

**HOUSING COST ANALYSIS—Continued**  
 [Location: Kauai County, HI, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Insurance .....	837	\$454	1,014	\$454	1,158	\$550
Utilities .....	1,758	1,560	2,005	1,758	2,252	1,873
Real estate taxes .....	547	.....	808	.....	954	.....
Housing .....	10,753	8,256	14,256	9,528	17,344	12,900
Total annual cost .....	14,197	10,270	18,438	11,740	22,116	15,323

**HOUSING COST ANALYSIS**  
 [Location: Maui County, HI, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Maintenance .....	\$388	.....	\$456	.....	\$524	.....
Insurance .....	691	\$394	930	\$447	1,065	\$538
Utilities .....	1,610	1,433	1,831	1,610	2,052	1,713
Real estate taxes .....	665	.....	1,000	.....	1,133	.....
Housing .....	12,634	7,500	17,093	9,600	20,852	11,700
Total annual cost .....	15,988	9,327	21,310	11,657	25,626	13,951

**HOUSING COST ANALYSIS**  
 [Location: Guam, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Maintenance .....	\$428	.....	\$504	.....	\$580	.....
Insurance .....	1,758	\$293	2,479	\$293	3,218	\$440
Utilities .....	2,288	2,084	2,543	2,288	2,798	2,407
Real estate taxes .....	420	.....	593	.....	770	.....
Housing .....	9,001	9,156	11,598	10,800	19,700	15,000
Total annual cost .....	13,895	11,533	17,717	13,381	27,066	17,847

**HOUSING COST ANALYSIS**  
 [Location: Mayaguez, PR, Summer 1994 Survey]

Category	Annual costs					
	Lower income		Middle income		Upper income	
	Owner	Renter	Owner	Renter	Owner	Renter
Maintenance .....	\$173	.....	\$204	.....	\$235	.....
Insurance .....	449	\$260	565	\$206	817	\$239
Utilities .....	1,036	941	1,153	1,036	1,271	1,090
Real estate taxes .....	0	.....	230	.....	721	.....
Housing .....	4,776	5,100	6,782	6,600	10,136	8,700
Total annual cost .....	6,434	6,247	8,934	7,842	13,180	10,029