COST OF LIVING STUDY

NORTHWEST COLORADO COUNCIL OF GOVERNMENTS

REPORT OF FINDINGS

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COST OF LIVING STUDY

[CONDUCTED FOR THE NORTHWEST COLORADO COUNCIL OF GOVERNMENTS]

SECTION 1: INTRODUCTION

In April of 2009, Corona Research was retained by the Northwest Colorado Council of Governments (NWCCOG) to conduct an analysis of the cost of living in various locales in the Northwest Colorado. Cost of living calculations for 23 different communities within (or near) NWCCOG's geographic area were developed for the study by measuring the differences in the cost to purchase a typical "market basket" of goods among the different communities examined in the study. Cost of living analyses were conducted for three different household profiles within each community in order to assess costs of living for different household types within the communities.

The three different household types utilized in the project included:

- Profile 1: Income $20,000, Family Size 1, renter
- Profile 2: Income $45,000, Family Size 2, condo owner
- Profile 3: Income $72,000, Family Size 4, single-family homeowner

The following report provides a cost of living index for each household profile for each of the 23 communities included in the study, as well as detailed descriptions of the project design and research methodology.

SECTION 2: GENERAL OVERVIEW OF RESEARCH DESIGN

The goal of this project was to conduct accurate, fair, and defensible cost of living analyses for each of the 23 communities included in the study. A list of the communities included in the study is provided below:

NWCCOG participating communities	Comparison Communities
1. Aspen	22. Denver
2. Avon	23. Grand Junction
3. Basalt	
4. Breckenridge	
5. Carbondale	
6. Dillon	
7. Eagle	
8. Fraser	
9. Frisco	
10. Glenwood Springs	
11. Granby	
12. Grand Lake	
13. Gypsum	
14. Hot Sulphur Springs	
15. Kremmling	
16. Minturn	
17. Silverthorne	
18. Steamboat Springs	
19. Vail	
20. Walden	
21. Winter Park	

Three major phases to the project were undertaken in order to conduct analyses for each community. These phases included:

1. **Define a market basket of goods and services** that accurately represented the spending patterns of typical families within each community.

2. **Accurately gathering data on these goods and services within each community**.

3. **Analyzing and weighting all data gathered** to account for the spending patterns of households within each of the three profiles requested.

Research methodologies utilized for each of these major phases will be described in greater detail in the next section.

As a structure for this research approach, cost of living estimates are based on the following global assumptions:

Research Structure

We begin by selecting one of the three household profiles used in the study (Household profile 1, 2 or 3)

and

We place that household in each of the 23 communities examined in the study,

and

This household spends their income on the same suite of goods and services that are purchased by the average household of that size and income level throughout the United States,

and

This household purchases all goods and services currently available inside a community. Goods and services unavailable inside a community are assumed to be purchased in the nearest community.

and

The price for goods and services in each community where a household profile shops may differ, even if the good or service is identical, based on market factors. As a result, for residents of each community and household profile, the ultimate goal of the research is to correctly assess the difference to purchase the specified market basket of goods and services in each community.

A detailed overview of the methodology is provided in Section 4 of this report.

SECTION 3: COST OF LIVING ANALYSES

The tables presented in this section provide the overall cost of living estimates for each of the 23 communities selected for this research study. Individual tables of final findings are presented for each household profile (Profiles 1 – 3). Figures are reported by community in alphabetical order, with comparison cost of living estimates also provided for both Denver and Grand Junction. Denver and Grand Junction were selected as baseline cities for analytical comparison purposes.

Cost of living figures relate to the cost of buying a market basket of goods and services that represents the spending patterns of the average household profiles in the United States. (See Section 4 for more discussion of the Household Profiles' spending patterns.)

More detailed results by expense category may be seen in Appendix A.

A map of the communities analyzed in the project is provided below for the reader's convenience.

Note: Cost of living analyses were not conducted for the communities of Montezuma or Red Cliff, but they are included in the map because they are a part of the NWCCOG association.

EXHIBIT 3.1 – HOUSEHOLD PROFILE 1 COST OF LIVING ANALYSES

Cost of Living: Household Profile 1

City	Index	Total	Rank
Denver	100	$24,692	~
Grand Junction	96.3	$23,789	~
Aspen	137.1	$33,858	1
Avon	116.3	$28,720	11
Basalt	126.0	$31,109	2
Breckenridge	121.1	$29,907	5
Carbondale	118.4	$29,240	7
Dillon	116.7	$28,811	10
Eagle	118.3	$29,207	8
Fraser	110.1	$27,193	15
Frisco	118.1	$29,164	9
Glenwood Springs	109.2	$26,971	16
Granby	103.3	$25,501	19
Grand Lake	111.9	$27,635	14
Gypsum	106.2	$26,220	18
Hot Sulphur Springs	107.2	$26,471	17
Kremmling	103.1	$25,462	20
Minturn	123.0	$30,361	4
Silverthorne	120.0	$29,626	6
Steamboat Springs	116.3	$28,707	12
Vail	125.4	$30,957	3
Walden	101.9	$25,162	21
Winter Park	112.2	$27,707	13

NOTE: Accrued household debt or household savings is accounted for in the final cost of living analyses presented above. See Section 4 for an additional description of debt/savings effect on cost of living analyses.

EXHIBIT 3.2 – HOUSEHOLD PROFILE 2 COST OF LIVING ANALYSES

Cost of Living: Household Profile 2

City	Index	Total	Rank
Denver	100	$41,327	~
Grand Junction	97.7	$40,362	~
Aspen	219.5	$90,731	1
Avon	119.3	$49,283	11
Basalt	136.4	$56,365	3
Breckenridge	137.5	$56,843	2
Carbondale	125.2	$51,727	8
Dillon	110.5	$45,671	18
Eagle	113.7	$47,003	14
Fraser	107.7	$44,496	20
Frisco	126.5	$52,258	6
Glenwood Springs	111.1	$45,926	16
Granby	112.3	$46,411	15
Grand Lake	120.8	$49,934	10
Gypsum	114.1	$47,151	13
Hot Sulphur Springs	110.8	$45,809	17
Kremmling	110.2	$45,560	19
Minturn	125.2	$51,738	7
Silverthorne	118.7	$49,057	12
Steamboat Springs	121.0	$49,993	9
Vail	128.0	$52,904	4
Walden	102.9	$42,536	21
Winter Park	127.3	$52,588	5

NOTE: Accrued household debt or household savings is accounted for in the final cost of living analyses presented above. See Section 4 for an additional description of debt/savings effect on cost of living analyses.

EXHIBIT 3.3 – HOUSEHOLD PROFILE 3 COST OF LIVING ANALYSES

Cost of Living: Household Profile 3

City	Index	Total	Rank
Denver	100	$64,429	~
Grand Junction	103.6	$66,736	~
Aspen	393.3	$253,378	1
Avon	145.2	$93,549	6
Basalt	166.4	$107,182	3
Breckenridge	141.3	$91,043	7
Carbondale	134.2	$86,471	11
Dillon	132.3	$85,239	12
Eagle	134.5	$86,688	10
Fraser	130.6	$84,169	14
Frisco	152.7	$98,364	4
Glenwood Springs	122.1	$78,667	16
Granby	109.9	$70,804	20
Grand Lake	129.6	$83,504	15
Gypsum	121.6	$78,356	17
Hot Sulphur Springs	114.4	$73,693	18
Kremmling	112.9	$72,765	19
Minturn	135.6	$87,374	9
Silverthorne	140.0	$90,221	8
Steamboat Springs	145.9	$94,026	5
Vail	188.5	$121,434	2
Walden	107.8	$69,445	21
Winter Park	131.3	$84,625	13

NOTE: Accrued household debt or household savings is accounted for in the final cost of living analyses presented above. See Section 4 for an additional description of debt/savings effect on cost of living analyses.

SECTION 4: PROJECT METHODOLOGY

As discussed in Section 2, the project was based on three major phases. These phases included 1.) Defining a market basket of goods and services to be used by household profiles in each community, 2.) Accurately gathering data for these goods and services in each community, 3.) Analyzing and weighting all project data to account for the correct spending patterns and costs of living for each of three household profiles in each community.

Below, we provide detailed methodological descriptions for each of the major phases of the project. The ultimate goal of the project methodology was to collect and analyze all cost of living data by utilizing reliable and accurate research methods.

DEFINING THE MARKET BASKET OF GOODS AND SERVICES

Methodology at a Glance

Goal: Develop a list of specific goods and services that collectively serve as a proxy for all spending by the archetype household.

1. *The Bureau of Labor Statistics compiles annual data on consumer spending habits through Consumer Expenditures Surveys. As part of the statewide cost of living study Corona Research conducted in 2007, the most recent Consumer Expenditure Survey Data was examined (in 2007) to identify major categories of spending (housing, food at home, etc.) A total of 18 categories were defined in that previous study, and those same major categories were utilized for the NWCCOG cost of living study.*

2. *Corona Research then identified a "market basket" of individual items that represent each major category of spending. For example, a variety of goods such as milk, bread, and other foods were identified to represent grocery expenditures.*

   NOTE: Corona used the market basket designed for the 2007 statewide Colorado cost of living study as a foundation for developing the final market basket used for this study. This helped minimize overall project cost and ensured all major categories were consistent with the 2007 data collection methodologies.

3. *Selected items were identified with as much specificity as possible in terms of size and quality, so that directly comparable data could be gathered in every community where that item was sold.*

4. *Some items, such as energy costs, are monopolistic goods or services. They were merely measured on a per-unit cost in each community.*

5. *The average expenditures per major category were calculated and set aside for the final calculations, as the collected data was weighted in proportion to those average expenditures.*

The goal of this step of the process was to develop a list of goods and services that, in combination, can represent the full range of purchases for the archetypal household. The primary data source for this type of analysis is Consumer Expenditure Surveys (CES) that are compiled by the Bureau of Labor Statistics (Data was used from the 2006-2007 Consumer Expenditure Survey, which was the most recently published CES available at the time of analysis).

Data in the Consumer Expenditure Surveys are available by household size and year. Corona used the CES data to compile spending patterns for each of the three profiles used in the study. As previously detailed, these profiles had the following characteristics:

- Profile 1: Income $20,000, Family Size 1, renter
- Profile 2: Income $45,000, Family Size 2, condo owner
- Profile 3: Income $72,000, Family Size 4, Homeowner

For each profile the expenditures for each category were determined by taking the weighted average spending of the two nearest CES income levels in order to best approximate the spending habits of the specific study profiles. For the Profile 1 household, expenditures were averaged for one-person households with an annual income of $14,860 (householders under age 25) and one-person households with an annual income of $37,996 (householders between 25 and 34 years of age) from CES Table 3600. For the Profile 2 household, expenditures were averaged for two-person households with an annual income of $40,000 to $49,999 with two-person households with an annual income of $50,000 to $69,999 from CES Table 37 (this was necessary because the average household income in the $40,000 to $49,999 was less than $45,000). Finally, for the Profile 3 household, expenditures were averaged for four-person households with an annual income of $50,000 to $69,999 and those with an annual income of $70,000 and more to estimate expenditures for a household with an income of $72,000. Using weighted averages of neighboring profiles ensures that the profile most closely approximates the spending of households earning the specific income associated with each profile.

Two key types of data were produced from this analysis of the CES data: a set of categories that reflect major types of expenditures, and average spending levels for each of the three household profiles within each of those categories. That data is shown in the exhibits on the following two pages for each household profile.

Also shown in the exhibits are individual items that were selected by the Corona Research team as being representative of each major expenditure category (i.e., the market basket). Prices gathered for these items (with statistical weightings to ensure that their pricing matches total spending) formed the basis of the 2009 NWCCOG Cost of Living estimates.

EXHIBIT 4.1: CONSUMER EXPENDITURE ALLOCATIONS

Expenditure Category	Profile 1: Average Household Spending	Profile 2: Average Household Spending	Profile 3: Average Household Spending	Representative "Market Basket" Items
Food at Home	**$1,274**	**$2,942**	**$5,054**	
Cereal	$170	$384	$666	White bread, spaghetti
Meat	$237	$669	$1,173	Ground beef, fryer chicken
Dairy	$151	$334	$591	Milk
Fruits & vegetables	$194	$522	$833	Potatoes, bananas, canned green beans, canned peaches
Other	$521	$1,034	$1,794	Coffee, soup, frozen waffles
Food Away From Home	**$1,837**	**$2,196**	**$3,656**	Lunch: Cheeseburger meal
				Dinner: Pepperoni pizza
				Dinner: Spaghetti meal
				Dinner: NY strip steak meal
Alcoholic Beverages	**$640**	**$423**	**$449**	Beer
Housing	**$8,150**	**$13,569**	**$20,669**	
Shelter	$5,769	$7,221	$11,550	
Mortgage interest and charges	$575	$2,019	$5,884	Mortgage payment
Property taxes	$255	$1,383	$2,001	Property taxes
Maintenance, repairs, insurance and other	$113	$925	$1,038	Homeowners' insurance, home maintenance/repairs
Utilities	$1,175	$3,314	$4,641	
Natural gas	$124	$454	$636	Natural gas
Electricity	$443	$1,266	$1,694	Electric
Telephone Service	$508	$1,057	$1,586	Telephone
Water	$87	$394	$583	Water and sewer
Household operations	$186	$644	$1,484	Daycare services
Household supplies	$185	$650	$825	Laundry soap
Household furniture	$836	$1,739	$2,169	Mattress
Apparel and Services	**$1,006**	**$1,403**	**$2,499**	
Men	$294	$294	$596	Men's dress shirt, men's t-shirts
Women	$358	$648	$912	Women's pantyhose, women's t-shirt
Footwear	$124	$184	$489	Men's cross trainer shoes

Expenditure Category	Profile 1: Average Household Spending	Profile 2: Average Household Spending	Profile 3: Average Household Spending	Representative "Market Basket" Items
Transportation	**$4,062**	**$7,111**	**$12,044**	
Vehicle	$1,511	$1,957	$4,719	Car payment/auto financing
Gas	$1,258	$2,205	$3,584	Gas: 85 unleaded
Vehicle finance charges	$118	$261	$539	Interest rate for full purchase price/bank charges
Maintenance and repairs	$366	$616	$943	Oil change, front-end alignment
Vehicle insurance	$338	$1,369	$1,227	Insurance premiums
Healthcare	**$485**	**$3,598**	**$3,177**	Health insurance premium
Entertainment	**$1,256**	**$2,053**	**$3,410**	
Fees	$329	$374	$780	Movie (first run, full length)
Equipment	$610	$838	$1,201	DVD player
Pets	$172	$498	$637	Pet food
Other	$144	$344	$792	Batteries (AA)
Personal Care	**$315**	**$485**	**$790**	Women's/men's haircuts, tampons, shaving cream, toothpaste
Reading	**$60**	**$123**	**$111**	
Education	**$2,333**	**$449**	**$1,170**	
Tobacco	**$175**	**$379**	**$439**	Cigarettes (carton)
Misc.	**$277**	**$629**	**$1,063**	
Cash Contributions	**$374**	**$1,972**	**$1,553**	
Insurance	**$1,638**	**$3,121**	**$6,706**	
Personal Taxes	**$813**	**$874**	**$1,641**	
Annual Expenditures (including Taxes)	**$24,692**	**$41,327**	**$64,429**	
Debt / Savings	**($4,692)**	**$3,673**	**$7,572**	
Income before Taxes	**$20,000**	**$45,000**	**$72,000**	

Note: Total spending for each household profile does not equal their income before taxes amount. This is because, depending on the profile, a certain proportion of their total income before taxes is either saved (or excess debt is accrued). Also, all categories are rounded to the nearest dollar, so minimal rounding variations are therefore incurred in the final household numbers. Household annual expenditures (including taxes) for each household profile are shown below:

- Profile 1: **Income $20,000**, Family Size 1, renter – **Annual Expenditures: $24,692**
- Profile 2: **Income $45,000**, Family Size 2, condo owner – **Annual Expenditures: $41,327**
- Profile 3: **Income $72,000**, Family Size 4, Homeowner – **Annual Expenditures: $64,429**

Methodology at a Glance

Goal: Gather pricing data for a large variety of goods and services in all communities where those goods and services are sold.

Various types of data were gathered in different ways. A very short summary of approaches is provided below. Additional detailed description of data collection procedures is also provided in this section of the report.

1. ***Retail Purchases*** *- Pricing for a number of basic retail items were gathered on-site at retail stores throughout the communities involved in the study. These included all "food at home" items (perishables, non-perishables, and produce), alcoholic beverages, household goods, pet food, personal care products, tobacco, clothing, shoes, furniture, electronics, and restaurant meals.*

2. ***Housing*** *– Pricing data for housing costs were obtained via several data sources. These sources included county assessor's records of home sales, various online resources (such as Trulia.com, Zillow.com, craigslist postings, and city-data.com), and telephone calls to property management companies.*

3. ***Homeowner's insurance*** *– Pricing data from the 2007 statewide cost of living project was used for homeowner's insurance in the current study. This data was collected in 2007 for a home with specified characteristics from two large insurance companies that provide coverage throughout the state. Insurance costs were scaled to the average home values for each profile in each municipality.*

4. ***Home maintenance*** *- Pricing data from the 2007 statewide cost of living project was used for home maintenance pricing in the current study. Costs were estimated by examining comparative wage levels of workers in home maintenance industries such as plumbing, electrical, and other services, and weighting those services based on typical home expenditures, as reported in U.S. census data.*

5. ***Utilities*** *- Pricing data from the 2007 statewide cost of living project was used for utilities pricing in the current study. Data on utility prices was gathered from the Public Utilities Commission via 2006 annual reports and/or sales reports filed by electric, telephone, and gas utility providers. (Some adjustment and estimation was required above and beyond the report data.)*

6. ***Water/Sewer*** *– Pricing data from the 2007 statewide cost of living project was used for water/sewer pricing in the current study. Data was gathered via phone calls from Corona Research to over 250 cities and towns throughout the state, as well as visits to municipal web sites. Rates were then applied to specified "typical" usage rates.*

7. ***Day Care*** *– Pricing data from the 2007 statewide cost of living project was used for Day Care pricing in the current study. Information by county was obtained from the 2007 Market Rate Survey of Child Care Providers, conducted by Qualistar Early Learning as part of a contract with the Colorado Department of Human Services, Division of Child Care. These rates were then applied to specific communities.*

8. ***Transportation*** *– Pricing data from the 2007 statewide cost of living project was used for transportation pricing in the current study. Vehicle financing rates were gathered for a specified vehicle (a 2005 Honda Civic) from local lending institutions throughout the state. Using the standard blue book value for purchase price, payment costs (principal and interest) were estimated by county and then mapped to specific communities.*

9. ***Vehicle insurance*** – *Pricing data from the 2007 statewide cost of living project was used for vehicle insurance pricing in the current study. Pricing data for two vehicles with specified characteristics was provided by three large vehicle insurance companies that provide coverage throughout the state.*

10. ***Vehicle Maintenance*** – *Prices for an oil and filter change and for a front end alignment were gathered via phone calls to a stratified random sample of vehicle maintenance shops in Northwest Colorado communities.*

11. ***Gasoline*** – *Gasoline prices were gathered during a single-day round of phone calls to a stratified random sample of gas stations in participating communities.*

12. ***Health Insurance*** – *Pricing data from the 2007 statewide cost of living project was used for health insurance pricing in the current study. Prices from four of the largest health insurance providers in the state – three PPO's and 1 HMO – were used to develop pricing for a family of a specified age and gender profile within each community.*

13. ***Personal Services*** – *Prices for men's and women's haircuts were used as the proxy for this category. Prices were gathered via telephone inquiries to a stratified random sample of hair cutting and styling establishments throughout the participating communities.*

14. ***Other types of expenses*** – *Some types of expenses that were deemed to be more or less constant across geographic areas were not analyzed. These include reading, education, "miscellaneous expenses", contributions, personal insurance, pension payments, and personal taxes. However, taxes were added to all of the previous categories where applicable.*

On the following pages we provide detailed data collection procedures each category.

DETAILED DATA COLLECTION DESCRIPTIONS:

For each category of market basket items listed below, we describe how the cost of those items was collected, and also summarize the amount of data that was collected in the current study.

Methodology Note

Corona developed a sophisticated sampling plan for data collection efforts where onsite collection was required at retail establishments. Using a list of firms compiled by Dun & Bradstreet, Corona examined revenue data by store and then developed an algorithm to sample firms within each community in a manner that ensured that a representative variety of stores were being sampled, based on their market share. The algorithm first identified the preferred number of stores to be sampled, and then identified specific stores based on their revenue size compared to their competitors. This approach ensured that high-sales outlets were sampled in proportion to their sales, as opposed to a random sampling approach that would oversample smaller stores.

FOOD AT HOME

Food at home items consisted of potatoes, bananas, canned green beans, canned peaches, ground beef, whole fryer chicken, milk, white bread, spaghetti, coffee, soup, and frozen waffles. Prices for these items were gathered by in-person visits to grocery stores throughout selected communities in Northwest Colorado. The number of grocery stores visited (and in larger metro areas, the selection of stores to visit) were determined with a sampling algorithm developed by Corona Research, applied to a database of business listings provided by Dun & Bradstreet that was supplemented with lists of Wal-Mart Supercenters and Super Targets. This resulted in a goal of sampling the larger of five (businesses) or five percent of businesses in each community. Corona attempted to sample all businesses from communities with fewer than five stores in a given category. All sampling for items making up the food at home category was done at the community (city or town) level.

After prices were collected, the database was checked for outliers by identifying prices that were outside three standard deviations from the mean for that item. Taxes were then added and then final average prices were computed for each community.

NOTE: In any community where a price for a specific good could not be obtained, the average price from the nearest community (in miles) where pricing data was available was used as a proxy data point. For example, if waffle prices could not be found in Aspen, but were available in Basalt (the nearest community to Aspen) then Basalt's waffle prices would be used in the final computation of Aspen waffle prices.

For some items, it is possible that the item is available in a particular community, but we were unable to price the item during data collection (e.g., item was out of stock, a business with the product available was not available in the business listing directory or drawn in the sample, etc.). In other cases, the item may not be available in a community, and travel costs to purchase the item would be incurred by each profile household. However, in order to quantifiably assess any travel purchase costs, a transportation model would have to be created that would need to take into account factors such as regular (non-shopping) travel patterns, group item purchases, and other factors. Therefore, the assumption that costs are similar to nearby cities was made in these instances and no travel cost markup was incorporated into these proxy data points. Assessing these travel purchase costs via a travel patterns model is something to consider for future studies and is one option as a potential future enhancement to the study.

Detailed descriptions of the food at home items in the market basket and the number of prices collected are provided in the table below.

Food At Home

CES Category	Specific Item	Description	Collection Method	N of Observations
Fruits and vegetables	Potatoes	Price for a 10 lb. bag of lowest price Russet potatoes. If 10 lb. bag is not available, substitute nearest sack size. DO NOT USE PRICE OF POTATOES BY THE POUND	On-Site	68
Fruits and vegetables	Bananas	Price per pound. If bananas are priced by the bag or by the banana, report the price and weigh a bunch.	On-Site	56
Fruits and vegetables	Canned Green Beans	Price of store brand cut green beans, 14.5 oz.	On-Site	67
Fruits and vegetables	Canned Peaches	Price of store brand sliced peaches in heavy syrup, 15 to 15.25 oz. Collectors should get the cheapest available in each store and note the brand if it is not the generic store brand.	On-Site	62
Meats, poultry fish and eggs	Ground Beef	Price per pound of regular ground beef, 80% lean or most comparable. Note if different percent lean. Average size package, loose prepackaged, i.e., 1 to 2 pound package. DO NOT PRICE FAMILY PACK.	On-Site	49
Meats, poultry fish and eggs	Chicken, whole fryer	Price per pound of one whole fryer chicken. If whole fryer not available, price whole fryer chicken, cut up. Least expensive brand.	On-Site	46
Dairy	Milk	Price for one gallon (128 Fl. oz.) 2% milk, store brand or lowest price.	On-Site	68
Cereals and bakery products	White Bread	Price for store brand 24 oz. (1.5 lb.) loaf of sliced white bread. If store brand not available, record price of lowest priced brand.	On-Site	66
Cereals and bakery products	Spaghetti	Price of store brand spaghetti noodles, 16 oz. package. If store brand is not available, record price of lowest priced brand.	On-Site	69
Other food at home	Coffee	Price for a 11.3 oz. can of Folgers Classic Roast Coffee, ground, red can. DO NOT PRICE DECAFFINATED.	On-Site	68
Other food at home	Soup	Price for a 10 ¾ oz. can of original Campbell's Chicken Noodle Soup. Not "HomeStyle" or "Classic" packaging or other variations.	On-Site	70
Other food at home	Frozen Waffles	Price of 10 waffles, buttermilk or plain flavored, store brand, prebaked, 12.3 oz.	On-Site	69

FOOD AWAY FROM HOME

All Food Away From Home item prices were collected in-person throughout the communities. Business listings for eating places in Colorado were collected from the Dun & Bradstreet database, and then Corona labeled each by community using arc-GIS software. The sampling plan for items in the Food Away From Home Category was developed similarly to the Food At Home Category (see above). The main difference between the sampling for the Food Away From Home Category was data collectors were asked to obtain three different prices for each of the four different Food Away From Home items (that would be three different prices in each community for cheeseburgers meals, pizza meals, spaghetti meals and steak meals).

In Denver and Grand Junction (communities with a plethora of eating places), data collectors were instructed to obtain an increased number of prices for each Food Away From Home item so that the overall sample for those communities would be more representative of the overall eating places community population. Corona attempted to sample all businesses from communities with fewer than three stores in a given category (cheeseburger, pizza, spaghetti or steak eating places).

All outliers for Food Away From Home were analyzed and checked with the same method described in the Food At Home Section (see above). Dining tax for each location was then added to each price, and an average price was calculated for each community.

As previously noted, in any community where a price for a specific good (meal) could not be obtained, the average price from the nearest community (in miles) that pricing data was available was used as a proxy data point.

Detailed descriptions of the food away from home items in the market basket and the number of prices collected are provided in the table below.

Food Away From Home

CES Category	Specific Item	Description	Collection Method	N of Observations
Restaurants	Lunch	Price for a McDonald's quarter pounder with cheese meal (including fries and a regular Coke). If you're not collecting at a McDonald's, price a cheese burger with a medium fries, and a coke (the most similar type meal to a quarter pounder with cheese meal).	On-Site	116
Restaurants	Dinner	Price for a Pizza Hut cheese pizza, regular or thin crust, 14" diameter (note size if other).	On-Site	69
Restaurants	Dinner	Price for Spagetti with meatballs meal, and a coke.	On-Site	48
Restaurants	Dinner	Price for 12 oz. New York Strip steak, potato, soup or salad, and coffee. If New York strip not available, price Sirloin or Ribeye. Note size of steak if not 12 oz. DO NOT PRICE CHOPPED SIRLOIN.	On-Site	77

ALCOHOLIC BEVERAGES

All Alcoholic Beverage item prices (a six pack of beer) were collected in-person throughout the communities. Alcoholic Beverage prices and Food At Home items were collected at the same time and utilized the same methodology (**see Food At Home methodology**, above). Beer prices were collected at all grocery stores where beer was sold. In communities where beer prices were not obtainable at grocery stores (or if there were too few grocery stores available in a community), data collectors were instructed to obtain beer prices at local convenience or liquor stores.

It should be noted that business listings for liquor stores in Colorado were collected from the Dun & Bradstreet database and added to the final data collector list of stores to be sampled (data was collected primarily at liquor stores in communities that had fewer than five total grocery stores to be sampled). Liquor stores were also geo-coded and labeled to the appropriate community using arc-GIS.

After all data was collected, and outliers were analyzed and removed, sales tax was added to each price, and an average price was calculated for each community. A detailed description of the alcoholic beverage item in the market basket and the number of prices collected are provided in the table below.

Alcoholic Beverages

CES Category	Specific Item	Description	Collection Method	N of Observations
Alcoholic beverages	Beer	Price for a 6-pack of 12 oz. bottles Coors Light or Original beer, 3.2% alcohol by volume or higher. If not Coors, then price Budweiser or Miller Light products.	On-Site	58

SHELTER – MORTGAGE PAYMENT/PROPERTY TAXES

Housing mortgage payment data was collected via a number of extensive secondary research methods. As previously detailed, three different household profiles were examined for the study. Each of these different household profiles had different housing structures for which different mortgage (or rent) payment data was obtained. However, the manner in which housing data was collected was similar for each housing profile. Household specifications for each profile are detailed below:

- **Profile 1**: An apartment with: 1 bedroom; 1 bathroom; and a square footage range of approximately 500 to 1000.
- **Profile 2**: A condo with: 2 bedrooms; 1 to 2 bathrooms; and a square footage range of approximately 900 to 1500.
- **Profile 3**: A single-family home with: 3 bedrooms; 1.75 to 2.5 bathrooms; and a square footage range of approximately 1500 to 3000.

For Household Profile 1, recent apartment rental prices were needed for each community. A secondary data resource was utilized in order to collect this rental price data for each community. For

each community, Corona data collectors searched the online resource Craigslist apartment listings to find recent rental prices for a 1 bedroom, 1 bathroom apartment. It should be noted that it was assumed that the individual who made up Profile 1 lived alone in one apartment unit (without roommates). In communities where apartment rental data was scarce, Corona's data collection team placed calls to apartment management companies in the area to obtain pricing information. However, most apartment data was collected via Craigslist secondary data collection methods.

Once all apartment rental price data was collected for Housing Profile 1, median recent apartment rental prices were calculated for each community. These were shown as monthly rental prices for each community.

For Household Profile 2, mortgage information was needed for a condo, while Household Profile 3 required mortgage information for a single-family home. Data for these two household profiles was primarily collected through secondary data sources and was based entirely on recent sales data found for condos and homes that met our profile specifications. For each community, Corona attempted to find secondary sources of recent (within the past year) condo and home sales data. In smaller communities where little or no recent condo or home sales data was available, we reviewed data up to two years in the past to collect sales data within that community.

In order to collect this secondary data, Corona contacted County Clerks and/or Assessor's within each of the counties where data was collected in order to obtain public condo and home sales figures for the past year. In addition to collecting this information via the Counties, Corona obtained recent sales data via two reputable online resources that specialize in providing recent home sales data. These online sources were zillow.com and trulia.com. Corona data collectors were able to utilize these online resources to pinpoint recent sales within all project communities.

Note: For Denver condo and house pricing and for Grand Junction house pricing, Corona utilized the Trulia online resource to assess the median price of a 3 bedroom, 2 - 3 bathroom single-family homes within the city limits of each city.

In two communities where limited recent sales data for 3-bedroom homes existed (Dillon and Minturn), the median homes were outside the range of square footage found for other communities. To ensure that the home values were comparable across communities, recent median home sales data for these communities was scaled to the average square footage of median homes in the other communities. Once again, these adjustments were only made for communities where limited recent sales data was obtained.

Once all condo and house data was collected for Housing Profiles 2 and 3, median recent home sales were calculated for each community. Finally, the median sale price for each community was combined with a mortgage interest rate, and final yearly mortgage payments (principal and interest) were calculated for each community.

Owners of residential homes (and condos) are subject to property tax on their dwelling. The entire value of the home is not taxed; only the assessed value of the home can be taxed. The assessed value of a home is the actual home value multiplied by an assessment percentage. This assessment percentage is the same for the entire state of Colorado and is 7.96%. The assessed value of the home is then multiplied by the decimal equivalent of the total mill levy. The total mill levy is the sum of the mill levies from the county, city, school district, and any other special levies an area may have. To get the decimal equivalent of a mill levy, the levy is multiplied by .001.

In order to get mill levies, the 2008 annual report for the Department of Local Affairs Division of Property Taxation was obtained from Division of Property Taxation website.

(http://www.dola.state.co.us/dpt/publications/docs/2008_annual_report/SECXI.pdf). This report was the most recent available from the Division of Property Taxation. The report includes mill levies for every county, city, school district, and any other applicable levy in the state of Colorado. The mill levies were summed by community. The stated (median) home price for each community was multiplied by the assessment percentage (7.96%) to get the assessed value. The assessed value was multiplied by the total of all applicable mill levies for the community (county, school district, average municipal value in the county, and any special levy). This value is the property tax. This process was repeated for all community.

SHELTER – HOMEOWNER'S INSURANCE

NOTE: As previously detailed, pricing data from the 2007 statewide cost of living project was used for homeowner's insurance in the current study. The following description details how that data was collected and analyzed.

Insurance companies with a large market share for homeowner's insurance in Colorado were determined by analyzing the 2006 "Annual Report of the Commissioner of Insurance". These companies were contacted to determine homeowner's insurance rates by zip code. In obtaining homeowner's insurance rates, hazard insurance was sought for a $100,000 frame dwelling built in 1970 with $80,000 contents coverage, $100,000 liability/medical payments, and a $250 deductible. Insurance rates were then scaled for each community based on the average housing value for that community.

The rates were provided by zip code. Once the zip codes for each county were determined, the rates for each zip code were averaged for each county so that rates by community could be determined. Two companies gave rate information for homeowner's insurance, and those companies make up approximately 37% of the total market share. The rates for each company were weighted using their respective market share (i.e. Company A market share/(Company A market share + Company B market share), producing a weighted rate for homeowner's insurance. The weighted rate from each insurance company was summed for homeowner's insurance to get a total weighted rate for each community.

SHELTER – HOME MAINTENANCE/REPAIRS

NOTE: As previously detailed, pricing data from the 2007 statewide cost of living project was used for home maintenance/repairs in the current study. The following description details how that data was collected and analyzed.

The Shelter subcomponent also included costs for household maintenance and repairs. Data from the U.S. Bureau of Census data provided information regarding the typical costs residents spent on maintenance and repairs such as painting, plumbing, heating/air conditioning, electrical, and other miscellaneous services. The research team developed weights for each of these areas as a function of maintenance expenditures, as a percentage of the total spending on maintenance and repairs

Once relative weights for the services were determined, Corona Research obtained regional Occupational Employment Statistics (OES) wage data by occupation for the state of Colorado for six different regions within the state. These wage levels were used as a proxy for measuring the relative costs of household maintenance and repairs. Overall costs for the maintenance and repairs component were measured by region and then mapped into the appropriate communities.

UTILITIES – ELECTRIC

NOTE: As previously detailed, pricing data from the 2007 statewide cost of living project was used for electric utilities in the current study. The following description details how that data was collected and analyzed.

In order to calculate the average monthly electric bill for residents around the state, Corona examined the 2006 Annual Reports filed by electric companies from around the state with the Colorado Public Utilities Commission. Specifically, these reports contain data about each company's annual residential revenues and average number of residential customers. Using this information, it is possible to calculate an average bill, which includes both base and usage fees charged by each electric company.

In a select few cases, data for a company or municipality electric provider was not available from the Public Utilities Commission. In such cases, telephone calls were made to the offices of the appropriate organization to obtain their annual revenues and number of customers so that an average billing rate could be calculated as described above.

After an average bill had been calculated for each of the state's electric providers, these rates were assigned to each of the communities in the study. In cases where a single organization provides electric service for the entire community, this process was very straightforward. In some cases, however, a single community may have as many as three major electric providers. In this situation, the community's average billing weight was calculated by averaging the community's billing rates, weighted by the number of people in the community covered by each electric provider.

UTILITIES – GAS

NOTE: As previously detailed, pricing data from the 2007 statewide cost of living project was used for gas utilities in the current study. The following description details how that data was collected and analyzed.

In order to calculate the average monthly natural gas bill for residents around the state, Corona used a methodology very similar to that described for electric providers. Each of the state's natural gas providers is required to file their sales of natural gas by community with the PUC each year. As with the annual reports for electric providers, these filings contain annual residential revenues and residential customers for each of the providers' service areas. This data can then be used to calculate an average bill for each service area.

Unlike electric providers, which report their revenues and customer counts across the entire state, natural gas providers are required to provide their data for each of their individual service areas. For this reason, the average bill for each service area should be very accurate, since the geographic coverage of each service area is relatively small.

After compiling the average monthly bill for each service area, these values were allocated to the communities covered by each area as was done for both electric and telephone providers. Again, in areas where multiple providers serve a single community, a weighted average based on population size covered was used to calculate the rate to be assigned to each community.

UTILITIES – PHONE

NOTE: As previously detailed, pricing data from the 2007 statewide cost of living project was used for phone utilities in the current study. The following description details how that data was collected and analyzed.

In order to calculate the average monthly telephone bill for residents around the state, Corona obtained telephone rates from the Public Utilities Commission's "2006 ILEC Annual Report." This report detailed the monthly base rates being charged by each "incumbent local exchange carrier" around the state. Each provider charges the same rate throughout their service area, with the exception of CenturyTel. In this case, each of CenturyTel's rate areas was considered to be a separate provider for the purposes of computing an average bill.

Similar to the process used for electric providers, these rates were assigned to each of the communities based on the providers' coverage areas. In areas where multiple providers serve a single community, a weighted average based on population size covered was used to calculate the rate to be assigned to each community.

In addition to the base rates being charged by each company, a variety of other fees contribute to the total monthly bill in an area. First, a number of fees are assessed on telephone bills across the entire state. Specifically, the high cost surcharge, hearing impaired relay fund, low income surcharge, and subscriber line charges are the same across the entire state. Similarly, state taxes were applied for all communities. Other charges, such as the 911 surcharge, vary from one area of the state to another. These charges were, therefore, applied on a community-by-community basis to calculate the overall average bill.

UTILITIES – WATER/SEWER

NOTE: As previously detailed, pricing data from the 2007 statewide cost of living project was used for water/sewer utilities in the current study. The following description details how that data was collected and analyzed.

In order to determine the average monthly payments for water and sewer bills in each community, Corona Research collected rate information for 256 cities and towns throughout the state. The data collection was initiated by using a spreadsheet that held contact data and information from similar research performed in 2005. Corona employees attempted to collect data from each of the 256 agencies; most of the information was collected via phone calls, although rates for some towns were found online. Phone calls proved to be the fastest source of information in most cases. In the event that no contact information could be found, or if a town used only wells or septic tanks, proxy values were used based on rates charged in the nearest town.

After data collection was complete, equations for determining monthly totals were written into the spreadsheet for each of the 256 towns (of which the 23 communities examined in this study were examined). The equations figured rate totals based on a home that uses 6,000 gallons of water per month, and produces 6,000 gallons of wastewater for processing per month. These totals were then applied to the appropriate communities.

HOUSEHOLD OPERATIONS – DAY CARE

NOTE: As previously detailed, pricing data from the 2007 statewide cost of living project was used for day care costs in the current study. The following description details how that data was collected and analyzed.

In order to determine the average cost of day care in each Colorado county, information was first based on content from the 2007 Market Rate Survey of Child Care Providers, conducted by Qualistar Early Learning. Qualistar Early Learning is the result of a merger that occurred in 2004 between two early education non-profit organizations based in Colorado – Educare Colorado and the Colorado Office of Resource and Referral Agencies (CORRA). Qualistar Early Learning is under contract to the Colorado Department of Human Services, Division of Child Care as the State

Resource and Referral Agency. As part of this contract they conduct this bi-yearly market research study of state-wide day care costs.

Included in the Market Rate Survey of Child Care Providers are costs for licensed child care centers (CCC), family child care providers (FCC), and school-age child care (SACC) facilities in all 64 counties. Full-time weekly rates of caring for children between 0 and 2 years, and 2 to 6 years are provided in Qualistar's report.

In determining the average weekly costs for childcare services, the average of child care centers (CCC's) and family care centers (FCC's) for both age groups provided, 0 to 2 years and 2 to 6 years, was calculated. The averages were then weighted appropriately since rates were reported in 2 year (0 to 2 years) and 4 year (2 to 6 years) increments. Weekly rates were then converted to a monthly cost by multiplying the weekly cost of care by 52 weeks per year and then dividing it by 12.

County day care costs were then appropriated to the proper communities in the study and final day care costs were allocated to each community.

HOUSEKEEPING SUPPLIES – LAUNDRY SOAP

All Housekeeping Supplies item prices were collected in-person throughout each community. Laundry soap was used as the item to be collected for the Housekeeping Supplies Category. Laundry Soap prices were collected at the same time and using the same sampling methodology described for Food At Home items (see **Food At Home Methodology Section**, above).

After all data was collected, and outliers were analyzed and removed, sales tax was added to each price, and an average price was calculated for each community.

A detailed description of the housekeeping supplies item in the market basket and the number of prices collected are provided in the table at the end of this section.

HOUSEHOLD FURNISHINGS AND EQUIPMENT – MATTRESS

Mattress prices were used to represent the Household Furnishings and Equipment category. Mattress prices were collected in-person throughout the communities. Business listings for mattresses in Colorado were collected from the Dun & Bradstreet database, and then Corona labeled each by community using arc-GIS software. The sampling plan for mattresses was developed similarly to the Food At Home Category (see **Food At Home Methodology section**, above) in that the goal was to sample the larger of five (mattress businesses) or five percent of mattress businesses in each community.

Data collectors were instructed to get prices for one of four specific brands of mattresses (Sealy Posturepedic – 736 coil count, Simmons Beautyrest – 759 coil count, Spring Air – 700 coil count, or 800 coil count) which were similarly comparable items. Due to the multitude of different mattress options available at different stores throughout the state, those four brands specified in the market basket were sometimes not readily available for pricing at each store visited. When this was the case, data collectors were instructed to obtain help from mattress sales representatives to find the mattress in that store which was most comparable to the target mattress brands in the market basket.

After all data was collected, and outliers were analyzed and removed, sales tax was added to each price, and an average price was calculated for each community.

A detailed description of the household furnishings item in the market basket and the number of prices collected are provided in the table below.

Housing				
CES Category	**Specific Item**	**Description**	**Collection Method**	**N of Observations**
Shelter	Mortgage Payment	Mortgage payment, including principle, interest, and property taxes, based on housing values provided buy outside consultant	Secondary Research	
Shelter	Homeowners' Insurance	$100,000 frame dwelling built in 1970. $80,000 contents coverage, $100,000 liability/medical payments. $250 deductible	Call	
Shelter	Home Maintenance	Average hourly cost of labor for household maintenance and repair tasks per the State of Colorado Occupational Employment Statistics.	Database (Census & Occupational Employment Statistics)	
Utilities	Utilities	Annual average bill for electric, natural gas, telephone, and water and sewer services collected from utility providers throughout the state.	PUC Database/Call	
Household Operations	Day Care Services	Weekly cost of daycare.	Database	1 per county
Housekeeping Supplies	Laundry Soap	Price for 50 Fl. oz. of Tide liquid household laundry detergent. If Tide is not available, price of Cheer.	On-Site	66
Household furnishings and equipment	Mattress	Price of Queen size mattress. Sealy Posturepedic with 736 coils where possible. If not available, price Simmons Beautyrest with 759 coils, then SpringAir with 700 coils, then Serta with 800 coils. Price full set (mattress / box spring.) Find out if price includes bed frame and delivery in local area. If not, get prices for frame and delivery.	On-Site	31

APPAREL

Apparel prices were collected in-person throughout the communities. The apparel items to be collected for the Apparel Category included Men's Dress Shirt, Men's T-shirt, Women's T-shirt, Women's Pantyhose, and Men's Cross Trainer Shoes. Business listings for apparel business in Colorado were collected from the Dun & Bradstreet database. The Dun & Bradstreet list was also supplemented with lists of Wal-Mart Supercenters and Super Targets so that apparel prices would also be obtained at these supercenters. Corona then geo-coded and labeled each apparel store into the appropriate community using arc-GIS software.

Similar to the sampling plan detailed in Food At Home (see above), the sampling plan for apparel was based on the number of businesses in each community, which resulted in a goal of sampling the larger of five (apparel stores) or five percent of apparel stores in each community for each apparel item. Corona attempted to sample all apparel stores from communities with fewer than five stores in a given category. Overall, in each community it was the minimum goal to obtain five different prices for each item, but this was not possible in some communities which did not have five total apparel stores.

It should be noted that specific brands and types of clothing items were targeted for pricing for each item, but often those specific brands would not be available within a given store. When this was the case, data collectors were instructed to find brands and item types which most closely replicated the initial target brands.

After all data was collected, and outliers were analyzed and removed, sales tax was added to each price, and an average price for each apparel item was calculated for each community.

Detailed descriptions of the apparel items in the market basket and the number of prices collected are provided in the table below.

Apparel

CES Category	Specific Item	Description	Collection Method	N of Observations
Men and Boys	Men's Dress Shirt	Price for white or solid color Oxford (button-down collar), long sleeve, button cuff shirt. Arrow brand where possible, poly/cotton blend. If store does not have Arrow, price comparable label (inexpensive). Try to get prices for shirts sized 15/32 through 16/34.	On-Site	49
Men and Boys	Men's T Shirt	Price for one 3-pack of men's white t-shirts, v-neck. Hanes brand where possible, Fruit of the Loom or Jockey, otherwise 100% cotton. Must be in a 3 pack	On-Site	34
Women and Girls	Women's Pantyhose	Price of Legg Sheer Energy pantyhose, with control top and sheer toe design. If this is not available, price the most similar type Legg pantyhose. If Legg pantyhose is not available, price the most similar available brand of pantyhose available.	On-Site	34
Women and Girls	Women's T-shirt	Price a solid color, short sleeve t-shirt, with no pocket, crew neck or v-neck acceptable. Poly/cotton blend if available. If there is no store label, price least expensive brand.	On-Site	52
Footwear	Men's Cross-trainer shoes	Price a men's cross trainer shoe with a combination of leather and mesh upper, and a pronounced arch, size 9 - 11. Price the lowest priced cross trainer that meets the described criteria.	On-Site	43

VEHICLE FINANCING

NOTE: As previously detailed, pricing data from the 2007 statewide cost of living project was used for vehicle financing costs in the current study. The following description details how that data was collected and analyzed.

Vehicle pricing was gathered for a 2005 Honda Civic. The purchase price of the 2005 Honda Civic, $16,670 per blue book information, was the base price used to determine annual car payments for a four-year loan. This price was assumed to be constant throughout the state, as had been assumed in previous cost of living studies. Financing rates for vehicle loans were obtained from telephone surveys of banking institutions and credit unions throughout the state. The list of banking institutions to survey came from information provided by the Federal Deposit Insurance Corporation (FDIC) and National Credit Union Administration (NCUA) which provided market share information for the institutions. This data was gathered on a county basis and then mapped to the community level to obtain the rate for each community. Average monthly car payments were then calculated, given the total amount financed (including the purchase price, all bank loan charges, and any applicable tax, title, and registration fees) and the interest rate charged by the bank or credit union.

VEHICLE INSURANCE

NOTE: As previously detailed, pricing data from the 2007 statewide cost of living project was used for vehicle insurance costs in the current study. The following description details how that data was collected and analyzed.

Insurance companies with a large market share for vehicle insurance in Colorado were determined by analyzing the 2006 "Annual Report of the Commissioner of Insurance" These companies were contacted to determine vehicle insurance rates by zip code.

For vehicle insurance, two vehicles were used to calculate rates. The first vehicle was a 2005 Honda Civic LX sedan with a four cylinder 1.7 liter engine, five speed manual transmission, 24,000 miles, air conditioning, power steering, power windows, power locks, tilt, cruise control, AM/FM CD, and dual airbags. The coverage was comprehensive with liability policy limits of $25,000/$50,000/$15,000 with a $250 deductible and 15,000 miles per year.

The second vehicle was a 2005 Ford Ranger XL long bed pickup with a 4.0 liter V6 engine, 5 speed manual transmission with two wheel drive, 60,000 miles, air conditioning, power steering, cruise control, AM/FM CD, and airbags. The coverage was liability only with liability policy limits of $25,000/$50,000/$15,000 with 15,000 miles per year. These two cars are similar to the ones used in previous cost of living studies and represent highly popular makes and models. For each car and across each zip code, the driver's characteristics were held constant. The driver was assumed to be a thirty year old married man with good credit and a good driving record. The particular characteristics of the driver were not vitally important because the comparison of the rates were done using ratios, and as long as the driver's information was held constant by each insurance company, the utilization of the ratio method can be assumed to be a valid method of comparison. Data was given for six months, so the total of the two vehicle's insurance was summed and multiplied by two to get the yearly rate for both cars.

The rates were provided by zip code. Once the zip codes for each county were determined, the rates for each zip code were averaged for each county so that rates by community could be determined. Three insurance companies gave rate information for vehicle insurance, and they account for approximately 33% of the total market share for vehicle insurance. The rates for each company were weighted using their respective market share (i.e. Company A market share/(Company A market share + Company B market share)), producing a weighted rate for vehicle insurance. The weighted rate from each insurance company was summed for vehicle insurance to get a total weighted rate for each community.

OIL AND FILTER CHANGE

Oil Change prices were collected by telephone for every community. Business listings for automobile maintenance and repair shops in Colorado were collected from the Dun & Bradstreet database, and Dex Online yellow pages and Google Maps information was used to supplement those lists when additional automobile maintenance shops were needed to sample in a specific community. Each automobile maintenance and repair shop was then geo-coded and labeled into the appropriate community using arc-GIS software. The Oil Change Prices obtained were for a 2003 Ford Ranger (see the Transportation table in Section 4)

Similar to the sampling plan detailed in Food At Home (see above), Corona attempted to sample the larger of five (automobile maintenance and repair shops) or five percent of all automobile maintenance and repair shops in each community. Ultimately in many of the smaller (mostly rural) communities where fewer automotive maintenance and repair shops existed, an attempt to obtain oil change prices was made at any (and all) maintenance shops available in the community.

After all data was collected, and outliers were analyzed and removed, sales tax was added to each price, and an average price was calculated for each community. It should be noted that sales tax was only applied to the parts of an oil change, and this was standardized across all oil change prices to reflect approximately 40 percent of the total oil change price. Therefore, 40 percent of all final oil change prices were taxed with the local sales tax, and the remaining 60 percent was left untaxed.

FRONT-END ALIGNMENT

Front-End Alignment prices were collected at the same time and with the exact same methodology as Oil Changes (see Oil Change Methodology, above). After all data was collected, and outliers were analyzed and removed, an average price was calculated for each community. It should be noted that no tax was applied to Front-End Alignment prices, because it is considered a service that is not taxed.

GASOLINE

Gasoline prices were gathered on a single day by phone calls to gas stations throughout the specific communities included in the study. All gas prices had to be obtained on the same day due to the relative instability of gas prices on a national and regional level. Unleaded grade 85 octane gasoline was priced for the category. Business listings for gas stations in Colorado were collected from the Dun & Bradstreet database. Each gas station was then geo-coded and labeled into the appropriate school community using arc-GIS software.

Similar to the sampling plan detailed in Food At Home (see above), the sampling plan for gas stations was based on the number of businesses in each community, which resulted in a goal of sampling the larger of five (gas stations) or five percent of all gas stations in each community. Corona attempted to sample all gas stations from communities with fewer than five stores in a given category, and an attempt was made to obtain gas prices for each community (though some

communities had no gas stations located in their boundaries or the few gas stations that were in their boundaries would not divulge that information over the phone).

After all data was collected, entered and outliers were analyzed and removed, an average price was calculated for each community.

Detailed descriptions of the vehicle maintenance items in the market basket and the number of prices collected are provided below.

Transportation

CES Category	Specific Item	Description	Collection Method	N of Observations
Transportation	Vehicle Payment	Payment calculated using Blue Book purchase value and interest rate on loan for full purchase price and bank charges for 2005 Honda Civic for four years. (2003 Honda Civic LX Sedan, 4-door. Engine: 4-cyl. 1.7 liters. Trans: 5-speed manual. Mileage: 24,000. Amenities: air conditioning, pwr. steering, cruise control, air bags.)	Online (Bluebook Values) Call	
Transportation	Vehicle Insurance	Insurance premiums for 2005 Ford Ranger and 2003 Honda Civic (2001 Ford Ranger XL Long Bed Pickup. Engine: V6 4.0 liter, Trans: 5-speed manual, Drive: 2-wheel drive. Mileage: 60,000. Amenities: A/C, pwr. steering, cruise control, air bags standard) (2003 Civic described above)	Call	
Transportation	Oil and Filter Change	Price of an oil and filter change for a 2003 Ford Ranger pickup. Oil must not be synthetic; filter should be the least expensive available.	Call	55
Transportation	Front-End Alignment	Price of front-end alignment for a 2003 Ford Ranger pickup; 2 wheel drive.	Call	32
Transportation	Gasoline	Price of self-serve, 85 Octane, unleaded gasoline.	Call (one-day)	68

HEALTH CARE

NOTE: As previously detailed, pricing data from the 2007 statewide cost of living project was used for health care costs in the current study. The following description details how that data was collected and analyzed.

In order to determine the average monthly health insurance premium rate in each community, Corona Research collected rate information from four of the largest health insurance providers in the state. Data were collected for PPO's from three of the companies, and an HMO from the remaining

provider. Using each insurance provider's website, Corona employees gathered rates as they would apply to a family of three, all non-smokers, and in good health. The family of three was described as: 1 Male, 37, DOB 3/17/1970; 1 Female, 36, DOB 5/15/1971; and 1 Female, 6, DOB 6/7/2001. Most of the websites determined rates based on location within the state as indicated by county or zip code. In the cases when a zip code was required, the code from the applicable county seat was used.

Rates for three different plans were collected from each company: a high-end, mid-range, and low-end plan were priced from each. The plans are not necessarily comparable between all companies because benefits varied widely among the providers. In addition to recording plan rates, Corona employees also noted the benefits provided by each plan. The costs collected for each zip code were then applied to communities within each county.

Health Care

CES Category	Specific Item	Description	Collection Method	N of Observations
Health Care	Health Insurance Premium	Monthly cost of family health insurance coverage for a family of three, all non-smokers, all in good health.	Database	9 - 12 per county

ENTERTAINMENT

MOVIE TICKET

Movie Ticket prices were collected by telephone for every community. Business listings for movie theaters in Colorado were collected from the Dun & Bradstreet database, and Dex Online yellow pages and Google Maps information was used to supplement those lists when additional movie theaters were needed to sample in a specific community. Each movie theater was then geo-coded and labeled into the appropriate community using arc-GIS software.

Data collectors were instructed to obtain the price of an adult admission ticket for each movie theater sampled, and only movie theaters showing current release movies were sampled (no Dollar Movie Theater prices were used in the final community averages).

After all data was collected, entered and outliers were analyzed and removed, an average price for movie tickets was calculated for each community. It should be noted that no tax was applied to movie theater prices, because it is not considered a taxable good.

DVD PLAYER

DVD Player prices were collected in-person throughout all of the communities. Business listings for electronics and home appliance stores in Colorado were collected from the Dun & Bradstreet database, and Dex Online yellow pages information was used to supplement those lists when additional electronics stores were needed to sample in a specific community. Each electronic store was then geo-coded and labeled into the appropriate community using arc-GIS software.

Similar to the sampling plan detailed in Food At Home (see above), Corona attempted to sample the larger of five (electronics stores) or five percent of all electronics stores in each community. Ultimately, many of the smaller (mostly rural) communities often did not have electronics stores, and in those communities data collectors would do their best to obtain at least one price per community.

In some communities, there were no DVD prices to be obtained (due to a general dearth of available stores selling DVD players in that community).

After all data was collected, and outliers were analyzed and removed, sales tax was added to each price, and an average price was calculated for each community.

BATTERIES

All battery prices were obtained in-person at the same time grocery prices were collected. Therefore, the sampling, data collection and analysis plan for batteries is exactly the same as described in the **Food At Home Methodology section** (see above).

After all data was collected, and outliers were analyzed and removed, sales tax was added to each price, and an average price was calculated for each community.

PET FOOD

All pet food prices were sampled in-person at the same time grocery prices were collected. Therefore, the sampling, data collection and analysis plan for pet food is exactly the same as described in the **Food at Home Methodology** described earlier in this section (see above). Cat food was the specific item priced for pet food.

After all data was collected, and outliers were analyzed and removed, sales tax was added to each price, and an average price was calculated for each community.

Detailed descriptions of the entertainment items in the market basket and the number of prices collected are provided in the table below.

Entertainment

CES Category	Specific Item	Description	Collection Method	N of Observations
Fees and Admissions	Movie	Price of adult admission to a first-run, full-length movie.	Call	19
Television, Radios, Sound Equipment	DVD Player	Single-disc player, NO DVR (i.e. TIVO), Blu-Ray/HD format, recorder, or combo units (i.e. vcr included); Sony, if not available then Panasonic, otherwise cheapest brand offered.	On-Site	33
Other supplies, equipment, and services	Batteries	4 Pack AA Batteries. Energizer brand; if not available then Duracell, otherwise cheapest 4 pack of AA. DO NOT PRICE LITHIUM BATTERIES.	On-Site	67
Pets, Toys, and Playground Equipment	Pet Food	Price for a 5.5 oz. can of Friskies cat food. If Friskies not available, price of 9 Lives or Whiskas.	On-Site	65

PERSONAL CARE PRODUCTS - SHAVING CREAM, TOOTHPASTE, TAMPONS

All personal care product prices such as shaving cream, toothpaste and tampons were sampled in-person at the same time grocery prices were collected. Therefore, the sampling, data collection and analysis plan for shaving cream, toothpaste, and tampons is exactly the same as described in the **Food at Home Methodology** described earlier in this section (see above).

After all data was collected, and outliers were analyzed and removed, sales tax was added to each price for each personal care product, and an average price was calculated for each community for each of the three products in this category.

HAIRCUT

Both men's and women's haircut prices were collected by telephone for every community. Business listings for beauty salons and barber shops in Colorado were collected from the Dun & Bradstreet database, and Dex Online yellow pages and Google Maps information was used to supplement those lists when additional beauty salons/barber shops were needed to sample in a specific community. Each beauty shop/barber shop was then geo-coded and labeled into the appropriate community using arc-GIS software.

Data collectors were instructed to ask for the price of full cut, wash and dry haircut. Each beauty salon/barber shop were asked for the price of both women's and men's haircuts, but some stores only offered either women's or men's cuts.

Corona attempted to sample the larger of five (beauty shops) or five percent of all beauty shops in each community for both men's and women's haircuts. As seen in other market basket categories, many of the smaller (mostly rural) communities often did not have as many beauty shops, and in those communities data collectors would do their best to obtain at least one price per community.

After all data was collected, entered and outliers were analyzed and removed, an average price was calculated for each community. No sales tax was applied to the final haircut prices, because haircuts are considered a service not a taxable good.

Detailed descriptions of the personal care items in the market basket and the number of prices collected are provided in the table below.

Personal Care Products and Services

CES Category	Specific Item	Description	Collection Method	N of Observations
Pesonal Care Services	Man's Haircut	Price of man's wash, cut and dry	Call	75
Pesonal Care Services	Woman's Haircut	Price of woman's wash, cut and dry	Call	76
Personal Care Products	Shaving Cream	Price of Barbasol regular shaving cream 11.0 oz. If you can't find Barbasol, price Gillette.	On-Site	70
Personal Care Products	Toothpaste	Price of Crest regular Paste Tartar Protection 6.4 oz. Always get Crest 6.4 ounces, but if it's not available, get Colgate 6.4 ounces.	On-Site	71
Personal Care Products	Tampons	Price for one box of 20 Tampax Regular Absorbency (not the slender style.) Note if different size box.	On-Site	70

TOBACCO

Cigarette prices were sampled in-person at the same time grocery prices were collected. Therefore, the sampling, data collection and analysis plan for cigarette prices is exactly the same as described in the **Food at Home Methodology** described earlier in this section (see above). An attempt was made to obtain cigarette prices at all grocery stores that were visited by data collectors. Similar to the sampling approach used for beer prices, data collectors were instructed to obtain cigarette prices at local convenience or liquor stores in communities where cigarette prices were not obtainable at grocery stores (or if there were too few grocery stores available in a community).

It should be noted that business listings for liquor stores in Colorado were collected from the Dun & Bradstreet database and added to the final data collector list of stores to be sampled for cigarettes. Liquor stores were also geo-coded and labeled to the appropriate community using arc-GIS. The Dun & Bradstreet list was also supplemented with lists of Wal-Mart Supercenters and Super Targets so that cigarette prices would also be obtained at these supercenters.

After all data was collected, and outliers were analyzed and removed, sales tax was added to each price, and an average price was calculated for each community.

A detailed description of the tobacco item in the market basket and the number of prices collected are provided in the table below.

Tobacco Products/Smoking Supplies

CES Category	Specific Item	Description	Collection Method	N of Observations
Tobacco	Cigarettes	Price for one carton (200 cigarettes) of Marlboro Filter, hard pack, flip-top cigarettes. If Marlboro cigarettes aren't available, get prices for Camel cigarettes.	On-Site	57

READING, EDUCATION, MISCELLANEOUS EXPENSES, CASH CONTRIBUTIONS, PERSONAL INSURANCE AND PENSIONS, AND PERSONAL TAXES

Mirroring previous Cost of Living studies, the major expenditure categories for Reading, Education, Miscellaneous Expenses, Cash Contributions, Personal Insurance and Pensions and Personal Taxes were not sampled in this 2009 Cost of Living study. Similar to the previous studies, these expenditure categories were expected to be constant for the relevant benchmark family and were thus held constant for all communities. No significant geographic variation or trends were expected to be seen for these goods, and the final costs divvied across the communities came directly from the benchmark families spending level calculated for each category from the *Consumer Expenditure Survey*.

DEVELOPING FINAL COST OF LIVING MEASURES

Final cost of living measures are calculated in five steps:

1. Applicable county and municipal sales taxes are added to each of the prices collected for each taxable item.

2. Average taxed prices for each good are calculated for each community.

3. If a community is missing prices for any items, missing prices are replaced with the average price of that item in the nearest community with the item available.

4. For each community, the ratio of the average price of an item to the average price of the item in the baseline community (Denver) is calculated. Ratios are calculated for each item separately.

5. For each community, the ratios for each item are multiplied by the CES spending for that item, and then the results are summed across categories to get the total annual expenditures for each community; ratios are multiplied by the CES item weights for each item (i.e., the spending on that item relative to total spending) and summed across categories to calculate the 100 point index.

APPENDIX A: COST OF LIVING DATA BY EXPENDITURE TOTALS

Household Profile 1: Expenditure Totals

City	Food at Home	Food away from home	Alcoholic Beverages	Housing	Apparel and Services	Trans-portation	Health Care	Enter-tainment	Personal Care	Tobacco	Other	Personal Taxes	Total
Denver	$1,273	$1,837	$640	$8,151	$1,005	$4,061	$485	$1,256	$315	$175	$4,681	$813	$24,692
Grand Junction	$1,297	$1,923	$645	$7,067	$1,200	$3,916	$546	$1,238	$285	$177	$4,681	$813	$23,789
Aspen	$1,872	$2,445	$643	$13,982	$2,118	$4,367	$609	$1,726	$438	$163	$4,681	$813	$33,858
Avon	$1,331	$2,154	$623	$11,338	$1,180	$4,229	$609	$1,278	$305	$178	$4,681	$813	$28,720
Basalt	$1,587	$2,371	$679	$12,907	$1,586	$4,103	$609	$1,184	$419	$170	$4,681	$813	$31,109
Breckenridge	$1,671	$2,424	$652	$10,328	$2,665	$4,089	$609	$1,362	$418	$195	$4,681	$813	$29,907
Carbondale	$1,624	$2,165	$652	$11,026	$1,586	$4,315	$609	$1,194	$390	$183	$4,681	$813	$29,240
Dillon	$1,237	$2,278	$651	$10,610	$1,727	$4,116	$609	$1,585	$322	$182	$4,681	$813	$28,811
Eagle	$1,341	$2,124	$651	$11,952	$1,180	$4,117	$609	$1,260	$317	$162	$4,681	$813	$29,207
Fraser	$1,432	$1,842	$710	$10,058	$1,190	$4,056	$482	$1,424	$316	$188	$4,681	$813	$27,193
Frisco	$1,508	$2,051	$670	$10,414	$2,042	$4,164	$609	$1,586	$446	$180	$4,681	$813	$29,164
Glenwood Springs	$1,395	$2,414	$685	$9,626	$898	$4,071	$609	$1,253	$343	$182	$4,681	$813	$26,971
Granby	$1,317	$2,164	$660	$8,597	$1,177	$3,868	$482	$1,290	$283	$171	$4,681	$813	$25,501
Grand Lake	$1,968	$2,465	$661	$8,836	$1,773	$3,979	$482	$1,405	$396	$174	$4,681	$813	$27,635
Gypsum	$1,740	$1,949	$737	$8,713	$898	$4,127	$609	$1,334	$435	$184	$4,681	$813	$26,220
Hot Sulphur Springs	$1,442	$2,163	$753	$8,876	$1,364	$3,979	$482	$1,452	$283	$183	$4,681	$813	$26,471
Kremmling	$1,642	$1,695	$667	$8,388	$1,295	$3,746	$482	$1,538	$330	$187	$4,681	$813	$25,462
Minturn	$2,066	$2,259	$749	$11,527	$1,505	$4,091	$609	$1,324	$548	$188	$4,681	$813	$30,361
Silverthorne	$1,708	$1,862	$731	$11,357	$1,506	$4,052	$609	$1,623	$502	$182	$4,681	$813	$29,626
Steamboat Springs	$1,679	$2,286	$690	$10,282	$1,892	$4,138	$589	$1,079	$400	$175	$4,681	$813	$28,707
Vail	$1,295	$2,593	$711	$12,777	$1,505	$4,121	$609	$1,277	$392	$181	$4,681	$813	$30,957
Walden	$1,757	$2,145	$639	$7,709	$1,074	$4,071	$552	$1,191	$354	$175	$4,681	$813	$25,162
Winter Park	$1,924	$2,450	$705	$8,540	$1,938	$3,944	$482	$1,453	$594	$183	$4,681	$813	$27,707

Household Profile 2: Expenditure Totals

City	Food at Home	Food away from home	Alcoholic Beverages	Housing	Apparel and Services	Transportation	Health Care	Entertainment	Personal Care	Tobacco	Other	Personal Taxes	Total
Denver	$2,940	$2,196	$423	$13,570	$1,403	$7,110	$3,598	$2,054	$485	$379	$6,295	$874	$41,327
Grand Junction	$2,963	$2,299	$427	$12,358	$1,655	$6,597	$4,049	$2,037	$439	$383	$6,295	$861	$40,362
Aspen	$4,332	$2,923	$425	$57,813	$3,022	$7,379	$4,522	$2,838	$674	$353	$6,295	$155	$90,731
Avon	$3,087	$2,575	$412	$19,697	$1,739	$7,145	$4,522	$2,098	$469	$385	$6,295	$861	$49,283
Basalt	$3,596	$2,834	$449	$25,744	$2,140	$6,928	$4,522	$2,102	$644	$368	$6,295	$742	$56,365
Breckenridge	$3,742	$2,898	$431	$24,258	$3,569	$6,892	$4,522	$2,411	$644	$422	$6,295	$758	$56,843
Carbondale	$3,638	$2,588	$431	$20,911	$2,140	$7,231	$4,522	$2,133	$600	$397	$6,295	$841	$51,727
Dillon	$2,831	$2,723	$430	$15,215	$2,331	$6,943	$4,522	$2,630	$496	$393	$6,295	$861	$45,671
Eagle	$3,113	$2,540	$430	$17,657	$1,739	$6,967	$4,522	$2,040	$488	$351	$6,295	$861	$47,003
Fraser	$3,283	$2,202	$469	$15,989	$1,657	$6,838	$3,576	$2,433	$486	$408	$6,295	$861	$44,496
Frisco	$3,392	$2,452	$443	$20,888	$2,657	$7,037	$4,522	$2,658	$687	$389	$6,295	$840	$52,258
Glenwood Springs	$3,210	$2,886	$453	$16,572	$1,270	$6,842	$4,522	$2,094	$527	$394	$6,295	$861	$45,926
Granby	$2,968	$2,586	$436	$18,609	$1,639	$6,529	$3,576	$2,108	$436	$370	$6,295	$861	$46,411
Grand Lake	$4,463	$2,947	$437	$18,647	$2,618	$6,720	$3,576	$2,385	$610	$376	$6,295	$861	$49,934
Gypsum	$3,893	$2,330	$487	$17,161	$1,270	$6,982	$4,522	$2,283	$669	$398	$6,295	$861	$47,151
Hot Sulphur Springs	$3,278	$2,586	$497	$16,684	$1,905	$6,720	$3,576	$2,576	$436	$396	$6,295	$861	$45,809
Kremmling	$3,770	$2,026	$440	$17,061	$1,745	$6,348	$3,576	$2,527	$507	$404	$6,295	$861	$45,560
Minturn	$4,678	$2,701	$495	$19,592	$2,127	$6,930	$4,522	$2,287	$843	$407	$6,295	$861	$51,738
Silverthorne	$3,892	$2,226	$483	$17,999	$2,017	$6,834	$4,522	$2,763	$772	$393	$6,295	$861	$49,057
Steamboat Springs	$3,861	$2,733	$456	$18,792	$2,739	$6,972	$4,374	$1,915	$616	$379	$6,295	$861	$49,993
Vail	$2,952	$3,100	$470	$22,479	$2,127	$6,982	$4,522	$2,181	$603	$391	$6,295	$803	$52,904
Walden	$4,023	$2,564	$422	$12,735	$1,526	$6,883	$4,099	$2,204	$544	$380	$6,295	$861	$42,536
Winter Park	$4,389	$2,929	$466	$21,110	$2,534	$6,638	$3,576	$2,501	$914	$395	$6,295	$841	$52,588

Household Profile 3: Expenditure Totals

City	Food at Home	Food away from home	Alcoholic Beverages	Housing	Apparel and Services	Transportation	Health Care	Entertainment	Personal Care	Tobacco	Other	Personal Taxes	Total
Denver	$5,055	$3,656	$449	$20,669	$2,499	$12,042	$3,177	$3,410	$790	$439	$10,603	$1,641	$64,429
Grand Junction	$5,088	$3,828	$452	$22,522	$3,065	$11,515	$3,575	$3,372	$715	$443	$10,603	$1,559	$66,736
Aspen	$7,402	$4,867	$450	$201,516	$5,661	$12,757	$3,993	$4,622	$1,098	$408	$10,603	$0	$253,378
Avon	$5,302	$4,287	$436	$48,087	$2,896	$12,315	$3,993	$3,444	$764	$445	$10,603	$977	$93,549
Basalt	$6,213	$4,719	$476	$59,183	$4,381	$11,962	$3,993	$3,497	$1,050	$426	$10,603	$680	$107,182
Breckenridge	$6,439	$4,825	$457	$39,240	$6,845	$11,964	$3,993	$3,983	$1,049	$489	$10,603	$1,158	$91,043
Carbondale	$6,274	$4,310	$457	$37,714	$4,382	$12,562	$3,993	$3,537	$977	$459	$10,603	$1,203	$86,471
Dillon	$4,879	$4,533	$456	$37,603	$4,206	$12,037	$3,993	$4,438	$808	$455	$10,603	$1,229	$85,239
Eagle	$5,322	$4,228	$456	$41,437	$2,896	$12,024	$3,993	$3,388	$796	$406	$10,603	$1,138	$86,688
Fraser	$5,653	$3,667	$497	$39,087	$3,144	$11,907	$3,157	$4,002	$792	$472	$10,603	$1,188	$84,169
Frisco	$5,870	$4,082	$469	$48,997	$5,320	$12,183	$3,993	$4,356	$1,119	$450	$10,603	$922	$98,364
Glenwood Springs	$5,542	$4,805	$480	$33,047	$2,221	$11,931	$3,993	$3,439	$859	$455	$10,603	$1,292	$78,667
Granby	$5,116	$4,306	$462	$26,654	$3,115	$11,407	$3,157	$3,282	$710	$428	$10,603	$1,565	$70,804
Grand Lake	$7,685	$4,907	$463	$33,404	$4,833	$11,713	$3,157	$3,911	$993	$435	$10,603	$1,398	$83,504
Gypsum	$6,803	$3,880	$516	$31,509	$2,221	$12,050	$3,993	$3,840	$1,090	$461	$10,603	$1,390	$78,356
Hot Sulphur Springs	$5,652	$4,305	$527	$27,325	$3,826	$11,713	$3,157	$3,881	$710	$458	$10,603	$1,534	$73,693
Kremmling	$6,478	$3,373	$467	$27,262	$3,317	$11,108	$3,157	$4,144	$826	$467	$10,603	$1,562	$72,765
Minturn	$8,063	$4,497	$525	$36,271	$4,458	$11,963	$3,993	$3,885	$1,373	$471	$10,603	$1,272	$87,374
Silverthorne	$6,708	$3,707	$512	$41,707	$3,776	$11,863	$3,993	$4,491	$1,258	$455	$10,603	$1,149	$90,221
Steamboat Springs	$6,671	$4,550	$484	$45,328	$4,736	$12,081	$3,862	$3,236	$1,003	$439	$10,603	$1,033	$94,026
Vail	$5,075	$5,162	$498	$74,219	$4,458	$12,046	$3,993	$3,619	$983	$453	$10,603	$326	$121,434
Walden	$6,924	$4,269	$448	$22,031	$2,858	$11,969	$3,619	$3,770	$887	$439	$10,603	$1,628	$69,445
Winter Park	$7,593	$4,877	$494	$34,179	$4,712	$11,603	$3,157	$4,158	$1,489	$457	$10,603	$1,304	$84,625

Household Profile 1: Expenditure Totals by Index

City	Food at Home	Food away from home	Alcoholic Beverages	Housing	Apparel and Services	Transportation	Health Care	Entertainment	Personal Care	Tobacco	Other	Personal Taxes	Total
Denver	5.15	7.44	2.59	33.01	4.07	16.45	1.96	5.09	1.28	0.71	18.96	3.29	100.00
Grand Junction	5.25	7.79	2.61	28.62	4.86	15.86	2.21	5.01	1.15	0.72	18.96	3.29	96.34
Aspen	7.58	9.90	2.60	56.63	8.58	17.69	2.47	6.99	1.77	0.66	18.96	3.29	137.12
Avon	5.39	8.72	2.52	45.92	4.78	17.13	2.47	5.18	1.23	0.72	18.96	3.29	116.31
Basalt	6.43	9.60	2.75	52.27	6.42	16.62	2.47	4.79	1.70	0.69	18.96	3.29	125.99
Breckenridge	6.77	9.82	2.64	41.83	10.79	16.56	2.47	5.52	1.69	0.79	18.96	3.29	121.12
Carbondale	6.58	8.77	2.64	44.65	6.42	17.47	2.47	4.84	1.58	0.74	18.96	3.29	118.42
Dillon	5.01	9.22	2.64	42.97	7.00	16.67	2.47	6.42	1.30	0.74	18.96	3.29	116.68
Eagle	5.43	8.60	2.64	48.40	4.78	16.67	2.47	5.10	1.29	0.66	18.96	3.29	118.28
Fraser	5.80	7.46	2.87	40.73	4.82	16.43	1.95	5.77	1.28	0.76	18.96	3.29	110.13
Frisco	6.11	8.31	2.71	42.17	8.27	16.86	2.47	6.42	1.81	0.73	18.96	3.29	118.11
Glenwood Springs	5.65	9.78	2.78	38.98	3.64	16.49	2.47	5.07	1.39	0.74	18.96	3.29	109.23
Granby	5.33	8.76	2.67	34.82	4.77	15.67	1.95	5.22	1.15	0.69	18.96	3.29	103.28
Grand Lake	7.97	9.98	2.68	35.79	7.18	16.12	1.95	5.69	1.60	0.70	18.96	3.29	111.92
Gypsum	7.05	7.89	2.98	35.28	3.64	16.71	2.47	5.40	1.76	0.75	18.96	3.29	106.19
Hot Sulphur Springs	5.84	8.76	3.05	35.95	5.52	16.12	1.95	5.88	1.15	0.74	18.96	3.29	107.20
Kremmling	6.65	6.86	2.70	33.97	5.24	15.17	1.95	6.23	1.34	0.76	18.96	3.29	103.12
Minturn	8.37	9.15	3.03	46.68	6.10	16.57	2.47	5.36	2.22	0.76	18.96	3.29	122.96
Silverthorne	6.92	7.54	2.96	45.99	6.10	16.41	2.47	6.57	2.03	0.74	18.96	3.29	119.98
Steamboat Springs	6.80	9.26	2.79	41.64	7.66	16.76	2.39	4.37	1.62	0.71	18.96	3.29	116.26
Vail	5.24	10.50	2.88	51.75	6.10	16.69	2.47	5.17	1.59	0.73	18.96	3.29	125.37
Walden	7.12	8.69	2.59	31.22	4.35	16.49	2.24	4.82	1.43	0.71	18.96	3.29	101.90
Winter Park	7.79	9.92	2.86	34.59	7.85	15.97	1.95	5.88	2.41	0.74	18.96	3.29	112.21

Household Profile 2: Expenditure Totals by Index

City	Food at Home	Food away from home	Alcoholic Beverages	Housing	Apparel and Services	Transportation	Health Care	Entertainment	Personal Care	Tobacco	Other	Personal Taxes	Total
Denver	7.11	5.31	1.02	32.84	3.39	17.21	8.71	4.97	1.17	0.92	15.23	2.11	100.00
Grand Junction	7.17	5.56	1.03	29.90	4.01	15.96	9.80	4.93	1.06	0.93	15.23	2.08	97.67
Aspen	10.48	7.07	1.03	139.89	7.31	17.86	10.94	6.87	1.63	0.85	15.23	0.37	219.55
Avon	7.47	6.23	1.00	47.66	4.21	17.29	10.94	5.08	1.13	0.93	15.23	2.08	119.25
Basalt	8.70	6.86	1.09	62.29	5.18	16.77	10.94	5.09	1.56	0.89	15.23	1.79	136.39
Breckenridge	9.06	7.01	1.04	58.70	8.64	16.68	10.94	5.83	1.56	1.02	15.23	1.83	137.54
Carbondale	8.80	6.26	1.04	50.60	5.18	17.50	10.94	5.16	1.45	0.96	15.23	2.04	125.17
Dillon	6.85	6.59	1.04	36.82	5.64	16.80	10.94	6.36	1.20	0.95	15.23	2.08	110.51
Eagle	7.53	6.15	1.04	42.73	4.21	16.86	10.94	4.94	1.18	0.85	15.23	2.08	113.73
Fraser	7.94	5.33	1.13	38.69	4.01	16.55	8.65	5.89	1.18	0.99	15.23	2.08	107.67
Frisco	8.21	5.93	1.07	50.54	6.43	17.03	10.94	6.43	1.66	0.94	15.23	2.03	126.45
Glenwood Springs	7.77	6.98	1.10	40.10	3.07	16.55	10.94	5.07	1.28	0.95	15.23	2.08	111.13
Granby	7.18	6.26	1.05	45.03	3.97	15.80	8.65	5.10	1.05	0.89	15.23	2.08	112.30
Grand Lake	10.80	7.13	1.06	45.12	6.33	16.26	8.65	5.77	1.48	0.91	15.23	2.08	120.83
Gypsum	9.42	5.64	1.18	41.52	3.07	16.89	10.94	5.52	1.62	0.96	15.23	2.08	114.09
Hot Sulphur Springs	7.93	6.26	1.20	40.37	4.61	16.26	8.65	6.23	1.05	0.96	15.23	2.08	110.85
Kremmling	9.12	4.90	1.07	41.28	4.22	15.36	8.65	6.12	1.23	0.98	15.23	2.08	110.24
Minturn	11.32	6.54	1.20	47.41	5.15	16.77	10.94	5.53	2.04	0.99	15.23	2.08	125.19
Silverthorne	9.42	5.39	1.17	43.55	4.88	16.54	10.94	6.69	1.87	0.95	15.23	2.08	118.71
Steamboat Springs	9.34	6.61	1.10	45.47	6.63	16.87	10.58	4.63	1.49	0.92	15.23	2.08	120.97
Vail	7.14	7.50	1.14	54.39	5.15	16.89	10.94	5.28	1.46	0.95	15.23	1.94	128.01
Walden	9.73	6.20	1.02	30.82	3.69	16.66	9.92	5.33	1.32	0.92	15.23	2.08	102.93
Winter Park	10.62	7.09	1.13	51.08	6.13	16.06	8.65	6.05	2.21	0.96	15.23	2.04	127.25

Household Profile 3: Expenditure Totals by Index

City	Food at Home	Food away from home	Alcoholic Beverages	Housing	Apparel and Services	Trans-portation	Health Care	Enter-tainment	Personal Care	Tobacco	Other	Personal Taxes	Total
Denver	7.85	5.67	0.70	32.08	3.88	18.69	4.93	5.29	1.23	0.68	16.46	2.55	100.00
Grand Junction	7.90	5.94	0.70	34.96	4.76	17.87	5.55	5.23	1.11	0.69	16.46	2.42	103.58
Aspen	11.49	7.55	0.70	312.77	8.79	19.80	6.20	7.17	1.70	0.63	16.46	0.00	393.27
Avon	8.23	6.65	0.68	74.64	4.49	19.11	6.20	5.35	1.19	0.69	16.46	1.52	145.20
Basalt	9.64	7.32	0.74	91.86	6.80	18.57	6.20	5.43	1.63	0.66	16.46	1.05	166.36
Breckenridge	9.99	7.49	0.71	60.90	10.62	18.57	6.20	6.18	1.63	0.76	16.46	1.80	141.31
Carbondale	9.74	6.69	0.71	58.54	6.80	19.50	6.20	5.49	1.52	0.71	16.46	1.87	134.21
Dillon	7.57	7.04	0.71	58.36	6.53	18.68	6.20	6.89	1.25	0.71	16.46	1.91	132.30
Eagle	8.26	6.56	0.71	64.31	4.49	18.66	6.20	5.26	1.24	0.63	16.46	1.77	134.55
Fraser	8.77	5.69	0.77	60.67	4.88	18.48	4.90	6.21	1.23	0.73	16.46	1.84	130.64
Frisco	9.11	6.34	0.73	76.05	8.26	18.91	6.20	6.76	1.74	0.70	16.46	1.43	152.67
Glenwood Springs	8.60	7.46	0.75	51.29	3.45	18.52	6.20	5.34	1.33	0.71	16.46	2.01	122.10
Granby	7.94	6.68	0.72	41.37	4.83	17.70	4.90	5.09	1.10	0.66	16.46	2.43	109.90
Grand Lake	11.93	7.62	0.72	51.85	7.50	18.18	4.90	6.07	1.54	0.68	16.46	2.17	129.61
Gypsum	10.56	6.02	0.80	48.91	3.45	18.70	6.20	5.96	1.69	0.72	16.46	2.16	121.62
Hot Sulphur Springs	8.77	6.68	0.82	42.41	5.94	18.18	4.90	6.02	1.10	0.71	16.46	2.38	114.38
Kremmling	10.05	5.24	0.72	42.31	5.15	17.24	4.90	6.43	1.28	0.73	16.46	2.42	112.94
Minturn	12.51	6.98	0.81	56.30	6.92	18.57	6.20	6.03	2.13	0.73	16.46	1.97	135.61
Silverthorne	10.41	5.75	0.79	64.73	5.86	18.41	6.20	6.97	1.95	0.71	16.46	1.78	140.03
Steamboat Springs	10.35	7.06	0.75	70.35	7.35	18.75	5.99	5.02	1.56	0.68	16.46	1.60	145.94
Vail	7.88	8.01	0.77	115.20	6.92	18.70	6.20	5.62	1.53	0.70	16.46	0.51	188.48
Walden	10.75	6.63	0.69	34.19	4.44	18.58	5.62	5.85	1.38	0.68	16.46	2.53	107.79
Winter Park	11.78	7.57	0.77	53.05	7.31	18.01	4.90	6.45	2.31	0.71	16.46	2.02	131.35