

## Cost of Living Index

### Report Criteria

The following information was supplied for this report:

Report Reference Demo COLI Report  
 Date July 01, 2017  
 Home Location USA, Houston TX  
 Survey Date July 01, 2017

### Basket Groups

The following basket selections were made in the calculator:

Excluded: Provide by Employer/State	Included: Paid by Employees Salary
Education Healthcare Household Transport	Alcohol & Tobacco Clothing Communication Furniture & Appliances Groceries Miscellaneous Personal Care Recreation & Culture Restaurants Meals Out and Hotels

The baskets are based on information for approximately 200 different goods and services. The prices for the same quantity of each item are collected in each location. The data is thoroughly quality assured and manually checked and moderated by experienced analysts. For ease of use, the 200 goods and services have been grouped into 13 basket groups. To compare the cost of living, we use the total cost of the basket in each location. The difference in the cost of the basket at the ruling exchange rate is the basis of the cost of living difference.

The basket groups that have been excluded are those that will be provided by either the employing company or in some cases by the state in the new location. The basket groups that have been included in calculating the cost of living difference are those that will be paid by the employee from their salary.

### Results

The most expensive location with the highest Cost of Living Index is Luanda in Angola, with an index of 311.67. This means that the cost of living in Luanda in Angola is 3.1167 times that of Houston TX USA.

The least expensive location with the lowest Cost of Living Index is Lodz in Poland, with an index of 90.10. This means that the cost of living in Lodz in Poland is 0.9010 times that of Houston TX USA.

Based on the Home Location, Houston TX in USA and the selected basket(s), the following results are reported.

Location	Cost of Living Index	Cost of Living Difference
USA, Houston TX	100.0	0.0%
Albania, Tirana	93.5	- 6.5%
Angola, Luanda	311.7	211.7%
Australia, Perth	169.1	69.1%
Austria, Vienna	150.3	50.3%
Bahrain, Manama	146.8	46.8%
Bermuda, Hamilton	199.0	99.0%
Botswana, Gaborone	107.0	7.0%
Canada, Vancouver	162.9	62.9%
China, Hong Kong	168.9	68.9%
China, Shanghai	164.3	64.3%
Cyprus, Nicosia	125.2	25.2%
France, Marseille	135.7	35.7%
Germany, Frankfurt	141.3	41.3%
Greece, Thessaloniki	122.5	22.5%
India, Chennai	98.3	- 1.7%
Indonesia, Bali	107.3	7.3%
Italy, Milan	125.6	25.6%

Japan, Yokohama	168.1	68.1%
Kenya, Mombasa	112.9	12.9%
Republic of Korea, Daegu	184.4	84.4%
Libya, Benghazi	122.7	22.7%
Malaysia, Kuala Lumpur	137.6	37.6%
Mexico, Monterrey	137.6	37.6%
Myanmar, Yangon	117.2	17.2%
New Zealand, Christchurch	134.6	34.6%
Pakistan, Karachi	96.7	- 3.3%
Poland, Lodz	90.1	- 9.9%
Qatar, Doha	143.4	43.4%
Russia, Vladivostok	164.4	64.4%
Samoa, Apia	158.3	58.3%
Saudi Arabia, Riyadh	141.2	41.2%
South Africa, Bloemfontein	95.2	- 4.8%
Spain, Valencia	116.0	16.0%
Swaziland, Mbabane	99.2	- 0.8%
Switzerland, Geneva	213.2	113.2%
Turkey, Konya	111.9	11.9%
USA, Chicago IL	119.8	19.8%
USA, Dallas TX	108.3	8.3%
USA, Houston TX	100.0	0.0%
USA, Las Vegas NV	118.9	18.9%
USA, Philadelphia PA	136.2	36.2%
USA, Seattle WA	134.8	34.8%
USA, Tampa FL	103.5	3.5%
USA, Washington-Arlington-Alexandria DC-VA	140.5	40.5%
United Arab Emirates, Dubai	160.0	60.0%
United Kingdom, Glasgow	124.8	24.8%
Vietnam, Hanoi	109.1	9.1%
Zambia, Lusaka	120.7	20.7%



When comparing the cost of living between 2 locations, the difference in the aggregate cost of all the items in the cost of living index basket are examined in each location, this is done by using the average reported price in each location for the same quantity of each item.

The cost of living indexes for the selected basket group for the Home and Host Location(s) is reported, relative to the home location, which has a cost of living of 100. All other cost of living indexes are expressed as an index (percentage) of the home location. For example if a host location has an index of 80 it means that the cost of living is 80% of the cost of living of the home location (i.e. 20% less than the home location). Another host location with a cost of living index of 110, means the cost of living is 110% of the cost of living in the home location (i.e. 10% more than the home location).

The cost of living index is the relative differential of the local cost of the selected basket(s) and the ruling exchange rate between each location using Houston TX USA as the Home Location (USA, Houston TX = 100).

## Notes

(1) The cost of living indexes are updated quarterly at the time of pricing the baskets.

(2) The Overall Index Basket uses weights which are the result of extensive research of actual spending habits. The weight reflects the proportion of salary spent on each basket by Expatriates. By applying the weight to each index we have reported the overall weighted cost of living index.

The formula used to calculate the cost of living difference percentage is as follows:

$$\frac{(\text{Host Index} - \text{Home Index}) \times 100}{\text{Home Index}}$$

(3) There is a relationship between the cost of living index and the exchange rate. Where the home currency has strengthened against the host currency (i.e. the home currency buys more host currency), the host cost of living index will decrease.

(4) Increases in prices in the host location (i.e. inflation) will cause the host cost of living index to increase. Decrease in prices (i.e. deflation) in the host location will cause the host cost of living index to decrease.