

SCOMM

#49:22

The entire sample of contributed data is used in averaging the rates. For purposes of computation, hourly rates were multiplied by 173.33 to determine monthly salaries based on a 40-hour week.

Monthly salaries and hourly rates for governmental agencies are listed without adjustment, even though most State of Alaska employees are on a 37½-hour week while other public agencies operate on a 40-hour week, and not withstanding the tax-free effect of the 22.5% cost-of-living adjustment granted Federal employees in Anchorage. The tax-free salary benefits of Federal employees are offset by the shorter work day of State employees.

Salaries of State government employees in surveyed job classes in California, Oregon and Washington have been averaged to arrive at a mean salary and adjusted by a graduated cost-of-living differential. The differential is derived from the U.S. Department of Labor, Bureau of Labor Statistics report, "Autumn 1981 Urban Family Budgets and Comparative Indexes for Selected Urban Areas." This report compares costs of living in specific urban areas for precisely defined families at three (3) budget levels. The cost-of-living adjustments used in this survey have been derived from the three (3) budget levels presented in the B.L.S. report, with Anchorage compared to Seattle as a base of 100 for percentage figures.

Explains Formula

83 average

		81	83		83		
	Average	100		100		100	83
		Lower		Mid		Upper	
129	Alaska	<u>150</u>	147	126	123	119	~~116~~
				↑	↑		
103	Calif	107	107	102.5	100	102.3	102
101	NY	96	97	104	105	102	103
97	Mich	99	96	99	97	99	97
101 (100.6)	Penn	100.5	103	101	102	100	97

81

~~U.S. 272.54~~
~~City 298.4~~
~~AW~~

(48)

(20)

This is actual formula used
to figure 1983 up date
using CPI.

8:00

CPI

	$\frac{83}{264.8} \div \frac{81}{246.5} = 1.0742$	$\uparrow$	81	83	
Anchorage			LB		LB
			22,939	= 24,641	146.8
			IB		IB
			31,890	= 34,256	123.1
			HB		HB
			45,119	= 48,466	116.3
			$107363 \div 3 = 35,788$		

Buffalo - NY	$284.5 \div 257.6 = 1.1044$	$\times (LB) 14,710 = 16,245$	97
		(MB) 26,473 = 29,237	105.05
		(HB) 38,919 = 42,972	103.09

Michigan, Detroit	$296.5 \div 277.1 = 1.0700$	$\times (LB) 15,107 = 16,164$	96
		(MB) 25,208 = 26,972	97
		(HB) 37,721 = 40,361	97

Pennsylvania	$297.8 \div 269.3 = 1.1058$	$\times (LB) 15,649 = 17,305$	1.030
		(MB) 25,642 = 28,354	1.018
		(HB) 32,137 = 40,348	96.7

	$\frac{83}{298.4} \div \frac{81}{272.4} = 1.0954$	$\uparrow$	LB
US. average			15,323 = 16,785
			IB
			25,407 = 27,830
			HB
			38,060 = 41,690

$86,305 \div 3 = 28,768$ An.
 ————— Anch

Formula Anch $\div$ US %

Calc

1A

$$292.7 \div 271.4 = 1.0784$$

S.D. $334.6 \div 304.6 = 1.0984$

ST $302.5 \div 279.0 = 1.0842$

CP1

$$83 \div 81$$

↗

$$3.261 \div 3 = 1.087$$

1A

16,618

SD

15,690

ST

17,080

49,388 ÷ 3

16,463

$$\times 1.087 =$$

17,895

LB

106.6

Calc

I B

25,025

24,776

27,082

76,883

25,628

27,857

100.09

H B

38,516

37,722

40,906

117,144

39,048

42,445

101.81

Cost of Living - Up-Date Formula

CPI = City Average

LB, IB + HB

$$83 \div 81 = 0.000 \times \$ 00,000. = 00,000 \text{ new } 83 \text{ pieces}$$

(81)

Other cities same as above

$$\text{new city pieces} \text{ ————— } \div \text{ city average } = \text{ \% above or below average}$$

and $\boxed{\div}$ as $\boxed{\%}$ 146.8
 large small

CPI

		<u>1981</u>	<u>1983</u>		
Alaska	Anchorage	246.5	264.8	~~= 1.0742~~ 1.0742	~~18~~ 18
NY	Buffalo, NY	257.6	284.5	= ~~1.1039~~	27
Michigan	Detroit, MI	277.1	296.5	= ~~1.0699~~	19
	LA, LB, Anaheim	271.4	292.7		
	San Diego	304.6	334.6		
	San F + Oakland	<u>279.0</u>	<u>302.5</u>		
California		855.3	929.8		
		285	309.9	= ~~1.0874~~	~~25~~
Pennsylvania	Philadelphia - NJ	<u>266.0</u>	287.1		
	Pittsburgh	<u>272.5</u>	<u>308.4</u>	=	
		538.5 ÷ 2	595.5 ÷ 2		
		269.25	297.8	= ~~1.0874~~	29
				1.0954	
City Average		272.4	298.4	= ~~1.0954~~	26

Institute of Social & Economic Research
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701 A St. ypsanti

COL

NY

Calif

Mich

Penn

Anchorage CPI + selected communities
use to up-date (81-84 little change)

U.S. - Dept of Labor Bureau of Labor Statics - 1981 Anchorage & Selected Cities
3 family budget

Alaska - State differential & Alaska as a whole?

COST OF LIVING ANALYSIS

ALASKA	29%	ABOVE NATIONAL AVERAGE
CALIFORNIA	3%	ABOVE NATIONAL AVERAGE
NEW YORK	1%	ABOVE NATIONAL AVERAGE
MICHIGAN	3%	BELOW NATIONAL AVERAGE
PENNSYLVANIA	1%	ABOVE NATIONAL AVERAGE

NOTE: THIS FIGURES ARE UPDATED TO 1983 USING THE NATIONAL CPI. NO CPI IS AVAILABLE AFTER 1983.

NO. 794. CONSUMER PRICE INDEXES—SELECTED CITIES OR SMSA'S: 1970 TO 1983

(1967=100, except as noted. Annual averages of monthly figures. For coverage details, see headnote, table 789, and text, p. 488. Area is generally the standard metropolitan statistical area (SMSA), exclusive of farms. Los Angeles-Long Beach, Anaheim, CA is a combination of two SMSA's, and New York, NY-Northeastern NJ, and Chicago, IL-Northwestern IN are the more extensive standard consolidated areas. Area definitions are those established by the Office of Management and Budget in 1973, except for Denver-Boulder, CO which does not include Douglas County. Definitions do not include revisions made since 1973.)

CITY/SMSA	ALL ITEMS									
	1970	1973	1974	1975	1976	1977	1978	1979	1980	1981
City average ¹	116.3	133.1	147.7	161.2	170.5	181.5	195.4	217.4	246.8	272.4
Atlanta, GA	(NA)	120.8	133.9	152.3	164.1	175.0	187.5	207.0	228.2	250.0
Baltimore, MD	118.5	133.7	148.5	161.7	169.2	179.8	192.6	212.7	242.3	272.0
Boston, MA	117.0	134.9	152.4	165.2	173.9	185.9	199.6	218.2	250.3	273.6
Chicago, IL-Northwestern IN	116.7	134.7	148.7	162.1	174.5	183.4	193.1	212.9	240.0	266.7
Cincinnati, OH-KY-IN	115.1	134.8	149.5	161.8	170.6	181.7	193.0	211.3	235.6	260.0
Cleveland, OH	116.3	132.0	146.1	157.6	165.1	175.6	190.7	214.6	245.5	269.0
Dallas-Fort Worth, TX	115.7	132.1	146.3	160.3	170.1	182.2	199.1	223.8	254.0	272.1
Denver-Boulder, CO	119.3	134.1	147.8	160.9	169.0	180.5	193.9	219.5	252.9	279.3
Honolulu, HI	117.8	132.0	145.3	158.2	167.7	180.2	194.0	218.6	255.6	284.9
Houston, TX	(NA)	131.9	146.5	161.3	170.3	184.7	202.1	233.5	261.5	290.8
Kansas City, MO-KS	117.4	134.5	149.0	160.1	168.8	180.4	194.1	218.8	253.5	282.4
Miami, FL ²	114.2	128.3	141.9	155.0	162.8	171.0	184.1	204.6	228.5	252.4
Minneapolis-St. Paul, MN-WI	116.8	132.3	147.8	164.9	177.3	190.2	208.2	235.7	265.4	291.9
New York, NY-Northeast NJ	115.8	130.3	144.2	157.9	166.5	178.3	191.8	219.2	248.1	268.6
Portland, OR-WA	114.3	129.2	142.5	157.6	168.0	179.6	192.8	213.7	247.3	275.8
St. Louis, MO-IL	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	104.5	114.8	130.8	145.8
Seattle-Everett, WA	115.8	131.5	144.1	157.0	167.1	177.9	192.3	218.8	251.5	280.1
Washington, DC-MD-VA	117.5	133.0	148.3	160.9	170.9	183.0	199.7	222.6	247.8	278.3
Atlanta, GA	119.0	139.7	154.8	166.6	176.3	185.5	196.1	213.1	237.2	260.5
Baltimore, MD	116.3	134.7	151.1	164.7	170.9	179.9	191.9	210.7	237.1	264.1
Boston, MA	117.8	135.5	151.6	164.2	172.4	183.5	194.3	213.6	241.4	268.1
Chicago, IL-Northwestern IN	116.4	132.9	147.3	160.0	168.3	179.8	195.5	217.3	247.2	274.2
Cincinnati, OH-KY-IN	113.2	127.3	142.8	155.5	167.0	180.2	196.4	225.4	255.4	278.2
Cleveland, OH	115.2	129.3	142.2	155.1	165.1	176.6	191.5	215.8	244.9	267.5
Dallas-Fort Worth, TX	115.3	132.5	147.2	160.8	170.7	182.0	200.1	233.1	266.5	291.9
Denver-Boulder, CO	115.8	131.5	144.4	159.1	168.0	180.8	197.8	214.6	247.3	279.7
Honolulu, HI	114.0	127.5	141.5	155.8	164.5	177.6	194.8	218.3	252.1	279.7
Houston, TX	117.6	135.0	150.0	161.6	171.1	183.0	197.0	218.6	244.7	267.3
Kansas City, MO-KS										
Miami, FL ²										
Minneapolis-St. Paul, MN-WI										
New York, NY-Northeast NJ										
Portland, OR-WA										
St. Louis, MO-IL										
Seattle-Everett, WA										
Washington, DC-MD-VA										

CITY/SMSA	1983							
	1982, all items	All items	Food and beverages	Housing	Fuel and other utilities	Apparel and upkeep	Transportation	Medical care
City average ¹	289.1	286.4	284.4	323.1	370.3	196.5	298.4	357.3
Atlanta, GA	280.1	281.2	281.2	321.4	367.2	196.8	289.2	359.2
Baltimore, MD	289.5	290.5	290.5	333.8	330.0	194.6	282.1	356.5
Boston, MA	285.8	286.4	286.4	329.9	346.4	211.7	291.2	337.6
Chicago, IL-Northwestern IN	277.7	280.0	285.2	307.9	378.3	214.7	293.7	328.4
Cincinnati, OH-KY-IN	267.2	278.5	280.6	303.6	496.1	221.7	293.4	290.4
Cleveland, OH	287.4	286.5	286.5	332.5	339.3	165.5	295.7	361.4
Dallas-Fort Worth, TX	293.5	312.0	298.8	341.9	414.1	223.8	278.0	375.3
Denver-Boulder, CO	301.2	324.3	289.0	363.2	405.6	193.5	293.5	402.0
Honolulu, HI	301.3	312.6	295.1	347.4	350.4	204.8	298.3	357.9
Houston, TX	317.0	335.1	267.9	411.5	344.9	184.4	301.4	340.1
Kansas City, MO-KS	288.3	270.0	327.7	402.6	168.6	293.7	365.5	221.4
Miami, FL ²	267.6	273.5	296.0	257.5	339.9	207.7	253.7	357.6
Minneapolis-St. Paul, MN-WI	312.2	320.6	314.3	355.9	455.2	236.3	274.9	406.5
New York, NY-Northeast NJ	282.0	286.4	280.6	322.4	383.1	215.1	287.0	372.4
Portland, OR-WA	287.6	280.9	314.9	322.4	171.7	305.7	381.8	213.5
St. Louis, MO-IL	155.8	161.9	152.9	164.6	153.7	133.9	172.9	174.5
Seattle-Everett, WA	296.3	309.5	275.4	347.4	413.3	222.3	301.1	349.6
Washington, DC-MD-VA	306.2	312.6	288.9	362.1	387.0	191.4	279.0	329.4
Atlanta, GA	275.6	286.6	285.4	300.5	390.8	184.7	317.8	352.4
Baltimore, MD	273.8	283.6	269.2	301.7	450.5	196.5	285.2	363.1
Boston, MA	279.0	291.2	294.3	369.3	369.3	181.4	304.7	376.3
Chicago, IL-Northwestern IN	288.0	289.8	343.9	355.8	197.6	315.7	375.7	245.8
Cincinnati, OH-KY-IN	287.0	284.0	300.1	372.5	195.4	288.7	363.0	233.6
Cleveland, OH	286.9	284.0	326.8	330.9	192.3	281.3	339.6	241.7
Dallas-Fort Worth, TX	325.3	295.6	404.1	344.6	201.5	298.4	335.6	241.1
Denver-Boulder, CO	300.0	283.2	334.9	359.5	201.9	301.5	348.2	236.5
Honolulu, HI	297.8	279.3	335.6	359.7	193.8	280.1	348.8	248.5
Houston, TX	281.9	294.7	295.4	308.9	349.0	206.7	291.0	375.8
Kansas City, MO-KS								
Miami, FL ²								
Minneapolis-St. Paul, MN-WI								
New York, NY-Northeast NJ								
Portland, OR-WA								
St. Louis, MO-IL								
Seattle-Everett, WA								
Washington, DC-MD-VA								

NA Not available. ¹ Based on 56 urban areas and 85 areas beginning 1978. Includes medium and small sized cities, not shown separately, 1970-1978, excludes Portland. ² October 1967=100. ³ November 1977=100.

Source: U.S. Bureau of Labor Statistics, *Monthly Labor Review*, and in *Consumer Price Indexes, Detailed Report*, monthly.

Representative

INDEX

1. All items

2. Food and beverages

3. Housing

4. Fuel and other utilities

5. Apparel and upkeep

6. Transportation

7. Medical care

8. Entertainment

9. All items

10. All items

11. All items

12. All items

13. All items

14. All items

15. All items

16. All items

17. All items

18. All items

19. All items

20. All items

21. All items

22. All items

23. All items

24. All items

25. All items

26. All items

27. All items

28. All items

29. All items

30. All items

31. All items

32. All items

NO. 794. CONSUMER PRICE INDEXES—SELECTED CITIES OR SMSA'S: 1970 TO 1983

(1967 = 100, except as noted. Annual averages of monthly figures. For coverage details, see headnote, table 789, and text, p. 466. Area is generally the standard metropolitan statistical area (SMSA), exclusive of farms. Los Angeles-Long Beach, Anaheim, CA is a combination of two SMSA's, and New York, NY-Northeastern NJ, and Chicago, IL-Northwestern IN are the more extensive standard consolidated areas. Area definitions are those established by the Office of Management and Budget in 1973, except for Denver-Boulder, CO which does not include Douglas County. Definitions do not include revisions made since 1973.)

CITY/SMSA	ALL ITEMS									
	1970	1973	1974	1975	1976	1977	1978	1979	1980	1981
City average ¹	118.3	133.1	147.7	161.2	170.5	181.5	195.4	217.4	246.8	272.4
Anchorage, AK ²	(NA)	120.8	133.9	152.3	164.1	175.0	187.5	207.0	228.2	248.5
Atlanta, GA	116.5	133.7	148.5	161.7	169.2	179.6	192.6	212.7	242.3	272.0
Baltimore, MD	117.0	134.9	152.4	165.2	173.9	185.9	199.6	218.2	250.3	273.6
Boston, MA	116.7	134.7	148.7	162.1	174.5	183.4	193.1	212.9	240.0	266.7
Buffalo, NY	119.1	134.6	149.5	161.8	170.6	181.7	193.0	211.3	235.6	257.6
Chicago, IL-Northwestern IN	116.3	132.0	146.1	157.6	165.1	175.6	190.7	214.6	245.5	269.0
Cincinnati, OH-KY-IN	115.7	132.1	146.3	160.3	170.1	182.2	199.1	223.8	254.0	272.1
Cleveland, OH	119.3	134.1	147.8	160.9	169.0	180.5	193.9	219.5	252.9	279.3
Dallas-Fort Worth, TX	117.8	132.0	145.3	158.2	167.7	180.2	194.0	218.6	255.6	284.9
Denver-Boulder, CO	(NA)	131.9	146.5	161.3	170.3	184.7	202.1	233.5	261.5	290.8
Detroit, MI	117.4	134.5	149.0	160.1	168.6	180.4	194.1	218.8	253.5	277.1
Honolulu, HI	114.2	128.3	141.9	155.0	162.8	171.0	184.1	204.6	228.5	252.4
Houston, TX	116.8	132.3	147.8	164.9	177.3	190.2	206.2	235.7	265.4	291.9
Kansas City, MO-KS	115.8	130.3	144.2	157.9	166.5	178.3	191.8	219.2	248.1	268.6
Los Angeles-Long Beach-Anaheim, CA	114.3	129.2	142.5	157.6	168.0	179.6	192.8	213.7	247.3	271.4
Miami, FL ³	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	104.5	114.8	130.8	145.8
Minneapolis-St. Paul, MN-WI	115.8	131.5	144.1	157.0	167.1	177.9	192.3	218.8	251.5	280.1
Minneapolis-St. Paul, MN-WI	117.5	133.0	148.3	160.9	170.9	183.0	199.7	222.6	247.8	278.3
New York, NY-Northeast NJ	119.0	139.7	154.8	166.6	176.3	185.5	196.1	213.1	237.2	260.5
Northeast PA	116.3	134.7	151.1	164.7	170.9	179.9	191.9	210.7	237.1	264.1
Philadelphia, PA-NJ	117.8	135.5	151.6	164.2	172.4	183.5	194.3	213.6	241.4	266.0
Pittsburgh, PA	116.4	132.9	147.3	160.0	168.3	179.8	195.5	217.3	247.2	272.5
Portland, OR-WA	113.2	127.3	142.8	156.5	167.0	180.2	196.4	225.4	255.4	278.2
St. Louis, MO-IL	115.2	129.3	142.2	156.1	165.1	176.6	191.5	215.8	244.9	267.5
San Diego, CA	115.3	132.5	147.2	160.8	170.7	182.0	200.1	233.1	268.5	304.6
San Francisco-Oakland, CA	115.8	131.5	144.4	159.1	168.0	180.8	197.8	214.6	247.3	279.0
Seattle-Everett, WA	114.0	127.5	141.5	155.8	164.5	177.6	194.8	218.3	252.1	279.7
Washington, DC-MD-VA	117.6	135.0	150.0	161.6	171.1	183.0	197.0	218.6	244.7	267.3
1983										
1982, all items	269.1	298.4	284.4	323.1	370.3	396.5	296.4	357.3	246.0	
City average ¹	269.1	298.4	284.4	323.1	370.3	396.5	296.4	357.3	246.0	
Anchorage, AK ²	260.1	264.8	291.2	261.4	247.2	201.8	269.2	359.2	259.7	
Atlanta, GA	289.5	301.3	290.5	333.8	330.0	194.6	282.1	356.5	201.8	
Baltimore, MD	285.8	298.6	282.4	329.9	346.4	211.7	291.2	337.6	243.7	
Boston, MA	277.7	290.0	265.2	307.9	378.3	214.7	323.7	328.4	250.3	
Buffalo, NY	287.2	284.5	278.5	303.8	496.1	221.7	278.2	293.4	250.4	
Chicago, IL-Northwestern IN	287.4	298.6	273.6	332.5	339.3	185.5	295.2	361.4	259.3	
Cincinnati, OH-KY-IN	293.5	312.0	298.8	341.9	414.1	223.8	278.0	375.3	232.6	
Cleveland, OH	301.2	324.3	289.0	363.2	405.6	193.5	293.5	402.0	241.5	
Dallas-Fort Worth, TX	301.3	312.6	295.1	347.4	350.4	204.8	298.3	357.9	248.2	
Denver-Boulder, CO	317.0	335.1	287.9	411.6	344.9	184.4	301.4	340.1	279.4	
Detroit, MI	288.3	296.5	270.0	327.7	402.6	186.6	293.7	365.5	221.4	
Honolulu, HI	267.6	273.5	296.0	257.5	339.9	207.7	253.7	357.6	257.6	
Houston, TX	313.2	320.6	314.3	355.9	455.2	236.3	274.9	406.5	266.8	
Kansas City, MO-KS	282.0	298.4	280.6	322.4	383.1	215.1	287.0	372.4	230.6	
Los Angeles-Long Beach-Anaheim, CA	287.6	292.7	280.9	314.0	322.4	171.7	305.7	381.8	213.5	
Miami, FL ³	155.8	181.0	152.9	164.0	153.7	133.9	172.9	174.5	129.0	
Minneapolis-St. Paul, MN-WI	296.3	309.5	275.4	347.4	413.3	222.3	301.1	349.6	256.8	
Minneapolis-St. Paul, MN-WI	306.2	312.8	288.9	382.1	387.0	191.4	279.0	329.4	271.3	
New York, NY-Northeast NJ	275.6	286.6	265.4	300.5	390.8	184.7	317.8	352.4	254.3	
Northeast PA	273.8	283.6	269.2	301.7	450.5	196.5	285.2	363.1	231.6	
Philadelphia, PA-NJ	279.0	287.1	291.2	294.3	369.3	181.4	304.7	376.3	233.7	
Pittsburgh, PA	238.0	306.4	289.8	340.9	355.6	197.6	315.7	375.7	245.8	
Portland, OR-WA	287.0	290.1	284.0	300.1	372.5	195.4	288.7	363.0	233.6	
St. Louis, MO-IL	286.9	297.2	284.0	326.8	330.9	192.3	281.3	339.6	241.7	
San Diego, CA	325.3	334.6	295.6	404.1	344.6	201.5	298.4	335.6	241.1	
San Francisco-Oakland, CA	300.0	302.5	283.2	334.9	359.5	201.9	301.5	348.2	236.5	
Seattle-Everett, WA	297.8	302.8	279.3	335.6	359.7	193.8	280.1	346.8	248.5	
Washington, DC-MD-VA	281.9	294.7	295.4	306.9	349.0	206.7	291.0	375.8	226.6	

NA Not available. ¹ Based on 56 urban areas and 85 areas beginning 1978. Includes medium and small sized cities, not shown separately. 1970-1978, excludes Portland. ² October 1967 = 100. ³ November 1977 = 100.

Source: U.S. Bureau of Labor Statistics, *Monthly Labor Review*, and in *Consumer Price Indexes, Detailed Report*, monthly.

(Representative sample)

MINERAL

Aluminum
Bismuth
Cobalt
Copper
Iron ore
Lead
Nickel
Petroleum
Platinum
Silver
Tungsten
Zinc

199.5 percent
Administration Annual
major U.S. local
unit of contained
Peak price
Ontario
Source: 1970-1974
Minerals

NO. 7

(1967 = 100, index)

FOOD

All commodities

Apples
Bananas
Beans
Cereals
Livestock
Meats
Milk

NA Not available
Source: Commodities

NO. 797. F

(In cents per retail
unit sold at retail
represents approx.)

FOOD ITEM

Beef, choice
Pork
Broilers
Eggs, grade A
Milk, sold in stores
Bread, white
Potatoes, russet
Oranges, CA
Lettuce, CA
Orange juice, frozen
Tomatoes, CA

NA Not available
Includes value
Includes some
assembly cost
Source: U.S. Dept.

Table 4. Indexes of comparative costs based on a [redacted] for a 4-person family, 1/ autumn 1981
(U.S. urban average costs = 100)

Area	Total budget	Cost of family consumption											Personal income taxes
		Total consumption	Food		Housing		Transportation		Clothing	Personal care	Medical care	Other family consumption	
			Total	Food at home	Total	Renter	Total	Automobile owners					
Urban United States-----	100	100	100	100	100	100	100	100	100	100	100	100	100
Metropolitan areas 3/-----	101	101	101	101	102	103	95	103	100	103	103	104	102
Nonmetropolitan areas 3/-----	95	96	95	97	93	87	121	91	99	88	88	83	91
Northeast:													
Boston, Mass.-----	107	105	98	99	119	125	113	138	106	102	91	112	124
[redacted]-----	96	99	101	88	85	89	99	104	119	97	80	102	96
New York-Northeastern N.J.-----	102	101	109	108	99	100	83	105	88	102	100	109	113
Philadelphia, Pa.-----	99	109	105	89	88	88	94	116	71	93	106	101	128
Pittsburgh, Pa.-----	97	102	101	90	88	88	102	104	74	98	91	99	114
Nonmetropolitan areas 3/-----	99	99	96	100	94	93	132	99	97	83	87	81	99
North Central:													
Chicago, Ill.-Northwestern Ind.-----	102	102	101	103	99	102	104	122	89	101	109	120	101
Cincinnati, Ohio-Ky.-Ind.-----	99	98	104	106	84	84	87	90	119	94	96	102	105
Cleveland, Ohio-----	93	99	102	99	89	89	97	99	109	121	100	105	98
[redacted]-----	97	102	102	89	90	94	95	95	89	106	101	99	112
Kansas City, Mo.-Kans.-----	97	98	100	100	89	86	95	97	106	121	99	102	94
Milwaukee, Wis.-----	101	100	97	97	100	101	95	97	113	109	97	102	116
Minneapolis-St. Paul, Minn.-----	99	98	98	97	101	103	94	96	101	110	86	105	106
St. Louis, Mo.-Ill.-----	99	99	106	108	92	90	98	102	94	111	91	98	97
Nonmetropolitan areas 3/-----	97	97	95	97	100	99	115	87	109	92	82	84	94
South:													
Atlanta, Ga.-----	94	95	95	95	90	85	96	92	110	101	89	104	85
Baltimore, Md.-----	100	97	92	90	110	108	94	98	94	97	93	102	122
Dallas, Tex.-----	94	97	95	91	95	95	94	96	92	101	113	98	70
Houston, Tex.-----	97	100	99	95	92	88	88	93	111	119	117	97	75
Washington, D.C.-Md.-Va.-----	109	105	100	100	120	124	95	98	101	106	102	112	141
Nonmetropolitan areas 3/-----	90	91	92	94	83	72	119	89	87	85	89	81	75
West:													
Denver, Colo.-----	98	99	97	96	95	91	98	100	133	97	92	102	95
[redacted]-----	109	100	98	124	114	107	109	109	98	101	131	91	98
[redacted]-----	104	99	96	108	115	102	101	100	100	100	121	101	85
[redacted]-----	112	103	103	129	135	104	114	114	116	116	116	104	105
Seattle-Everett, Wash.-----	112	113	102	102	136	143	101	105	118	121	113	109	102
Honolulu, Hawaii-----	133	126	134	141	143	150	98	105	111	118	110	114	184
Nonmetropolitan areas 3/-----	107	104	99	100	110	111	124	93	119	96	95	85	130
Anchorage, Alaska-----	150	146	118	121	195	201	168	126	120	123	160	101	183

See footnotes following table 6.

Footnotes for 3 budgets, autumn 1981

1/ The family consists of an employed husband, age 38, a wife not employed outside the home, an 8-year-old girl, and a 13-year-old boy.

2/ Total budget costs include personal income taxes, social security, other items, and total consumption.

3/ Housing includes shelter, housefurnishings and household operations. The higher budget also includes an allowance for lodging away from home city.

4/ The average costs of shelter were weighted by the following proportions: lower budget, 100 percent for families living in rented dwellings; intermediate budget, 25 percent for renters, 75 percent for homeowners; higher budget, 15 percent for renters, 85 percent for homeowners.

5/ Renter costs include average contract rent plus the costs of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.

6/ Homeowner costs include interest and principal payments plus taxes; insurance on house and contents; water, refuse disposal, heating fuel, gas, electricity, and specified equipment; and home repair and maintenance costs.

7/ The average costs of automobile owners and nonowners in the lower budget were weighted by the following proportions of families: Boston, Chicago, New York, and Philadelphia, 50 percent for both automobile owners and nonowners; all other metropolitan areas, 65 percent for automobile owners, 35 percent for nonowners; nonmetropolitan areas, 100 percent for automobile owners. The intermediate budget proportions are: Boston, New York, Chicago, and Philadelphia, 80 percent for owners, 20 percent for nonowners; Baltimore, Cleveland, Detroit, Los Angeles, Pittsburgh, San Francisco, St. Louis, and Washington, D.C., with populations of 1.4 million or more in 1960, 95 percent for automobile owners and 5 percent for nonowners; all other areas, 100 percent for automobile owners. The higher budget weight is 100 percent for automobile owners in all areas.

8/ In total medical care, the average costs of medical insurance were weighted by the following proportions: 30 percent for families paying full cost of insurance; 26 percent for families paying half cost; 44 percent for families covered by noncontributory insurance plans (paid by employer).

9/ Other family consumption includes the average costs for reading, recreation, tobacco products, alcoholic beverages, education, and miscellaneous expenditures.

10/ Other items includes allowances for gifts and contributions, life insurance, and occupational expenses.

11/ As defined in 1960-61. For a detailed description of these and other geographical boundaries, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Office of Management and Budget.

Table 5. Indexes of comparative costs based on a [redacted] for a 4-person family, 1/ autumn 1981
(U.S. urban average cost=100)

Area	Total budget	Total consump- tion	Cost of family consumption										Personal income taxes	
			Food		Housing			Transportation		Clothing	Personal care	Medical care		Other family consump- tion 7/
			Total	Food at home	Total 2/	Renter 3/	Home- owner 4/	Total 5/	Auto- mobile owners					
Urban United States-----	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Metropolitan areas 5/-----	102	102	101	100	102	104	103	100	102	100	102	102	103	104
Nonmetropolitan areas 9/-----	91	93	94	98	91	82	87	92	94	95	93	91	85	84
Northeast:														
Boston, Mass.-----	115	112	101	103	127	119	137	117	132	109	100	91	111	131
New York-Northeastern N.J.-----	115	101	101	103	99	93	100	106	101	120	96	80	102	120
Philadelphia, Pa.-N.J.-----	115	109	113	110	121	110	131	91	103	89	102	100	103	148
Pittsburgh, Pa.-----	102	112	107	101	86	86	104	92	111	71	90	106	102	115
Nonmetropolitan areas 9/-----	102	97	103	103	89	83	87	105	104	95	96	91	101	97
North Central:														
Chicago, Ill.-Northwestern Ind-----	100	102	99	100	101	105	103	105	118	93	93	109	117	92
Cincinnati, Ohio-Ky.-Ind.-----	100	100	102	103	97	81	101	97	93	121	92	96	98	101
Cleveland, Ohio-----	101	102	100	95	100	84	107	99	92	110	120	100	105	97
Detroit, Mich.-----	99	99	101	101	101	93	104	96	95	90	106	101	97	99
Kansas City, Mo.-Kans.-----	97	96	98	99	89	80	96	104	99	107	119	99	102	92
Milwaukee, Wis.-----	106	102	97	95	106	99	111	102	97	114	106	97	103	122
Minneapolis-St. Paul, Minn.-----	102	97	96	95	96	103	95	99	94	102	102	97	104	121
St. Louis, Mo.-Ill.-----	96	98	104	105	90	86	88	103	103	95	106	91	96	91
Nonmetropolitan areas 9/-----	91	93	93	97	92	96	33	96	91	107	93	83	80	83
South:														
Atlanta, Ga.-----	92	93	96	95	82	82	76	97	93	112	99	90	101	85
Baltimore, Md.-----	99	97	95	92	99	112	89	97	96	97	97	93	102	108
Dallas, Tex.-----	89	95	95	92	86	99	82	103	98	93	99	113	96	65
Houston, Tex.-----	93	98	100	96	87	86	84	99	94	113	117	111	98	70
Washington, D.C.-Md.-Va.-----	108	103	102	103	105	117	103	99	93	102	111	102	110	127
Nonmetropolitan areas 9/-----	86	89	93	97	83	68	75	97	93	87	90	89	83	71
West:														
Denver, Colo.-----	93	99	94	93	97	90	93	102	97	129	99	92	101	92
Los Angeles-Long Beach, Calif.-----	100	100	98	95	98	125	94	104	103	94	100	100	99	89
San Diego, Calif.-----	99	99	95	91	90	105	100	101	96	96	90	100	101	87
San Francisco-Oakland, Calif.-----	107	107	101	100	109	153	101	107	107	110	113	116	102	105
Seattle-Everett, Wash.-----	102	106	101	99	109	140	102	103	95	112	120	112	109	83
Honolulu, Hawaii-----	126	113	131	137	117	146	112	102	97	107	116	110	118	162
Nonmetropolitan areas 9/-----	96	95	94	97	92	95	36	95	91	115	104	98	87	100
Anchorage, Alaska-----	126	127	113	116	142	189	122	124	119	116	137	140	100	124

See footnotes following table 6.

Table 6. Indexes of comparative costs based on a [redacted] for a 4-person family, 1/ autumn 1981
(U.S. urban average cost=100)

Area	Total budget	Total consump- tion	Cost of family consumption										Per- sonal income taxes	
			Food		Housing			Transpor- tation 5/	Clothing	Personal care	Medical care 6/	Other family consump- tion 7/		
			Total	Food at home	Total 2/	Renter 3/	Home- owner 4/							
Urban United States-----	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Metropolitan areas 5/-----	103	102	102	100	103	108	103	102	102	101	101	103	104	105
Nonmetropolitan areas 9/-----	88	90	91	98	88	66	86	93	93	93	96	88	84	77
Northeast:														
Boston, Mass.-----	118	114	100	101	128	118	141	127	112	99	91	110	133	133
Buffalo, N.Y.-----	102	98	99	101	96	81	95	97	120	96	80	102	114	114
New York-Northeastern N.J.-----	124	112	113	108	123	145	130	105	91	104	100	109	163	163
Philadelphia, Pa.-N.J.-----	104	103	111	105	101	121	100	109	72	89	106	103	103	103
Pittsburgh, Pa.-----	96	95	103	102	93	71	91	103	96	95	91	105	91	91
Nonmetropolitan areas 9/-----	96	96	95	100	100	69	109	100	104	93	87	85	93	93
North Central:														
Chicago, Ill.-Northwestern Ind-----	98	102	100	101	98	103	98	113	90	95	108	117	88	88
Cincinnati, Ohio-Ky.-Ind.-----	96	96	102	105	93	66	95	90	121	90	96	96	91	91
Cleveland, Ohio-----	98	101	101	99	93	75	103	95	110	118	100	105	92	92
Detroit, Mich.-----	99	100	101	103	104	100	107	92	90	102	102	98	97	97
Kansas City, Mo.-Kans.-----	97	99	101	100	92	81	89	101	107	118	98	101	92	92
Milwaukee, Wis.-----	104	101	99	95	101	84	104	95	114	104	96	101	116	116
Minneapolis-St. Paul, Minn.-----	102	97	99	96	95	96	91	93	102	106	87	104	116	116
St. Louis, Mo.-Ill.-----	94	97	105	106	88	74	82	104	96	100	91	96	86	86
Nonmetropolitan areas 9/-----	88	91	91	98	89	73	89	88	109	101	83	85	78	78
South:														
Atlanta, Ga.-----	91	93	97	95	82	75	76	95	114	98	90	93	84	84
Baltimore, Md.-----	100	98	97	92	99	93	91	94	99	99	92	102	107	107
Dallas, Tex.-----	89	96	97	92	91	124	86	101	95	98	112	97	65	65
Houston, Tex.-----	91	99	102	97	88	80	85	97	115	116	117	96	69	69
Washington, D.C.-Md.-Va.-----	108	103	102	103	103	107	102	100	104	117	101	109	124	124
Nonmetropolitan areas 9/-----	83	87	90	97	82	58	75	93	87	91	89	81	67	67
West:														
Denver, Colo.-----	97	99	97	94	96	105	90	97	124	100	92	103	91	91
Los Angeles-Long Beach, Calif.-----	101	102	101	96	101	137	98	105	92	100	130	90	99	99
San Diego, Calif.-----	99	100	97	92	103	120	107	94	93	96	122	104	95	95
San Francisco-Oakland, Calif.-----	107	106	104	101	107	134	100	106	107	119	117	103	112	112
Seattle-Everett, Wash.-----	98	105	101	100	107	128	104	96	108	118	112	109	79	79
Honolulu, Hawaii-----	132	120	132	138	121	136	124	105	103	116	110	118	175	175
Nonmetropolitan areas 9/-----	92	92	90	99	90	76	84	88	110	109	95	90	89	89
Anchorage, Alaska-----	119	122	110	117	135	152	122	113	108	149	159	101	113	113

See footnotes at end of table.

News

United States
Department
of Labor



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This is the last release of four-person family budget data. The Bureau of Labor Statistics eliminated the program as part of the recent budget reduction. The expenditure data on which the budgets are based are now 20 years old. Continuation of the program would have required revision of concepts and expenditure data and extensive price collection, for which funding was not available.

AUTUMN 1981 URBAN FAMILY BUDGETS AND COMPARATIVE INDEXES FOR SELECTED URBAN AREAS

The Bureau of Labor Statistics of the U.S. Department of Labor today issued updated estimates for three hypothetical annual family budgets and the comparative indexes that can be used to compare the cost of these budgets in selected urban areas. This updating reflects changes in prices and personal taxes from autumn 1980 to autumn 1981.

In autumn 1981, the U.S. average cost of the lower budget for an urban family of four was \$15,323 a year, while the intermediate and higher levels were \$25,407 and \$38,060, respectively, as shown in table A. (Costs for 24 metropolitan areas, four nonmetropolitan regions, and Anchorage, Alaska, are shown in tables 1-3, and comparative indexes for these areas are shown in tables 4-6.)

Method of Updating

The 1981 consumption budgets were estimated by applying price changes for individual areas from autumn 1980 to autumn 1981, as reported in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), to the appropriate autumn 1980 budget costs for each main class of goods and services. The budgets have been updated by the CPI since 1969 when the last direct pricing took place. This method of updating is only approximate because the CPI reflects spending patterns and prices paid for commodities and services purchased by urban wage earners and clerical workers generally, without regard to their family type and level of living, and because the updating is done at a relatively aggregated level.

- 2 -

Table A. Summary of annual budgets for a four-person family at three levels of living, urban United States, autumn 1981

	Budget level		
	Lower	Inter- mediate	Higher
Total budget -----	\$15,323	\$25,407	\$38,060
Total family consumption -----	12,069	18,240	25,008
Food -----	4,545	5,843	7,366
Housing -----	2,817	5,546	8,423
Transportation -----	1,311	2,372	3,075
Clothing -----	937	1,333	1,947
Personal care -----	379	508	719
Medical care -----	1,436	1,443	1,505
Other family consumption ----	644	1,196	1,972
Other items -----	621	1,021	1,718
Social security & disability --	1,036	1,703	1,993
Personal income taxes -----	1,596	4,443	9,340

Note: Because of rounding, sums of individual items may not equal totals.

Changes in Budgets, 1980-81

From autumn 1980 to autumn 1981, the total cost of the lower budget rose 9.1 percent, the intermediate budget rose 9.8 percent, and the higher budget rose 10.6 percent. The increases in 1981 were approximately 3 percentage points less than those in 1980. Consumption costs rose approximately 7.5 percent at all three levels with the largest increases among consumption components occurring in transportation and medical care.

Personal income taxes shown in the three budgets include estimated 1981 Federal, State, and local tax payments. The large increases in personal income taxes, approximately 19 percent at the lower level and 18 percent at both the intermediate and higher levels, are a result of the Federal income tax structure, as well as that of many States, which calls for higher tax rates as income rises. Although the increases in taxes were quite large, they are approximately 10 percentage points less than in 1980 at the lower level and approximately 7 percentage points less at both the intermediate and higher levels. This was due to the more moderate price increases for consumption items and the rate reduction in Federal income tax rates in 1981. While the percent increase in income taxes for the lower budget was higher than for the other levels, the impact of the increase is more pronounced at the higher levels because taxes constitute a larger share of the total budget at these levels. Changes in State tax codes occurred in a number of States.

Table B. Percent change in four-person family budgets, autumn 1980 to autumn 1981

Component	Budget level		
	Lower	Inter- mediate	Higher
Food-----	5.2	4.9	4.9
Housing-----	8.0	8.6	8.7
Shelter 1/-----	7.9	8.8	8.7
Renter costs-----	7.9	7.9	7.9
Homeowner costs 2/-----	--	8.9	8.8
Housefurnishings & operations	8.2	8.2	8.1
Transportation-----	13.0	12.1	11.8
Clothing-----	3.3	3.2	3.1
Personal care-----	7.7	7.9	7.6
Medical care-----	10.6	10.7	10.7
Other family consumption-----	7.9	7.8	7.8
Total consumption less shelter---	7.2	7.1	7.1
Total consumption-----	7.3	7.5	7.5
Other items-----	6.5	6.7	6.7
Social security-----	17.6	19.3	21.9
Personal income taxes-----	19.4	17.5	17.9
Total budget-----	9.1	9.8	10.6

1/ Includes only rental housing in the lower budget.

2/ On the assumption that the home was purchased 6 years ago, these costs reflect changes in purchase prices and mortgage interest rates from 1974 to 1975 and changes in property taxes, insurance, fuels and utilities, and repairs and maintenance from 1980 to 1981.

Social security deductions increased approximately 18 percent at the lower level, 19 percent at the intermediate level, and 24 percent at the higher level. The large increases were the result of both an increase in the social security contribution rate from 6.13 percent in 1980 to 6.65 percent in 1981 and an increase from \$25,900 to \$29,700 in the maximum income on which contributions are made into the social security system.

The shelter component of housing includes only rental housing in the lower budget and shows an increase of 8 percent at that level. Both homeownership and rental housing are included in the intermediate and higher budgets with homeownership costs based on the assumption that the budget family bought its home 6 years ago. The 9 percent increase in shelter costs for the intermediate and higher budgets is the result of combining the increase in rental costs with increases in homeowner costs. For the homeowner component, large increases in fuels and utilities from 1980 to 1981 were offset somewhat by modest increases in interest costs from 1974 to 1975.

The budget costs are annual estimates reflecting autumn 1981 price levels. During the period from October 1981 to February 1982, the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) rose 1.1 percent. However, the change in the total family budget differs from the change in the All Items CPI-W for at least three important reasons: (1) The CPI-W does not include changes in personal taxes and social security contributions; (2) the weights used in the CPI-W are different from the weights used in the budgets; and (3) the treatment of homeowner costs is different.

Differences in Budgets among Urban Areas

Area indexes reflect not only differences among the areas in price levels, but also regional variations in consumption patterns and differences in climate, types of transportation facilities, and taxes.

For the lower budget, costs were 5.9 percent higher in the metropolitan areas than in the nonmetropolitan urban areas. The metropolitan-nonmetropolitan differences were 11.4 percent for the intermediate budget and 17.3 percent for the higher. Total budget levels were lowest in small cities in the South.

Detailed indexes are presented in tables 4, 5, and 6.

Description of the Three Budgets

The budgets represent the costs of three hypothetical lists of goods and services that were specified in the mid-1960's to portray three relative standards of living--described as lower, intermediate, and higher.

These budgets are for a precisely defined urban family of four: A 38-year-old husband employed full time, a non-working wife, a boy of 11, and a girl of 8. After about 15 years of married life, the family is settled in the community, and the husband is an experienced worker. The family has, for each budget level, average inventories of clothing, housefurnishings, major durables, and other equipment. The budgets pertain only to an urban family with the specified characteristics. (Estimates of family consumption budgets for urban families of different size and composition are shown in table C.) No budgets are available for rural families.

The budgets do not represent how families of this type actually do or should spend their money, nor are they intended to represent a minimum level of adequate income or a subsistence level of living. Rather, they reflect the assumptions made about the manner of living at each of the three hypothetical levels. The geographic indexes do not measure cost differences associated with moving from one area to another or the living costs of newly arrived residents in a given community. Information on actual spending patterns is available from the 1972-73 Consumer Expenditure Survey. Preliminary data for 1980 from the

Table C. Annual consumption budgets for selected family types, urban United States, autumn 1981 ^{1/}

Family size, type, and age	Budget Level		
	Lower	Inter- mediate	Higher
Single person, under 35 years -----	\$4,220	\$6,380	\$8,750
Husband and wife under 35 years:			
No children -----	5,910	8,940	12,250
1 child under 6 -----	7,480	11,310	15,500
2 children, both under 6 -----	8,690	13,130	18,010
Husband and wife 35-54 years:			
1 child, 6-15 years -----	9,900	14,960	20,510
2 children, older 6-15 years ^{2/} -----	12,069	18,240	25,008
3 children, oldest 6-15 years ^{3/} -----	14,000	21,160	29,010
Husband and wife, 65 years and over ^{3/} -----	6,160	9,300	12,750
Single person, 65 years and over ^{4/} -----	3,380	5,110	7,000

^{1/} For details on estimating procedures, see "Revised Equivalence Scale," BLS Bulletin 1570-2.

^{2/} Costs for the BLS budgets for a four-person family from which estimates for other family types are derived.

^{3/} Estimated from the equivalence scale value of 51 percent of the base (four-person) family. Costs based on detailed BLS budgets for a retired couple may differ slightly from estimates obtained by the scale values.

^{4/} Estimated from the equivalence scale value of 28 percent of the base (four-person) family. May differ slightly from estimates obtained by applying a ratio of 55 percent to the BLS budget for a retired couple.

Ongoing Consumer Expenditure Survey is expected to be available in 1982, and for later periods on a regular basis thereafter.

Food-at-home costs in the budgets are based on quantities in the 1964 low-, moderate-, and liberal-cost food plans developed by the U.S. Department of Agriculture in accordance with nutritional standards formulated by the National Research Council of the National Academy of Sciences. The food total also includes an allowance for a specified number of meals away from home at each level.

Total housing costs include not only shelter, but also housefurnishings and household operations. At the lower level, the shelter component provides only for a rented dwelling unit. Rental costs include contract rent, estimated costs for fuels and utilities where these are not part of the rent, and insurance on household contents. At the intermediate and higher levels, shelter reflects primarily homeowner costs which include average mortgage interest and principal payments for a house purchased 6 years ago. Also included are costs for

property taxes, homeowner insurance, repairs and maintenance, and heating fuels and utilities.

Medical care costs at the three budget levels include a family membership in a group hospital and surgical insurance plan, a specified number of visits to physicians, provisions for dental and eye care, and prescriptions. The higher budget also provides for major medical insurance coverage.

The source of data, methods of calculation, and quantities of goods and services for each budget level are described in detail in BLS Bulletin 1570-5, "Three Standards of Living for an Urban Family of Four Persons" (spring 1967). Copies may be obtained under accession number PB 227542/LK at a cost of \$10.50 from the National Technical Information Service, U.S. Department of Commerce, Springfield, Virginia 22151. Supplements, with budgets for spring 1969-70 and autumn 1971 through 1980 are available from any BLS Regional Office listed below. Selected publications from the 1972-73 Consumer Expenditure Survey may also be obtained from these offices.

Region I
1603 JFK Federal Bldg.
Boston, MA 02203

Region II
1515 Broadway
New York, NY 10036

Region III
P. O. Box 13309
Phila., PA 19101

Region IV
1371 Peachtree St., N.E.
Atlanta, GA 30309

Region V
230 South Dearborn St.
Chicago, IL 60604

Region VI
555 Griffin Sq. Bldg.
Dallas, TX 75202

Regions VII and VIII
911 Walnut St.
Kansas City, MO 64106

Regions IX and X
Box 36017
San Francisco, CA 94102

Table 2. Annual costs of a lower budget for a 4-person family, 1/ autumn 1981

Area	Total budget 2/	Family consumption					Housing 3/	
		Total consumption	Total	Food at home	Food away from home	Total 4/	Shelter 5/ (Renter)	House-furnishings & operations
United States-----	115323	112069	14545	13894	1651	12817	12114	1783
Metropolitan areas 11/-----	15481	12179	4597	3922	674	2863	2175	688
Nonmetropolitan areas 12/-----	14619	11579	4313	3768	546	2612	1842	770
North Atlantic								
Boston, Mass.-----	16402	12487	4444	3872	572	3353	2646	707
New York, N.Y.-----	14710	11579	4317	3948	369	2477	1787	690
New York-Northeastern N.J.-----	15705	12197	4956	4222	734	2796	2105	691
Philadelphia, Pa.-N.J.-----	15593	11892	4964	4104	860	2508	1861	647
Pittsburgh, Pa.-----	15116	11684	4618	3938	680	2530	1854	676
Nonmetropolitan areas 12/-----	15160	11919	4447	3894	553	2652	1962	690
North Central								
Chicago, Ill.-Northwestern Ind.-----	15587	12306	4604	3996	608	2790	2147	643
Indianapolis, Ohio-Ky.-Ind.-----	15110	11820	4737	4117	620	2427	1779	648
Cleveland, Ohio-----	15176	11986	4623	3854	769	2496	1886	610
Detroit, Mich.-----	15107	11699	4638	3987	651	2500	1899	601
Kansas City, Mo.-Kans.-----	14925	11825	4545	3894	651	2502	1811	691
Minneapolis, Minn.-----	15505	12011	4431	3774	657	2811	2144	667
St. Louis-St. Paul, Minn.-----	15118	11809	4444	3775	669	2858	2180	678
St. Louis, Mo.-Ill.-----	15112	11947	4830	4214	614	2596	1907	689
Nonmetropolitan areas 12/-----	14852	11758	4320	3796	524	2825	2100	725
South								
Atlanta, Ga.-----	14419	11497	4335	3689	646	2537	1797	740
Baltimore, Md.-----	15315	11738	4175	3511	664	3089	2273	816
Dallas, Tex.-----	14392	11704	4317	3559	758	2466	2001	665
Houston, Tex.-----	14810	12016	4479	3705	774	2581	1867	714
Washington, D.C.-Md.-Va.-----	14702	12709	4565	3897	668	3370	2665	705
Nonmetropolitan areas 12/-----	13741	11033	4200	3660	540	2343	1525	818
West								
Denver, Colo.-----	15093	11952	4391	3742	649	2690	1927	763
Los Angeles-Long Beach, Calif.-----	14618	13210	4549	3835	714	3501	2826	675
San Diego, Calif.-----	15690	12549	4485	3720	765	3040	2426	614
San Francisco-Oakland, Calif.-----	17080	13511	4683	4022	661	3621	2864	757
Seattle-Everett, Wash.-----	17124	13683	4640	3944	696	3825	3020	805
Honolulu, Hawaii-----	20319	15240	6108	5501	607	4022	3171	851
Nonmetropolitan areas 12/-----	16410	12601	4488	3903	585	3105	2343	762
Alaska-----	22939	17612	5377	4718	659	5492	4258	1234

See footnotes following table 3.

Lower budget continued:

Area	Family consumption						Other items 10/	Social Security & disability payments	Personal income taxes
	Transportation 7/	Total		Clothing	Personal care	Medical care 8/	Other family consumption 9/		
United States-----	11311	11740	6937	1379	1436	1644	1621	11036	11596
Metropolitan areas 11/-----	1268	1795	938	389	1475	670	624	1049	1629
Nonmetropolitan areas 12/-----	1591	1591	932	333	1266	532	606	981	1453
North Atlantic									
Boston, Mass.-----	1478	2394	995	388	1310	719	640	1091	1434
New York, N.Y.-----	1293	1817	1112	369	1154	657	606	993	1532
New York-Northeastern N.J.-----	1087	1829	827	387	1443	701	625	1074	1809
Philadelphia, Pa.-N.J.-----	1226	2019	668	351	1525	650	616	1048	2037
Pittsburgh, Pa.-----	1338	1814	878	370	1312	638	610	1004	1818
Nonmetropolitan areas 12/-----	1729	1729	1003	316	1251	521	617	1039	1585
North Central									
Chicago, Ill.-Northwestern Ind.-----	1364	2115	831	382	1565	770	628	1037	1616
Indianapolis, Ohio-Ky.-Ind.-----	1144	1562	1119	357	1377	659	614	1005	1671
Cleveland, Ohio-----	1275	1723	1025	459	1431	677	619	1011	1560
Detroit, Mich.-----	1234	1659	837	403	1451	636	610	1003	1795
Kansas City, Mo.-Kans.-----	1250	1693	992	459	1418	659	614	991	1495
Minneapolis, Minn.-----	1249	1680	1063	412	1387	658	619	1031	1844
St. Louis-St. Paul, Minn.-----	1228	1679	949	416	1240	674	613	1004	1692
St. Louis, Mo.-Ill.-----	1287	1771	877	420	1506	631	617	1005	1543
Nonmetropolitan areas 12/-----	1510	1510	1024	347	1121	551	612	988	1494
South									
Atlanta, Ga.-----	1258	1602	1035	381	1283	668	604	958	1360
Baltimore, Md.-----	1233	1697	885	369	1329	658	611	1017	1949
Dallas, Tex.-----	1226	1679	810	381	1622	632	610	958	1120
Houston, Tex.-----	1157	1625	1041	452	1682	624	619	984	1191
Washington, D.C.-Md.-Va.-----	1244	1703	947	401	1461	721	640	1110	2243
Nonmetropolitan areas 12/-----	1557	1557	813	324	1273	523	590	920	1198
West									
Denver, Colo.-----	1281	1744	1250	369	1317	654	618	1004	1519
Los Angeles-Long Beach, Calif.-----	1402	1893	914	383	1874	587	655	1193	1560
San Diego, Calif.-----	1339	1759	937	379	1737	650	636	1133	1352
San Francisco-Oakland, Calif.-----	1361	1976	1069	440	1667	670	664	1226	1679
Seattle-Everett, Wash.-----	1330	1827	1103	457	1824	704	669	1137	1635
Honolulu, Hawaii-----	1288	1827	1042	448	1583	749	716	1424	2939
Nonmetropolitan areas 12/-----	1624	1624	1113	365	1361	545	637	1091	2081
Alaska-----	2198	2198	1124	467	2304	650	787	1616	2924

See footnotes following table 3.

Table 2. Annual costs of an intermediate budget for a 4-person family, 1/2 autumn 1981

Area	Total Budget 2/	Total consumption	Family consumption							House- hold savings & transfers
			Food			Housing 3/				
			Total	Food at home	Food away from home	Total	Total 4/	Renter 5/	Homeowner 6/	
Urban United States-----	125407	618240	15243	14866	1977	15546	14745	12732	14206	1199
Metropolitan areas 11/-----	22563	15523	5515	4529	1026	5659	4704	2542	5031	1175
Nonmetropolitan areas 12/-----	23235	16978	5521	4762	759	5645	3740	2245	4239	1305
Northeast:										
Boston, Mass.-----	29213	20353	5918	5025	893	7043	5244	3261	4705	1199
Buffalo, N.Y.-----	24673	18342	5090	5014	874	5476	4300	2551	4883	1176
New York-Northeastern N.J.-----	29540	19910	6578	5360	1210	6717	5140	3002	4386	1177
Philadelphia, Pa.-N.J.-----	26567	18625	6516	5206	1310	5621	4439	2354	5201	1132
Pittsburgh, Pa.-----	24717	17766	6040	5026	1014	4939	3768	2266	4269	1171
Nonmetropolitan areas 12/-----	25639	18417	5772	4929	802	6019	4553	2458	5651	1166
North Central:										
Chicago, Ill.-Northwestern Ind.-----	25358	18552	5779	4872	907	5607	4497	2866	5041	1110
Cincinnati, Ohio-Ky.-Ind.-----	25475	18290	5939	5024	915	5392	4273	2226	4955	1119
Cleveland, Ohio-----	25598	18567	5659	4769	1090	5566	4485	2300	5213	1081
Detroit, Mich.-----	25208	18115	5686	4913	973	5604	4531	2346	5192	1073
Kansas City, Mo.-Kans.-----	24828	17822	5727	4801	926	4951	3765	2406	4218	1186
Milwaukee, Wis.-----	24875	18651	5660	4634	1026	5839	4730	2494	5408	1159
Minneapolis-St. Paul, Minn.-----	25799	17701	5607	4605	1002	5336	4175	2319	4627	1161
St. Louis, Mo.-Ill.-----	24498	17814	6081	5127	954	5014	3796	2348	4276	1218
Nonmetropolitan areas 12/-----	23191	16969	5434	4702	732	5098	3070	2623	4286	1228
South:										
Atlanta, Ga.-----	23273	16974	5614	4640	974	4551	3326	2235	3689	1225
Baltimore, Md.-----	25114	17636	5526	4467	1059	5476	4023	2059	4344	1453
Dallas, Tex.-----	22670	17302	5540	4475	1065	4772	3670	2709	3990	1102
Houston, Tex.-----	23601	17931	5516	468	1135	4839	3656	2355	4090	1153
Washington, D.C.-Md.-Va.-----	27352	18866	5992	4992	977	5027	4077	3106	5041	1250
Nonmetropolitan areas 12/-----	21829	16248	5450	4706	744	4592	3206	1870	3631	1306
West:										
Denver, Colo.-----	24820	18049	5480	4535	945	5379	4037	2465	4561	1342
Los Angeles-Long Beach, Calif.-----	25025	18298	5700	4623	1077	5436	4285	2422	4571	1151
San Diego, Calif.-----	24776	18133	5569	4449	1120	5415	4007	2673	4092	1028
San Francisco-Oakland, Calif.-----	27582	19674	5905	4873	1032	6044	4732	4104	4914	1312
Seattle-Everett, Wash.-----	25131	19355	5200	4307	1073	6031	4697	3022	4929	1334
Honolulu, Hawaii-----	31193	21530	7026	6649	977	6493	5173	3791	5477	1395
Nonmetropolitan areas 12/-----	24402	17361	5218	4734	784	5103	3103	2592	4204	1305
Anchorage, Alaska-----	21290	23130	6156	5642	944	7065	5763	5174	5959	2102

See footnotes following table 3.

Intermediate budget continued:

Area	Family consumption						Other items 10/	Social Security & disability payments	Personal income taxes
	Transportation 2/		Clothing	Personal care	Medical care 3/	Other family consumption 4/			
	Total	Automobile owners							
Urban United States-----	12372	12408	11333	1508	11443	11154	11021	11703	16443
Metropolitan areas 11/-----	2300	2526	1337	516	1401	1215	1021	1716	1602
Nonmetropolitan areas 12/-----	2333	2333	1312	473	1274	1020	970	1552	3730
Northeast:									
Boston, Mass.-----	2782	3293	1458	509	1316	1327	1095	1942	5823
Buffalo, N.Y.-----	2513	2513	1574	488	1159	1272	1025	1778	5328
New York-Northeastern N.J.-----	2160	2554	1190	518	1446	1301	1000	1964	6566
Philadelphia, Pa.-N.J.-----	2334	2770	949	459	1530	1216	1035	1779	5128
Pittsburgh, Pa.-----	2501	2596	1265	409	1319	1213	1005	1643	4303
Nonmetropolitan areas 12/-----	2492	2492	1396	445	1256	1034	1028	1748	4646
North Central:									
Chicago, Ill.-Northwestern Ind.-----	2498	2926	1204	499	1566	1399	1032	1685	4086
Cincinnati, Ohio-Ky.-Ind.-----	2312	2312	1613	469	1387	1178	1023	1694	4468
Cleveland, Ohio-----	2358	2450	1468	611	1443	1262	1033	1702	4296
Detroit, Mich.-----	2166	2354	1199	537	1401	1163	1017	1677	4399
Kansas City, Mo.-Kans.-----	2474	2474	1421	606	1426	1217	1007	1632	4067
Milwaukee, Wis.-----	2424	2424	1519	537	1395	1227	1036	1769	5399
Minneapolis-St. Paul, Minn.-----	2349	2349	1365	548	1249	1247	1073	1716	5179
St. Louis, Mo.-Ill.-----	2455	2562	1264	536	1313	1151	1006	1631	4067
Nonmetropolitan areas 12/-----	2273	2273	1425	496	1192	1051	977	1542	3703
South:									
Atlanta, Ga.-----	2307	2307	1498	503	1296	1205	977	1549	3773
Baltimore, Md.-----	2292	2385	1295	494	1335	1215	1000	1649	4309
Dallas, Tex.-----	2437	2437	1239	502	1631	1153	909	1510	2877
Houston, Tex.-----	2349	2349	1509	595	1635	1130	1011	1569	3090
Washington, D.C.-Md.-Va.-----	2350	2466	1359	566	1667	1320	1043	1019	5624
Nonmetropolitan areas 12/-----	2308	2308	1166	456	1282	994	952	1457	3172
West:									
Denver, Colo.-----	2423	2423	1723	502	1331	1211	1015	1647	4107
Los Angeles-Long Beach, Calif.-----	2464	2558	1249	507	1876	1066	1023	1752	3952
San Diego, Calif.-----	2392	2392	1284	490	1755	1220	1018	1738	3067
San Francisco-Oakland, Calif.-----	2544	2655	1465	501	1673	1222	1065	1691	4652
Seattle-Everett, Wash.-----	2445	2445	1496	612	1633	1290	1060	1722	3702
Honolulu, Hawaii-----	2421	2421	1432	590	1590	1378	1137	2049	7117
Nonmetropolitan areas 12/-----	2263	2263	1536	527	1365	1042	941	1623	4457
Anchorage, Alaska-----	2949	2949	1541	698	2300	1191	1193	2060	5491

See footnotes following table 3.

Table 3. Annual costs of a higher budget for a 4-person family, 1/2 autumn 1981

Area	Total budget 2/	Family consumption 3/							
		Total consumption	Food			Housing 4/			
			Total	Food at home	Food away from home	Total	Total 5/	Renter 5/	Homeowner 6/
Urban United States-----	638040	625008	67366	65788	61578	10423	15751	64302	16124
Metropolitan areas 11/-----	39117	25560	7512	5814	1698	3682	6166	4631	6320
Nonmetropolitan areas 12/-----	33333	22545	6713	5674	1037	7403	4710	2134	5293
Northeast:									
Boston, Mass.-----	44321	28492	7371	5870	1501	10773	5778	5063	8609
Buffalo, N.Y.-----	38919	24581	7258	5853	1405	8275	5772	1501	5820
New York-Northeastern N.J.-----	47230	28126	8360	6246	2094	10391	7710	6249	7979
Philadelphia, Pa.-N.J.-----	39540	25724	6170	6070	2100	5514	5917	5197	6103
Pittsburgh, Pa.-----	36714	24517	7562	5892	1670	7822	5114	3049	5872
Nonmetropolitan areas 12/-----	36462	24129	6975	5806	1169	6424	5129	2978	6625
North Central:									
Chicago, Ill.-Northwestern Ind-----	37368	25440	7353	5860	1493	8255	5741	4424	5997
Cincinnati, Ohio-Ky.-Ind.-----	36599	24422	7486	6057	1429	7532	5117	2520	5817
Cleveland, Ohio-----	37457	25178	7451	5754	1705	8235	6032	3226	6292
Detroit, Mich.-----	37721	24985	7476	5955	1521	8718	6221	4300	6573
Kansas City, Mo.-Kans.-----	36988	24729	7464	5797	1667	7765	5181	3465	5649
Milwaukee, Wis.-----	39709	25162	7320	5644	1676	8494	5987	3630	6363
Minneapolis-St. Paul, Minn.-----	38698	24182	7272	5541	1731	7960	5318	4118	5553
St. Louis, Mo.-Ill.-----	35965	24232	7769	6162	1607	7421	4748	3175	5922
Nonmetropolitan areas 12/-----	33509	22685	6691	5689	1002	7510	5034	3160	5423
South:									
Atlanta, Ga.-----	34623	23209	7146	5523	1623	6940	6413	3209	4625
Baltimore, Md.-----	38090	24463	7172	5342	1830	8341	5316	3998	5572
Dallas, Tex.-----	33769	24032	7139	5330	1809	7646	5266	2145	5252
Houston, Tex.-----	34728	24637	7488	5598	1890	7454	4966	3490	5236
Washington, D.C.-Md.-Va.-----	41137	25809	7525	5981	1544	8555	6019	4605	6263
Nonmetropolitan areas 12/-----	31473	21647	6621	5599	1022	6574	4302	2486	4620
West:									
Denver, Colo.-----	36979	24772	7115	5455	1660	8121	5176	4534	5502
Los Angeles-Long Beach, Calif.-----	38516	25464	7476	5503	1973	8306	6002	5912	6018
San Diego, Calif.-----	37722	25047	7146	5331	1815	8639	5167	3164	6571
San Francisco-Oakland, Calif.-----	40906	26603	7624	5362	1762	9134	6077	5762	6135
Seattle-Everett, Wash.-----	37396	26239	7463	5300	1663	9117	6071	5039	6344
Honolulu, Hawaii-----	50317	27952	9708	7772	1736	10100	7389	5236	7623
Nonmetropolitan areas 12/-----	34933	23040	6660	5715	945	7530	4857	3267	5142
Anchorage, Alaska-----	45119	30493	8077	6776	1301	11120	7307	4520	7451

See footnotes at end of table.

Higher budget continued:

Area	Family consumption						Other taxes '04	Social Security & disability payments	Personal income taxes
	Transportation 7/		Clothing	Personal care	Medical care 8/	Other family consumption 9/			
	Total	Automobile owners							
Urban United States-----	63075	63075	61947	6719	61505	61972	61718	61993	69340
Metropolitan areas 11/ -----	3126	3126	1957	726	1544	2043	1746	1995	9317
Nonmetropolitan areas 12/ -----	2847	2847	1903	692	1331	1657	1595	1984	7215
Northeast:									
Boston, Mass.-----	3918	3918	2172	709	1375	2169	1893	1975	12461
Buffalo, N.Y.-----	2994	2994	2338	690	1211	2015	1697	1991	10650
New York-Northeastern N.J.-----	3228	3228	1763	746	1511	2149	1874	2007	18221
Philadelphia, Pa.-N.J.-----	3345	3345	1403	639	1599	2036	1754	1987	10093
Pittsburgh, Pa.-----	3160	3160	1868	683	1375	2067	1694	1975	8523
Nonmetropolitan areas 12/ -----	3064	3064	2021	669	1308	1668	1674	2005	8674
North Central:									
Chicago, Ill.-Northwestern Ind-----	3464	3464	1758	686	1623	2301	1740	1975	8213
Cincinnati, Ohio-Ky.-Ind.-----	2763	2763	2351	644	1446	1900	1689	1975	8513
Cleveland, Ohio-----	2923	2923	2141	850	1506	2061	1727	1975	8607
Detroit, Mich.-----	2840	2840	1754	735	1531	1931	1717	1975	9044
Kansas City, Mo.-Kans.-----	3097	3097	2076	850	1477	2000	1704	1975	8580
Milwaukee, Wis.-----	2936	2936	2221	746	1446	1999	1726	1975	10844
Minneapolis-St. Paul, Minn.-----	2855	2855	1989	760	1303	2043	1677	1975	10864
St. Louis, Mo.-Ill.-----	3192	3192	1865	722	1366	1897	1680	1975	8078
Nonmetropolitan areas 12/ -----	2712	2712	2114	728	1244	1686	1602	1975	7247
South:									
Atlanta, Ga.-----	2906	2906	2228	706	1350	1933	1628	1975	7811
Baltimore, Md.-----	2892	2892	1934	713	1391	2020	1691	1975	9961
Dallas, Tex.-----	3091	3091	1867	707	1691	1911	1670	1975	6092
Houston, Tex.-----	2970	2970	2242	835	1759	1889	1700	1975	6416
Washington, D.C.-Md.-Va.-----	3080	3080	2034	839	1525	2151	1758	1975	11593
Nonmetropolitan areas 12/ -----	2849	2849	1701	657	1342	1603	1550	1981	6295
West:									
Denver, Colo.-----	2972	2972	2422	721	1384	2037	1707	1975	8525
Los Angeles-Long Beach, Calif.-----	3234	3234	1783	720	1943	1782	1741	2064	9247
San Diego, Calif.-----	2882	2882	1814	688	1635	2043	1720	2064	8891
San Francisco-Oakland, Calif.-----	3272	3272	2075	856	1754	2038	1798	2064	10461
Seattle-Everett, Wash.-----	2957	2957	2106	848	1693	2155	1780	1975	7402
Honolulu, Hawaii-----	3220	3220	2010	834	1657	2325	1956	2049	16350
Nonmetropolitan areas 12/ -----	2712	2712	2132	782	1425	1779	1620	1975	8298
Anchorage, Alaska-----	3484	3484	2096	1072	2388	1996	1993	2068	10565

See footnotes at end of table.

Table 4. Indexes of comparative costs based on a lower budget for a 4-person family, 1/ autumn 1961
(U.S. urban average cost=100)

Area	Total budget	Cost of family consumption											Personal income taxes
		Total consumption	Food		Housing		Transportation		Clothing	Personal care	Medical care	Other family consumption	
			Total	Food at home	Total	Renter	Total	Automobile owners					
Urban United States-----	100	100	100	100	100	100	100	100	100	100	100	100	100
Metropolitan areas 3/-----	101	101	101	101	102	103	95	103	100	103	103	104	102
Nonmetropolitan areas 9/-----	95	96	95	97	93	87	121	91	99	88	88	83	91
Northeast:													
Boston, Mass.-----	107	105	98	99	119	125	113	138	106	102	91	112	124
Buffalo, N.Y.-----	96	96	99	101	88	85	99	104	119	97	80	102	96
New York-Northeastern N.J.-----	102	101	109	108	99	100	83	105	88	102	100	109	113
Philadelphia, Pa.-N.J.-----	102	99	109	105	89	88	94	116	71	93	106	101	128
Pittsburgh, Pa.-----	99	97	102	101	90	88	102	104	94	98	91	99	114
Nonmetropolitan areas 9/-----	99	99	98	100	94	93	132	99	107	83	87	81	99
North Central:													
Chicago, Ill.-Northwestern Ind-----	102	102	101	103	99	102	104	122	89	101	109	120	101
Cincinnati, Ohio-Ky.-Ind.-----	99	98	104	106	86	84	87	90	119	94	96	102	105
Cleveland, Ohio-----	99	99	102	99	89	89	97	99	109	121	100	105	98
Detroit, Mich.-----	99	97	102	102	89	90	94	95	89	106	101	99	112
Kansas City, Mo.-Kans.-----	97	98	100	100	89	86	95	97	106	121	99	102	94
Milwaukee, Wis.-----	101	100	97	97	100	101	95	97	113	109	97	102	116
Minneapolis-St. Paul, Minn.-----	99	98	98	97	101	103	94	96	101	110	86	105	106
St. Louis, Mo.-Ill.-----	99	99	106	108	92	90	98	102	94	111	91	98	97
Nonmetropolitan areas 9/-----	97	97	95	97	100	99	115	87	109	92	82	86	94
South:													
Atlanta, Ga.-----	94	95	95	95	90	85	96	92	110	101	89	104	85
Baltimore, Md.-----	100	97	92	90	110	108	94	98	94	97	93	102	122
Dallas, Tex.-----	94	97	95	91	95	95	94	96	92	101	113	98	70
Houston, Tex.-----	97	100	99	95	92	88	88	93	111	119	117	97	75
Washington, D.C.-Pa.-Va.-----	109	105	100	100	120	126	95	98	101	106	102	112	141
Nonmetropolitan areas 9/-----	90	91	92	94	83	72	119	89	87	85	89	81	75
West:													
Denver, Colo.-----	98	99	97	96	95	91	98	100	133	97	92	102	95
Los Angeles-Long Beach, Calif.-----	108	109	100	98	124	114	107	109	98	101	131	91	98
San Diego, Calif.-----	102	104	99	96	108	115	102	101	100	100	121	101	85
San Francisco-Oakland, Calif.-----	111	112	103	103	129	135	104	114	114	116	116	104	105
Seattle-Everett, Wash.-----	112	113	102	102	136	143	101	105	118	121	113	109	102
Honolulu, Hawaii-----	133	126	124	141	143	150	98	105	111	118	110	116	184
Nonmetropolitan areas 9/-----	107	104	99	100	110	111	124	93	119	96	95	85	130
Anchorage, Alaska-----	150	146	118	121	195	201	168	126	120	123	160	101	183

See footnotes following table 4.

Footnotes for 3 budgets, autumn 1961

1/ The family consists of an employed husband, age 38, a wife not employed outside the home, an 8-year-old girl, and a 13-year-old boy.

2/ Total budget costs include personal income taxes, social security, other items, and total consumption.

3/ Housing includes shelter, housefurnishings and household operations. The higher budget also includes an allowance for lodging away from home city.

5/ The average costs of shelter were weighted by the following proportions: Lower budget, 100 percent for families living in rented dwellings; intermediate budget, 25 percent for renters, 75 percent for homeowners; higher budget, 15 percent for renters, 85 percent for homeowners.

5/ Renter costs include average contract rent plus the costs of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.

6/ Homeowner costs include interest and principal payments plus taxes, insurance on house and contents, water, refuse disposal, heating fuel, gas, electricity, and specified equipment; and home repair and maintenance costs.

7/ The average costs of automobile owners and nonowners in the lower budget were weighted by the following proportions of families: Boston, Chicago, New York, and Philadelphia, 50 percent for both automobile owners and nonowners; all other metropolitan areas, 65 percent for automobile owners, 35 percent for nonowners; nonmetropolitan areas, 100 percent for automobile owners. The intermediate budget proportions are: Boston, New York, Chicago, and Philadelphia, 80 percent for owners, 20 percent for nonowners; Baltimore, Cleveland, Detroit, Los Angeles, Pittsburgh, San Francisco, St. Louis, and Washington, D.C., with populations of 1.4 million or more in 1960, 95 percent for automobile owners and 5 percent for nonowners; all other areas, 100 percent for automobile owners. The higher budget weight is 100 percent for automobile owners in all areas.

8/ In total medical care, the average costs of medical insurance were weighted by the following proportions: 30 percent for families paying full cost of insurance; 26 percent for families paying half cost; 44 percent for families covered by noncontributory insurance plans (paid by employer).

9/ Other family consumption includes the average costs for reading, recreation, tobacco products, alcoholic beverages, education, and miscellaneous expenditures.

10/ Other items includes allowances for gifts and contributions, life insurance, and occupational expenses.

11/ As defined in 1960-61. For a detailed description of these and previous geographical boundaries, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Office of Management and Budget.

12/ Places with population of 2,500 to 50,000.

Table 5. Indexes of comparative costs based on an intermediate budget for a 4-person family, 1/ autumn 1951
(U.S. urban average cost=100)

U.S. urban average cost (100)														
Area	Total budget	Total consumption	Cost of family consumption										Personal income taxes	
			Food		Housing			Transportation		Clothing	Personal care	Medical care		Other family consumption
Total	Food at home	Total 2/	Renter 3/	Home-owner 4/	Total 5/	Auto-mobile 6/								
Urban United States-----	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Metropolitan areas 8/-----	102	102	101	100	102	104	103	100	102	100	102	103	103	104
Nonmetropolitan areas 9/-----	91	93	94	98	91	82	87	92	94	98	93	85	85	84
Northeast:														
Boston, Mass.-----	115	112	101	103	127	119	137	117	132	109	100	91	111	131
Buffalo, N.Y.-----	104	101	101	103	99	93	100	106	101	120	94	85	102	120
New York-Northeastern N.J.-----	116	109	113	110	121	110	131	91	103	89	102	100	103	148
Philadelphia, Pa.-N.J.-----	105	102	112	107	101	86	104	92	111	71	90	106	102	115
Pittsburgh, Pa.-----	97	97	103	103	89	83	87	105	104	95	94	91	101	97
Nonmetropolitan areas 9/-----	102	101	99	102	109	90	110	105	100	105	83	87	85	105
North Central:														
Chicago, Ill.-Northwestern Ind-----	100	102	99	100	101	105	103	105	118	90	98	109	117	92
Cincinnati, Ohio-Ky.-Ind.-----	100	100	102	103	97	81	101	97	93	121	92	96	98	101
Cleveland, Ohio-----	101	102	100	98	100	84	107	99	98	110	120	100	104	97
Detroit, Mich.-----	99	99	101	101	101	93	104	96	95	90	106	101	97	99
Kansas City, Mo.-Kans.-----	97	98	98	99	89	83	84	104	99	107	119	99	102	92
Milwaukee, Wis.-----	104	102	97	95	106	99	111	102	97	114	106	87	103	122
Minneapolis-St. Paul, Minn.-----	102	97	96	95	96	103	95	99	94	102	102	87	104	121
St. Louis, Mo.-Ill.-----	96	98	104	105	90	86	80	103	103	95	106	91	94	91
Nonmetropolitan areas 9/-----	91	93	93	97	92	96	88	94	91	107	92	83	80	83
South:														
Atlanta, Ga.-----	92	93	94	95	82	82	74	97	93	112	99	90	101	85
Baltimore, Md.-----	99	97	95	92	99	112	89	97	96	97	97	93	102	108
Dallas, Tex.-----	89	95	95	92	86	99	82	103	98	93	99	113	94	65
Houston, Tex.-----	93	98	100	96	87	86	84	99	94	113	117	117	93	70
Washington, D.C.-Md.-Va.-----	108	103	102	103	105	117	103	99	93	102	111	102	110	127
Nonmetropolitan areas 9/-----	86	89	93	97	83	68	75	97	93	87	90	89	83	71
West:														
Denver, Colo.-----	98	99	94	93	97	90	93	102	97	129	99	92	101	92
Los Angeles-Long Beach, Calif.-----	93	100	98	95	98	125	94	104	103	94	100	130	89	89
San Diego, Calif.-----	90	99	95	91	90	105	100	101	96	96	92	102	102	87
San Francisco-Oakland, Calif.-----	107	107	101	100	109	133	101	107	107	110	113	114	102	105
Seattle-Everett, Wash.-----	102	106	101	99	109	140	102	103	98	112	120	113	109	83
Honolulu, Hawaii-----	126	113	131	137	117	146	112	102	97	107	116	110	118	162
Nonmetropolitan areas 9/-----	96	95	94	97	92	95	86	95	91	115	104	95	87	100
Anchorage, Alaska-----	126	127	113	116	142	189	122	124	119	116	137	140	100	124

See footnotes following table 6.

Table 6. Indexes of comparative costs based on a higher budget for a 4-person family, 1/ autumn 1951
(U.S. urban average cost=100)

Area	Total budget	Total consumption	Cost of family consumption										Per- inc. tax	
			Food		Housing			Transpor- tation 5/	Clothing	Personal care	Medical care 6/	Other family consump- tion 7/		
			Total	Food at home	Total 2/	Renter 3/	Home- owner 4/							
Urban United States-----	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Metropolitan areas 8/-----	103	102	102	100	103	108	103	102	101	101	103	104	105	105
Nonmetropolitan areas 9/-----	88	90	91	98	88	66	86	93	93	96	88	84	77	77
Northeast:														
Boston, Mass.-----	118	114	100	101	128	118	141	127	112	99	91	110	133	133
Buffalo, N.Y.-----	102	98	99	101	94	81	95	97	120	96	80	102	114	114
New York-Northeastern N.J.-----	124	112	113	108	123	145	130	105	91	104	100	109	163	163
Philadelphia, Pa.-N.J.-----	104	103	111	105	101	121	100	109	72	89	106	103	108	108
Pittsburgh, Pa.-----	96	98	103	102	93	71	91	103	96	95	91	105	91	91
Nonmetropolitan areas 9/-----	96	96	95	100	100	69	109	100	104	93	87	85	93	93
North Central:														
Chicago, Ill.-Northwestern Ind-----	98	102	100	101	98	103	98	113	90	95	108	117	88	88
Cincinnati, Ohio-Ky.-Ind.-----	96	96	102	105	93	66	95	90	121	90	96	96	91	91
Cleveland, Ohio-----	98	101	101	99	98	75	103	95	110	118	100	105	92	92
Detroit, Mich.-----	99	100	101	103	104	100	107	92	90	102	102	98	97	97
Kansas City, Mo.-Kans.-----	97	99	101	100	92	81	89	101	107	118	98	101	92	92
Milwaukee, Wis.-----	104	101	99	98	101	84	104	95	114	104	96	101	116	116
Minneapolis-St. Paul, Minn.-----	102	97	99	96	95	96	91	93	102	106	87	104	116	116
St. Louis, Mo.-Ill.-----	96	97	105	106	88	74	82	104	96	100	91	96	86	86
Nonmetropolitan areas 9/-----	88	91	91	98	89	73	89	88	109	101	83	85	78	78
South:														
Atlanta, Ga.-----	91	93	97	95	82	75	76	95	114	98	90	98	84	84
Baltimore, Md.-----	100	98	97	92	99	93	91	94	99	99	92	102	107	107
Dallas, Tex.-----	89	96	97	92	91	124	86	101	95	98	112	97	65	65
Houston, Tex.-----	91	99	102	97	88	80	85	97	115	116	117	96	69	69
Washington, D.C.-Md.-Va.-----	108	103	102	103	103	107	102	100	104	117	101	109	124	124
Nonmetropolitan areas 9/-----	83	87	90	97	82	58	75	93	87	91	89	81	67	67
West:														
Denver, Colo.-----	97	99	97	94	96	105	90	97	124	100	92	103	91	91
Los Angeles-Long Beach, Calif.-----	101	102	101	96	101	137	98	105	92	100	130	90	99	99
San Diego, Calif.-----	99	100	97	92	103	120	107	94	93	96	122	104	95	95
San Francisco-Oakland, Calif.-----	107	106	104	101	107	134	100	106	107	119	117	103	112	112
Seattle-Everett, Wash.-----	98	105	101	100	107	128	104	96	108	118	112	109	79	79
Honolulu, Hawaii-----	132	120	132	138	121	136	124	105	103	115	110	118	173	173
Nonmetropolitan areas 9/-----	92	92	90	99	90	76	84	88	110	109	95	90	89	89
Anchorage, Alaska-----	119	122	110	117	135	152	122	113	108	149	159	101	113	113

See footnotes at end of table.

1/ The family consists of an employed husband, age 38, a wife not employed outside the home, an 8-year-old girl, and a 13-year-old boy.

2/ Housing includes shelter, housefurnishings and household operations. The higher budget also includes an allowance for lodging away from home city.

3/ Renter costs include average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.

4/ Homeowner costs include interest and principal payments plus taxes; insurance on house and contents; water, refuse disposal, heating fuel, gas, electricity, and specified equipment; and home repairs and maintenance costs.

5/ The average costs of automobile owners and nonowners in the lower budget were weighted by the following proportions of families: Boston, Chicago, New York, and Philadelphia, 50 percent for both automobile owners and nonowners; all other metropolitan areas, 65 percent for automobile owners, 35 percent for nonowners; nonmetropolitan areas, 100 percent for automobile owners. The intermediate budget proportions are: Boston, New York, Chicago, and Philadelphia, 80 percent for owners, 20 percent for nonowners; Baltimore, Cleveland, Detroit, Los Angeles, Pittsburgh, San Francisco, St. Louis, and Washington, D.C., with populations of 1.4 million or more in 1960, 95 percent for automobile owners and 5 percent for nonowners; all other areas, 100 percent for automobile owners. The higher budget weight is 100 percent for automobile owners in all areas.

6/ In total medical care, the average costs of medical insurance were weighted by the following proportions: 30 percent for families paying full cost of insurance; 26 percent for families paying half cost; 44 percent for families covered by noncontributory insurance plans (paid by employer).

7/ Other family consumption includes average costs for reading, recreation, tobacco products, alcoholic beverages, education, and miscellaneous expenditures.

8/ As defined in 1960-61. For a detailed description of these and previous geographical boundaries, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Office of Management and Budget.

9/ Places with population of 2,500 to 50,000.