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## **BUDGETS**

**FOR A RETIRED COUPLE  
IN URBAN AREAS  
OF THE UNITED STATES,  
1969<sup>1</sup>/<sub>70</sub>**

Supplement to  
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**U.S. DEPARTMENT OF LABOR  
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**U.S. DEPARTMENT OF LABOR**  
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## Preface

This report is a supplement to Bulletin 1570-6, *Three Budgets for a Retired Couple in Urban Areas of the United States, 1967-68*. A complete discussion of the concepts of the budgets and an explanation of how the lists of goods and services for each budget level were derived can be found in Chapter I of that bulletin; Chapter V describes in detail the sources of data and estimating methods used in constructing the budget. The appendixes to Bulletin 1570-6 list average annual quantities of items used to determine the costs of the three budget levels, the specifications used to collect or estimate prices for the lower and higher budgets, the population weights for combining individual metropolitan area and nonmetropolitan regional costs to U.S. urban averages, and selected technical references on standard (normative) budgets.

Other bulletins in the 1570 series report results of other phases of the budget research program:

Bulletin 1570-1 gives the autumn 1966 of the *City Worker's Family Budget for a Moderate Living Standard*, and describe the change in this budget over the last two decades (issued October 1967).

Bulletin 1570-2 describes the *Revised Equivalence Scale* for estimating budget costs for families of different size, age, and type (issued as preliminary October 1967 and final November 1968).

Bulletin 1570-3 reports on the autumn 1966 *Pricing Procedures, Specifications, and Average Prices* used for the intermediate budget (issued August 1968).

Bulletin 1570-4 gives the autumn 1966 for a *Retired Couple's Budget for a Moderate Living Standard* (issued June 1968).

Bulletin 1570-5 gives the spring 1967 estimates for *Three Standards of Living for an Urban Family of Four Persons* (issued March 1969). Spring 1969 and spring 1970 costs of these budgets have been issued in press releases.

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## Chapter I. Costs of Three Budget Levels

The costs of the lower budget for a retired couple described in this report averaged \$3,109 in the spring of 1970 in urban areas of the United States. The cost of the intermediate budget was \$4,489, and that of the higher budget was \$7,114. The family for which these budgets were constructed consists of a husband and wife, both age 65 or over, who live in their own home, and who are in reasonably good health and able to take care of themselves. The budgets do not reflect the way in which average retired couples actually spend their money. They represent the costs of three lists of goods and services, all of which provide for physical health and well-being together with participation in community activities, but for different outlays of money.

The 1970 estimates of consumption were derived by applying price changes between spring 1969 and spring 1970, reported in the Consumer Price Index, to the appropriate spring 1969 final cost of each main budget class of goods and services. This method of updating provides only an approximation of current budget costs, because the Consumer Price Index reflects spending patterns and prices paid for commodities and services purchased by wage earners and clerical workers generally without regard to their family type and level of living. Personal taxes for the intermediate and higher budgets were computed from tax rates in effect for 1969. Estimates for 1970 are shown in appendix A, and final

detailed costs for 1969 are shown in appendix B.

All three budgets include allowances for food, housing, transportation, clothing, personal care, and other items used in family living. Allowance for gifts to persons outside the family and contributions to religious, welfare, and other organizations are included also in all three budgets, as well as for life insurance payments in the higher budget. The manner of living in the lower budget differs from that in the intermediate budget in several specifications: The family relies heavily on the use of public transportation, supplemented, where necessary, by the use of an older car; performs more services for itself; and utilizes free recreation facilities in the community. The life style in the higher budget, on the other hand, includes some new car ownership, more household appliances and equipment, and more paid-for services. In addition, since the incomes required to support the intermediate and higher levels of living are not derived exclusively from tax-free sources, the families must pay some income taxes. For a majority of the items in the list of goods and services that are common to the three budgets, both the quantity and quality levels in the lower budget are below, while those in the higher are above, the levels specified for the intermediate budget.

Distributions of costs by major components of the budgets are shown in table A.

**Table A. Summary of budgets for a retired couple at three levels of living, Spring 1970**

Item	Costs			Percent distribution		
	Lower budget	Intermediate budget	Higher budget	Lower budget	Intermediate budget	Higher budget
Total budget . . . . .	\$3,109	\$4,489	\$7,114	100.0	100.0	100.0
Total family consumption . . . . .	2,975	4,210	6,187	95.7	93.8	87.0
Food . . . . .	917	1,220	1,531	29.5	27.2	21.5
Housing . . . . .	1,077	1,554	2,429	34.7	34.6	34.2
Transportation . . . . .	212	413	754	6.8	9.2	10.6
Clothing and personal care . . . . .	254	408	618	8.1	9.1	8.7
Medical care . . . . .	367	370	372	11.8	8.2	5.2
Other family consumption . . . . .	148	245	483	4.8	5.5	6.8
Other costs . . . . .	134	269	536	4.3	6.0	7.5
Gifts and contributions . . . . .	134	269	465	4.3	6.0	6.5
Personal life insurance . . . . .	-	-	71	-	-	1.0
Personal income taxes . . . . .	-	10	391	-	.2	5.5

Family consumption items—food, housing, transportation, clothing, personal care, medical care, reading, recreation, tobacco, alcoholic beverages, and miscellaneous expenses—required an annual expenditure in 1970 of \$2,975 at the lower budget level, and of \$4,210 and \$6,187 at the intermediate and higher levels, respectively. The cost of consumption in the lower budget was about 70 percent and the higher budget about 147 percent of the intermediate budget.

Food, housing, and medical care accounted for 76 percent of the cost of the lower budget, 70 percent in the intermediate, and 61 percent in the higher. Housing required about a third of the total at all three levels. Food and medical care, on the other hand, accounted for 41 percent of the lower budget, but only 35 and 27 percent of the intermediate and higher budgets, respectively. The categories of transportation, clothing, personal care, reading, recreation, miscellaneous consumption items, and gifts and contributions accounted for only 24 percent of the lower, but 30 percent of the intermediate, and 33 percent of the higher, budget levels. An additional 6 percent of the higher budget total was allocated to life insurance and taxes.

At estimated spring 1970 prices, U.S. urban costs of food at home and food away from home averaged \$917, \$1,220, and \$1,531 in the lower, intermediate, and higher budgets, respectively. These amounts represent an increase of about 7 percent above costs in spring 1969.

Costs for the food-at-home component were based on three U.S. Department of Agriculture food plans: the low-cost plan for the lower budget, the moderate plan for the intermediate, and the liberal plan for the higher budget level. All three plans provide for nutritional adequacy, with greater provision for variety and convenience in preparation in the higher cost plans. In addition to variations in costs resulting from differences in the allowances in the three USDA plans, variations also stemmed from the prices used to calculate the costs of the plans. These weighted prices reflect regional differences in food consumption patterns as well as variations in those patterns at three selected income levels within each region, as reported in the U.S. Department of Agriculture's 1965 Food Consumption Survey. At 1970 price levels, food costs were about 31, 29, and 25 percent of the cost of family consumption in the lower, intermediate, and higher budgets, respectively. In the 1960-61 actual spending pattern of retired couples' food costs averaged 26 percent of the consumption total.

Whereas food costs in the lower budget are about 25 percent below and in the higher budget about 25 percent above the cost of food in the intermediate budget, the range in housing costs in the three budgets is much greater—in 1970, from \$1,077 in the lower budget to

\$2,429 in the higher, or from about 30 percent below to 56 percent above the intermediate budget average of \$1,554. These housing costs are weighted averages for renters and homeowners. Housing costs include allowances for household operation and housefurnishings in all three budgets. The housing total in the higher budget also includes an allowance for lodging away from home.

Thirty percent of families at the higher budget level, 35 percent of those at the intermediate, and 40 percent at the lower, were assumed to live in rental housing. Rental shelter costs, including contract rent plus estimated costs of fuel and utilities, where these are not part of the rent, and insurance on household contents, were calculated from the low, middle, and high thirds of the contract rent distribution for two- and three-room dwellings which met adequacy standards. The majority of retired couples at all budget levels were assumed to be living in their own homes on which the mortgages have been paid off. Their shelter costs include average annual payments for taxes, insurance, fuel, utilities, and repair and maintenance charges. Shelter in the higher budget also provides for higher utility consumption for the operation of air conditioning and major appliances, and a more generous allowance for repair and maintenance.

The cost of transportation ranged from \$212 at the lower budget level to \$754 at the higher level. Lower budget costs were about 50 percent less, and the higher budget about 80 percent more than the intermediate level of \$413. These wide-ranging cost differences result mainly from the proportions of retired couples who are assumed to be automobile owners at each budget level. Total transportation is a weighted cost for automobile owners and nonowners, and budgets with lower proportions of ownership are less costly. Variations in the weights for the mode of transportation are related to location, size, and characteristics of the community, as well as to the general concept of the budget level.

For an automobile owner, the intermediate budget provides for the replacement of his car every 7 years with a 2-year-old used car, and allowances for automobile operating expenses, insurance, and public transportation. Compared with the intermediate level, the lower budget includes smaller allowances for operating costs and repairs. No comprehensive insurance is provided and personal property taxes are lower because car values are lower. The higher budget provides for the purchase of a new car by 55 percent of the families and a 2-year old car by 45 percent. Insurance coverage is increased. Also, in the higher budget there is an allowance for out-of-town travel. The mileage allowance is 4,287 in the lower budget, and 6,009 in both the intermediate and higher budgets.

Total clothing and personal care costs averaged \$254, \$408, and \$618 in the lower, intermediate, and higher budgets, respectively. These costs represent an approximately constant proportion of family consumption in each of the budgets. The lower budget is about 40 percent less, and the higher budget about 50 percent more than the intermediate budget cost. Because the budget couples are likely to have a stock of basic clothing items, clothing costs are calculated as replacement rates. Variations in costs arose primarily from differences in the qualities of items, and from adjustment in replacement rates at different budget levels. Variation in costs of personal care result mainly from increased allowances for beauty shop services in the intermediate and higher budgets.

Total medical care costs were almost identical among the three budgets, because each budget provided for an annual physical checkup, dental and eye care, and drugs, and an allowance for out-of-pocket expenses for medicare hospital and medical insurance. The difference in

medical care costs averaged only \$5 between the lower and the higher budgets. At the lower level, the allocation was about 12 percent of family consumption. By contrast, the intermediate and higher levels contained only about 8 and 5 percent, respectively, of total consumption for this purpose.

Other consumption costs, including reading, recreation, tobacco, alcohol, and miscellaneous expenses, ranged from \$148 in the lower budget to \$483 in the higher budget. The lower budget was 40 percent below and the higher almost double the intermediate budget cost of \$245.

Between spring 1969 and spring 1970, the Consumer Price Index increased 6.0 percent. Increases in the costs of the budgets were slightly below the general price rise, primarily because a majority of retired couples are living in homes on which the mortgages have been paid off. Therefore, their housing costs were not affected by the sharp rise in mortgage interest rates. (See table B.)

**Table B. Annual costs of consumption for three levels of living for a retired couple, urban United States, Spring 1969 and Spring 1970**

Item	Spring 1969	Spring 1970	Percent increase
Lower budget			
Total family consumption . . . . .	\$2,812	\$2,975	5.8
Food . . . . .	855	917	7.3
Housing . . . . .	1,023	1,077	5.3
Transportation . . . . .	203	212	4.4
Clothing and personal care . . . . .	244	254	4.1
Medical care . . . . .	347	367	5.8
Other family consumption . . . . .	140	148	5.7
Intermediate budget			
Total family consumption . . . . .	\$3,979	\$4,210	5.8
Food . . . . .	1,137	1,220	7.3
Housing . . . . .	1,475	1,554	5.4
Transportation . . . . .	395	413	4.6
Clothing and personal care . . . . .	391	408	4.3
Medical care . . . . .	349	370	6.0
Other family consumption . . . . .	232	245	5.6
Higher budget			
Total family consumption . . . . .	\$5,858	\$6,187	5.6
Food . . . . .	1,426	1,531	7.4
Housing . . . . .	2,302	2,429	5.5
Transportation . . . . .	728	754	3.6
Clothing and personal care . . . . .	591	618	4.6
Medical care . . . . .	351	372	6.0
Other family consumption . . . . .	460	483	5.0

Comparable budgets for a retired single person, 65 years or over, are not available. Consumption costs, however, can be estimated for a person of this type, living alone at equivalent levels to those specified for the retired couple, by applying a factor of 55 percent to the total consumption costs of the retired couple.

Spring 1970 costs for the single person are estimated at \$1,636, \$2,316 and \$3,403 for the lower, intermediate and higher budgets, respectively. (See BLS Bulletin 1570-2, listed in the Preface, for a description of equivalence scales for estimating comparable living costs for families of different types.)



## Chapter II. Comparative Cost Indexes

The budgets for a retired couple provide information on differences in living costs among communities rather than simply differences in price levels. Since the budget method of comparison makes it possible to hold constant the age, size, and type of the family, variations in costs resulting from differences in composition are not confused with locality differences. Also, the level and manner of living represented by the budget can be held constant for each city in the comparison, even though the actual average level of living in different areas may be quite different. At the same time, area differences in the condition of living over which individual families have no control—climate, transportation facilities, taxes, etc.—can be reflected in the comparisons.

Comparative living cost indexes have been calculated for total budget costs and the major categories of consumer goods and services at lower, intermediate, and higher levels of living. (See appendix tables A-4, A-5, and A-6 for 1970 data; B-2, B-3, and B-4 for 1969 data.) All indexes relate to costs for families established in the area. They do not measure differences in costs associated with moving from one area to another, or costs for recent in-migrants.

The range in total costs is narrower in the lower budget and widens as the budget level rises. Costs were lowest in nonmetropolitan areas in the South and highest in Anchorage, Alaska for all three budgets. Regionally, costs in the Northeast, in both metropolitan and nonmetropolitan areas, were higher than those in other regions. Excluding Anchorage, where costs were exceptional, the range from low to high total budget costs, was 29 percentage points in the lower, 34 in the intermediate, and 42 in the higher budget.

Omitting Anchorage from the analysis, Honolulu was the highest cost area in the lower and intermediate levels, primarily because both food and transportation were more expensive there than in any other area. Relatively high costs of housing made Boston the most expensive area in the higher level budget. The low cost of the three budgets in the nonmetropolitan South resulted both from the regional food preference pattern which places an emphasis on lower cost food items and from climatic adjustments in the housing component. For the same reasons, Atlanta, Baton

Rouge, and Orlando were the lowest cost metropolitan areas in the lower, intermediate, and higher budgets.

Other areas had high costs for some of the budget components which account for a smaller proportion of total budget costs. For example, the cost of clothing and personal care was highest in Hartford in the lower budget, and in the Western nonmetropolitan areas in the higher level budgets. Medical care was most expensive in Los Angeles at all three levels of living.

In the food-at-home, shelter, transportation, and clothing components, adjustments were made in the quantities of specified goods and services to reflect area differences in food preference patterns, climate, and the availability of public facilities. These varying quantities account for much of the intercity differences in total consumption costs.

The Northeast region had the highest average food costs of all areas in the continental United States and the South had the lowest in all budgets. Among individual areas, food was most expensive in New York and least expensive in Orlando. The range of costs between these two cities in the lower, intermediate, and higher budgets was 21, 25, and 24 percentage points, respectively. Within each region, differences in food costs reflect only differences in prices.

Costs of housing, which account for a third of the total budget at all levels, were significantly lower in nonmetropolitan areas. Average costs in metropolitan areas exceeded those in nonmetropolitan areas by 24 percentage points in the lower budget. Among metropolitan areas, housing was most expensive in New York at the lower and intermediate budget levels, and in Boston at the higher budget level. In all three budgets, Austin had the lowest housing costs. Regionally, costs of housing were highest in the Northeast and lowest in the South in all budgets. Higher costs of fuel and property taxes for homeowners in all budgets contributed substantially to the level of costs in the Northeast.

The cost of *transportation* in each area was affected by the pattern of automobile ownership within each area as well as by price levels. Cost indexes ranged from 138 in San Francisco to 23 in New York for the lower budget, or a spread of 115 percentage points.

Because public transportation facilities are not as readily available, an automobile was specified for about half the families in San Francisco, but for none of the families in the New York area. In the intermediate budget, relative costs ranged from a high of 121 in San Francisco, where 60 percent of the families were assumed to own automobiles, to 74 in New York, which was specified as having 25 percent automobile ownership level. For the higher budget, in which the majority of all families in all areas owned automobiles, the indexes of transportation costs ranged from a high of 115 in San Francisco to a low of 92 in Philadelphia, or a spread of 23 percentage points.

*Clothing* costs are affected by variation in the kinds and quantities of clothing required by the climate as well as by differences in price. On the other hand, differences in personal care costs among areas are due solely to price differences. The cities in which the clothing and personal care components combined were most expensive were San Francisco in the lower and intermediate budgets and Cleveland in the higher budget. The higher cost in San Francisco was primarily due to high costs of personal care services, and, in Cleveland, to a combination of cold climate and relatively high clothing prices. Orlando was the lowest

cost city in three budgets, primarily because its high average temperatures make heavy clothing unnecessary.

Area differences in the costs of food away from home, housefurnishings and household operations, personal care, reading, recreation, and alcohol result from quantity differences between metropolitan and non-metropolitan areas, and to differences in price levels. For example, recreation cost more in metropolitan than in nonmetropolitan areas because, in addition to price differences, the intermediate and higher metropolitan budgets included more movies, sports events, and organization memberships. Recreation costs in nonmetropolitan areas averaged about three-quarters of the U.S. urban average cost.

Medical care costs varied from place to place as a result of differences in price levels. The content of this component was essentially the same for the three budget levels. Costs were highest in the Los Angeles area, where they were about 12 percent above the U.S. average cost, or about \$47 higher than the U.S. average cost of \$370. Medical care was least expensive in Portland, Maine—about 8 percent below the U.S. average cost. The range of medical care costs was \$75, or 20 percentage points.

## Chapter III. Income and Budget Costs

Based on the most recent report by the Bureau of the Census, mean average income of U.S. families headed by a male 65 years of age and over, with a wife who was not in the paid labor force, was \$6,505 in 1970, an increase of 23 percent over mean income of these families in 1967. (The head may or may not be retired, and other family members may be employed. These circumstances would result in overstating the average income for retired couples. The mean for families of this type in urban areas would be slightly higher than shown.) This mean falls not quite midway between the cost of the intermediate and higher budget levels (45 percent above the intermediate budget). Median income for these families was \$4,575 in 1970, up 31 percent from the 1967 median level.

The question of how many retired couples have current money incomes below, within, and above the levels of the BLS budgets cannot be answered precisely. However, table C shows the actual income distribution of families approximating the budget-family type, in relation to the costs of the budgets in 1967 and in 1970.

Over this 3-year period, rising prices increased the costs of the three budgets by approximately 16 percent. Despite the higher cost levels of the benchmark measures, the proportion of older families (with male head 65 or over and wife not working) with incomes below the lower budget level declined by 6 percentage points—from 35 to 29 percent, and the proportion with incomes between the lower and higher budgets increased from 38 to 43 percent. Those with incomes above the higher budget were about the same in both years, slightly more than a fourth of the total.

Since these distributions relate to all U.S. families, they may overstate the proportion of retired couples in urban areas with current income below the lower budget. (Incomes of urban families average higher than the level for the total United States.) However, this result is compensated partially by the possibility that some families with more than two members and an employed head are included in the distributions shown in the table.

**Table C. Income benchmarks based on costs of three budgets, compared with actual income distribution of families, 1967 and 1970**

Income level	1967				1970		
	Dollar amounts of income	Families with male head 65 or over and wife not working:		Dollar amounts of income	Families with male head 65 or over and wife not working:		
		Number (thousands)	Percent		Number (thousands)	Percent	
Below lower budget .....	\$2,670 or less	1,660	35	\$3,108 or less	1,418	29	
Between lower and intermediate budgets .....	\$2,671 to \$3,857	958	20	\$3,109 to \$4,489	978	20	
Between intermediate and higher budgets .....	\$3,857 to \$6,039	864	18	\$4,489 to \$7,114	1,124	23	
Above higher budget .....	\$6,040 or more	1,263	27	\$7,115 or more	1,369	28	
Total families .....		4,745	100		4,889	100	

The Social Security Administration has developed measures of poverty and low income which provide estimates of minimum and near minimum requirements for households in which aged persons live. According to the SSA measures, a husband aged 65 or over with his wife, not living on a farm, would be poor with an income less than \$2,349 in 1970, and "near-poor" with an income more than \$2,349 but less than \$2,936. These estimates were derived by assuming that, in the base period, the cost of an adequate diet constitutes 27 percent of the total cost of living for a retired couple. Dietary costs were determined from the U.S. Department of Agriculture's

economy food plan and low-cost food plan for the poverty and "near-poor" measures, respectively, and the total costs of these levels of living were assumed to equal 3.7 times the costs of these food plans in the base period.

The SSA method of deriving estimates of income needs for retired couples did not provide information on allocation of the total requirements to the major components of spending, other than for food. For the "near-poor" level, however, this detail could be estimated, since this measure and the BLS lower budget, derived independently and by completely different techniques, are in such close agreement.

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## Appendix A. Budget costs and indexes at three levels, Spring 1970

Table A-1. Annual costs of a lower budget for a retired couple,<sup>1</sup> Spring 1970

Area	Total budget	Cost of family consumption							Other family consumption	Other costs <sup>4/</sup>
		Total	Food	Housing <sup>2/</sup>	Transportation <sup>3/</sup>	Clothing and personal care	Medical care			
Urban United States -----	\$3,109	\$2,975	\$917	\$1,077	\$212	\$254	\$367	\$148	\$136	
Metropolitan areas <sup>5/</sup> -----	3,188	3,051	927	1,141	193	257	374	159	137	
Nonmetropolitan areas <sup>6/</sup> -----	2,872	2,748	887	884	270	247	347	113	124	
<b>Northeast:</b>										
Boston, Mass -----	3,306	3,164	975	1,335	62	258	366	168	142	
Buffalo, N.Y -----	3,412	3,465	966	1,242	284	261	352	160	147	
Hartford, Conn -----	3,558	3,405	997	1,323	276	278	364	167	153	
Lancaster, Pa -----	3,081	2,948	931	1,028	244	239	368	138	133	
New York-Northeastern N.J -----	3,390	3,244	1,012	1,383	48	254	381	166	146	
Philadelphia, Pa.-N.J -----	3,044	2,913	976	1,121	53	246	358	159	131	
Pittsburgh, Pa -----	3,121	2,987	937	1,041	259	246	350	154	134	
Portland, Maine -----	3,233	3,094	937	1,117	259	266	339	176	139	
Nonmetropolitan areas <sup>6/</sup> -----	3,162	3,026	970	1,039	291	254	355	117	136	
<b>North Central:</b>										
Cedar Rapids, Iowa -----	3,131	2,996	869	1,123	230	267	356	151	135	
Champaign-Urbana, Ill. -----	3,194	3,056	896	1,150	244	259	360	147	138	
Chicago, Ill.-Northwestern Ind -----	3,075	2,943	951	1,136	59	264	370	163	132	
Cincinnati, Ohio-Ky.-Ind -----	2,997	2,868	906	965	245	243	349	160	129	
Cleveland, Ohio -----	3,320	3,177	935	1,198	261	273	348	162	143	
Dayton, Ohio -----	3,102	2,968	904	1,052	236	257	359	160	134	
Detroit, Mich -----	3,139	3,004	952	1,015	254	262	361	160	135	
Green Bay, Wis -----	3,000	2,871	847	987	240	274	376	147	129	
Indianapolis, Ind -----	3,240	3,100	925	1,146	256	256	356	161	140	
Kansas City, Mo.-Kans -----	3,195	3,057	927	1,076	259	266	372	157	138	
Milwaukee, Wis -----	3,152	3,016	865	1,119	250	262	361	159	136	
Minneapolis-St. Paul, Minn -----	3,212	3,074	903	1,130	257	268	359	157	138	
St. Louis, Mo.-Ill -----	3,150	3,014	955	1,029	272	244	360	154	136	
Wichita, Kans -----	3,090	2,957	899	1,080	232	240	362	144	133	
Nonmetropolitan areas <sup>6/</sup> -----	2,964	2,836	905	950	261	262	345	113	128	
<b>South:</b>										
Atlanta, Ga -----	2,781	2,661	842	808	239	241	368	163	120	
Austin, Tex -----	2,814	2,693	823	860	242	236	386	146	121	
Baltimore, Md -----	3,039	2,908	870	1,006	261	251	370	150	131	
Baton Rouge, La -----	2,797	2,677	889	782	258	240	356	152	120	
Dallas, Tex -----	2,968	2,840	828	965	249	244	398	156	128	
Durham, N.C -----	2,982	2,854	835	1,015	235	247	371	151	128	
Houston, Tex -----	2,909	2,784	851	900	260	237	384	152	125	
Nashville, Tenn -----	2,944	2,817	832	985	241	236	365	158	127	
Orlando, Fla -----	3,006	2,877	813	1,085	231	229	366	153	129	
Washington, D.C.-Md.-Va -----	3,256	3,116	907	1,136	267	261	384	161	140	
Nonmetropolitan areas <sup>6/</sup> -----	2,709	2,592	850	789	268	231	343	111	117	
<b>West:</b>										
Bakersfield, Calif -----	2,977	2,849	893	902	269	249	399	137	128	
Denver, Colo -----	3,063	2,931	883	1,004	262	271	364	147	132	
Los Angeles-Long Beach, Calif -----	3,241	3,101	900	1,090	277	266	415	153	140	
San Diego, Calif -----	3,103	2,969	877	1,039	262	254	389	148	134	
San Francisco-Oakland, Calif -----	3,431	3,283	928	1,219	292	283	399	162	148	
Seattle-Everett, Wash -----	3,451	3,302	980	1,219	278	280	382	163	149	
Honolulu, Hawaii -----	3,562	3,409	1,127	1,177	311	262	366	166	153	
Nonmetropolitan areas <sup>6/</sup> -----	3,029	2,899	913	960	277	273	360	116	130	
Anchorage, Alaska -----	4,457	4,265	1,144	1,782	387	350	470	132	192	

<sup>1/</sup> A husband age 65 or over and his wife.

<sup>2/</sup> Housing includes shelter, household operation and housefurnishings. The average costs of shelter are weighted by the following proportions: 40 percent for rental costs, 60 percent for homeowner costs.

<sup>3/</sup> The average costs of automobile owners and nonowners were weighted by the following proportions of families: Boston, Chicago, New York, Philadelphia, 100 percent for nonowners; all other metropolitan areas, 45 percent for car owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for car owners, 45 percent for nonowners.

<sup>4/</sup> Includes allowances for gifts and contributions.

<sup>5/</sup> For a detailed description, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.

<sup>6/</sup> Places with populations of 2,500 to 50,000.

Table A-2. Annual costs of an intermediate budget for a retired couple, Spring 1970

Area	Total budget	Cost of family consumption							Other costs <sup>4/</sup>	Personal taxes
		Total	Food	Housing <sup>2/</sup>	Transportation <sup>3/</sup>	Clothing and personal care	Medical care	Other family consumption		
Urban United States -----	\$4,489	\$4,210	\$1,220	\$1,554	\$413	\$408	\$370	\$245	\$269	\$10
Metropolitan areas <sup>5/</sup> -----	4,679	4,384	1,240	1,674	419	412	376	263	281	14
Nonmetropolitan areas <sup>6/</sup> -----	3,917	3,681	1,160	1,194	394	394	350	189	236	-
Northeast:										
Boston, Mass -----	5,113	4,770	1,333	1,983	392	415	370	277	305	38
Buffalo, N.Y. -----	4,973	4,651	1,300	1,812	495	427	354	263	298	24
Hartford, Conn -----	5,158	4,812	1,358	1,883	486	439	368	280	308	38
Lancaster, Pa -----	4,460	4,192	1,250	1,493	445	387	369	248	268	-
New York-Northeastern N.J -----	5,209	4,845	1,392	2,080	306	411	383	273	310	54
Philadelphia, Pa.-N.J -----	4,695	4,413	1,325	1,700	366	394	361	267	282	-
Pittsburgh, Pa -----	4,526	4,254	1,267	1,524	456	396	353	258	272	-
Portland, Maine -----	4,679	4,398	1,295	1,598	462	424	340	279	281	-
Nonmetropolitan areas <sup>6/</sup> -----	4,386	4,122	1,283	1,449	427	412	356	195	264	-
North Central:										
Cedar Rapids, Iowa -----	4,501	4,230	1,127	1,617	445	427	359	255	271	-
Champaign-Urbana Ill -----	4,681	4,399	1,183	1,735	456	419	363	243	282	-
Chicago, Ill.-Northwestern Ind -----	4,584	4,308	1,227	1,625	394	425	371	266	276	-
Cincinnati, Ohio-Ky.-Ind -----	4,313	4,054	1,180	1,430	438	396	350	260	259	-
Cleveland, Ohio -----	4,807	4,518	1,225	1,768	466	436	351	272	289	-
Dayton, Ohio -----	4,377	4,114	1,176	1,461	433	414	361	269	263	-
Detroit, Mich -----	4,563	4,289	1,245	1,545	450	419	365	265	274	-
Green Bay, Wis -----	4,375	4,112	1,103	1,504	444	436	377	248	263	-
Indianapolis, Ind -----	4,686	4,404	1,210	1,701	451	416	357	269	282	-
Kansas City, Mo.-Kans -----	4,578	4,303	1,211	1,567	456	432	374	263	275	-
Milwaukee, Wis -----	4,604	4,327	1,143	1,683	451	423	363	264	277	-
Minneapolis-St. Paul, Minn -----	4,576	4,301	1,180	1,609	455	432	361	264	275	-
St. Louis, Mo.-Ill -----	4,529	4,257	1,250	1,526	476	392	363	250	272	-
Wichita, Kans -----	4,413	4,148	1,145	1,579	422	390	364	248	265	-
Nonmetropolitan areas <sup>6/</sup> -----	4,050	3,806	1,156	1,307	390	415	348	190	244	-
South:										
Atlanta, Ga -----	4,039	3,796	1,150	1,187	429	391	370	269	243	-
Austin, Tex -----	4,070	3,825	1,096	1,281	437	379	387	245	245	-
Baltimore, Md -----	4,410	4,145	1,186	1,450	465	417	373	254	265	-
Baton Rouge, La -----	4,035	3,792	1,195	1,152	453	386	357	249	243	-
Dallas, Tex -----	4,309	4,050	1,125	1,426	444	394	401	260	259	-
Durham, N.C -----	4,239	3,984	1,121	1,422	422	393	373	253	255	-
Houston, Tex -----	4,217	3,963	1,151	1,344	455	380	386	247	254	-
Nashville, Tenn -----	4,255	3,999	1,107	1,438	437	383	367	267	256	-
Orlando, Fla -----	4,150	3,900	1,082	1,407	414	373	369	255	250	-
Washington, D.C.-Md.-Va -----	4,656	4,376	1,235	1,583	476	426	388	268	280	-
Nonmetropolitan areas <sup>6/</sup> -----	3,693	3,471	1,134	1,048	391	364	347	187	222	-
West:										
Bakersfield, Calif -----	4,289	4,031	1,150	1,384	466	395	400	236	258	-
Denver, Colo -----	4,373	4,110	1,149	1,461	457	432	367	244	263	-
Los Angeles-Long Beach, Calif -----	4,626	4,348	1,176	1,610	466	422	417	257	278	-
San Diego, Calif -----	4,419	4,153	1,149	1,514	444	401	394	251	266	-
San Francisco-Oakland, Calif -----	4,913	4,608	1,210	1,782	500	449	402	265	295	10
Seattle-Everett, Wash -----	4,848	4,554	1,282	1,720	461	436	384	271	291	3
Honolulu, Hawaii -----	5,166	4,806	1,463	1,765	519	413	369	277	308	52
Nonmetropolitan areas <sup>6/</sup> -----	4,044	3,801	1,153	1,260	383	452	362	191	243	-
Anchorage, Alaska -----	6,127	5,550	1,439	2,322	517	586	471	215	355	222

<sup>1/</sup> A husband age 65 or over and his wife.

<sup>2/</sup> Housing includes shelter, household operation and housefurnishings. The average costs of shelter are weighted by the following proportions: 35 percent for rental costs, 65 percent for homeowner costs.

<sup>3/</sup> The average costs of automobile owners and nonowners were weighted by the following proportions: New York, 25 percent for car owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for car owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for car owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for car owners, 32 percent for nonowners.

<sup>4/</sup> Includes allowances for gifts and contributions.

<sup>5/</sup> For a detailed description, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.

<sup>6/</sup> Places with populations of 2,500 to 50,000.

Table A-3. Annual costs of a higher budget for a retired couple,<sup>1</sup> Spring 1970

Area	Total budget	Cost of family consumption								Other costs <sup>4/</sup>	Personal taxes
		Total	Food	Housing <sup>2/</sup>	Transportation <sup>3/</sup>	Clothing and personal care	Medical care	Other family consumption			
Urban United States -----	\$7,114	\$6,187	\$1,531	\$2,429	\$754	\$618	\$372	\$483	\$536	\$391	
Metropolitan areas <sup>5/</sup> -----	7,503	6,485	1,560	2,638	770	616	379	522	557	461	
Nonmetropolitan areas <sup>6/</sup> -----	5,949	5,301	1,447	1,805	706	623	352	368	468	180	
<b>Northeast:</b>											
Boston, Mass -----	8,623	7,267	1,642	3,380	727	617	373	528	616	740	
Buffalo, N.Y -----	7,977	6,779	1,598	2,849	834	620	358	520	579	619	
Hartford, Conn -----	8,039	6,954	1,617	2,948	830	647	369	543	593	492	
Lancaster, Pa -----	6,964	6,062	1,549	2,284	761	575	371	522	526	376	
New York-Northeastern N.J -----	8,531	7,232	1,720	3,233	743	616	385	535	613	686	
Philadelphia, Pa.-N.J -----	7,683	6,513	1,647	2,691	697	583	365	530	559	611	
Pittsburgh, Pa -----	7,215	6,244	1,580	2,404	782	592	355	531	539	432	
Portland, Maine -----	7,162	6,256	1,593	2,367	797	626	341	532	540	366	
Nonmetropolitan areas <sup>6/</sup> -----	6,721	5,916	1,605	2,200	752	624	358	377	515	290	
<b>North Central:</b>											
Cedar Rapids, Iowa -----	7,221	6,274	1,432	2,535	787	647	362	511	542	405	
Champaign-Urbana, Ill -----	7,361	6,426	1,499	2,615	801	644	366	501	553	382	
Chicago, Ill.-Northwestern Ind -----	7,342	6,389	1,559	2,569	719	648	373	521	550	403	
Cincinnati, Ohio-Ky.-Ind -----	6,613	5,819	1,481	2,144	736	600	352	506	507	287	
Cleveland, Ohio -----	7,591	6,537	1,532	2,669	777	666	355	538	561	493	
Dayton, Ohio -----	7,062	6,136	1,476	2,365	749	654	362	530	531	395	
Detroit, Mich -----	7,503	6,553	1,576	2,676	764	641	368	528	562	388	
Green Bay, Wis -----	7,267	6,206	1,384	2,519	760	665	379	499	536	525	
Indianapolis, Ind -----	7,475	6,419	1,544	2,609	762	631	360	513	552	504	
Kansas City, Mo.-Kans -----	7,442	6,428	1,590	2,513	774	656	376	519	553	461	
Milwaukee, Wis -----	7,464	6,344	1,471	2,610	741	643	364	515	547	573	
Minneapolis-St. Paul, Minn -----	7,232	6,233	1,518	2,399	778	654	364	520	538	461	
St. Louis, Mo.-Ill -----	7,048	6,137	1,599	2,243	823	601	367	504	531	380	
Wichita, Kans -----	6,917	6,053	1,433	2,418	746	593	368	495	525	339	
Nonmetropolitan areas <sup>6/</sup> -----	6,146	5,443	1,451	1,927	694	651	351	369	479	224	
<b>South:</b>											
Atlanta, Ga -----	6,283	5,582	1,458	1,911	740	584	373	516	490	211	
Austin, Tex -----	6,416	5,692	1,414	2,038	776	564	390	510	498	226	
Baltimore, Md -----	6,984	6,083	1,533	2,238	796	628	376	512	527	374	
Baton Rouge, La -----	6,316	5,613	1,506	1,860	813	574	358	502	492	211	
Dallas, Tex -----	7,023	6,171	1,452	2,408	784	591	403	533	534	318	
Durham, N.C -----	6,473	5,698	1,418	2,071	740	585	376	508	498	277	
Houston, Tex -----	6,863	6,037	1,474	2,287	811	573	388	504	524	302	
Nashville, Tenn -----	6,636	5,869	1,376	2,261	782	567	370	513	511	256	
Orlando, Fla -----	6,273	5,573	1,352	2,064	727	554	372	504	489	211	
Washington, D.C.-Md.-Va -----	7,380	6,398	1,550	2,455	844	636	390	523	551	431	
Nonmetropolitan areas <sup>6/</sup> -----	5,593	5,033	1,412	1,614	710	582	349	366	448	112	
<b>West:</b>											
Bakersfield, Calif -----	6,673	5,889	1,445	2,171	810	579	402	482	513	271	
Denver, Colo -----	6,970	6,097	1,497	2,315	778	632	370	505	528	345	
Los Angeles-Long Beach, Calif -----	7,630	6,623	1,548	2,708	819	618	418	512	568	439	
San Diego, Calif -----	7,027	6,169	1,467	2,450	756	586	398	512	534	324	
San Francisco-Oakland, Calif -----	7,776	6,724	1,555	2,709	869	656	405	530	575	477	
Seattle-Everett, Wash -----	7,467	6,510	1,614	2,543	793	637	387	536	559	398	
Honolulu, Hawaii -----	8,312	7,028	1,883	2,738	873	601	373	560	598	686	
Nonmetropolitan areas <sup>6/</sup> -----	6,171	5,449	1,426	1,898	669	724	365	367	480	242	
Anchorage, Alaska -----	9,286	7,745	1,811	3,265	889	907	473	400	652	889	

1/ A husband age 65 or over and his wife.

2/ Housing includes shelter, household operation, housefurnishings, and lodging out-of-home city. The average costs of shelter are weighted by the following proportions: 30 percent for rental costs, 70 percent for homeowner costs.

3/ The average costs of automobile owners and nonowners were weighted by the following proportions of families: Boston, Chicago, New York, Philadelphia, 75 percent for car owners, 25 percent for nonowners; all other metropolitan and nonmetropolitan areas, 100 percent for car owners.

4/ Includes allowances for gifts and contributions and life insurance.

5/ For a detailed description, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.

6/ Places with populations of 2,500 to 50,000.



Table A-4. Indexes of comparative costs based on a lower budget for a retired couple, Spring 1970

(U.S. urban average costs = 100)

Area	Total budget	Cost of family consumption								Other costs <sup>4/</sup>
		Total	Food	Housing <sup>2/</sup>	Transportation <sup>3/</sup>	Clothing and personal care	Medical care	Other family consumption		
Urban United States -----	100	100	100	100	100	100	100	100	100	100
Metropolitan areas <sup>5/</sup> -----	103	103	101	106	91	101	102	108	102	102
Nonmetropolitan areas <sup>6/</sup> -----	92	92	97	82	127	98	94	77	93	93
Northeast:										
Boston, Mass -----	106	106	106	124	29	101	100	114	106	106
Buffalo, N.Y -----	110	110	105	115	134	103	96	109	110	110
Hartford, Conn -----	115	114	109	123	130	109	99	114	114	114
Lancaster, Pa -----	99	99	102	95	115	94	100	94	99	99
New York-Northeastern N.J -----	109	109	110	128	23	100	104	113	109	109
Philadelphia, Pa.-N.J -----	98	98	106	104	25	97	98	108	98	98
Pittsburgh, Pa -----	100	100	103	97	122	97	95	105	100	100
Portland, Maine -----	104	104	102	104	122	105	92	120	104	104
Nonmetropolitan areas <sup>6/</sup> -----	102	102	105	96	137	100	97	80	101	101
North Central:										
Cedar Rapids, Iowa -----	101	101	95	104	108	105	97	103	101	101
Champaign-Urbana, Ill -----	103	103	98	107	115	102	98	100	103	103
Chicago, Ill.-Northwestern Ind -----	99	99	104	105	28	104	101	111	99	99
Cincinnati, Ohio-Ky.-Ind -----	96	96	99	90	116	96	95	109	96	96
Cleveland, Ohio -----	107	107	102	111	123	107	95	110	107	107
Dayton, Ohio -----	100	100	99	98	111	101	98	109	100	100
Detroit, Mich -----	101	101	104	94	120	103	98	109	101	101
Green Bay, Wis -----	97	97	92	92	113	108	102	100	96	96
Indianapolis, Ind -----	104	104	101	106	121	101	97	109	104	104
Kansas City, Mo.-Kans -----	103	103	101	100	122	105	101	107	103	103
Milwaukee, Wis -----	101	101	94	104	118	103	98	108	101	101
Minneapolis-St. Paul, Minn -----	103	103	98	105	121	105	98	107	103	103
St. Louis, Mo.-Ill -----	101	101	104	96	128	96	98	105	101	101
Wichita, Kans -----	99	99	98	100	109	94	99	98	99	99
Nonmetropolitan areas <sup>6/</sup> -----	95	95	99	88	123	103	94	77	96	96
South:										
Atlanta, Ga -----	89	89	92	75	113	95	100	111	90	90
Austin, Tex -----	91	91	90	80	114	93	105	99	90	90
Baltimore, Md -----	98	98	95	93	123	99	101	102	98	98
Baton Rouge, La -----	90	90	97	73	122	94	97	103	90	90
Dallas, Tex -----	95	95	90	90	117	96	108	106	96	96
Durham, N.C -----	96	96	91	94	111	97	101	103	96	96
Houston, Tex -----	94	94	93	84	123	93	105	103	93	93
Nashville, Tenn -----	95	95	91	91	114	93	99	107	95	95
Orlando, Fla -----	97	97	89	101	109	90	100	104	96	96
Washington, D.C.-Md.-Va -----	105	105	99	105	126	103	105	109	104	104
Nonmetropolitan areas <sup>6/</sup> -----	87	87	93	73	126	91	93	75	87	87
West:										
Bakersfield, Calif -----	96	96	97	84	127	98	109	93	96	96
Denver, Colo -----	99	99	96	93	124	107	99	100	99	99
Los Angeles-Long Beach, Calif -----	104	104	98	101	131	105	113	104	104	104
San Diego, Calif -----	100	100	96	96	124	100	106	101	100	100
San Francisco-Oakland, Calif -----	110	110	101	113	138	111	109	110	110	110
Seattle-Everett, Wash -----	111	111	107	113	131	110	104	111	111	111
Honolulu, Hawaii -----	115	115	123	109	161	103	100	113	114	114
Nonmetropolitan areas <sup>6/</sup> -----	97	97	100	89	131	107	98	79	97	97
Anchorage, Alaska -----	143	143	125	165	183	138	128	90	143	143

1/ A husband age 65 or over and his wife.

2/ Housing includes shelter, household operation and housefurnishings. The average costs of shelter are weighted by the following proportions: 40 percent for rental costs, 60 percent for homeowner costs.

3/ The average costs of automobile owners and nonowners were weighted by the following proportions of families: Boston, Chicago, New York, Philadelphia, 100 percent for nonowners; all other metropolitan areas, 45 percent for car owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for car owners, 45 percent for nonowners.

4/ Includes allowances for gifts and contributions.

5/ For a detailed description see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.

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

Table A-5. Indexes of comparative costs based on an intermediate budget for a retired couple, Spring 1970

(U.S. urban average costs = 100)

Area	Total budget	Cost of family consumption							Other costs <sup>4/</sup>
		Total	Food	Housing <sup>2/</sup>	Transportation <sup>3/</sup>	Clothing and personal care	Medical care	Other family consumption	
Urban United States -----	100	100	100	100	100	100	100	100	100
Metropolitan areas <sup>5/</sup> -----	104	104	102	108	101	101	102	108	104
Nonmetropolitan areas <sup>6/</sup> -----	87	87	95	77	95	97	95	77	87
Northeast:									
Boston, Mass -----	114	113	109	128	95	102	100	113	113
Buffalo, N.Y. -----	111	111	107	117	120	105	96	107	110
Hartford, Conn -----	115	114	111	121	118	108	99	114	114
Lancaster, Pa -----	99	100	102	96	108	95	100	101	99
New York-Northeastern N.J. -----	116	115	114	134	74	101	104	112	115
Philadelphia, Pa.-N.J. -----	105	105	109	109	89	97	98	109	104
Pittsburgh, Pa -----	101	101	104	98	110	97	96	105	101
Portland, Maine -----	104	105	106	103	112	104	92	114	104
Nonmetropolitan areas <sup>6/</sup> -----	98	98	105	93	103	101	96	80	98
North Central:									
Cedar Rapids, Iowa -----	100	101	92	104	108	105	97	104	100
Champaign-Urbana, Ill -----	104	105	97	112	110	103	98	99	104
Chicago, Ill.-Northwestern Ind -----	102	102	101	105	95	104	100	109	102
Cincinnati, Ohio-Ky.-Ind -----	96	96	97	92	106	97	95	106	96
Cleveland, Ohio -----	107	107	100	114	113	107	95	111	107
Dayton, Ohio -----	98	98	96	94	105	102	98	110	97
Detroit, Mich -----	102	102	102	99	109	103	99	108	101
Green Bay, Wis -----	97	98	90	97	108	107	102	101	97
Indianapolis, Ind -----	104	105	99	109	109	102	97	110	104
Kansas City, Mo.-Kans -----	102	102	99	101	110	106	101	107	102
Milwaukee, Wis -----	103	103	94	108	109	104	98	108	103
Minneapolis-St. Paul, Minn -----	102	102	97	104	110	106	98	108	102
St. Louis, Mo.-Ill -----	101	101	102	98	115	96	98	102	101
Wichita, Kans -----	98	99	94	102	102	96	98	101	98
Nonmetropolitan areas <sup>6/</sup> -----	90	90	95	84	94	102	94	78	90
South:									
Atlanta, Ga -----	90	90	94	76	104	96	100	110	90
Austin, Tex -----	91	91	90	82	106	93	105	100	91
Baltimore, Md. -----	98	98	97	93	113	102	101	104	98
Baton Rouge, La -----	90	90	98	74	110	95	97	102	90
Dallas, Tex -----	96	96	92	92	108	97	108	106	96
Durham, N.C -----	94	95	92	92	102	96	101	103	94
Houston, Tex -----	94	94	94	86	110	93	104	101	94
Nashville, Tenn -----	95	95	91	93	106	94	99	109	95
Orlando, Fla -----	92	93	89	91	100	91	99	104	93
Washington, D.C.-Md.-Va -----	104	104	101	102	115	104	105	109	104
Nonmetropolitan areas <sup>6/</sup> -----	82	82	93	67	95	89	94	76	82
West:									
Bakersfield, Calif -----	96	96	94	89	113	97	108	96	96
Denver, Colo -----	97	98	94	94	111	106	99	100	97
Los Angeles-Long Beach, Calif -----	103	103	96	104	113	103	113	105	103
San Diego, Calif -----	98	99	94	97	108	98	107	103	99
San Francisco-Oakland, Calif -----	109	109	99	115	121	110	109	108	109
Seattle-Everett, Wash -----	108	108	105	111	112	107	104	111	108
Honolulu, Hawaii -----	115	114	120	114	126	101	100	113	114
Nonmetropolitan areas <sup>6/</sup> -----	90	90	95	81	93	111	98	78	90
Anchorage, Alaska -----	137	132	118	149	125	144	127	88	131

1/ A husband age 65 or over and his wife.

2/ Housing includes shelter, household operation and housefurnishings. The average costs of shelter are weighted by the following proportions: 35 percent for rental costs, 65 percent for homeowner costs.

3/ The average costs of automobile owners and nonowners were weighted by the following proportions: New York, 25 percent car owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for car owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for car owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for car owners, 32 percent for nonowners.

4/ Includes allowances for gifts and contributions.

5/ For detailed description see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.

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

Table A-6. Indexes of comparative costs based on a higher budget for a retired couple,<sup>1</sup> Spring 1970

(U.S. urban average costs = 100)

Area	Total budget	Cost of family consumption								Personal taxes
		Total	Food	Housing <sup>2/</sup>	Transportation <sup>3/</sup>	Clothing and personal care	Medical care	Other family consumption	Other costs <sup>4/</sup>	
Urban United States -----	100	100	100	100	100	100	100	100	100	100
Metropolitan areas <sup>5/</sup> -----	105	105	102	109	102	100	102	108	104	118
Nonmetropolitan areas <sup>6/</sup> -----	84	86	95	74	94	101	95	76	88	47
Northeast:										
Boston, Mass -----	121	117	107	139	96	100	100	109	115	189
Buffalo, N.Y -----	112	110	104	117	111	100	96	108	108	158
Hartford, Conn -----	113	112	106	121	110	105	99	112	111	126
Lancaster, Pa -----	98	98	101	94	101	93	100	108	98	96
New York-Northeastern N.J -----	120	117	112	133	99	100	103	111	115	175
Philadelphia, Pa.-N.J -----	108	105	108	111	92	94	98	110	104	156
Pittsburgh, Pa -----	101	101	103	99	104	96	95	110	101	110
Portland, Maine -----	101	101	104	97	106	101	92	110	101	93
Nonmetropolitan areas <sup>6/</sup> -----	94	96	105	91	100	101	96	78	98	83
North Central:										
Cedar Rapids, Iowa -----	101	101	94	104	104	105	97	106	101	103
Champaign-Urbana, Ill -----	103	104	98	108	106	104	98	104	103	98
Chicago, Ill.-Northwestern Ind -----	103	103	102	106	95	105	100	108	103	103
Cincinnati, Ohio-Ky.-Ind -----	93	94	97	88	98	97	95	105	95	73
Cleveland, Ohio -----	107	106	100	110	103	108	95	111	105	124
Dayton, Ohio -----	99	99	96	97	99	106	97	110	99	101
Detroit, Mich -----	105	106	103	110	101	104	99	109	105	99
Green Bay, Wis -----	102	100	91	104	101	108	102	103	100	134
Indianapolis, Ind -----	105	104	101	107	101	102	97	106	103	129
Kansas City, Mo.-Kans -----	105	104	104	103	103	106	101	107	103	118
Milwaukee, Wis -----	105	103	96	107	98	104	98	107	102	146
Minneapolis-St. Paul, Minn -----	102	101	99	99	103	106	98	108	101	118
St. Louis, Mo.-Ill -----	99	99	104	92	109	97	99	104	99	97
Wichita, Kans -----	97	98	94	100	99	97	99	102	98	87
Nonmetropolitan areas <sup>6/</sup> -----	86	88	95	79	92	105	94	76	90	57
South:										
Atlanta, Ga -----	88	90	95	79	98	95	100	107	92	54
Austin, Tex -----	90	92	92	84	103	91	105	106	93	58
Baltimore, Md -----	98	98	100	92	106	102	101	106	99	96
Baton Rouge, La -----	89	91	98	77	108	93	96	104	92	54
Dallas, Tex -----	99	100	95	99	104	96	108	110	100	81
Durham, N.C -----	91	92	93	85	98	95	101	105	93	71
Houston, Tex -----	96	98	96	94	108	93	104	104	98	77
Nashville, Tenn -----	93	95	90	93	104	92	99	106	96	65
Orlando, Fla -----	88	90	88	85	96	90	100	104	91	54
Washington, D.C.-Md.-Va -----	104	103	101	101	112	103	105	108	100	99
Nonmetropolitan areas <sup>6/</sup> -----	79	81	92	66	94	94	94	76	84	29
West:										
Bakersfield, Calif -----	94	95	94	89	107	94	108	100	96	69
Denver, Colo -----	98	99	98	95	103	102	99	105	99	88
Los Angeles-Long Beach, Calif -----	107	107	101	111	109	100	112	105	106	112
San Diego, Calif -----	99	100	96	101	100	95	107	106	100	83
San Francisco-Oakland, Calif -----	109	109	102	112	115	106	109	110	107	122
Seattle-Everett, Wash -----	105	105	105	105	105	103	104	111	104	102
Honolulu, Hawaii -----	117	114	123	113	116	97	100	116	112	175
Nonmetropolitan areas <sup>6/</sup> -----	87	88	93	78	89	117	98	76	90	62
Anchorage, Alaska -----	130	125	118	134	118	147	127	83	122	227

<sup>1/</sup> A husband age 65 or over and his wife.

<sup>2/</sup> Housing includes shelter, household operation, housefurnishings, and lodging out-of-home city. The average costs of shelter are weighted by the following proportions: 30 percent for rental costs, 70 percent for homeowner costs.

<sup>3/</sup> The average costs of automobile owners and nonowners were weighted by the following proportions of families: Boston, Chicago, New York, Philadelphia, 75 percent for car owners, 25 percent for nonowners; all other metropolitan and nonmetropolitan areas, 100 percent for car owners.

<sup>4/</sup> Includes allowances for gifts and contributions and life insurance.

<sup>5/</sup> For a detailed description, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.

<sup>6/</sup> Places with populations of 2,500 to 50,000.

## Appendix B. Budgets costs and indexes at three levels, Spring 1969

**Table B-1. Annual costs of budgets at 3 levels, for a retired couple,<sup>1</sup> urban United States, 39 metropolitan areas, 4 nonmetropolitan regions, and Anchorage, Alaska, Spring 1969**

Item	Urban United States								
	Total			Metropolitan areas <sup>2</sup>			Nonmetropolitan areas <sup>3</sup>		
	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher
Food.....	\$855	\$1,137	\$1,426	\$866	\$1,157	\$1,454	\$824	\$1,077	\$1,344
Food at home.....	791	1,015	1,212	802	1,027	1,224	760	981	1,177
Food away from home.....	64	122	214	64	130	230	64	96	167
Housing: Total <sup>4</sup> .....	1,023	1,475	2,302	1,081	1,585	2,494	849	1,146	1,724
Renter families <sup>4</sup> .....	1,072	1,600	2,574	1,129	1,719	2,809	895	1,245	1,863
Homeowner families <sup>4</sup> .....	992	1,408	2,185	1,049	1,513	2,359	819	1,092	1,663
Shelter <sup>5</sup> .....	769	946	1,343	815	1,007	1,461	628	763	989
Rental costs <sup>6</sup> .....	818	1,071	1,616	863	1,141	1,776	674	862	1,128
Homeowner costs <sup>7</sup> .....	738	879	1,227	783	935	1,326	598	709	928
Housefurnishings.....	94	203	373	103	221	415	69	151	248
Household operations.....	160	326	525	163	357	558	151	232	427
Transportation: Total <sup>8</sup> .....	203	395	729	184	399	743	261	382	687
Automobile owners.....	486	636	764	499	672	792	465	556	687
Nonowners of automobiles.....	39	99	155	45	116	155	12	19	-
Clothing.....	153	257	396	156	264	397	142	236	394
Husband.....	61	106	167	60	107	163	65	105	179
Wife.....	59	110	176	61	114	177	51	99	173
Clothing materials and services.....	33	41	53	35	43	57	26	32	42
Personal care.....	91	134	195	90	131	193	94	142	201
Medical care.....	347	349	351	351	354	356	333	336	338
Out-of-pocket medicare costs <sup>9</sup> .....	215	215	214	216	216	216	210	210	210
All other medical care.....	132	134	137	135	138	140	123	126	128
Other family consumption.....	140	232	460	151	250	497	107	179	350
Reading.....	52	61	74	51	59	70	55	67	85
Recreation.....	41	91	257	47	99	281	25	68	185
Tobacco <sup>10</sup> .....	15	18	36	15	18	37	14	17	34
Alcoholic beverages.....	24	47	64	30	58	78	6	13	21
Miscellaneous expenses.....	8	15	29	8	16	31	7	14	25
Cost of family consumption: Total <sup>11</sup> .....	2,812	3,979	5,859	2,880	4,140	6,134	2,610	3,498	5,038
Renter families.....	2,861	4,104	6,131	2,928	4,274	6,449	2,656	3,597	5,177
Homeowner families.....	2,781	3,912	5,743	2,848	4,068	5,999	2,580	3,444	4,977
Other costs.....	126	254	508	129	264	529	117	223	447
Gifts and contributions.....	126	254	437	129	264	458	117	223	376
Life insurance.....	-	-	71	-	-	71	-	-	71
Personal taxes: Total <sup>11</sup> .....	-	-	306	-	-	366	-	-	126
Renter families.....	-	-	365	-	-	436	-	-	152
Homeowner families.....	-	-	281	-	-	336	-	-	115
Cost of budget: Total <sup>11</sup> .....	2,938	4,233	6,673	3,009	4,404	7,029	2,727	3,721	5,611
Renter families.....	2,987	4,358	7,004	3,057	4,538	7,414	2,773	3,820	5,776
Homeowner families.....	2,907	4,166	6,532	2,977	4,332	6,864	2,697	3,667	5,539

See footnotes at end of table.

**Table B-1. Annual costs of budgets at 3 levels, for a retired couple,<sup>1</sup> urban United States, 39 metropolitan areas, 4 nonmetropolitan regions, and Anchorage, Alaska, Spring 1969—Continued**

Item	Northeast														
	Boston, Mass.			Buffalo, N. Y.			Hartford, Conn.			Lancaster, Pa.			New York-Northeastern New Jersey		
	Lower	Inter-mediate	Higher	Lower	Inter-mediate	Higher	Lower	Inter-mediate	Higher	Lower	Inter-mediate	Higher	Lower	Inter-mediate	Higher
Food.....	\$912	\$1,246	\$1,534	\$890	\$1,198	\$1,474	\$933	\$1,271	\$1,513	\$882	\$1,183	\$1,464	\$935	\$1,284	\$1,582
Food at home.....	847	1,118	1,310	825	1,069	1,253	862	1,123	1,321	829	1,080	1,264	854	1,111	1,301
Food away from home.....	65	128	224	65	129	221	71	148	192	53	103	200	81	173	281
Housing: Total <sup>4</sup> .....	1,254	1,864	3,164	1,165	1,702	2,676	1,241	1,768	2,753	985	1,432	2,188	1,273	1,912	2,964
Renter families <sup>4</sup> .....	1,227	1,948	3,250	1,079	1,746	3,095	1,354	2,025	3,031	935	1,463	2,279	1,117	1,855	3,051
Homeowner families <sup>4</sup> .....	1,272	1,819	3,127	1,222	1,675	2,497	1,166	1,629	2,634	1,019	1,415	2,149	1,377	1,943	2,926
Shelter <sup>5</sup> .....	975	1,246	2,055	895	1,114	1,626	977	1,156	1,665	721	873	1,163	1,004	1,281	1,872
Rental costs <sup>6</sup> .....	948	1,330	2,141	809	1,158	2,045	1,090	1,413	1,943	671	904	1,254	848	1,224	1,959
Homeowner costs <sup>7</sup> .....	993	1,201	2,018	952	1,090	1,447	902	1,017	1,546	755	856	1,124	1,108	1,312	1,834
Housefurnishings.....	105	225	428	105	224	419	107	229	430	110	236	441	109	238	438
Household operations.....	174	393	621	165	364	571	157	383	598	154	323	524	160	393	594
Transportation: Total <sup>8</sup> .....	60	388	717	271	472	803	268	471	806	229	414	710	35	265	689
Automobile owners.....	-	771	899	548	710	803	541	708	806	456	614	710	-	740	870
Nonowners of automobiles.....	60	132	172	44	116	-	44	115	-	43	115	-	35	107	147
Clothing.....	153	260	389	163	277	409	161	267	396	152	256	382	155	264	398
Husband.....	61	109	164	63	112	168	61	109	164	57	103	155	61	109	167
Wife.....	59	111	174	66	124	186	61	111	172	60	108	165	61	114	177
Clothing materials and services.....	33	40	51	34	41	55	39	47	60	35	45	72	33	41	54
Personal care.....	88	126	185	90	130	192	99	145	212	79	117	172	91	135	200
Medical care.....	343	346	349	333	335	338	345	347	350	345	346	348	358	360	362
Out-of-pocket medicare costs <sup>9</sup> .....	215	215	215	214	214	214	218	218	218	210	210	210	221	221	221
All other medical care.....	128	131	134	119	121	124	127	129	132	135	136	138	137	139	141
Other family consumption.....	158	261	498	154	254	504	150	250	492	129	230	487	157	258	507
Reading.....	59	67	78	54	62	73	45	53	64	38	46	57	53	61	72
Recreation.....	46	98	276	48	101	285	48	100	280	45	95	282	48	101	282
Tobacco <sup>10</sup> .....	13	18	30	16	18	34	16	19	36	12	17	39	18	19	39
Alcoholic beverages.....	31	60	80	27	56	80	31	60	80	26	56	80	29	59	81
Miscellaneous expenses.....	9	18	34	9	17	32	10	18	32	8	16	29	9	18	33
Cost of family consumption: Total <sup>11</sup> .....	2,968	4,491	6,836	3,066	4,368	6,396	3,197	4,519	6,522	2,801	3,978	5,751	3,004	4,478	6,702
Renter families.....	2,941	4,575	6,922	2,980	4,412	6,815	3,310	4,776	6,800	2,751	4,009	5,842	2,848	4,421	6,789
Homeowner families.....	2,986	4,446	6,799	3,123	4,344	6,217	3,122	4,380	6,403	2,835	3,961	5,712	3,108	4,509	6,664
Other costs.....	133	286	581	138	278	548	143	288	558	126	254	500	135	285	571
Gifts and contributions.....	133	286	510	138	278	477	143	288	487	126	254	429	135	285	500
Life insurance.....	-	-	71	-	-	71	-	-	71	-	-	71	-	-	71
Personal taxes: Total <sup>11</sup> .....	-	-	594	-	-	441	-	-	418	-	-	301	-	-	520
Renter families.....	-	-	616	-	-	552	-	-	481	-	-	318	-	-	544
Homeowner families.....	-	-	584	-	-	393	-	-	391	-	-	293	-	-	510
Cost of budget: Total <sup>11</sup> .....	3,101	4,777	8,011	3,204	4,646	7,385	3,340	4,807	7,498	2,927	4,232	6,552	3,139	4,763	7,793
Renter families.....	3,074	4,861	8,119	3,118	4,690	7,915	3,453	5,064	7,839	2,877	4,263	6,660	2,983	4,706	7,904
Homeowner families.....	3,119	4,732	7,964	3,261	4,622	7,158	3,265	4,668	7,352	2,961	4,215	6,505	3,243	4,794	7,745

See footnotes at end of table.

**Table B-1. Annual costs of budgets at 3 levels, for a retired couple urban United States, 39 metropolitan areas, 4 nonmetropolitan regions, and Anchorage, Alaska, Spring 1969—Continued**

Item	Northeast—Continued											
	Philadelphia, Pa.—N. J.			Pittsburgh, Pa.			Portland, Maine			Nonmetropolitan areas <sup>3</sup>		
	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher
Food .....	\$922	\$1,250	\$1,550	\$871	\$1,177	\$1,468	\$871	\$1,204	\$1,480	\$905	\$1,197	\$1,498
Food at home .....	851	1,105	1,298	805	1,047	1,235	814	1,098	1,292	828	1,085	1,294
Food away from home .....	71	145	252	66	130	233	57	106	188	77	112	204
Housing: Total <sup>4</sup> .....	1,059	1,607	2,542	983	1,441	2,269	1,059	1,521	2,254	989	1,375	2,068
Renter families <sup>4</sup> .....	1,001	1,639	2,913	1,015	1,516	2,373	1,046	1,561	2,313	1,060	1,441	1,943
Homeowner families <sup>4</sup> .....	1,098	1,590	2,383	961	1,401	2,224	1,067	1,499	2,228	941	1,339	2,121
Shelter <sup>5</sup> .....	800	1,034	1,487	721	875	1,232	773	929	1,194	772	982	1,330
Rental costs <sup>6</sup> .....	742	1,066	1,858	753	950	1,336	760	969	1,253	843	1,048	1,205
Homeowner costs <sup>7</sup> .....	839	1,017	1,328	699	835	1,187	781	907	1,168	724	946	1,383
Housefurnishings .....	105	227	445	105	225	431	107	229	434	73	155	247
Household operations .....	154	346	550	157	341	546	179	363	566	144	238	431
Transportation: Total <sup>8</sup> .....	52	350	662	245	435	743	246	439	752	281	411	727
Automobile owners .....	-	690	829	481	642	743	498	658	752	501	595	727
Nonowners of automobiles .....	52	123	163	53	124	-	40	112	-	13	20	-
Clothing .....	153	258	383	153	265	396	169	282	416	147	247	390
Husband .....	58	104	158	60	107	161	67	117	175	66	106	177
Wife .....	61	113	171	60	116	178	69	124	187	54	108	172
Clothing materials and services .....	34	41	54	33	42	57	33	41	54	27	33	41
Personal care .....	85	123	181	89	128	190	83	121	178	95	145	205
Medical care .....	330	333	336	335	338	340	346	347	348	334	335	337
Out-of-pocket medicare costs <sup>9</sup> .....	213	213	213	212	212	212	215	215	215	212	212	212
All other medical care .....	117	120	123	123	126	128	131	132	133	122	123	125
Other family consumption .....	151	253	505	147	246	508	167	265	505	111	184	357
Reading .....	55	63	74	55	63	74	60	68	79	59	71	90
Recreation .....	45	96	277	46	98	282	48	101	280	25	67	179
Tobacco <sup>10</sup> .....	15	18	39	14	17	37	17	18	43	13	17	39
Alcoholic beverages .....	28	59	84	24	52	86	33	61	73	5	13	21
Miscellaneous expenses .....	8	17	31	8	16	29	9	17	30	9	16	28
Cost of family consumption: Total <sup>11</sup> .....	2,752	4,174	6,159	2,823	4,030	5,914	2,941	4,179	5,933	2,862	3,894	5,582
Renter families .....	2,694	4,206	6,530	2,855	4,105	6,018	2,928	4,219	5,992	2,933	3,960	5,457
Homeowner families .....	2,791	4,157	6,000	2,801	3,990	5,869	2,949	4,157	5,907	2,814	3,858	5,635
Other costs .....	123	266	531	127	257	512	132	266	514	128	248	488
Gifts and contributions .....	123	266	460	127	257	441	132	266	443	128	248	417
Life insurance .....	-	-	71	-	-	71	-	-	71	-	-	71
Personal taxes: Total <sup>11</sup> .....	-	-	417	-	-	363	-	-	278	-	-	221
Renter families .....	-	-	507	-	-	386	-	-	289	-	-	197
Homeowner families .....	-	-	378	-	-	354	-	-	274	-	-	232
Cost of budget: Total <sup>11</sup> .....	2,875	4,440	7,107	2,950	4,287	6,789	3,073	4,445	6,725	2,990	4,142	6,291
Renter families .....	2,817	4,472	7,568	2,982	4,362	6,916	3,060	4,485	6,795	3,061	4,208	6,142
Homeowner families .....	2,914	4,423	6,909	2,928	4,247	6,735	3,081	4,423	6,695	2,942	4,106	6,355

See footnotes at end of table.

**Table B-1. Annual costs of budgets at 3 levels, for a retired couple,<sup>1</sup> urban United States, 39 metropolitan areas, 4 nonmetropolitan regions, and Anchorage, Alaska, Spring 1969—Continued**

Item	North Central														
	Cedar Rapids, Iowa			Champaign-Urbana, Ill.			Chicago, Ill.—Northwestern Indiana			Cincinnati, Ohio-Ky.—Ind.			Cleveland, Ohio		
	Lower	Inter-mediate	Higher	Lower	Inter-mediate	Higher	Lower	Inter-mediate	Higher	Lower	Inter-mediate	Higher	Lower	Inter-mediate	Higher
Food -----	\$812	\$1,053	\$1,334	\$839	\$1,108	\$1,404	\$887	\$1,146	\$1,456	\$844	\$1,099	\$1,379	\$858	\$1,125	\$1,407
Food at home -----	753	941	1,124	788	999	1,199	830	1,034	1,243	788	989	1,191	787	988	1,186
Food away from home -----	59	112	210	51	109	205	57	112	213	56	110	188	71	137	221
Housing: Total <sup>4</sup> -----	1,094	1,577	2,465	1,113	1,672	2,507	1,083	1,548	2,443	936	1,391	2,083	1,137	1,676	2,526
Renter families <sup>4</sup> -----	1,159	1,663	2,720	1,229	1,935	2,713	1,241	1,798	3,020	959	1,468	1,147	1,147	1,811	2,702
Homeowner families <sup>4</sup> -----	1,050	1,530	2,356	1,036	1,530	2,419	977	1,414	2,195	921	1,350	2,056	1,130	1,603	2,451
Shelter <sup>5</sup> -----	831	1,025	1,464	846	1,106	1,477	816	970	1,399	688	859	1,107	875	1,101	1,484
Rental costs <sup>6</sup> -----	896	1,111	1,719	962	1,369	1,683	974	1,220	1,976	711	936	1,171	885	1,236	1,660
Homeowner costs <sup>7</sup> -----	787	978	1,355	769	964	1,389	710	836	1,151	673	818	1,080	868	1,028	1,409
Housefurnishings -----	98	212	400	104	227	443	106	218	424	98	211	406	98	213	417
Household operations -----	165	340	541	163	339	527	161	360	560	150	321	510	164	362	565
Transportation: Total <sup>8</sup> -----	226	433	775	233	436	764	59	379	689	238	429	724	250	440	737
Automobile owners -----	455	648	775	466	650	764	-	751	861	461	630	724	484	648	737
Nonowners of automobiles -----	39	111	42	114	114	-	59	131	170	55	126	-	58	130	-
Clothing -----	165	277	423	158	269	420	162	277	429	151	262	403	162	274	423
Husband -----	66	114	171	62	111	169	63	113	172	58	109	165	62	109	164
Wife -----	61	115	189	64	118	196	63	119	197	63	115	188	60	115	192
Clothing materials and services -----	38	48	63	32	40	55	36	45	60	30	38	50	40	50	67
Personal care -----	92	132	196	88	129	191	92	131	194	79	113	167	97	140	209
Medical care -----	342	345	348	349	352	355	349	350	351	332	333	335	331	334	338
Out-of-pocket medicare costs <sup>9</sup> -----	211	211	211	214	214	214	214	214	214	212	212	212	214	214	214
All other medical care -----	131	134	137	135	138	141	135	136	137	120	121	123	117	120	124
Other family consumption -----	146	247	494	140	232	480	154	251	492	156	252	491	152	254	503
Reading -----	46	55	66	40	49	60	55	64	74	58	66	77	55	63	74
Recreation -----	46	97	278	46	96	280	47	98	282	45	95	275	47	99	282
Tobacco <sup>10</sup> -----	13	17	36	14	15	37	15	18	35	16	19	40	13	18	48
Alcoholic beverages -----	32	62	84	31	55	73	29	55	71	29	57	71	28	57	68
Miscellaneous expenses -----	9	16	30	9	17	30	8	16	30	8	15	28	9	17	31
Cost of family consumption: Total <sup>11</sup> -----	2,877	4,064	6,035	2,920	4,198	6,121	2,786	4,082	6,054	2,736	3,879	5,582	2,987	4,243	6,143
Renter families -----	2,942	4,150	6,290	3,036	4,461	6,327	2,944	4,332	6,631	2,759	3,956	5,646	2,997	4,378	6,319
Homeowner families -----	2,833	4,017	5,926	2,843	4,056	6,033	2,680	3,948	5,806	2,721	3,838	5,555	2,980	4,170	6,068
Other costs -----	129	259	521	131	268	528	125	260	523	123	247	488	134	270	529
Gifts and contributions -----	129	259	450	131	268	457	125	260	452	123	247	417	134	270	458
Life insurance -----	-	-	71	-	-	71	-	-	71	-	-	71	-	-	71
Personal taxes: Total <sup>11</sup> -----	-	-	388	-	-	321	-	-	314	-	-	250	-	-	370
Renter families -----	-	-	457	-	-	368	-	-	439	-	-	262	-	-	412
Homeowner families -----	-	-	359	-	-	301	-	-	260	-	-	245	-	-	352
Cost of budget: Total <sup>11</sup> -----	3,006	4,323	6,944	3,051	4,466	6,970	2,911	4,342	6,891	2,859	4,126	6,320	3,121	4,513	7,042
Renter families -----	3,071	4,409	7,268	3,167	4,729	7,223	3,069	4,592	7,593	2,882	4,203	6,396	3,131	4,648	7,260
Homeowner families -----	2,962	4,276	6,806	2,976	4,324	6,862	2,805	4,208	6,589	2,844	4,085	6,288	3,114	4,440	6,949

See footnotes at end of table.

**Table B-1. Annual costs of budgets at 3 levels, for a retired couple,<sup>1</sup> urban United States, 39 metropolitan areas, 4 nonmetropolitan regions, and Anchorage, Alaska, Spring 1969—Continued**

Item	North Central—Continued														
	Dayton, Ohio			Detroit, Mich.			Green Bay, Wis.			Indianapolis, Ind.			Kansas City Mo.—Kans.		
	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher
Food -----	\$840	\$1,093	\$1,373	\$876	\$1,147	\$1,453	\$814	\$1,058	\$1,324	\$854	\$1,118	\$1,428	\$864	\$1,126	\$1,475
Food at home -----	785	991	1,187	816	1,030	1,246	766	965	1,158	801	1,008	1,214	806	1,018	1,228
Food away from home -----	55	102	186	60	117	207	48	93	166	53	110	214	58	108	247
Housing: Total <sup>4</sup> -----	1,029	1,421	2,282	964	1,465	2,527	912	1,387	2,316	1,109	1,645	2,515	1,009	1,469	2,346
Renter families <sup>4</sup> -----	1,216	1,716	2,770	1,110	1,711	3,037	1,001	1,516	2,535	1,215	1,783	2,486	1,054	1,544	2,548
Homeowner families <sup>4</sup> -----	904	1,262	2,073	866	1,332	2,309	852	1,317	2,222	1,039	1,570	2,527	979	1,428	2,260
Shelter <sup>5</sup> -----	765	889	1,295	718	890	1,476	648	844	1,315	846	1,097	1,482	745	911	1,322
Rental costs <sup>6</sup> -----	952	1,184	1,783	864	1,136	1,986	737	973	1,534	952	1,235	1,453	790	986	1,524
Homeowner costs <sup>7</sup> -----	640	730	1,086	620	757	1,258	588	774	1,221	776	1,022	1,494	715	870	1,236
Housefurnishings -----	102	219	426	100	216	423	102	220	429	92	200	420	96	206	406
Household operations -----	162	313	501	146	359	568	162	323	512	171	348	553	168	352	558
Transportation: Total <sup>8</sup> -----	228	413	716	248	442	750	222	410	712	244	429	757	254	450	792
Automobile owners -----	449	609	716	491	655	750	454	613	712	482	654	757	497	665	792
Nonowners of automobiles -----	47	118	-	50	122	-	33	104	-	50	92	-	55	127	-
Clothing -----	158	270	420	162	274	425	164	276	427	157	270	416	155	266	409
Husband -----	64	114	172	65	116	176	62	110	167	62	113	172	60	108	164
Wife -----	62	116	194	61	113	189	66	120	199	60	113	187	61	115	189
Clothing materials and services -----	32	40	54	36	45	60	36	46	61	35	44	57	34	43	56
Personal care -----	83	120	177	94	135	201	82	115	170	89	129	191	96	140	207
Medical care -----	335	337	338	332	335	338	343	344	346	346	347	350	358	360	362
Out-of-pocket medicare costs <sup>9</sup> -----	212	212	212	214	214	214	210	210	210	213	213	213	213	213	213
All other medical care -----	123	125	126	118	121	124	133	134	136	133	134	137	145	147	149
Other family consumption -----	150	251	495	153	253	506	139	234	472	157	261	501	151	251	498
Reading -----	55	63	74	57	66	76	50	58	69	56	64	75	54	62	73
Recreation -----	46	97	279	46	96	279	44	93	273	49	102	284	46	97	279
Tobacco <sup>10</sup> -----	13	17	36	13	17	36	11	16	30	13	15	29	13	17	38
Alcoholic beverages -----	28	58	77	29	57	84	26	52	71	30	63	82	29	59	78
Miscellaneous expenses -----	8	16	29	8	16	31	8	15	29	9	17	31	9	16	30
Cost of family consumption: Total <sup>11</sup> -----	2,823	3,905	5,801	2,829	4,051	6,200	2,676	3,824	5,767	2,956	4,199	6,158	2,887	4,062	6,089
Renter families -----	3,010	4,200	6,289	2,975	4,297	6,710	2,765	3,953	5,986	3,062	4,337	6,129	2,932	4,137	6,291
Homeowner families -----	2,698	3,746	5,592	2,731	3,918	5,982	2,616	3,754	5,673	2,886	4,124	6,170	2,857	4,021	6,003
Other costs -----	127	249	504	127	258	534	120	244	501	133	268	531	130	259	525
Gifts and contributions -----	127	249	433	127	258	463	120	244	430	133	268	460	130	259	454
Life insurance -----	-	-	71	-	-	71	-	-	71	-	-	71	-	-	71
Personal taxes: Total <sup>11</sup> -----	-	-	315	-	-	362	-	-	387	-	-	364	-	-	371
Renter families -----	-	-	418	-	-	482	-	-	439	-	-	356	-	-	419
Homeowner families -----	-	-	271	-	-	310	-	-	364	-	-	368	-	-	351
Cost of budget: Total <sup>11</sup> -----	2,950	4,154	6,620	2,956	4,309	7,096	2,796	4,068	6,655	3,089	4,467	7,053	3,017	4,321	6,985
Renter families -----	3,137	4,449	7,211	3,102	4,555	7,726	2,885	4,197	6,926	3,195	4,605	7,016	3,062	4,396	7,235
Homeowner families -----	2,825	3,995	6,367	2,858	4,176	6,826	2,736	3,998	6,538	3,019	4,392	7,069	2,987	4,280	6,879

See footnotes at end of table.



**Table B-1. Annual costs of budgets at 3 levels, for a retired couple,<sup>1</sup> urban United States, 39 metropolitan areas, 4 nonmetropolitan regions, and Anchorage, Alaska, Spring 1969—Continued**

Item	North Central—Continued														
	Milwaukee, Wis.			Minneapolis—St. Paul, Minn.			St. Louis, Mo.—Ill.			Wichita, Kans.			Nonmetropolitan areas <sup>3</sup>		
	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher
Food	\$ 828	\$1,092	\$1,402	\$ 832	\$1,087	\$1,396	\$ 886	\$1,160	\$1,483	\$ 838	\$1,067	\$1,335	\$ 839	\$1,072	\$1,345
Food at home	775	971	1,179	777	978	1,173	824	1,033	1,246	790	980	1,178	779	984	1,185
Food away from home	53	121	223	55	109	223	62	127	237	48	87	157	60	88	160
Housing: Total <sup>4</sup>	1,067	1,583	2,449	1,046	1,502	2,237	996	1,476	2,165	1,035	1,510	2,303	907	1,244	1,826
Renter families <sup>4</sup>	1,185	1,734	2,605	1,191	1,754	2,565	1,053	1,571	2,243	1,073	1,595	2,425	983	1,379	1,941
Homeowner families <sup>4</sup>	988	1,501	2,382	950	1,366	2,096	958	1,425	2,132	1,010	1,464	2,250	856	1,171	1,776
Shelter <sup>5</sup>	810	1,015	1,437	789	926	1,207	741	908	1,140	775	970	1,298	683	848	1,071
Rental costs <sup>5</sup>	928	1,166	1,593	934	1,178	1,535	798	1,003	1,218	813	1,055	1,420	759	983	1,186
Homeowner costs <sup>7</sup>	731	933	1,370	693	790	1,066	703	857	1,107	750	924	1,245	632	775	1,021
Housefurnishings	92	198	377	98	211	400	100	215	415	97	210	407	70	150	250
Household operations	165	370	575	159	365	570	155	353	550	163	330	538	154	246	445
Transportation: Total <sup>8</sup>	236	423	722	246	436	750	260	459	811	228	416	741	254	379	671
Automobile owners	467	627	722	495	651	750	509	681	811	460	619	741	452	549	671
Nonowners of automobiles	47	119	-	43	115	-	55	127	-	39	111	-	11	18	-
Clothing	160	272	420	164	278	426	152	264	409	152	259	400	155	255	420
Husband	63	113	171	65	116	176	58	106	162	58	105	161	75	119	200
Wife	62	114	189	62	116	189	58	112	185	60	112	183	53	102	176
Clothing materials and services	35	45	60	37	46	61	36	46	62	34	42	56	27	34	44
Personal care	84	121	179	90	130	192	84	116	172	88	129	191	98	148	210
Medical care	341	343	344	336	338	340	338	341	344	339	341	344	328	331	334
Out-of-pocket medicare costs <sup>9</sup>	213	213	213	212	212	212	214	214	214	214	214	214	209	209	209
All other medical care	128	130	131	124	126	128	124	127	130	125	127	130	119	122	125
Other family consumption	148	245	481	148	249	491	146	238	481	139	241	481	106	176	343
Reading	54	63	74	50	58	69	51	59	70	45	54	65	53	64	82
Recreation	48	100	281	46	98	278	45	96	274	47	98	281	25	68	184
Tobacco <sup>10</sup>	11	15	33	15	18	39	14	17	41	11	16	39	14	17	32
Alcoholic beverages	26	51	63	28	59	76	27	50	67	28	57	67	6	13	19
Miscellaneous expenses	9	16	30	9	16	29	9	16	29	8	16	29	8	14	26
Cost of family consumption: Total <sup>11</sup>	2,864	4,079	5,997	2,862	4,020	5,832	2,862	4,054	5,865	2,819	3,963	5,795	2,687	3,605	5,149
Renter families	2,982	4,230	6,153	3,007	4,272	6,160	2,919	4,149	5,943	2,857	4,048	5,917	2,763	3,740	5,264
Homeowner families	2,785	3,997	5,930	2,766	3,884	5,691	2,824	4,003	5,832	2,794	3,917	5,742	2,636	3,532	5,099
Other costs	128	260	519	128	256	506	128	258	509	126	253	503	121	230	455
Gifts and contributions	128	260	448	128	256	435	128	258	438	126	253	432	121	230	384
Life insurance	-	-	71	-	-	71	-	-	71	-	-	71	-	-	71
Personal taxes: Total <sup>11</sup>	-	-	448	-	-	370	-	-	313	-	-	298	-	-	153
Renter families	-	-	491	-	-	461	-	-	328	-	-	322	-	-	174
Homeowner families	-	-	430	-	-	331	-	-	306	-	-	287	-	-	144
Cost of budget: Total <sup>11</sup>	2,992	4,339	6,964	2,990	4,276	6,708	2,990	4,312	6,687	2,945	4,216	6,596	2,808	3,835	5,757
Renter families	3,110	4,490	7,163	3,135	4,528	7,127	3,047	4,407	6,780	2,983	4,301	6,742	2,884	3,970	5,893
Homeowner families	2,913	4,257	6,879	2,894	4,140	6,528	2,952	4,261	6,647	2,920	4,170	6,532	2,757	3,762	5,698

See footnotes at end of table.

**Table B-1. Annual costs of budgets at 3 levels, for a retired couple,<sup>1</sup> urban United States, 39 metropolitan areas, 4 nonmetropolitan regions, and Anchorage, Alaska, Spring 1969—Continued**

Item	South																	
	Atlanta, Ga.			Austin, Tex.			Baltimore, Md.			Baton Rouge, La.			Dallas, Tex.			Durham, N. C.		
	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher
Food -----	\$790	\$1,078	\$1,367	\$789	\$1,050	\$1,352	\$810	\$1,102	\$1,421	\$813	\$1,093	\$1,380	\$771	\$1,046	\$1,349	\$772	\$1,037	\$1,309
Food at home -----	733	954	1,144	736	952	1,139	749	981	1,180	751	975	1,170	715	926	1,109	725	947	1,139
Food away from home -----	57	124	223	53	98	213	62	121	241	62	118	210	56	120	240	47	90	170
Housing: Total <sup>4</sup> -----	786	1,157	1,856	834	1,241	1,969	966	1,390	2,138	755	1,110	1,786	922	1,364	2,299	979	1,367	1,988
Renter families <sup>4</sup> -----	985	1,455	2,256	957	1,465	2,369	1,101	1,658	2,454	880	1,297	2,081	1,009	1,573	2,983	1,052	1,489	2,180
Homeowner families <sup>4</sup> -----	653	996	1,684	752	1,121	1,798	876	1,245	2,002	671	1,010	1,659	864	1,252	2,006	931	1,302	1,905
Shelter <sup>5</sup> -----	516	628	908	576	726	1,036	689	796	1,078	497	609	880	657	830	1,313	706	826	1,030
Rental costs <sup>6</sup> -----	715	926	1,308	699	950	1,436	824	1,064	1,394	622	796	1,175	744	1,039	1,997	779	948	1,222
Homeowner costs <sup>7</sup> -----	383	467	736	494	606	865	599	651	942	413	509	753	599	718	1,020	658	761	947
Housefurnishings -----	93	200	370	94	203	375	106	230	433	98	210	385	91	200	378	96	207	376
Household operations -----	177	329	518	164	312	498	171	364	567	160	291	461	174	334	548	177	334	522
Transportation: Total <sup>8</sup> -----	234	418	732	237	429	759	253	449	769	254	448	800	240	428	761	232	418	739
Automobile owners -----	465	619	732	473	638	759	508	671	769	515	671	800	480	636	761	473	625	739
Nonowners of automobiles -----	45	117	-	43	115	-	45	116	-	41	112	-	44	116	-	35	107	-
Clothing -----	144	247	373	143	242	362	145	254	387	144	244	364	145	249	378	148	250	374
Husband -----	55	100	154	53	97	151	57	105	162	53	97	150	54	100	157	55	99	152
Wife -----	60	111	173	57	105	160	58	111	174	57	105	158	57	107	166	58	108	167
Clothing materials and services -----	29	36	46	33	40	51	30	38	51	34	42	56	34	42	55	35	43	55
Personal care -----	91	132	194	80	114	168	93	139	205	87	126	187	88	127	187	85	122	180
Medical care: Total -----	343	345	348	351	352	355	341	343	346	343	344	345	368	371	373	352	354	357
Out-of-pocket medicare costs <sup>9</sup> -----	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214
All other medical care -----	129	131	134	137	138	141	127	129	132	129	130	131	154	157	159	138	140	143
Other family consumption -----	157	259	497	136	228	477	144	243	489	147	240	486	145	241	497	140	233	471
Reading -----	51	59	70	41	50	61	48	57	67	45	53	64	41	49	60	45	53	64
Recreation -----	46	98	280	45	95	280	46	96	278	45	96	281	48	101	291	43	93	276
Tobacco <sup>10</sup> -----	13	16	35	14	17	38	14	19	43	16	18	34	17	19	41	13	17	38
Alcoholic beverages -----	39	72	85	28	51	71	28	55	72	33	59	80	31	57	76	31	55	66
Miscellaneous expenses -----	8	14	27	8	15	27	8	16	29	8	14	27	8	15	29	8	15	27
Cost of family consumption: Total <sup>11</sup> -----	2,545	3,636	5,367	2,570	3,656	5,442	2,752	3,920	5,755	2,543	3,605	5,348	2,679	3,826	5,844	2,708	3,781	5,418
Renter families -----	2,744	3,934	5,767	2,693	3,880	5,842	2,887	4,188	6,071	2,668	3,792	5,643	2,766	4,035	6,528	2,781	3,903	5,610
Homeowner families -----	2,412	3,475	5,195	2,488	3,536	5,271	2,662	3,775	5,619	2,459	3,505	5,221	2,621	3,714	5,551	2,660	3,716	5,335
Other costs -----	114	232	472	115	233	477	123	250	500	114	230	470	120	244	507	122	241	475
Gifts and contributions -----	114	232	401	115	233	406	123	250	429	114	230	399	120	244	436	122	241	404
Life insurance -----	-	-	71	-	-	71	-	-	71	-	-	71	-	-	71	-	-	71
Personal taxes: Total <sup>11</sup> -----	-	-	171	-	-	185	-	-	283	-	-	168	-	-	270	-	-	211
Renter families -----	-	-	242	-	-	256	-	-	356	-	-	220	-	-	409	-	-	252
Homeowner families -----	-	-	141	-	-	155	-	-	252	-	-	145	-	-	210	-	-	194
Cost of budget: Total <sup>11</sup> -----	2,659	3,868	6,010	2,685	3,889	6,104	2,875	4,170	6,538	2,657	3,835	5,986	2,799	4,070	6,621	2,830	4,022	6,104
Renter families -----	2,858	4,166	6,481	2,808	4,113	6,575	3,010	4,438	6,927	2,782	4,022	6,333	2,886	4,279	7,444	2,903	4,144	6,337
Homeowner families -----	2,526	3,707	5,808	2,603	3,769	5,903	2,785	4,025	6,371	2,573	3,735	5,836	2,741	3,958	6,268	2,782	3,957	6,004

See footnotes at end of table.

Table B-1. Annual costs of budgets at 3 levels, for a retired couple,<sup>1</sup> urban United States, 39 metropolitan areas, 4 nonmetropolitan regions, and Anchorage, Alaska, Spring 1969—Continued

Item	South—Continued														
	Houston, Tex.			Nashville, Tenn.			Orlando, Fla.			Washington, D.C.—Md.—Va.			Nonmetropolitan areas <sup>3</sup>		
	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher
Food -----	\$801	\$1,080	\$1,379	\$773	\$1,029	\$1,278	\$763	\$1,016	\$1,269	\$855	\$1,164	\$1,459	\$787	\$1,050	\$1,308
Food at home -----	739	957	1,149	724	936	1,117	710	917	1,099	794	1,048	1,260	723	952	1,138
Food away from home -----	62	123	230	49	93	161	53	99	170	61	116	199	64	98	170
Housing: Total <sup>4</sup> -----	872	1,300	2,208	947	1,375	2,154	1,070	1,389	2,039	1,083	1,508	2,329	759	1,009	1,551
Renter families <sup>4</sup> -----	928	1,407	2,802	1,016	1,543	2,575	1,375	1,689	2,250	1,293	1,757	2,644	791	1,106	1,764
Homeowner families <sup>4</sup> -----	835	1,243	1,953	901	1,284	1,973	866	1,228	1,949	943	1,374	2,194	738	957	1,459
Shelter <sup>5</sup> -----	606	771	1,261	676	839	1,197	806	865	1,088	817	910	1,297	541	645	844
Rental costs <sup>6</sup> -----	662	878	1,855	745	1,007	1,618	1,111	1,165	1,299	1,027	1,159	1,612	573	742	1,057
Homeowner costs <sup>7</sup> -----	569	714	1,006	630	748	1,016	602	704	998	677	776	1,162	520	593	752
House furnishings -----	95	205	376	98	209	387	94	202	371	101	211	387	66	144	235
Household operations -----	171	324	511	173	327	510	170	322	520	165	387	585	152	220	412
Transportation: Total <sup>8</sup> -----	256	448	794	236	428	769	231	410	723	252	449	794	258	383	694
Automobile owners -----	506	665	794	472	637	769	465	610	723	505	671	794	460	555	694
Nonowners of automobiles -----	52	123	-	43	115	-	39	111	-	44	116	-	11	18	-
Clothing -----	136	233	354	154	264	393	139	238	357	152	260	389	129	212	362
Husband -----	52	95	148	57	103	157	52	96	149	56	101	153	57	94	164
Wife -----	53	100	157	62	118	180	56	104	158	61	115	178	47	88	160
Clothing materials and services -----	31	38	49	35	43	56	31	38	50	35	44	58	25	30	38
Personal care -----	88	127	188	82	120	176	81	119	175	99	151	224	89	133	188
Medical care: Total -----	356	358	360	344	346	349	342	345	347	357	360	362	333	336	338
Out-of-pocket medicare costs <sup>9</sup> -----	215	215	215	212	212	212	216	216	216	216	216	216	209	209	209
All other medical care -----	141	143	145	132	134	137	126	129	131	141	144	146	124	127	129
Other family consumption -----	143	233	479	148	249	484	148	247	487	151	250	492	106	178	350
Reading -----	45	54	65	50	58	68	48	56	67	52	60	71	53	65	83
Recreation -----	44	94	281	43	92	269	48	101	289	49	103	286	25	68	188
Tobacco <sup>10</sup> -----	17	19	37	13	18	32	13	14	30	11	16	31	15	18	34
Alcoholic beverages -----	29	51	67	34	66	87	31	61	74	30	54	74	6	14	21
Miscellaneous expenses -----	8	15	29	8	15	28	8	15	27	9	17	30	7	13	24
Cost of family consumption: Total <sup>11</sup> -----	2,652	3,779	5,762	2,684	3,811	5,603	2,774	3,764	5,397	2,949	4,142	6,049	2,461	3,301	4,791
Renter families -----	2,708	3,886	6,356	2,753	3,979	6,024	3,079	4,064	5,608	3,159	4,391	6,364	2,493	3,398	5,004
Homeowner families -----	2,615	3,722	5,507	2,638	3,720	5,422	2,570	3,603	5,307	2,809	4,008	5,914	2,440	3,249	4,699
Other costs -----	119	241	501	120	243	489	124	240	474	132	264	522	110	210	429
Gifts and contributions -----	119	241	430	120	243	418	124	240	403	132	264	451	110	210	358
Life insurance -----	-	-	71	-	-	71	-	-	71	-	-	71	-	-	71
Personal taxes: Total <sup>11</sup> -----	-	-	251	-	-	216	-	-	177	-	-	355	-	-	72
Renter families -----	-	-	368	-	-	292	-	-	214	-	-	434	-	-	111
Homeowner families -----	-	-	201	-	-	184	-	-	161	-	-	321	-	-	55
Cost of budget: Total <sup>11</sup> -----	2,771	4,020	6,514	2,804	4,054	6,308	2,898	4,004	6,048	3,081	4,406	6,926	2,571	3,511	5,292
Renter families -----	2,827	4,127	7,225	2,873	4,222	6,805	3,203	4,304	6,296	3,291	4,655	7,320	2,603	3,608	5,544
Homeowner families -----	2,734	3,963	6,209	2,758	3,963	6,095	2,694	3,843	5,942	2,941	4,272	6,757	2,550	3,459	5,183

See footnote at end of table.

**Table B-1. Annual costs of budgets at 3 levels, for a retired couple, urban United States, 39 metropolitan areas, 4 nonmetropolitan regions, and Anchorage, Alaska, Spring 1969—Continued**

Items	West														
	Bakersfield, Calif.			Denver, Colo.			Honolulu, Hawaii			Los Angeles—Long Beach, Calif.			San Diego, Calif.		
	Lower	Inter-mediate	Higher	Lower	Inter-mediate	Higher	Lower	Inter-mediate	Higher	Lower	Inter-mediate	Higher	Lower	Inter-mediate	Higher
Food .....	\$845	\$1,088	\$1,366	\$814	\$1,059	\$1,379	\$1,069	\$1,385	\$1,778	\$853	\$1,114	\$1,465	\$826	\$1,083	\$1,385
Food at home .....	790	988	1,195	757	950	1,151	1,005	1,247	1,501	785	976	1,186	762	942	1,142
Food away from home .....	55	100	171	57	109	228	64	138	277	68	138	279	64	141	243
Housing: Total <sup>4</sup> .....	892	1,371	2,140	989	1,432	2,257	1,130	1,697	2,627	1,048	1,551	2,604	993	1,454	2,344
Renter families <sup>4</sup> .....	937	1,415	2,307	991	1,532	2,581	1,473	2,245	3,305	1,216	1,775	3,457	1,108	1,633	2,791
Homeowner families <sup>4</sup> .....	862	1,347	2,068	988	1,378	2,118	902	1,402	2,337	936	1,431	2,238	916	1,357	2,153
Shelter <sup>5</sup> .....	626	815	1,145	718	855	1,246	802	1,035	1,487	788	981	1,597	738	915	1,385
Rental costs <sup>5</sup> .....	671	859	1,312	720	955	1,570	1,145	1,583	2,165	956	1,205	2,450	853	1,094	1,832
Homeowner costs <sup>7</sup> .....	596	791	1,073	717	801	1,107	574	740	1,197	676	861	1,231	661	818	1,194
Housefurnishings .....	102	215	393	107	225	397	117	247	437	107	223	399	102	215	376
Household operations .....	164	341	542	164	352	554	211	415	643	153	347	548	153	324	523
Transportation: Total <sup>8</sup> .....	261	447	784	242	425	728	300	500	836	271	457	803	257	438	743
Automobile owners .....	529	668	784	482	629	728	615	758	836	538	679	803	511	648	743
Nonowners of automobiles .....	42	114	-	47	119	-	42	114	-	52	124	-	50	121	-
Clothing .....	158	260	380	170	279	407	155	256	371	161	264	386	157	260	377
Husband .....	61	105	156	68	114	167	60	105	149	59	102	154	61	106	158
Wife .....	60	108	162	68	123	184	56	104	161	61	112	166	60	110	163
Clothing materials and services .....	37	47	62	34	42	56	39	47	61	41	50	66	36	44	56
Personal care .....	93	137	203	87	130	192	93	136	200	91	134	198	85	123	182
Medical care: Total .....	373	374	376	343	346	349	351	354	358	382	384	385	367	371	375
Out-of-pocket medicare costs <sup>9</sup> .....	215	215	215	214	214	214	215	215	215	222	222	222	217	217	217
All other medical care .....	158	159	161	129	132	135	136	139	143	160	162	163	150	154	158
Other family consumption .....	135	232	474	140	234	483	157	263	532	149	249	497	142	241	492
Reading .....	41	49	60	44	52	63	46	54	65	49	57	68	50	58	69
Recreation .....	44	93	272	45	97	281	47	100	286	48	100	284	44	95	280
Tobacco <sup>10</sup> .....	12	16	39	14	16	37	20	25	54	14	18	34	12	16	42
Alcoholic beverages .....	30	58	75	29	53	73	34	66	94	29	57	79	28	56	72
Miscellaneous expenses .....	8	16	28	8	16	29	10	18	33	9	17	32	8	16	29
Cost of family consumption: Total <sup>11</sup> .....	2,757	3,909	5,723	2,785	3,905	5,795	3,255	4,591	6,702	2,955	4,153	6,338	2,827	3,970	5,898
Renter families .....	2,802	3,953	5,890	2,787	4,005	6,119	3,598	5,139	7,380	3,123	4,377	7,191	2,942	4,149	6,345
Homeowner families .....	2,727	3,885	5,651	2,784	3,851	5,656	3,027	4,296	6,412	2,843	4,033	5,972	2,750	3,873	5,707
Other costs .....	124	249	498	125	249	503	146	293	571	133	265	544	127	253	511
Gifts and contributions .....	124	249	427	125	249	432	146	293	500	133	265	473	127	253	440
Life insurance .....	-	-	71	-	-	71	-	-	71	-	-	71	-	-	71
Personal taxes: Total <sup>11</sup> .....	-	-	-	-	-	268	-	-	576	-	-	372	-	-	277
Renter families .....	-	-	268	-	-	339	-	-	758	-	-	561	-	-	368
Homeowner families .....	-	-	226	-	-	238	-	-	498	-	-	291	-	-	238
Cost of budget: Total <sup>11</sup> .....	2,881	4,158	6,460	2,910	4,154	6,566	3,401	4,884	7,849	3,088	4,418	7,254	2,954	4,223	6,686
Renter families .....	2,926	4,202	6,656	2,912	4,254	6,961	3,744	5,432	8,709	3,256	4,642	8,296	3,069	4,402	7,224
Homeowner families .....	2,851	4,134	6,375	2,909	4,100	6,397	3,173	4,589	7,481	2,976	4,298	6,807	2,877	4,126	6,456

See footnotes at end of table.

**Table B-1. Annual costs of budgets at 3 levels, for a retired couple,<sup>1</sup> urban United States, 39 metropolitan areas, 4 nonmetropolitan regions, and Anchorage, Alaska, Spring 1969—Continued**

Items	West—Continued											
	San Francisco— Oakland, Calif.			Seattle—Everett, Wash.			Nonmetropolitan areas <sup>3</sup>			Anchorage, Alaska		
	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher	Lower	Inter- mediate	Higher
Food .....	\$881	\$1,149	\$1,475	\$930	\$1,214	\$1,528	\$856	\$1,081	\$1,337	\$1,118	\$1,405	\$1,767
Food at home .....	818	1,020	1,235	862	1,068	1,296	793	989	1,199	1,029	1,270	1,536
Food away from home .....	63	129	240	68	146	232	63	92	138	89	135	231
Housing: Total <sup>4</sup> .....	1,143	1,676	2,550	1,188	1,673	2,466	937	1,227	1,843	1,756	2,287	3,211
Renter families <sup>4</sup> .....	1,264	1,893	2,841	1,296	1,924	2,838	936	1,276	2,004	2,103	2,785	3,757
Homeowner families <sup>4</sup> .....	1,063	1,559	2,425	1,116	1,538	2,306	938	1,200	1,774	1,524	2,019	2,977
Shelter <sup>5</sup> .....	874	1,077	1,463	900	1,061	1,412	709	814	1,045	1,479	1,765	2,265
Rental costs <sup>6</sup> .....	995	1,294	1,754	1,008	1,312	1,784	708	863	1,206	1,826	2,263	2,811
Homeowner costs <sup>7</sup> .....	794	960	1,338	828	926	1,252	710	787	976	1,247	1,497	2,031
House furnishings .....	111	234	460	109	229	397	78	177	296	78	183	300
Household operations .....	158	365	567	179	383	597	150	236	442	199	339	586
Transportation: Total <sup>8</sup> .....	280	478	840	268	449	767	274	377	660	374	500	860
Automobile owners .....	577	724	840	540	669	767	481	542	660	655	718	860
Nonowners of automobiles .....	37	109	-	47	118	-	20	27	-	32	38	-
Clothing .....	171	281	408	172	279	404	159	276	467	198	344	559
Husband .....	62	107	159	66	110	162	68	113	189	87	139	223
Wife .....	64	118	176	66	119	176	61	126	231	75	158	275
Clothing materials and services .....	45	56	73	40	50	66	30	37	47	36	47	61
Personal care .....	105	155	231	99	143	212	105	159	229	138	219	311
Medical care: Total .....	378	381	384	364	366	369	341	343	346	430	431	433
Out-of-pocket medicare costs <sup>9</sup> .....	219	219	219	216	216	216	211	211	211	221	221	221
All other medical care .....	159	162	165	148	150	153	130	132	135	209	210	212
Other family consumption .....	158	258	515	156	260	515	114	188	359	131	211	395
Reading .....	56	64	75	49	57	68	61	75	94	72	87	109
Recreation .....	49	103	290	48	101	284	26	69	183	26	70	187
Tobacco <sup>10</sup> .....	14	17	37	20	23	45	14	16	34	14	17	36
Alcoholic beverages .....	30	57	81	29	62	87	5	13	22	7	15	26
Miscellaneous expenses .....	9	17	32	10	17	31	8	15	26	12	22	37
Cost of family consumption: Total <sup>11</sup> .....	3,116	4,378	6,403	3,177	4,384	6,261	2,786	3,651	5,241	4,145	5,397	7,536
Renter families .....	3,237	4,595	6,694	3,285	4,635	6,633	2,785	3,700	5,402	4,492	5,895	8,082
Homeowner families .....	3,036	4,261	6,278	3,105	4,249	6,101	2,787	3,624	5,172	3,913	5,129	7,302
Other costs .....	140	279	549	143	279	538	125	233	462	186	344	633
Gifts and contributions .....	140	279	478	143	279	467	125	233	391	186	344	562
Life insurance .....	-	-	71	-	-	71	-	-	71	-	-	71
Personal taxes: Total <sup>11</sup> .....	-	-	390	-	-	355	-	-	188	-	205	810
Renter families .....	-	-	456	-	-	439	-	-	223	-	312	953
Homeowner families .....	-	-	361	-	-	319	-	-	173	-	147	748
Cost of budget: Total <sup>11</sup> .....	3,256	4,657	7,342	3,320	4,663	7,154	2,911	3,884	5,891	4,331	5,946	8,979
Renter families .....	3,377	4,874	7,699	3,428	4,914	7,610	2,910	3,933	6,087	4,678	6,551	9,668
Homeowner families .....	3,176	4,540	7,188	3,248	4,528	6,958	2,912	3,857	5,807	4,099	5,620	8,683

<sup>1</sup> The family consists of a retired husband and wife, age 65 years or over.

<sup>2</sup> For a detailed description, see the 1967 edition of the Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget, now the Office of Management and Budget.

<sup>3</sup> Places having population of 2,500 to 50,000.

<sup>4</sup> The higher budget costs include \$60 for lodging away from home city. This cost is not shown separately or included in any of the housing subgroups.

<sup>5</sup> The average cost of shelter is weighted by the following proportions: lower budget 40 percent for renters, 60 percent for homeowners; intermediate budget 35 percent for renters, 65 percent for homeowners; higher budget 30 percent for renters, 70 percent for homeowners.

<sup>6</sup> Average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.

<sup>7</sup> Property taxes, insurance on house and contents, water, refuse disposal, heating fuel, gas, electricity, specified equipment, and home repair and maintenance costs.

<sup>8</sup> The average costs to automobile owners and nonowners in the lower budget are weighted by the following proportions of families: New York, Boston, Philadelphia and Chicago, 100 percent for nonowners; all other metropolitan areas, 45 percent for automobile owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for owners, 45 percent for nonowners. The intermediate budget proportions are New York, 25 percent for owners, 75 percent for nonowners; Boston, Philadelphia and Chicago, 40 percent for owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for owners, 40 percent for nonowners, nonmetropolitan areas, 68 percent for owners, and 32 percent for nonowners. The higher budget proportions are: New York, Boston, Philadelphia and Chicago, 75 percent for owners, 25 percent for nonowners, all other areas 100 percent for automobile owners.

<sup>9</sup> Annual medical insurance premium plus estimated average cost of deductible and coinsurance features.

<sup>10</sup> Cigarette costs were deleted from the budgets beginning with spring 1967 pricing period.

<sup>11</sup> The total represents the weighted average costs of renter and homeowner families. See weights cited in footnote 5.

Table B-2. Indexes of comparative costs based on a lower budget for a retired couple,<sup>1</sup> Spring 1969

(U.S. urban average costs = 100)

Area	Total budget costs			Cost of family consumption									
	Renter and owner combined <sup>2</sup>	Renter families	Home-owner families	Total <sup>2</sup>	Food	Housing (shelter, housefurnishings, household operations)			Transportation <sup>7</sup>	Clothing and personal care	Medical care	Other family consumption	
						Total <sup>3</sup>	Shelter						
							Renter and owner combined <sup>4</sup>	Renter families <sup>5</sup>					Home-owner families <sup>6</sup>
Urban United States .....	100	100	100	100	100	100	100	100	100	100	100	100	
Metropolitan areas <sup>8</sup> .....	102	102	102	102	101	106	106	106	106	91	101	101	
Nonmetropolitan areas <sup>9</sup> .....	93	93	93	93	96	83	82	83	81	129	97	96	
Northeast:													
Boston, Mass .....	106	103	107	106	107	123	127	116	135	30	99	99	113
Buffalo, N. Y. ....	109	104	112	109	104	114	116	99	129	134	104	96	110
Hartford, Conn .....	114	116	112	114	109	121	127	134	122	132	107	100	107
Lancaster, Pa .....	100	96	102	100	103	96	92	82	102	113	95	100	92
New York-Northeastern N. J .....	107	100	112	107	109	124	131	104	150	17	101	103	112
Philadelphia, Pa.-N. J .....	98	94	100	98	107	104	104	91	114	26	98	95	108
Pittsburgh, Pa .....	100	100	101	100	102	96	94	92	95	121	99	97	105
Portland, Maine .....	105	102	106	105	102	104	101	93	106	121	103	100	119
Nonmetropolitan areas <sup>9</sup> .....	102	103	101	102	106	97	100	103	98	138	99	96	79
North Central:													
Cedar Rapids, Iowa .....	102	103	102	102	95	107	108	110	107	111	105	99	104
Champaign-Urbana, Ill .....	104	106	102	104	98	109	110	118	104	115	101	101	100
Chicago, Ill.-Northwestern Ind .....	99	103	97	99	104	106	106	119	96	29	104	101	110
Cincinnati, Ohio-Ky.-Ind .....	97	97	98	97	99	91	90	87	91	117	94	96	112
Cleveland, Ohio .....	106	105	107	106	100	111	114	108	118	123	106	96	109
Dayton, Ohio .....	100	105	97	100	98	101	100	117	87	112	99	97	107
Detroit, Mich .....	101	104	98	101	102	94	93	106	84	122	105	96	109
Green Bay, Wis .....	95	97	94	95	95	89	84	90	80	109	101	99	99
Indianapolis, Ind .....	105	107	104	105	100	108	110	117	105	120	101	100	112
Kansas City, Mo.-Kans .....	103	103	103	103	101	99	97	97	97	125	103	103	108
Milwaukee, Wis .....	102	104	100	102	97	104	105	114	99	116	100	98	106
Minneapolis-St. Paul, Minn .....	102	105	100	102	97	102	103	114	94	121	104	97	106
St. Louis, Mo.-Ill .....	102	102	102	102	104	97	96	98	95	128	97	98	104
Wichita, Kans .....	100	100	100	100	98	101	101	100	102	112	98	98	99
Nonmetropolitan areas <sup>9</sup> .....	96	97	95	96	98	89	89	93	86	125	104	95	76
South:													
Atlanta, Ga .....	90	96	87	90	92	77	67	88	52	115	96	99	112
Austin, Tex .....	91	94	90	91	92	82	75	86	67	117	92	101	97
Baltimore, Md .....	98	101	96	98	95	94	90	101	81	125	98	98	103
Baton Rouge, La .....	90	93	89	90	95	74	64	76	56	125	95	99	105
Dallas, Tex .....	95	97	94	95	90	90	85	91	81	118	96	106	104
Durham, N. C. ....	96	97	96	96	90	96	92	95	89	114	96	102	100
Houston, Tex .....	94	95	94	94	94	85	79	81	77	126	92	103	102
Nashville, Tenn .....	95	96	95	95	90	93	88	91	86	116	97	99	106
Orlando, Fla .....	99	107	93	99	89	105	105	136	82	114	91	99	106
Washington, D. C.-Md.-Va .....	105	110	101	105	100	106	106	126	92	124	103	103	108
Nonmetropolitan areas <sup>9</sup> .....	87	87	88	88	92	74	70	70	71	127	89	96	76
West:													
Bakersfield, Calif .....	98	98	98	98	99	87	81	82	81	129	103	108	97
Denver, Colo .....	99	98	100	99	95	97	93	88	97	119	105	99	100
Honolulu, Hawaii .....	116	125	109	116	125	110	104	140	78	148	102	101	112
Los Angeles-Long Beach, Calif .....	105	109	102	105	100	102	103	117	92	134	103	110	107
San Diego, Calif .....	101	103	99	101	97	97	96	105	90	127	99	106	102
San Francisco-Oakland, Calif .....	111	113	109	111	103	112	114	122	108	138	113	109	113
Seattle-Everett, Wash .....	113	115	112	113	109	116	117	124	112	132	111	105	112
Nonmetropolitan areas <sup>9</sup> .....	99	97	100	99	100	92	92	87	96	135	108	98	82
Anchorage, Alaska .....	147	157	141	147	131	172	192	224	169	184	138	124	94

See footnotes at end of table B-4, p. 29.

**Table B-3. Indexes of comparative costs based on an intermediate budget for a retired couple, Spring 1969**

(U.S. urban average costs =100)

Area	Total budget costs			Cost of family consumption									
	Renter and owner combined <sup>2</sup>	Renter families	Home-owner families	Total <sup>2</sup>	Food	Housing (shelter, housefurnishings, household operations)			Transportation <sup>7</sup>	Clothing and personal care	Medical care	Other family consumption	
						Total <sup>3</sup>	Shelter						
							Renter and owner combined <sup>4</sup>	Renter families <sup>5</sup>					Home-owner families <sup>6</sup>
Urban United States -----	100	100	100	100	100	100	100	100	100	100	100	100	
Metropolitan areas <sup>8</sup> -----	104	104	104	104	102	107	106	107	106	101	101	108	
Nonmetropolitan areas <sup>9</sup> -----	88	88	88	88	95	78	81	80	81	97	97	77	
<b>Northeast:</b>													
Boston, Mass -----	113	112	114	113	110	126	132	124	137	98	99	112	
Buffalo, N. Y -----	110	108	111	110	105	115	118	108	124	119	104	109	
Hartford, Conn -----	114	116	112	114	112	120	122	132	116	119	105	108	
Lancaster, Pa -----	100	98	101	100	104	97	92	84	97	105	95	99	
New York-Northeastern N. J -----	113	108	115	113	113	130	135	114	149	67	102	111	
Philadelphia, Pa.-N. J -----	105	103	106	105	110	109	109	100	116	89	97	109	
Pittsburgh, Pa -----	101	100	101	101	104	98	92	89	95	110	101	106	
Portland, Maine -----	105	103	106	105	106	103	98	90	103	111	103	114	
Nonmetropolitan areas <sup>9</sup> -----	98	97	99	98	105	93	104	98	108	104	100	79	
<b>North Central:</b>													
Cedar Rapids, Iowa -----	102	101	103	102	93	107	108	104	111	110	105	106	
Champaign-Urbana, Ill -----	106	109	104	106	97	113	117	128	110	110	102	100	
Chicago, Ill.-Northwestern Ind -----	103	105	101	103	101	105	103	114	95	96	104	108	
Cincinnati, Ohio-Ky.-Ind -----	97	96	98	97	97	94	91	87	93	109	96	109	
Cleveland, Ohio -----	107	107	107	107	99	114	116	115	117	111	106	109	
Dayton, Ohio -----	98	102	96	98	96	96	94	111	83	105	100	108	
Detroit, Mich -----	102	105	100	102	101	99	94	106	86	112	105	109	
Green Bay, Wis -----	96	96	96	96	93	94	89	91	88	104	100	101	
Indianapolis, Ind -----	106	106	105	106	98	112	116	115	116	109	102	112	
Kansas City, Mo.-Kans -----	102	101	103	102	99	100	96	92	99	114	104	108	
Milwaukee, Wis -----	103	103	102	103	96	107	107	109	106	107	101	106	
Minneapolis-St. Paul, Minn -----	101	104	99	101	96	102	98	110	90	110	104	107	
St. Louis, Mo.-Ill -----	102	101	102	102	102	100	96	94	98	116	97	103	
Wichita, Kans -----	100	99	100	100	94	102	103	98	105	105	99	104	
Nonmetropolitan areas <sup>9</sup> -----	91	91	90	91	94	84	90	92	88	96	103	76	
<b>South:</b>													
Atlanta, Ga -----	91	96	89	91	95	78	66	86	53	106	97	112	
Austin, Tex -----	92	94	90	92	92	84	77	89	69	109	91	98	
Baltimore, Md -----	99	102	97	99	97	94	84	99	74	114	101	105	
Baton Rouge, La -----	91	92	90	91	96	75	64	74	58	113	95	103	
Dallas, Tex -----	96	98	95	96	92	92	88	97	82	108	96	104	
Durham, N. C -----	95	95	95	95	91	93	87	88	87	106	95	100	
Houston, Tex -----	95	95	95	95	95	88	81	82	81	113	92	100	
Nashville, Tenn -----	96	97	95	96	91	93	88	94	85	108	98	107	
Orlando, Fla -----	95	99	92	95	89	94	91	109	80	104	91	106	
Washington, D. C.-Md.-Va -----	104	107	103	104	102	102	96	108	88	114	105	108	
Nonmetropolitan areas <sup>9</sup> -----	83	83	83	83	92	68	68	69	67	97	88	77	
<b>West:</b>													
Bakersfield, Calif -----	98	96	99	98	96	93	86	80	90	113	102	100	
Denver, Colo -----	98	98	98	98	93	97	90	89	91	108	105	101	
Honolulu, Hawaii -----	115	125	110	115	122	115	109	148	84	127	100	113	
Los Angeles-Long Beach, Calif -----	104	107	103	104	98	105	104	112	98	116	102	107	
San Diego, Calif -----	100	101	99	100	95	99	97	102	93	111	98	104	
San Francisco-Oakland, Calif -----	110	112	109	110	101	114	114	121	109	121	112	111	
Seattle-Everett, Wash -----	110	113	109	110	107	113	112	122	105	114	108	112	
Nonmetropolitan areas <sup>9</sup> -----	92	90	93	92	95	83	86	81	90	95	111	81	
Anchorage, Alaska -----	140	150	135	136	124	155	187	211	170	127	144	91	

See footnotes at end of table B-4, p. 29.

**Table B-4. Indexes of comparative costs based on a higher budget for a retired couple,<sup>1</sup> Spring 1969**

(U.S. urban average costs = 100)

Area	Total budget costs			Cost of family consumption										
	Renter and owner combined <sup>2</sup>	Renter families	Home-owner families	Total <sup>2</sup>	Food	Housing (shelter, housefurnishing, household operations)			Transportation <sup>7</sup>	Clothing and personal care	Medical care	Other family consumption	Taxes	
						Total <sup>3</sup>	Shelter							
							Renter and owner combined <sup>4</sup>	Renter families <sup>5</sup>						Home-owner families <sup>6</sup>
Urban United States -----	100	100	100	100	100	100	100	100	100	100	100	100	100	
Metropolitan areas <sup>8</sup> -----	105	106	105	105	102	108	109	110	108	102	100	101	108	120
Nonmetropolitan areas <sup>9</sup> -----	84	82	85	86	94	75	74	70	76	94	101	96	76	41
<b>Northeast:</b>														
Boston, Mass -----	120	116	122	117	108	137	153	133	165	98	97	99	108	194
Buffalo, N. Y -----	111	113	110	109	103	116	121	127	118	110	102	96	110	144
Hartford, Conn -----	112	112	113	111	106	120	124	120	126	111	103	100	107	137
Lancaster, Pa -----	98	95	100	98	103	95	87	78	92	98	94	99	106	98
New York--Northeastern														
N. J -----	117	113	119	114	111	129	139	121	150	95	101	103	110	170
Philadelphia, Pa.--N. J -----	106	108	106	105	109	110	111	115	108	91	95	96	110	136
Pittsburgh, Pa -----	102	99	103	101	103	99	92	83	97	102	99	97	110	119
Portland, Maine -----	101	97	103	101	104	98	89	78	95	103	100	99	110	91
Nonmetropolitan areas <sup>9</sup> -----	94	88	97	95	105	90	99	75	113	100	101	96	78	72
<b>North Central:</b>														
Cedar Rapids, Iowa -----	104	104	104	103	94	107	109	107	110	106	105	99	107	127
Champaign-Urbana, Ill -----	104	103	105	104	98	109	110	104	113	105	103	101	104	105
Chicago, Ill.--Northwestern														
Ind -----	103	108	101	103	102	106	104	122	94	95	105	100	107	103
Cincinnati, Ohio-Ky.-Ind -----	95	91	96	95	97	91	82	73	88	99	96	95	107	82
Cleveland, Ohio -----	106	104	106	105	99	110	110	103	115	101	107	96	109	121
Dayton, Ohio -----	99	103	97	99	96	99	96	110	89	98	101	96	108	103
Detroit, Mich -----	106	110	105	106	102	110	110	123	103	103	106	96	110	118
Green Bay, Wis -----	100	99	100	98	93	101	98	95	100	98	101	98	103	126
Indianapolis, Ind -----	106	100	108	105	100	109	110	90	122	104	103	100	109	119
Kansas City, Mo.--Kans -----	105	103	105	104	103	102	98	94	101	109	104	103	108	121
Milwaukee, Wis -----	104	102	105	102	98	106	107	93	112	99	101	98	105	146
Minneapolis-St. Paul,														
Minn -----	101	102	100	100	98	97	90	95	87	103	104	97	107	121
St. Louis, Mo.--Ill -----	100	97	102	100	104	94	85	75	90	111	98	98	105	102
Wichita, Kans -----	99	96	100	99	94	100	97	88	102	102	100	98	105	97
Nonmetropolitan areas <sup>9</sup> -----	86	84	87	88	94	79	80	73	83	92	106	95	75	50
<b>South:</b>														
Atlanta, Ga -----	90	93	89	92	96	81	68	81	60	101	96	99	108	56
Austin, Tex -----	91	94	90	93	95	86	77	89	71	104	90	101	104	60
Baltimore, Md -----	98	99	98	98	100	93	80	86	77	106	100	98	106	92
Baton Rouge, La -----	90	90	89	91	97	78	66	73	61	110	93	98	106	55
Dallas, Tex -----	99	106	96	100	95	100	98	124	83	105	95	106	108	88
Durham, N. C -----	91	90	92	92	92	86	77	76	77	102	94	102	102	69
Houston, Tex -----	98	103	95	98	97	96	94	115	82	109	92	102	104	82
Nashville, Tenn -----	95	97	93	96	90	94	89	100	82	106	96	99	105	71
Orlando, Fla -----	91	90	91	92	89	89	81	80	81	99	90	99	106	58
Washington, D.C.--Md.--Va -----	104	105	103	103	102	101	97	100	95	109	104	103	107	116
Nonmetropolitan areas <sup>9</sup> -----	79	79	79	82	92	67	63	65	61	95	93	96	76	24
<b>West:</b>														
Bakersfield, Calif -----	97	95	98	98	96	93	85	81	87	108	98	107	103	78
Denver, Colo -----	98	99	98	99	97	98	93	97	90	100	101	99	105	88
Honolulu, Hawaii -----	118	124	115	114	125	114	111	134	98	115	96	102	116	188
Los Angeles-Long Beach,														
Calif -----	109	118	104	108	103	113	119	152	100	110	99	110	108	121
San Diego, Calif -----	100	103	99	101	97	102	103	114	97	102	94	107	107	90
San Francisco-Oakland,														
Calif -----	110	110	110	109	103	111	109	109	109	115	108	109	112	127
Seattle-Everett, Wash -----	107	109	107	107	107	107	105	111	102	105	104	105	112	116
Nonmetropolitan areas <sup>9</sup> -----	88	87	89	89	94	80	78	75	80	91	118	98	78	61
Anchorage, Alaska -----	135	138	133	129	124	140	169	174	166	118	147	123	86	265

See footnotes at end of table, p. 29.



### Footnotes:

- <sup>1</sup> The family consists of a retired husband and wife, age 65 years or over.
- <sup>2</sup> The total represents the weighted average costs of renter and homeowner families. See the weights cited in footnote 4.
- <sup>3</sup> The lower and intermediate budgets do not include an allowance for lodging away from home city, but the higher budget includes \$60 for all areas. These costs are not shown separately or included in any of the housing subgroups.
- <sup>4</sup> The average cost of shelter is weighted by the following proportions: Lower budget, 40 percent for renters, 60 percent for homeowners; intermediate budget, 35 percent for renters, 65 percent for homeowners; higher budget, 30 percent for renters, 70 percent for homeowners.
- <sup>5</sup> Average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.
- <sup>6</sup> Taxes, insurance on house and contents, water, refuse disposal, heating fuel, gas, electricity, specified equipment and home repair and maintenance costs.
- <sup>7</sup> The average costs to automobile owners and nonowners in the lower budget are weighted by the following proportions of families: New York, Boston, Chicago, Philadelphia, 100 percent for nonowners; all other metropolitan areas, 45 percent for automobile owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for owners, 45 percent for nonowners. The intermediate proportions are: New York, 25 percent for owners, 75 percent for nonowners; Boston, Philadelphia and Chicago, 40 percent for owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for owners and 32 percent for nonowners. The higher budget proportions are: New York, Boston, Philadelphia and Chicago, 75 percent for owners, 25 percent for nonowners; all other areas, 100 percent for automobile owners.
- <sup>8</sup> For a detailed description, see the 1967 edition of the Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget, now the Office of Management and Budget.
- <sup>9</sup> Places with population of 2,500 to 50,000.