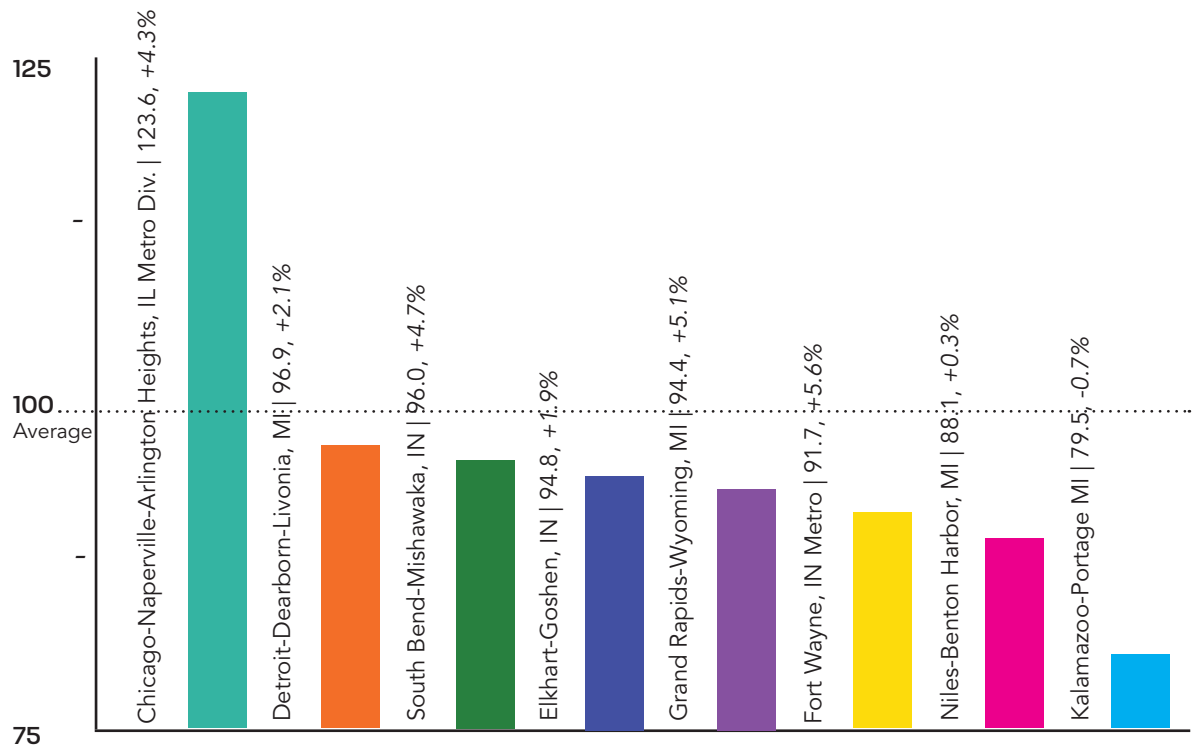


COST OF LIVING 2017



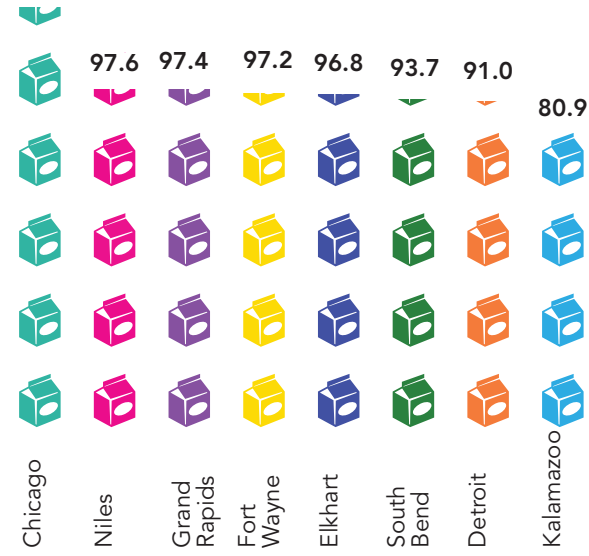
The Cost of Living Index (COLI) is a publication produced by The Council for Community and Economic Research (C2ER) and is a snapshot of the costs of goods and services for 269 different metropolitan areas around the United States. The report centers around a scale where 100.0 is considered the national average. With this, when an item or service is given a score of 90.0, this means that it is 10% cheaper than the national average. In contrast, if something is given a score of 110.0, this means that it is 10% more expensive than the national average. Our area, the Niles-Benton Harbor Metropolitan Statistical Area (MSA), increased 0.3% from the 2016 COLI Annual Report, but is still ranked as the second-most affordable place to live out of eight regional metropolitan areas. In the United States, it is ranked the 35th most-affordable place to live. The overall increase since 2016 is due to small increases in the costs of groceries, transportation, healthcare, and miscellaneous goods and services. These slight increases were offset by a decline in housing and utility costs. Below, you will find the breakdown of the overall cost of living, as well as the different categories that are scored across the country.

OVERALL COST OF LIVING

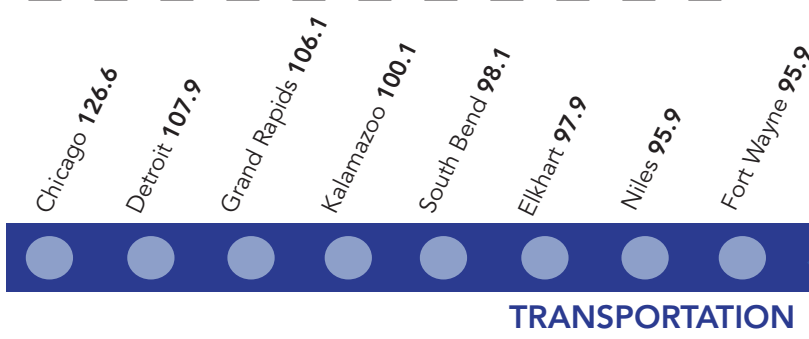
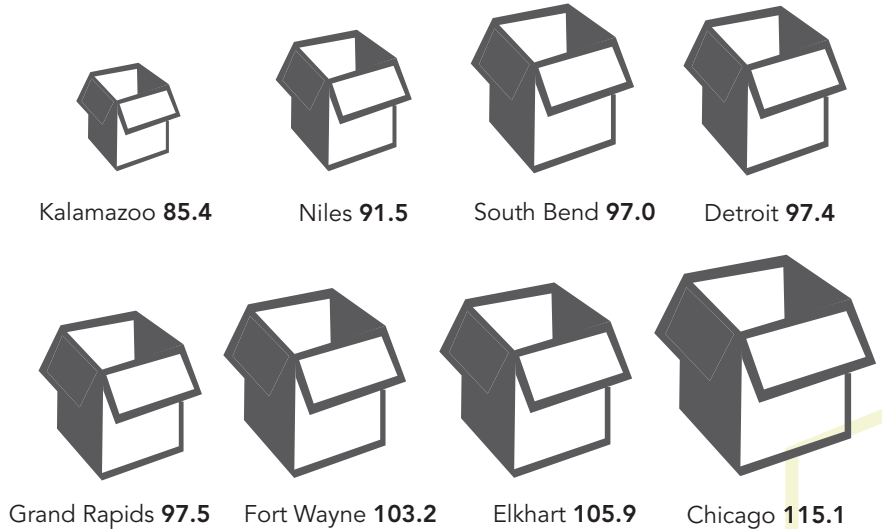


108.6

GROCERIES



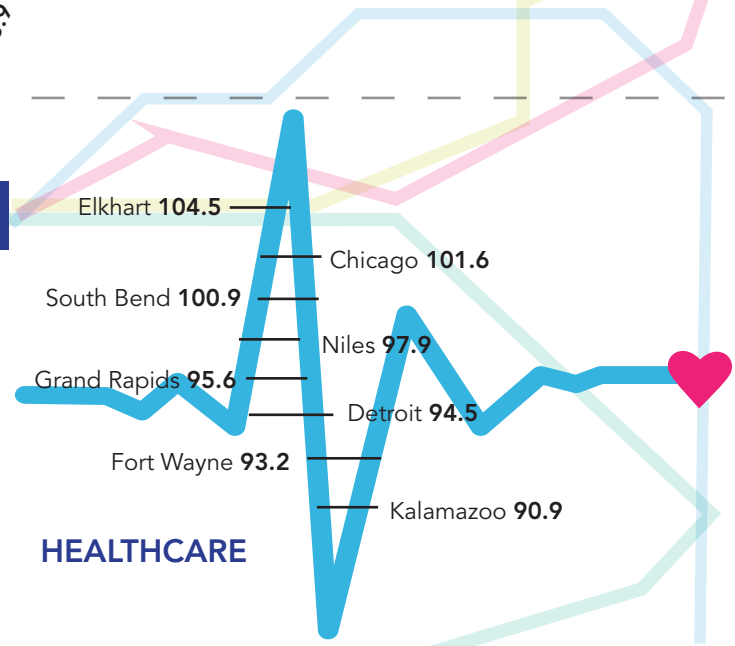
MISCELLANEOUS GOODS & SERVICES



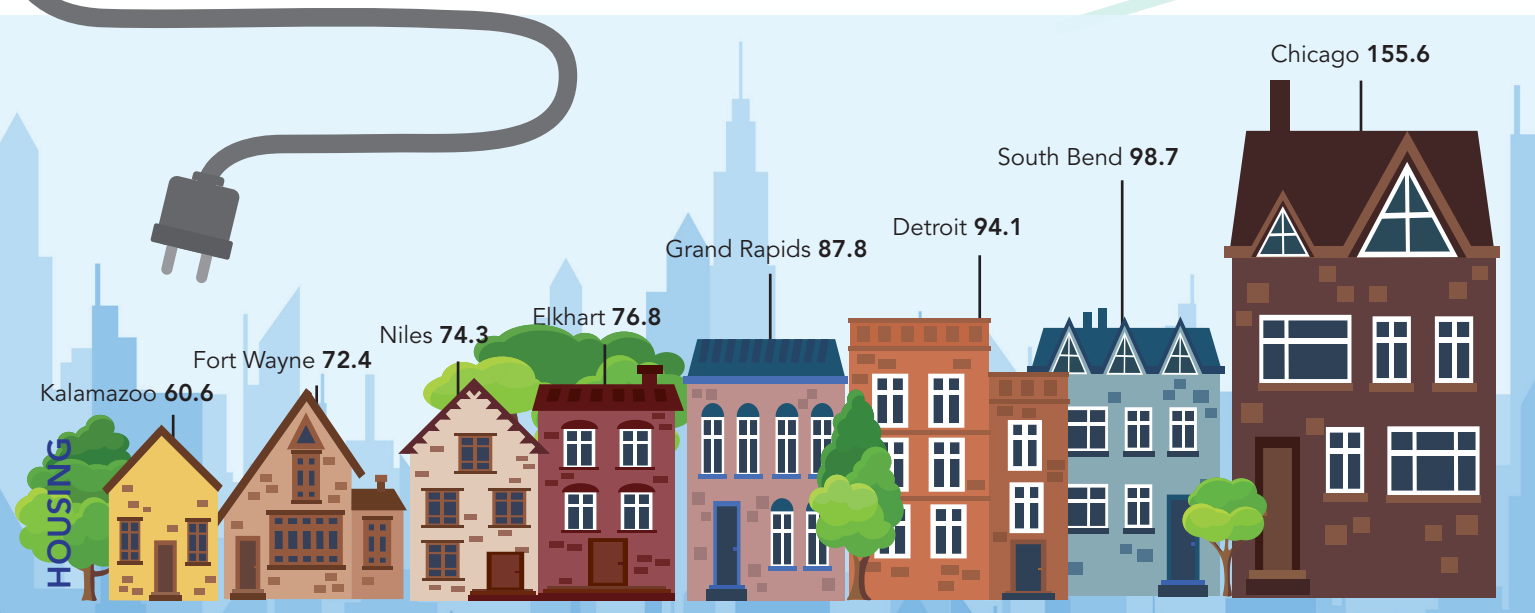
TRANSPORTATION



UTILITIES



HEALTHCARE



HOUSING