

The ACCRA Cost of Living Index for the Poughkeepsie-Newburg-Middletown MSA

In the Poughkeepsie-Newburg-Middletown MSA, the composite index was 19% above the national average. Housing costs were 35.3% above the national average and Grocery items were 8.7% above the national average. The cost for a professional /managerial standard of living in the Poughkeepsie-Newburg-Middletown MSA was 44.57% below the cost in New York (Manhattan), 32.84% below the cost in New York (Brooklyn) and 23.86% below the cost in New York (Queens). Over the same time period, the cost for a professional /managerial standard of living in New York (Manhattan), New York (Brooklyn) and New York (Queens) was 114.7%, 77.2%, and 56.3% above the national average. The cost for a professional /managerial standard of living in Bergen-Passaic NJ was 29.2% above the national average and 7.9% above the cost in the Poughkeepsie-Newburg-Middletown MSA. The composite index in Albany-Schenectady-Troy NY Metro, at 105.8 was 5.8% above the national average and 12.47% below the composite index in Poughkeepsie-Newburg-Middletown MSA

The ACCRA Cost of Living Index (COLI)							
Third Quarter 2009							
National Average for 315 Urban Areas = 100							
	Poughkeepsie- Newburg- Middletown NY Metro	New York (Manhattan)	New York (Brooklyn)	New York (Queens)	Bergen- Passaic NJ	Nassau County NY	Albany- Schenectady- Troy NY Metro*
	Index	Index	Index	Index	Index	Index	Index
Composite	119.0	214.7	177.2	156.3	129.2	144.9	105.8
Grocery Items	108.7	146.8	129.1	122.9	108.9	111.6	95.7
Housing	135.3	391.4	308.9	224.0	174.9	209.1	108.0
Utilities	112.8	158.5	159.4	159.7	123.1	134.8	121.9
Transportation	113.6	127.3	109.2	112.3	102.5	112.9	114.6
Health Care	108.3	133.6	111	114.6	105.3	121.1	99.4
Misc. goods and Services	113.6	140.9	115.8	128.2	110.3	117.6	104.0

* Average index 2008.3-2009.3

In the third quarter of 2009, six of the top 20– top 6.35%– most expensive urban areas for housing was in the greater New York City area. Housing costs in the Poughkeepsie-Newburg-Middletown MSA ranked 36th placing it in the top 12%. The average housing

index –2008.3 through 2009.3– for the Albany-Schenectady-Troy NY Metro ranked 74th out of 353 urban areas. The most expensive urban areas for health care were Fairbanks and Juneau AK followed by New York (Manhattan). Health care costs in the Poughkeepsie-Newburg-Middletown MSA at 8.3% above the 315 city average, ranked 51st. The Albany-Schenectady-Troy NY Metro average health care index, at 99.4, ranked 162nd out of 353 urban areas.

In the Poughkeepsie-Newburg-Middletown MSA, the third quarter 2009 average cost of one half gallon of milk and 10 pounds of potatoes at \$1.54 and \$1.60, respectively were below both the 315 city median and mean. In contrast, the average cost of a dozen eggs, bread, orange juice, sugar and cereal all exceeded the 315 city median and mean. Across the nation, the lowest average cost for grocery items was in McAllen Tx at 22.10% below the 315 city average. The most expensive region for grocery items was Honolulu Hi at 60.3% above the 315 city average followed by New York (Manhattan) at 46.8% above. New York (Brooklyn) and New York (Queens) at 29.1% and 22.9% above the 315 city average, ranked 7th and 10th, respectively. The Poughkeepsie-Newburg-Middletown MSA ranked 49th. The Albany-Schenectady-Troy NY Metro at 95.7 ranked 219 out of 353 urban areas.

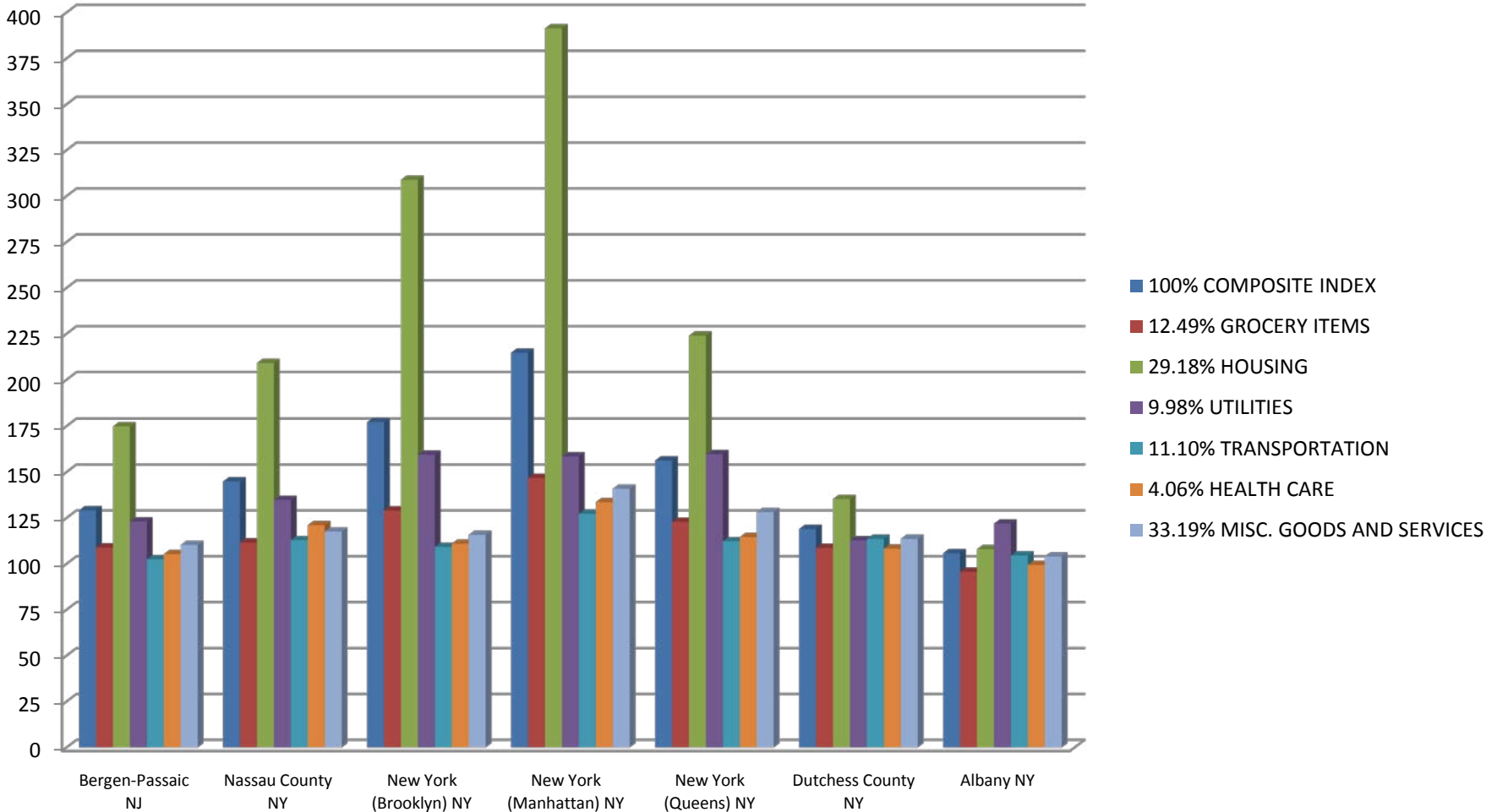
in the ACCRA Cost of Living Index (COLI)

Average Prices select grocery items

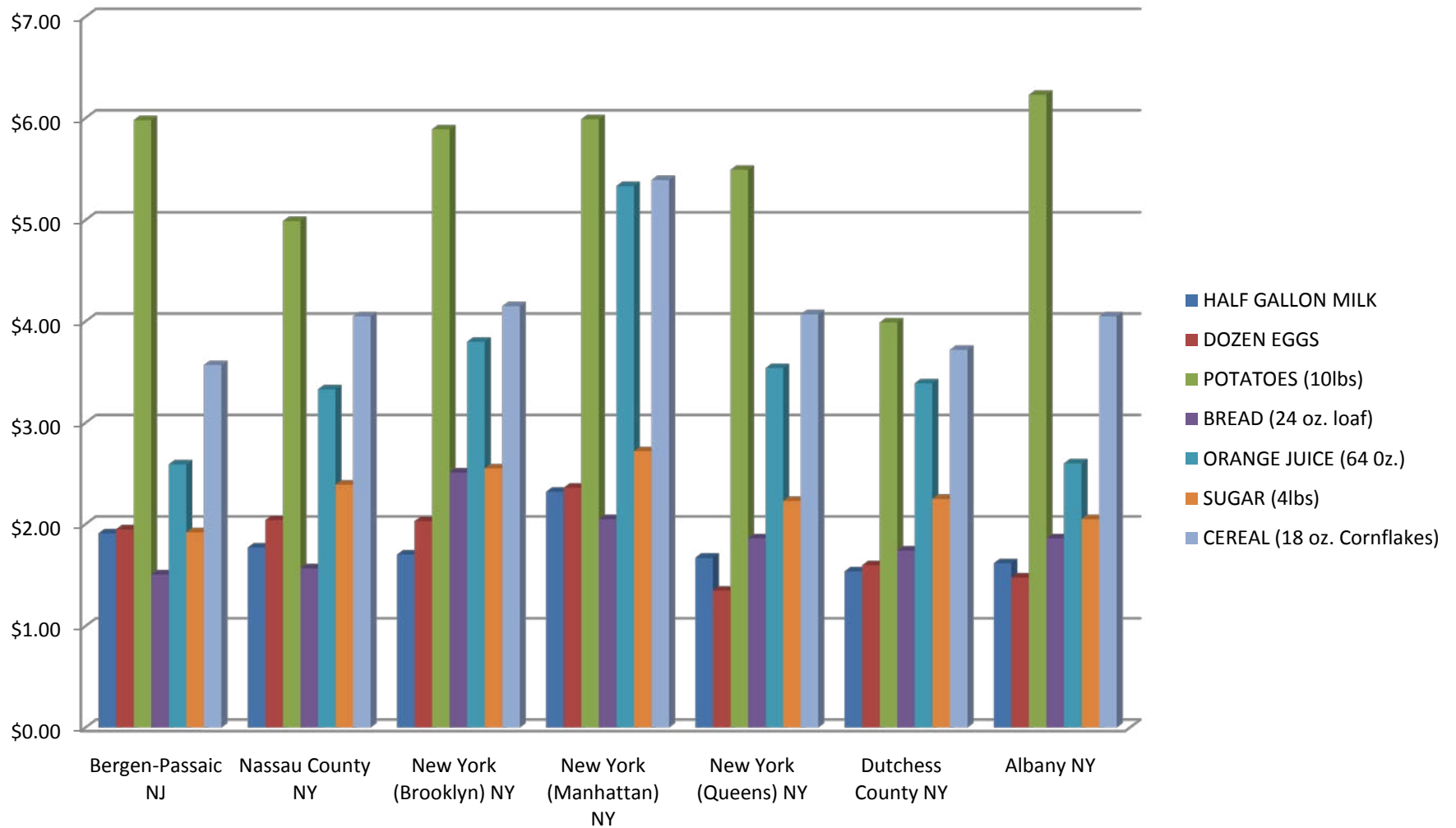
Third Quarter 2009

	Poughkeepsie-Newburg-Middletown NY Metro	New York (Manhattan)	New York (Brooklyn)	New York (Queens)	Nassau County NY	Albany-Schenectady-Troy NY Metro	Bergen-Passaic NJ	315 Cities	315 Cities
	Average Price	Average Price	Average Price	Average Price	Average Price	Average Price	Average Price	median	Mean
One half Gallon Milk	\$1.54	\$2.32	\$1.70	\$1.67	\$1.77	\$1.62	\$1.91	\$1.82	\$1.87
Dozen Eggs	\$1.60	\$2.36	\$2.03	\$1.35	\$2.04	\$1.48	\$1.95	\$1.11	\$1.25
Potatoes (10 lbs)	\$3.99	\$5.99	\$5.89	\$5.49	\$4.99	\$6.23	\$5.98	\$4.45	\$4.55
Bread (24 oz. loaf)	\$1.74	\$2.05	\$2.51	\$1.86	\$1.57	\$1.86	\$1.51	\$1.37	\$1.40
Orange Juice (64 oz)	\$3.39	\$5.33	\$3.80	\$3.54	\$3.33	\$2.60	\$2.59	\$3.09	\$3.18
Sugar (4 lbs)	\$2.25	\$2.72	\$2.55	\$2.23	\$2.39	\$2.05	\$1.92	\$2.03	\$2.04
Cereal (18 oz) Corn flakes	\$3.72	\$5.39	\$4.15	\$4.07	\$4.05	\$4.05	\$3.57	\$3.42	\$3.44

The ACCRA Cost of Living Index (COLI) Third Quarter 2009 National Average for 315 Urban Areas = 100



The ACCRA Cost of Living Index (COLI) Third Quarter 2009 Average Prices Select Grocery Items



**The ACCRA Cost of Living Index (COLI)
Third Quarter 2009
Average Prices Other Items**

Item	Bergen-Passaic NJ	Nassau County NY	New York (Brooklyn) NY	New York (Manhattan) NY	New York (Queens) NY	Dutchess County NY	Albany NY
TBONE STEAK	\$8.89	\$10.43	\$11.16	\$14.99	\$9.99	\$9.99	\$9.47
GRND BEEF	\$2.96	\$3.01	\$2.93	\$3.25	\$3.32	\$2.85	\$2.40
SAUSAGE	\$2.99	\$3.78	\$3.99	\$4.81	\$3.99	\$3.33	\$3.04
FRYCHICK	\$1.04	\$1.31	\$1.45	\$2.01	\$1.69	\$1.13	\$0.91
TUNA	\$1.02	\$1.12	\$1.19	\$1.79	\$1.24	\$1.14	\$1.16
MARGARINE	\$1.87	\$1.39	\$1.79	\$1.69	\$1.59	\$1.17	\$0.98
PARMESAN	\$4.93	\$4.89	\$4.98	\$5.25	\$5.15	\$3.97	\$3.85
BANANAS	\$0.75	\$0.69	\$0.82	\$0.85	\$0.69	\$0.65	\$0.68
LETTUCE	\$1.57	\$1.85	\$1.26	\$2.05	\$1.69	\$1.31	\$1.63
COFFEE	\$3.71	\$3.75	\$4.45	\$5.79	\$4.07	\$3.81	\$3.41
SWEET PEAS	\$1.27	\$1.48	\$1.43	\$1.92	\$1.57	\$1.42	\$0.72
PEACHES	\$2.49	\$2.73	\$2.73	\$3.07	\$2.67	\$1.88	\$1.63
KLNX	\$2.07	\$1.95	\$2.72	\$2.99	\$2.60	\$2.05	\$1.86
CASCADE	\$5.63	\$5.72	\$6.28	\$7.59	\$6.49	\$5.59	\$5.49
CANOLA OIL	\$2.99	\$4.49	\$3.92	\$3.31	\$3.79	\$3.71	\$3.57
FROZN MEAL	\$3.10	\$2.93	\$4.15	\$4.89	\$3.95	\$3.53	\$2.61
FROZN CORN	\$1.81	\$1.70	\$1.72	\$1.69	\$1.70	\$1.59	\$1.37
POTATO CHIPS	\$3.49	\$3.25	\$3.39	\$3.35	\$4.07	\$4.11	\$1.85
COKE	\$1.64	\$1.36	\$1.73	\$2.17	\$1.35	\$1.43	\$1.35
APT RENT	\$1,503.00	\$1,575.00	\$2,490.00	\$3,400.00	\$1,700.00	\$1,125.00	\$866.00
HOME PRICE	\$514,119.00	\$629,900.00	\$936,733.00	\$1,148,509.00	\$673,613.00	\$407,665.00	\$318,635.00
MORT RATE (%)	\$5.31	\$5.30	\$5.14	\$5.30	\$5.31	\$5.14	\$5.58
HOME P+I	\$2,143.00	\$2,624.00	\$3,830.00	\$4,783.00	\$2,807.00	\$1,668.00	\$1,368.00
PART ELECT	\$113.53	\$125.28	\$184.58	\$184.54	\$184.58	\$87.47	\$88.12
OTHER ENERGY	\$119.39	\$139.73	\$143.37	\$147.48	\$150.76	\$69.34	\$108.03
TOTAL ENERGY	\$232.91	\$265.01	\$327.95	\$332.02	\$335.33	\$156.81	\$196.15
PHONE	\$29.75	\$29.99	\$31.68	\$29.95	\$29.95	\$41.99	\$39.76
TIREBAL	\$11.50	\$10.90	\$9.63	\$16.01	\$12.59	\$12.70	\$9.95
GASOLINE	\$2.46	\$2.86	\$2.84	\$2.91	\$2.70	\$2.73	\$2.73
OPTOMETRIST	\$103.00	\$96.00	\$57.00	\$151.80	\$85.00	\$121.00	\$59.39
DOCTOR	\$80.00	\$109.00	\$103.75	\$112.50	\$100.00	\$85.00	\$82.67
DENTIST	\$88.40	\$106.80	\$99.17	\$130.00	\$101.67	\$89.50	\$83.00
IBUPROFEN	\$9.49	\$8.79	\$9.47	\$9.83	\$9.83	\$9.34	\$9.13
LIPITOR	\$146.52	\$158.40	\$141.94	\$147.19	\$147.19	\$148.50	\$131.10
HMBGR SAND	\$3.61	\$3.89	\$3.79	\$3.86	\$3.87	\$3.61	\$3.39
PIZZA	\$9.99	\$10.99	\$10.99	\$13.65	\$11.54	\$10.99	\$11.84
2-PC CHICK	\$3.63	\$3.91	\$3.74	\$4.21	\$4.69	\$3.47	\$3.00
HAIR CUT	\$21.60	\$12.40	\$12.42	\$17.40	\$11.20	\$18.40	\$12.76
BEAUT SALON	\$35.00	\$44.00	\$47.50	\$53.33	\$48.33	\$32.80	\$33.70
TOOTH PASTE	\$2.06	\$2.67	\$3.05	\$4.51	\$3.88	\$2.95	\$2.84
SHAMPOO	\$1.01	\$0.99	\$1.06	\$1.99	\$1.27	\$1.07	\$1.07
DRY CLEAN	\$10.18	\$9.60	\$10.63	\$11.50	\$9.60	\$9.80	\$13.41
MEN'S SHIRT	\$21.79	\$26.20	\$28.71	\$47.00	\$53.00	\$26.66	\$23.37
BOY'S JEANS	\$21.66	\$20.19	\$23.83	\$25.90	\$25.90	\$21.74	\$22.15
WOMEN'S SLACKS	\$30.91	\$34.39	\$28.33	\$46.08	\$46.08	\$46.09	\$28.99
WASHR REPR	\$84.79	\$76.00	\$49.99	\$39.50	\$50.19	\$75.00	\$64.95
NEWS PAPER	\$20.62	\$21.67	\$25.18	\$25.18	\$25.35	\$17.50	\$16.43
MOVIE	\$10.50	\$9.95	\$10.15	\$12.50	\$10.80	\$8.00	\$8.96
BOWLING	\$3.16	\$5.85	\$6.42	\$9.78	\$6.15	\$3.85	\$3.78
TENNS BALLS	\$3.05	\$2.97	\$3.21	\$3.07	\$3.07	\$2.97	\$2.10
VET SERVICES	\$55.40	\$58.75	\$58.00	\$79.10	\$55.80	\$54.10	\$50.79
BEER	\$8.19	\$9.55	\$8.92	\$10.51	\$9.57	\$9.25	\$8.83
WINE	\$6.99	\$7.67	\$9.98	\$8.99	\$5.89	\$6.62	\$6.56

