

Section 13

PRICES

This section presents indexes of consumer prices for Honolulu, average prices for selected foods, and a comparison of Honolulu family budgets with those in other metropolitan areas. Other statistics on prices are reported in Sections 16, 17, 18, 20, 21, 22 and 23.

In June 1978, the Honolulu all-items "unrevised" consumer price index stood at 182.1, with the 1967 level equal to 100. The index had increased 6.8 percent in the preceding 12 months, 42.8 percent since June 1973, and 76.1 percent since June 1968. Prices have risen most rapidly since 1967 for gas and electricity (126.3 percent), medical care (120.0 percent) and restaurant meals (up 114.8 percent), and least for public transportation (up 24.9 percent).

A "moderate" or "intermediate" budget for a four-person family living on Oahu was estimated at \$20,883 as of the Autumn of 1977. This family budget was 22 percent higher than the corresponding urban United States average, and was second only to Anchorage among major American metropolitan areas. Hawaii-Mainland differentials were greatest for rents and personal income taxes and least for clothing, social security payments, and transportation. An "intermediate" budget for a retired couple in Honolulu came to \$7,691 in the Autumn of 1976, 14 percent above the U.S. urban average.

The Honolulu consumer price index has been compiled by the United States Bureau of Labor Statistics at three-month intervals since December 1963. This index measures the average change in prices of goods and services purchased by urban families and single persons living alone. Prices are expressed as a percent of the average levels reported in 1967, the base date. Current data for Honolulu and other cities are published in the *Monthly Labor Review* and *CPI Detailed Report*, issued monthly by BLS. A similar series for Honolulu was maintained by the Hawaii State Department of Labor and Industrial Relations from March 1943 to December 1963, using March 1943 as the base data.

Important changes were made in the consumer price index at the beginning of 1978. The existing index, covering urban wage earner and clerical families and single persons living alone, had been based on spending patterns observed in a 1961 survey and had been issued at three-month intervals. This index was discontinued after June 1978. Beginning in February 1978, two new indexes were published, both based on the findings of a 1972-1973 survey and both issued at two-month intervals. The first of these new indexes covered the same population as the older index, that is, urban wage earner and clerical families and individuals; the second covered all urban consumers. The new indexes were linked to the December 1977 existing index and, like the latter, expressed as a percent of the 1967 annual average. The June 1978 all-items index was 182.1 according to the old coverage and weights, 184.1 based on the previous coverage and revised weights, and 183.9 with the expanded coverage and new weights.

Comparisons of family budgets between Honolulu and various Mainland communities have most recently been made for the Fall of 1977. These data were

Section 13 (continued)

compiled and published by the U.S. Bureau of Labor Statistics. Similar comparisons go back a number of years, and include a Honolulu-Los Angeles comparison for 1945, Honolulu-Washington comparisons for 1951 and 1955-1977, and a 40-area comparison for various dates since Autumn 1966. Budget costs for a retired couple have been prepared by BLS for Honolulu and the Mainland as of 1966, 1967, and annually since 1969.

In addition to these data, the Bureau of Labor Statistics publishes monthly and annual data on average prices for a wide variety of foods, and occasional data on a number of non-food items (most recently in *Average Retail Prices of Selected Commodities and Services, Fall 1971*, issued in 1973). Still another useful source is *Prices Paid by Hawaii Farmers: 1970-1974*, issued by the Hawaii State Department of Agriculture in November 1975.

No composite wholesale price index, comparable to the all-items consumer price index, is available for Hawaii. Average wholesale prices of agricultural products are reported in *Statistics of Hawaiian Agriculture*, issued by the Hawaii Agricultural Reporting Service, and *Honolulu Prices: Wholesale Eggs, Poultry, Pork, Beef and Rice*, a publication of the State Department of Agriculture, Market News Service. Wholesale price statistics of other commodities are less readily available, and in most cases totally lacking.

Data on prices and living costs are summarized in *Statistical Abstract of the United States: 1977*, Section 15.

**Table 222.—CONSUMER PRICE INDEX (ALL ITEMS COMBINED), FOR HONOLULU:
QUARTERLY, 1967 TO 1978**

[Unrevised index for urban wage earners and clerical workers. Annual average for 1967=100.]

Year	Annual average	March	June	September	December
1967	100.0	98.9	99.7	100.6	101.8
1968	103.8	102.8	103.4	104.6	105.7
1969	108.5	107.2	108.2	109.6	111.0
1970	114.2	113.2	114.4	114.9	115.7
1971	118.9	116.7	118.5	121.2	121.1
1972	122.8	122.4	122.2	123.1	124.4
1973	128.3	126.0	127.5	129.6	132.8
1974	141.9	137.7	141.2	145.5	148.5
1975	155.0	151.9	154.3	157.6	159.8
1976	162.8	161.1	162.3	164.0	165.5
1977	171.0	168.3	170.5	173.4	174.9
1978 ¹ .....	...	177.9	182.1	...	...

¹ The unrevised consumer price index was discontinued after June 1978. For the revised index, see table 224.

Source: U.S. Bureau of Labor Statistics, *CPI Detailed Report* (monthly) and *Consumer Price Index-Pacific Cities and U.S. Average* (monthly).

**Table 223.—CONSUMER PRICE INDEXES, BY COMMODITY GROUPS, FOR HONOLULU:
1968 TO 1978**

[Unrevised indexes for urban wage earners and clerical workers, on base of 1967=100.
Annual averages unless otherwise specified.]

Group	1968	1973	1975	1976	1977	1978: June
All items	103.8	128.3	155.0	162.8	171.0	182.1
Food	103.6	135.2	176.7	183.0	193.0	211.2
Food at home	103.3	133.8	175.8	179.5	189.0	209.8
Cereals and bakery products	102.3	117.9	190.0	176.4	172.8	195.1
Meats, poultry, and fish	101.4	146.5	174.8	182.9	186.9	214.5
Dairy products	104.8	127.8	166.3	179.8	187.9	200.6
Fruits and vegetables	109.7	134.7	168.0	177.3	190.7	210.5
Other foods at home	101.5	127.1	179.9	178.5	206.4	219.7
Food away from home	104.1	139.0	178.7	193.1	204.5	214.8
Housing	104.5	128.8	149.3	156.4	162.9	171.1
Shelter ¹	105.8	135.1	148.5	155.7	160.0	165.3
Rent	103.3	133.1	150.4	156.8	163.5	170.5
Homeownership ²	107.2	136.5	147.3	154.9	157.6	161.6
Fuel and utilities ³	100.1	115.1	157.0	158.8	175.5	195.3
Gas and electricity	100.0	112.1	188.1	187.6	202.7	226.3
Household furnishings and operation ..	102.7	117.3	147.0	156.8	163.8	175.7
Apparel and upkeep ⁴	103.8	124.1	141.2	146.7	152.2	155.5
Men's and boys	103.9	116.7	135.5	144.0	150.3	155.4
Women's and girls	103.6	126.2	132.9	135.7	139.4	138.2
Footwear	103.3	120.8	139.2	144.4	151.0	154.6
Transportation	103.7	123.9	146.8	153.7	159.7	170.6
Private	104.3	125.5	150.9	159.1	166.1	179.1
Public	100.0	114.9	123.9	124.0	125.6	124.9
Health and recreation	103.5	124.1	148.8	160.4	171.4	181.0
Medical care	105.9	133.3	164.8	182.1	203.0	220.0
Personal care	101.3	122.7	156.6	167.6	177.8	187.9
Reading and recreation	102.7	122.7	149.0	158.2	164.0	168.4
Other goods and services ⁵	103.1	116.5	126.6	135.4	142.5	150.6

¹ Also includes hotel and motel rates not shown separately.

² Includes home purchase, mortgage interest, taxes, insurance and maintenance and repairs.

³ Also includes telephone, water, and sewage not shown separately.

⁴ Also includes infants' wear, sewing materials, jewelry, and apparel upkeep services not shown separately.

⁵ Includes tobacco, alcoholic beverages, and funeral, legal, and bank service charges.

Source: U.S. Bureau of Labor Statistics, *CPI Detailed Report* (monthly) and *Consumer Price Index—Pacific Cities and U.S. Average* (monthly), and records.

**Table 224.—CONSUMER PRICE INDEX, BY COMMODITY GROUPS, FOR HONOLULU:
JUNE 1978**
[Unless otherwise specified, 1967=100]

Groups	All urban consumers	Urban wage earners and clerical workers (revised)
All items	183.9	184.1
Food and beverages	205.9	207.3
Food	213.5	215.0
Food at home	213.0	214.5
Cereals and bakery products	196.9	196.6
Meats, poultry, fish, and eggs	212.0	215.2
Meats, poultry, and fish	215.3	218.8
Dairy products	204.6	205.4
Fruits and vegetables	221.0	224.4
Other foods at home	234.4	233.8
Food away from home	217.3	218.0
Alcoholic beverages	142.3	141.6
Housing	171.4	170.9
Shelter	170.0	168.0
Rent, residential	174.6	174.6
Other rental costs	198.8	199.7
Homeownership	166.7	164.2
Fuel and other utilities	200.8	201.0
Fuels	228.6	228.8
Fuel oil, coal, and bottled gas ¹	99.1	99.1
Gas (piped) and electricity	228.8	228.9
Household furnishings and operation	160.7	164.9
Apparel and upkeep	158.6	156.4
Apparel commodities	155.9	153.6
Men's and boys' apparel	157.1	161.2
Women's and girls' apparel	145.4	133.5
Footwear	160.5	156.7
Transportation	170.6	170.4
Private transportation	178.2	177.9
Public transportation	128.9	129.0
Medical care	220.7	224.1
Entertainment	178.3	181.9
Other goods and services	182.9	180.3
Personal care	195.0	188.5

**Table 224.—CONSUMER PRICE INDEX, BY COMMODITY GROUPS, FOR HONOLULU:
JUNE 1978 (Continued)**

[Unless otherwise specified, 1967=100]

Groups	All urban consumers	Urban wage earners and clerical workers (revised)
Commodities and Service Groups		
Commodities	179.5	179.7
Food and beverages	205.9	207.3
Commodities less food and beverages	159.8	159.2
Nondurables less food and beverages	172.5	172.2
Durables	143.7	143.0
Services	191.8	192.1
Medical care services	229.6	233.6
Special Indexes:		
All items less shelter	187.5	188.7
All items less medical care	181.4	181.5
All items less energy ¹	105.1	105.2
Commodities less food	158.4	157.8
Nondurables less food	168.3	168.0
Nondurables	191.9	192.6
Services less rent	196.2	196.6
Services less medical care	184.7	184.7

¹ December 1977=100.

Source: U.S. Bureau of Labor Statistics, "Consumer Price Indexes—Pacific Cities and U.S. Average — June 1978."

Table 225.—AVERAGE RETAIL PRICES OF FOOD IN HONOLULU: 1970 TO 1978
 [In cents. Data are annual averages unless otherwise indicated.]

Food and unit	1970	1971	1972	1973	1974	1975	1976	1977	1978: May
Cereals and bakery products:									
Flour, white, all purpose 5 lb.	74.9	75.5	78.5	90.4	126.8	123.7	109.2	97.4	103.7
Rice, short grain 10 lb.	144.7	142.4	146.9	176.8	351.0	341.0	265.5	240.8	315.3
Bread, white lb.	29.7	29.3	30.2	33.8	47.2	52.5	50.2	48.4	50.9
Meats, poultry and fish:									
Steak, round, U.S. Choice lb.	128.5	135.2	143.8	171.0	193.1	210.1	199.4	200.9	225.1
Rib roast, U.S. Choice lb.	143.6	151.5	164.7	171.7	196.8	208.7	224.9	237.2	268.4
Chuck roast, U.S. Choice lb.	79.8	80.5	90.2	110.4	120.5	123.4	119.8	121.1	138.0
Hamburger lb.	86.5	85.7	79.6	108.5	125.7	122.4	122.2	119.1	131.7
Beef liver lb.	86.9	89.5	91.3	101.2	116.1	120.7	117.0	120.9	118.9
Veal cutlets lb.	...	...	180.8	208.5	...	...	484.0	...	207.1
Pork chops lb.	152.9	147.0	147.7	173.7	184.4	211.0	221.7	216.6	224.1
Ham, whole, smoked lb.	85.4	77.1	79.2	105.8	124.4	152.9	169.0	141.0	158.8
Bacon lb.	108.9	93.8	100.6	135.9	148.2	195.8	210.9	183.1	210.3
Frying chicken, whole or cut-up lb.	68.4	70.0	72.1	90.4	91.2	95.6	95.8	98.0	97.5
Mahimahi, fresh or frozen lb.	89.4	115.6	158.1	138.8	127.9	205.0	...	160.5	190.0
Dairy products:									
Milk, fresh, vit. D, grocery ½ gal.	67.0	70.9	74.7	82.1	94.5	104.1	108.2	113.3	119.7
Milk, evaporated 14½-oz. can	21.9	22.6	23.3	25.4	32.0	34.6	38.1	40.5	43.3
Butter lb.	95.5	97.3	96.5	97.5	101.0	112.3	141.4	140.0	154.4
Fruits and vegetables:									
Apples, all purpose lb.	37.6	38.8	37.4	40.1	45.2	52.4	55.3	57.5	65.0
Bananas lb.	26.3	27.6	29.7	29.8	32.1	35.5	38.6	40.1	44.8
Papayas lb.	21.8	29.7	34.6	33.4	35.3	37.6	42.1	45.0	55.6
Potatoes 10 lb.	193.0	189.1	195.0	215.4	295.2	291.4	293.9	261.2	242.8
Onions, yellow lb.	19.4	20.4	22.3	26.8	26.6	32.2	29.4	35.7	39.3
Cabbage lb.	12.0	17.7	17.9	18.4	22.2	23.2	23.3	27.6	23.2
Tomatoes lb.	47.3	53.5	56.6	56.9	62.5	70.0	71.3	84.4	93.9
Peas, green #303 can	32.9	34.4	36.2	37.2	41.3	50.1	49.4	48.2	49.0
Tomatoes #2½ can	40.1	41.2	41.7	42.6	50.7	64.0	70.0	83.8	81.2
Dried beans lb.	26.4	30.4	35.9	42.4	97.8	63.4	57.9	63.3	71.1
Other foods at home:									
Eggs, grade A, large dozen	76.2	65.9	72.5	94.1	97.0	95.7	98.2	105.7	103.9
Margarine lb.	38.1	40.9	43.1	43.9	67.7	76.6	66.2	72.1	76.4
Sugar, white 5 lb.	68.3	72.2	76.1	82.0	184.7	205.0	128.8	116.5	133.4
Coffee 1-lb. can	103.7	111.1	112.5	121.1	144.6	159.0	204.7	408.0	381.4
Chicken soup 10½-oz. can	21.1	21.0	21.0	21.0	24.7	26.3	26.3	27.9	27.9

Source: U.S. Bureau of Labor Statistics, *Estimated Retail Food Prices by City* (annual, 1970-1977) and *Estimated Average Retail Food Prices—Pacific Region* (monthly, 1978).

Table 226.—COMPARATIVE FAMILY BUDGETS FOR HONOLULU: 1966 TO 1977

Type of family and date	Cost of budget (dollars)			Percent of U.S. urban average		
	Lower budget	Intermediate budget	Higher budget	Lower budget	Intermediate budget	Higher budget
URBAN FAMILY OF FOUR PERSONS						
1966: Autumn .....	....	11,190	....	....	122	....
1967: Spring	7,246	10,902	16,076	122	120	123
1969: Spring	8,135	12,118	18,315	124	120	126
1970: Spring	8,597	12,776	19,311	124	120	125
1971: Autumn	8,990	13,108	19,700	125	119	124
1972: Autumn	9,118	13,617	20,579	123	119	124
1973: Autumn	9,924	14,937	21,901	121	118	120
1974: Autumn	11,383	17,019	25,572	124	119	123
1975: Autumn	12,226	18,694	28,302	128	122	127
1976: Autumn	12,711	19,633	30,086	127	121	127
1977: Autumn	13,280	20,883	31,897	127	122	127
RETIRED COUPLE						
1966: Autumn .....	....	4,434	....	....	115	....
1967: Spring	3,110	4,429	7,219	116	115	120
1969: Spring	3,401	4,884	7,849	116	115	118
1970: Spring	3,562	5,166	8,312	115	115	117
1971: Autumn	3,875	5,538	8,621	117	116	116
1972: Autumn	3,927	5,633	8,717	114	113	113
1973: Autumn	4,221	6,038	8,844	112	112	110
1974: Autumn	4,801	6,796	9,918	114	112	111
1975: Autumn	5,168	7,339	10,726	115	114	112
1976: Autumn	5,397	7,691	11,318	115	114	113
1977: Autumn	5,711	8,107	11,882	114	113	111

Source: U.S. Bureau of Labor Statistics, *City Workers' Family Budget, Autumn 1966* (Bull. No. 1570-1); *Retired Couple's Budget, Autumn 1966* (Bull. No. 1570-4); *Three Standards of Living for an Urban Family of Four Persons, Spring 1967* (Bull. No. 1570-5); *Three Budgets for a Retired Couple, 1967-68* (Bull. No. 1570-6); *Three Budgets for an Urban Family of Four Persons, 1969-70* (Supplement to Bull. 1570-5); *Three Budgets for a Retired Couple . . . 1969-70* (Supplement to Bull. 1570-6); *Autumn 1971 Urban Family Budgets and Geographical Comparative Indexes* (release, April 27, 1972); *Three Budgets for a Retired Couple, Autumn 1971* (release, May 16, 1972); *Autumn 1972 Urban Family Budgets and Comparative Indexes for Selected Urban Areas* (release, June 15, 1973); *Three Budgets for a Retired Couple, Autumn 1972* (release, August 10, 1973); *Autumn 1973 Urban Family Budgets and Comparative Indexes for Selected Urban Areas* (release, June 16, 1974); *Three Budgets for a Retired Couple, Autumn 1973* (release, August 27, 1974); *Autumn 1974 Urban Family Budgets and Comparative Indexes for Selected Urban Areas* (release, April 9, 1975); *Three Budgets for a Retired Couple, Autumn 1974* (release, August 1, 1975); *BLS Revises Estimates for Urban Family Budgets and Comparative Indexes for Selected Urban Areas, Autumn 1975* (release, May 5, 1976); *Three Budgets for a Retired Couple, Autumn 1975* (release, August 19, 1976); *Autumn 1976 Urban Family Budgets and Comparative Indexes for Selected Urban Areas* (release, April 27, 1977); *Three Budgets for a Retired Couple, Autumn 1976* (release, August 4, 1977); *Autumn 1977 Urban Family Budgets and Comparative Indexes for Selected Urban Areas* (release, April 26, 1978); *Three Budgets for a Retired Couple, Autumn 1977* (release, August 13, 1978).

Table 227.—ANNUAL BUDGETS FOR THREE LEVELS OF LIVING FOR A FOUR-PERSON FAMILY ON OAHU: AUTUMN 1977

Item	Cost of budget (dollars)			Percent of urban U.S. average		
	Lower budget	Intermediate budget	Higher budget	Lower budget	Intermediate budget	Higher budget
Total budget ¹	13,280	20,883	31,897	127	122	127
Total consumption.....	10,437	15,103	21,153	121	116	118
Food.....	3,926	4,932	6,326	123	120	123
At home.....	3,482	4,218	5,058	127	123	124
Away from home.....	444	714	1,268	99	106	117
Housing ²	2,894	4,939	7,700	139	123	127
Shelter ³	2,292	3,951	5,719	147	126	136
Renter costs ⁴	2,292	2,885	4,219	147	143	132
Homeowner costs ⁵	—	4,306	5,984	—	123	136
Housefurnishings & operations	602	988	1,770	116	111	105
Transportation ⁶	814	1,541	2,051	101	105	107
Automobile owners.....	1,164	1,541	2,051	108	100	107
Clothing.....	860	1,185	1,665	104	100	96
Personal care.....	334	440	623	118	117	116
Medical care ⁷	1,072	1,077	1,123	109	109	109
Other family consumption ⁸	537	989	1,665	110	109	111
Other items ⁹	525	836	1,449	111	110	112
Social security & disability payments.....	835	1,022	1,022	132	106	104
Personal income taxes.....	1,483	3,922	8,273	206	167	166

¹ Among the 40 metropolitan areas for which separate indexes were reported, Honolulu ranked second in total budget costs at all three levels, exceeded only by Anchorage.

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

³ The average costs of shelter were weighted by the following proportions: lower budget, all families living in rented dwellings; intermediate budget, 25 percent in rented dwellings; higher budget, 15 percent renters.

⁴ Includes average contract rent, heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.

⁵ Includes interest and principal payments plus taxes; insurance on house and contents; water, refuse disposal, heating fuel, gas, electricity, and specified equipment; and home repair and maintenance costs.

⁶ Based on 65 percent of the lower budget families and all of the intermediate and higher budget families owning automobiles.

⁷ Based on 30 percent of all families paying full cost of medical insurance, 26 percent paying half cost, and 44 percent covered by noncontributory insurance plans (paid by employer).

⁸ Includes reading, recreation, tobacco products, alcoholic beverages, education, and miscellaneous expenditures.

⁹ Includes gifts and contributions, life insurance and occupational expenses.

Source: U.S. Bureau of Labor Statistics, *Autumn 1977 Urban Family Budgets and Comparative Indexes for Selected Urban Areas* (release, USDL: 78-393, April 26, 1978).

**Table 228.—ANNUAL BUDGETS FOR THREE LEVELS OF LIVING FOR A RETIRED COUPLE ON OAHU:
AUTUMN 1977**

[For a retired husband and wife, age 65 years or over. Excludes personal income taxes.]

Item	Cost of budget (dollars)			Percent of U.S. urban average		
	Lower budget	Inter- mediate budget	Higher budget	Lower budget	Inter- mediate budget	Higher budget
Total budget ¹	5,711	8,107	11,882	114	113	111
Total family consumption.....	5,465	7,619	10,987	113	113	111
Food.....	1,919	2,506	3,221	125	123	126
At home.....	1,797	2,243	2,696	127	124	125
Away from home.....	122	263	525	102	116	131
Housing ²	1,796	2,665	4,173	103	106	106
Shelter ³	1,281	1,625	2,376	97	100	102
Renter costs ⁴	1,722	2,381	3,267	143	151	137
Homeowner costs ⁵	987	1,218	1,994	71	73	87
Housefurnishings, operations.....	515	1,040	1,696	120	117	113
Transportation ⁶	495	817	1,274	147	124	105
Clothing.....	211	350	506	99	97	91
Personal care.....	165	241	353	113	113	113
Medical care.....	644	650	657	103	103	103
Other family consumption ⁷	235	390	803	112	112	117
Other items ⁸	246	488	895	113	113	110

¹ Among the 40 metropolitan areas for which separate indexes were reported, Honolulu ranked second at the lower level and fourth at the intermediate and higher levels. Anchorage ranked first at all three levels.

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

³ The average costs of shelter were weighted by the following proportions: lower budget, 40 percent living in rented dwellings; intermediate budget, 35 percent in rented dwellings; higher budget, 30 percent in rented dwellings.

⁴ Includes average contract rent, heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.

⁵ Includes property taxes; insurance on house and contents; water, refuse disposal, heating fuel, gas, electricity, and specified equipment; and home repair and maintenance costs. Assumes all mortgage payments have been completed prior to retirement.

⁶ Based on 45 percent of the lower budget families, 60 percent of the intermediate budget families, and all of the higher budget families owning automobiles.

⁷ Includes reading, recreation, tobacco products, alcoholic beverages, and miscellaneous expenditures.

⁸ Includes gifts and contributions. The higher level also includes an allowance for life insurance.

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Three Budgets for a Retired Couple, Autumn 1977* (Release USDL 78-698, August 13, 1978).

Table 229.—COST OF LIVING FOR FEDERAL EMPLOYEES IN HAWAII RELATIVE TO WASHINGTON, D.C.: 1977

Cost of living allowance category ¹	Index (Washington, D.C.=100), by islands				
	Oahu	Hawaii	Kauai	Maui and Lanai	Molokai
Local retail, private housing	118.4	113.6	117.2	112.2	115.4
Local retail, federal housing	102.3	99.8	107.2	99.7	108.2
Commissary, PX, private housing	103.8	...	116.7	...	...
Commissary, PX, federal housing	87.7	...	106.7	...	...
Commissary, PX, military housing	73.9	...	89.0	...	...
Local retail, military housing .....	...	88.1	...	86.2	90.7

¹ Based on access to military commissary and exchange facilities and type of housing occupied. "Local retail" refers to federal employees who purchase goods and services only from private retail establishments, while "Commissary, PX" includes those who have unlimited access to military commissary and exchange facilities. "Private housing" includes federal employees who occupy housing units that are privately owned or leased; "federal housing," those who occupy units owned or leased by a federal agency; and "military housing," those in either on-base military units or off-base housing for which a housing allowance is paid under the military housing program.

Source: U.S. Civil Service Commission, "Nonforeign Area Cost of Living Allowances," FPM Letter No. 591-21 (February 8, 1978), attachment pages 1, 2 and 3.