C2ER THE COUNCIL FOR COMMUNITY AND ECONOMIC RESEARCH - From the ACCRA Cost of Living Index (COLI) Year-End Review of Three Quarters in 2009

National Average for 322 Urban Areas = 100

(Comparing the Houston, Texas and its lower cost-of-living rating to the $1-10^{\rm th}$ Ranked Most Expensive Urban Areas)

RANK	URBAN AREAS	100 % Composite Index	1295% Grocery Items	29.99% Housing	10.02% Utilities	11.98% Transportation	4.07% Healthcare	31.99% Miscellaneous Goods & Services
1	New York (Manhattan) NY	217.12	145.9	399.5	156.8	128.3	130.7	144.2
2	New York (Brooklyn) NY	177.8	128.7	312.5	154.4	105.6	114.3	118.2
3	Honolulu HI	166.3	157.6	248.8	139.9	128.1	117.6	123.8
4	San Francisco, CA	162.9	118.6	273.0	92.4	112.6	118.6	127.5
5	New York (Queens) NY	157.2	125.9	227.0	159.1	117.7	111.8	126.7
6	San Jose CA	155.0	132.5	241.9	128.1	119.3	113.8	112.4
7	Stamford CT	146.8	112.2	219.0	134.8	113.0	113.0	116.0
8	Truckee- Nevada County CA	146.6	133.9	213.6	98.9	124.8	112.9	118.4
9	Orange County CA	146.0	105.8	244.5	93.9	114.1	110.6	105.9
10	Nassau County NY	144.2	114.2	210.7	132.4	111.2	117.5	115.4
N/A	Houston –Sugar Land–Baytown TX (Metro) Houston, TX	89.3	84.8	76.2	99.1	95.0	95.9	96.9

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Year-End Review of Three Quarters in 2009 (Extract from Press Release) National Average for 322 Urban Areas = 100

(Comparing the Houston, Texas and its lower cost-of-living rating to the $1-10^{th}$ Ranked Most Expensive Urban Areas)

RANKING	URBAN AREAS	COL INDEX (100% COMPOSITE)
1	New York (Manhattan) NY	217.12
2	New York (Brooklyn) NY	177.8
3	Honolulu HI	166.3
4	San Francisco CA	162.9
5	New York (Queens) NY	157.2
6	San Jose CA	155.0
7	Stamford CT	146.8
8	Truckee-Nevada County CA	146.6
9	Orange County CA	146.0
10	Nassau County NY	144.2
N/A	Houston -Sugar Land-Baytown TX (Metro)	
	Houston, TX	89.3

A CLOSER LOOK AT GROCERY STORE ITEMS – HOUSTON, TEXAS COMPARED TO TEN MOST EXPENSIVE URBAN AREAS Texas cities frequently rate among the least expensive in the index and prices are often below the national average for items found in the grocery store. Here's a snapshot of prices for items in Houston, Texas.

(Year-End Review of Three Quarters in 2009 Average Prices compared to ten most expensive areas).

RANKING	URBAN AREA	T-BONE STEAK	TUNA	HGAL MILK	DOZEN EGGS	BREAD
1	New York (Manhattan) NY	\$14.82	\$1.87	\$2.41	\$2.70	\$2.10
2	New York (Brooklyn) NY	\$11.71	\$1.20	\$1.90	\$2.20	\$2.05
3	Honolulu HI	\$9.78	\$1.39	\$3.64	\$2.83	\$3.23
4	San Francisco CA	\$9.80	\$0.99	\$2.17	\$2.52	\$2.03
5	New York (Queens) NY	\$9.99	\$1.26	\$1.89	\$1.74	\$2.04
6	San Jose CA	\$11.65	\$2.09	\$2.32	\$2.76	\$2.44
7	Stamford CT	\$9.14	\$0.99	\$2.33	\$2.20	\$2.19
8	Truckee-Nevada County CA	\$10.17	\$1.84	\$2.38	\$3.26	\$1.93
9	Orange County CA	\$7.86	\$1.00	\$1.84	\$2.13	\$1.54
10	Nassau County NY	\$10.62	\$1.17	\$1.78	\$2.19	\$1.82
N/A	Houston TX	\$8.23	\$0.79	\$1.99	\$1.24	\$0.86

The ACCRA Cost of Living Index measures differences in the cost of consumer goods and services, excluding taxes and non-consumer expenditures, for professional and managerial households in the top quintile. It is based on more than 50,000 prices covering 60 different items for which prices are collected quarterly by chambers of commerce, economic development organizations or university applied economic centers in each participating urban area. Small difference should not be interpreted as showing a measurable difference.