BAH Honolulu Hawaii Purchasing power

BAH Analysis Honolulu 2009

Here is an analysis showing the purchasing powers (for housing) of members of the military station here in Honolulu Hawaii. There are 3 spreadsheets showing 3 different examples of the purchasing power. The bottom line is the military is a great career and pays better than civilian occupation which they deserve however because of the high cost of housing in Hawaii the locals are at a great disadvantage. Hawaii and Honolulu it is said "does not have a housing problem it has an income problem". Because of regulatory barriers housing here cost too much and the military makes adjustment for the high cost whereas civilian jobs do not.

BAH Honolulu House #1 shows a family of 4 with only 1 person working, that being a member of the military and as you will notice, we have shown the amount of loan that they can acquire with a VA loan which is 100% financing. The average for all members stationed here is $628,040 in this example.

BAH Honolulu House #2 shows a family of 4 again, but with a working spouse, receiving the same pay as the military personnel's base pay. The amount(spouse income) was topped off at approximately $36K per year. The average home these families could acquire would be $842,500.

The final example, called BAH Honolulu 1 SINGLE, shows the purchasing power of a single military person with no dependents purchasing. The average home these persons could acquire would be $578,000. We added an additional column that shows if two single persons go in together; their purchasing power on average is over $1M.

On each of the spreadsheets you will see a column call "Effective housing income BAH". There is a standard in the housing industry that a person or family should not pay more than 30% of their income for housing; therefore if you divide the BAH by 30% it shows the effective income.

A couple of other notes: one of the other things we have added is additional pay for each person with ten years experience and this is a guest mate of what someone could earn. This does not taking into account highly paid specialists such as doctors, pilots or overseas pay. The other note is where columns say's with and w/o this indicates with or without dependents. Loan was based upon zero down 30 years at 5.25%.

The civilian area median income (AMI) of a family of 4 in 2009 was approximately $79K and as we all know, the median family in Hawaii, it takes two wage earners to afford to live here. So if you use the spreadsheet BAH Honolulu House #2, you can see that only the two lowest ranks do not make more than the median household in Honolulu. In other words, there are a lot of military members with their total pay packages that far exceed 80% to 120% AMI. Additionally, it is always encouraged and it even may be required that E1-E3 live on base so they are really not out in the marketplace. But the higher rank and income groups are competing for housing and bidding up the prices.

You can also reverse the BAH that they can get and basically that will tell you what the value of the property would be that they can easily afford to rent using a P/E ratio between 20 to 25 (the more expensive the home the higher ratio). The single military persons have an advantage in the market, that they double up with as many as 3-4 sharing a house, getting great a places to live in a great areas and still are pocketing plenty of money.

2009 BAH ALLOWANCE

	2009		Basic Pay	Extra pay	COLA	Spouse Income	Total Mthly Income	Total Annual Income	VA Loan	Effective Housing Income BAH	
RANK	WITH	W/O	10 years	10 years	3 Dependents	SAME AS	WITH	WITH	WITH	BAH/.30 With	BAH/.30 W/O
E1	$ 1,949	$ 1,555	$ 1,399	$ 400	$ 576	$ 1,399	$ 5,723	$ 68,676	$435,285.02	$77,960.00	$62,200.00
E2	$ 1,949	$ 1,555	$ 1,568	$ 400	$ 576	$ 1,568	$ 6,061	$ 72,732	$460,992.93	$77,960.00	$62,200.00
E3	$ 1,949	$ 1,555	$ 1,859	$ 400	$ 600	$ 1,859	$ 6,667	$ 80,004	$507,084.61	$77,960.00	$62,200.00
E4	$ 1,949	$ 1,555	$ 2,218	$ 400	$ 625	$ 2,218	$ 7,410	$ 88,920	$563,596.37	$77,960.00	$62,200.00
E5	$ 2,043	$ 1,757	$ 2,811	$ 400	$ 709	$ 2,811	$ 8,774	$ 105,288	$667,340.69	$81,720.00	$70,280.00
E6	$ 2,274	$ 1,868	$ 3,044	$ 500	$ 740	$ 3,044	$ 9,602	$ 115,224	$730,317.45	$90,960.00	$74,720.00
E7	$ 2,403	$ 1,955	$ 3,390	$ 500	$ 803	$ 3,044	$ 10,140	$ 121,680	$771,237.13	$96,120.00	$78,200.00
E8	$ 2,545	$ 2,088	$ 3,778	$ 600	$ 833	$ 3,044	$ 10,800	$ 129,600	$821,436.00	$101,800.00	$83,520.00
E9	$ 2,745	$ 2,160	$ 4,220	$ 600	$ 905	$ 3,044	$ 11,514	$ 138,168	$875,742.05	$109,800.00	$86,400.00
W1	$ 2,276	$ 1,913	$ 3,701	$ 600	$ 803	$ 3,044	$ 10,424	$ 125,088	$792,837.86	$91,040.00	$76,520.00
W2	$ 2,461	$ 2,087	$ 4,018	$ 600	$ 833	$ 3,044	$ 10,956	$ 131,472	$833,301.19	$98,440.00	$83,480.00
W3	$ 2,633	$ 2,167	$ 4,420	$ 700	$ 905	$ 3,044	$ 11,702	$ 140,424	$890,041.12	$105,320.00	$86,680.00
W4	$ 2,788	$ 2,306	$ 4,732	$ 700	$ 943	$ 3,044	$ 12,207	$ 146,484	$928,450.86	$111,520.00	$92,240.00
W5	$ 2,967	$ 2,434	$ 6,505	$ 800	$ 576	$ 3,044	$ 13,892	$ 166,704	$1,056,610.08	$118,680.00	$97,360.00
O1E	$ 2,431	$ 2,043	$ 3,834	$ 500	$ 833	$ 3,044	$ 10,642	$ 127,704	$809,418.70	$97,240.00	$81,720.00
O2E	$ 2,607	$ 2,144	$ 4,595	$ 500	$ 905	$ 3,044	$ 11,651	$ 139,812	$886,162.11	$104,280.00	$85,760.00
O3E	$ 2,816	$ 2,274	$ 5,358	$ 600	$ 978	$ 3,044	$ 12,796	$ 153,552	$973,249.54	$112,640.00	$90,960.00
O1	$ 2,069	$ 1,855	$ 3,340	$ 600	$ 740	$ 3,044	$ 9,793	$ 117,516	$744,844.70	$82,760.00	$74,200.00
O2	$ 2,269	$ 2,011	$ 4,233	$ 700	$ 868	$ 3,044	$ 11,114	$ 133,368	$845,318.49	$90,760.00	$80,440.00
O3	$ 2,627	$ 2,191	$ 5,358	$ 700	$ 978	$ 3,044	$ 12,707	$ 152,484	$966,480.30	$105,080.00	$87,640.00
O4	$ 3,043	$ 2,416	$ 6,025	$ 700	$ 1,055	$ 3,044	$ 13,867	$ 166,404	$1,054,708.61	$121,720.00	$96,640.00
O5	$ 3,334	$ 2,502	$ 6,351	$ 800	$ 1,097	$ 3,044	$ 14,626	$ 175,512	$1,112,437.31	$133,360.00	$100,080.00
O6	$ 3,361	$ 2,633	$ 6,897	$ 800	$ 1,183	$ 3,044	$ 15,285	$ 183,420	$1,162,560.12	$134,440.00	$105,320.00
O7+	$ 3,401	$ 2,686	$ 8,926	$ 800	$ 1,342	$ 3,044	$ 17,513	$ 210,156	$1,332,019.32	$136,040.00	$107,440.00
AVG.	$ 2,537	$ 2,071	$ 4,274	$ 596	$ 850	$ 2,820	$ 11,078	$ 132,933	$842,561.36	$ 101,482	$ 82,850

2009 BAH ALLOWANCE

	2009		Basic Pay	Extra pay	COLA	Spouse income	Total Mthly Income	Total Annual Income	VA Loan	Effective Housing Income BAH	
RANK	WITH	W/O	10 years	10 years	3 Dependents	None	WITH	WITH	WITH	BAH/.30 With	BAH/.30 W/O
E1	$ 1,949	$ 1,555	$ 1,399	$ 400	$ 576	$ -	$ 4,324	$ 51,888	$328,878.64	$77,960.00	$62,200.00
E2	$ 1,949	$ 1,555	$ 1,568	$ 400	$ 576		$ 4,493	$ 53,916	$341,732.59	$77,960.00	$62,200.00
E3	$ 1,949	$ 1,555	$ 1,859	$ 400	$ 600		$ 4,808	$ 57,696	$365,691.14	$77,960.00	$62,200.00
E4	$ 1,949	$ 1,555	$ 2,218	$ 400	$ 625		$ 5,192	$ 62,304	$394,897.75	$77,960.00	$62,200.00
E5	$ 2,043	$ 1,757	$ 2,811	$ 400	$ 709		$ 5,963	$ 71,556	$453,539.15	$81,720.00	$70,280.00
E6	$ 2,274	$ 1,868	$ 3,044	$ 500	$ 740		$ 6,558	$ 78,696	$498,794.19	$90,960.00	$74,720.00
E7	$ 2,403	$ 1,955	$ 3,390	$ 500	$ 803		$ 7,096	$ 85,152	$539,713.88	$96,120.00	$78,200.00
E8	$ 2,545	$ 2,088	$ 3,778	$ 600	$ 833		$ 7,756	$ 93,072	$589,912.74	$101,800.00	$83,520.00
E9	$ 2,745	$ 2,160	$ 4,220	$ 600	$ 905		$ 8,470	$ 101,640	$644,218.79	$109,800.00	$86,400.00
W1	$ 2,276	$ 1,913	$ 3,701	$ 600	$ 803		$ 7,380	$ 88,560	$561,314.60	$91,040.00	$76,520.00
W2	$ 2,461	$ 2,087	$ 4,018	$ 600	$ 833		$ 7,912	$ 94,944	$601,777.93	$98,440.00	$83,480.00
W3	$ 2,633	$ 2,167	$ 4,420	$ 700	$ 905		$ 8,658	$ 103,896	$658,517.86	$105,320.00	$86,680.00
W4	$ 2,788	$ 2,306	$ 4,732	$ 700	$ 943		$ 9,163	$ 109,956	$696,927.60	$111,520.00	$92,240.00
W5	$ 2,967	$ 2,434	$ 6,505	$ 800	$ 576		$ 10,848	$ 130,176	$825,086.83	$118,680.00	$97,360.00
O1E	$ 2,431	$ 2,043	$ 3,834	$ 500	$ 833		$ 7,598	$ 91,176	$577,895.44	$97,240.00	$81,720.00
O2E	$ 2,607	$ 2,144	$ 4,595	$ 500	$ 905		$ 8,607	$ 103,284	$654,638.86	$104,280.00	$85,760.00
O3E	$ 2,816	$ 2,274	$ 5,358	$ 600	$ 978		$ 9,752	$ 117,024	$741,726.28	$112,640.00	$90,960.00
O1	$ 2,069	$ 1,855	$ 3,340	$ 600	$ 740		$ 6,749	$ 80,988	$513,321.44	$82,760.00	$74,200.00
O2	$ 2,269	$ 2,011	$ 4,233	$ 700	$ 868		$ 8,070	$ 96,840	$613,795.23	$90,760.00	$80,440.00
O3	$ 2,627	$ 2,191	$ 5,358	$ 700	$ 978		$ 9,663	$ 115,956	$734,957.04	$105,080.00	$87,640.00
O4	$ 3,043	$ 2,416	$ 6,025	$ 700	$ 1,055		$ 10,823	$ 129,876	$823,185.35	$121,720.00	$96,640.00
O5	$ 3,334	$ 2,502	$ 6,351	$ 800	$ 1,097		$ 11,582	$ 138,984	$880,914.05	$133,360.00	$100,080.00
O6	$ 3,361	$ 2,633	$ 6,897	$ 800	$ 1,183		$ 12,241	$ 146,892	$931,036.86	$134,440.00	$105,320.00
O7+	$ 3,401	$ 2,686	$ 8,926	$ 800	$ 1,342		$ 14,469	$ 173,628	$1,100,496.06	$136,040.00	$107,440.00
AVG.	$ 2,537	$ 2,071	$ 4,274	$ 596	$ 850		$ 8,257	$ 99,088	$628,040.43	$ 101,482	$ 82,850

2009 BAH ALLOWANCE

RANK	2009 WITH	2009 W/O	Basic Pay 10 years	Extra pay 10 years	COLA 0 Dependents	Spouse income None	Total Mthly Income W/O	Total Annual Income W/O	VA Loan W/O	Effective Housing Income BAH BAH/.30 With	Effective Housing Income BAH BAH/.30 W/O	Two single's buy together W/O
E1	$ 1,949	$ 1,555	$ 1,399	$ 400	$ 439	$ -	$ 3,793	$ 45,516	$288,491.37	$77,960.00	$62,200.00	$576,982.73
E2	$ 1,949	$ 1,555	$ 1,568	$ 400	$ 439		$ 3,962	$ 47,544	$301,345.32	$77,960.00	$62,200.00	$602,690.64
E3	$ 1,949	$ 1,555	$ 1,859	$ 400	$ 439		$ 4,253	$ 51,036	$323,478.45	$77,960.00	$62,200.00	$646,956.91
E4	$ 1,949	$ 1,555	$ 2,218	$ 400	$ 457		$ 4,630	$ 55,560	$352,152.66	$77,960.00	$62,200.00	$704,305.31
E5	$ 2,043	$ 1,757	$ 2,811	$ 400	$ 516		$ 5,484	$ 65,808	$417,106.95	$81,720.00	$70,280.00	$834,213.89
E6	$ 2,274	$ 1,868	$ 3,044	$ 500	$ 565		$ 5,977	$ 71,724	$454,603.98	$90,960.00	$74,720.00	$909,207.96
E7	$ 2,403	$ 1,955	$ 3,390	$ 500	$ 588		$ 6,433	$ 77,196	$489,286.83	$96,120.00	$78,200.00	$978,573.66
E8	$ 2,545	$ 2,088	$ 3,778	$ 600	$ 635		$ 7,101	$ 85,212	$540,094.17	$101,800.00	$83,520.00	$1,080,188.34
E9	$ 2,745	$ 2,160	$ 4,220	$ 600	$ 688		$ 7,668	$ 92,016	$583,219.56	$109,800.00	$86,400.00	$1,166,439.12
W1	$ 2,276	$ 1,913	$ 3,701	$ 600	$ 611		$ 6,825	$ 81,900	$519,101.92	$91,040.00	$76,520.00	$1,038,203.83
W2	$ 2,461	$ 2,087	$ 4,018	$ 600	$ 635		$ 7,340	$ 88,080	$558,272.24	$98,440.00	$83,480.00	$1,116,544.49
W3	$ 2,633	$ 2,167	$ 4,420	$ 700	$ 660		$ 7,947	$ 95,364	$604,439.99	$105,320.00	$86,680.00	$1,208,879.98
W4	$ 2,788	$ 2,306	$ 4,732	$ 700	$ 719		$ 8,457	$ 101,484	$643,230.02	$111,520.00	$92,240.00	$1,286,460.05
W5	$ 2,967	$ 2,434	$ 6,505	$ 800	$ 839		$ 10,578	$ 126,936	$804,550.93	$118,680.00	$97,360.00	$1,609,101.85
O1E	$ 2,431	$ 2,043	$ 3,834	$ 500	$ 611		$ 6,988	$ 83,856	$531,499.52	$97,240.00	$81,720.00	$1,062,999.03
O2E	$ 2,607	$ 2,144	$ 4,595	$ 500	$ 688		$ 7,927	$ 95,124	$602,918.81	$104,280.00	$85,760.00	$1,205,837.62
O3E	$ 2,816	$ 2,274	$ 5,358	$ 600	$ 747		$ 8,979	$ 107,748	$682,932.76	$112,640.00	$90,960.00	$1,365,865.53
O1	$ 2,069	$ 1,855	$ 3,340	$ 600	$ 611		$ 6,406	$ 76,872	$487,233.24	$82,760.00	$74,200.00	$974,466.48
O2	$ 2,269	$ 2,011	$ 4,233	$ 700	$ 688		$ 7,632	$ 91,584	$580,481.44	$90,760.00	$80,440.00	$1,160,962.88
O3	$ 2,627	$ 2,191	$ 5,358	$ 700	$ 747		$ 8,996	$ 107,952	$684,225.76	$105,080.00	$87,640.00	$1,368,451.53
O4	$ 3,043	$ 2,416	$ 6,025	$ 700	$ 803		$ 9,944	$ 119,328	$756,329.59	$121,720.00	$96,640.00	$1,512,659.18
O5	$ 3,334	$ 2,502	$ 6,351	$ 800	$ 835		$ 10,488	$ 125,856	$797,705.63	$133,360.00	$100,080.00	$1,595,411.25
O6	$ 3,361	$ 2,633	$ 6,897	$ 800	$ 868		$ 11,198	$ 134,376	$851,707.44	$134,440.00	$105,320.00	$1,703,414.87
O7+	$ 3,401	$ 2,686	$ 8,926	$ 800	$ 1,022		$ 13,434	$ 161,208	$1,021,775.11	$136,040.00	$107,440.00	$2,043,550.23
AVG.	$ 2,537	$ 2,071	$ 4,274	$ 596	$ 660		$ 7,602	$ 91,220	$578,174.32	$ 101,482	$ 82,850	$1,156,348.64

HONOLULU COUNTY INCOME SCHEDULE BY FAMILY SIZE 2009

THE FOLLOWING TABLE PRESENTS INCOME LIMITS BY FAMILY SIZE AND BY PERCENTAGES OF THE MEDIAN INCOME ESTABLISHED BY HUD. THESE INCOME LIMITS SERVE AS GUIDELINES TO ESTABLISH SALES/RENTAL PREFERENCES.

	--------LIMITS BY FAMILY SIZE--------							
MEDIAN	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Adjustments for family size	0.7000	0.8000	0.9000	1.0000	1.0800	1.1600	1.2400	1.3200
% of Income 10%	$6,660	$7,610	$8,560	$9,510	$10,270	$11,030	$11,790	$12,550
20%	$13,320	$15,220	$17,120	$19,020	$20,540	$22,060	$23,580	$25,100
30%	$20,000	$22,850	$25,700	$28,550	$30,850	$33,100	$35,400	$37,700
40%	$26,640	$30,440	$34,240	$38,040	$41,080	$44,120	$47,160	$50,200
50%	$33,300	$38,050	$42,800	$47,550	$51,350	$55,150	$58,950	$62,750
60%	$39,960	$45,660	$51,360	$57,060	$61,620	$66,180	$70,740	$75,300
70%	$46,620	$53,270	$59,920	$66,570	$71,890	$77,210	$82,530	$87,850
80%	$53,250	$60,900	$68,500	$76,100	$82,200	$88,300	$94,350	$100,450
90%	$54,380	$62,170	$69,940	$77,700	$83,920	$90,150	$96,340	$102,570
100%	$55,510	$63,440	$71,370	$79,300	$85,640	$91,990	$98,330	$104,680
110%	$61,060	$69,780	$78,510	$87,230	$94,210	$101,190	$108,170	$115,140
120%	$66,610	$76,130	$85,640	$95,160	$102,770	$110,390	$118,000	$125,610
130%	$72,160	$82,470	$92,780	$103,090	$111,340	$119,580	$127,830	$136,080
140%	$77,710	$88,820	$99,920	$111,020	$119,900	$128,780	$137,660	$146,550

HUD determines the median, very low (50%), and low (80%) income limits. Adjustments are made by HUD for areas with unusually high or low family income or housing cost to income relationships. Pursuant to rules for the Low Income Housing Tax Credit Program, the 60% income limit is calculated as 120% (60/50) of the very low income limit for each family size. The income limits for other income groups of less than 80% are calculated in the same way. The remaining income limits are calculated as a percentage of the median income for a family of four (the base) with adjustments for family size (i.e., income for a 3-person family is 90% of the base, income for a 2-person family is 80% of the base, etc.).

RANK	1999 WITH	1999 W/O	2000 WITH	2000 W/O	2001 WITH	2001 W/O	2002 WITH	2002 W/O	2003 WITH	2003 W/O	2004 WITH	2004 W/O	2005 WITH	2005 W/O	2006 WITH	2006 W/O	2007 WITH	2007 W/O	2008 WITH	2008 W/O	2009 WITH	2009 W/O
E1	$ 859	$ 721	$ 871	$ 721	$ 1,031	$ 794	$ 1,113	$ 801	$ 1,279	$ 917	$ 1,315	$ 917	$ 1,698	$ 1,161	$ 1,768	$ 1,355	$ 1,925	$ 1,491	$ 1,985	$ 1,669	$ 1,949	$ 1,555
E2	$ 867	$ 721	$ 871	$ 721	$ 1,031	$ 794	$ 1,113	$ 801	$ 1,279	$ 917	$ 1,315	$ 917	$ 1,698	$ 1,161	$ 1,768	$ 1,355	$ 1,925	$ 1,491	$ 1,985	$ 1,669	$ 1,949	$ 1,555
E3	$ 885	$ 721	$ 885	$ 721	$ 1,031	$ 794	$ 1,113	$ 801	$ 1,279	$ 917	$ 1,315	$ 917	$ 1,698	$ 1,161	$ 1,768	$ 1,355	$ 1,925	$ 1,491	$ 1,985	$ 1,669	$ 1,949	$ 1,555
E4	$ 941	$ 721	$ 941	$ 721	$ 1,031	$ 794	$ 1,113	$ 801	$ 1,279	$ 917	$ 1,316	$ 917	$ 1,698	$ 1,161	$ 1,768	$ 1,355	$ 1,925	$ 1,491	$ 1,985	$ 1,669	$ 1,949	$ 1,555
E5	$ 1,043	$ 758	$ 1,043	$ 812	$ 1,109	$ 901	$ 1,196	$ 955	$ 1,363	$ 1,104	$ 1,413	$ 1,112	$ 1,773	$ 1,472	$ 1,850	$ 1,577	$ 2,035	$ 1,709	$ 2,114	$ 1,794	$ 2,043	$ 1,757
E6	$ 1,107	$ 794	$ 1,193	$ 880	$ 1,358	$ 964	$ 1,479	$ 1,042	$ 1,628	$ 1,206	$ 1,647	$ 1,230	$ 1,922	$ 1,633	$ 2,393	$ 1,696	$ 2,412	$ 1,830	$ 2,286	$ 1,873	$ 2,274	$ 1,868
E7	$ 1,215	$ 868	$ 1,286	$ 942	$ 1,482	$ 1,037	$ 1,612	$ 1,119	$ 1,781	$ 1,285	$ 1,809	$ 1,322	$ 2,089	$ 1,703	$ 2,493	$ 1,773	$ 2,553	$ 1,933	$ 2,460	$ 1,993	$ 2,403	$ 1,955
E8	$ 1,287	$ 979	$ 1,387	$ 1,041	$ 1,619	$ 1,158	$ 1,759	$ 1,251	$ 1,948	$ 1,415	$ 1,987	$ 1,459	$ 2,274	$ 1,802	$ 2,603	$ 1,957	$ 2,708	$ 2,109	$ 2,650	$ 2,148	$ 2,545	$ 2,088
E9	$ 1,387	$ 1,023	$ 1,475	$ 1,100	$ 1,717	$ 1,235	$ 1,869	$ 1,340	$ 2,081	$ 1,497	$ 2,139	$ 1,532	$ 2,496	$ 1,849	$ 2,775	$ 2,126	$ 2,892	$ 2,226	$ 2,868	$ 2,201	$ 2,745	$ 2,160
W1	$ 1,122	$ 912	$ 1,194	$ 912	$ 1,360	$ 1,002	$ 1,482	$ 1,082	$ 1,631	$ 1,247	$ 1,650	$ 1,278	$ 1,925	$ 1,670	$ 2,395	$ 1,736	$ 2,414	$ 1,883	$ 2,289	$ 1,935	$ 2,276	$ 1,913
W2	$ 1,294	$ 1,028	$ 1,326	$ 1,041	$ 1,539	$ 1,157	$ 1,672	$ 1,250	$ 1,849	$ 1,414	$ 1,882	$ 1,458	$ 2,165	$ 1,802	$ 2,538	$ 1,955	$ 2,616	$ 2,108	$ 2,538	$ 2,147	$ 2,461	$ 2,087
W3	$ 1,370	$ 1,101	$ 1,450	$ 1,105	$ 1,705	$ 1,243	$ 1,850	$ 1,348	$ 2,052	$ 1,505	$ 2,097	$ 1,539	$ 2,388	$ 1,853	$ 2,671	$ 2,142	$ 2,804	$ 2,237	$ 2,769	$ 2,206	$ 2,633	$ 2,167
W4	$ 1,506	$ 1,277	$ 1,506	$ 1,277	$ 1,721	$ 1,389	$ 1,877	$ 1,513	$ 2,092	$ 1,666	$ 2,156	$ 1,688	$ 2,538	$ 1,964	$ 2,815	$ 2,418	$ 2,925	$ 2,447	$ 2,906	$ 2,329	$ 2,788	$ 2,306
W5	$ 1,571	$ 1,360	$ 1,571	$ 1,360	$ 1,741	$ 1,513	$ 1,907	$ 1,645	$ 2,138	$ 1,818	$ 2,223	$ 1,848	$ 2,711	$ 2,130	$ 2,981	$ 2,517	$ 3,065	$ 2,587	$ 3,064	$ 2,502	$ 2,967	$ 2,434
O1E	$ 1,212	$ 918	$ 1,305	$ 1,004	$ 1,609	$ 1,109	$ 1,641	$ 1,196	$ 1,814	$ 1,363	$ 1,844	$ 1,413	$ 2,126	$ 1,773	$ 2,515	$ 1,850	$ 2,583	$ 2,035	$ 2,497	$ 2,114	$ 2,431	$ 2,043
O2E	$ 1,301	$ 1,030	$ 1,431	$ 1,086	$ 1,680	$ 1,218	$ 1,823	$ 1,320	$ 2,022	$ 1,479	$ 2,065	$ 1,516	$ 2,355	$ 1,838	$ 2,651	$ 2,087	$ 2,776	$ 2,200	$ 2,734	$ 2,189	$ 2,607	$ 2,144
O3E	$ 1,463	$ 1,181	$ 1,492	$ 1,193	$ 1,726	$ 1,358	$ 1,881	$ 1,479	$ 2,099	$ 1,628	$ 2,166	$ 1,647	$ 2,565	$ 1,922	$ 2,841	$ 2,393	$ 2,947	$ 2,412	$ 2,930	$ 2,286	$ 2,816	$ 2,274
O1	$ 1,050	$ 812	$ 1,050	$ 871	$ 1,138	$ 953	$ 1,228	$ 1,030	$ 1,383	$ 1,195	$ 1,439	$ 1,217	$ 1,790	$ 1,623	$ 1,912	$ 1,685	$ 2,078	$ 1,815	$ 2,134	$ 1,855	$ 2,069	$ 1,855
O2	$ 1,116	$ 940	$ 1,188	$ 981	$ 1,352	$ 1,082	$ 1,473	$ 1,167	$ 1,622	$ 1,334	$ 1,642	$ 1,379	$ 1,919	$ 1,747	$ 2,381	$ 1,822	$ 2,403	$ 1,997	$ 2,282	$ 2,069	$ 2,269	$ 2,011
O3	$ 1,331	$ 1,106	$ 1,445	$ 1,125	$ 1,699	$ 1,269	$ 1,843	$ 1,377	$ 2,045	$ 1,533	$ 2,089	$ 1,583	$ 2,380	$ 1,868	$ 2,666	$ 2,198	$ 2,797	$ 2,277	$ 2,760	$ 2,224	$ 2,627	$ 2,191
O4	$ 1,555	$ 1,303	$ 1,555	$ 1,303	$ 1,749	$ 1,495	$ 1,921	$ 1,626	$ 2,157	$ 1,796	$ 2,252	$ 1,826	$ 2,784	$ 2,107	$ 3,052	$ 2,503	$ 3,124	$ 2,567	$ 3,130	$ 2,477	$ 3,043	$ 2,416
O5	$ 1,651	$ 1,358	$ 1,651	$ 1,358	$ 1,781	$ 1,578	$ 1,971	$ 1,715	$ 2,232	$ 1,897	$ 2,361	$ 1,933	$ 3,066	$ 2,218	$ 3,322	$ 2,569	$ 3,352	$ 2,661	$ 3,387	$ 2,593	$ 3,334	$ 2,502
O6	$ 1,675	$ 1,434	$ 1,675	$ 1,450	$ 1,796	$ 1,705	$ 1,987	$ 1,850	$ 2,250	$ 2,052	$ 2,381	$ 2,097	$ 3,091	$ 2,388	$ 3,349	$ 2,671	$ 3,380	$ 2,804	$ 3,415	$ 2,769	$ 3,361	$ 2,633
O7+	$ 1,705	$ 1,439	$ 1,705	$ 1,479	$ 1,816	$ 1,739	$ 2,010	$ 1,887	$ 2,277	$ 2,093	$ 2,408	$ 2,139	$ 3,127	$ 2,436	$ 3,388	$ 2,724	$ 3,419	$ 2,860	$ 3,455	$ 2,824	$ 3,401	$ 2,686
AVG.	$ 1,271	$ 1,021	$ 1,312	$ 1,050	$ 1,488	$ 1,178	$ 1,622	$ 1,267	$ 1,816	$ 1,425	$ 1,871	$ 1,453	$ 2,262	$ 1,768	$ 2,528	$ 1,992	$ 2,624	$ 2,111	$ 2,609	$ 2,134	$ 2,537	$ 2,071

$ Change

RANK	1999 2009		2000 2009		2001 2009		2002 2009		2003 2009		2004 2009		2005 2009		2006 2009		2007 2009		2008 2009	
E1	$ 1,090	$ 834	$ 1,078	$ 834	$ 918	$ 761	$ 836	$ 754	$ 670	$ 638	$ 634	$ 638	$ 251	$ 394	$ 181	$ 200	$ 24	$ 64	$ (36)	$ (114)
E2	$ 1,082	$ 834	$ 1,078	$ 834	$ 918	$ 761	$ 836	$ 754	$ 670	$ 638	$ 634	$ 638	$ 251	$ 394	$ 181	$ 200	$ 24	$ 64	$ (36)	$ (114)
E3	$ 1,064	$ 834	$ 1,064	$ 834	$ 918	$ 761	$ 836	$ 754	$ 670	$ 638	$ 634	$ 638	$ 251	$ 394	$ 181	$ 200	$ 24	$ 64	$ (36)	$ (114)
E4	$ 1,008	$ 834	$ 1,008	$ 834	$ 918	$ 761	$ 836	$ 754	$ 670	$ 638	$ 634	$ 638	$ 251	$ 394	$ 181	$ 200	$ 24	$ 64	$ (36)	$ (114)
E5	$ 1,000	$ 999	$ 1,000	$ 945	$ 934	$ 856	$ 847	$ 802	$ 680	$ 653	$ 630	$ 645	$ 270	$ 285	$ 193	$ 180	$ 8	$ 48	$ (71)	$ (37)
E6	$ 1,167	$ 1,074	$ 1,081	$ 988	$ 916	$ 904	$ 795	$ 826	$ 646	$ 662	$ 627	$ 638	$ 352	$ 235	$ (119)	$ 172	$ (138)	$ 38	$ (12)	$ (5)
E7	$ 1,188	$ 1,087	$ 1,118	$ 1,013	$ 921	$ 918	$ 791	$ 836	$ 622	$ 670	$ 594	$ 633	$ 314	$ 252	$ (90)	$ 182	$ (150)	$ 22	$ (57)	$ (38)
E8	$ 1,258	$ 1,109	$ 1,158	$ 1,047	$ 926	$ 930	$ 786	$ 837	$ 597	$ 673	$ 558	$ 629	$ 271	$ 286	$ (58)	$ 131	$ (163)	$ (21)	$ (105)	$ (60)
E9	$ 1,358	$ 1,137	$ 1,270	$ 1,060	$ 1,028	$ 925	$ 876	$ 820	$ 664	$ 663	$ 606	$ 628	$ 249	$ 311	$ (30)	$ 34	$ (147)	$ (66)	$ (123)	$ (41)
W1	$ 1,154	$ 1,001	$ 1,082	$ 1,001	$ 916	$ 911	$ 794	$ 831	$ 645	$ 666	$ 626	$ 635	$ 351	$ 243	$ (119)	$ 177	$ (138)	$ 30	$ (13)	$ (22)
W2	$ 1,167	$ 1,059	$ 1,135	$ 1,046	$ 922	$ 930	$ 789	$ 837	$ 612	$ 673	$ 579	$ 629	$ 296	$ 285	$ (77)	$ 132	$ (155)	$ (21)	$ (77)	$ (60)
W3	$ 1,263	$ 1,066	$ 1,183	$ 1,062	$ 928	$ 924	$ 783	$ 819	$ 581	$ 662	$ 536	$ 628	$ 245	$ 314	$ (38)	$ 25	$ (171)	$ (70)	$ (136)	$ (39)

W4	$ 1,282	$ 1,029	$ 1,282	$ 1,029	$ 1,067	$ 917	$ 911	$ 793	$ 698	$ 640	$ 632	$ 618	$ 250	$ 342	$ (27)	$ (112)	$ (137)	$ (141)	$ (118)	$ (23)
W5	$ 1,396	$ 1,074	$ 1,396	$ 1,074	$ 1,226	$ 921	$ 1,060	$ 789	$ 829	$ 616	$ 744	$ 586	$ 256	$ 304	$ (14)	$ (83)	$ (98)	$ (153)	$ (97)	$ (68)
O1E	$ 1,219	$ 1,125	$ 1,126	$ 1,039	$ 922	$ 934	$ 790	$ 847	$ 617	$ 680	$ 587	$ 630	$ 305	$ 270	$ (84)	$ 193	$ (152)	$ 5	$ (66)	$ (71)
O2E	$ 1,306	$ 1,114	$ 1,176	$ 1,058	$ 927	$ 926	$ 784	$ 824	$ 585	$ 665	$ 542	$ 629	$ 252	$ 306	$ (44)	$ 57	$ (169)	$ (56)	$ (127)	$ (45)
O3E	$ 1,353	$ 1,093	$ 1,324	$ 1,081	$ 1,091	$ 916	$ 935	$ 795	$ 717	$ 646	$ 650	$ 627	$ 251	$ 352	$ (25)	$ (119)	$ (131)	$ (138)	$ (114)	$ (12)
O1	$ 1,019	$ 1,043	$ 1,019	$ 984	$ 931	$ 902	$ 841	$ 825	$ 676	$ 660	$ 630	$ 638	$ 279	$ 232	$ 157	$ 170	$ (9)	$ 40	$ (65)	$ -
O2	$ 1,153	$ 1,071	$ 1,081	$ 1,030	$ 917	$ 929	$ 796	$ 844	$ 647	$ 677	$ 627	$ 632	$ 350	$ 264	$ (112)	$ 189	$ (134)	$ 14	$ (13)	$ (58)
O3	$ 1,296	$ 1,085	$ 1,182	$ 1,066	$ 928	$ 922	$ 784	$ 814	$ 582	$ 658	$ 538	$ 628	$ 247	$ 323	$ (39)	$ (7)	$ (170)	$ (86)	$ (133)	$ (33)
O4	$ 1,488	$ 1,113	$ 1,488	$ 1,113	$ 1,294	$ 921	$ 1,122	$ 790	$ 886	$ 620	$ 791	$ 591	$ 259	$ 309	$ (9)	$ (87)	$ (81)	$ (151)	$ (87)	$ (81)
O5	$ 1,683	$ 1,144	$ 1,683	$ 1,144	$ 1,553	$ 924	$ 1,363	$ 787	$ 1,102	$ 605	$ 973	$ 569	$ 268	$ 284	$ 12	$ (67)	$ (18)	$ (159)	$ (53)	$ (91)
O6	$ 1,686	$ 1,199	$ 1,686	$ 1,183	$ 1,565	$ 928	$ 1,374	$ 783	$ 1,111	$ 581	$ 980	$ 536	$ 270	$ 245	$ 12	$ (38)	$ (19)	$ (171)	$ (54)	$ (136)
O7+	$ 1,696	$ 1,247	$ 1,696	$ 1,207	$ 1,585	$ 947	$ 1,391	$ 799	$ 1,124	$ 593	$ 993	$ 547	$ 274	$ 250	$ 13	$ (38)	$ (18)	$ (174)	$ (54)	$ (138)
AVG.	$ 1,266	$ 1,050	$ 1,225	$ 1,021	$ 1,049	$ 893	$ 915	$ 805	$ 721	$ 646	$ 666	$ 619	$ 276	$ 303	$ 9	$ 79	$ (87)	$ (40)	$ (72)	$ (62)

% Change

	1999		2000		2001		2002		2003		2004		2005		2006		2007		2008	
RANK	2009		2009		2009		2009		2009		2009		2009		2009		2009		2009	
E1	126.89%	115.67%	123.77%	115.67%	89.04%	95.84%	75.11%	94.13%	52.38%	69.57%	48.21%	69.57%	14.78%	33.94%	10.24%	14.76%	1.25%	4.29%	-1.81%	-6.83%
E2	124.80%	115.67%	123.77%	115.67%	89.04%	95.84%	75.11%	94.13%	52.38%	69.57%	48.21%	69.57%	14.78%	33.94%	10.24%	14.76%	1.25%	4.29%	-1.81%	-6.83%
E3	120.23%	115.67%	120.23%	115.67%	89.04%	95.84%	75.11%	94.13%	52.38%	69.57%	48.21%	69.57%	14.78%	33.94%	10.24%	14.76%	1.25%	4.29%	-1.81%	-6.83%
E4	107.12%	115.67%	107.12%	115.67%	89.04%	95.84%	75.11%	94.13%	52.38%	69.57%	48.21%	69.57%	14.78%	33.94%	10.24%	14.76%	1.25%	4.29%	-1.81%	-6.83%
E5	95.88%	131.79%	95.88%	116.38%	84.22%	95.01%	70.82%	83.98%	49.89%	59.15%	44.59%	58.00%	15.23%	19.36%	10.43%	11.41%	0.39%	2.81%	-3.36%	-2.06%
E6	105.42%	135.26%	90.61%	112.27%	67.45%	93.78%	53.75%	79.27%	39.68%	54.89%	38.07%	51.87%	18.31%	14.39%	-4.97%	10.14%	-5.72%	2.08%	-0.52%	-0.27%
E7	97.78%	125.23%	87.00%	107.54%	62.15%	88.52%	49.07%	74.71%	34.92%	52.14%	32.84%	47.88%	15.03%	14.80%	-3.61%	10.27%	-5.88%	1.14%	-2.32%	-1.91%
E8	97.75%	113.28%	83.49%	100.58%	57.20%	80.31%	44.68%	66.91%	30.65%	47.56%	28.08%	43.11%	11.92%	15.87%	-2.23%	6.69%	-6.02%	-1.00%	-3.96%	-2.79%
E9	97.91%	111.14%	86.10%	96.36%	59.87%	74.90%	46.87%	61.19%	31.91%	44.29%	28.33%	40.99%	9.98%	16.82%	-1.08%	1.60%	-5.08%	-2.96%	-4.29%	-1.86%
W1	102.85%	109.76%	90.62%	109.76%	67.36%	90.92%	53.58%	78.80%	39.55%	53.41%	37.94%	49.69%	18.23%	14.55%	-4.97%	10.20%	-5.72%	1.59%	-0.57%	-1.14%
W2	90.19%	103.02%	85.60%	100.48%	59.91%	80.38%	47.19%	66.96%	33.10%	47.60%	30.77%	43.14%	13.67%	15.82%	-3.03%	6.75%	-5.93%	-1.00%	-3.03%	-2.79%
W3	92.19%	98.82%	81.59%	96.11%	54.43%	74.34%	42.32%	60.76%	28.31%	43.99%	25.56%	40.81%	10.26%	16.95%	-1.42%	1.17%	-6.10%	-3.13%	-4.91%	-1.77%
W4	85.13%	80.58%	85.13%	80.58%	62.00%	66.02%	48.53%	52.41%	33.27%	38.42%	29.31%	36.61%	9.85%	17.41%	-0.96%	-4.63%	-4.68%	-5.76%	-4.06%	-0.99%
W5	88.86%	78.97%	88.86%	78.97%	70.42%	60.87%	55.58%	47.96%	38.77%	33.88%	33.47%	31.71%	9.44%	14.27%	-0.47%	-3.30%	-3.20%	-5.91%	-3.17%	-2.72%
O1E	100.58%	122.55%	86.28%	103.49%	81.10%	84.22%	48.14%	70.82%	34.01%	49.89%	31.83%	44.59%	14.35%	15.23%	-3.34%	10.43%	-5.88%	0.39%	-2.64%	-3.36%
O2E	100.38%	108.16%	82.18%	97.42%	55.18%	76.03%	43.01%	62.42%	28.93%	44.96%	26.25%	41.52%	10.70%	16.65%	-1.66%	2.73%	-6.09%	-2.55%	-4.65%	-2.06%
O3E	92.48%	92.55%	88.74%	90.61%	63.25%	67.45%	49.71%	53.75%	34.16%	39.68%	30.01%	38.07%	9.79%	18.31%	-0.88%	-4.97%	-4.45%	-5.72%	-3.89%	-0.52%
O1	97.05%	128.45%	97.05%	112.97%	81.81%	94.65%	68.49%	80.10%	48.53%	55.23%	43.78%	52.42%	15.59%	14.29%	8.21%	10.09%	-0.43%	2.20%	-3.05%	0.00%
O2	103.32%	113.94%	90.99%	104.99%	67.83%	85.86%	54.04%	72.32%	39.89%	50.75%	38.19%	45.83%	18.24%	15.11%	-4.70%	10.37%	-5.56%	0.70%	-0.57%	-2.80%
O3	97.37%	98.10%	81.80%	94.76%	54.62%	72.66%	42.54%	59.11%	28.46%	42.92%	25.75%	40.18%	10.38%	17.29%	-1.46%	-0.32%	-6.08%	-3.78%	-4.82%	-1.48%
O4	95.69%	85.42%	95.69%	85.42%	73.99%	61.61%	58.41%	48.59%	41.08%	34.52%	35.12%	32.38%	9.30%	14.67%	-0.29%	-3.48%	-2.59%	-5.88%	-2.78%	-2.46%
O5	101.94%	84.24%	101.94%	84.24%	87.20%	58.56%	69.15%	45.89%	49.37%	31.89%	41.21%	29.44%	8.74%	12.80%	0.36%	-2.61%	-0.54%	-5.98%	-1.56%	-3.51%
O6	100.66%	83.61%	100.66%	81.59%	87.14%	54.43%	69.15%	42.32%	49.38%	28.31%	41.16%	25.56%	8.74%	10.26%	0.36%	-1.42%	-0.56%	-6.10%	-1.58%	-4.91%
O7+	99.47%	86.66%	99.47%	81.61%	87.28%	54.46%	69.20%	42.34%	49.36%	28.33%	41.24%	25.57%	8.76%	10.26%	0.38%	-1.40%	-0.53%	-6.08%	-1.56%	-4.89%
AVG.	100.91%	106.34%	94.77%	99.95%	71.69%	79.10%	57.70%	67.71%	40.53%	48.34%	36.51%	45.74%	12.73%	18.37%	1.07%	5.37%	-3.15%	-1.16%	-2.69%	-2.98%

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RANK	1999 WITH	1999 W/O	2000 WITH	2000 W/O	2001 WITH	2001 W/O	2002 WITH	2002 W/O	2003 WITH	2003 W/O	2004 WITH	2004 W/O	2005 WITH	2005 W/O	2006 WITH	2006 W/O	2007 WITH	2007 W/O	2008 WITH	2008 W/O	2009 WITH	2009 W/O
E1	39	32	39	32	46	36	50	36	58	41	59	41	76	52	80	61	87	67	89	75	88	70
E2	39	32	39	32	46	36	50	36	58	41	59	41	76	52	80	61	87	67	89	75	88	70
E3	40	32	40	32	46	36	50	36	58	41	59	41	76	52	80	61	87	67	89	75	88	70
E4	42	32	42	32	46	36	50	36	58	41	59	41	76	52	80	61	87	67	89	75	88	70
E5	47	34	47	37	50	41	54	43	61	50	64	50	80	66	83	71	92	77	95	81	92	79
E6	50	36	54	40	61	43	67	47	73	54	74	55	88	73	108	76	109	82	103	84	102	84
E7	55	39	58	42	67	47	73	50	80	58	81	59	94	77	112	80	115	87	111	90	108	88
E8	58	44	62	47	73	52	79	56	88	64	89	66	102	81	117	88	122	95	119	97	115	94
E9	62	46	66	50	77	56	84	60	94	67	96	69	112	83	125	96	130	100	129	99	124	97
W1	50	41	54	41	61	45	67	49	73	56	74	58	87	75	108	78	109	85	103	87	102	86
W2	58	46	60	47	69	52	75	56	83	64	85	66	97	81	114	88	118	95	114	97	111	94
W3	62	50	65	50	77	56	83	61	92	68	94	69	107	83	120	96	126	101	125	99	118	98
W4	68	57	68	57	77	63	84	68	94	75	97	76	114	88	127	109	132	110	131	106	125	104
W5	71	61	71	61	78	68	88	74	96	82	100	83	122	96	134	113	138	116	138	113	134	110
O1E	55	41	59	45	68	50	74	54	82	61	83	64	96	80	113	83	118	92	112	95	109	92
O2E	59	46	64	49	76	55	82	59	91	67	93	68	106	83	119	94	125	99	123	99	117	96
O3E	66	53	67	54	78	61	85	67	94	73	97	74	115	86	128	108	133	109	132	103	127	102
O1	47	37	47	39	51	43	55	46	63	54	65	55	81	73	86	76	94	82	96	83	93	83
O2	50	42	53	44	61	49	66	53	73	60	74	62	86	79	107	82	108	90	103	93	102	90
O3	60	50	65	51	76	57	83	62	92	69	94	70	107	84	120	99	126	102	124	100	118	99
O4	70	59	70	59	79	67	86	73	97	81	101	82	125	95	137	113	141	116	141	111	137	109
O5	74	61	74	61	80	71	89	77	100	85	106	87	138	100	149	116	151	120	152	117	150	113
O6	75	65	75	65	81	77	89	83	101	92	107	94	139	107	151	120	152	126	154	125	151	118
O7+	77	65	77	67	82	78	90	85	102	94	108	96	141	110	152	123	154	129	155	127	153	121
AVG.	57	46	59	47	67	53	73	57	82	64	84	65	102	80	114	90	118	95	117	96	114	93