

2004 Pacific Survey Results and Interim Adjustments

The process we used to compute the interim adjustments for the Pacific surveys (*i.e.*, Honolulu, Hawaii, Kauai, Maui, and Guam) is identical to the one described above for Alaska except that we used the BLS CPI-U for Honolulu, as specified in § 591.225. Table 3 shows the relative change in the Honolulu CPI-U compared with the Washington-Baltimore CPI-U. Once again, the table shows prices have increased somewhat faster in the Washington-Baltimore area than in Honolulu since the first half of 2004.

TABLE 3.—CHANGE IN HONOLULU AND IN THE WASHINGTON-BALTIMORE CPI-US 2004 TO 2005

Survey Area	CPI-U
Honolulu 2004 CPI-U first half	189.2
Honolulu 2005 CPI-U second half	200.6
Honolulu change	6.0254%
DC-Baltimore 2004 CPI-U first half	118.3
DC-Baltimore 2005 CPI-U second half	125.8
DC-Baltimore change	6.3398%

The second step is to multiply the price indexes from the five 2004 Pacific surveys by the change in the Honolulu

CPI-U and divide that by the change in the Washington-Baltimore CPI-U. OPM published the 2004 Pacific survey report in the **Federal Register** on August 4, 2005, at 70 FR 44989. This report included the survey price indexes for each of the Pacific COLA areas. However, as with Alaska, OPM subsequently revised the Pacific price indexes, incorporating methodological changes that OPM adopted pursuant to comments it received. The revised indexes were published recently in the **Federal Register** in a final rule that implemented COLA rate changes. Table 4 shows the revised indexes, the interim adjustment process, and the final results.

TABLE 4.—PACIFIC COLA AREA CPI-U PRICE INDEX ADJUSTMENTS

	Honolulu	Hawaii Co	Kauai	Maui	Guam
2004 COLA Survey Indexes	125.80	117.25	127.63	131.50	127.40
Adjustment Factors	5	7	7	7	9
2004 COLA Survey Price Indexes	120.80	110.25	120.63	124.50	118.40
2005 CPI Adjusted Price Indexes	120.44	109.92	120.27	124.13	118.05
2005 COLA Indexes with Adj. Factors	125.44	116.92	127.27	131.13	127.05

Interim Adjustments Summarized

In a proposed rule published with this notice, OPM proposes to adjust COLA rates based on the 2005 Caribbean Survey results and the interim adjustments. The interim adjustments show both Alaska and Pacific prices are falling slightly relative to Washington-Baltimore prices. In the Pacific, the results indicate that COLA rates in all of the areas are currently set at the appropriate levels, and no adjustments are necessary. In Alaska, the results indicate that Anchorage, Fairbanks and Juneau COLA rates should continue to be reduced by an additional 1 percentage point in each area, from 24 percent, which is the current COLA rate in each of these areas, to 23 percent. However, § 591.228(c) limits COLA rate reductions to no more than 1 percentage point in a 12-month period.

Linda M. Springer,
 Director, Office of Personnel Management.
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OFFICE OF PERSONNEL MANAGEMENT

2005 Nonforeign Area Cost-of-Living Allowance Survey Report: Caribbean and Washington, DC, Areas

AGENCY: Office of Personnel Management.
ACTION: Notice.

SUMMARY: This notice publishes the “2005 Nonforeign Area Cost-of-Living Allowance Survey Report: Caribbean 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 Office of Personnel Management in Puerto Rico, the U.S. Virgin Islands, and the Washington, DC area during the spring of 2005.

DATES: Comments on this report must be received on or before December 26, 2006.

ADDRESSES: Send or deliver comments to Jerome D. Mikowicz, Acting Deputy Associate Director for Pay and Performance Policy, Strategic Human Resources Policy Division, Office of Personnel Management, Room 7H31, 1900 E Street, NW., Washington, DC 20415-8200; fax: (202) 606-4264; or e-mail: COLA@opm.gov.

FOR FURTHER INFORMATION CONTACT: Donald L. Paquin, (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 “2005 Nonforeign Area Cost-of-Living Allowance Survey Report: Caribbean and Washington, DC, Areas” with this notice. The report contains the results of the COLA surveys we conducted in Puerto Rico, the U.S. Virgin Islands, and the Washington, DC area during the spring of 2005.

Survey Results

Using an index scale with Washington, DC area living costs equal to 100, we computed index values of relative prices in the Puerto Rico and U.S. Virgin Islands COLA areas. Then we added an adjustment factor of 7.0 to the Puerto Rico price index and 9.0 to the U.S. Virgin Islands price index and rounded the results to the nearest whole percentage point. According to the results, the COLA rate for the U.S. Virgin Islands should increase from 23 percent, which is the current rate, to 25 percent; and the COLA rate for Puerto Rico should decrease from 10.5 percent, which is the current rate, to 9.5 percent. Section 591.228(c) limits decreases to 1 percentage point in a 12-month period. In a proposed rule published with this notice, OPM proposes to adjust COLA rate rates based on the results of the 2005 Caribbean surveys.

Office of Personnel Management.

Linda M. Springer,
Director.

2005 Nonforeign Area Cost-of-Living Allowance Survey Report: Caribbean and Washington, DC Areas

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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 of 2005 in Puerto Rico, the U.S. Virgin Islands, and the Washington, DC area. The report details our comparison of living costs in the Caribbean areas with living costs in the Washington, DC area.

For the surveys, we contacted about 850 outlets and collected approximately 4,000 non-rental prices on more than 250 items representing typical consumer purchases. We also collected about 1,800 rental prices. 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 Puerto Rico and the U.S. Virgin Islands 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
Puerto Rico	103.32
U.S. Virgin Islands	128.21

1. Introduction

1.1 Report Objectives

This report provides the results of the 2005 “Caribbean” nonforeign area cost-of-living allowance (COLA) survey conducted by the Office of Personnel Management (OPM) in the spring of 2005. (Appendix 1 lists prior survey reports and their publication dates.) In addition to providing the results, the report describes how we prepared for and conducted the survey and analyzed the results. The results show comparative living-cost differences between the Caribbean COLA areas, *i.e.*, Puerto Rico and the U.S. Virgin Islands (USVI), 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 Caribbean survey, OPM established COLA Advisory Committees (CACs) in Puerto Rico, St. Croix (USVI), and St. Thomas/St. John (USVI). 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 reviewing the 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 us prepare for the COLA surveys, the CACs held 3-day meetings in Puerto Rico, St. Thomas, and St. Croix. The CACs reviewed the preliminary outlet and item lists developed by OPM for the surveys. The committee members researched the outlets and availability and appropriateness of the items in each area and made recommendations to us 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 us 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, OPM uses 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 250 non-housing items to survey. Appendix 2 shows how OPM 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 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, we priced a 10.5-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

Automobile Insurance: We were not able to compare exactly the same level of automobile insurance coverage in all areas. State and local jurisdictions regulate car insurance, and the coverage offered varies among the Caribbean COLA areas and the Washington, DC area. Therefore, we surveyed different levels of automobile insurance coverage in Puerto Rico as compared with the USVI. However, we surveyed both levels of coverage, to the extent possible, in the Washington, DC area. When we made the price comparisons, we based the comparisons on comparable levels of coverage in the COLA survey area and in the DC area. Table 2 shows the coverage we surveyed.

TABLE 2.—AUTOMOBILE INSURANCE COVERAGE

Coverage	Puerto Rico and DC area limits and deductibles	USVI and DC area limits and deductibles
Bodily Injury	\$100,000/\$300,000	\$25,000/\$50,000.
Property Damage	\$25,000	\$25,000.
Medical	\$10,000	\$5,000.
Uninsured Motorist*	\$100,000/\$300,000	\$25,000/\$50,000.
Comprehensive	\$100 Deductible	\$250 Deductible.
Collision	\$250 Deductible	\$500 Deductible.

* Not available in Puerto Rico or the Virgin Islands. Therefore, we excluded the cost of Uninsured Motorist coverage from Washington, DC area policies before comparing prices and computing the price index.

Health Insurance: It is 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, OPM uses 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 its Central Personnel Data File (CPDF), including the number of white-collar Federal employees enrolled in each plan. As described in Section 4.2.3, 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, OPM surveys rental rates for specific kinds or classes of housing and collects detailed information about each housing unit. OPM surveys 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 apartment unit, not to exceed 2000 square feet;
- Two bedroom apartment unit, not to exceed 1800 square feet; and
- One bedroom apartment unit, not to exceed 1400 square feet.

For each housing unit we surveyed, we obtained approximately 80 characteristics about the unit. For example, we determined the number of bedrooms, bathrooms, square footage, whether there was a garage, air

conditioning, security systems, and recreational activities. 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.

In the 2005 survey, OPM surveyed rents and used them to estimate homeowner rental values (*i.e.*, rental equivalence). In late 2004 and 2005, OPM conducted special research, the General Population Rental Equivalence

Survey (GPRES), to obtain additional rent and rental equivalence information. The goal was to determine whether OPM should adjust the rent index before using it to estimate homeowner rental values. The analyses showed that no adjustments should be made. Therefore, OPM's use of the rents to estimate rental equivalence is appropriate. OPM 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 80-plus characteristics of each unit varied within each area and between the COLA and DC areas. As described in Section 4.2.6, we used special statistical analyses to hold these characteristics constant between the COLA and Washington, DC areas 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, OPM categorizes outlets by type (e.g., grocery store, convenience store, discount store, hardware store, auto dealer, and catalog outlet) and then surveys only specific

items at each outlet type. For example, OPM surveys 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 11 items by catalog in the Caribbean and DC 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 850 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 were not a sufficient number of businesses to find three outlets of each particular type. In the Washington, DC area, we attempted to survey nine popular outlets of each type, three in each of the DC survey areas described in Table 3.

There was one major exception to this in the 2005 survey. In the pre-survey meetings, the Puerto Rico CAC recommended against surveying Amigo, one of the Puerto Rico grocery store chains. The CAC believed Amigo was not equivalent to the other two major chains—Grande and Pueblo. Therefore, we dropped Amigo from the Puerto Rico survey and dropped Shoppers Food Warehouse, which we believed was equivalent to Amigo, from the DC area survey. On the other hand, at the USVI CACs' advice, we surveyed several additional grocery stores in the USVI in anticipation that data collection and item matching would be more difficult there. We surveyed four grocery stores on St. Croix and five on St. Thomas and St. John. Because OPM compares average prices, it does not make any difference how many stores we survey provided we find the same types of stores in the COLA and DC areas.

2.5 Geographic Coverage

Table 3 shows the Caribbean COLA and DC survey area boundaries.

TABLE 3.—SURVEY AND DATA COLLECTION AREAS

COLA areas and reference areas	Survey area
Puerto Rico	San Juan/Caguas area and eastern Puerto Rico.*
U.S. Virgin Islands	St. Croix, St. Thomas/St. John area.*
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. *OPM collects housing data in eastern Puerto Rico and on St. John. OPM also collected non-housing data from selected outlets on St. John.

OPM collected non-housing prices in outlets throughout the Caribbean areas described in Table 3. To collect rental data, OPM 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.

To collect non-rental data in the DC area, OPM divides the area into three survey areas, as shown in Table 3. OPM collects non-rental prices in outlets throughout these areas. As stated in the footnote to Table 3, we surveyed certain items, such as golf, in areas beyond the counties and cities specified in Table 3.

Another example is air travel. We surveyed the cost of air travel from Ronald Reagan Washington National Airport, Washington Dulles International Airport, and Baltimore/Washington International Airport (BWI) and surveyed 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 3. Nevertheless, DC area residents commonly use both airports.

Delta-21 surveyed rental prices as specified in the COLA areas and throughout the DC area. (**Note:** OPM does not divide the DC area into three separate survey areas for rental data

collection but rather treats the area as a single survey area.) In selecting the locations and sample sizes within each location, OPM used 2000 census data showing the relative number of Federal employees and housing units by zip code. In doing this, we often merged several zip codes to identify a single location. We allocated the rental sample objectively, requiring Delta 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 was limited ultimately by how many units were available for rent within a location. Under the contract, Delta surveyed only units available for rent. It did not survey all renter-occupied housing.

3. Conducting the Survey

3.1 Pricing Period

OPM collected data from early March through May 2005. We collected non-housing price data concurrently in the Caribbean areas in March and collected the bulk of the DC area data in April and May. Delta-21 collected rental data sequentially in St. Croix, St. Thomas/St. John, Puerto Rico, and in the Washington, DC area beginning on March 1, 2005, and ending on May 31, 2005.

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 CAC accompanied the OPM data collectors. Data collection observers were extremely helpful and advised and assisted the data collectors in contacting outlets, matching items, and selecting substitutes. The observers also advised us on other living-cost and compensation issues relating to their areas.

Because of logistical considerations, cost, and the fact OPM central office staff is very knowledgeable about the DC area, we did not use CAC data collection observers in the Washington, DC area. However, we made all of the DC area data available to the CACs. This included both the rental and non-rental data. The non-rental data showed the individual prices by item, store, and survey location as well as averages. The rental data included a photograph and a rough sketch of the layout of the rental unit. We also provided the CACs 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 car insurance, tax preparation fees, bank interest, 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 before computing COLA rates. In the DC area, sales tax rates varied by jurisdiction, and some sales tax rates even varied by item within a location, such as restaurant meals in the Washington, DC area. Puerto Rico and the U.S. Virgin Islands currently have no general sales or business tax 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 sale prices in the COLA calculations. The exceptions include coupon prices, going-out-of-business prices, clearance prices, and area-wide distress sales, which we do not use because they are atypical and/or seasonal. 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, OPM contracted for the collection of rental data with Delta-21, which collected data in the Caribbean areas and in the DC area. These data 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.

The contractor identified units for rent from various sources, including rental property managers, realtor brokers, listing services, newspaper ads, grocery store bulletin boards, and casual drive-by observation. The contractor 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.

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, one of the items OPM specified was the 2.4GHz AT&T model 1465ESP cordless telephone. The data collectors in the Caribbean areas, however, discovered some stores did not carry this model. Therefore, the data collectors priced the 2.4GHz AT&T model 1477 instead. We then priced the same model in the DC area and used the substitute price information in place of the prices of the originally specified item.

4.2 Special Price Computations

After completing our 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 prices. For each of these, we used special processes to calculate appropriate estimates for each survey area.

4.2.1 K-12 Private Education

One of the items OPM surveys 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" OPM applied to the average tuition rates in the price comparison process.

4.2.2 Health Insurance

As noted in Section 2.3.1, OPM 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 4, 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 below.

TABLE 4.—2005 AVERAGE FEHB PREMIUMS FOR FULL-TIME PERMANENT EMPLOYEES
[Non-Postal employees’ share]

Location	Self premium	Family premium	Bi-weekly weighted average premium
Puerto Rico	29.54	63.71	49.99
St. Croix	52.20	116.42	90.64
St. Thomas	54.65	121.17	94.46
District of Columbia	48.11	110.14	85.23
Maryland	47.48	108.71	84.12
Virginia	48.43	110.73	85.71
Nationwide Enrollment	624,309	930,567	.....
Enrollment Percentage	40.15%	59.85%	.....

4.2.3 Water Utilities

OPM surveys water utility rates in each of the COLA and Washington, DC, survey areas. To compute the “price” of water utilities, we assumed the average monthly water consumption in each area was 7,600 gallons. We derived this estimate from earlier COLA research, and it reflects the average consumption across all of the COLA areas and the Washington, DC, area. We used this quantity along with the rates charged to compute the average monthly water utility cost by survey area. These average monthly costs were the water utility “prices” we used in the price averaging process described in Section 4.3 below.

Not long after we conducted the survey, the Puerto Rico Aqueduct and Sewer Authority significantly increased water utility rates. Because of the significance of this increase, we re-priced water utilities in Puerto Rico and used the higher prices.

4.2.4 Energy Utilities Model

For energy utilities (i.e., electricity, gas, and oil), OPM collects 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. We use these prices in a heating and cooling engineering model that estimates how many kilowatt hours of electricity, cubic feet of gas, and/or gallons of fuel oil are needed to maintain a specific model home at a constant ambient temperature of 72 degrees in each area.

The engineering model was developed by an economic consulting company under special research conducted jointly for OPM and the plaintiffs’ representatives after the

Caraballo settlement. The 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, we calculated the cost of heating and cooling 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, we 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 Caribbean areas, we 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 Puerto Rico and the U.S. Virgin Islands. In the DC area, we surveyed the costs of all three fuels (gas, oil, and electricity). We used percentages based on the usage of the different fuels to compute a weighted average utility fuel cost for the DC area. Appendix 5 shows the energy requirements, relative usage percentages, and total costs by area. We 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 these 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 economists advising OPM and the Caraballo plaintiffs’ representatives. We call this 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 clothes washer. It had a positive sign in the 2005 Caribbean regression when the landlord did not provide it. In essence, this was the same as saying on average when the landlord did not provide a clothes washer, the property rented for more

than when the landlord provided a clothes washer. Since this is not the expected relationship, VSP dropped the variable.

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.*, Puerto Rico, St. Croix, St. Thomas/St. John, 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 (*i.e.*, number of years since built or extensively remodeled);
Age squared;
Exceptional view (yes/no);
External condition (above average/average or below);
Microwave (yes/no);
Number of square feet combined (*i.e.*, "crossed") with unit type;
Number of bathrooms
Number of bedrooms;
Percent school age children in census tract;
Percent with BA degree or higher in census tract;
Percent with BA degree squared;
Unit Type (detached house, row/townhouse, duplex/triplex/quadplex, high rise apartment, garden apartment, and other apartments); and
Survey area (Puerto Rico, St. Thomas/St. John, St. Croix, or the DC area).

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 above 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: Puerto Rico, St. Thomas/St. John, and St. Croix. 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 6 shows the resulting rent indexes. We used these indexes as "prices" in the price averaging process described in Section 4.3.

TABLE 6.—RENT INDEXES

Area	Rent index
Puerto Rico	68.17
St. Croix, USVI	93.67
St. Thomas/St. John, USVI	107.55
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 collects, reviews, and makes special adjustments in the data, OPM averages the prices of each item by COLA survey area. For example, we priced aspirin at three different pharmacies in Puerto Rico and averaged these prices to compute a single average price for aspirin in Puerto Rico. If we collected more than one price for a particular matched item within the same outlet (*e.g.*, priced equivalent brands), we 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.) We 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 simple average of the three DC area

survey averages to derive a single DC area average price for each survey item.

4.4 Computing Price Indexes

OPM computes a price index for each of the items found in both the COLA survey area and in the Washington, DC area. To do this with 2005 survey data, we divided the COLA survey area average price by the DC area average price and, following the convention used to express indexes, multiplied the result by 100. For the vast majority of survey items, we next applied consumer expenditure weights to combine price indexes. 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 selects survey items to represent specified detailed expenditure categories (DECs). Generally, OPM surveys only one item per DEC, but in some cases, it surveys multiple items at a single DEC. In these cases, it computes 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, we surveyed two prescription drugs—Amoxicillin and Nexium in the 2005 Caribbean survey. These two different prescription drugs represent a single DEC called "prescription drugs." To derive a single price index for the DEC, we computed the geometric mean of the price index for Amoxicillin and the price index for Nexium.

4.4.2 Special Private Education Computations

As noted in Section 4.2.1, OPM surveys K–12 private education in the COLA and DC areas and computes an average tuition "price" reflecting all grade levels. Because not everyone sends children to private school, OPM makes 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 8 shows a use factor of 4.1066 for Puerto Rico. We computed this by dividing 54.33 percent (the percentage of Federal employees in Puerto Rico 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 7 below shows the use

factors and the adjusted price indexes for each COLA survey area.

TABLE 7.—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			
Puerto Rico	54.33	13.23	4.1066	62.67	257.374
St. Croix	57.27	13.23	4.3288	51.37	222.551
St. Thomas	51.90	13.23	3.9229	49.53	194.291

4.5 Applying Consumer Expenditure Weights

Next, OPM applies consumer expenditure weights to aggregate price indexes by expenditure group. As noted in Section 2.3, OPM uses the results of the BLS 2002/2003 Consumer Expenditure Survey to estimate the amounts middle income level consumers in the DC area spend on various items. Using expenditure weights, OPM combines 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), we 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 the level. We 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 Puerto Rico (shown in Appendix 7) but not for the U.S. Virgin Islands, which has two separate COLA survey areas. To compute an overall price index for the U.S. Virgin Islands (USVI), OPM computes weights based on the number of General Schedule (GS) and equivalent Federal employees stationed on St. Croix compared with the number stationed on St. Thomas and St. John. OPM then multiplies each of the MEG indexes for St. Croix and St. Thomas/St. John by their respective GS employment weights and sums the cross products to produce an overall price index for the USVI. (See Appendix 7.) Table 8 shows the weights we used.

TABLE 8.—ST. CROIX AND ST. THOMAS/ST. JOHN EMPLOYMENT WEIGHTS

Area	GS employment	Weight (%)
St. Croix, USVI	284	42.26
St. Thomas/St. John, USVI	388	57.74
Total	672	100.00

5. Final Results

To compute the overall living-cost index, OPM adds to the price index a

non-price adjustment factor. The parties in *Caraballo* negotiated these factors to reflect differences in living costs not captured by the surveys, and OPM adopted these factors in regulation as part of the new methodology. The factors for Puerto Rico and the U.S. Virgin Islands are seven and nine index points respectively. The resulting living-cost indexes are shown in Table 9.

TABLE 9.—FINAL LIVING-COST COMPARISON INDEXES

Allowance area	Index
Puerto Rico	103.32
U.S. Virgin Islands	128.21

6. Post Survey Meetings

In July 2005, the St. Thomas, St. Croix, and Puerto Rico CACs held 1-day meetings 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.—PUBLICATION IN THE FEDERAL REGISTER OF PRIOR SURVEY RESULTS: 1990–2005

Citation	Contents
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.

APPENDIX 1.—PUBLICATION IN THE FEDERAL REGISTER OF PRIOR SURVEY RESULTS: 1990–2005—Continued

Citation	Contents
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	TOTALEXP ..		Total Expenditure	\$50,478.63
2	FOODTOTL	MEG	Food	6,295.89
3	CERBAKRY	PEG	Cereals and bakery products	469.08
4	CEREAL		Cereals and cereal products	166.15
5	010110		Flour	9.36
5	010120		Prepared flour mixes	15.24
5	010210		Ready-to-eat and cooked cereals *	92.05
5	010310		Rice *	20.51
5	010320		Pasta, cornmeal and other cereal products *	28.98
4	BAKERY		Bakery products	302.94
5	BREAD		Bread	86.62
6	020110		White bread *	36.93
6	020210		Bread, other than white *	49.69
5	CRAKCOOK		Crackers and cookies	69.88
6	020510		Cookies *	45.17
6	020610		Crackers	24.70
5	020810		Frozen and refrigerated bakery products *	23.52
5	OTHBAKRY		Other bakery products	122.92
6	020310		Biscuits and rolls *	41.87
6	020410		Cakes and cupcakes *	38.56
6	020620		Bread and cracker products	3.34
6	020710		Sweetrolls, coffee cakes, doughnuts	28.98
6	020820		Pies, tarts, turnovers	10.17
3	ANIMAL	PEG	Meats, poultry, fish, and eggs	763.51
4	BEEF		Beef	191.96
5	030110		Ground beef *	74.89
5	ROAST		Roast	32.98
6	030210		Chuck roast *	9.82
6	030310		Round roast *	7.66
6	030410		Other roast	15.51
5	STEAK		Steak	70.41
6	030510		Round steak *	11.50
6	030610		Sirloin steak *	21.63
6	030710		Other steak	37.29
5	030810		Other beef	13.67
4	PORK		Pork	117.76
5	040110		Bacon *	19.09
5	040210		Pork chops *	27.43
5	HAM		Ham	27.97
6	040310		Ham, not canned *	26.30
6	040610		Canned ham *	1.67
5	040510		Sausage	19.55
5	040410		Other pork	23.72
4	OTHRMEAT		Other meats	92.84
5	050110		Frankfurters *	19.84
5	LNCHMEAT		Lunch meats (cold cuts)	62.16
6	050210		Bologna, liverwurst, salami *	16.80
6	050310		Other lunchmeats	45.37
5	LAMBOTHR		Lamb, organ meats and others	10.84
6	050410		Lamb and organ meats	5.95
6	050900		Mutton, goat and game	4.89
4	POULTRY		Poultry	158.21
5	CHICKEN		Fresh and frozen chickens	125.84
6	060110		Fresh and frozen whole chicken *	34.20
6	060210		Fresh and frozen chicken parts *	91.63
5	060310		Other poultry	32.37
4	FISHSEA		Fish and seafood	168.07
5	070110		Canned fish and seafood *	23.42
5	070230		Fresh fish and shellfish *	99.54
5	070240		Frozen fish and shellfish *	45.11
4	080110		Eggs	34.67
3	DAIRY	PEG	Dairy products	348.56
4	MILKCRM		Fresh milk and cream	128.13

APPENDIX 2.—ESTIMATED DC AREA MIDDLE INCOME ANNUAL CONSUMER EXPENDITURES—Continued

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

Level	Code	Group	Category name	Expenditures
5	090110		Fresh milk, all types *	115.34
5	090210		Cream	12.78
4	OTHDAIRY		Other dairy products	220.43
5	100110		Butter	19.44
5	100210		Cheese *	105.53
5	100410		Ice cream and related products *	64.36
5	100510		Miscellaneous dairy products	31.10
3	FRUITVEG	PEG	Fruits and vegetables	385.44
4	FRSHFRUT		Fresh fruits	194.98
5	110110		Apples *	36.70
5	110210		Bananas *	33.87
5	110310		Oranges *	19.74
5	110510		Citrus fruits, excluding oranges	15.47
5	110410		Other fresh fruits	89.20
4	FRESHVEG		Fresh vegetables	190.46
5	120110		Potatoes *	35.89
5	120210		Lettuce *	24.14
5	120310		Tomatoes *	36.87
5	120410		Other fresh vegetables	93.56
3	PROCFOOD	PEG	Processed Foods	778.76
4	PROCFRUT		Processed fruits	136.45
5	FRZNFRTUT		Frozen fruits and fruit juices	14.23
6	130110		Frozen orange juice *	7.17
6	130121		Frozen fruits	3.39
6	130122		Frozen fruit juices	3.67
5	130310		Canned fruits *	17.39
5	130320		Dried fruit	6.56
5	130211		Fresh fruit juice	26.62
5	130212		Canned and bottled fruit juice *	71.65
4	PROCVEG		Processed vegetables	87.29
5	140110		Frozen vegetables *	29.28
5	CANDVEG		Canned and dried vegetables and juices	58.01
6	140210		Canned beans *	14.02
6	140220		Canned corn	7.68
6	140230		Canned miscellaneous vegetables	17.88
6	140320		Dried peas	0.29
6	140330		Dried beans	2.45
6	140340		Dried miscellaneous vegetables	8.11
6	140310		Dried processed vegetables	0.31
6	140410		Frozen vegetable juices	0.05
6	140420		Fresh and canned vegetable juices	7.22
4	MISCFOOD		Miscellaneous foods	555.03
5	FRZNPREP		Frozen prepared foods	108.93
6	180210		Frozen meals *	30.41
6	180220		Other frozen prepared foods	78.52
5	180110		Canned and packaged soups *	37.66
5	SNACKS		Potato chips, nuts, and other snacks	113.33
6	180310		Potato chips and other snacks *	87.21
6	180320		Nuts	26.12
5	CONDMNTS		Condiments and seasonings	93.03
6	180410		Salt, spices, other seasonings *	22.78
6	180420		Olives, pickles, relishes	8.89
6	180510		Sauces and gravies *	42.23
6	180520		Baking needs and miscellaneous products	19.14
5	OTHRPREP		Other canned and packaged prepared foods	157.25
6	180611		Prepared salads	18.28
6	180612		Prepared desserts *	11.91
6	180620		Baby food *	27.52
6	180710		Miscellaneous prepared foods	99.28
6	180720		Vitamin supplements	0.26
5	190904		Food prepared by consumer on out-of-town trips	44.83
3	OTHRFOOD	PEG	Other food at home	193.31
4	SWEETS		Sugar and other sweets	117.73
5	150110		Candy and chewing gum *	77.44
5	150211		Sugar *	16.18
5	150212		Artificial sweeteners *	3.14
5	150310		Jams, preserves, other sweets *	20.98
4	FATSOILS		Fats and oils	75.57
5	160110		Margarine *	9.66
5	160211		Fats and oils *	22.52
5	160212		Salad dressings *	23.99

APPENDIX 2.—ESTIMATED DC AREA MIDDLE INCOME ANNUAL CONSUMER EXPENDITURES—Continued

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

Level	Code	Group	Category name	Expenditures
5	160310		Nondairy cream and imitation milk	8.56
5	160320		Peanut butter	10.85
3	NALCBEVG	PEG	Nonalcoholic beverages	233.77
4	170110		Cola *	80.16
4	170210		Other carbonated drinks	43.68
4	COFFEE		Coffee	32.17
5	170310		Roasted coffee *	21.36
5	170410		Instant and freeze dried coffee	10.80
4	170510		Noncarbonated fruit flavored drinks *	17.37
4	170520		Tea	13.85
4	200112		Nonalcoholic beer	0.82
4	170530		Other nonalcoholic beverages and ice	45.73
3	FOODAWAY	PEG	Food away from home	2,737.32
4	RESTRANT		Meals at restaurants, carry-outs and other	2,320.19
5	LUNCH		Lunch	873.65
6	190111		Lunch at fast food, take-out, delivery, etc. *	506.19
6	190112		Lunch at full service restaurants *	247.12
6	190113		Lunch at vending machines/mobile vendors	10.25
6	190114		Lunch at employer and school cafeterias	110.10
5	DINNER		Dinner	845.00
6	190211		Dinner at fast food, take-out, delivery, etc. *	287.84
6	190212		Dinner at full service restaurants *	550.87
6	190213		Dinner at vending machines/mobile vendors	3.33
6	190214		Dinner at employer and school cafeterias	2.95
5	SNKNABEV		Snacks and nonalcoholic beverages	360.78
6	190311		Snacks/nonalcoholic bev. at fast food, etc. *	244.08
6	190312		Snacks/nonalcoholic bev. at full svc restaurants	41.71
6	190313		Snacks/nonalcoholic bev. at vending mach. etc.	62.77
6	190314		Snacks/nonalcoholic bev. cafeterias	12.23
5	BRKFBRUN		Breakfast and brunch	240.76
6	190321		Breakfast & brunch at fast food, take-out, etc. *	130.52
6	190322		Breakfast & brunch at full service restaurants *	100.86
6	190323		Breakfast & brunch at vending machines	2.48
6	190324		Breakfast & brunch at cafeterias	6.89
4	NONRESME		Non Restaurant Meals	417.13
5	190901		Board (including at school)	22.99
5	190902		Catered affairs	57.90
5	190903		Food on out-of-town trips	227.85
5	790430		School lunches	78.00
5	800700		Meals as pay	30.38
3	ALCBEVG	PEG	Alcoholic beverages	386.15
4	ALCHOME		At home	246.23
5	200111		Beer and ale *	139.90
5	200210		Whiskey	16.41
5	200310		Wine *	59.74
5	200410		Other alcoholic beverages	30.18
4	ALCAWAY		Away from home	139.92
5	BEERNALE		Beer and ale	56.70
6	200511		Beer and ale at fast food, take-out, etc.	11.54
6	200512		Beer and ale at full service restaurants *	37.05
6	200513		Beer and ale at vending machines, etc.	0.25
6	200516		Beer and ale at catered affairs	7.86
5	WINE		Wine	22.78
6	200521		Wine at fast food, take-out, delivery, etc.	4.86
6	200522		Wine at full service restaurants *	17.02
6	200523		Wine at vending machines and mobile vendors	0.00
6	200526		Wine at catered affairs	0.91
5	OTHALCBV		Other alcoholic beverages	60.44
6	200531		Other alcoholic bev. at fast food, take-out, etc.	4.80
6	200532		Other alcoholic bev. at full svc. restaurants	24.64
6	200533		Other alcoholic bev. at vending machines	0.00
6	200536		Other alcoholic bev. at catered affairs	3.46
6	200900		Alcoholic beverages purchased on trips	27.53
2	SHEL&UTL	MEG	Shelter and Utilities	17,855.36
3	SHELTER	PEG	Shelter	15,892.77
4	RNTLEQ		Rental Equivalence (estimated monthly X 12)	12,571.68
4	RENTXX		Rented Dwelling (rent minus tenants ins.) *	2,790.60
4	350110		Tenants Insurance (tenants ins X 2) *	28.36
4	OTHLodge		Other Lodging (Other minus housing at school)	502.14
3	ENERUT	PEG	Energy Utilities *	1,601.23
3	WATERX	PEG	Water and other public services *	361.36

APPENDIX 2.—ESTIMATED DC AREA MIDDLE INCOME ANNUAL CONSUMER EXPENDITURES—Continued

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

Level	Code	Group	Category name	Expenditures
2	HHF&SUPP	MEG	Household Furnishings and Supplies	3,051.71
3	HOPER	PEG	Household operations	748.24
4	HHPERSRV		Personal services	494.17
5	340210		Babysitting and child care *	71.82
6	340211		Child care in own home	25.44
6	340212		Child care outside own home	46.38
5	340906		Care for elderly, invalids, handicapped, etc.	145.28
5	340910		Adult day care centers	3.33
5	670310		Day-care centers, nursery, and preschools *	273.75
4	HHOTHXPN		Other household expenses	254.06
5	340310		Housekeeping services *	53.30
5	340410		Gardening, lawn care service *	68.10
5	340420		Water softening service	4.60
5	340520		Household laundry and dry cleaning, sent out	1.46
5	340530		Coin-operated household laundry & dry cleaning	5.79
5	340914		Services for termite/pest control	16.10
5	340915		Home security system service fee	18.60
5	340903		Other home services	12.33
5	330511		Termite/pest control products	1.05
5	340510		Moving, storage, freight express *	42.65
5	340620		Appliance repair, including service center	13.74
5	340630		Reupholstering, furniture repair	9.70
5	340901		Repairs/rentals of lawn/garden equip.	4.58
5	340907		Appliance rental	0.77
5	340908		Rental of office equipment for non-business use	0.73
5	340913		Repair of miscellaneous household equip.	0.54
5	990900		Rental and installation of dishwashers & disposals	0.00
3	HKPGSUPP	PEG	Housekeeping supplies	659.37
4	LAUNDRY		Laundry and cleaning supplies	147.93
5	330110		Soaps and detergents *	83.46
5	330210		Other laundry cleaning products	64.47
4	HKPGOTHR		Other household products	362.13
5	330310		Cleansing & toilet tissue, paper towels/nap. *	74.28
5	330510		Miscellaneous household products	108.87
5	330610		Lawn and garden supplies *	178.99
4	POSTAGE		Postage and stationery	149.31
5	330410		Stationery, stationery supplies, giftwraps *	63.54
5	340110		Postage	83.73
6	STAMP		Stamp *	79.21
6	PARPST		Parcel Post *	4.52
5	340120		Delivery services	2.04
3	TEX&RUGS	PEG	Textiles and Area Rugs	168.54
4	HHTXTILE		Household textiles	142.15
5	280110		Bathroom linens *	23.02
5	280120		Bedroom linens *	70.60
5	280130		Kitchen and dining room linens	12.92
5	280210		Curtains and draperies	15.88
5	280220		Slipcovers, decorative pillows	5.40
5	280230		Sewing materials for slipcovers, curtains, etc.	12.81
5	280900		Other linens	1.51
4	FLOORCOV		Floor coverings	26.40
5	RNTCARPT		Wall-to-wall carpeting (renter)	2.67
6	230134		Wall-to-wall carpet (renter)	1.02
6	320163		Wall-to-wall carpet (replacement)(renter)	1.65
5	320111		Floor coverings, nonpermanent *	23.72
3	FURNITUR	PEG	Furniture	542.10
4	290110		Mattress and springs *	79.01
4	290120		Other bedroom furniture	90.09
4	290210		Sofas	141.93
4	290310		Living room chairs *	45.85
4	290320		Living room tables	20.16
4	290410		Kitchen, dining room furniture *	74.53
4	290420		Infants' furniture	9.59
4	290430		Outdoor furniture	15.83
4	290440		Wall units, cabinets and other occasional furniture	65.09
3	MAJAPPL	PEG	Major appliances	178.87
4	230116		Dishwashers (built-in), disposals, range hoods	12.58
5	230117		Dishwasher - owned home	1.26
5	230118		Dishwasher rented home	11.31
4	300110		Refrigerators, freezers *	52.04
5	300111		Refrigerators, freezers (renter)	6.39

APPENDIX 2.—ESTIMATED DC AREA MIDDLE INCOME ANNUAL CONSUMER EXPENDITURES—Continued

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

Level	Code	Group	Category name	Expenditures
5	300112		Refrigerators, freezers (owned home)	45.65
4	300210		Washing machines *	22.98
5	300211		Washing machines (renter)	2.99
5	300212		Washing machines (owned home)	19.99
4	300220		Clothes dryers	16.68
5	300221		Clothes dryers (renter)	2.91
5	300222		Clothes Dryer (owned home)	13.78
4	300310		Cooking stoves, ovens *	23.86
5	300311		Cooking stoves, ovens (renter)	2.04
5	300312		Cooking stoves, ovens (owned home)	21.81
4	300320		Microwave ovens	9.73
5	300321		Microwave ovens (renter)	2.03
5	300322		Microwave ovens (owned home)	7.70
4	300330		Portable dishwasher	0.70
5	300331		Portable dishwasher (renter)	0.34
5	300332		Portable dishwasher (owned home)	0.36
4	300410		Window air conditioners	40.31
5	300411		Window air conditioners (renter)	1.57
5	300412		Window air conditioners (owned home)	6.62
5	320511		Electric floor cleaning equipment *	24.41
5	320512		Sewing machines	3.22
5	300900		Miscellaneous household appliances	4.48
3	SMAPPHWR	PEG	Small appliances, miscellaneous housewares	124.04
4	HOUSEWARE		Housewares	93.41
5	320310		Plastic dinnerware	1.51
5	320320		China and other dinnerware *	18.87
5	320330		Flatware	4.17
5	320340		Glassware	7.31
5	320350		Silver serving pieces	2.84
5	320360		Other serving pieces	2.08
5	320370		Nonelectric cookware *	31.21
5	320380		Tableware, nonelectric kitchenware	25.42
4	SMLLAPPL		Small appliances	30.64
5	320521		Small electric kitchen appliances *	22.93
5	320522		Portable heating and cooling equipment	7.71
3	MISCHHEQ	PEG	Miscellaneous household equipment	630.55
4	320120		Window coverings	17.09
4	320130		Infants' equipment	15.58
4	320140		Laundry and cleaning equip	22.42
4	320150		Outdoor equipment *	28.38
4	320210		Clocks	8.20
4	320220		Lamps and lighting fixtures	11.65
4	320231		Other household decorative items	169.49
4	320232		Telephones and accessories *	44.27
4	320410		Lawn and garden equipment *	71.89
4	320420		Power tools *	59.20
4	320901		Office furniture for home use *	10.48
4	320902		Hand tools *	12.41
4	320903		Indoor plants, fresh flowers *	60.03
4	320904		Closet and storage items	11.49
4	340904		Rental of furniture	6.66
4	430130		Luggage	6.28
4	690210		Telephone answering devices	1.70
4	690220		Calculators	1.55
4	690230		Business equipment for home use	0.67
4	320430		Other hardware	13.11
4	690242		Smoke alarms (owned home)	1.32
4	690241		Smoke alarms (renter)	0.07
4	690243		Smoke alarms (owned vacation)	0.00
4	690245		Other household appliances (owned home)	10.42
4	690244		Other household appliances (renter)	1.94
4	320905		Miscellaneous household equipment and parts	44.27
2	APPAREL	MEG	Apparel and services	1,894.51
3	MENBOYS	PEG	Men and boys	426.37
4	MENS		Men, 16 and over	356.27
5	360110		Men's suits *	29.16
5	360120		Men's sportcoats, tailored jackets	8.37
5	360210		Men's coats and jackets *	36.38
5	360311		Men's underwear *	19.56
5	360312		Men's hosiery	16.47
5	360320		Men's nightwear	3.57

APPENDIX 2.—ESTIMATED DC AREA MIDDLE INCOME ANNUAL CONSUMER EXPENDITURES—Continued

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

Level	Code	Group	Category name	Expenditures
5	360330		Men's accessories	30.14
5	360340		Men's sweaters and vests	12.53
5	360350		Men's active sportswear	14.26
5	360410		Men's shirts *	92.32
5	360511		Men's pants *	70.83
5	360512		Men's shorts, shorts sets	12.00
5	360901		Men's uniforms	4.10
5	360902		Men's costumes	6.60
4	BOYS		Boys, 2 to 15	70.10
5	370110		Boys' coats and jackets	5.67
5	370120		Boys' sweaters	2.84
5	370130		Boys' shirts *	10.74
5	370211		Boys' underwear	3.19
5	370212		Boys' nightwear	2.55
5	370213		Boys' hosiery	3.28
5	370220		Boys' accessories	3.78
5	370311		Boys' suits, sportcoats, vests	2.11
5	370312		Boys' pants *	20.67
5	370313		Boys' shorts, shorts sets	6.58
5	370903		Boys' uniforms	2.44
5	370904		Boys' active sportswear	3.13
5	370902		Boys' costumes	3.11
3	WMNSGRLS	PEG	Women and girls	726.18
4	WOMENS		Women, 16 and over	589.41
5	380110		Women's coats and jackets *	43.46
5	380210		Women's dresses	46.95
5	380311		Women's sportcoats, tailored jackets	4.29
5	380312		Women's vests and sweaters *	39.22
5	380313		Women's shirts, tops, blouses *	124.57
5	380320		Women's skirts	13.81
5	380331		Women's pants *	102.91
5	380332		Women's shorts, shorts sets	15.85
5	380340		Women's active sportswear	26.76
5	380410		Women's sleepwear	29.27
5	380420		Women's undergarments	41.84
5	380430		Women's hosiery	25.45
5	380510		Women's suits	29.07
5	380901		Women's accessories	26.79
5	380902		Women's uniforms	8.34
5	380903		Women's costumes	10.84
4	GIRLS		Girls, 2 to 15	136.77
5	390110		Girls' coats and jackets	7.12
5	390120		Girls' dresses and suits *	15.64
5	390210		Girls' shirts, blouses, sweaters *	38.23
5	390221		Girls' skirts and pants *	28.04
5	390222		Girls' shorts, shorts sets	9.87
5	390230		Girls' active sportswear	8.91
5	390310		Girls' underwear and sleepwear	8.21
5	390321		Girls' hosiery	6.05
5	390322		Girls' accessories	5.53
5	390901		Girls' uniforms	4.13
5	390902		Girls' costumes	5.04
3	INFANT	PEG	Children under 2	98.15
4	410110		Infant coat, jacket, snowsuit	2.88
4	410120		Infant dresses, outerwear	28.72
4	410130		Infant underwear *	54.63
4	410140		Infant nightwear, loungewear *	4.56
4	410901		Infant accessories	7.36
3	FOOTWEAR	PEG	Footwear	361.44
4	400110		Men's footwear *	116.54
4	400210		Boys' footwear	50.37
4	400310		Women's footwear *	150.52
4	400220		Girls' footwear	44.01
3	OTHAPPRL	PEG	Other apparel products and services	282.37
4	420110		Material for making clothes	8.54
4	420120		Sewing patterns and notions	10.97
4	430110		Watches *	15.10
4	430120		Jewelry *	111.63
4	440110		Shoe repair and other shoe service	1.36
4	440120		Coin-operated apparel laundry/dry cleaning *	51.21
4	440130		Alteration, repair and tailoring of apparel	6.71

APPENDIX 2.—ESTIMATED DC AREA MIDDLE INCOME ANNUAL CONSUMER EXPENDITURES—Continued

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

Level	Code	Group	Category name	Expenditures
4	440140		Clothing rental	4.10
4	440150		Watch and jewelry repair	6.81
4	440210		Apparel laundry & cleaning not coin-operated *	65.60
4	440900		Clothing storage	0.33
2	TRANS	MEG	Transportation	8,255.95
3	MOTVEHCO	PEG	Motor Vehicle Costs	4,513.14
4	VEHPURCH		Vehicle purchases (net outlay)	3,724.79
5	NEWCARS		Cars and trucks, new *	1,848.01
6	450110		New cars	1,010.59
6	450210		New trucks	837.42
5	USEDCARS		Cars and trucks, used	1,819.71
6	460110		Used cars	1,039.13
6	460901		Used trucks	780.58
5	OTHVEHCL		Other vehicles	57.07
6	450220		New motorcycles	25.25
6	450900		New aircraft	0.00
6	460902		Used motorcycles	31.82
6	460903		Used aircraft	0.00
4	VEHFINCH		Vehicle finance charges	464.39
5	510110		Automobile finance charges *	236.42
5	510901		Truck finance charges	209.55
5	510902		Motorcycle and plane finance charges	3.01
5	850300		Other vehicle finance charges	15.42
4	LEASVEH		Leased vehicles	189.11
5	450310		Car lease payments	97.53
5	450313		Cash downpayment (car lease)	6.32
5	450314		Termination fee (car lease)	0.10
5	450410		Truck lease payments	82.58
5	450413		Cash downpayment (truck lease)	1.92
5	450414		Termination fee (truck lease)	0.66
4	VEHXP&LV		Other Vehicle Expenses and Licenses	134.85
5	520110		State & Local Registration *	74.33
6	520111		Vehicle reg. state	66.78
6	520112		Vehicle reg. local	7.55
5	520310		Driver's license	5.81
5	520410		Vehicle inspection (added to S&L registration)	8.22
5	PARKING		Parking fees	18.60
6	520531		Parking fees in home city, excluding residence	15.60
6	520532		Parking fees, out-of-town trips	3.00
5	520541		Tolls	8.35
5	520542		Tolls on out-of-town trips	3.36
5	520550		Towing charges	5.22
5	620113		Automobile service clubs	10.95
3	GASOIL	PEG	Gasoline and motor oil	1,381.31
4	470111		Gasoline *	1,252.70
4	470112		Diesel fuel	12.91
4	470113		Gasoline on out-of-town trips	101.98
4	470114		Gasohol	0.00
4	470211		Motor oil	12.69
4	470212		Motor oil on out-of-town trips	1.03
3	CARP&R	PEG	Maintenance and repairs	781.44
4	CARPAR		Maintenance and Repair Parts	178.68
5	470220		Coolant, additives, brake, transmission fluids	5.01
5	480110		Tires - purchased, replaced, installed *	102.66
5	480213		Parts, equipment, and accessories *	56.66
5	480214		Vehicle audio equipment, excluding labor	7.11
5	480212		Vehicle products	7.23
4	CARREP		Maintenance and Repair Service *	602.76
5	490000		Misc. auto repair, servicing	33.31
5	490110		Body work and painting	29.25
5	490211		Clutch, transmission repair	57.68
5	490212		Drive shaft and rear-end repair	8.48
5	490221		Brake work, including adjustments	65.88
5	490231		Repair to steering or front-end	17.83
5	490232		Repair to engine cooling system	24.69
5	490311		Motor tune-up	47.42
5	490312		Lube, oil change, and oil filters	75.38
5	490313		Front-end alignment, wheel balance and rotation	14.38
5	490314		Shock absorber replacement	6.83
5	490316		Gas tank repair, replacement	3.96
5	490318		Repair tires and other repair work	46.63

APPENDIX 2.—ESTIMATED DC AREA MIDDLE INCOME ANNUAL CONSUMER EXPENDITURES—Continued

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

Level	Code	Group	Category name	Expenditures
5	490319		Vehicle air conditioning repair	17.89
5	490411		Exhaust system repair	15.45
5	490412		Electrical system repair	35.66
5	490413		Motor repair, replacement	90.59
5	490900		Auto repair service policy	11.45
3	500110	PEG	Vehicle insurance *	898.90
3	RENTVEH	PEG	Rented vehicles	27.38
3	PUBTRANS	PEG	Public transportation	653.77
4	530110		Airline fares *	401.70
4	530210		Intercity bus fares	26.64
4	530510		Intercity train fares	23.41
4	530901		Ship fares	58.98
4	LOCTRANS		Local Transportation (Not a CES item)	143.04
5	530311		Intracity mass transit fares	81.26
5	530312		Local trans. on out-of-town trips	16.87
5	530411		Taxi fares and limousine service on trips	9.92
5	530412		Taxi fares and limousine service *	30.95
5	530902		School bus	4.03
2	MEDICAL	MEG	Medical	2,349.45
3	HEALTINS	PEG	Health insurance *	1,200.79
4	COMHLTIN		Commercial health insurance	239.84
5	580111		Traditional fee for service health plan (not BCBS)	78.16
5	580113		Preferred provider health plan (not BCBS)	161.68
4	BCBS		Blue Cross, Blue Shield	356.45
5	580112		Traditional fee for service health plan (BCBS)	62.69
5	580114		Preferred provider health plan (BCBS)	118.30
5	580312		Health maintenance organization (BCBS)	124.28
5	580904		Commercial Medicare supplement (BCBS)	45.03
5	580906		Other health insurance (BCBS)	6.15
4	580311		Health maintenance organization (not BCBS)	301.65
4	580901		Medicare payments	146.35
4	COMEDOTH		Commercial Medicare suppl & health insurance	156.49
5	580903		Commercial Medicare supplement (not BCBS)	88.03
5	580905		Other health insurance (not BCBS)	68.46
3	MEDSERVS	PEG	Medical services	707.61
4	560110		Physician's services *	181.00
4	560210		Dental services *	252.69
4	560310		Eyecare services	50.18
4	560400		Service by professionals other than physician	46.56
4	560330		Lab tests, x-rays	35.40
4	570110		Hospital room *	43.75
4	570210		Hospital service other than room	65.77
4	570240		Medical care in retirement community	0.00
4	570220		Care in convalescent or nursing home	15.11
4	570902		Repair of medical equipment	0.00
4	570230		Other medical care services	17.15
3	DRUGS&ME	PEG	Drugs and Medical Supplies	441.05
4	DRUGS		Drugs	346.85
5	550210		Nonprescription drugs *	49.88
5	550410		Nonprescription vitamins	30.82
5	540000		Prescription drugs *	266.14
4	MEDSUPPL		Medical supplies	94.20
5	550110		Eyeglasses and contact lenses *	52.60
5	550340		Hearing aids	8.94
5	550310		Topicals and dressings *	23.57
5	550320		Medical equipment for general use	2.89
5	550330		Supportive and convalescent medical equipment	4.55
5	570901		Rental of medical equipment	0.44
5	570903		Rental of supportive, convalescent equipment	1.22
2	RECREATN	MEG	Recreation	2,850.41
3	FEESADM	PEG	Fees and admissions	606.30
4	610900		Recreation expenses, out-of-town trips	32.13
4	620111		Social, recreation, civic club membership *	106.53
4	620121		Fees for participant sports *	91.47
4	620122		Participant sports, out-of-town trips	27.09
4	620211		Movie, theater, opera, ballet *	129.68
4	620212		Movie, other admissions, out-of-town trips	56.76
4	620221		Admission to sporting events	37.01
4	620222		Admission to sports events, out-of-town trips	18.92
4	620310		Fees for recreational lessons *	74.57
4	620903		Other entertainment services, out-of-town trips	32.13

APPENDIX 2.—ESTIMATED DC AREA MIDDLE INCOME ANNUAL CONSUMER EXPENDITURES—Continued

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

Level	Code	Group	Category name	Expenditures
3	TVAUDIO	PEG	Television, radios, sound equipment	361.69
4	TELEVSN		Televisions	186.16
5	310110		Black and white tv	0.90
5	310120		Color TV - console	37.90
5	310130		Color TV - portable, table model *	46.70
5	310210		VCR's and video disc players *	25.53
5	310220		Video cassettes, tapes, and discs *	43.39
5	310230		Video game hardware and software	27.73
5	340610		Repair of tv, radio, and sound equipment	3.11
5	340902		Rental of televisions	0.90
4	AUDIO		Radios, sound equipment	175.53
5	310311		Radios	3.65
5	310312		Phonographs	0.00
5	310313		Tape recorders and players	7.66
5	310320		Sound components and component systems *	19.50
5	310331		Miscellaneous sound equipment	7.64
5	310332		Sound equipment accessories	11.33
5	310334		Satellite dishes	0.76
5	310341		CD, tape, record and video mail order clubs	9.07
5	310342		Records, CDs, audio tapes, needles *	41.52
5	340905		Rental of VCR, radio, and sound equipment	0.11
5	610130		Musical instruments and accessories	25.03
5	620904		Rental and repair of musical instruments	1.18
5	620912		Rental of video cassettes, tapes & discs *	48.09
3	PETSPLAY	PEG	Pets, toys, and playground equipment	436.27
4	PETS		Pets	290.79
5	610310		Pet food *	134.54
5	610320		Pet purchase, supplies, medicine	67.85
5	620410		Pet services	15.87
5	620420		Vet services *	72.53
4	610110		Toys, games, hobbies, and tricycles *	141.49
4	610120		Playground equipment	4.00
3	ENTEROTH	PEG	Other entertainment supplies, equipment, and services	646.69
4	UNMTRBOT		Unmotored recreational vehicles	104.54
5	600121		Boat without motor and boat trailers	34.98
5	600122		Trailer and other attachable campers	69.56
4	PWRSPVEH		Motorized recreational vehicles	156.56
5	600141		Purchase of motorized camper	32.89
5	600142		Purchase of other vehicle *	60.89
5	600132		Purchase of boat with motor	62.79
4	RNTSPVEH		Rental of recreational vehicles	1.60
5	520904		Rental noncamper trailer	0.00
5	520907		Boat and trailer rental out-of-town trips	0.04
5	620909		Rental of campers on out-of-town trips	0.18
5	620919		Rental of other vehicles on out-of-town trips	1.03
5	620906		Rental of boat	0.06
5	620921		Rental of motorized camper	0.00
5	620922		Rental of other RV's	0.29
4	600110		Outboard motors	2.57
4	520901		Docking and landing fees	4.92
4	RECEQUIP		Sports, recreation and exercise equipment	220.78
5	600210		Athletic gear, game tables, exercise equip *	93.79
5	600310		Bicycles	24.50
5	600410		Camping equipment	19.39
5	600420		Hunting and fishing equipment	34.74
5	600430		Winter sports equipment	6.76
5	600901		Water sports equipment	18.22
5	600902		Other sports equipment	20.61
5	620908		Rental and repair of miscellaneous sports equipment	2.77
4	PHOTOEQ		Photographic equipment, supplies and services	135.73
5	610210		Film *	29.15
5	610220		Other photographic supplies	3.11
5	620330		Film processing *	42.28
5	620905		Repair and rental of photographic equipment	0.18
5	610230		Photographic equipment	33.25
5	620320		Photographer fees	27.77
4	610901		Fireworks	3.25
4	610902		Souvenirs	5.16
4	610903		Visual goods	1.41
4	620913		Pinball, electronic video games	10.16
3	PERSPROD	PEG	Personal care products	362.62

APPENDIX 2.—ESTIMATED DC AREA MIDDLE INCOME ANNUAL CONSUMER EXPENDITURES—Continued

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

Level	Code	Group	Category name	Expenditures
4	640110		Hair care products *	74.26
4	640120		Nonelectric articles for the hair	8.90
4	640130		Wigs and hairpieces	1.36
4	640210		Oral hygiene products, articles	34.58
4	640220		Shaving needs	21.06
4	640310		Cosmetics, perfume, bath preparation *	171.16
4	640410		Deodorants, feminine hygiene, misc. pers. care	38.52
4	640420		Electric personal care appliances	12.79
3	PERSSERV	PEG	Personal care services	272.89
4	650310		Personal care service *	272.47
4	650900		Repair of personal care appliances	0.43
3	READING	PEG	Reading	163.94
4	590110		Newspapers	64.70
5	590111		Newspaper subscriptions *	49.33
5	590112		Newspaper, non-subscriptions *	15.36
4	590210		Magazines	31.86
5	590211		Magazine subscriptions *	20.28
5	590212		Magazines, non-subscriptions *	11.58
4	590900		Newsletters	0.00
4	590220		Books thru book clubs	9.41
4	590230		Books not thru book clubs *	57.67
4	660310		Encyclopedia and other sets of reference books	0.30
2	EDU&COMM	MEG	Education and Communication	2,023.31
3	EDUCATN	PEG	Education	81.28
4	670210		Elementary and high school tuition *	65.50
4	660210		School books, supplies, for elem. and H.S.	15.79
3	COMMICAT	PEG	Communications	1,726.83
4	PHONE		Telephone services	1,130.84
5	270101		Telephone svcs in home city, excluding car *	744.36
5	270102		Telephone services for mobile car phones	362.15
5	270103		Pager service	2.10
5	270104		Phone cards	22.24
4	690114		Computer information services *	143.34
4	270310		Community antenna or cable TV *	452.65
3	COMP&SVC	PEG	Computers and Computer Services	215.19
4	690113		Repair of computer systems for nonbus. use	3.75
4	690111		Computers & hardware nonbusiness use *	188.93
4	690112		Computer software/accessories for nonbus. use	22.50
2	MISCMEG	MEG	Miscellaneous	5,902.05
3	TOBACCO	PEG	Tobacco products and smoking supplies	231.85
4	630110		Cigarettes *	213.08
4	630210		Other tobacco products	17.35
4	630220		Smoking accessories	1.42
3	MISC	PEG	Miscellaneous	852.67
4	620925		Miscellaneous fees	3.31
4	620926		Lotteries and pari-mutuel losses	60.83
4	680110		Legal fees *	141.87
4	680140		Funeral expenses *	51.84
4	680210		Safe deposit box rental	4.18
4	680220		Checking accounts, other bank service charges	32.14
4	680901		Cemetery lots, vaults, maintenance fees	17.21
4	680902		Accounting fees *	49.48
4	680903		Miscellaneous personal services	51.76
4	710110		Credit card interest and annual fees *	341.82
4	900002		Occupational expenses	39.66
4	790600		Expenses for other properties	51.98
4	880210		Interest paid, home equity line of credit	0.00
4	620115		Shopping club membership fees	6.58
3	INSPENSN	PEG	Personal insurance and pensions	4,817.54
4	LIFEINSR		Life and other personal insurance *	465.85
5	700110		Life, endowment, annuity, other personal ins.	447.53
5	002120		Other nonhealth insurance	18.31
4	PENSIONS		Pensions and Social Security	4,351.69
5	800910		Deductions for government retirement *	103.66
5	800920		Deductions for railroad retirement	3.15
5	800931		Deductions for private pensions	401.77
5	800932		Non-payroll deposit to retirement plans	433.87
5	800940		Deductions for Social Security	3,409.24

Appendix 3.—COLA Survey Items and Descriptions

Adhesive Bandages. One box of 40 adhesive bandages. Assorted sizes. Clear or flexible okay to use. (**Note:** in Virginia, add tax to this item.) Use: Band-Aid Bandages Sheer.

Airfare Los Angeles (LAX). 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 BWI 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 (MIA). 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 BWI 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 (SEA). 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 BWI 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 (STL). 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 BWI 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 130-amp alternator for a 2001 Ford Explorer 4.0L Fuel Injected V6 Vin:E 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 auto dealer worksheet.) Use: Dealer recommended brand.

Alternator (Honda). Price of a remanufactured alternator for a 2001 Honda Civic LX sedan, 4 door, 1.7 liter, fuel injected, L4, 4 cylinder, 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 auto dealer worksheet.) Use: Dealer recommended brand.

Alternator (Nissan). Price of a remanufactured alternator for a 2001 Nissan Altima SE sedan, 4 door, automatic transmission. 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 auto dealer worksheet.) Use: Dealer recommended brand.

Alternator (Toyota). Price of a remanufactured alternator for a 2001 Toyota Corolla LE sedan, 4 door, automatic transmission. 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 auto dealer worksheet.) Use: Dealer recommended brand.

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

Antibacterial Ointment. Half-ounce tube of antibacterial ointment. Do not price pain reliever ointment. Use: Neosporin Original 1/2 oz.

Antibacterial Ointment. One-ounce tube of antibacterial ointment. Do not price pain reliever ointment. Use: Neosporin Original 1 oz.

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

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

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

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

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. Rate will be checked again during the DC survey to see if it has changed. Use: Interest percentage rate.

Baby Food Formula. Thirty-two fluid-ounce bottle of infant formula with iron R-T-F. Look for blue print on label. There are at least four other types of Similac with different color print and different prices. Use: Similac Infant Formula with Iron R-T-F.

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

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

Baking Dish 8 × 8. Glass baking dish, 8 inch square glass, clear or tinted. Exclude baking dish with cover or lid. Use: Anchor Hocking, 8 × 8.

Baking Dish 9 × 13. Glass baking dish, 9 × 13 × 2 inch glass, clear or tinted. Exclude baking dish with cover or lid. Use: Pyrex, 9 × 13, 3 quart.

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

Bath Towel (Bed Bath & Beyond). Bath towel, approximately 30 inch × 54 inch, 100 percent pima cotton with pima cotton loops. Use: Wamsutta, Regency Pima.

Bath Towel (K-Mart). Bath towel, approximately 66 inch × 35 inch wide, 100 percent cotton, medium weight. Side hem is woven selvage. Bottom hem may be folded. Use: Martha Stewart 3 Star Big Towel.

Bath Towel (Wal-Mart). Approximately 56 inch × 30 inch wide, 100 percent cotton, medium weight. Side hem is woven selvage. Bottom hem may be folded. Price Springmaid Pima. Use: Springmaid.

Beer at Home (Bottles). Six-pack of 12 ounce bottles of Budweiser. Do not price refrigerated beer unless that is the only type available. Use: Budweiser.

Beer at Home (Cans). Six-pack of 12 ounce cans of Budweiser. Do not price refrigerated beer unless that is the only type available. Use: Budweiser.

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

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

Book, Paperback. Store price (not publishers list price unless that is the store price) for top-selling fiction, paperback book. During the DC area survey price via Amazon.com and include any additional shipping cost to the Caribbean. Use: *The Last Juror*, John Grisham, *The Calhouns*, Nora Roberts.

Bowling. One game of open (or non-league) 10-pin bowling on a weekday (Monday–Friday) between the hours of 10 a.m. to 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.

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

Boys Polo Shirt. Knit polo-type short sleeve shirt with collar, solid color, Cotton/polyester, size range 8 to 14. Use: Ralph Lauren (Macys), Polo Club (JC Penney/Sears).

Boys T-Shirt. Screen-printed t-shirt for boys ages 8 thru 10 (sizes 7 to 14). Pullover with crew neck, short sleeves, cotton or polyester/cotton blend. Do not price team logo shirts. Use: Green Dog Blues (Macys), Canyon River Blues (JC Penney/Sears), Osh Gosh or equivalent.

Bread, Wheat, Butter Top. Loaf of sliced wheat bread, 20 to 24 ounces. Holsum Integral is an equivalent brand. Do not price store brand. Use: Home Pride.

Bread, White. Loaf of sliced white bread, 22 to 24 ounces. Wonder is an equivalent brand. Do not price store brand. Use: Holsum.

Breakfast Full Service. Two to four strips of bacon or sausages, two eggs, toast, hash browns, coffee, and small juice. Check sales tax and include in price. At Denny's, price the Two-Egg Breakfast. At IHOP, price the Quick Two-Egg Breakfast. Use: Bacon and eggs.

Cable TV 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. Note in comments whether digital or analog service. 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 Ham. Three-pound canned ham. Use: Hormel, Black Label.

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

Canned Soup. Regular size (approximately 10.7 ounces) 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 (approximately 6 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. 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. Use: Major provider.

Cereal. Raisin bran cereal, approximately 20-ounce box. Use: Kellogg's Raisin Bran.

Charcoal Grill. Charcoal grill, heavy gauge, porcelain-enameled, steel lid, approximately 22.5 inches diameter. Use: Weber 1 Touch Silver 22½-inch, model 741001.

Cheese. Twelve-ounce package cheese, 16 slices. Okay to price yellow or white, but do not price reduced-fat or fat-free varieties. 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. 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 only frozen chicken available, price as substitute. Use: Available brand.

Chuck Roast, Bone-in. Price per pound, fresh (not frozen or previously frozen) bone-in 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.

Claw Hammer. Twenty-ounce, straight claw hammer with shock reduction grip. Head and handle forged in one piece. Use: Estwing (E3–20S).

Coffee, Ground. Thirteen-ounce can. Do not price decaffeinated or special roasts. Use: Maxwell House, Original.

Compact Disc. Current best-selling CD. Do not price double CDs. Use: *Breakaway*, Kelly Clarkson, *Genius Loves Company*, Ray Charles.

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

Cookies. Approximately 16-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 with Caller ID and digital answering machine. Use: GE 27998GE6 (Wal-Mart), AT&T 1465ESP (K-Mart).

Cordless Phone 900 MHz (K-Mart). Cordless phone, 900 MHz. Use: Uniden EZi996 (Wal-Mart), GE 26998GE1 (K-Mart).

Credit Card Gold Interest & Annual Fee. Obtain credit card interest rate of a gold card and apply it to the national average balance (\$8,562) plus any annual fees charged by the bank. Price standard plan without airline miles or other special offers. (Use bank worksheet). Use: Gold VISA/MasterCard.

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 are 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.

Curved Claw Hammer. Sixteen-ounce, curved claw hammer with jacketed graphite handle and nylon vinyl grip. Use: Stanley (51–505).

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 (Catalog). Solid hardwood butcher-block top dining table with six coordinating slat-back chairs, plus two bonus side chairs free. Table measures 42 inches by 60 inches. JC Penney catalog number: A796-1323. Include sales tax and shipping and handling. Use: 5-piece casual dining set.

Dinner Full Service—Filet Mignon. Extra fine dining, fine dining, and Outback-type restaurants. Filet mignon (6 to 10 ounce) with one or two 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. NY strip steak (10 to 16 ounce) with one or two 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 one or two small side dishes (e.g., rice or potato), side salad or salad bar, and coffee. Meal should not include dessert. If 8 to 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, 16 to 20 piece set. Use: Corelle Chutney 20 piece set (Wal-Mart), Martha Stewart Everyday 16 piece striped set (K-Mart).

Disposable Diapers. Grocery and discount stores. Pampers: Forty-eight count package, Stage 2 (child 12 to 18 pounds), 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 to 18 pounds), 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, 3/8-inch electric drill, keyless chuck, approximately 5 amp. Use: Black & Decker (DR220K).

Drill, Cordless. Variable speed, reversible, 3/8-inch keyless chuck, 14.4 volt, electric drill with fast recharge, with battery charger. Use: DeWalt (DC728KA).

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. Use: *Friday Night Lights, The Village* (K-Mart); *Ray, Mulan II* (Wal-Mart).

DVD Player. Progressive scan one-disc DVD player with remote control. **Note:** Model numbers may vary slightly. Use: Panasonic DVD-S27 (K-Mart), RCA DRC233N (Wal-Mart), Sony DVPNS575P/S.

Education, Private K-12. Cost of tuition and all access fees, materials fees, books, and registration fees that are not included in tuition. 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 K-12.

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. Also try to obtain a bill from a local resident for comparison purposes. Obtain rates for the last 12 months to include any seasonal rate changes and energy charges, which vary monthly. Use: Local provider.

Electric Vacuum. Electric vacuum cleaner with 2-amp motor. Use: K-Mart: Eureka Boss Superbroom (164D6); Wal-Mart: Eureka Boss SuperLite (402A).

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. Ham or Bacon, Egg & Cheese Bagel value meal, includes hash browns and coffee. Check sales tax and include in price. Use: Ham or Bacon, Egg & Cheese Bagel (medium).

Fast Food Dinner Burger. Hamburger, fries (or other side), and soft drink. Check sales tax and include in price. Use: Wendy's: Classic Single Combo (medium); McDonald's: Big Mac Value Meal (medium).

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. Hamburger, fries (or other side), and soft drink. Check sales tax and include in price. Use: Wendy's: Classic Single Combo (medium); McDonald's: Big Mac Value Meal (medium).

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: FEGLI.

FEHB Insurance. Self only and family. This item is not surveyed locally. OPM estimates insurance prices from employee premiums and enrollment data from Central Personnel Data File. Use: FEHB.

FERS/CSRS Contributions. Federal retirement contributions. This item is not surveyed locally because it is constant across all areas. Use: FERS/CSRS.

Filing Cabinet. Two-drawer file cabinet. One drawer has lock. File drawers accommodate hanging files. Use: K-Mart: Home Essentials; Wal-Mart: Space Solutions Ready File (10002).

Film Processing 1 Hour. One-hour color film processing for 24 exposure, 35 mm prints. Use: K-Mart: In-store processing, 4 x 6 double prints; Wal-Mart: In-store processing, 3 x 5 or 4 x 6 single prints.

Ford Explorer 4WD. Purchase price of a 2005 Ford Explorer XLT, 4-wheel drive, 4 door, 4.6 liter, 8 cylinder, 5-speed automatic overdrive transmission, model number U73/225A. Please note

the price of any special option packages. (Use auto dealer worksheet.) Use: 2005 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 auto dealer worksheet.) Use: Specified Ford.

Fresh Mahi-Mahi (Dorado). 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 Salmon. Price per pound of Atlantic farm-raised salmon skinless fillet, fresh. Use: Available brand Atlantic farm-raised.

Frozen Fish Fillet. Price of one box of frozen ocean whitefish crispy battered fillets. Use: Gorton's Crispy Battered Fillets (10 count), Gorton's Beer Batter Fish Fillets (10 count), Mrs. Paul's Crispy Battered Fillets (6 count).

Frozen Meal. Price of frozen dinner. Use: Healthy Choice Chicken Teriyaki (11 ounce), Lean Cuisine Chicken Glazed (8.5 ounce).

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

Frozen Peas. Nine-ounce package of frozen petite or baby peas, no sauce or onions. Use: Green Giant Baby Sweet Peas.

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

Fruit Drink. Ten pack of fruit drink, not juice, any flavor. Capri Sun 10 count is an equivalent brand. Use: Hi-C fruit punch drink 10-pack.

Fruit Juice. Sixty-four-ounce 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.

Girls Dress. Girls print chiffon dress. Simple lines, short sleeves. Machine washable. Use: JC Penney/Sears: Store brand; Macys: Tommy Hilfiger.

Girls Dress (Catalog). Floral design. Ruffle sleeves and hemline. Polyester. Machine wash, line dry. Include sales tax and shipping and handling. Use: JC Penney Hype Spring Fantasy Dress (catalog number A380-9913).

Girls 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: JC Penney/Sears: Levis 517; Macys: Ralph Lauren.

Girls Polo Type Top. Girls polo cotton blend, striped or solid pattern. Price sizes 7 to 14 or S, M, and L in girls sizes. Use: JC Penney/Sears: Lands End; Macys: Ralph Lauren.

Gold Ball Earrings (Jewelry Store): One pair 6mm, 14K hollow, gold ball earrings for pierced ears. If not available, but 4, 5, 7 or 8mm are available, record each separately as a substitute. Do not price gold filled. Use: Store brand.

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. 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 percent fat and 20 percent fat.

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

Hand-Held Vacuum. Cordless hand-held 9.6 volt cyclonic vacuum with crevice tool and upholstery brush. Use: Black and Decker 9.6 volt Cyclonic DustBuster.

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, racquetball, or other service included. Use: Gold's Gym type.

Honda Civic. Purchase price of a 2005 Honda Civic LX sedan, 4 door, 1.7 liter, 4 cylinder, automatic transmission without side air bags, # ES1655PW. Please note the price of any special option packages. (Use auto dealer worksheet.) Use: 2005 Honda Civic LX sedan.

Honda 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 Honda specified for survey. (Use auto dealer worksheet.) Use: Specified Honda.

Hospital Room. Daily charge for private and semi-private rooms. 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 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.

Housekeeping (Hourly Wage). Local hourly wage for a housekeeper or janitor. BLS code 37-2012. Try to obtain from the local department of labor. Use: Government Wage Data.

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 and Ben & Jerry's type.

Ice Cream. Fifty-six-ounce (1.75 quart) vanilla flavored ice cream. Do not price ice milk, fat free, or frozen yogurt. Use: Edys Grand Ice Cream.

Infants 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, Ford and Honda. Annual premium for Ford and Honda surveyed. Thirty-five-year-old married male, currently insured, no accidents/violations. Commute is 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. Ford car value: \$32,045; Honda car value: \$16,095. Use: National company, if available.

Insurance, Ford and Honda (VI and DC Only). Annual minimum premium for Ford and Honda surveyed. Thirty-five-year-old married male, currently insured, no accidents/violations. Commute is 15 miles one-way/day, annual 15,000 miles. Bodily injury 25/30; property damage 25; medical 5 or personal injury protection 25, uninsured motorist 25/30; comprehensive deductible 250; and collision deductible 500. If this level of coverage is not

available, price the policy with the closest coverage. Ford car value: \$32,045; Honda car value: \$16,095. Use: National company, if available.

Internet Service. Monthly charge for unlimited Internet access. Itemize taxes and fees and add to price. Use: Local cable provider and local DSL provider.

Jelly. Eighteen-ounce jar of grape jam or jelly. Use: Smuckers Concord Grape.

Jet Ski. 2005 Yamaha jet ski WaveRunner XLT1200, 155 hp, 3 cylinder, 3 seater. (If only Sea-Doo GTI LE RFI is available, record as a substitute). Use: Yamaha WaveRunner XLT1200.

Jewelry Earring Set. A box set of fake diamond earrings and necklace. Use: JC Penney/Sears: Store brand; Macys: Sterling Silver Collection.

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

Kitchen Range (Electric coil). Thirty-inch, free-standing electric range with coil burners and standard size (small) glass window on oven door. Model numbers may vary slightly by dealer. Use: Kenmore 91032 and General Electric JBP25DJWH.

Kitchen Range (Gas). Thirty-inch, free-standing, self-cleaning oven. Large window. Four burners, stainless steel. Use: General Electric JGBP33SEHSS.

Kitchen Range (Smooth Top). Thirty-inch, free-standing, smooth-top, self-cleaning, with stainless steel front, large window. Four radiant burners and a warmer. Use: General Electric JBP80SHSS.

Laptop Computer. Laptop with Intel Pentium 4, 512MB DDR, DVD-ROM/CD-RW, XGA, Windows XP. (Include tax and shipping and handling, if applicable.) Use: HP/Compaq Presario RS 3320US (DT 3.0HT, 60GB hard drive) and Toshiba Satellite P30 (3.2GHz, 80GB hard drive).

Laundry Soap. One hundred fluid ounces of liquid household laundry detergent. Use: Wisk.

Lawn Care (Hourly Wage). Local wage for gardener/grounds keeper. BLS code 37-3011. Try to obtain from the local department of labor. Use: Government Wage Data.

Lawn Mower, Self-Propelled. Twenty-one to 22 inch, self-propelled approximately 6.5 horsepower gas lawn mower. Use: Craftsman 37482 rear bag mower and Toro 20012 high-wheel recycler.

Lawn Trimmer, Gas. Gas powered, approximately 18-inch wide cut. Straight or curved shaft okay. Bump or automatic line feed. **Note:** Model numbers may vary slightly by dealer. Use: Homelite UT20778 (25cc 2-cycle engine) and Craftsman 79612 (34cc 4-cycle engine).

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/Sprint.

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/Sprint.

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/Sprint.

Lettuce, Iceberg. One head of iceberg lettuce. Use: Available brand.

Lettuce, Romaine. Price of 1 pound of romaine lettuce, not hearts. If only sold by each, note an average weight in comments. Use: Available brand.

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

Living Room Chair (Catalog). Channel back rocker recliner. Lumbar area offers heat and massage. Arm lifts to access storage compartment and cup holder. Reflex foam seat cushion. Fabrics are stain-resistant. Microfiber, polyester. Chenille, olefin/acrylic. Velvet, polyester/olefin. Include sales tax and shipping and handling. Use: JC Penney Channel Back Rocker Recliner, catalog number A792-9654.

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.

Magazine Subscription. One-year home-delivery price of a magazine. This is priced during the DC area survey via the Internet. Include any special mailing cost to the Caribbean. Use: Time.com.

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

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 Boat Shoe. Full leather, slip-on boat shoe. Use: Timberland.

Man's Dress Shirt. White or solid color long sleeve button cuff dress shirt, 100 percent cotton or cotton blend. Use: Calvin Klein Satin Poplin; JC Penney/Sears: Dockers; Macys: Polo Ralph Lauren.

Man's Dress Shoe, Leather Sole. Full leather lining, oak tanned/buffed leather

outsoles, polished leather uppers, steel shank. Use: Bostonian Akron.

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

Man's Jacket (Catalog). Man's lightweight jacket with stand-up collar, fabric strap, zip front, one chest pocket, and two front slant pockets. Rib-knit cuffs. Cotton/polyester with nylon lining, washable. Price regular size. Include sales tax and shipping and handling. Use: JC Penney Latch Collar Jacket-Regular, catalog number A518-5206.

Man's Jeans. Relaxed-fit jeans, five pocket, zip-fly, cotton, straight leg. Use: Tommy Hilfiger Relaxed-Fit; JC Penney/Sears/Macys: Levis Red Tab 550.

Man's Khaki Pants. Man's casual khakis, any color, relaxed fit or classic fit, flat-front or pleated, cotton twill. Use: Kenneth Cole Slubbed Sateen; JC Penney/Sears/Macys: Dockers.

Man's Leather 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 Regular Haircut. Regular haircut for short to medium length hair. Use: Hair salon cut.

Man's Sport Watch. Water-resistant strap, 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. If available, also price same watch without digital compass as a substitute. Use: Timex Expedition Digital Compass.

Man's Suit (Catalog). 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 T-shirts, white, 100 percent cotton undershirts with short sleeves, regular size. Use: Tommy Hilfiger Crewneck; JC Penney/Sears: Hanes V-neck; Macys: Jockey V-neck.

Man's Wedding Band. Men's 14K gold 4mm plain wedding band, size 10 or less, non-comfort fit. Do not price gold filled rings. Use: Store brand.

Margarine. One pound (four sticks) of regular margarine. Do not price reduced fat variety. Use: Parkay.

Mattress and Foundation (Catalog). Full-size mattress and foundation. Nine layers of soft materials. Continuous support innerspring. Triple beam foundation. Approximate mattress thickness: 12 inches. Mattress cover of cotton/polyester damask in bridal white. Foundations are unitized steel with wood frames. Include sales tax and shipping and handling. Use: Serta, Lindsey Castle Pillowtop, JC Penney catalog numbers: A799-7662 and A799-7663.

Mayonnaise. Thirty-two-ounce jar of mayonnaise. Do not price light or fat free. Use: Hellmann's Real Mayonnaise.

Measuring Tape. Twenty-five-foot tape measure with blade armor coating. Use: Stanley 25 Ft. FatMax (33-725H).

Milk, Low Fat. One-half gallon, 1.5 or 2 percent milk. If multiple brands available, match the lowest priced item and note in comments. Use: Available brand.

Mover Driver (Hourly Wage). Local government hourly rate for a light truck driver. BLS code 53-3033. Try to obtain from the local department of labor. Use: Government wage data.

Moving (Hourly Wage). Local hourly wage for a mover/material handler. BLS code 53-7062. Try to obtain from the local department of labor. 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, NY Times. Price of the New York Times 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: New York Times, weekday.

Nissan 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 Nissan specified for survey. Use: Specified Nissan.

Nissan Altima. Purchase price of a 2005 Nissan Altima, 3.5 SE 4-door sedan with 5-speed automatic transmission, model number 05915. Please note the price of any special option packages. (Use auto dealer worksheet.) Use: 2005 Nissan Altima 3.5 SE (for Puerto Rico and DC area only).

Non-Aspirin Pain Reliever (50 count). Fifty gels of acetaminophen 500 mg. Use: Tylenol Extra Strength Gels (50 count).

Non-Aspirin Pain Reliever (100 count). One hundred gels of acetaminophen 500 mg. Use: Tylenol Extra Strength Gels (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.

Oregano Leaves. Three-quarter-ounce bottle of oregano leaves. Use: McCormick.

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 and Paper Mate.

Pet Food. Twenty-two-pound bag of adult dry dog food. Use: Pedigree Complete Nutrition.

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 1/2-hour lesson price times 52 divided by 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 for 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 brand and note in comments. Use: Available brand.

Portable CD Player. Portable ATRAC3plus, ATRAC3, MP3 and CD-R/RW, with headphones, anti-skip technology, 2-line dot matrix display, 85-hour battery life. **Note:** Color may vary. Use: Sony Walkman (D-NE300).

Potato Chips. One, 5- 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, 40 mg. Do not price generic. Use: Nexium (40 mg).

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

Printer, Color, Photo. Color inkjet all-in-one printer, flatbed scanner, copier

with media slots. Prints up to 4800 dpi., 12 ppm color, 17 ppm black and white, 8 MB memory. USB cable is not included. (Include tax and shipping and handling, if applicable.) Use: HP PSC 1350 All-In-One.

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. Also price roses, each, and record in comments. Use: Dozen red roses.

Refrigerator (Side-by-Side). Side-by-side refrigerator, approximately 25 cubic feet, with chilled water, cubed ice or crushed ice dispenser (but no dispenser lock). Up-front manual temperature controls. **Note:** Model usually carried by Home Depot and Sears. Use: General Electric GSS25JFPWW.

Refrigerator (Top Mount). Top mount refrigerator with reversible doors, glass shelves, and crisper drawers. Door contains one or more covered compartments and adjustable bins. Freezer has wire shelf and door bins. Use: Whirlpool ET1MTEXMQ (includes ice maker) and Maytag MTB1953HEW (no ice maker).

Rental Data. Rental index from hedonic regressions. Use: Monthly rental data from OPM.

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

Rice. White rice, not instant type. Use: Uncle Ben's Converted Rice Original 5-lb bag long grain enriched; Goya 3-lb bag medium grain.

Salt. Twenty-six-ounce box of iodized salt. Sterling is an equivalent brand. 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), Springmaid, 300 thread count (Wal-Mart), and Wamsutta Egyptian Sateen, 300 thread count (Bed Bath and Beyond).

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

Soy Milk. One half gallon vanilla soy milk. Use: White Wave Silk Soy Milk.

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.*, store brand and "Angus"), match the lowest priced item and note in comments. Use: Available brand.

Sliced Bacon. Sixteen-ounce package USDA grade, regular slice. Use: Oscar Mayer.

Snack Cake. One 10-count box of cream-filled type cake deserts. Use: Hostess Twinkies.

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

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

Stamp. Cost of mailing a 1-ounce, first-class letter. Use: USPS.

Stand Mixer. Stand mixer with tilt-up head, 10 speeds, and stainless steel bowl. Includes flat beater, dough hook, wire whip. Use: JC Penney/Sears/Macys/Bed Bath and Beyond; KitchenAid 325 watt (KSM150PSWW); Wal-Mart: KitchenAid 250 watt (K45SSWH).

Sugar. Five-pound bag of granulated cane or beet name brand sugar. Do not price superfine, store brand, or generic. Use: National brand.

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 BWI 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. Use: Local provider.

Television 13". 13-inch color TV with remote. **Note:** Model numbers may vary slightly. Use: K-Mart: RCA E13320.

Television 27". Flat-screen, 27 inch, stereo, color TV with remote. **Note:** Model numbers may vary slightly. Use: Sony KV-27FS120 and Panasonic CT27SL14; Wal-Mart: Philips 27PT6441.

Tennis Balls. One can of three pressurized tennis balls designed for

recreational play. Do not price premium type balls. Use: Wilson Championship.

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

Tire Regular (Honda). One tire, size P185/70 R14, "original equipment" quality for a 2001 Honda Civic LX sedan. Do not include mounting, balancing, or road hazard warranty. Use: Goodyear Integrity (Goodyear), Bridgestone Weatherforce (Goodyear, Sears).

Toilet Tissue. Twelve-count single-roll type package of toilet tissue. 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.*, store brand and "Angus"), match the lowest priced item and note in comments. Use: Available brand.

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.

Toyota. Purchase price of a 2005 Toyota Corolla LE 4-door sedan, model number 1822, with 4-speed automatic transmission. Please note the price of any special option packages. (Use auto dealer worksheet.) Use: 2005 Toyota Corolla LE (for U.S. Virgin Islands and DC area only).

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 to rent *Finding Nemo* on DVD, rented on a Saturday night. Use: *Finding Nemo* DVD.

Wash, Single Load. One load, regular size wash using a front loading washing machine. Approximate capacity 2.8

cubic feet or 18 pounds. Exclude cost of drying. Use: Coin laundry.

Washing Machine (Front Load). Front load washer, white, 3.34 cubic feet, 27 inch width, 14 cycles, 4 wash temperatures, with LED touchpad controls. Use: Maytag MAH55FLBWW, Maytag Neptune MAH6500AWW.

Washing Machine (Top Load). Top load washer, 3.2 cubic feet. Use: Kenmore Elite 24952, General Electric WDSR2080DWW.

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. 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 number of hours it would take to prepare will. Note in comments. Use: Legal service.

Wine At Home. Chardonnay wine, 750 milliliter, any vintage. Use: Turning Leaf.

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

Woman's Athletic Shoe. 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. 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: Laura Scott (Sears), Liz Baker (JC Penney), Charter Club (Macys).

Woman's Blue Jeans. Blue jeans. Machine washable, five pockets 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), Lee original relaxed fit (JC Penney/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), Lands End (JC Penney/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 where available. Use: Medium length hair.

Woman's Dress. Price regular size. Do not price in Woman's or Plus size. Use: Tommy Hilfiger Seersucker, striped, v-neck front and back, button details, cotton. Macys: Nine West Triple-Tiered Dress, black, velvet bodice trimmed in silk charmeuse with a bow at empire waist, spaghetti straps, side zip, silk/rayon, silk lining. JC Penney/Sears: Store brand, patterned, rayon, misses print dress, simple lines, no lace or special stitching.

Woman's Dress (Catalog). Price regular size. Do not price in Woman's or Plus size. Include sales tax and shipping and handling. Use: JC Penney: Print Button-Front Dress, Misses, catalog number A208-3311, vintage print dress, floral design, scoop neck, button front, cap sleeves, princess seams and back darts. Nordstrom: Donna Ricco Print-Overlay Surplice, sleeveless print dress, faux wrap with side drape, secure closure, sheer silk chiffon layered over silk charmeuse, and a bias-cut skirt. Spiegel: Houndstooth-print dress, catalog number 627 K7053, jewel neckline, waist-cinching attached tie belt, 3/4-length slightly-belled sleeves, back zipper, cotton twill with spandex stretch. Cold Water Creek: Double-V print dress, catalog number H14725, cotton sateen with spandex, back zip, polyester-lined.

Woman's Jacket (Catalog). Price regular size. Do not price in Woman's or Plus size. Include sales tax and shipping and handling. Use: JC Penney: Floral Embroidered Jacket, catalog number A816-5016. Nordstrom: Microfiber Anorak, water-repellent jacket with hideaway hood that zips into collar, zip pocket at left chest, adjustable drawstring waist, unlined, polyester/nylon.

Woman's Pump Shoes. Plain pump (not open toed or open back style) with tapered approximately one and a half to two-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; Laura Scott (JC Penney/Sears); Liz Claiborne (Macys).

Woman's Suit. Woman's two-piece polyester suit with plain jacket and plain pants or skirt. Price regular size. Do not price in Woman's or Plus size. Use: Le Suit.

Woman's Sweater. No buttons or collar, 100 percent cotton or cotton blend. Price regular size. Do not price in Woman's or Plus size. Use: Tommy Hilfiger Cricket, long sleeve, v-neck, stripe ribbed trim; Sag Harbor (JC

Penney/Sears), short sleeve; Style & Company (Macys), short sleeve.

Woman's Sweater (Catalog). Striped Sweater, 3/4-length sleeves. Cotton/rayon. Dry clean. Include sales tax and shipping and handling. Use: Striped Sweater, Spiegel catalog number 627 T8062.

Woman's Wallet. Clutch/checkbook style wallet, split-grain cowhide leather. Do not price eel skin, snake skin, or other varieties. Use: Liz Claiborne.

Appendix 4.—COLA Rental Survey Data Collection Elements

Survey Year: Year of survey.

Comparable ID Code: A unique five-character code is applied to each rental observation (i.e., comparable). Position One is the letter corresponding to the COLA survey area in which the comparable is located (e.g., A, B, C, D). Position Two is the letter corresponding to the location in the COLA survey area in which the comparable is located. Position Three is the letter corresponding to the class of housing (i.e., A, B, C, D, E, F) as shown in the table below. Positions Four and Five contain the sequential numbers 01-99 that identify the order in which the comparable was collected relative to the other comparable in the same area, location, and class.

HOUSING CLASSES

Class	Description
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.

Community Name: The name of the community in which the comparable is located.

Comparable's Address: The complete address of the physical location of the comparable, including city, State, and zip code.

Data Source: The name and title (such as owner, agent, landlord, or tenant) of the person providing rental survey data and rental rates. **Note:** The respondent might not provide and cannot be compelled to provide this or any other survey information.

Address of Data Source: The Data Source's mailing address, phone number(s), and e-mail address, if available.

Year Constructed: The year the structure was built or last remodeled, provided the remodeling affected about half of the structure or more.

Finished Living Space: Total square feet of finished living area, including finished basement space.

Basement: Whether there is a basement (finished or unfinished). Y = Yes or N = No.

Bedrooms: The total number of rooms that currently are or could be used as bedrooms.

Bathrooms: Total number of baths, where 1/2 bath contains toilet and sink; 3/4 bath contains toilet, sink, and shower; and full bath contains toilet, sink, shower, and tub.

Balcony: An elevated structure, sometimes called a "terrace," that is either covered or uncovered and usually made of wood or cement. It is distinguished from a deck because it does not have a ground-level exit. A = Covered, B = Uncovered, C = None.

Deck: A wooden structure either covered or uncovered 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 = Covered, B = Uncovered, C = None.

Patio: A cement, brick, or stone structure either covered or uncovered built at ground level. A ground-level wooden structure is a deck, not a patio. A = Covered, B = Uncovered, C = None.

External Condition: The external condition of the rental unit. Above average condition means the unit is new or in like new condition (e.g., recently remodeled, refurbished, or restored). Average condition means the unit shows signs of age but is in good repair (e.g., the paint is not peeling; no broken windows, sagging fences, or missing gutters; the yard is maintained; there are no disabled vehicles, appliances, or

trash around the property). Below average condition means the unit is habitable but needs repair and the property needs maintenance and/or trash removal. A = Above Average, B = Average, C = Below Average.

Neighborhood Condition: The condition of the neighborhood in which the rental unit is located. A desirable neighborhood generally has above average and average homes. Commercial services are separate (e.g., clustered in strip malls or business parks). 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. An undesirable 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. A = Desirable, B = Average, C = Undesirable.

Central Air Conditioning: A ducted system designed to cool all or essentially all of the living area of a house or apartment. Y = Yes or N = No.

Multi-Room Air Conditioning: A non-window unit designed to cool more than one room but not usually the entire house or apartment. Y = Yes and number of units or N = No.

Window Air Conditioning: An air conditioning unit, designed to cool one room, usually placed in a window. Y = Yes and number of units or N = No.

Garage: A covered area attached to or near the house that can be secured for parking one or more cars. If the landlord charges an extra fee for garage parking, garage is coded as "none," and the monthly parking fee is reported separately. A = Single, B = Double, C = Triple or More, D = None.

Heated Garage: A garage of any type that typically is heated during the winter. Y = Yes or N = No.

Carport: A covered area attached to or near the house that cannot be secured for parking one or more cars. If the landlord charges an extra fee for carport parking, carport is coded as "no," and the monthly parking fee is reported separately. Y = Yes or N = No.

Reserved Parking Space: A specific parking space assigned to a rental unit. The space may be located outside or in a common carport or garage. If the landlord charges an extra fee for reserved parking, reserved parking is coded as "no," and the monthly parking fee is reported separately. Y = Yes or N = 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. Y = Yes or N = No for each type of security feature.

Type of unit: Types of units are coded A through H. Unit types A, B, C, and D are single-family dwellings; and unit types E, F, and G are apartments. A single-family dwelling has at least two doorway entrances that provide direct access between the living area and outdoors, usually at or near ground level. A sliding glass door is considered a doorway entrance if it allows direct access to the outdoors and to ground level. An apartment is a unit other than a single-family dwelling that has at least one doorway entrance that provides access between the living area and outdoors. 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 or essentially ground-level units in an apartment structure are not single-family dwellings. Apartments 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.

RENTAL UNIT TYPES

Unit type	Description
A	Detached single-family house.
B	Duplex: One of two single-family units in a freestanding building.
C	Triplex or Quadplex: One of three or four single-family units in a freestanding building.
D	Town or Row House: One of five or more single-family units in a freestanding building.
E	In-Home Apartment: An apartment in a private residence.
F	Garden or Walk-Up Apartment: An apartment in a structure of three stories or less.
G	High Rise Apartment: An apartment in a structure of four stories or more.
H	Other types of dwellings.

Lot Size: Size of lot in square feet. (Detached houses only).

End Unit: End unit. (Town and row houses only.) Y = Yes or N = No.

Number of floors: Number of floors in the apartment structure. (Walk-up and high rise apartments only.)

Furnishings Provided: Whether the landlord provides most or all interior furnishings in the comparable. Y = Yes or N = No

Appliances Provided: Whether the landlord provides a refrigerator, range, oven, microwave, dish washer, clothes washer, clothes dryer, and/or free-

standing freezer. Y = Yes or N = No for each type of appliance.

Services Paid by Landlord: Whether the landlord pays for water, sewer/septic, garbage, lawn care, cable television, satellite dish (digital or analog), electricity, heating energy, firewood, and/or snow removal. Y = Yes or N = No for each item.

Sewer: A = Public, B = Septic or Leach Field, C = None.

Water Source: A = Public, B = Well, C = Cistern, D = None.

Pets Allowed: Whether the landlord allows dogs and/or cats. Y = Yes or

N = No. If the landlord charges an extra monthly fee, pets allowed is coded as "no," and the monthly pet fees are reported separately. Deposits are not reported.

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. Y = Yes or N = No.

Miscellaneous Amenities: Whether any of the following amenities are available: fireplace, paved roads, streetlights, and sidewalks. Y = Yes or N = No for each.

Recreational Facilities: Whether there is a pool, tennis court, clubhouse, exercise room, and/or other facilities available to all of the residents of the community, complex, or building for no additional membership fees. Y = Yes or N = No for each.

Vacant: Whether the unit is vacant at time of survey. If unit is vacant, how long the unit has been vacant and on the rental market is also reported. Y = Yes or N = No.

Monthly Rent: The monthly rent or lease amount to the nearest U.S. dollar.

Deposits or additional fees reported separately (e.g., parking, homeowner association, and pet fees) are not included.

Additional Fees: Additional periodic or scheduled fees or charges that the tenant pays; e.g., condo or Home Owner Association fees. Y = Yes or N = No. If yes, the fee is reported. Annual fees are prorated and reported as monthly. Deposits, first or last months' rent, utilities, tenant's insurance, and discretionary fees (e.g., cable TV and community pool memberships) are not reported.

Source of Rental Listing: How the rental unit was identified. A = Local Newspaper, B = Internet, C = Agent/

Broker, D = Drive By/Sign Posted, E = Other.

Date of Rental 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.

Latitude and Longitude of the Unit: Housing unit latitude and longitude recorded in degrees and decimal degrees.

Comment(s): Any comment or note of significance that helps clarify the above data elements as they apply to the comparable.

Appendix 5—Utility Usage and Calculations

2005 Energy Requirements and Prices

TABLE A5-1.—CARIBBEAN AREAS

All electric home			
Month	KHW	Puerto Rico	USVI
Jan	2,318	\$322.14	\$511.92
Feb	2,225	302.47	491.58
Mar	2,649	387.42	584.31
Apr	2,746	353.22	483.36
May	2,980	383.18	568.24
Jun	3,086	396.34	588.28
Jul	3,197	410.07	609.26
Aug	3,226	444.98	602.90
Sep	2,938	376.86	583.86
Oct	2,921	374.68	605.58
Nov	2,546	356.92	551.58
Dec	2,348	338.14	508.86
Total Cost	33,180	4,446.42	6,689.72
Avg Monthly Cost		370.54	557.48

TABLE A5-2.—WASHINGTON, DC, AREA

Month	All electric home		Home with gas heat					Home with oil heat				
	KWH	Cost	Therms	Cost	KHW ¹	Cost	Total cost	Gallons	Cost	KHW ¹	Cost	Total cost
Jan	3,326	\$263.52	126	\$177.30	362	\$31.84	\$209.15	72	\$159.18	1,007	\$85.54	\$244.72
Feb	2,688	262.40	101	143.44	320	31.48	174.91	56	123.81	891	89.55	213.36
Mar	1,812	177.83	68	93.71	322	31.69	125.39	27	59.69	938	94.16	153.85
Apr	966	74.36	34	51.66	316	26.23	77.88	2	4.42	909	70.52	74.94
May	1,170	88.15	34	54.88	544	43.15	98.04	0	0.00	1,166	87.87	87.87
Jun	1,377	132.98	32	55.10	784	72.59	127.69	0	0.00	1,369	132.15	132.15
Jul	1,648	165.46	34	56.13	1,022	99.78	155.91	0	0.00	1,636	162.85	162.85
Aug	1,566	157.85	33	55.12	957	93.56	148.68	0	0.00	1,555	155.40	155.40
Sep	1,246	124.07	32	50.50	653	62.26	112.76	0	0.00	1,241	122.53	122.53
Oct	975	93.81	35	53.06	315	30.02	83.09	1	2.21	941	89.78	91.99
Nov	1,797	145.72	67	102.74	311	28.07	130.81	28	61.90	911	78.08	139.98
Dec	2,797	231.32	106	147.80	344	32.63	180.43	58	128.23	952	85.23	213.45
Total Cost		1,917.47		1,041.44		583.30	1,624.74		539.44		1,253.66	1,793.09
Avg Monthly Cost		159.79		86.79		48.61	135.39					149.42
Relative Usage		33.20%					60.74%					6.06%
Weighted Avg Cost		\$53.05					\$82.24					\$9.06
Total Energy Utility Cost (sum of the weighted average cost of Electric + Gas + Oil Heat)												144.34

¹ KWH required for lighting, appliances, and furnace. Model used gas for stove and oven with gas heat.

Appendix 6—Hedonic Rental Data Equations and Results

SAS Regression Program Using Proc Freq
Data temp;

```
set opm.all_areas_with_census;
survey_area = 'XX';
location = substr(compnumber,1,1);
if location = 'A' then survey_area = 'SC';
if location = 'B' then survey_area = 'ST';
```

```
if location = 'C' then survey_area = 'PR';
if location = 'D' then survey_area = 'DC';
age = 2005-yrbuilt;
agesq = age**2;
```

```

baths = fullbaths + halfbaths*.5 +
  threeqtrbaths*.75;
if unittype = 'A' then typeunit = 'ZDetached
(A)';
if unittype = 'D' then typeunit = 'Town/Row
(D)';
if unittype in ('B' 'C') then typeunit = 'Plex
(BC)';
if unittype in ('E' 'H') then typeunit =
'OtherInHome (EH)';
if unittype = 'F' then typeunit = 'Garden (F)';
if unittype = 'G' then typeunit = 'High Rise
(G)';
AptOtherInHome = 0;
if unittype in ('E' 'H') then AptOtherInHome
= 1;
SqftXApt_Other_InHome = 0;
if unittype in ('E' 'H') then
  SqftXApt_Other_InHome = sqfootage;
Plexed = 0;
if unittype in ('B' 'C') then Plexed = 1;
SqftXPlexed = 0;
if unittype in ('B' 'C') then SqftXPlexed =
  sqfootage;
HighRise = 0;
if unittype = 'G' then HighRise = 1;
SqftXHighRise = 0;
if unittype = 'G' then SqftXHighRise =
  sqfootage;
Garden = 0;
if unittype = 'F' then Garden = 1;
SqftXGarden = 0;
if unittype = 'F' then SqftXGarden =
  sqfootage;
Townrow = 0;
if unittype = 'D' then Townrow = 1;
SqftXTownrow = 0;
if unittype = 'D' then SqftXTownrow =
  sqfootage;
SqftXDetached = 0;
if unittype in ('A') then SqftXDetached =
  sqfootage;
hasmicrowave = 0;
exceptional_view = 0;
if excviev = 'Y' then exceptional_view = 1;
if microwave = 'Y' then hasmicrowave = 1;
external_condition = 0;
if extrcond = 'A' then external_condition = 1;
pctallbasq = pctallba_**2;
ST_CROIX = 0;
if survey_area = 'SC' then ST_CROIX = 1;
ST_THOMAS = 0;
if survey_area = 'ST' then ST_THOMAS = 1;
Puerto_Rico = 0;
if survey_area = 'PR' then Puerto_Rico = 1;
Wash_DC = 0;
lrent = log(rent);
run;
PROC REG DATA = temp;
MODEL lrent = SqftXApt_Other_InHome
  SqftXPlexed SqftXGarden
  SqftXHighRise SqftXTownrow
  SqftXDetached AptOtherInHome Plexed
  HighRise Garden
  Townrow age agesq baths bedrooms
  hasmicrowave external_condition
  exceptional_view pctallba_pctallbasq
  pctschoolage
  ST_CROIX ST_THOMAS Puerto_Rico;
Title1 '2005 CARIBBEAN RENTAL DATA';
Title2 'RENTAL ANALYSIS Federal Register
MODEL';
run;
SAS Regression Output From Proc Freq

```

2005 CARIBBEAN RENTAL DATA.—RENTAL ANALYSIS FEDERAL REGISTER MODEL

[The REG Procedure Model: MODEL1 Dependent Variable: lrent]

Number of Observations Read	1815
Number of Observations Used	1815

Analysis of Variance

Source	DF	Sum of squares	Mean square	F Value	Pr > F
Model	24	346.73868	14.44745	321.07	<.0001
Error	1790	80.54676	0.04500		
Corrected Total	1814	427.28544			

Root MSE	0.21213	R-Square	0.8115
Dependent Mean	7.10830	Adj R-Sq	0.8090
Coeff Var	2.98423		

PARAMETER ESTIMATES

Variable	DF	Parameter estimate	Standard error	t Value	Pr > |t|
Intercept	1	6.62494	0.05446	121.66	<.0001
SqftXApt_Other_InHome	1	0.00095295	0.00009853	9.67	<.0001
SqftXPlexed	1	0.00026758	0.00005370	4.98	<.0001
SqftXGarden	1	0.00026216	0.00005074	5.17	<.0001
SqftXHighRise	1	0.00039949	0.00004163	9.60	<.0001
SqftXTownrow	1	-9.03293E-7	0.00003901	-0.02	0.9815
SqftXDetached	1	0.00017163	0.00002080	8.25	<.0001
AptOtherInHome	1	-0.82482	0.07898	-10.44	<.0001
Plexed	1	-0.25498	0.06672	-3.82	0.0001
HighRise	1	-0.23650	0.04997	-4.73	<.0001
Garden	1	-0.13519	0.05508	-2.45	0.0142
Townrow	1	0.21238	0.06091	3.49	0.0005
age	1	-0.00469	0.00077154	-6.08	<.0001
agesq	1	0.00006550	0.00000819	8.00	<.0001
baths	1	0.13097	0.01076	12.18	<.0001
BEDROOMS	1	0.09847	0.00919	10.71	<.0001
hasmicrowave	1	0.10119	0.01227	8.25	<.0001
external_condition	1	0.15923	0.02201	7.23	<.0001
exceptional_view	1	0.26800	0.02529	10.60	<.0001
PCTAIIIBA_	1	0.19366	0.11555	1.68	0.0939
pctallbasq	1	0.20591	0.12432	1.66	0.0978
PctSchoolAge	1	-0.73645	0.11733	-6.28	<.0001
ST_CROIX	1	-0.07718	0.02348	-3.29	0.0010

PARAMETER ESTIMATES—Continued

Variable	DF	Parameter estimate	Standard error	t Value	Pr > |t|
ST_THOMAS	1	0.06129	0.02291	2.68	0.0075
Puerto_Rico	1	-0.39106	0.01564	-25.01	<.0001

APPENDIX 7.—FINAL LIVING-COST RESULTS FOR THE CARIBBEAN COLA AREAS

Major expenditure group (MEG)	Primary expenditure group (PEG)	MEG weight (percent)	PEG weight (percent)	PEG index	MEG index
Puerto Rico					
1. Food		13.35			103.54
	Cereals and bakery products	0.87	6.52	107.96	
	Meats, poultry, fish, and eggs	1.62	12.11	103.44	
	Dairy products	0.64	4.77	129.91	
	Fruits and vegetables	0.80	6.00	107.12	
	Processed foods	1.55	11.58	114.54	
	Other food at home	0.34	2.56	103.01	
	Nonalcoholic beverages	0.46	3.43	115.71	
	Food away from home	5.91	44.23	93.76	
	Alcoholic beverages	1.17	8.79	113.82	
	PEG Total		100.00		
2. Shelter and Utilities		35.59			86.44
	Shelter	31.86	89.50	69.96	
	Energy utilities	3.06	8.59	256.71	
	Water and other public services	0.68	1.91	92.50	
	PEG Total		100.00		
3. Household Furnishings and Supplies		5.44			97.46
	Household operations	1.14	21.00	60.24	
	Housekeeping supplies	1.18	21.71	100.92	
	Textiles and area rugs	0.34	6.30	106.78	
	Furniture	0.95	17.51	109.31	
	Major appliances	0.37	6.76	106.81	
	Small appliances, misc. housewares	0.27	4.96	105.62	
	Misc. household equipment	1.18	21.76	112.91	
	PEG Total		100.00		
4. Apparel and Services		4.11			106.06
	Men and boys	0.94	22.85	104.12	
	Women and girls	1.73	42.11	118.19	
	Children under 2	0.17	4.11	79.44	
	Footwear	0.73	17.81	88.89	
	Other apparel products and svcs	0.54	13.12	102.20	
	PEG Total		100.00		
5. Transportation		15.78			111.28
	Motor vehicle costs	8.54	54.10	108.89	
	Gasoline and motor oil	2.82	17.85	89.59	
	Maintenance and repairs	1.49	9.42	90.07	
	Vehicle insurance	1.83	11.62	154.29	
	Public transportation	1.11	7.02	142.20	
	PEG Total		100.00		
6. Medical		4.65			67.07
	Health insurance	2.50	53.86	58.79	
	Medical services	1.29	27.75	57.64	
	Drugs and medical supplies	0.86	18.39	105.53	
	PEG Total		100.00		
7. Recreation		4.61			98.61
	Fees and admissions	1.04	22.50	91.98	
	Television, radios, sound equipment	0.69	15.01	106.48	
	Pets, toys, and playground equip	0.74	16.13	93.42	
	Other entertainment supplies, etc	0.64	13.80	108.47	
	Personal care products	0.66	14.30	104.46	
	Personal care services	0.55	11.84	80.83	
	Reading	0.30	6.41	115.02	

APPENDIX 7.—FINAL LIVING-COST RESULTS FOR THE CARIBBEAN COLA AREAS—Continued

Major expenditure group (MEG)	Primary expenditure group (PEG)	MEG weight (percent)	PEG weight (percent)	PEG index	MEG index
8. Education and Communication	PEG Total	4.30	100.00		110.77
	Education	0.22	5.23	257.37	
	Communications	3.72	86.50	102.06	
	Computers and computer svcs	0.36	8.28	109.22	
9. Miscellaneous	PEG Total	12.16	100.00		99.33
	Tobacco products, etc	0.41	3.37	91.91	
	Miscellaneous	1.53	12.58	96.85	
	Personal insurance and pensions	10.22	84.05	100.00	
Overall Price Index	MEG Total	100.00	100.00		96.32
Plus Adjustment Factor					7.00
Index Plus Adjustment Factor					103.32

St. Croix

1. Food .....	.....	13.35			114.20
	Cereals and bakery products	0.87	6.52	123.59	
	Meats, poultry, fish, and eggs	1.62	12.11	123.89	
	Dairy products	0.64	4.77	148.44	
	Fruits and vegetables	0.80	6.00	106.19	
	Processed foods	1.55	11.58	134.21	
	Other food at home	0.34	2.56	112.17	
	Nonalcoholic beverages	0.46	3.43	118.58	
	Food away from home	5.91	44.23	107.57	
	Alcoholic beverages	1.17	8.79	86.66	
2. Shelter and Utilities	PEG Total	35.59	100.00		126.46
	Shelter	31.86	89.50	98.78	
	Energy utilities	3.06	8.59	386.23	
	Water and other public services	0.68	1.91	254.81	
3. Household Furnishings and Supplies.	PEG Total	5.44	100.00		114.56
	Household operations	1.14	21.00	55.84	
	Housekeeping supplies	1.18	21.71	122.60	
	Textiles and area rugs	0.34	6.30	130.69	
	Furniture	0.95	17.51	142.39	
	Major appliances	0.37	6.76	118.37	
	Small appliances, misc. housewares	0.27	4.96	110.74	
	Misc. household equipment	1.18	21.76	135.83	
	PEG Total	4.11	100.00		101.55
4. Apparel and Services	Men and boys	0.94	22.85	107.81	
	Women and girls	1.73	42.11	108.25	
	Children under 2	0.17	4.11	121.87	
	Footwear	0.73	17.81	79.41	
	Other apparel products and services.	0.54	13.12	92.83	
	PEG Total	15.78	100.00		113.50
5. Transportation	Motor vehicle costs	8.54	54.10	111.23	
	Gasoline and motor oil	2.82	17.85	92.74	
	Maintenance and repairs	1.49	9.42	83.02	
	Vehicle insurance	1.83	11.62	125.60	
	Public transportation	1.11	7.02	204.73	
	PEG Total	4.65	100.00		100.68
6. Medical	Health insurance	2.50	53.86	106.59	
	Medical services	1.29	27.75	75.57	
	Drugs and medical supplies	0.86	18.39	121.23	
	PEG Total		100.00		

APPENDIX 7.—FINAL LIVING-COST RESULTS FOR THE CARIBBEAN COLA AREAS—Continued

Major expenditure group (MEG)	Primary expenditure group (PEG)	MEG weight (percent)	PEG weight (percent)	PEG index	MEG index
7. Recreation .....	.....	4.61	.....	.....	106.28
	Fees and admissions	1.04	22.50	95.63	.....
	Television, radios, sound equipment	0.69	15.01	112.34	.....
	Pets, toys, and playground equip	0.74	16.13	107.40	.....
	Other entertainment supplies, etc	0.64	13.80	109.60	.....
	Personal care products	0.66	14.30	116.54	.....
	Personal care services	0.55	11.84	91.26	.....
	Reading	0.30	6.41	124.39	.....
	PEG Total .....	.....	100.00	.....	.....
	8. Education and Communication	4.30	.....	.....	103.04
Education	0.22	5.23	222.55	.....
Communications	3.72	86.50	95.29	.....
Computers and computer services ..	0.36	8.28	108.60	.....
PEG Total .....	.....	100.00	.....	.....
9. Miscellaneous .....	.....	12.16	.....	.....	103.45
	Tobacco products, etc	0.41	3.37	50.84	.....
	Miscellaneous	1.53	12.58	140.60	.....
	Personal insurance and pensions ...	10.22	84.05	100.00	.....
	PEG Total .....	.....	100.00	.....	.....
St. Thomas/St. John					
1. Food .....	.....	13.35	.....	.....	118.16
	Cereals and bakery products	0.87	6.52	124.14	.....
	Meats, poultry, fish, and eggs	1.62	12.11	120.40	.....
	Dairy products	0.64	4.77	169.39	.....
	Fruits and vegetables	0.80	6.00	111.56	.....
	Processed foods	1.55	11.58	145.53	.....
	Other food at home	0.34	2.56	124.58	.....
	Nonalcoholic beverages	0.46	3.43	116.22	.....
	Food away from home	5.91	44.23	109.43	.....
	Alcoholic beverages	1.17	8.79	94.19	.....
PEG Total .....	.....	100.00	.....	.....
2. Shelter and Utilities .....	.....	35.59	.....	.....	138.16
	Shelter	31.86	89.50	111.85	.....
	Energy utilities	3.06	8.59	386.23	.....
	Water and other public services	0.68	1.91	254.81	.....
PEG Total .....	.....	100.00	.....	.....
3. Household Furnishings and Supplies.	.....	5.44	.....	.....	112.17
	Household operations	1.14	21.00	55.68	.....
	Housekeeping supplies	1.18	21.71	122.15	.....
	Textiles and area rugs	0.34	6.30	128.61	.....
	Furniture	0.95	17.51	134.05	.....
	Major appliances	0.37	6.76	116.73	.....
	Small appliances, misc. housewares	0.27	4.96	110.74	.....
	Misc. household equipment	1.18	21.76	133.27	.....
	PEG Total .....	.....	100.00	.....	.....
4. Apparel and Services .....	.....	4.11	.....	.....	108.04
	Men and boys	0.94	22.85	107.81	.....
	Women and girls	1.73	42.11	108.25	.....
	Children under 2	0.17	4.11	138.20	.....
	Footwear	0.73	17.81	102.75	.....
	Other apparel products and services.	0.54	13.12	105.51	.....
PEG Total .....	.....	100.00	.....	.....
5. Transportation .....	.....	15.78	.....	.....	122.90
	Motor vehicle costs	8.54	54.10	119.22	.....
	Gasoline and motor oil	2.82	17.85	124.59	.....
	Maintenance and repairs	1.49	9.42	76.56	.....
	Vehicle insurance	1.83	11.62	129.01	.....
	Public transportation	1.11	7.02	199.11	.....
	PEG Total .....	.....	100.00	.....	.....

APPENDIX 7.—FINAL LIVING-COST RESULTS FOR THE CARIBBEAN COLA AREAS—Continued

Major expenditure group (MEG)	Primary expenditure group (PEG)	MEG weight (percent)	PEG weight (percent)	PEG index	MEG index
6. Medical .....	.....	4.65	.....	.....	117.93
	Health insurance	2.50	53.86	111.09	.....
	Medical services	1.29	27.75	124.53	.....
	Drugs and medical supplies	0.86	18.39	128.02	.....
	PEG Total .....	.....	100.00	.....	.....
7. Recreation .....	.....	4.61	.....	.....	107.17
	Fees and admissions	1.04	22.50	75.62	.....
	Television, radios, sound equipment	0.69	15.01	118.66	.....
	Pets, toys, and playground equipment	0.74	16.13	111.52	.....
	Other entertainment supplies, etc	0.64	13.80	109.60	.....
	Personal care products	0.66	14.30	141.87	.....
	Personal care services	0.55	11.84	92.33	.....
	Reading	0.30	6.41	124.85	.....
	PEG Total .....	.....	100.00	.....	.....
8. Education and Communication .....	.....	4.30	.....	.....	102.59
	Education	0.22	5.23	194.29	.....
	Communications	3.72	86.50	95.29	.....
	Computers and computer services	0.36	8.28	121.02	.....
	PEG Total .....	.....	100.00	.....	.....
9. Miscellaneous .....	.....	12.16	.....	.....	102.30
	Tobacco products, etc	0.41	3.37	57.80	.....
	Miscellaneous	1.53	12.58	129.60	.....
	Personal insurance and pensions	10.22	84.05	100.00	.....
	PEG Total .....	.....	100.00	.....	.....

APPENDIX 7.—FINAL LIVING-COST RESULTS FOR THE CARIBBEAN COLA AREA

Major expenditure group (MEG)	Primary expenditure group (PEG)	St. Croix index (percent)	St. Thomas/St. John index (percent)	U.S. Virgin Islands Wtd index
U.S. Virgin Islands				
Employment Weights .....	.....	42.26	57.74	.....
1. Food .....	.....	114.20	118.16	116.49
	Cereals and bakery products	123.59	124.14	123.91
	Meats, poultry, fish, and eggs	123.89	120.40	121.88
	Dairy products	148.44	169.39	160.54
	Fruits and vegetables	106.19	111.56	109.29
	Processed foods	134.21	145.53	140.75
	Other food at home	112.17	124.58	119.34
	Nonalcoholic beverages	118.58	116.22	117.22
	Food away from home	107.57	109.43	108.64
	Alcoholic beverages	86.66	94.19	91.01
	PEG Total	126.46	138.16	133.22
2. Shelter and Utilities	Shelter	98.78	111.85	106.33
	Energy utilities	386.23	386.23	386.23
	Water and other public services	254.81	254.81	254.81
	PEG Total	114.56	112.17	113.18
3. Household Furnishings and Supplies	Household operations	55.84	55.68	55.75
	Housekeeping supplies	122.60	122.15	122.34
	Textiles and area rugs	130.69	128.61	129.49
	Furniture	142.39	134.05	137.57
	Major appliances	118.37	116.73	117.42
	Small appliances, misc. housewares	110.74	110.74	110.74
	Misc. household equipment	135.83	133.27	134.35
	PEG Total	101.55	108.04	105.30
4. Apparel and Services	Men and boys	107.81	107.81	107.81
	Women and girls	108.25	108.25	108.25
	Children under 2	121.87	138.20	131.30
	Footwear	79.41	102.75	92.88
	Other apparel products and services	92.83	105.51	100.15
	PEG Total	113.50	122.90	118.93
5. Transportation	Motor vehicle costs	111.23	119.22	115.84

APPENDIX 7.—FINAL LIVING-COST RESULTS FOR THE CARIBBEAN COLA AREA—Continued

Major expenditure group (MEG)	Primary expenditure group (PEG)	St. Croix index (percent)	St. Thomas/ St. John index (percent)	U.S. Virgin Islands Wtd index
6. Medical	Gasoline and motor oil	92.74	124.59	111.13
	Maintenance and repairs	83.02	76.56	79.29
	Vehicle insurance	125.60	129.01	127.57
	Public transportation	204.73	199.11	201.49
		100.68	117.93	110.64
7. Recreation	Health insurance	106.59	111.09	109.19
	Medical services	75.57	124.53	103.84
	Drugs and medical supplies	121.23	128.02	125.15
		106.28	107.17	106.80
8. Education and Communication	Fees and admissions	95.63	75.62	84.08
	Television, radios, sound equipment	112.34	118.66	115.99
	Pets, toys, and playground equipment	107.40	111.52	109.77
	Other entertainment supplies, etc	109.60	109.60	109.60
	Personal care products	116.54	141.87	131.17
	Personal care services	91.26	92.33	91.88
	Reading	124.39	124.85	124.66
		103.04	102.59	102.78
	Education	222.55	194.29	206.23
	Communications	95.29	95.29	95.29
9. Miscellaneous	Computers and computer services	108.60	121.02	115.77
		103.45	102.30	102.79
	Tobacco products, etc	50.84	57.80	54.86
	Miscellaneous	140.60	129.60	134.25
		100.00	100.00	100.00
Overall Price Index				119.21
Plus Adjustment Factor				9.00
Preliminary COLA Index				128.21

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