Internet access. Itemize taxes and fees and add to price. Also try to obtain a bill from a local resident for comparison purposes. *Use:* Local DSL provider.

Jelly. Eighteen ounce jar of grape jelly or jam. *Use:* Welch's.

Jewelry Earring Set. A box set of fake diamond earrings and necklace. *Use:* Store brand.

Ketchup. Twenty-four ounce plastic squeeze bottle. *Use:* Heinz.

Kitchen Range (Electric coil). Thirty inch free standing, self-cleaning, electric range with coil burners and standard size (small) glass window on oven door. Model numbers may vary slightly by dealer. *Use:* General Electric JBP24BBWH or CT, Kenmore model 22-92812, and Frigidaire FEF352AW.

Laptop Computer. Laptop with Mobile Intel Pentium 4 processor, 2.6 GHz, 5.12 MB, 40GB Hard Drive, 24x/10x/24x CDRW and 8x DVD combo, 15-inch monitor. Include tax and shipping and handling. *Use:* Gateway M350S.

Laundry Soap. Eighty fluid ounce of liquid household laundry detergent. *Use:* Cheer with Colorguard.

Lawn Care (Hourly Wage). Local wage for gardener/grounds keeper. BLS code 37-3011. *Use:* Government wage data.

Lawn Mower, Self Propelled. Twenty-one to 22 inch, self-propelled 6.5-6.75 HP gas lawn mower. *Use:* Craftsman 37849, Toro 20017, and Troy-Bilt 200 (12A566N063).

Lawn Trimmer, Gas. Gas powered 25cc 2-cycle engine, 17–18 inch wide cut. Straight or curved shaft okay. Bump or automatic line feed. **Note:** Model numbers may vary slightly by dealer. *Use:* Craftsman 79554, Homelite UT20778, and Troy-Bilt TB15CS (31cc).

LD Call Chicago. Cost of a 10-minute call using regional carrier, received on a weekday in Chicago at 8 p.m. (Chicago time); direct dial. Itemize taxes and fees and add to price. *Use:* AT&T.

LD Call Los Angeles. Cost of a 10-minute call using regional carrier, received on a weekday in Los Angeles at 8 p.m. (LA time); direct dial. Itemize taxes and fees and add to price. *Use:* AT&T.

LD Call New York. Cost of a 10-minute call using regional carrier, received on a weekday in New York at 8 p.m. (NY time); direct dial. Itemize taxes and fees and add to price. *Use:* AT&T.

Lettuce, Leaf, Red or Green. One each of red or green leaf lettuce. Note average weight in comments. *Use:* Available brand.

Lettuce, Romaine. Price one pound of romaine lettuce. If only sold by each, note an average weight in comments. *Use:* Available brand.

Lipstick. One tube, any color. *Use:* Revlon Super Lustrous and Maybelline.

Living Room Chair. Padded microsuede rocker/recliner. Polyester fabric. 36½ x 32½ x 41½". 20" seat height. Include sales tax and shipping and handling. *Use:* Microsuede Rocker/Recliner, JC Penney catalog number A792–1069.

Lunch Full Service. Pancake house and casual restaurants. Cheeseburger platter with fries and small soft drink. Check sales tax and include in price. *Use:* Cheeseburger platter.

Lunch Meat, All Beef. Eight-ounce package, all-beef variety, sliced bologna. *Use:* Oscar Mayer Beef Bologna.

Lunch Meat, Regular. Eight-ounce package, meat (i.e., chicken and pork) sliced bologna. *Use:* Oscar Mayer Meat Bologna.

Magazine. Store price (not publisher's list price unless that is the store price) for a single copy. *Use:* People.

Magazine Subscription. One-year home delivery price of a magazine. This is priced during the DC area survey via the Internet. *Use:* Time.com.

Man's Athletic Shoe (Shoe Store). Man's walking shoe, soft leather upper. Full-length Phylon midsole with low-pressure Air-Sole units in heel and forefoot. Composition rubber outsole. *Use:* Reebok Classic.

Man's Dress Shirt. White or solid color long sleeve button cuff plain collar dress shirt, 100 percent cotton. *Use:* Ralph Lauren (Macys) and Lands End (Sears).

Man's Dress Shoe Leather Sole. Full leather lining, oak tanned/buffed leather outsoles, polished leather uppers, steel shank. *Use:* Bostonian Akron (Macys).

Man's Dress Shoe Rubber Sole. Leather oxford with cushioned insole and heel pad. Shoe has combination leather and rubber sole. *Use:* Rockport (Macys).

Man's Dress Shoe, Catalog. Full-grain leather captoe oxford, leather upper, leather outsole, with leather lining and a comfort heel cup. Slip-resistant sole. Include sales tax and shipping and handling. *Use:* Florsheim

Lexington Captoe, JC Penney catalog number A014–9043.

Man's Jacket. Man's lightweight nylon jacket with drawstring hood and zip front, two front pockets with self-adhesive closure, elastic cuffs, drawcord bottom with polyester mesh lining; washable. Price regular size. Include sales tax and shipping and handling. *Use:* Woodlake Nylon Jacket, JC Penney catalog number A518–5055.

Man's Jeans. Relaxed-fit jeans. *Use:* Levis Red Tab 550.

Man's Khaki Pants. Man's casual khakis, any color, relaxed-fit or classic fit, no wrinkle, flat-front or pleated, cotton twill. Do not price expandable waistband. *Use:* Dockers.

Man's Khakis Stain Defender. Man's khaki with stain-repellant fabric, no wrinkles and permanent creases, cuffed hems, cotton/micro polyester fabric, washable, regular size. *Use:* Dockers Go Khaki Stain Defender.

Man's Regular Haircut. Regular haircut for short to medium length hair. *Use:* Unisex hair salon.

Man's Sport Watch. Digital compass, 100-hour chronograph, INDIGLO night-light, water-resistant up to 100 meters, digital display, alarm, countdown timer. Strap/watch colors may vary. Different models represent different color of face or strap. *Use:* K-Mart: Timex Expedition (47512). If available, price same watch without digital compass as a substitute. Wal-Mart: Timex Expedition (77862).

Man's Suit. Six-button, double-breasted worsted wool suit coat, flap pockets, chest pocket, dry clean only. Regular size with full acetate lining. Price coat as a separate, not combo with trousers. Include sales tax and shipping and handling. *Use:* Stafford Suit Coat, JC Penney catalog number A957–0249.

Man's Undershirt. One package of three men's v-neck T-shirts, White, 100 percent cotton undershirts with short sleeves, regular size. *Use:* Jockey (Macys) and Hanes (Sears).

Margarine. One pound (4 sticks) regular margarine. If stick not available, price tub as a match. Do not price reduced fat variety. *Use:* Parkay and Fleischmann's.

Mattress and Foundation. Full-size mattress and foundation. Plush Sealy fiber quilted on top of a thick layer of Sealy foam and convoluted foam. Mattress thickness: 12". Foundations consist of "Shock Abzorbz" wood slats over steel center rails. Include sales tax and shipping and handling. *Use:* Sealy Posturepedic Plush, JC Penney catalog numbers A799–5702 and A799–5703.

Mayonnaise. Thirty-two ounce jar of mayonnaise. Do not price light or fat free. *Use:* Kraft.

Measuring Tape. Twenty-five foot tape measure with powerlock. *Use:* Stanley (33–425).

Milk, Two Percent. One gallon, two percent milk. If multiple brands available, match the lowest priced item and note in comments. *Use:* Available brand.

Motor Scooter, Honda. Motor scooter, moped-legal, 49cc liquid-cooled single-cylinder four-stroke engine. *Use:* Honda 2007 CHF50P Metropolitan II.

Motor Scooter, Yamaha. Motor scooter, moped-legal, 49cc fan-cooled single-cylinder four-stroke engine. *Use:* Yamaha 2007 Vino.

Mover Driver (Hourly Wage). Local government hourly rate for truck driver light. BLS code 53–3033. *Use:* Government wage data.

Moving (Hourly Wage). Local hourly wage for a mover/material handler. BLS code 53–7062. *Use:* Government wage data.

Newspaper Subscription, Local. One-year of home delivery of the largest selling daily local paper (including Sunday edition) distributed in the area. Do not include tip. *Use:* Major local newspaper.

Newspaper, Newsstand, Local. Price of a local newspaper at a newsstand (in box), weekday issue. If a newsstand box is not available, price at a newsstand and indicate whether price includes tax. *Use:* Newspaper, newsstand, local.

Newspaper, Newsstand, National. Price of a New York Times newspaper, weekday issue, at a newsstand. *Use:* NY Times (newsstand).

Non-Aspirin Pain Reliever. Acetaminophen 500 mg. *Use:* Tylenol Extra Strength Geltabs 50-count and 100-count.

Oranges. Price per pound of loose, large, navel oranges. If only bagged oranges are available, also report the weight of the bag. *Use:* Available brand.

Parcel Post. Cost to mail a 5 pound package to Chicago, Los Angeles, and New York using regular mail delivery service. *Use:* United States Postal Service.

Pen. Ten-pack round stick medium point pen. Do not price crystal or clear type pens. *Use:* BIC (K-Mart) and Paper Mate (Wal-Mart).

Pet Food. Adult dry dog food. *Use:* Iams Chunks 8 lb. and 20 lb., and Purina O.N.E., 20 lb.

Piano Lessons. Monthly fee for half hour beginner private piano lessons for an adult, one lesson per week. Price through a music studio if possible. If only per lesson price is available, prorate using ½ hour lesson × 52 / 12. If only 1 hour lesson is available prorate accordingly. *Use:* Piano lessons.

Plant Food. Twenty-four ounce container of granulated all purpose plant food. *Use:* Miracle-Gro.

Pork Chops Center Cut, Boneless. Price per pound, fresh (not frozen or previously frozen) pork chops, center cut, boneless, loin chops. Use average size package, i.e., not family-pack, value-pack, super-saver pack, or equivalent. If multiple brands available, match the lowest priced item and note in comments. *Use:* Available brand.

Portable CD Player. Portable CD player, AM/FM-TV, weather bands, electronic skip protection, CD-R/RW compatible, with headphones. *Use:* Sony Walkman (D-FJ–210).

Potato Chips. One 5.2 to 6 ounce container of regular potato chips. Do not price fat free. *Use:* Pringles.

Potatoes. Price per pound of loose potatoes. If only bag potatoes available, report smallest size bag as substitute and note weight. *Use:* Russet or Idaho baking.

Prescription Drug 1. Nexium, 30 capsules 20 mg. Do not price generic. *Use:* Nexium.

Prescription Drug 2. Generic Amoxicil (i.e., Amoxicillin), 30 capsules, 250 mg. *Use:* Amoxicillin.

Printer, Color, Photo. Color inkjet printer, 5760 x 720 optimized dpi, 8 color ppm, USB

connection. USB cable is not included. Include tax and shipping and handling. *Use:* Gateway, Epson Stylus Photo 825.

Red Roses. One dozen long stemmed, fresh cut red roses wrapped in floral paper, purchased in store—not delivered. Do not price boxed or roses arranged in vase. *Use:* Dozen red roses.

Refrigerator (Side-by-Side). Side-by-side refrigerator, approximately 25 to 26 cubic feet, with ice and water dispenser, and up-front temperature controls. *Use:* GE GSS25JFPWW, Frigidaire FRS26HF6BW, Frigidaire FRS26R2AW, and GE GSL25JFP.

Rental Data. Rental index from hedonic regressions. *Use:* Rental data.

Renter Insurance. One year of renters insurance (HO-4) coverage for \$25,000 (low), \$30,000 (middle), and \$35,000 (upper) of contents. Policy must cover hurricane, earthquake, and other catastrophic damage. Note amount of liability coverage in comments; price minimum liability coverage if it varies. In Guam, assume concrete structure. *Use:* Major carrier.

Rice. Enriched white rice. *Use:* Mahatma 5-lb bag, extra long grain; Uncle Ben's Original 1-lb and 2-lb boxes, parboiled converted long grain.

Rip Claw Hammer. Twenty ounce, rip claw hammer with jacketed graphite handle and nylon vinyl grip. *Use:* Estwing E3-20S and Stanley 51-508.

Salt. Twenty-six ounce box of iodized salt. *Use:* Morton.

Shampoo. Fifteen ounce bottle for normal hair. *Use:* VO5.

Sheets. Sheets, 250 and 300 thread count cotton or cotton polyester blend. Queen size fitted or flat sheet, not a set. *Use:* Martha Stewart Everyday 4 Star, 250 thread count (K-Mart) and Springmaid, 300 thread count (Wal-Mart).

Shop Rate. Hourly shop rate for a mechanic at Chrysler, Ford, and Toyota dealerships. (Use auto dealer worksheet.) *Use:* Dealer shop rate.

Sirloin Steak, Boneless. Price per pound, fresh (not frozen or previously frozen) boneless beef top sirloin steak. Price USDA Select or un-graded if available. If not available, note USDA grade in comments. Use average size package; i.e., not family-pack, value-pack, super-saver pack, or equivalent. If multiple brands available (e.g., Angus), match the lowest priced item and note in comments. *Use:* Available brand.

Sliced Bacon. Sixteen ounce package USDA grade, regular slice. Do not price Canadian bacon, extra thick sliced, or extra lean bacon. *Use:* Oscar Mayer.

Snack Cake. One box (10 to a box) cream-filled type cake deserts. Not fresh baked desserts, individual servings, or larger family-style containers. *Use:* Hostess Twinkies.

Soft Drink. Twelve-pack of soft drink in 12 ounce cans. *Use:* Coca-Cola 12-pack (cans).

Spaghetti, Dry (National Brand). Sixteen ounce box or bag of pasta spaghetti. *Use:* Barilla.

Stamp. Cost of mailing a one ounce letter first class. *Use:* United States Postal Service.

Stand Mixer. Stand mixer with tilt-up head, 10-speeds, and 4½ quart stainless steel bowl. Includes flat beater, dough hook, wire

whip, and power hub for additional attachments. Last two characters of model number denote color. *Use:* KitchenAid Ultra Power Series 300 watt KSM90WH (Macys and Sears) and KitchenAid Classic Series 250 watt K45SSWH (Wal-Mart).

Sugar. Five pound bag of granulated cane or beet name brand sugar. Do not price superfine, store brand, or generic. *Use:* National brand. C&H brand is an equivalent.

Tax Preparation. Flat rate for preparing individual tax Federal 1040 (long form), Schedule A, plus State or local equivalents. (Note: Some areas only have local income taxes.) Note number of forms in comments. Assume typical itemized deductions. If only hourly rate available, obtain estimate of the time necessary to prepare forms, prorate, and report as a substitute. *Use:* H&R Block type.

Taxi Fare. Cab fare, one way, from major airport to destination 5 miles away. Price fare for one passenger with two suitcases. In reference area, price rides from Baltimore Washington International for Maryland, Reagan National for the District of Columbia, and Dulles for Virginia. *Use:* Taxi fare.

Telephone Service. Monthly cost for unmeasured touchtone service. Exclude options such as call waiting, call forwarding or fees for equipment rental. Itemize taxes and fees and add to price. Also try to obtain a bill from a local resident for comparison purposes. *Use:* Local provider.

Television 27" flat-screen. Flat-screen, 27 inch, stereo, color, with remote. Note: Model numbers may vary slightly by dealer. *Use:* Sony Trinitron WEGA (KV-27FS100) and RCA 27F530T and Sanyo DS-27930 (Wal-Mart).

Tennis Balls. One can, 3 pressurized tennis balls designed for recreational play. Do not price premium type balls. *Use:* Wilson Championship.

Tire Regular (Chrysler). One tire, size P205/65R15 service description 92T, "original equipment" quality, black sidewall for the 2001 Chrysler Sebring sedan. Do not include mounting, balancing, or road hazard warranty. *Use:* Goodyear Regatta, Goodyear Eagle LS, Goodyear Integrity, Goodyear WeatherHandler LS (Sears), Michelin Symmetry, and Michelin WeatherWise (Sears).

Tire Regular (Ford). One tire, size P235/75R15 service description 105S load rating SL, "original equipment" quality, black sidewall for the 2001 Ford Explorer XLT. Do not include mounting, balancing, or road hazard warranty. *Use:* Goodyear Wrangler RT/S and Michelin XCX-APT.

Tire Regular (Toyota). One tire, size P185/65R14 service description 85S, "original equipment" quality, black sidewall for a 2001 Toyota Corolla LE sedan. Do not include mounting, balancing, or road hazard warranty. *Use:* Goodyear Regatta, Goodyear Integrity, Goodyear WeatherHandler LS (Sears), Michelin Symmetry, and Michelin WeatherWise (Sears).

Toilet Tissue. Twelve-count single-roll type. *Use:* Angel Soft.

Tomatoes. Price per pound of medium-size tomatoes. If only available in cellophane pack, note price and weight of average size package. Do not price organic, 'hydro', plum, or extra fancy tomatoes. *Use:* Available brand.

Top Round Steak, Boneless. Price per pound, fresh (not frozen or previously frozen) boneless beef top round steak. Price USDA Select or un-graded if available. If not available, note USDA grade in comments. Use average size package; i.e., not family-pack, value-pack, super-saver pack, or equivalent. If multiple brands available (e.g., Angus), match the lowest priced item and note in comments. *Use:* Available brand.

Toyota. Purchase price of a 2007 Toyota Corolla LE sedan, 4 door, 1.8 liter, 4 cylinder, 16 valve, automatic transmission. Please note the price of any special option packages. *Use:* Toyota Corolla LE sedan.

Toyota License, Registration, Taxes, & Inspection. License, registration, periodic taxes (e.g., road or personal property tax, but NOT one-time taxes such as sales tax), and inspection (e.g., safety and emissions) on the Toyota specified for survey. *Use:* Specified Toyota.

Veterinary Services. Routine annual exam for a small dog (approximately 25 to 30 pounds). Do not price booster shots, medication, or other extras such as nail clipping, ear cleaning, etc. *Use:* Veterinary services.

Video Rental. Minimum rental rate for VHS movie, rented on a Saturday night. *Use:* Spider-Man VHS.

Wash, Single Load. One load, regular size wash using a front loading washing machine. Approximate capacity: 2.8 cubic foot or 18 pounds. Exclude cost of drying. *Use:* Coin laundry.

Washing Machine, Front Load. White 3.34 cubic feet, 27 inch, front load washer with LED touchpad controls. *Use:* Maytag Neptune (MAH5500B).

Washing Machine, Top Load. Top loader, 5 water levels, 7 temperature settings, 4 rinse options. *Use:* Kenmore 24-9523.

Water Bill. Average monthly consumption in gallons and dollars (e.g. cost for first __ gallons; cost for over __ gallons), sewage and related charges, and customer service charge. Also try to obtain a bill from a local resident for comparison purposes. *Use:* Water bill.

Will Preparation. Hourly rate for a lawyer (not a paralegal) to prepare a simple will. If only flat rate available, record flat rate amount and divide by average amount of hours it would take to prepare will and note in comments. *Use:* Legal service.

Wine at Home. Chardonnay wine, 750 ml. any vintage. *Use:* Turning Leaf.

Wine Away. Casual, fine dining, extra fine dining, and Outback type restaurants. One glass of house white wine. Check sales tax and include in price. *Use:* House wine.

Woman's Athletic Shoe (Shoe store). Woman's walking shoe, soft leather upper. Full-length Phylon midsole with low-pressure Air-Sole units in heel and forefoot. Composition rubber outsole. *Use:* Reebok Classic.

Woman's Blouse. Long sleeve, button front blouse with minimum or no trim. Washable. May or may not have shoulder pads. Price regular size. Do not price in Woman's or Plus size. Note brand in comments. *Use:* Charter Club long sleeve, 100 percent cotton (Macys) and Laura Scott short sleeve, 100 percent polyester (Sears).

Woman's Blue Jeans. Blue jeans. Machine washable, five pocket with zipper fly, loose

fit, straight leg or tapered. Price regular size. Do not price in Woman's or Plus size sections. Do not price elastic waist. *Use:* Calvin Klein (Macys) and Lee original relaxed fit (Sears).

Woman's Casual Khakis. Woman's casual khakis, any color, flat-front or pleated pants, machine washable, all cotton. Price regular size. Do not price in Woman's or Plus size sections. *Use:* Style & Company (Macys) and Lands End (Sears).

Woman's Cut and Style. Wash, cut, and styled blow dry for medium length hair. Exclude curling iron if extra. Price hair salons in major department stores and malls. *Use:* Medium length hair.

Woman's Dress (Cold Water Creek). Silk georgette layered over polyester georgette; two-piece look with elasticized waist. Dry clean. Include sales tax and shipping and

handling. *Use:* Tropical Print Dress. Cold Water Creek catalog number R29827.

Woman's Dress (Spiegel). Pink and rose-colored flower patterned, rayon, dry clean only, misses floral print dress. Misses: 4-16. Include sales tax and shipping and handling. *Use:* Misses Floral Print Dress. Spiegel catalog number A90 628 8417.

Woman's Jacket. Woman's denim jacket with classic styling, slim-fit and adjustable side tabs, chest pockets, 100 percent cotton or cotton/Lycra spandex; washable. Price regular size. Include sales tax and shipping and handling. *Use:* Levi's Weekend Denim Jacket. JC Penney catalog number A844-8105.

Woman's Pump Shoes. Plain pump (not open toed or open back style) with tapered approximately 1.5-2 inch heel. Heel color matches shoe color (e.g., not stacked/wooden

type). Shoe has leather uppers. Rest is man-made materials. No extra ornamentation or extra thick heels. Do not price leather sole shoe. *Use:* Naturalizer, Easy Spirit (Macys) and Laura Scott (Sears).

Woman's Sweater. Short sleeve sweater, no buttons or collar, 100 percent cotton or cotton blend. Price regular size. Do not price in Woman's or Plus size. *Use:* Style & Company (Macys) and Sag Harbor (Sears).

Woman's Wallet. Clutch/checkbook style wallet, split-grain cowhide leather. Do not price eel skin, snake skin or other varieties. *Use:* Kenneth Cole Reaction (Macys) and Buxton (Sears).

Appendix 4—COLA Rental Survey Data Collection Elements

Data element	Description of data
Survey year	Year of the survey.
Comparable identification code	A 5-character code that is unique to each comparable and structured as follows: Position 1 is the letter corresponding to the area in which the comparable is located. For example, "G" corresponds to the Washington, DC, area. Position 2 is a letter corresponding to the comparable's location within an area. For example, "A" corresponds to Southwest DC. Position 3 is the letter corresponding to the class of housing. The housing classes are listed below. Position 4/5 is a sequence number 01 through 99 that identifies the order in which that comparable was collected relative to other comparables of the same class in the same location and area. The housing classes are: A—Four-bedroom, single family unit not to exceed 3200 square feet. B—Three-bedroom, single family unit not to exceed 2600 square feet. C—Two-bedroom, single family unit not to exceed 2200 square feet. D—Three-bedroom apartment unit not to exceed 2000 square feet. E—Two-bedroom apartment unit not to exceed 1800 square feet. F—One-bedroom apartment unit not to exceed 1400 square feet.
Comparable's address	The complete location address (not Post Office box) of the comparable address including ZIP code, in which the rental unit is located. When reporting the address of multiple apartment units within the same structure or complex, report the same address for each such unit, even though the units may have different mailing addresses. For example, if three-, two-, and one-bedroom apartments are surveyed in Woodburn Apartments, report all as having the same address.
How identified	How the rental unit was located: Owner Publication, Owner Drive-by, Owner Internet, Agent Publication, Agent Drive-by, Agent Internet, or Other. If Other, describe in Comments.
Person providing information	Name and title of person providing information about the comparable. Examples of title: agent, landlord, tenant. This information need not be provided if the respondent so requests.
Address, etc. of person providing information.	Complete mailing address, phone number(s), and e-mail address, as appropriate, of person providing information about the comparable. This information need not be provided if the respondent so requests.
Location name	Name of location in which the comparable is located.
Community/complex name	Name of the community or complex in which the comparable is located, if applicable. Otherwise enter "None."
Year built	Year rental unit was built.
Finished space	Total square feet of finished space including finished and partially finished basements and attics. For finished spaces where the headroom varies (e.g., attics), include only the estimated portion of the room that is usable.
Basement	A basement has one wall the top of which is at or essentially at ground level. "Essentially at ground level" is designed to include basements that have one or more small windows—windows too small for a person to crawl through. Exception: For structures built on a slope where the top of one wall of a lower level(s) is at or essentially at ground level but another wall(s) is fully above ground level and has a window(s) and a door(s), that lower level(s) may be called a lower floor rather than a basement. Finished, Partially Finished, Unfinished, None.
Bedrooms	Number of bedrooms. A bedroom must have at least one closet, one window large enough for someone to crawl through, and sufficient headroom to be included as part of finished space.
Bathrooms	Number of bathrooms. Report number of full baths and half baths separately. A full bath has a toilet, sink, and tub and/or shower. A half bath has a toilet and sink only. Record three-quarter baths (e.g., toilet, sink, and shower) as full baths.
Balcony	An elevated structure, sometimes called a "terrace," that is usually made of wood or cement. It is distinguished from a deck because a balcony does not have a ground-level exit. Covered, uncovered, none.
Deck	A wooden structure that is elevated or at ground level. An elevated deck is distinguished from a balcony because a deck has a ground-level exit (e.g., stairs). A deck cannot be primarily used as a walkway. Covered, uncovered, none.
Patio	A cement, brick, or stone structure built at ground level. A ground-level wooden structure is a deck, not a patio. A patio cannot be primarily used as a walkway. Covered, uncovered, none.

Data element	Description of data
External condition	The external condition of the rental unit or the structure in which the rental unit is located. Above average condition means the unit is new or like new condition (e.g., built, remodeled, refurbished, or restored within the past 3 years). Average condition means the unit shows signs of age but is in good repair (e.g., no peeling paint, no broken windows, sagging fences, or missing gutters; the yard is normally well maintained; and there are no disabled cars, appliances, or other unusual quantities of trash around the property). Below average condition means the unit is habitable but needs repair and the property needs significant maintenance and/or trash removal. Above average, average, below average.
Neighborhood condition	The condition of the neighborhood in which the comparable is located. An above average neighborhood generally has above average and average homes. Commercial services are separate (e.g., clustered in strip malls or business parks although some above average apartment complexes have businesses on the ground floor for the convenience of the tenants). There are parks and/or open public spaces. Roads and parks are well-maintained and clean. An average neighborhood generally has homes in average condition with a balance of homes in above average and below average condition. Commercial services are separate. Roads and parks are in good condition but may need cleaning or maintenance. A below average neighborhood generally has homes in poor condition. Commercial units may be intermingled with residential units. Roads are often poorly maintained and have litter. There are few parks and/or parks are poorly maintained. Above average, average, below average.
Central air conditioning	Central air is a ducted system designed to cool all or essentially all of a house or apartment. Yes/no.
Multi-room air conditioning	Multi-room air conditioning is a non-window unit designed to cool more than one room but not usually all of a house or apartment. Yes/No. If yes, report number of multi-room units.
Window air conditioning	An air conditioning unit designed to cool one room, usually installed in a window. Yes/No. If yes, report number of window-type air conditioning units.
Garage	A covered area attached to or near the rental unit that can be secured for parking one or more cars. A large, covered parking area for apartment tenants is not a garage. If the landlord charges an extra fee for garage parking, report the monthly parking fee separately and note in comments. Single, double, triple (or more), or none.
Heated garage	A garage that typically is heated during the winter. Yes/No.
Carport	A covered area attached to or near the house that cannot be secured for parking one or more cars. A large, covered parking area for apartment tenants is not a carport. If the landlord charges an extra fee for carport parking, report the monthly parking fee separately and note in comments. Yes/No.
Reserved parking	A specific parking space assigned to a rental unit. The space may be located outside or in a large covered common parking area. If the landlord charges an extra fee for reserved parking, report the monthly parking fee separately and note in comments. Yes/No.
Security	Security measures relating to the rental unit. A gated community usually has one entry into the housing area and prominent walls (brick, block, fencing, wire, or other type barriers) that delineate the borders of the community. Access control restricts pedestrian and/or vehicular access via key, keypad, barcode, or other entry device to the community or apartment building. Guards are security personnel who monitor entrance/exit of vehicular and pedestrian traffic in/out of the community or apartment building. Alarm systems are security systems that may or may not be monitored by an outside company. Yes, if any of the above exist, else No (i.e., one variable, not four).
Type of unit	Type of unit. Unit types are related to classes. Classes are divided into two types: single family units/dwellings (SFDs) and apartments, also called multiple family dwellings (MFDs). An SFD has at least two entrances at or that lead directly to the ground level. A sliding glass door is considered a doorway entrance if it allows direct access to the outdoors and to ground level. An MFD has only one entrance at or that leads directly to the ground level. Such access may be through a lobby, hallway, shared stairwell, or other common area but cannot be through the living area of other units. Sliding glass doors on balconies are not doorway entrances. Ground level units in an MFD structure are MFD units even if they have two or more ground level entrances. MFD units have their own bathroom and kitchen facilities. Units in an operating motel are not apartment units, even if they do contain their own bathroom and kitchen facilities. The unit types are: A (SFD)—Detached single-family house. B (SFD)—Duplex: One of two single-family units in a freestanding building. C (SFD)—Triplex or Quadplex: One of three or four single-family units in a freestanding building. D (SFD)—Town or Row House: One of five or more single-family units in a freestanding building. E (MFD)—In-Home Apartment: An apartment in a private residence. F (MFD)—Garden or Walk-Up Apartment: An apartment in a structure of three stories or less. G (MFD)—High Rise Apartment: An apartment in a structure of four stories or more. H (MFD)—An apartment with 2 or more units in the structure but not a typical walk-up or high rise apartment. I (Unknown)—Other type of unit, e.g., a structure with a mix of SFD and MFD units within it. Describe in comments.
Number of units in structure	The number of rental units in the structure. For unit types H and I only. Coded one through nine, where nine means there are nine or more units in the structure.
Number of floors	Number of floors in the structure. For unit types of F, G, and H only.
Elevator	Whether there is an elevator in the structure. For unit types F, G, and H only. Yes/No.
Lot size	Approximate square footage of the lot. Required for unit type A only.
Furnished	Whether the landlord provides furnishings for the unit at no additional cost. Report partially furnished units as furnished if more than 50 percent of the rooms in the unit are furnished. Yes/No.
Appliances	Whether the landlord provides at no additional cost a refrigerator, range, oven, microwave oven, dishwasher, clothes washer, and/or clothes dryer, and/or freezer. Yes/No for each type of appliance.

Data element	Description of data
Services paid by landlord	Whether the landlord provides at no additional cost water, sewer (includes septic), garbage collection, lawn care, cable television, satellite dish, electricity, heating fuel, firewood, snow removal. Yes/No for each type of service.
Water source	For the Caribbean/DC Area surveys only, the source of the unit's water. If none, explain in comments because the assumption is the unit is not habitable and therefore is not a comparable. Public, well, cistern, n/a.
Fireplace	Whether the unit has a wood-burning or gas fireplace. Yes/No.
Recreation facilities	Whether there is a pool, tennis court, clubhouse, exercise room, and/or other facilities (e.g., playground) available to the tenant at no additional charge. Yes, if any of the above exist, else No (i.e., one variable, not five).
Pets	Whether the landlord allows dogs and/or cats. If the landlord charges an extra monthly fee, report pet fee separately and note in comment. Also note any deposits in comments, but do not report deposits as part of pet fees.
Exceptional view	Whether the unit has a view of a park, ocean, mountain, valley, golf course, etc. that is unusually beautiful for the area and may increase the rental value of the property. Note: Properties with direct access to such an amenity (e.g., are on a beach or golf course) are not to be surveyed. Yes/No.
Rent	Rental or lease amount per month. If various rental rates are available, assume a 1-year lease. If properties are available for rent for period less than one month, note in comments. Do not include deposits or any fee reported separately, e.g., parking, homeowner association, and pet fees.
Date of listing	Date the rental data for the unit were collected, or if for a different time period, the date associated with the data and rent.
Other fees and charges	Additional periodic fees or charges that the tenant pays separately, e.g., condo fees if paid separately. If annual fee, prorate to monthly. Do not report deposits, first/last month's rent, utilities, tenant's insurance, or discretionary fees (e.g., cable TV, community pool membership).
Tax code	If a tax record is available.
Geographic location	Latitude and longitude of the unit accurate to within approximately seven meters. Latitude and longitude are reported in separate fields as decimal degrees (e.g., 30.5012), not as degrees, minutes and seconds. When reporting the geographic location of multiple apartment units (i.e., Classes D, E, and F) within the same structure or complex, report the same geographic location for each such unit, even though the units may have slightly different longitudes and latitudes. For example, if three-, two-, and one-bedroom apartments are surveyed in Woodburn Apartments, report all as having the same geographic location.
State or equivalent FIPS code	The two-digit Federal Information Processing Standards (FIPS) code for the State, commonwealth, or territory in which the unit is located. For example, the FIPS code for Alaska is "02."
County or equivalent FIPS code	The three-digit FIPS code for the county, municipio, or equivalent in which the unit is located. For example, the FIPS code for Anchorage is "020."
Census tract code	The six-digit census tract code. Add trailing zeroes for four-digit census tract (e.g., 0061 becomes 006100). Remove decimals from any census tract with a decimal (e.g., 0063.02 becomes 006302).
Comment	Additional information that helps clarify above data elements as they apply to the comparable.

Appendix 5—Utility Usage And Calculations: Energy Requirements And Prices

TABLE A5-1—HONOLULU

[All Electric Home]

Month	KWH	Cost
Jan	1,940	\$345.16
Feb	1,805	318.77
Mar	2,318	418.32
Apr	2,367	455.54
May	2,673	529.77
Jun	2,756	552.49
Jul	3,024	618.92
Aug	2,947	607.70
Sep	2,772	572.34
Oct	2,668	546.17
Nov	2,237	432.69
Dec	1,916	357.45
Annual	29,423	\$5,755.33

TABLE A5-2—HAWAII COUNTY

[All Electric Home]

Month	KWH	Cost
Jan	1,912	\$525.20
Feb	1,618	469.10
Mar	2,190	641.71
Apr	2,176	623.38
May	2,536	745.60
Jun	2,546	751.84
Jul	2,778	902.11
Aug	2,761	873.10
Sep	2,606	820.24
Oct	2,527	772.79
Nov	2,003	591.14
Dec	1,804	522.13
Annual	27,457	\$8,238.33

TABLE A5-3—KAUAI

[All Electric Home]

Month	KWH	Cost
Jan	1,854	\$581.35
Feb	1,587	453.56
Mar	2,096	618.64

TABLE A5-3—KAUAI—Continued

[All Electric Home]

Month	KWH	Cost
Apr	2,080	655.96
May	2,396	787.85
Jun	2,389	841.87
Jul	2,598	898.61
Aug	2,579	876.76
Sep	2,439	839.48
Oct	2,374	786.62
Nov	1,914	560.48
Dec	1,756	518.53
Annual	6,062	\$8,419.72

TABLE A5-4—MAUI

[All Electric Home]

Month	KWH	Cost
Jan	2,038	\$545.36
Feb	1,897	483.36
Mar	2,489	648.14
Apr	2,557	660.95
May	2,922	772.20
Jun	3,053	823.27

TABLE A5-4—MAUI—Continued
[All Electric Home]

Month	KWH	Cost
Jul	3,361	965.84
Aug	3,273	960.10
Sep	3,076	903.56
Oct	2,946	836.66
Nov	2,435	687.38
Dec	2,025	522.82
Annual	32,072	\$8,809.65

TABLE A5-5—GUAM
[All Electric Home]

Month	KWH	Cost
Jan	3,010	\$528.72
Feb	2,790	517.43
Mar	2,953	548.77
Apr	3,067	509.43
May	3,261	574.39
Jun	3,237	570.02
Jul	3,076	540.73
Aug	3,025	531.45

TABLE A5-5—GUAM—Continued
[All Electric Home]

Month	KWH	Cost
Sep	3,814	517.98
Oct	3,078	541.09
Nov	2,886	506.15
Dec	2,928	513.80
Annual	36,262	\$6,399.95

TABLE A5-6—WASHINGTON, DC AREA

Electric heat			Gas heat					Oil heat				
Month	KWH	Cost	Therms	Cost	Elec. KWH ¹	Elec. cost	Total cost	Gallons	Cost	Elec. KWH ¹	Elec. cost	Total cost
Jan	3,326	\$335.08	126	\$194.84	362	\$42.14	\$236.98	72	\$179.90	1007	\$106.58	\$286.47
Feb	2,688	272.89	101	158.91	320	37.86	196.77	56	139.92	891	97.13	237.05
Mar	1,812	185.41	68	104.25	322	37.74	141.99	27	67.46	938	100.78	168.24
Apr	966	88.98	34	63.37	316	36.60	99.98	2	5.00	909	84.52	89.52
May	1,170	105.49	34	56.39	544	52.48	108.87	.....	0.00	1166	105.07	105.07
Jun	1,377	158.51	32	47.82	784	90.78	138.60	.....	0.00	1369	157.61	157.61
Jul	1,648	189.64	34	49.94	1,022	118.05	167.99	.....	0.00	1636	188.28	188.28
Aug	1,566	181.57	33	47.99	957	111.41	159.40	.....	0.00	1555	180.31	180.31
Sep	1,246	146.79	32	50.62	653	77.76	128.38	.....	0.00	1241	146.22	146.22
Oct	975	111.01	35	54.91	315	38.62	93.53	1	2.50	941	107.46	109.95
Nov	1,797	182.41	67	100.44	311	36.36	136.80	28	69.96	911	97.39	167.35
Dec	2,797	279.73	106	165.93	344	39.84	205.77	58	144.92	952	101.81	246.73
Totals	21,368	.....	702	.....	6,250	.....	.....	244	.....	13,516	.....	.....
Annual Cost .....	.....	\$2,237.52	.....	\$1,095.40	.....	\$719.64	\$1,815.04	.....	\$609.65	.....	\$1,473.17	\$2,082.82
Relative Usage ..	.....	33.20%	.....	.....	.....	.....	60.74%	.....	.....	.....	.....	6.06%
Weighted Avg Cost ² .....	.....	\$742.86	.....	.....	.....	.....	\$1102.45	.....	.....	.....	.....	\$126.22
Total Energy Utility Cost (sum of the weighted average cost of Electric + Gas + Oil Heat) .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	\$1,971.53

¹ KWH required for lighting, appliances, and furnace. Model used gas for stove and oven with gas heat.
² Annual cost times relative usage.

Appendix 6—Hedonic Rental Data Equations and Results

```

libname colarent
'P':(S\WSD\COLA\Survey2007\Rental
Data\SAS Files and
Programs\FinalSASRentalData');
proc format;
value Sunitttype
'A'='SINGLE FAMILY DETACHED'
'B','C','E','H'='PLEXED UNITS AND IN
HOME APTS AND OTHER APTS'
'D'='ROWHOUSE OR TOWNHOUSE'
'F'='APARTMENT—GARDEN/WALKUP'
'G'='APARTMENT—HIGH RISE';
value $survey_area
'A'='GUAM' 'B'='KAUAI'
'C'='KONA' 'D'='HILO'
'E'='MAUI' 'F'='HONOLULU'
'G'='WASHINGTON DC';
value $bsafemt
'A'-'C'='Y'
'D'='N';
value $class
'A'='4 bedroom single family'
'B'='3 bedroom single family'
'C'='2 bedroom single family'
'D'='3 bedroom apartment'

```

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'E'='2 bedroom apartment'
'F'='1 bedroom apartment';
value $balcon
'A'-'B'='Y'
'C'='N';
value $deck
'A'-'B'='Y'
'C'='N';
value $extrcond
'B'-'C'='AVERAGE OR BELOW'
'A'='ABOVE AVERAGE';
value $garage
'A'-'C'='Y'
'D'='N';
value $neighcond
'B'-'C'='AVERAGE OR BELOW'
'A'='ABOVE AVERAGE';
value $spatio
'A'-'B'='Y'
'C'='N';
value $listsources
'A—2007'='Owner Publication (2007)'
'B—2007'='Owner Drive-By (2007)'
'C—2007'='Owner Internet (2007)'
'D—2007'='Agent Publication (2007)'
'E—2007'='Agent Drive-By (2007)'
'F—2007'='Agent Internet (2007)'
'G—2007'='Other (2007)'

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'A—2006'='Local Newspaper/Publication
(2006)'
'B—2006'='Internet (2006)'
'C—2006'='Agent/Broker (2006)'
'D—2006'='Drive-By/Sign Posted (2006)'
'E—2006'='Other (2006)';
run;
*** the following prevents a possible error
from using a prior temp file in proc glm;
data temp;
a=1;
run;
data temp;
set colarent.opmsvfyfactors;
if use='Yes' and size='Yes' and unitttype ne
'T';
weight=1;
if substr(compnumber,1,1)='G' then
weight=.5;
location=substr(compnumber,1,1);
survey_year=0;
if surveyyr=2006 then survey_year=1;
survey_area='XX';
if location='A' then survey_area='GU';
if location='B' then survey_area='KA';
if location='C' then survey_area='KO';
if location='D' then survey_area='HI';

```

```

if location='E' then survey_area='MA';
if location='F' then survey_area='HO';
if location='G' then survey_area='WA';
*Deal with Missing Values in Guam;
if medianincome=. then
medianincomendx=.;
if pctallba=. then pctbandx=.;
if pctreteroccupied=. then pctreterindex=.;
if pctschoolage=. then pctschoolagendx=.;
if pctpoverty=. then pctpovertyndx=.;
if pctage65=. then pctage65ndx=.;
age=2007-yrbuilt;
agesq=age*age;
sqfootagesq=sqfootage*sqfootage;
baths=fullbaths+halfbaths*.5;
hasbalcony=0;
if balcony in ('A','B') then hasbalcony=1;
cooling=0;
if (centrlcool='Y' or multicool='Y' or
(windowunits > bedrooms))
then cooling=1;
hasdeck=0;
if deck in ('A','B') then
hasdeck=1;
haselec=0;
if elec='Y' then haselec=1;
hasfurniture=0;
if furniture='Y' then hasfurniture=1;
Neighbor_Cond=0;
if neighcond='A' then Neighbor_Cond=1;
if pets eq 'Y' and petfees le 0 then petsOK=1;
PlexInHomeOther=0;
if unittype in ('B','C','E','H') then
PlexInHomeOther=1;

```

```

Walkup=0;
if unittype eq 'F' then Walkup= 1;
Townrow=0;
if unittype eq 'D' then Townrow= 1;
HiRise=0;
if unittype eq 'G' then HiRise= 1;
hasfullkitchen=0;
if refrig='Y' then
hasfullkitchen=hasfullkitchen+.5;
if (range='Y' or oven='Y') then
hasfullkitchen=hasfullkitchen+.5;
*Detached=0;
*if unittype='A' then Detached=1;
*omitting the above makes it the base
condition;
SqftXPlexInHomeOther=0;
if unittype in ('B', 'C', 'E', 'H') then
SqftXPlexInHomeOther=sqfootage;
SqftXWalkup= 0;
if unittype eq 'F' then SqftXWalkup=
sqfootage;
SqftXHiRise= 0;
if unittype eq 'G' then SqftXHiRise=
sqfootage;
SqftXTownRow=0;
if unittype='D' then SqftXTownRow=
sqfootage;
SqftXDetached=0;
if unittype ='A' then SqftXDetached=
sqfootage;
watersewer=0;
if water eq 'Y' or sewer eq 'Y' then
watersewer=1;
Honolulu=0;

```

```

if survey_area='HO' then Honolulu=1;
Hilo=0;
if survey_area='HI' then Hilo=1;
Kona=0;
if survey_area='KO' then Kona=1;
Kauai=0;
if survey_area='KA' then Kauai=1;
Maui=0;
if survey_area='MA' then Maui=1;
Guam=0;
if survey_area='GU' then Guam=1;
Wash_DC=0;
lrent=log(rent+hoafees);
run;
title1 '2007 Pacific COLA Area Rental Data';
title2 '2007 Final Model';
PROC REG DATA=temp;weight weight;
MODEL lrent=age
agesq baths bedrooms hasfullkitchen
haselec hasfurniture pctbandx
pctschoolagendx pctpovertyndx
sqfootagesq HiRise townrow Walkup
PlexInHomeOther Neighbor_Cond
SqftXHiRise SqftXPlexInHomeOther
SqftXWalkup SqftXTownRow SqftXDetached
survey_year
Honolulu Hilo Kona Kauai Maui Guam;
TITLE1 '2007 PACIFIC RENTAL DATA';
Title2 'RENTAL ANALYSIS Federal Register
MODEL';
Footnote ";

```

2007 PACIFIC RENTAL DATA
 RENTAL ANALYSES MODEL
 THE REG PROCEDURE
 MODEL: MODEL1
 DEPENDENT VARIABLE: IRENT

Number of Observations Read	3665
Number of Observations Used	3652
Number of Observations with Missing Values	12

WEIGHT: WEIGHT
 ANALYSIS OF VARIANCE

Source	DF	Sum of squares	Mean square	F value	Pr > F
Model	28	281.55194	10.05543	343.11	<.0001
Error	3623	106.17846	0.02931		
Corrected Total	3651	387.73040			

Root MSE	0.17119
R-Square	0.7262
Dependent Mean	7.38990
Adj R-Sq	0.7240
Coeff Var	2.31657

Variable	Label	DF	Parameter estimate	Standard error	t value	Pr > [t]
Intercept	Intercept	1	6.49477	0.07379	88.02	<.0001
age .....	.....	1	-0.00691	0.00056794	-12.16	<.0001
agesq .....	.....	1	0.00007641	0.00000602	12.69	<.0001
baths .....	.....	1	0.09478	0.00771	12.30	<.0001
Bedrooms	Bedrooms	1	0.06929	0.00719	9.64	<.0001
hasfullkitchen .....	.....	1	0.22429	0.05355	4.19	<.0001
haselec .....	.....	1	0.07833	0.01218	6.43	<.0001

Variable	Label	DF	Parameter estimate	Standard error	t value	Pr > [t]
hasfurniture		1	0.22254	0.02354	9.45	<.0001
PctBANdx	PctBANdx	1	0.19713	0.01198	16.46	<.0001
PctSchoolAgeNdx	PctSchoolAgeNdx	1	-0.16025	0.01761	-9.10	<.0001
PctPovertyNdx	PctPovertyNdx	1	0.03710	0.00606	6.12	<.0001
sqfootagesq		1	-8.46604E-8	1.280806E-8	-6.61	<.0001
HiRise		1	-0.27912	0.04131	-6.76	<.0001
Townrow		1	0.05122	0.03984	1.29	0.1987
Walkup		1	-0.22643	0.04129	-5.48	<.0001
PlexInHomeOther		1	-0.16272	0.03949	-4.12	<.0001
Neighbor_Cond		1	0.11656	0.01840	6.34	<.0001
SqftXHiRise		1	0.00070615	0.00004566	15.47	<.0001
SqftXPlexInHomeOther		1	0.00055474	0.00004622	12.00	<.0001
SqftXWalkup		1	0.00052046	0.00004713	11.04	<.0001
SqftXTownRow		1	0.00037414	0.00005030	7.44	<.0001
SqftXDetached		1	0.00047792	0.00004664	10.25	<.0001
survey_year		1	-0.07867	0.01066	-7.38	<.0001
Honolulu		1	0.14162	0.01173	12.07	<.0001
Hilo		1	-0.53636	0.01666	-32.20	<.0001
Kona		1	-0.12475	0.01799	-6.93	<.0001
Kauai		1	-0.12030	0.01902	-6.33	<.0001
Maui		1	-0.03067	0.01550	-1.98	0.0479
Guam		1	-0.19812	0.01330	-14.90	<.0001

Appendix 7—Final Living-Cost Results for the Pacific COLA Areas

Major Expenditure Group (MEG)	Primary Expenditure Group (PEG)	MEG weight (percent)	PEG weight (percent)	PEG index	MEG index
HONOLULU COUNTY, HI					
1. Food		11.25			124.98
	Cereals and bakery products	0.74	6.54	160.63	
	Meats, poultry, fish, and eggs	1.38	12.24	119.77	
	Dairy products	0.62	5.48	145.22	
	Fruits and vegetables	0.71	6.32	144.06	
	Processed foods	1.22	10.81	136.06	
	Other food at home	0.36	3.17	125.44	
	Nonalcoholic beverages	0.48	4.23	144.38	
	Food away from home	4.80	42.67	112.13	
	Alcoholic beverages	0.96	8.54	118.38	
	PEG Total		100.00		
2. Shelter and Utilities		38.09			131.54
	Shelter	33.90	89.01	115.892	
	Energy utilities	3.53	9.27	289.58	
	Water and other public services	0.65	1.72	89.70	
	PEG Total		100.00		
3. Household Furnishings and Supplies		5.34			103.09
	Household operations	1.53	28.67	92.48	
	Housekeeping supplies	1.00	18.68	112.71	
	Textiles and area rugs	0.30	5.62	121.99	
	Furniture	0.86	16.03	99.58	
	Major appliances	0.22	4.08	108.34	
	Small appliances, misc. housewares	0.14	2.59	116.85	
	Misc. household equipment	1.30	24.34	103.81	
	PEG Total		100.00		
4. Apparel and Services		3.77			102.26
	Men and boys	0.85	22.55	100.69	
	Women and girls	1.38	36.55	89.41	
	Children under 2	0.12	3.21	119.16	
	Footwear	0.90	23.96	103.97	
	Other apparel products and services	0.52	13.73	132.11	
	PEG Total		100.00		
5. Transportation		14.16			108.89
	Motor vehicle costs	6.26	44.18	101.41	
	Gasoline and motor oil	3.44	24.29	105.17	
	Maintenance and repairs	1.40	9.87	110.00	
	Vehicle insurance	2.02	14.25	93.71	
	Public transportation	1.05	7.42	193.26	
	PEG Total		100.00		
6. Medical		4.75			85.88
	Health insurance	2.80	58.87	72.55	

Major Expenditure Group (MEG)	Primary Expenditure Group (PEG)	MEG weight (percent)	PEG weight (percent)	PEG index	MEG index
7. Recreation	Medical services	1.17	24.53	106.48	107.42
	Drugs and medical supplies	0.79	16.61	102.70	
	PEG Total		100.00		
		4.44			
8. Education and Communication	Fees and admissions	1.20	26.94	87.64	103.74
	Television, radios, sound equipment	0.75	16.80	112.97	
	Pets, toys, and playground equipment	0.80	17.93	135.71	
	Other entertainment supplies, etc.	0.41	9.27	116.74	
	Personal care products	0.60	13.42	105.35	
	Personal care services	0.54	12.12	97.81	
	Reading	0.16	3.53	104.58	
	PEG Total		100.00		
9. Miscellaneous		13.23			101.45
	Tobacco products, etc.	0.43	3.27	135.87	
	Miscellaneous	1.61	12.15	91.43	
	Personal insurance and pensions	11.19	84.58	101.56	
	PEG Total		100.00		
	MEG Total	100.00			
Overall Price Index					116.37
Plus Adjustment Factor					5.00
Index Plus Adjustment Factor					121.37

HILO AREA, HI

1. Food		11.25			119.99		
	Cereals and bakery products	0.74	6.54	159.12			
	Meats, poultry, fish, and eggs	1.38	12.24	116.51			
	Dairy products	0.62	5.48	136.58			
	Fruits and vegetables	0.71	6.32	156.35			
	Processed foods	1.22	10.81	134.37			
	Other food at home	0.36	3.17	140.12			
	Nonalcoholic beverages	0.48	4.23	124.35			
	Food away from home	4.80	42.67	103.39			
	Alcoholic beverages	0.96	8.54	112.60			
	PEG Total		100.00				
	2. Shelter and Utilities		38.09				91.82
		Shelter	33.90	89.01		58.977	
		Energy utilities	3.53	9.27		414.51	
Water and other public services		0.65	1.72	52.45			
PEG Total			100.00				
3. Household Furnishings and Supplies ...		5.34			98.06		
	Household operations	1.53	28.67	81.91			
	Housekeeping supplies	1.00	18.68	110.41			
	Textiles and area rugs	0.30	5.62	112.93			
	Furniture	0.86	16.03	99.10			
	Major appliances	0.22	4.08	121.03			
	Small appliances, misc. housewares	0.14	2.59	108.69			
	Misc. household equipment	1.30	24.34	98.49			
	PEG Total		100.00				
4. Apparel and Services		3.77			101.27		
	Men and boys	0.85	22.55	104.38			
	Women and girls	1.38	36.55	96.29			
	Children under 2	0.12	3.21	110.20			
	Footwear	0.90	23.96	97.72			
	Other apparel products and services	0.52	13.73	113.52			
	PEG Total		100.00				
5. Transportation		14.16			115.74		
	Motor vehicle costs	6.26	44.18	106.40			
	Gasoline and motor oil	3.44	24.29	110.53			
	Maintenance and repairs	1.40	9.87	116.95			
	Vehicle insurance	2.02	14.25	96.29			
	Public transportation	1.05	7.42	224.26			
	PEG Total		100.00				
6. Medical		4.75			83.29		
	Health insurance	2.80	58.87	71.97			
	Medical services	1.17	24.53	102.01			
	Drugs and medical supplies	0.79	16.61	95.74			
	PEG Total		100.00				

Major Expenditure Group (MEG)	Primary Expenditure Group (PEG)	MEG weight (percent)	PEG weight (percent)	PEG index	MEG index
7. Recreation .....	.....	4.44	.....	.....	95.43
	Fees and admissions	1.20	26.94	80.35	
	Television, radios, sound equipment	0.75	16.80	103.39	
	Pets, toys, and playground equipment	0.80	17.93	103.84	
	Other entertainment supplies, etc.	0.41	9.27	114.85	
	Personal care products	0.60	13.42	104.31	
	Personal care services	0.54	12.12	80.59	
	Reading	0.16	3.53	95.97	
	PEG Total .....	.....	100.00	.....
8. Education and Communication .....	.....	4.97	.....	.....	99.07
	Education	0.29	5.77	79.56	
	Communications	4.16	83.88	100.27	
	Computers and computer services	0.51	10.34	100.16	
	PEG Total .....	.....	100.00	.....
9. Miscellaneous .....	.....	13.23	.....	.....	100.64
	Tobacco products, etc.	0.43	3.27	127.68	
	Miscellaneous	1.61	12.15	99.66	
	Personal insurance and pensions	11.19	84.58	99.74	
	PEG Total .....	.....	100.00	.....
Overall Price Index .....	.....	.....	.....	.....	100.35
Plus Adjustment Factor .....	.....	.....	.....	.....	7.00
Index Plus Adjustment Factor .....	.....	.....	.....	.....	107.35

KAILUA KONA/WAIMEA AREA, HI

1. Food .....	.....	11.25	.....	.....	134.80
	Cereals and bakery products	0.74	6.54	171.95	
	Meats, poultry, fish, and eggs	1.38	12.24	128.06	
	Dairy products	0.62	5.48	148.20	
	Fruits and vegetables	0.71	6.32	166.88	
	Processed foods	1.22	10.81	139.76	
	Other food at home	0.36	3.17	136.62	
	Nonalcoholic beverages	0.48	4.23	167.11	
	Food away from home	4.80	42.67	123.34	
	Alcoholic beverages	0.96	8.54	118.03	
	PEG Total .....	.....	100.00	.....
2. Shelter and Utilities .....	.....	38.09	.....	.....	118.60
	Shelter	33.90	89.01	89.069	
	Energy utilities	3.53	9.27	414.51	
	Water and other public services	0.65	1.72	52.45	
	PEG Total .....	.....	100.00	.....
3. Household Furnishings and Supplies ...	.....	5.34	.....	.....	100.11
	Household operations	1.53	28.67	93.87	
	Housekeeping supplies	1.00	18.68	108.53	
	Textiles and area rugs	0.30	5.62	104.13	
	Furniture	0.86	16.03	99.10	
	Major appliances	0.22	4.08	109.78	
	Small appliances, misc. housewares	0.14	2.59	114.88	
	Misc. household equipment	1.30	24.34	97.52	
	PEG Total .....	.....	100.00	.....
4. Apparel and Services .....	.....	3.77	.....	.....	112.89
	Men and boys	0.85	22.55	132.19	
	Women and girls	1.38	36.55	99.62	
	Children under 2	0.12	3.21	119.49	
	Footwear	0.90	23.96	96.13	
	Other apparel products and services	0.52	13.73	144.23	
	PEG Total .....	.....	100.00	.....
5. Transportation .....	.....	14.16	.....	.....	114.51
	Motor vehicle costs	6.26	44.18	104.73	
	Gasoline and motor oil	3.44	24.29	112.79	
	Maintenance and repairs	1.40	9.87	118.70	
	Vehicle insurance	2.02	14.25	96.29	
	Public transportation	1.05	7.42	207.80	
	PEG Total .....	.....	100.00	.....
6. Medical .....	.....	4.75	.....	.....	89.68
	Health insurance	2.80	58.87	71.97	
	Medical services	1.17	24.53	120.09	
	Drugs and medical supplies	0.79	16.61	107.52	
	PEG Total .....	.....	100.00	.....
7. Recreation .....	.....	4.44	.....	.....	106.00
	Fees and admissions	1.20	26.94	100.28	
	Television, radios, sound equipment	0.75	16.80	110.49	

Major Expenditure Group (MEG)	Primary Expenditure Group (PEG)	MEG weight (percent)	PEG weight (percent)	PEG index	MEG index
8. Education and Communication	Pets, toys, and playground equipment	0.80	17.93	117.17	102.05
	Other entertainment supplies, etc.	0.41	9.27	114.28	
	Personal care products	0.60	13.42	100.09	
	Personal care services	0.54	12.12	98.99	
	Reading	0.16	3.53	96.31	
	PEG Total			100.00	
9. Miscellaneous	Education	4.97	5.77	107.04	100.07
	Communications	4.16	83.88	101.94	
	Computers and computer services	0.51	10.34	100.16	
	PEG Total		100.00		
Overall Price Index	Tobacco products, etc.	13.23	3.27	129.51	113.44
	Miscellaneous	0.43	12.15	94.48	
	Personal insurance and pensions	1.61	84.58	99.74	
	PEG Total	11.19	100.00		
	MEG Total	100.00			
Plus Adjustment Factor				7.00	
Index Plus Adjustment Factor					120.44

Major Expenditure Group (MEG)	Primary Expenditure Group (PEG)	MEG weight (percent)	Hilo area indexes	Kona/Waimea area indexes	MEG index
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HAWAII COUNTY, HI

Employment Weights	Hilo: 66.7 percent. Kona/Waimea: 33.3 percent.					
1. Food		11.25	119.99	134.80	163.39	
	Cereals and bakery products		159.12	171.95		
	Meats, poultry, fish, and eggs		116.51	128.06		
	Dairy products		136.58	148.20		
	Fruits and vegetables		156.35	166.88		
	Processed foods		134.37	139.76		
	Other food at home		140.12	136.62		
	Nonalcoholic beverages		124.35	167.11		
	Food away from home		103.39	123.34		
	Alcoholic beverages		112.60	118.03		
	PEG Total.					
	2. Shelter and Utilities		38.09	91.82		118.60	69.00
Shelter			58.98	89.07		
Energy utilities			414.51	414.51		
Water and other public services			52.45	52.45		
3. Household Furnishings and Supplies ...		5.34	98.06	100.11	98.74	
	Household operations		81.91	93.87		
	Housekeeping supplies		110.41	108.53		
	Textiles and area rugs		112.93	104.13		
	Furniture		99.10	99.10		
	Major appliances		121.03	109.78		
	Small appliances, misc. housewares		108.69	114.88		
	Misc. household equipment		98.49	97.52		
4. Apparel and Services		3.77	101.27	112.89	105.14	
	Men and boys		104.38	132.19		
	Women and girls		96.29	99.62		
	Children under 2		110.20	119.49		
	Footwear		97.72	96.13		
	Other apparel products and services		113.52	144.23		
	PEG Total.					
5. Transportation		14.16	115.74	114.51	115.33	
	Motor vehicle costs		106.40	104.73		
	Gasoline and motor oil		110.53	112.79		
	Maintenance and repairs		116.95	118.70		
	Vehicle insurance		96.29	96.29		
	Public transportation		224.26	207.80		
6. Medical		4.75	83.29	89.68	85.41	
	Health insurance		71.97	71.97		
	Medical services		102.01	120.09		
	Drugs and medical supplies		95.74	107.52		

Major Expenditure Group (MEG)	Primary Expenditure Group (PEG)	MEG weight (percent)	Hilo area indexes	Kona/Waimea area indexes	MEG index
7. Recreation	PEG Total	4.44	95.43	106.00	98.95
	Fees and admissions		80.35	100.28	86.99
	Television, radios, sound equipment		103.39	110.49	105.76
	Pets, toys, and playground equipment		103.84	117.17	108.27
	Other entertainment supplies, etc.		114.85	114.28	114.66
	Personal care products		104.31	100.09	102.91
	Personal care services		80.59	98.99	86.72
	Reading		95.97	96.31	96.08
8. Education and Communication	PEG Total	4.97	99.07	102.05	100.06
	Education		79.56	107.04	88.71
	Communications		100.27	101.94	100.83
	Computers and computer services		100.16	100.16	100.16
9. Miscellaneous	PEG Total	13.23	100.64	100.07	100.45
	Tobacco products, etc.		127.68	129.51	128.29
	Miscellaneous		99.66	94.48	97.93
	Personal insurance and pensions		99.74	99.74	99.74
Overall Price Index					104.71
Plus Adjustment Factor					7.00
Index Plus Adjustment Factor					111.71

Major Expenditure Group (MEG)	Primary Expenditure Group (PEG)	MEG weight (percent)	PEG weight (percent)	PEG index	MEG index
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KAUAI COUNTY, HI

1. Food		11.25			123.69
	Cereals and bakery products	0.74	6.54	162.33	
	Meats, poultry, fish, and eggs	1.38	12.24	121.00	
	Dairy products	0.62	5.48	145.09	
	Fruits and vegetables	0.71	6.32	172.84	
	Processed foods	1.22	10.81	136.43	
	Other food at home	0.36	3.17	126.21	
	Nonalcoholic beverages	0.48	4.23	131.80	
	Food away from home	4.80	42.67	106.60	
	Alcoholic beverages	0.96	8.54	112.22	
	PEG Total		100.00		
2. Shelter and Utilities		38.09			119.96
	Shelter	33.90	89.01	89.513	
	Energy utilities	3.53	9.27	423.64	
	Water and other public services	0.65	1.72	59.34	
	PEG Total		100.00		
3. Household Furnishings and Supplies ...		5.34			100.28
	Household operations	1.53	28.67	82.24	
	Housekeeping supplies	1.00	18.68	116.65	
	Textiles and area rugs	0.30	5.62	116.26	
	Furniture	0.86	16.03	99.10	
	Major appliances	0.22	4.08	113.98	
	Small appliances, misc. housewares	0.14	2.59	112.73	
	Misc. household equipment	1.30	24.34	102.44	
	PEG Total		100.00		
4. Apparel and Services		3.77			103.01
	Men and boys	0.85	22.55	112.41	
	Women and girls	1.38	36.55	92.11	
	Children under 2	0.12	3.21	121.64	
	Footwear	0.90	23.96	99.10	
	Other apparel products and services	0.52	13.73	119.00	
	PEG Total		100.00		
5. Transportation		14.16			111.11
	Motor vehicle costs	6.26	44.18	100.90	
	Gasoline and motor oil	3.44	24.29	111.13	
	Maintenance and repairs	1.40	9.87	104.18	
	Vehicle insurance	2.02	14.25	91.43	
	Public transportation	1.05	7.42	218.95	
	PEG Total		100.00		
6. Medical		4.75			84.68
	Health insurance	2.80	58.87	72.61	
	Medical services	1.17	24.53	98.94	
	Drugs and medical supplies	0.79	16.61	106.41	

Major Expenditure Group (MEG)	Primary Expenditure Group (PEG)	MEG weight (percent)	PEG weight (percent)	PEG index	MEG index
7. Recreation	PEG Total	4.44	100.00		98.63
	Fees and admissions	1.20	26.94	77.82	
	Television, radios, sound equipment	0.75	16.80	115.26	
	Pets, toys, and playground equipment	0.80	17.93	122.95	
	Other entertainment supplies, etc.	0.41	9.27	107.99	
	Personal care products	0.60	13.42	97.05	
	Personal care services	0.54	12.12	78.04	
	Reading	0.16	3.53	106.81	
	PEG Total		100.00		
	8. Education and Communication	PEG Total	4.97				97.46
Education		0.29	5.77	98.03	
Communications		4.16	83.88	97.08	
Computers and computer services		0.51	10.34	100.16	
PEG Total			100.00		
9. Miscellaneous	PEG Total	13.23			100.66
	Tobacco products, etc.	0.43	3.27	129.69	
	Miscellaneous	1.61	12.15	99.30	
	Personal insurance and pensions	11.19	84.58	99.74	
	PEG Total		100.00		
Overall Price Index	MEG Total	100.00			111.14
Plus Adjustment Factor					7.00
Index Plus Adjustment Factor					118.14

MAUI COUNTY, HI

1. Food	PEG Total	11.25			129.38		
	Cereals and bakery products	0.74	6.54	165.52			
	Meats, poultry, fish, and eggs	1.38	12.24	123.11			
	Dairy products	0.62	5.48	154.50			
	Fruits and vegetables	0.71	6.32	173.92			
	Processed foods	1.22	10.81	135.32			
	Other food at home	0.36	3.17	126.95			
	Nonalcoholic beverages	0.48	4.23	150.17			
	Food away from home	4.80	42.67	115.31			
	Alcoholic beverages	0.96	8.54	114.99			
	PEG Total		100.00				
	2. Shelter and Utilities	PEG Total	38.09				129.64
		Shelter	33.90	89.01		97.734	
Energy utilities		3.53	9.27	443.26			
Water and other public services		0.65	1.72	90.63			
PEG Total			100.00				
3. Household Furnishings and Supplies ...	PEG Total	5.34			102.45		
	Household operations	1.53	28.67	93.17			
	Housekeeping supplies	1.00	18.68	115.95			
	Textiles and area rugs	0.30	5.62	109.09			
	Furniture	0.86	16.03	99.10			
	Major appliances	0.22	4.08	107.30			
	Small appliances, misc. housewares	0.14	2.59	117.36			
	Misc. household equipment	1.30	24.34	101.27			
	PEG Total		100.00				
	4. Apparel and Services	PEG Total	3.77				107.80
Men and boys		0.85	22.55	111.16			
Women and girls		1.38	36.55	104.82			
Children under 2		0.12	3.21	124.64			
Footwear		0.90	23.96	98.23			
Other apparel products and services		0.52	13.73	122.98			
5. Transportation	PEG Total	14.16			112.80		
	Motor vehicle costs	6.26	44.18	100.64			
	Gasoline and motor oil	3.44	24.29	115.68			
	Maintenance and repairs	1.40	9.87	104.70			
	Vehicle insurance	2.02	14.25	100.14			
	Public transportation	1.05	7.42	210.88			
	PEG Total		100.00				
	6. Medical	PEG Total	4.75				88.22
Health insurance		2.80	58.87	72.14			
Medical services		1.17	24.53	118.90			
Drugs and medical supplies		0.79	16.61	99.92			
PEG Total			100.00				
7. Recreation	PEG Total	4.44			104.74		
	Fees and admissions	1.20	26.94	88.08			

Major Expenditure Group (MEG)	Primary Expenditure Group (PEG)	MEG weight (percent)	PEG weight (percent)	PEG index	MEG index
	Television, radios, sound equipment	0.75	16.80	106.89	
	Pets, toys, and playground equipment	0.80	17.93	124.61	
	Other entertainment supplies, etc.	0.41	9.27	113.65	
	Personal care products	0.60	13.42	97.82	
	Personal care services	0.54	12.12	111.28	
	Reading	0.16	3.53	101.18	
	PEG Total		100.00		
8. Education and Communication		4.97			98.27
	Education	0.29	5.77	81.32	
	Communications	4.16	83.88	99.21	
	Computers and computer services	0.51	10.34	100.16	
	PEG Total		100.00		
9. Miscellaneous		13.23			101.72
	Tobacco products, etc.	0.43	3.27	131.78	
	Miscellaneous	1.61	12.15	107.46	
	Personal insurance and pensions	11.19	84.58	99.74	
	PEG Total		100.00		
Overall Price Index		100.00			116.62
Plus Adjustment Factor					7.00
Index Plus Adjustment Factor					123.62

GUAM AND THE NORTHERN MARIANA ISLANDS

1. Food		11.25			116.31
	Cereals and bakery products	0.74	6.54	144.07	
	Meats, poultry, fish, and eggs	1.38	12.24	102.22	
	Dairy products	0.62	5.48	146.63	
	Fruits and vegetables	0.71	6.32	169.38	
	Processed foods	1.22	10.81	126.41	
	Other food at home	0.36	3.17	131.73	
	Nonalcoholic beverages	0.48	4.23	127.33	
	Food away from home	4.80	42.67	102.66	
	Alcoholic beverages	0.96	8.54	100.85	
	PEG Total		100.00		
2. Shelter and Utilities		38.09			104.88
	Shelter	33.90	89.01	82.574	
	Energy utilities	3.53	9.27	322.02	
	Water and other public services	0.65	1.72	89.10	
	PEG Total		100.00		
3. Household Furnishings and Supplies ...		5.34			102.54
	Household operations	1.53	28.67	57.50	
	Housekeeping supplies	1.00	18.68	137.31	
	Textiles and area rugs	0.30	5.62	112.52	
	Furniture	0.86	16.03	98.28	
	Major appliances	0.22	4.08	123.19	
	Small appliances, misc. housewares	0.14	2.59	108.79	
	Misc. household equipment	1.30	24.34	125.29	
	PEG Total		100.00		
4. Apparel and Services		3.77			108.76
	Men and boys	0.85	22.55	131.94	
	Women and girls	1.38	36.55	88.08	
	Children under 2	0.12	3.21	142.67	
	Footwear	0.90	23.96	101.85	
	Other apparel products and services	0.52	13.73	129.85	
	PEG Total		100.00		
5. Transportation		14.16			135.40
	Motor vehicle costs	6.26	44.18	107.95	
	Gasoline and motor oil	3.44	24.29	109.28	
	Maintenance and repairs	1.40	9.87	91.07	
	Vehicle insurance	2.02	14.25	102.27	
	Public transportation	1.05	7.42	507.04	
	PEG Total		100.00		
6. Medical		4.75			127.22
	Health insurance	2.80	58.87	149.40	
	Medical services	1.17	24.53	87.29	
	Drugs and medical supplies	0.79	16.61	107.60	
	PEG Total		100.00		
7. Recreation		4.44			101.11
	Fees and admissions	1.20	26.94	77.17	
	Television, radios, sound equipment	0.75	16.80	121.74	
	Pets, toys, and playground equipment	0.80	17.93	118.19	
	Other entertainment supplies, etc.	0.41	9.27	119.85	

Major Expenditure Group (MEG)	Primary Expenditure Group (PEG)	MEG weight (percent)	PEG weight (percent)	PEG index	MEG index
	Personal care products	0.60	13.42	109.74	
	Personal care services	0.54	12.12	75.03	
	Reading	0.16	3.53	106.26	
	PEG Total		100.00		
8. Education and Communication .....	.....	4.97	.....	.....	114.25
	Education	0.29	5.77	166.18	
	Communications	4.16	83.88	112.26	
	Computers and computer services	0.51	10.34	101.45	
	PEG Total		100.00		
9. Miscellaneous .....	.....	13.23	.....	.....	98.20
	Tobacco products, etc.	0.43	3.27	90.21	
	Miscellaneous	1.61	12.15	89.65	
	Personal insurance and pensions	11.19	84.58	99.74	
	PEG Total		100.00		
	MEG Total	100.00			
Overall Price Index				110.98
Plus Adjustment Factor				9.00
Index Plus Adjustment Factor				119.98

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