## Cost of Living Index Survey Helpful Hints

## GROCERY ITEMS

## 1. RIBEYE STEAK

Price per Pound

* Price at grocery supermarkets only, please
* Price in a shrink-wrapped package
* Please check for these common mistakes...
- Reporting the weight of the package as the price
- Reporting the total price of a package (without regard to the weight)

2. GROUND BEEF or HAMBURGER MEAT

Price per pound, lowest price, min $80 \%$ lean (or max 20\% fat)

* Price at grocery supermarkets only, please

* Please check for these common mistakes....
- Don't list the price or weight of a package
- Don't price ground chuck or ground round
- Don't price a product with soybean extenders

3. PORK SAUSAGE

1 lb. (16-oz.) package, Jimmy Dean or Owens
 brand, any pure pork variety

* Price at grocery supermarkets only, please
* Please price 16 oz packages wherever available; verify the size in your response
* If 16 oz . packages are not available, price 12 oz if at all possible and indicate the size
* Please check for these common mistakes....
- Don't substitute any other brand unless the name brands are not available
- Don't price patties, only the $\mathbf{1 6}$ oz. roll
- Don't price a product with soybean extenders


## 4. FRYING CHICKEN

Whole uncut: Price per pound, lowest price * Price at grocery supermarkets only, please


* Price a single whole chicken in one package
* Please check for these common mistakes....
- Don't list the price or weight of the package
- Don't price baking hens or capons
- Don't price "range" chickens


## 5. CHUNK LIGHT TUNA

5 or 6 oz. can, Starkist or Chicken of the Sea

* Price at grocery supermarkets only, please

* Price one can, in oil or water
* Please check for these common mistakes....
- Take care to get the 5 or 6 oz can price, not the 9 oz or 12 oz
- Don't price white albacore tuna, it's much higher
- Don't price the Select Fillets, it's also much higher
- Don't price the pouch-style package
- Don't substitute any other brands unless absolutely necessary


## 6. ALMOND MILK

1/2-gallon lowest price, Silk or Blue Diamond brand

* Price at grocery supermarkets only, please
* Please check for these common mistakes....
- Take care to get the $1 / 2$ gallon and not the gallon size

7. EGGS

1 dozen, grade A or AA, large

* Price at grocery supermarkets only, please
* Please check for these common mistakes....
- Be sure the price is for a single dozen eggs, 18 egg cartons are now common Don't price brown eggs, or "low" cholesterol eggs

8. MARGARINE

1 lb. , Blue Bonnet or Parkay, stick form

* Price at grocery supermarkets only, please

* Take care to get only one pound size, two pound size is now common
* Please check for these common mistakes....
- Be sure it is the stick form not the tubs, tubs are usually higher
- Don't substitute any other brands

9. PARMESAN CHEESE, GRATED

8 oz. canister, Kraft brand

* Price at grocery supermarkets only, please
* If 8 oz not available, get as close to 8 oz as possible, and use Comment box to report size
* Please check for these common mistakes....
- Don't price the Kraft blends, parmesan cheese only
- Don't substitute any other brands


## 10. POTATOES

5 lb . bag, lowest price

* Price at grocery supermarkets only, please
* If 5 lb bag not available,
 get closest size and indicate weight in the comment section of the form
* Please check for these common mistakes....
- Don't price baking potatoes or sweet potatoes


## 11. BANANAS

Price per Pound

* Price at grocery supermarkets only, please
* Does not have to be a name brand but Dole, Chiquita or Del Monte are good
* Please check for these common mistakes....
- Don't price over-ripe discounted bananas; the bananas priced should keep for several days
- Don't price for individual banana

12. ICEBERG LETTUCE

Head (approximately 1.25 pounds)

* Price at grocery
 supermarkets only, please
* Be sure to price only iceberg head lettuce, not bibb or head lettuce
* Normally lettuce is sold by the head; a head should be about 1 1/4 pounds.
* If the heads vary greatly from this, please prorate. If the lettuce is sold by the pound, price 1 1/4 pounds
* Please check for these common mistakes....
- Don't price any lettuce except the very freshest, never old or discounted lettuce


## 13. WHOLE WHEAT BREAD

20 oz Nature's Own or Sara Lee brand $100 \%$ whole wheat bread

* Price at grocery supermarkets only, please
* Price the whole loaf, not per ounce
* Please check for these common mistakes....

- Never include white bread or any specialty breads like French or sourdough

14. FRESH ORANGE JUICE

52 oz. Tropicana, Florida Natural, or Simply brand

* 59 or 64 oz are permitted where available
* Price at grocery supermarkets only, please
* It should be "original", "not from
 Concentrate" and "no pulp".
* Please report the lowest price
* Please check for these common mistakes....
- Don't substitute any other brands

15. COFFEE, VACUUM-PACKED

11 to 11.5 oz. can or brick, Maxwell
House, Hills Brothers, or Folgers

* Price at grocery supermarkets only, please
* Be sure it's 11 to 11.5 oz size and not 13 oz size
* Please check for these
 common mistakes....
- Don't price decaffeinated coffee
- Don't price instant coffee
- Don't price generics or any other brands

16. SUGAR

4-5 lb., cane or beet, lowest price

* Price at grocery supermarkets only, please
* Please price 4 lb . bags wherever possible.
* Please indicate the weight for
 each item.
* Price lowest price pure granulated sugar only
* Please check for these common mistakes....
- Don't price powered or brown sugars

17. CORN FLAKES

18 oz., Kellogg's or Post Toasties

* Price at grocery supermarkets only, please
* Please check for these common mistakes....
- Take care to get the 18 oz box price, not the 12 oz or 24 oz box price
- Don't substitute any other brands

18. SWEET PEAS

15 to 15.25 oz can, Del Monte or Green Giant

* Price at grocery supermarkets only, please
* Please check for these common mistakes....

- Don't price cans with pearl onions or with carrots
- Don't substitute any other brands


## 19. PEACHES

15 oz. can, Hunt's Del Monte, Libby's, or Lady Alberta, halves or slices

* Price at grocery supermarkets only, please

* May be in light or heavy syrup
* Please check for these common mistakes....
- Don't price spiced peaches
- Don't price the "diet" versions
- Don't substitute any other brands


## 20. FACIAL TISSUE

124-144 count box, Kleenex or Puffs brand

* Price at grocery supermarkets or any other outlet, please
* Please check for these common mistakes....
- Don't price the $\mathbf{1 8 0}$ or $\mathbf{2 1 0}$-count boxes
- Don't price "Cold Care" or any lotions-type facial tissue
- Don't substitute any other brands

21. DISHWASHING PODS

63 count Cascade Complete
Pods, (not powder or liquid)

* Price at grocery supermarkets
* Please indicate the size you
 priced (number of pods)
* Should include DAWN, do not price platinum or original versions
* Price 72, 78, or 83 count packages only if 63 count is unavailable; please remember to indicate the size you priced
* Please check for these common mistakes....
- Don't price the liquid type or powder
- Don't substitute any other brands

22. EXTRA VIRGIN OLIVE OIL
15.5-18.0 oz bottle, store brand

* Price at grocery supermarkets only
* Please check for these common mistakes....
- Don't price plain olive oil, corn oil, vegetable oil, or any other specialty oils such as peanut oil, etc.
- Be sure to price EXTRA VIRGIN OLIVE OIL


## 23. FROZEN PREPARED FOOD

8 to 10 oz frozen chicken entrée, Healthy Choice or Lean Cuisine brand

* Please report the lowest price
* Price at grocery
 supermarkets only
* Please price Healthy Choice or Lean Cuisine brands
* Some of the chicken entrées you might encounter include Country Herb Chicken, Chicken Parmesan, Chicken Enchilada, Chicken Vegetables, Grilled Chicken Caesar, etc
* Please check for these common mistakes....
- Don't substitute any other brands
- Please indicate the size of the entrée if the size is larger than 10 oz.


## 24. FROZEN CORN

12 oz. bag, whole kernel, lowest price

* Price at grocery supermarkets only, please
* Usually the lowest price will be the generic or store brands
* Please check for these common
mistakes....
- Don't price white or Shoepeg corn
types, generally their prices are much higher
- Don't price microwave, boiler bag, or cream sauce products
- Don't price the 10 oz box of corn


## 25. POTATO CHIPS

8 to 10.0 oz (or closest size) plain regular potato chips

* Price at grocery supermarkets only, please
* Price only LAY's brand
* Please also report the size

* Please check for these
 common mistakes....
- Don't substitute any other brands
- Don't price other flavor potato chips


## 26. SOFT DRINK

2-liter Coca-Cola or Pepsi, excluding deposit if any

* Price at grocery supermarkets or any other outlet, please
* Please check for these common mistakes....

- Take care not to price the 1 or 3 liter bottles found in some areas
- Don't price Pepsi Cola or any other brand except Coca-Cola


## HOUSING

## 27. APARTMENT

Monthly Rent 2 bedroom, 1-1/2 or 2 baths, unfurnished

* Price units of approximately 950 sq. ft.
* Exclude all utilities except water and sewer.
* Typically these are called garden apartments with a small balcony or an enclosed area for the first floor
* Price only the newer units, please. They do not have to be exclusive, but they should be nice.
* Generally these apartments are in the same growth areas as the new houses
* Please check for these common mistakes....
- Do not include energy in the rent. If possible exclude the cost of electric and gas
- Do not include the cost of garages or storage areas if they are available at additional cost

28. HOUSE PURCHASE: NEW HOME

2,400 sq. ft. living area new house (see Manual for specifications); full purchase price * Price only newly constructed units that have never been previously occupied, please.

* The units don't have to be exclusive, but must be nice (with "Good" or "Very Good" construction quality). Typically these are spec houses found in developing subdivisions.
* Please, seek help from homebuilders in your area. If you are having trouble identifying builders or appropriate prices check out www.zillow.com or www.realtor.com for projects that are underway in your area.
* See the Cost of Living Index Manual for detailed specifications about custom features that should be present.
* Please check for these common mistakes....
- Please do not price 3 bedrooms
- Don't include the garage or porches or patios in the $2,400 \mathrm{sq}$. ft. of living area
- Do not include the cost of garages or storage areas if they are available at additional cost
- Basements are not required but, if present, include their sq ft only if the space is fully livable year around

29. HOUSE PURCHASE: MORTGAGE RATES Current mortgage rate

* Please price mortgage rates on the Monday following the pricing dates for the rate in effect for the close of business on Friday
* It is important that you specifically ask for both Discount Points and the Origination Fee. Normally lenders do not volunteer that information.
* IMPORTANT: On the web site and other worksheets, we assume that origination fees you report at " 2 " or less are a percent of the mortgage value; and fees reported at more than " 2 " are being reported as a flat dollar fee.
* Please check for these common


## mistakes....

- Don't rely on rates quoted in the local newspapers.
- These are often not accurate since the lenders seldom actually offer the rate when you call. (They consider this as free advertisement so they take advantage of the newspaper listing).
- Do not use an Adjustable Rate Mortgage (ARM) if a Fixed Rate, 30 -year mortgage is available. Currently Fixed Rates are the norm.
- Don't use any interest rate in which the Discount Points total more than two (2).


## UTILITIES

## 30. TELEPHONE (Monthly Costs)

Local cell phone tax rate

* Collect the tax rates and local fees
* Use the link:
https://www.verizonwireless.com/support /taxes-and-surcharge-estimator/
* Enter a valid local address, can be work or home, select "Basic/Smartphone" button and submit
* Copy all "Results Taxes and Surcharge Estimates" from the results page with fees, taxes, and related descriptions
* Please paste the results in the survey comment box
* Please check for these common mistakes....
- Do not include tax rates for the price of the phone, just the cell service
- Don't price landline telephone


## TRANSPORTATION

## 31. AUTO MAINTENANCE <br> Report the price to computer-balance all four wheels (use spin balance if computer N/A) <br> * Price typical tire dealers; places like Goodyear, Firestone, Michelin, Sears, KMart are good.

* You should be able to get computer balance at the above type places, but if you can't you may use spin balance.
* Be sure the price is for all four wheels. Normally when you get your tires balanced it's for at least two, but still only include the cost for all four wheels.
* Please check for these common mistakes....
- Don't price at new car dealers -they are almost always extremely high.
- Don't price at service stations -often they only have spin balance.

32. GASOLINE

1 gallon unleaded regular, incl. all taxes.

* Cash price at self-service pump (if there is a distinction between cash and credit).
* Not brand specific
* Price only the self-service pumps.
* The easiest way to price gasoline is to keep a $3 \times 5$ card with you while you are doing the grocery and other pricing and jot the prices down while you are at a stoplight. Most service stations are on corners and have their price signs posted.
* Please check for these common mistakes....
- Don't price the higher octane and higher priced gasoline mixtures.
- Be careful not to price diesel fuel.


## HEALTH CARE

## 33. OFFICE VISIT, OPTOMETRIST

Full vision eye exam for established adult patient

* Please price only optometrist
* Eye exam should include eye examination, eyeglass prescription, glaucoma test and dilation exam
* Please check for these common mistakes
- Please make sure that the price doesn't include the eyeglasses
- Dilation is not always part of the exam so you may need to verify that it has been included in the reported price
- Do not price ophthalmologists

34. OFFICE VISIT, DOCTOR

General practitioner average charge for established adult patient

* Please report the full price you would be paying if you do not have health insurance.
* Please price only general or family practitioners for an office visit.
* Price AMA Procedure 99213, is a mid-level service office visit.
* The easiest way to price is to call the doctors office directly each quarter. That way the receptionists get to know you and what you need. Every year or so, review your calling
list to see if you should add a new doctor or two and drop another one or two.
* Please check for these common mistakes....
- Don't price AMA Procedures 99211, 99212, 99214 OR 99215. These procedures are insurance codes that reference level of service. These levels of service are not comparable to AMA Procedure 99213.
- Don't price specialists or clinics


## 35. OFFICE VISIT, DENTIST

Teeth cleaning for established adult patient

* Please report the full price you would be paying if you do not have dental insurance.
* Please price only general or family practitioners for a semiannual treatment.
* Price ADA Procedures 01110 (insurance codes for teeth cleaning).
* The easiest way to price is to call the dentists office directly each quarter.
* That way the receptionists get to know you and what you need. Every year or so, review your calling list to see if you should add a new dentist or two and drop another one or two.
* Please check for these common mistakes....
- Please do not include the price of teeth exam


## 36. NON-PRESCRIPTION DRUG

Advil Tablets, 200 mg . 100 Tablets

* May be priced at
grocery supermarkets or any other outlet
* The tablets are round and have an orange/red coating
* Please check for these common mistakes....
- Do not price any other brand
- Please avoid pricing gel-caps or caplets


## 37. PRESCRIPTION DRUG

Lantus SoloStar Insulin, 1 carton containing five pens * This is the most widely
 sold prescription drug for Type I and Type II diabetes

* Please price at local pharmacies in grocery stores or other retail outlets
* Please ask a pharmacist for the price of this item without insurance coverage
* Please be careful of these common mistakes
- Be sure to price only one carton
- Don't price any other brands


## MISCELLANEOUS

## 38. HAMBURGER SANDWICH

McDonald's Quarter-Pounder with cheese

* Other franchises are acceptable, make sure what you price is compatible with the McDonald's product.
* It shouldn't make any difference if you eat in or take out.
* Only price one Quarter-Pounder, no matter if you can get another for as little as a penny. What would it cost you to get only one
* Please check for these common mistakes....
- Be sure it includes the cheese, even though some places make it a special order to get it without the cheese.
- Don't price any other store than McDonald's
- Do not include the tax -- be extra careful not to get the sales tax because most places include that automatically these days
- Do not price any "Combo" or other special


## 39. PIZZA

Medium plain cheese pizza

* 11"-12" diameter thin crust regular cheese pizza (no extra cheese)
* Please price only the medium plain cheese pizza, with no extras, at Domino's, Pizza Hut or Pizza Inn. Get the round pizza price, not the pan or any square type.
* Only price one pizza, no matter if you can get another for even a penny. What would it cost you to get only one pizza?
* Please check for these common mistakes....
- Please be sure to obtain the price for "eat-in"; you may be given a home delivery price and some places add a dollar or two for that.
- Don't price any other franchises than Pizza Hut or Pizza Inn unless absolutely necessary
- Do not include the tax -- be extra careful to exclude the sales tax because most places may include the tax automatically in the price they quote (especially over the phone)
- Do not price any specials such as a free liter of soft drink with the pizza, if you can avoid it. If not just take the price and ignore the "freebie". Do not take anything off for the "freebie."


## 40. FRIED CHICKEN SANDWICH

Original/ Regular chicken sandwich at Kentucky Fried Chicken, Chick-fil-A, Popeye's or Church's Chicken

* Get the price for an original or regular chicken sandwich.
* Do not price for a meal, just the entrée sandwich
* Do not price with coupon or promotion
* Please check for these common


## mistakes....

- Get only the original fried chicken, not spicy or grilled
- Do not include the tax -- be extra careful to exclude the sales tax because most places may include the tax automatically in the price they quote (especially over the phone)


## 41. HAIRCUT

Man's barbershop haircut, no styling

* Please price only standard barbershops. Typically these are found in small neighborhood shopping centers, may even have a barber pole outside. Usually they will have two to six barber chairs, a waiting area with lots of sports magazines lying around. There are no appointments, just first come first served.
* All barbers must be licensed professional barbers. The shop is clean but not luxurious.
* Please check for these common mistakes....
- Please don't price styling, razor cuts or any fancy salon
- Best to stick with the locals and not price any franchises
- Do not include any barber colleges


## 42. BEAUTY CARE

Woman's cut with shampoo and blow-dry.

* Please price only at salons that expect you to make an appointment and allow you to select stylist.
* Typically these are shops found in various shopping centers, even malls.
* This is a little nicer place than the man's haircut, but is not exclusive.
* Some large department stores have beauty salons in the store.
- All stylists must be licensed professional beauticians.
* Please check for these common mistakes....
- Please don't price any franchises
- Don't price shops in the home.
- Don't include any beauty colleges

43. TOOTHPASTE

6 oz. -6.4 oz. tube,
Crest or Colgate


* May be priced at grocery supermarkets or any other outlet.
* If you find an extremely low price at a discounter, this may mean the product is very old and shouldn't be included.
* Please check for these common mistakes....
- Take care to get the correct size, wrong size is the most common mistake
- Don't price any other brands.


## 44. SHAMPOO

15 OR 12.5 oz. bottle, Alberto VO5 brand, any variety

* May be priced at grocery supermarkets or any other outlet.
* If 15 oz. not available, please price 12.5 oz .
* Please check for these common mistakes....
- Don't price any other brands.

45. DRY CLEANING

Man's two-piece suit

* Please obtain the "cash-and-carry" price for a man's two-piece suit.
* Please check for these common mistakes....
- Don't any special services such as tailoring, expensive special treatment for silk or silk lined suits.
- Some places even take the buttons off, clean the suit and sew the buttons back on. Don't price any of this.


## 46. MAN'S DRESS SHIRT

Cotton/polyester; pinpoint; white, long sleeves;
size range 15/32-16/34

* Please price a pinpoint cotton/polyester blend dress shirts.
* Price long sleeve white dress shirts only.
* Generally these will be about $65 \%$ cotton and $35 \%$ polyester.
* This item can be found at large department stores such as Macy's, Kohl's, or JC Penney
* If the item is unavailable, you may use catalogues to price the item. Many nicer catalogues have them. But remember to include shipping and handling costs.
* Please check for these common mistakes....
- Don't try to find this item at discounters.
- Be careful not to price seconds, irregulars or damaged merchandise.
- Do not price at Walmart, Kmart, or Target


## 47. BOY'S JEANS

Blue denim jeans - regular, relaxed or loose fit sizes 8-20

* Please price name brands such as Levi's, Lee, or Wrangler
* This item can be found at large department stores such as Macy's, Kohl's, or JC Penney
* Please price button fly or zip
* Please report the lowest price
* Please check for these common mistakes
- Don't price irregulars or damaged merchandise
- Don't price men's or juniors, only boys
- Do not price at Walmart, Kmart, or Target


## 48. WOMEN'S SLACKS

* Women's Black or Khaki Pants
- Please don't price seconds, irregulars or damaged merchandise
- Don't price men's slacks.
- Do not price shorts, long leg only
* Please price name brands such as Dockers, Lee and other similar
* Please price at large department stores like Macy's, Kohl's, or JC Penney's.
* Please check for these common mistakes....
- Price regular sizes, misses 4-14
- Do not price at Walmart, Kmart, or Target
- Pants must be at least $95 \%$ cotton, but may contain up to $5 \%$ Lycra or other material


## 49. MAJOR APPLIANCE REPAIR

* Home service call for clothes washing machine, including minimum labor charge but excluding parts
* Normally this is priced by calling the washing machine repair shops listed in the phonebook. Chose a sample of both new dealers and repair only shops.
* Only get the price for the minimum house call, no parts or labor. As an example, what would they charge you if they came to the house and the only thing wrong was the machine were unplugged?
* Please check for these common mistakes....
- Do not include any washing machine still under warranty.

50. MONTHLY DIGITAL NEWSPAPER ACCESS

Digital access only, for large city newspaper.

* Unlimited digital access for a large city newspaper.
* Paper must have full coverage of local, state, national and international news.
* Enter only the annual price
* Do not include delivery
* Please check for these common mistakes....
- Use ONLY the largest newspaper in the area.
- Don't price for both digital and delivery.

51. MOVIE

First-run (new release), indoor, 6-10 p.m. Saturday (no discounts)

* Usually this is very easy. Please price only the movies advertised on TV, or the movies that were released the Friday of the pricing period. Check a well-known movie critic's column in the newspaper to get the current movies.
* Must be indoor only, and must be Saturday evening prices from 6-10pm.
* Please check for these common mistakes....
- Please don't price so-called "dollar" movie theatres. They may not be old movies (just bad and didn't last long) but they are not currently first run.
- Don't allow any discounts, obtain full price only.


## 52. TENNIS BALLS

Wilson or Penn brand, can of 3 extraduty balls

* Please price at sporting goods stores or at any discount store.
* Price only Wilson or Penn brand, can of three extra-duty balls.
* Please check for these common mistakes....
- Don't price at country club or tennis pro sport shops. Prices will be very high.
- Don't price if there is an additional charge for bright colored balls.

53. VETERINARY SERVICES

Annual exam, 4-year-old dog

* Price exam only
* No vaccines, no lab work
* Visit should be for a yearly check-up of a healthy dog
* Animal hospitals are a good source for prices


## 54. BEER

Heineken's 6-pack, 12 oz. containers, excluding any deposit

* May be priced at grocery supermarkets or any other
 outlet, but do not price at bars or taverns if it can be avoided, since it will generally be much higher
* Price whatever style container is the lowest cost
* Take care to get only the 12 oz size 6-pack
* Does not have to be chilled
* If you cannot find disposal containers be sure to subtract the deposit
* Please check for these common mistakes....
- Do not price a case and divide by four or a 12-pack and divide by two
- Do not price any other brand

55. WINE

White table wine, any brand, any type, 1.5-liter bottle

* May be priced at grocery supermarkets or any other outlet.
* Some areas may not allow wine sales in groceries.
* Take care to get the 1.5 -liter bottle size; most common mistake is to price the 26 oz "wine" bottle size.
* Does not have to be chilled.
* If you cannot find disposal containers be sure to subtract the deposit.
* Please check for these common mistakes....
- Don't price at bars or taverns, since it will generally be much higher.
- Don't price a case and divide by six (comes six to a case).
- Don't price any other brand.

56. DROP-IN YOGA CLASS

Local yoga studio drop-in rate for a one-hour class.

* Price more than one studio if available
* If tiered pricing, price for a 60 minutes class.
* The Drop-in rate may be listed as a "Single Class Pass"
* If pricing at a club, make sure non-club members are able to pay and attend. Please price the non-member rate
* Please check for these common mistakes....
- Do not price a membership for multiple classes
- Do not include any discounts for first time customers

