

**PATTERN OF HONOLULU CONSUMER SPENDING:
1986-2005**

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S T A T E O F H A W A I I

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Introduction

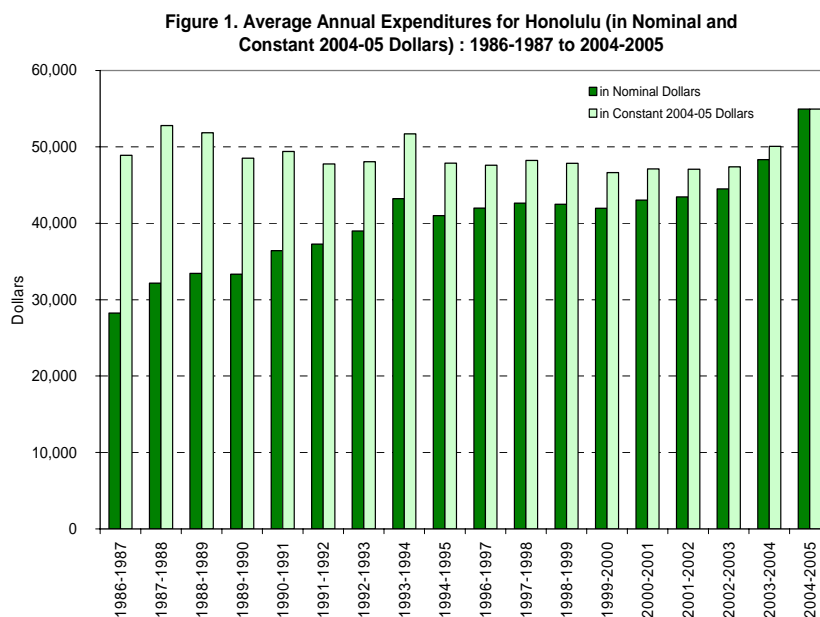
This report presents income and spending patterns by average household consumers in Honolulu. It also compares the household spending of Hawaii to five major U.S. cities and the national average using annual historical data averaged over a two-year period from 1986-1987 to 2004-2005. The U.S. cities are selected from the west coast (San Francisco and Seattle), east coast (New York), Southern area (Houston), and Central area (Chicago). In addition, the report presents income and expenditure comparisons of the major metropolitan areas in the United States. Data cited in this report are from the Consumer Expenditure Survey (Annual) conducted by the U.S. Bureau of Labor Statistics (BLS). Data can be found at BLS website at <http://www.bls.gov/cex/>.

The Consumer Expenditure Survey (CES) is comprised of a Diary Survey and an Interview. The first, conducted for two consecutive one-week periods, is designed to collect data on items frequently purchased but difficult to recall exact purchases such as food, through an expenditure diary. The personal interview, on the other hand, is conducted once per quarter, for five consecutive quarters, and is designed to collect data on major expenses such as property and vehicles.

Data were not produced for the period of 1995-96. Therefore, this particular period is not covered in this report. It should be noted that BLS revised its methodology for estimating consumer income in 2004. Income for consumer units that did not provide complete income sources is now imputed rather than excluded from the income calculation. Due to this change, income data and personal insurance and pensions, which are derived from income data, are not strictly comparable before and after 2004.

Summary of Findings

After adjusting for inflation, the report shows that expenditures for Honolulu consumers was remarkably stable over the 20 year period. The average nominal expenditures for Honolulu consumers increased from \$28,239 in 1986-1987 to \$54,937 in 2004-2005, an increase of 94.5 percent between the periods, or 3.8 percent a year (Table 1&3). After adjusting for inflation, real average spending increased 12.3 percent between 1986-1987 and 2004-2005 periods, or 0.6 percent a year during the 20 year period (Table 6).



BLS reports fourteen major spending categories for Honolulu consumers (Table 1). In terms of growth, healthcare grew the fastest at an annual rate of 5.3 percent, followed by transportation at 4.8 percent a year, and housing at 4.0 percent a year (Table 3). In addition, Honolulu consumers have been allocating more money to spend on entertainment and healthcare, but reducing spending on apparel, reading, and miscellaneous items. Spending on education, personal care products, and tobacco products have been level for many years.

In terms of share of spending categories, Honolulu consumers spend the most on housing. Spending on housing has increased as a share of consumers' budgets over time and accounts for about one third of their total expenditures. Between 1986 and 1990, spending on housing accounted for 30.4 percent of total spending. That share increased to 34.6 percent in 1998-1999. Since 2000, spending on housing was averaged 32.7 percent of total spending. The lower percentage in housing spending during the first half of 2000s was mainly due to lower mortgage rates and refinancing that occurred during this period (Table 2).

Figure 2a. Percentage Share of Expenditures by Spending Categories for Honolulu: 1986-1987

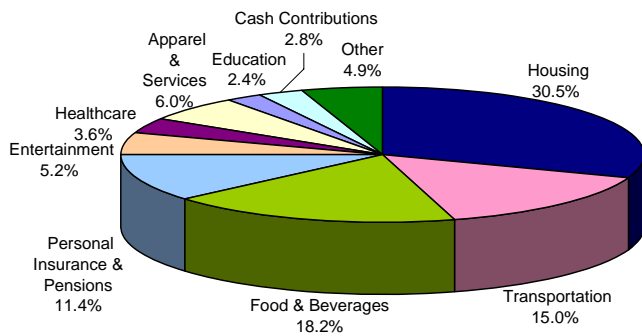
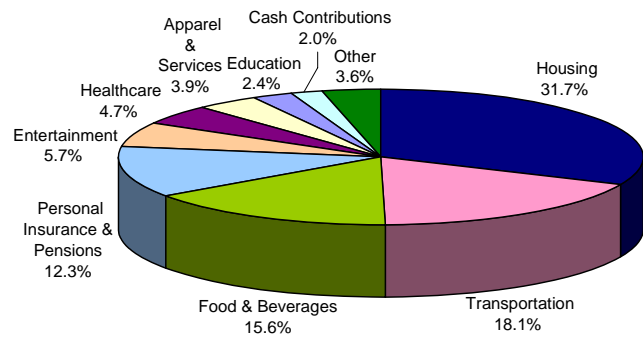


Figure 2b. Percentage Share of Expenditures by Spending Categories for Honolulu: 2004-2005



Food and beverage consumption was the second largest category until 2001-2002, when spending on transportation exceeded spending on food. The share of food in total expenditures declined from 18.2 percent of total expenditure in 1986-1987 to 15.6 percent in 2004-2005, while spending share on transportation increased from 15.0 percent in 1986-1987 to 18.1 percent in 2004-2005. Food and beverage consumption slipped to third place. Ranked the fourth is spending on personal insurance and pensions which accounted for 12.3 percent of total expenditures in 2004-2005. The top four categories accounted for approximately 75 percent of total expenditures every year (Table 2).

While Honolulu consumers allocate a smaller proportion of their budget to food, there has been a change in the share of expenditures on food at home (56 percent) and food away from home (44 percent) (Table 7). For food consumed at home, the proportion spent on meat, poultry, fish, and eggs has declined, and the proportion spent on other food at home has increased. Other food items include baby food, pet food, frozen foods, non-alcoholic beverages, etc. Proportions of food spending on cereals and bakery products, dairy products, and fruit and vegetables have varied little during the 20 year period.

Transportation spending was led by vehicle purchases, which accounted for 48.1 percent of the total transportation spending in 2004-2005, up from 29.8 percent in 1986-1987 (Table 8). The share of spending on gasoline and motor oil, other vehicle expenses, and public transportation all increased during the 1990-2000 period but declined during the 2000-2005 period.

In 2004-2005, annual income before tax for average Honolulu households was \$70,104. The bulk of this income, 78.4 percent, or \$54,937 was spent on consumer goods (Table 18). Based on data from the U.S. Bureau of Economic Analysis, Hawaii residents used 11.1 percent of their income to pay for income taxes and fees in 2004-2005. It can be estimated that saving rate in Honolulu was 10.5 percent in that year.

To compare Hawaii expenditures to other U.S. cities, per capita expenditures, or spending per person, is a better measure. As shown in Table 11, U.S. per capita expenditures were 8.5 percent lower than those of Honolulu in 2004-05. However, for most of the 20 year period in the study, per capita expenditures in the other selected cities (San Francisco, Seattle, New York, Chicago, and Houston) were higher than that of Honolulu. For example, per capita spending in Seattle and San Francisco was nearly 20 percent higher than in Honolulu in 2004-05; Chicago and New York were 7.7 percent and 6.1 percent higher than Honolulu, respectively.

Figure 3. Income and Expenditures as Percent of Honolulu for Selected Cities and the United States (in Nominal Dollars): 2004-2005

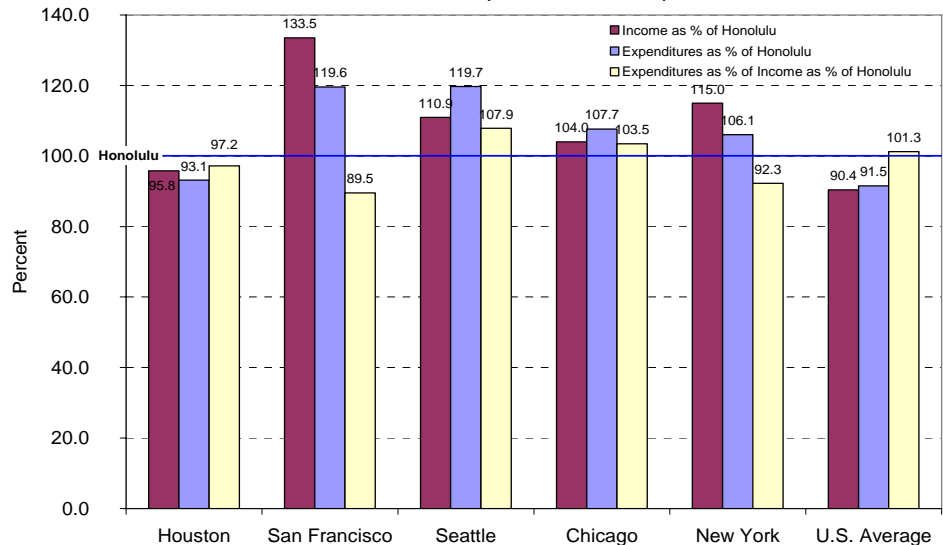
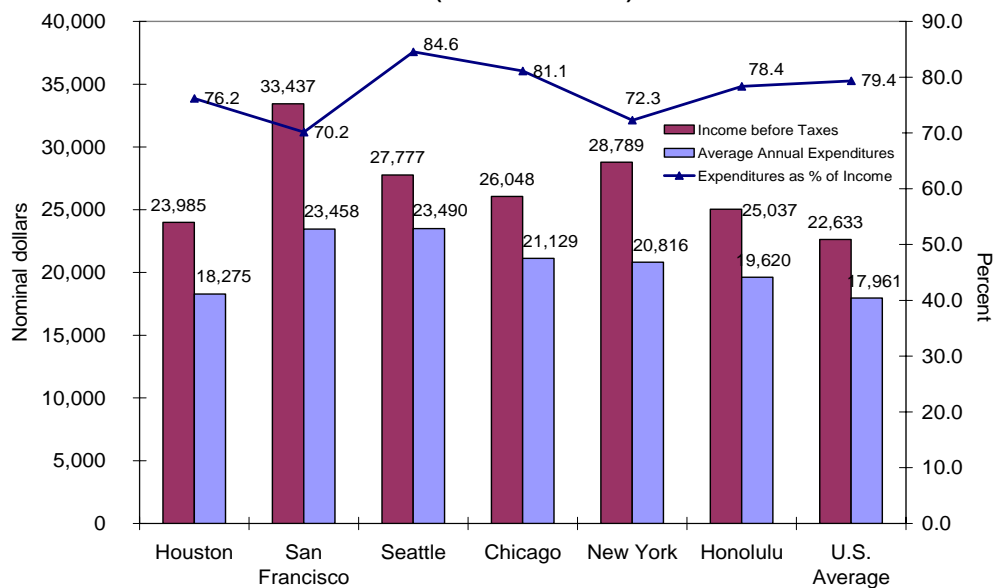


Figure 4. Per Capita Income and Expenditures for Selected Cities and the United States (in Nominal Dollars): 2004-2005



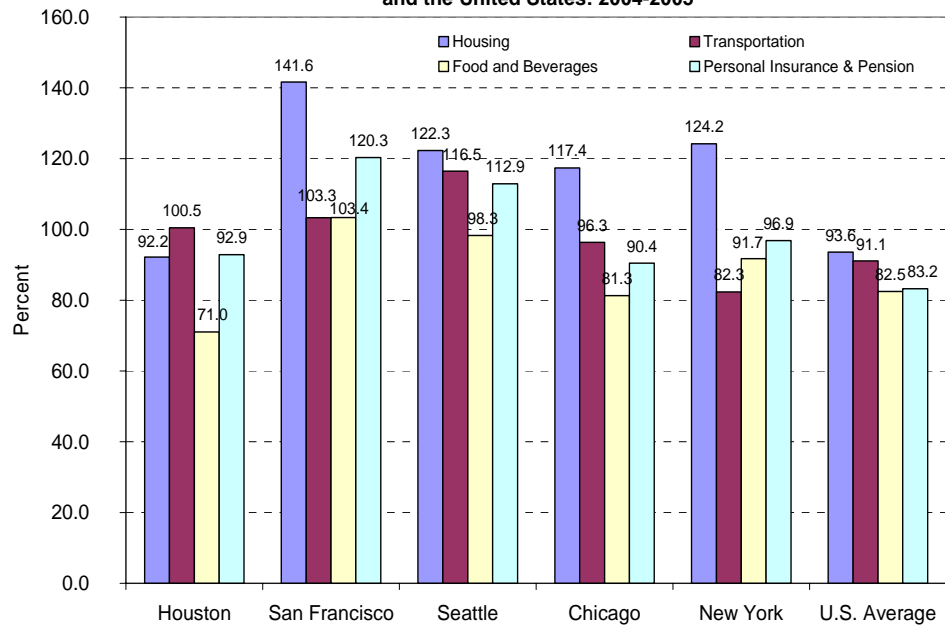
Overall, average per capita annual expenditures were the highest in Seattle and San Francisco among the selected cities, both at nearly \$23,500 per year. Honolulu per capita spending reached \$19,620 in 2004-05, more than doubled the amount spent in 1986-87.

One of the reasons that per capita expenditures in San Francisco, Seattle, Chicago, and New York were higher than that of Honolulu was that the per capita income in these cities was higher than that of Honolulu. In 2004-05, per capita income in San Francisco was 33.5 percent higher than Honolulu. New York's per capita income exceed that of Hawaii by 15 percent, Seattle by 10.9 percent, and Chicago by 4.0 percent. In terms of percentage of gross income spent, Seattle had the largest proportion at 84.6 percent, followed by Chicago at 81.1 percent. Honolulu's 78.4 percent ranked the 3rd among the cities selected for 2004-05. The U.S. average was 79.4 percent, higher than Honolulu (Table 10-12).

There were differences among the cities in expenditure patterns. The U.S. average per capita spending on housing was 6 percent below Honolulu in 2004-05. However, spending on housing was lower in Hawaii than most of the selected cities.

Among the six cities, spending on housing was the highest in San Francisco (42% higher than Honolulu), followed by New York (24% higher than Honolulu), Seattle (22% higher than Honolulu), and Chicago (17% higher than Honolulu), while residents in Houston spent the least (8% lower than Honolulu) on housing in 2004-05 (Table 13).

Figure 5. Per Capita Expenditures as Percent of Honolulu for Selected Cities and the United States: 2004-2005

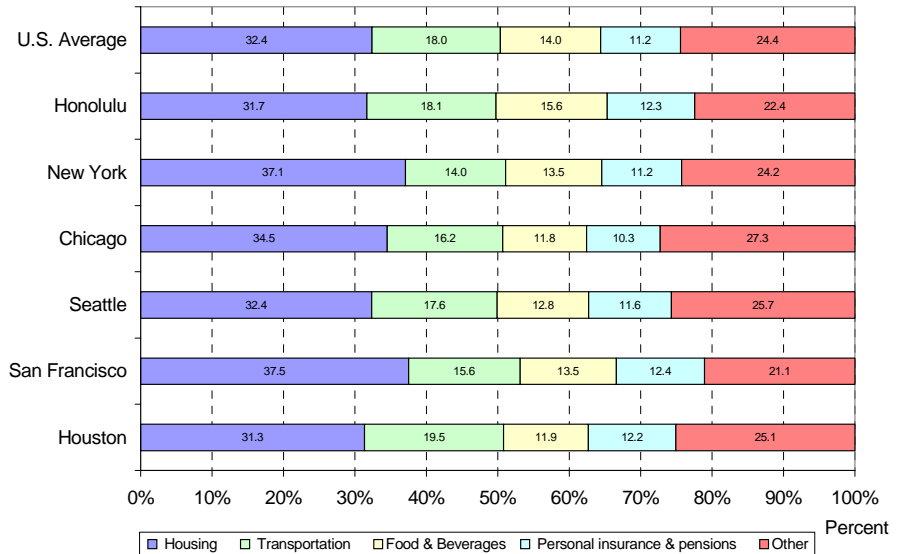


Transportation spending was the highest in Seattle (16% higher than Honolulu), followed by San Francisco (3% higher than Honolulu) (Table 14). Transportation spending in Chicago and New York were lower than Honolulu due to the widely used mass transportation systems in both cities.

Per capita spending on food and beverages were generally higher in San Francisco, Seattle, and New York than Honolulu. San Francisco and Seattle also had higher spending on personal insurance and pension than Honolulu (Table 15 and 16).

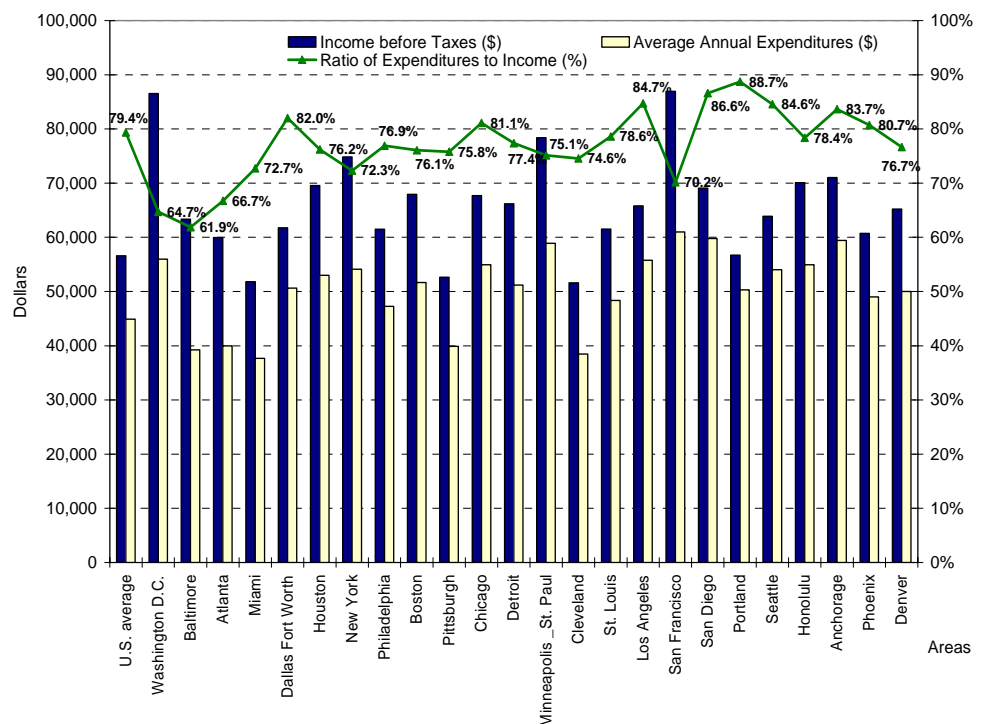
The percentage share of expenditures on food and beverages by Honolulu households was higher than any of the selected six cities and the U.S. average for most of the reported period (Table 17). The share of expenditures on housing in Houston was the smallest, ranging from 27.8% in 1994-1995 to 33% in 1986-1987. The share of expenditures on housing was generally above 35 percent in both San Francisco and New York, higher than other areas and Honolulu. On the other hand, the share of expenditures on transportation in Houston was much higher than other areas while New York has the lowest share. Percentage share of housing in Chicago and New York increased more sharply over the period.

Figure 6. Percentage Share of Expenditures by Spending Categories for Selected Cities and the United States (in Nominal Dollars): 2004-2005



Consumer expenditures in other metropolitan areas (MSA) grew in a similar manner as the expenditures in Honolulu over the past 20 years, except for expenditures for transportation. The share of spending on housing, personal insurance, health care, entertainment, and education all increased (Table 19&20) and the proportion spent on food and beverages, apparel & services, and on other items decreased. The share spent on transportation in the other MSA's decreased, however, Honolulu consumers spent more of their total budget on transportation.

Figure 7. Annual Income and Expenditures for Metropolitan Areas: 2004-2005



Average household income for the U.S. was \$56,583 (Table 18) in 2004-2005. Amongst the 24 metropolitan areas, San Francisco had the highest household income at \$86,935,

Washington D.C. was the second highest at \$86,526, and Honolulu ranked the sixth (\$70,104) in 2004-2005.

The higher ratio of expenditures to income indicates more income is allocated for spending. Portland households had the highest expenditures to income ratio among the selected metropolitan areas in 2004-2005 (Table 20) at 88.7 percent, which means 88.7 percent of their gross income was used for payment for goods and services. Residents in Baltimore spent the least out of their gross income at 61.9 percent during the same time period.

**Table 1. Average Annual Expenditures and Consumer Unit Characteristics for Honolulu
(in Nominal Dollars): 1986-1987 to 2004-2005**

	1986- 1987	1987- 1988	1988- 1989	1989- 1990	1990- 1991	1991- 1992	1992- 1993	1993- 1994	1994- 1995
Average annual expenditures	28,239	32,164	33,425	33,320	36,394	37,273	38,997	43,212	40,999
Food	4,795	5,126	5,228	5,455	5,634	6,333	7,104	6,815	5,918
Food at home	2,600	2,828	2,814	3,025	3,163	3,455	3,889	3,899	3,292
Cereals and bakery products	324	333	380	416	451	519	582	606	504
Meats, poultry, fish, and eggs	918	985	829	863	875	946	1,151	1,144	882
Dairy products	214	245	264	278	270	278	294	294	258
Fruits and vegetables	485	547	547	578	611	693	781	751	629
Other food at home	643	717	794	890	955	1,019	1,080	1,105	1,020
Food away from home	2,195	2,298	2,414	2,430	2,471	2,878	3,215	2,916	2,626
Alcoholic beverages	351	329	388	407	470	449	503	417	440
Housing	8,610	9,386	10,266	10,359	11,196	11,863	12,261	14,301	14,168
Shelter	5,800	6,196	6,869	6,770	7,432	8,080	8,352	9,957	9,720
Owned dwellings	2,916	3,212	3,864	3,737	3,744	3,775	4,163	5,399	5,244
Rented dwellings	2,423	2,424	2,404	2,567	3,369	4,000	3,837	3,896	3,734
Other lodging	462	560	600	465	319	305	351	662	742
Utilities, fuels, and public services	1,099	1,211	1,259	1,248	1,272	1,448	1,673	1,835	1,837
Household operations	324	287	375	500	552	509	430	532	653
Housekeeping supplies	390	404	432	509	488	514	483	489	446
Household furnishings and equipment	996	1,288	1,331	1,333	1,451	1,313	1,324	1,489	1,511
Apparel and services	1,688	1,927	1,740	1,477	1,728	2,166	2,086	1,712	1,485
Transportation	4,244	6,023	5,893	5,200	6,052	5,628	5,490	6,385	6,350
Vehicle purchases (net outlay)	1,263	2,730	2,617	2,002	2,523	2,061	1,809	2,259	2,231
Gasoline and motor oil	803	856	849	858	852	759	819	937	911
Other vehicle expenses	1,648	1,766	1,714	1,681	1,818	1,972	2,083	2,246	2,329
Public transportation	529	671	712	659	859	837	780	942	879
Health care	1,026	1,115	1,469	1,691	1,623	1,557	1,661	1,910	1,848
Entertainment	1,466	1,651	1,534	1,582	1,618	1,534	1,652	1,870	1,958
Personal care products and services	413	470	480	475	498	515	496	528	502
Reading	169	173	186	206	209	204	203	233	230
Education	665	730	710	656	693	573	1,043	1,428	1,117
Tobacco products and smoking supplies	208	228	251	231	181	228	282	257	227
Miscellaneous	603	631	792	919	1,854	1,837	1,109	1,324	1,275
Cash contributions	785	874	937	886	1,179	1,139	1,029	1,253	1,113
Personal insurance and pensions	3,217	3,500	3,550	3,777	3,459	3,245	4,078	4,778	4,368
Life and other personal insurance	397	458	504	574	581	446	424	594	546
Pensions and Social Security	2,819	3,042	3,046	3,203	2,878	2,799	3,654	4,184	3,822
Number of consumer units (in thousands)	284	255	254	250	242	266	265	257	274
Consumer unit characteristics:									
Income before taxes 1/	32,575	32,230	39,733	40,533	41,499	42,156	46,404	51,999	51,847
Age of reference person	47.4	48.5	47.0	46.7	49.0	48.8	48.0	49.3	49.8
Average number in consumer unit:									
Persons	2.9	3.0	2.9	3.0	2.8	2.6	2.7	2.8	2.7
Children under 18	0.8	0.8	0.7	0.8	0.7	n/a	n/a	0.7	0.6
Persons 65 and over	0.3	0.3	0.3	0.3	0.4	n/a	n/a	0.4	0.4
Earners	1.5	1.6	1.7	1.7	1.5	1.4	1.6	1.7	1.6
Vehicles	1.5	1.5	1.6	1.6	1.6	1.5	1.6	1.7	1.6
Percent Homeowner	n/a	n/a	52	52	49	44	47	52	51

Source: U.S. Bureau of Labor Statistics, The Consumer Expenditure Survey (Annual) <<http://www.bls.gov/cex/>>

**Table 1. Average Annual Expenditures and Consumer Unit Characteristics for Honolulu
(in Nominal Dollars): 1986-1987 to 2004-2005 –Cont.**

	1996- 1997	1997- 1998	1998- 1999	1999- 2000	2000- 2001	2001- 2002	2002- 2003	2003- 2004	2004- 2005
Average annual expenditures	41,992	42,636	42,474	41,972	43,024	43,458	44,505	48,339	54,937
Food	5,672	6,206	6,300	5,771	6,722	6,418	5,819	6,666	8,089
Food at home	3,493	3,479	3,423	3,278	3,935	3,879	3,269	3,592	4,231
Cereals and bakery products	517	523	501	485	582	542	462	499	556
Meats, poultry, fish, and eggs	923	974	935	828	1,152	1,182	866	860	1,090
Dairy products	304	281	298	308	345	336	287	317	335
Fruits and vegetables	717	725	690	649	765	750	630	693	831
Other food at home	1,033	976	999	1,009	1,091	1,069	1,024	1,223	1,419
Food away from home	2,179	2,727	2,877	2,493	2,788	2,539	2,549	3,075	3,858
Alcoholic beverages	381	467	406	409	554	489	357	367	463
Housing	13,638	14,775	14,676	14,084	13,903	14,207	15,156	15,874	17,400
Shelter	9,371	10,233	10,079	9,717	9,460	9,470	10,067	10,324	10,887
Owned dwellings	5,458	6,290	6,156	5,704	4,966	4,810	5,367	5,629	6,516
Rented dwellings	3,584	3,602	3,403	3,404	3,986	4,030	3,971	4,160	3,960
Other lodging	329	341	520	610	509	630	728	535	411
Utilities, fuels, and public services	1,975	2,011	2,032	2,113	2,182	2,200	2,492	2,606	2,813
Household operations	387	419	514	630	647	569	707	770	692
Housekeeping supplies	526	540	554	497	539	567	480	593	817
Household furnishings and equipment	1,379	1,571	1,497	1,127	1,075	1,402	1,410	1,582	2,191
Apparel and services	2,215	1,876	1,995	1,974	1,761	1,597	1,467	1,467	2,157
Transportation	7,955	6,845	5,354	5,775	6,523	7,230	8,023	8,778	9,921
Vehicle purchases (net outlay)	3,521	2,394	999	1,553	2,329	3,040	3,724	4,356	4,768
Gasoline and motor oil	1,046	1,111	1,060	1,071	1,176	1,124	1,142	1,277	1,658
Other vehicle expenses	2,357	2,427	2,262	2,101	2,103	2,194	2,208	2,218	2,427
Public transportation	1,032	913	1,033	1,050	915	873	948	927	1,069
Health care	1,618	1,905	2,188	2,211	2,252	2,365	2,617	2,668	2,600
Entertainment	2,041	1,906	2,083	1,997	2,066	2,249	2,276	2,941	3,126
Personal care products and services	709	617	638	702	691	594	542	649	772
Reading	216	207	193	182	163	161	170	149	128
Education	847	1,141	1,147	906	864	1,088	1,040	1,020	1,320
Tobacco products and smoking supplies	280	222	217	230	247	297	300	270	241
Miscellaneous	964	962	978	978	763	759	831	825	861
Cash contributions	892	782	1,410	1,926	1,672	1,278	1,226	1,218	1,112
Personal insurance and pensions	4,564	4,724	4,890	4,826	4,844	4,727	4,684	5,447	6,746
Life and other personal insurance	743	777	687	655	636	641	607	554	520
Pensions and Social Security	3,821	3,947	4,203	4,171	4,208	4,086	4,076	4,893	6,226
Number of consumer units (in thousands)	263	275	298	294	279	276	275	273	278
Consumer unit characteristics:									
Income before taxes 1/	49,255	53,461	53,537	51,906	54,819	56,000	59,114	64,082	70,104
Age of reference person	49.6	50.4	51.9	52.6	52.9	53.9	53.7	52.1	51.8
Average number in consumer unit:									
Persons	2.9	3.0	2.9	2.7	2.8	2.8	2.8	2.7	2.8
Children under 18	0.7	0.8	0.7	0.6	0.7	0.7	0.6	0.5	0.6
Persons 65 and over	0.3	0.4	0.4	0.4	0.4	0.5	0.5	0.4	0.4
Earners	1.5	1.5	1.5	1.5	1.5	1.4	1.4	1.5	1.5
Vehicles	1.7	1.8	1.7	1.6	1.6	1.6	1.6	1.7	1.8
Percent Homeowner	54	56	57	56	52	53	57	57	61

1/ Components of income and taxes are derived from "complete income reporters" only through 2003. Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

Note: All values have been rounded, and as a result some cell values have been rounded to zero. This is particularly evident in the characteristic section. When data are not reported or are not applicable (i.e., missing values), tabulated cell values have been set to zero.

Table 2. Percentage Share of Expenditures by Spending Categories for Honolulu: 1986-1987 to 2004-2005

Year	Housing	Transportation	Food and Beverages	Personal Insurance and Pensions	Entertainment	Health-care	Apparel and Services	Education	Cash Contributions	Miscellaneous	Personal care Products & Services	Tobacco Products & Smoking Supplies	Reading
1986-1987	30.5	15.0	18.2	11.4	5.2	3.6	6.0	2.4	2.8	2.1	1.5	0.7	0.6
1987-1988	29.2	18.7	17.0	10.9	5.1	3.5	6.0	2.3	2.7	2.0	1.5	0.7	0.5
1988-1989	30.7	17.6	16.8	10.6	4.6	4.4	5.2	2.1	2.8	2.4	1.4	0.8	0.6
1989-1990	31.1	15.6	17.6	11.3	4.7	5.1	4.4	2.0	2.7	2.8	1.4	0.7	0.6
1990-1991	30.8	16.6	16.8	9.5	4.4	4.5	4.7	1.9	3.2	5.1	1.4	0.5	0.6
1991-1992	31.8	15.1	18.2	8.7	4.1	4.2	5.8	1.5	3.1	4.9	1.4	0.6	0.5
1992-1993	31.4	14.1	19.5	10.5	4.2	4.3	5.3	2.7	2.6	2.8	1.3	0.7	0.5
1993-1994	33.1	14.8	16.7	11.1	4.3	4.4	4.0	3.3	2.9	3.1	1.2	0.6	0.5
1994-1995	34.6	15.5	15.5	10.7	4.8	4.5	3.6	2.7	2.7	3.1	1.2	0.6	0.6
1996-1997	32.5	18.9	14.4	10.9	4.9	3.9	5.3	2.0	2.1	2.3	1.7	0.7	0.5
1997-1998	34.7	16.1	15.7	11.1	4.5	4.5	4.4	2.7	1.8	2.3	1.4	0.5	0.5
1998-1999	34.6	12.6	15.8	11.5	4.9	5.2	4.7	2.7	3.3	2.3	1.5	0.5	0.5
1999-2000	33.6	13.8	14.7	11.5	4.8	5.3	4.7	2.2	4.6	2.3	1.7	0.5	0.4
2000-2001	32.3	15.2	16.9	11.3	4.8	5.2	4.1	2.0	3.9	1.8	1.6	0.6	0.4
2001-2002	32.7	16.6	15.9	10.9	5.2	5.4	3.7	2.5	2.9	1.7	1.4	0.7	0.4
2002-2003	34.1	18.0	13.9	10.5	5.1	5.9	3.3	2.3	2.8	1.9	1.2	0.7	0.4
2003-2004	32.8	18.2	14.5	11.3	6.1	5.5	3.0	2.1	2.5	1.7	1.3	0.6	0.3
2004-2005	31.7	18.1	15.6	12.3	5.7	4.7	3.9	2.4	2.0	1.6	1.4	0.4	0.2
Simple Annual Average													
1986-1990	30.4	16.7	17.3	10.7	4.8	4.2	5.3	2.1	2.8	2.9	1.4	0.7	0.6
1991-1995	32.7	14.9	17.5	10.2	4.4	4.3	4.7	2.6	2.8	3.5	1.3	0.6	0.5
1996-2000	33.5	15.3	15.5	11.2	4.8	4.8	4.6	2.3	3.2	2.2	1.6	0.6	0.5
2001-2005	32.8	17.7	15.0	11.2	5.5	5.4	3.5	2.3	2.6	1.7	1.3	0.6	0.3
1986-2005	32.3	16.1	16.3	10.9	4.9	4.7	4.6	2.3	2.9	2.6	1.4	0.6	0.5

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Table 3. Expenditures Growth Rate for Honolulu (in Nominal Dollars): 1987-1988 to 2004-2005

Year	Annual Expenditures	Housing	Transportation	Food and Beverages	Personal Insurance and Pensions	Entertainment	Health-care	Apparel and Services	Education	Cash Contributions	Miscellaneous	Personal care Products & Services	Tobacco Products & Smoking Supplies	Reading
1987-1988	13.9	9.0	41.9	6.0	8.8	12.6	8.7	14.2	9.8	11.3	4.6	13.8	9.6	2.4
1988-1989	3.9	9.4	-2.2	3.0	1.4	-7.1	31.7	-9.7	-2.7	7.2	25.5	2.1	10.1	7.5
1989-1990	-0.3	0.9	-11.8	4.4	6.4	3.1	15.1	-15.1	-7.6	-5.4	16.0	-1.0	-8.0	10.8
1990-1991	9.2	8.1	16.4	4.1	-8.4	2.3	-4.0	17.0	5.6	33.1	101.7	4.8	-21.6	1.5
1991-1992	2.4	6.0	-7.0	11.1	-6.2	-5.2	-4.1	25.3	-17.3	-3.4	-0.9	3.4	26.0	-2.4
1992-1993	4.6	3.4	-2.5	12.2	25.7	7.7	6.7	-3.7	82.0	-9.7	-39.6	-3.7	23.7	-0.5
1993-1994	10.8	16.6	16.3	-4.9	17.2	13.2	15.0	-17.9	36.9	21.8	19.4	6.5	-8.9	14.8
1994-1995	-5.1	-0.9	-0.5	-12.1	-8.6	4.7	-3.2	-13.3	-21.8	-11.2	-3.7	-4.9	-11.7	-1.3
1996-1997	2.4	-3.7	25.3	-4.8	4.5	4.2	-12.4	49.2	-24.2	-19.9	-24.4	41.2	23.3	-6.1
1997-1998	1.5	8.3	-14.0	10.2	3.5	-6.6	17.7	-15.3	34.7	-12.3	-0.2	-13.0	-20.7	-4.2
1998-1999	-0.4	-0.7	-21.8	0.5	3.5	9.3	14.9	6.3	0.5	80.3	1.7	3.4	-2.3	-6.8
1999-2000	-1.2	-4.0	7.9	-7.8	-1.3	-4.1	1.1	-1.1	-21.0	36.6	0.0	10.0	6.0	-5.7
2000-2001	2.5	-1.3	13.0	17.7	0.4	3.5	1.9	-10.8	-4.6	-13.2	-22.0	-1.6	7.4	-10.4
2001-2002	1.0	2.2	10.8	-5.1	-2.4	8.9	5.0	-9.3	25.9	-23.6	-0.5	-14.0	20.2	-1.2
2002-2003	2.4	6.7	11.0	-10.6	-0.9	1.2	10.7	-8.1	-4.4	-4.1	9.5	-8.8	1.0	5.6
2003-2004	8.6	4.7	9.4	13.9	16.3	29.2	1.9	0.0	-1.9	-0.7	-0.7	19.7	-10.0	-12.4
2004-2005	13.6	9.6	13.0	21.6	23.8	6.3	-2.5	47.0	29.4	-8.7	4.4	19.0	-10.7	-14.1
Average Annual Growth Rate														
1986-1990	6.5	6.8	9.3	4.4	1.8	2.5	12.1	0.6	1.0	10.7	32.4	4.8	-3.4	5.5
1991-1995	3.0	6.1	1.2	1.0	6.0	4.9	3.3	-3.7	12.7	-1.4	-8.9	0.2	5.8	2.4
1996-2000	0.6	0.5	-4.8	4.7	1.5	0.3	8.6	-5.6	0.5	17.0	-5.7	-0.6	-3.1	-6.8
2001-2005	6.3	5.8	11.1	4.1	8.6	10.9	3.7	5.2	11.2	-9.7	3.1	2.8	-0.6	-5.9
1986-2005	3.8	4.0	4.8	2.9	4.2	4.3	5.3	1.4	3.9	2.0	2.0	3.5	0.8	-1.5

**Table 4. Expenditures by Selected Spending Categories for Honolulu
(in Constant 2004-05 Dollars^{1/}): 1986-1987 to 2004-2005**

Year	Annual Expenditures	Housing	Transportation	Food and Beverages	Entertainment	Health-care	Apparel and Services	Education
1986-1987	48,899	15,397	7,386	8,407	2,311	2,171	1,700	1,074
1987-1988	52,800	15,755	9,976	8,520	2,468	2,359	1,875	1,126
1988-1989	51,846	16,140	9,183	8,277	2,166	2,977	1,679	1,043
1989-1990	48,506	15,181	7,627	8,071	2,097	3,174	1,424	912
1990-1991	49,407	15,198	8,371	7,877	2,000	2,747	1,618	906
1991-1992	47,763	15,069	7,342	8,434	1,790	2,424	1,964	712
1992-1993	48,053	14,925	6,892	9,240	1,853	2,408	1,842	1,251
1993-1994	51,705	16,898	7,781	8,644	2,037	2,608	1,483	1,669
1994-1995	47,877	16,345	7,449	7,504	2,082	2,448	1,281	1,277
1996-1997	47,606	15,395	8,929	7,017	2,107	2,062	1,913	943
1997-1998	48,223	16,717	7,788	7,675	1,925	2,367	1,665	1,288
1998-1999	47,845	16,666	6,167	7,624	2,056	2,635	1,868	1,283
1999-2000	46,630	15,908	6,509	6,904	1,952	2,586	1,925	978
2000-2001	47,112	15,558	7,090	7,968	2,023	2,539	1,754	932
2001-2002	47,056	15,753	7,829	7,407	2,238	2,571	1,598	1,167
2002-2003	47,384	16,480	8,640	6,520	2,278	2,748	1,486	1,075
2003-2004	50,053	16,667	9,150	7,251	2,903	2,708	1,496	1,028
2004-2005	54,937	17,400	9,921	8,552	3,126	2,600	2,157	1,320

1/ Deflated by the Consumer Price Index (CPI) <<http://www.bls.gov/cpi/>>

**Table 5. Percentage Share of Expenditures by Selected Spending Categories for Honolulu
(in Constant 2004-05 Dollars^{1/}): 1986-1987 to 2004-2005**

Year	Housing	Transportation	Food and Beverages	Entertainment	Health-care	Apparel and Services	Education
1986-1987	31.5	15.1	17.2	4.7	4.4	3.5	2.2
1987-1988	29.8	18.9	16.1	4.7	4.5	3.6	2.1
1988-1989	31.1	17.7	16.0	4.2	5.7	3.2	2.0
1989-1990	31.3	15.7	16.6	4.3	6.5	2.9	1.9
1990-1991	30.8	16.9	15.9	4.0	5.6	3.3	1.8
1991-1992	31.6	15.4	17.7	3.7	5.1	4.1	1.5
1992-1993	31.1	14.3	19.2	3.9	5.0	3.8	2.6
1993-1994	32.7	15.0	16.7	3.9	5.0	2.9	3.2
1994-1995	34.1	15.6	15.7	4.3	5.1	2.7	2.7
1996-1997	32.3	18.8	14.7	4.4	4.3	4.0	2.0
1997-1998	34.7	16.2	15.9	4.0	4.9	3.5	2.7
1998-1999	34.8	12.9	15.9	4.3	5.5	3.9	2.7
1999-2000	34.1	14.0	14.8	4.2	5.5	4.1	2.1
2000-2001	33.0	15.0	16.9	4.3	5.4	3.7	2.0
2001-2002	33.5	16.6	15.7	4.8	5.5	3.4	2.5
2002-2003	34.8	18.2	13.8	4.8	5.8	3.1	2.3
2003-2004	33.3	18.3	14.5	5.8	5.4	3.0	2.1
2004-2005	31.7	18.1	15.6	5.7	4.7	3.9	2.4
Simple Annual Average							
1986-1990	30.9	16.9	16.4	4.4	5.4	3.3	2.0
1991-1995	32.4	15.1	17.3	4.0	5.1	3.4	2.5
1996-2000	33.8	15.4	15.7	4.2	5.1	3.8	2.3
2001-2005	33.3	17.8	14.9	5.3	5.4	3.4	2.3
1986-2005	32.6	16.3	16.1	4.4	5.2	3.5	2.3

1/ Deflated by the Consumer Price Index (CPI) <<http://www.bls.gov/cpi/>>

Source: U.S. Bureau of Labor Statistics, The Consumer Expenditure Survey (Annual) <<http://www.bls.gov/cex/>>

**Table 6. Expenditures Growth Rate for Selected Spending Categories for Honolulu
(in Constant 2004-05 Dollars^{1/}): 1987-1988 to 2004-2005**

Year	Annual Expenditures	Housing	Transportation	Food and Beverages	Entertainment	Health-care	Apparel and Services	Education
1987-1988	8.0	2.3	35.1	1.3	6.8	8.7	10.3	4.9
1988-1989	-1.8	2.4	-7.9	-2.9	-12.2	26.2	-10.5	-7.4
1989-1990	-6.4	-5.9	-17.0	-2.5	-3.2	6.6	-15.2	-12.6
1990-1991	1.9	0.1	9.8	-2.4	-4.6	-13.5	13.7	-0.7
1991-1992	-3.3	-0.8	-12.3	7.1	-10.5	-11.8	21.3	-21.4
1992-1993	0.6	-1.0	-6.1	9.6	3.6	-0.6	-6.2	75.8
1993-1994	7.6	13.2	12.9	-6.5	9.9	8.3	-19.5	33.4
1994-1995	-7.4	-3.3	-4.3	-13.2	2.2	-6.1	-13.6	-23.5
1996-1997	-0.6	-5.8	19.9	-6.5	1.2	-15.8	49.4	-26.2
1997-1998	1.3	8.6	-12.8	9.4	-8.6	14.8	-13.0	36.6
1998-1999	-0.8	-0.3	-20.8	-0.7	6.8	11.3	12.2	-0.4
1999-2000	-2.5	-4.5	5.6	-9.4	-5.1	-1.9	3.1	-23.8
2000-2001	1.0	-2.2	8.9	15.4	3.6	-1.8	-8.9	-4.7
2001-2002	-0.1	1.3	10.4	-7.0	10.6	1.3	-8.9	25.2
2002-2003	0.7	4.6	10.4	-12.0	1.8	6.8	-7.0	-7.8
2003-2004	5.6	1.1	5.9	11.2	27.4	-1.4	0.7	-4.4
2004-2005	9.8	4.4	8.4	17.9	7.7	-4.0	44.1	28.4
Average Annual Growth Rate								
1986-1990	0.3	-0.3	3.2	-1.6	-3.6	6.1	-1.2	-4.2
1991-1995	-0.8	1.8	-2.9	-1.2	1.0	-2.8	-5.7	9.0
1996-2000	-0.3	0.3	-5.6	3.2	-1.0	5.3	-2.2	-0.3
2001-2005	3.9	2.8	8.8	1.8	11.5	0.6	5.3	9.1
1986-2005	0.6	0.7	1.7	0.1	1.7	1.0	1.3	1.2

1/ Deflated by the Consumer Price Index (CPI) <<http://www.bls.gov/cpi/>>

Source: U.S. Bureau of Labor Statistics, The Consumer Expenditure Survey (Annual) <<http://www.bls.gov/cex/>>

Table 7. Expenditures on Food for Honolulu Consumers (as % of Total Food Consumption): 1986-1987 to 2004-2005

Year	Food at Home						Food away from home
	Total	Cereals and bakery products	Meats, poultry, fish, and eggs	Dairy products	Fruits and vegetables	Other food at home	
1986-1987	54.2	6.8	19.1	4.5	10.1	13.4	45.8
1987-1988	55.2	6.5	19.2	4.8	10.7	14.0	44.8
1988-1989	53.8	7.3	15.9	5.0	10.5	15.2	46.2
1989-1990	55.5	7.6	15.8	5.1	10.6	16.3	44.5
1990-1991	56.1	8.0	15.5	4.8	10.8	17.0	43.9
1991-1992	54.6	8.2	14.9	4.4	10.9	16.1	45.4
1992-1993	54.7	8.2	16.2	4.1	11.0	15.2	45.3
1993-1994	57.2	8.9	16.8	4.3	11.0	16.2	42.8
1994-1995	55.6	8.5	14.9	4.4	10.6	17.2	44.4
1996-1997	61.6	9.1	16.3	5.4	12.6	18.2	38.4
1997-1998	56.1	8.4	15.7	4.5	11.7	15.7	43.9
1998-1999	54.3	8.0	14.8	4.7	11.0	15.9	45.7
1999-2000	56.8	8.4	14.3	5.3	11.2	17.5	43.2
2000-2001	58.5	8.7	17.1	5.1	11.4	16.2	41.5
2001-2002	60.4	8.4	18.4	5.2	11.7	16.7	39.6
2002-2003	56.2	7.9	14.9	4.9	10.8	17.6	43.8
2003-2004	53.9	7.5	12.9	4.8	10.4	18.3	46.1
2004-2005	52.3	6.9	13.5	4.1	10.3	17.5	47.7
Simple Annual Average							
1986-1990	55.0	7.2	17.1	4.8	10.5	15.2	45.0
1991-1995	55.5	8.4	15.7	4.3	10.9	16.2	44.5
1996-2000	57.5	8.5	15.7	5.0	11.6	16.7	42.5
2001-2005	55.7	7.7	14.9	4.8	10.8	17.5	44.3
1986-2005	55.9	8.0	15.9	4.8	11.0	16.3	44.1

Table 8. Expenditures on Transportation for Honolulu Consumers (as % of Total Transportation Consumption): 1986-1987 to 2004-2005

Year	Vehicle purchases (net outlay)	Gasoline and motor oil	Other vehicle expenses	Public transportation
1986-1987	29.8	18.9	38.8	12.5
1987-1988	45.3	14.2	29.3	11.1
1988-1989	44.4	14.4	29.1	12.1
1989-1990	38.5	16.5	32.3	12.7
1990-1991	41.7	14.1	30.0	14.2
1991-1992	36.6	13.5	35.0	14.9
1992-1993	33.0	14.9	37.9	14.2
1993-1994	35.4	14.7	35.2	14.8
1994-1995	35.1	14.3	36.7	13.8
1996-1997	44.3	13.1	29.6	13.0
1997-1998	35.0	16.2	35.5	13.3
1998-1999	18.7	19.8	42.2	19.3
1999-2000	26.9	18.5	36.4	18.2
2000-2001	35.7	18.0	32.2	14.0
2001-2002	42.0	15.5	30.3	12.1
2002-2003	46.4	14.2	27.5	11.8
2003-2004	49.6	14.5	25.3	10.6
2004-2005	48.1	16.7	24.5	10.8
Simple Annual Average				
1986-1990	39.9	15.6	31.9	12.5
1991-1995	35.0	14.4	36.2	14.4
1996-2000	32.1	17.2	35.2	15.6
2001-2005	46.5	15.3	26.9	11.3
1986-2005	38.1	15.7	32.7	13.5

Source: U.S. Bureau of Labor Statistics, The Consumer Expenditure Survey (Annual) <http://www.bls.gov/cex/>

Table 9. Expenditures on Housing for Honolulu Consumers (as % of Total Housing Consumption): 1986-1987 to 2004-2005

Year	Shelter			Utilities, fuels, and public services	Household operations	House- keeping supplies	Household furnishings and equipment	
	Total	Owned dwellings	Rented dwellings					Other lodging
1986-1987	67.4	33.9	28.1	5.4	12.8	3.8	4.5	11.6
1987-1988	66.0	34.2	25.8	6.0	12.9	3.1	4.3	13.7
1988-1989	66.9	37.6	23.4	5.8	12.3	3.7	4.2	13.0
1989-1990	65.4	36.1	24.8	4.5	12.0	4.8	4.9	12.9
1990-1991	66.4	33.4	30.1	2.8	11.4	4.9	4.4	13.0
1991-1992	68.1	31.8	33.7	2.6	12.2	4.3	4.3	11.1
1992-1993	68.1	34.0	31.3	2.9	13.6	3.5	3.9	10.8
1993-1994	69.6	37.8	27.2	4.6	12.8	3.7	3.4	10.4
1994-1995	68.6	37.0	26.4	5.2	13.0	4.6	3.1	10.7
1996-1997	68.7	40.0	26.3	2.4	14.5	2.8	3.9	10.1
1997-1998	69.3	42.6	24.4	2.3	13.6	2.8	3.7	10.6
1998-1999	68.7	41.9	23.2	3.5	13.8	3.5	3.8	10.2
1999-2000	69.0	40.5	24.2	4.3	15.0	4.5	3.5	8.0
2000-2001	68.0	35.7	28.7	3.7	15.7	4.7	3.9	7.7
2001-2002	66.7	33.9	28.4	4.4	15.5	4.0	4.0	9.9
2002-2003	66.4	35.4	26.2	4.8	16.4	4.7	3.2	9.3
2003-2004	65.0	35.5	26.2	3.4	16.4	4.9	3.7	10.0
2004-2005	62.6	37.4	22.8	2.4	16.2	4.0	4.7	12.6
Simple Annual Average								
1986-1990	66.4	35.0	26.5	4.9	12.3	4.0	4.5	12.8
1991-1995	68.6	35.1	29.7	3.8	12.9	4.0	3.7	10.7
1996-2000	68.7	40.2	25.3	3.3	14.5	3.7	3.7	9.3
2001-2005	65.2	35.5	25.9	3.7	16.1	4.4	3.9	10.4
1986-2005	67.3	36.6	26.7	3.9	13.9	4.0	4.0	10.9

Source: U.S. Bureau of Labor Statistics, The Consumer Expenditure Survey (Annual) <http://www.bls.gov/cex/>

**Table 10. Per Capita Income for Selected Cities and the United States:
1986-1987 to 2004-2005 ^{2/}**

Year	Houston	San Francisco	Seattle	Chicago	New York	Honolulu	U.S. Average
Income Before Taxes (In nominal dollars)							
1986-1987	13,335	14,307	11,752	11,856	11,526	11,233	10,151
1987-1988	12,713	12,843	11,446	10,993	12,560	10,743	10,743
1988-1989	12,622	14,448	14,650	12,418	14,322	13,701	11,509
1989-1990	13,286	15,690	15,500	13,664	15,431	13,511	12,153
1990-1991	13,284	16,237	15,968	14,011	15,942	14,821	12,652
1991-1992	13,251	17,660	17,039	13,966	16,723	16,214	13,285
1992-1993	14,582	18,072	17,427	14,167	15,978	17,187	13,744
1993-1994	15,804	18,373	17,522	14,793	15,753	18,571	14,210
1994-1995	15,840	19,657	18,336	15,348	16,369	19,203	14,620
1996-1997	14,665	20,216	18,110	17,283	17,645	16,984	15,588
1997-1998	16,323	22,254	19,428	16,600	19,504	17,820	16,310
1998-1999	17,969	23,690	20,922	18,304	20,622	18,461	17,115
1999-2000	18,873	25,927	21,372	19,012	21,947	19,224	17,720
2000-2001	18,862	28,095	23,597	20,774	22,690	19,578	18,431
2001-2002	19,573	30,108	24,370	22,090	23,333	20,000	19,387
2002-2003	20,398	28,607	24,604	23,096	24,683	21,112	20,112
2003-2004	21,327	28,996	26,767	24,276	27,403	23,734	21,116
2004-2005	23,985	33,437	27,777	26,048	28,789	25,037	22,633
As % of Honolulu							
1986-1987	118.7	127.4	104.6	105.5	102.6	100.0	90.4
1987-1988	118.3	119.5	106.5	102.3	116.9	100.0	100.0
1988-1989	92.1	105.5	106.9	90.6	104.5	100.0	84.0
1989-1990	98.3	116.1	114.7	101.1	114.2	100.0	90.0
1990-1991	89.6	109.6	107.7	94.5	107.6	100.0	85.4
1991-1992	81.7	108.9	105.1	86.1	103.1	100.0	81.9
1992-1993	84.8	105.1	101.4	82.4	93.0	100.0	80.0
1993-1994	85.1	98.9	94.3	79.7	84.8	100.0	76.5
1994-1995	82.5	102.4	95.5	79.9	85.2	100.0	76.1
1996-1997	86.3	119.0	106.6	101.8	103.9	100.0	91.8
1997-1998	91.6	124.9	109.0	93.2	109.4	100.0	91.5
1998-1999	97.3	128.3	113.3	99.2	111.7	100.0	92.7
1999-2000	98.2	134.9	111.2	98.9	114.2	100.0	92.2
2000-2001	96.3	143.5	120.5	106.1	115.9	100.0	94.1
2001-2002	97.9	150.5	121.9	110.5	116.7	100.0	96.9
2002-2003	96.6	135.5	116.5	109.4	116.9	100.0	95.3
2003-2004	89.9	122.2	112.8	102.3	115.5	100.0	89.0
2004-2005	95.8	133.5	110.9	104.0	115.0	100.0	90.4

^{2/} Components of income and taxes are derived from "complete income reporters" only through 2003. Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.
Source: U.S. Bureau of Labor Statistics, The Consumer Expenditure Survey (Annual) <<http://www.bls.gov/cex/>>

**Table 11. Per Capita Expenditures for Selected Cities and the United States:
1986-1987 to 2004-2005**

Year	Houston	San Francisco	Seattle	Chicago	New York	Honolulu	U.S. Average
Average Annual Expenditures (In nominal dollars)							
1986-1987	11,076	12,418	11,176	10,451	10,803	9,738	9,285
1987-1988	11,501	12,877	11,668	10,516	11,342	10,721	9,674
1988-1989	11,450	13,880	12,881	11,553	12,082	11,526	10,327
1989-1990	12,087	14,972	13,928	11,746	12,569	11,107	10,806
1990-1991	12,422	15,272	14,034	11,631	13,301	12,998	11,153
1991-1992	12,157	15,834	14,314	12,180	14,323	14,336	11,659
1992-1993	13,625	15,757	14,484	12,632	13,754	14,443	12,108
1993-1994	15,092	15,933	14,086	13,646	13,373	15,433	12,485
1994-1995	14,746	16,779	15,150	14,052	14,033	15,185	12,799
1996-1997	13,175	17,180	16,176	15,115	14,796	14,480	13,723
1997-1998	14,292	18,983	17,300	14,037	15,809	14,212	14,071
1998-1999	15,371	20,406	17,626	14,674	16,296	14,646	14,506
1999-2000	15,965	22,016	18,168	16,088	17,799	15,545	15,008
2000-2001	16,396	22,445	19,625	17,423	18,553	15,366	15,513
2001-2002	16,973	22,138	20,145	17,093	18,493	15,521	16,039
2002-2003	16,941	20,437	21,354	16,791	18,637	15,895	16,299
2003-2004	16,021	21,601	22,975	18,751	19,992	17,903	16,842
2004-2005	18,275	23,458	23,490	21,129	20,816	19,620	17,961
As % of Honolulu							
1986-1987	113.7	127.5	114.8	107.3	110.9	100.0	95.3
1987-1988	107.3	120.1	108.8	98.1	105.8	100.0	90.2
1988-1989	99.3	120.4	111.8	100.2	104.8	100.0	89.6
1989-1990	108.8	134.8	125.4	105.8	113.2	100.0	97.3
1990-1991	95.6	117.5	108.0	89.5	102.3	100.0	85.8
1991-1992	84.8	110.4	99.8	85.0	99.9	100.0	81.3
1992-1993	94.3	109.1	100.3	87.5	95.2	100.0	83.8
1993-1994	97.8	103.2	91.3	88.4	86.7	100.0	80.9
1994-1995	97.1	110.5	99.8	92.5	92.4	100.0	84.3
1996-1997	91.0	118.6	111.7	104.4	102.2	100.0	94.8
1997-1998	100.6	133.6	121.7	98.8	111.2	100.0	99.0
1998-1999	104.9	139.3	120.3	100.2	111.3	100.0	99.0
1999-2000	102.7	141.6	116.9	103.5	114.5	100.0	96.5
2000-2001	106.7	146.1	127.7	113.4	120.7	100.0	101.0
2001-2002	109.4	142.6	129.8	110.1	119.2	100.0	103.3
2002-2003	106.6	128.6	134.3	105.6	117.3	100.0	102.5
2003-2004	89.5	120.7	128.3	104.7	111.7	100.0	94.1
2004-2005	93.1	119.6	119.7	107.7	106.1	100.0	91.5

Source: U.S. Bureau of Labor Statistics, The Consumer Expenditure Survey (Annual) <<http://www.bls.gov/cex/>>

**Table 12. Expenditures as Percent of Income for Selected Cities and the United States:
1986-1987 to 2004-2005**

Year	Houston	San Francisco	Seattle	Chicago	New York	Honolulu	U.S. Average
Expenditures as % of Income before Tax							
1986-1987	83.1	86.8	95.1	88.2	93.7	86.7	91.5
1987-1988	90.5	100.3	101.9	95.7	90.3	99.8	90.0
1988-1989	90.7	96.1	87.9	93.0	84.4	84.1	89.7
1989-1990	91.0	95.4	89.9	86.0	81.5	82.2	88.9
1990-1991	93.5	94.1	87.9	83.0	83.4	87.7	88.2
1991-1992	91.7	89.7	84.0	87.2	85.6	88.4	87.8
1992-1993	93.4	87.2	83.1	89.2	86.1	84.0	88.1
1993-1994	95.5	86.7	80.4	92.2	84.9	83.1	87.9
1994-1995	93.1	85.4	82.6	91.6	85.7	79.1	87.5
1996-1997	89.8	85.0	89.3	87.5	83.9	85.3	88.0
1997-1998	87.6	85.3	89.1	84.6	81.1	79.8	86.3
1998-1999	85.5	86.1	84.2	80.2	79.0	79.3	84.8
1999-2000	84.6	84.9	85.0	84.6	81.1	80.9	84.7
2000-2001	86.9	79.9	83.2	83.9	81.8	78.5	84.2
2001-2002	86.7	73.5	82.7	77.4	79.3	77.6	82.7
2002-2003	83.1	71.4	86.8	72.7	75.5	75.3	81.0
2003-2004	75.1	74.5	85.8	77.2	73.0	75.4	79.8
2004-2005	76.2	70.2	84.6	81.1	72.3	78.4	79.4
As % of Honolulu							
1986-1987	95.8	100.1	109.7	101.7	108.1	100.0	105.5
1987-1988	90.7	100.5	102.1	95.9	90.5	100.0	90.2
1988-1989	107.8	114.2	104.5	110.6	100.3	100.0	106.7
1989-1990	110.7	116.1	109.3	104.6	99.1	100.0	108.2
1990-1991	106.6	107.3	100.2	94.7	95.1	100.0	100.5
1991-1992	103.8	101.4	95.0	98.6	96.9	100.0	99.3
1992-1993	111.2	103.8	98.9	106.1	102.4	100.0	104.8
1993-1994	114.9	104.4	96.7	111.0	102.2	100.0	105.7
1994-1995	117.7	107.9	104.5	115.8	108.4	100.0	110.7
1996-1997	105.4	99.7	104.8	102.6	98.4	100.0	103.3
1997-1998	109.8	107.0	111.7	106.0	101.6	100.0	108.2
1998-1999	107.8	108.6	106.2	101.0	99.6	100.0	106.8
1999-2000	104.6	105.0	105.1	104.6	100.3	100.0	104.7
2000-2001	110.8	101.8	106.0	106.9	104.2	100.0	107.2
2001-2002	111.7	94.8	106.5	99.7	102.1	100.0	106.6
2002-2003	110.3	94.9	115.3	96.6	100.3	100.0	107.6
2003-2004	99.6	98.8	113.8	102.4	96.7	100.0	105.7
2004-2005	97.2	89.5	107.9	103.5	92.3	100.0	101.3

Source: U.S. Bureau of Labor Statistics, The Consumer Expenditure Survey (Annual) <<http://www.bls.gov/cex/>>

**Table 13. Per Capita Expenditures on Housing for Selected Cities and the United States
(in Nominal Dollars): 1986-1987 to 2004-2005**

Year	Houston	San Francisco	Seattle	Chicago	New York	Honolulu	U.S. Average
Housing							
1986-1987	3,656	4,509	3,368	3,321	3,698	2,969	2,858
1987-1988	3,537	4,470	3,559	3,409	3,920	3,129	3,009
1988-1989	3,567	4,795	4,065	3,682	4,146	3,540	3,209
1989-1990	3,625	5,280	4,483	3,831	4,296	3,453	3,329
1990-1991	3,498	5,340	4,609	3,763	4,662	3,999	3,453
1991-1992	3,473	5,608	4,764	3,986	5,277	4,563	3,672
1992-1993	4,024	5,444	4,725	4,181	5,031	4,541	3,823
1993-1994	4,370	5,560	4,606	4,503	4,959	5,108	3,948
1994-1995	4,104	6,395	4,971	4,839	5,394	5,247	4,113
1996-1997	4,072	5,798	5,690	5,155	5,475	4,703	4,404
1997-1998	4,368	6,421	6,124	5,027	5,828	4,925	4,597
1998-1999	4,681	7,223	5,962	5,281	5,993	5,061	4,754
1999-2000	4,783	7,873	6,102	5,675	6,476	5,216	4,875
2000-2001	5,031	8,351	6,575	6,273	6,882	4,965	5,066
2001-2002	5,375	8,451	6,925	6,157	6,914	5,074	5,259
2002-2003	5,400	7,827	7,226	6,093	7,007	5,413	5,343
2003-2004	5,171	8,106	7,262	6,709	7,580	5,879	5,470
2004-2005	5,727	8,802	7,601	7,293	7,717	6,214	5,817
As % of Honolulu							
1986-1987	123.1	151.9	113.5	111.9	124.6	100.0	96.3
1987-1988	113.1	142.9	113.8	108.9	125.3	100.0	96.2
1988-1989	100.8	135.4	114.8	104.0	117.1	100.0	90.7
1989-1990	105.0	152.9	129.8	111.0	124.4	100.0	96.4
1990-1991	87.5	133.5	115.3	94.1	116.6	100.0	86.4
1991-1992	76.1	122.9	104.4	87.4	115.7	100.0	80.5
1992-1993	88.6	119.9	104.1	92.1	110.8	100.0	84.2
1993-1994	85.6	108.9	90.2	88.2	97.1	100.0	77.3
1994-1995	78.2	121.9	94.7	92.2	102.8	100.0	78.4
1996-1997	86.6	123.3	121.0	109.6	116.4	100.0	93.6
1997-1998	88.7	130.4	124.3	102.1	118.3	100.0	93.3
1998-1999	92.5	142.7	117.8	104.3	118.4	100.0	93.9
1999-2000	91.7	150.9	117.0	108.8	124.2	100.0	93.5
2000-2001	101.3	168.2	132.4	126.3	138.6	100.0	102.0
2001-2002	105.9	166.6	136.5	121.3	136.3	100.0	103.6
2002-2003	99.8	144.6	133.5	112.6	129.5	100.0	98.7
2003-2004	87.9	137.9	123.5	114.1	128.9	100.0	93.0
2004-2005	92.2	141.6	122.3	117.4	124.2	100.0	93.6

Source: U.S. Bureau of Labor Statistics, The Consumer Expenditure Survey (Annual) <<http://www.bls.gov/cex/>>

Table 14. Per Capita Expenditures on Transportation for Selected Cities and the United States (in Nominal Dollars): 1986-1987 to 2004-2005

Year	San						U.S.
	Houston	Francisco	Seattle	Chicago	New York	Honolulu	Average
Transportation							
1986-1987	2,033	2,002	2,035	1,978	1,783	1,463	1,816
1987-1988	1,909	2,240	2,103	1,925	1,799	2,008	1,864
1988-1989	2,003	2,492	2,341	2,068	1,853	2,032	1,977
1989-1990	2,511	2,488	2,400	1,893	1,872	1,733	1,982
1990-1991	2,574	2,352	2,280	1,770	1,874	2,161	1,975
1991-1992	2,391	2,672	2,531	2,054	1,869	2,165	2,035
1992-1993	2,555	2,699	2,685	2,284	1,878	2,033	2,136
1993-1994	2,925	2,607	2,526	2,524	1,830	2,280	2,299
1994-1995	3,142	2,583	2,824	2,554	1,921	2,352	2,412
1996-1997	2,962	2,808	3,085	2,468	2,001	2,743	2,568
1997-1998	3,256	3,102	3,152	2,253	2,420	2,282	2,615
1998-1999	3,418	3,274	3,060	2,397	2,582	1,846	2,725
1999-2000	3,352	3,890	3,084	2,747	2,693	2,139	2,886
2000-2001	3,299	3,797	3,905	3,033	2,806	2,330	3,010
2001-2002	3,406	3,689	4,033	3,061	2,836	2,582	3,078
2002-2003	3,533	3,385	4,064	2,843	2,863	2,865	3,108
2003-2004	3,042	3,415	4,063	3,029	2,923	3,251	3,116
2004-2005	3,561	3,661	4,127	3,413	2,916	3,543	3,229
As % of Honolulu							
1986-1987	138.9	136.8	139.0	135.1	121.8	100.0	124.1
1987-1988	95.1	111.6	104.8	95.9	89.6	100.0	92.8
1988-1989	98.6	122.6	115.2	101.8	91.2	100.0	97.3
1989-1990	144.9	143.6	138.5	109.2	108.0	100.0	114.4
1990-1991	119.1	108.8	105.5	81.9	86.7	100.0	91.4
1991-1992	110.4	123.4	116.9	94.9	86.3	100.0	94.0
1992-1993	125.7	132.7	132.0	112.3	92.3	100.0	105.1
1993-1994	128.3	114.3	110.8	110.7	80.3	100.0	100.8
1994-1995	133.6	109.8	120.1	108.6	81.7	100.0	102.5
1996-1997	108.0	102.4	112.5	90.0	72.9	100.0	93.6
1997-1998	142.7	135.9	138.1	98.8	106.1	100.0	114.6
1998-1999	185.1	177.4	165.7	129.9	139.9	100.0	147.6
1999-2000	156.7	181.9	144.2	128.5	125.9	100.0	134.9
2000-2001	141.6	163.0	167.6	130.2	120.4	100.0	129.2
2001-2002	131.9	142.9	156.2	118.5	109.8	100.0	119.2
2002-2003	123.3	118.1	141.8	99.2	99.9	100.0	108.5
2003-2004	93.6	105.0	125.0	93.2	89.9	100.0	95.9
2004-2005	100.5	103.3	116.5	96.3	82.3	100.0	91.1

Source: U.S. Bureau of Labor Statistics, The Consumer Expenditure Survey (Annual) <<http://www.bls.gov/cex/>>

Table 15. Per Capita Expenditures on Food & Beverages for Selected Cities and the United States (in Nominal Dollars): 1986-1987 to 2004-2005

Year	Houston	San Francisco	Seattle	Chicago	New York	Honolulu	U.S. Average
Food and Beverages							
1986-1987	1,576	1,886	1,845	1,654	1,775	1,774	1,475
1987-1988	1,788	1,934	1,876	1,690	1,847	1,818	1,533
1988-1989	1,721	2,057	1,997	1,815	1,954	1,937	1,626
1989-1990	1,799	2,241	2,152	1,982	2,104	1,954	1,736
1990-1991	1,927	2,250	1,974	1,964	2,132	2,180	1,761
1991-1992	1,921	2,312	1,924	1,875	2,135	2,608	1,793
1992-1993	2,009	2,234	2,067	1,931	2,155	2,817	1,848
1993-1994	2,239	2,214	1,963	1,999	2,139	2,583	1,871
1994-1995	2,316	2,250	2,027	1,998	2,230	2,355	1,894
1996-1997	1,763	2,589	2,266	2,192	2,450	2,087	2,023
1997-1998	1,851	2,733	2,418	2,035	2,512	2,224	2,046
1998-1999	2,156	2,992	2,648	2,117	2,470	2,312	2,094
1999-2000	2,307	3,289	2,904	2,176	2,630	2,289	2,176
2000-2001	2,407	3,084	2,794	2,266	2,638	2,599	2,240
2001-2002	2,446	2,823	2,693	2,301	2,709	2,467	2,284
2002-2003	2,203	2,753	2,971	2,317	2,768	2,206	2,296
2003-2004	2,011	2,981	3,247	2,413	2,930	2,605	2,394
2004-2005	2,170	3,157	3,002	2,483	2,801	3,054	2,519
As % of Honolulu							
1986-1987	88.8	106.3	104.0	93.2	100.0	100.0	83.1
1987-1988	98.4	106.4	103.2	93.0	101.6	100.0	84.3
1988-1989	88.9	106.2	103.1	93.7	100.9	100.0	83.9
1989-1990	92.1	114.7	110.1	101.4	107.7	100.0	88.8
1990-1991	88.4	103.2	90.5	90.1	97.8	100.0	80.8
1991-1992	73.6	88.6	73.8	71.9	81.9	100.0	68.7
1992-1993	71.3	79.3	73.4	68.5	76.5	100.0	65.6
1993-1994	86.7	85.7	76.0	77.4	82.8	100.0	72.4
1994-1995	98.4	95.5	86.1	84.8	94.7	100.0	80.4
1996-1997	84.5	124.1	108.6	105.0	117.4	100.0	96.9
1997-1998	83.2	122.9	108.7	91.5	112.9	100.0	92.0
1998-1999	93.2	129.4	114.5	91.5	106.8	100.0	90.5
1999-2000	100.8	143.7	126.9	95.0	114.9	100.0	95.1
2000-2001	92.6	118.7	107.5	87.2	101.5	100.0	86.2
2001-2002	99.1	114.4	109.2	93.3	109.8	100.0	92.6
2002-2003	99.9	124.8	134.7	105.0	125.5	100.0	104.1
2003-2004	77.2	114.4	124.7	92.6	112.5	100.0	91.9
2004-2005	71.0	103.4	98.3	81.3	91.7	100.0	82.5

Source: U.S. Bureau of Labor Statistics, The Consumer Expenditure Survey (Annual) <<http://www.bls.gov/cex/>>

Table 16. Per Capita Expenditures on Personal Insurance & Pension for Selected Cities and the United States (in Nominal Dollars): 1986-1987 to 2004-2005

Year	Houston	San Francisco	Seattle	Chicago	New York	Honolulu	U.S. Average
Personal Insurance & Pension Consumption							
1986-1987	1,057	1,182	1,080	890	837	1,109	827
1987-1988	1,142	1,164	1,074	931	906	1,167	851
1988-1989	1,111	1,227	1,273	1,048	1,003	1,224	908
1989-1990	1,243	1,359	1,579	1,064	1,064	1,259	974
1990-1991	1,236	1,394	1,641	996	1,195	1,235	1,034
1991-1992	1,069	1,562	1,599	993	1,316	1,248	1,086
1992-1993	1,254	1,873	1,609	990	1,183	1,510	1,132
1993-1994	1,533	1,901	1,578	1,044	1,123	1,706	1,169
1994-1995	1,516	1,767	1,662	1,092	1,177	1,618	1,180
1996-1997	1,321	1,888	1,408	1,394	1,266	1,574	1,257
1997-1998	1,496	2,053	1,593	1,220	1,406	1,575	1,321
1998-1999	1,699	2,235	1,720	1,257	1,501	1,686	1,363
1999-2000	1,732	2,366	1,708	1,244	1,541	1,787	1,360
2000-2001	1,690	2,412	1,966	1,330	1,576	1,730	1,420
2001-2002	1,681	2,518	2,007	1,465	1,644	1,688	1,527
2002-2003	1,720	2,240	2,050	1,456	1,821	1,673	1,591
2003-2004	1,929	2,487	2,612	1,729	2,172	2,017	1,776
2004-2005	2,237	2,899	2,720	2,179	2,334	2,409	2,005
As % of Honolulu							
1986-1987	95.3	106.5	97.3	80.2	75.5	100.0	74.6
1987-1988	97.9	99.7	92.1	79.8	77.7	100.0	72.9
1988-1989	90.7	100.2	104.0	85.6	81.9	100.0	74.2
1989-1990	98.7	107.9	125.4	84.5	84.5	100.0	77.4
1990-1991	100.0	112.8	132.9	80.6	96.8	100.0	83.7
1991-1992	85.7	125.2	128.1	79.6	105.4	100.0	87.0
1992-1993	83.0	124.0	106.5	65.6	78.3	100.0	74.9
1993-1994	89.9	111.4	92.5	61.2	65.8	100.0	68.5
1994-1995	93.7	109.2	102.7	67.5	72.8	100.0	73.0
1996-1997	84.0	120.0	89.5	88.6	80.4	100.0	79.8
1997-1998	95.0	130.4	101.2	77.5	89.3	100.0	83.9
1998-1999	100.8	132.5	102.0	74.5	89.0	100.0	80.9
1999-2000	96.9	132.4	95.6	69.6	86.2	100.0	76.1
2000-2001	97.7	139.4	113.6	76.9	91.1	100.0	82.1
2001-2002	99.6	149.1	118.9	86.8	97.4	100.0	90.5
2002-2003	102.8	133.9	122.6	87.0	108.9	100.0	95.1
2003-2004	95.6	123.3	129.5	85.7	107.7	100.0	88.0
2004-2005	92.9	120.3	112.9	90.4	96.9	100.0	83.2

Source: U.S. Bureau of Labor Statistics, The Consumer Expenditure Survey (Annual) <<http://www.bls.gov/cex/>>

**Table 17. Percentage Share of Expenditures by Spending Categories for Selected Cities and the United States
(in Nominal Dollars): 1986-1987 to 2004-2005**

Year	Houston				San Francisco				Seattle				Chicago			
	Housing	Trans- portation	Food and beverages	Personal insurance and pensions	Housing	Trans- portation	Food and beverages	Personal insurance and pensions	Housing	Trans- portation	Food and beverages	Personal insurance and pensions	Housing	Trans- portation	Food and beverages	Personal insurance and pensions
1986-1987	33.0	18.4	14.2	9.5	36.3	16.1	15.2	9.5	30.1	18.2	16.5	9.7	31.8	18.9	15.8	8.5
1987-1988	30.8	16.6	15.6	9.9	34.7	17.4	15.0	9.0	30.5	18.0	16.1	9.2	32.4	18.3	16.1	8.9
1988-1989	31.2	17.5	15.0	9.7	34.5	18.0	14.8	8.8	31.6	18.2	15.5	9.9	31.9	17.9	15.7	9.1
1989-1990	30.0	20.8	14.9	10.3	35.3	16.6	15.0	9.1	32.2	17.2	15.4	11.3	32.6	16.1	16.9	9.1
1990-1991	28.2	20.7	15.5	9.9	35.0	15.4	14.7	9.1	32.8	16.2	14.1	11.7	32.4	15.2	16.9	8.6
1991-1992	28.6	19.7	15.8	8.8	35.4	16.9	14.6	9.9	33.3	17.7	13.4	11.2	32.7	16.9	15.4	8.2
1992-1993	29.5	18.8	14.7	9.2	34.6	17.1	14.2	11.9	32.6	18.5	14.3	11.1	33.1	18.1	15.3	7.8
1993-1994	29.0	19.4	14.8	10.2	34.9	16.4	13.9	11.9	32.7	17.9	13.9	11.2	33.0	18.5	14.7	7.7
1994-1995	27.8	21.3	15.7	10.3	38.1	15.4	13.4	10.5	32.8	18.6	13.4	11.0	34.4	18.2	14.2	7.8
1996-1997	30.9	22.5	13.4	10.0	33.7	16.3	15.1	11.0	35.2	19.1	14.0	8.7	34.1	16.3	14.5	9.2
1997-1998	30.6	22.8	12.9	10.5	33.8	16.3	14.4	10.8	35.4	18.2	14.0	9.2	35.8	16.1	14.5	8.7
1998-1999	30.5	22.2	14.0	11.1	35.4	16.0	14.7	11.0	33.8	17.4	15.0	9.8	36.0	16.3	14.4	8.6
1999-2000	30.0	21.0	14.4	10.8	35.8	17.7	14.9	10.7	33.6	17.0	16.0	9.4	35.3	17.1	13.5	7.7
2000-2001	30.7	20.1	14.7	10.3	37.2	16.9	13.7	10.7	33.5	19.9	14.2	10.0	36.0	17.4	13.0	7.6
2001-2002	31.7	20.1	14.4	9.9	38.2	16.7	12.8	11.4	34.4	20.0	13.4	10.0	36.0	17.9	13.5	8.6
2002-2003	31.9	20.9	13.0	10.2	38.3	16.6	13.5	11.0	33.8	19.0	13.9	9.6	36.3	16.9	13.8	8.7
2003-2004	32.3	19.0	12.6	12.0	37.5	15.8	13.8	11.5	31.6	17.7	14.1	11.4	35.8	16.2	12.9	9.2
2004-2005	31.3	19.5	11.9	12.2	37.5	15.6	13.5	12.4	32.4	17.6	12.8	11.6	34.5	16.2	11.8	10.3
Year	New York				Honolulu				U.S. Average							
	Housing	Trans- portation	Food and beverages	Personal insurance and pensions	Housing	Trans- portation	Food and beverages	Personal insurance and pensions	Housing	Trans- portation	Food and beverages	Personal insurance and pensions				
1986-1987	34.2	16.5	16.4	7.8	30.5	15.0	18.2	11.4	30.8	19.6	15.9	8.9				
1987-1988	34.6	15.9	16.3	8.0	29.2	18.7	17.0	10.9	31.1	19.3	15.8	8.8				
1988-1989	34.3	15.3	16.2	8.3	30.7	17.6	16.8	10.6	31.1	19.1	15.7	8.8				
1989-1990	34.2	14.9	16.7	8.5	31.1	15.6	17.6	11.3	30.8	18.3	16.1	9.0				
1990-1991	35.0	14.1	16.0	9.0	30.8	16.6	16.8	9.5	31.0	17.7	15.8	9.3				
1991-1992	36.8	13.0	14.9	9.2	31.8	15.1	18.2	8.7	31.5	17.5	15.4	9.3				
1992-1993	36.6	13.7	15.7	8.6	31.4	14.1	19.5	10.5	31.6	17.6	15.3	9.3				
1993-1994	37.1	13.7	16.0	8.4	33.1	14.8	16.7	11.1	31.6	18.4	15.0	9.4				
1994-1995	38.4	13.7	15.9	8.4	34.6	15.5	15.5	10.7	32.1	18.8	14.8	9.2				
1996-1997	37.0	13.5	16.6	8.6	32.5	18.9	14.4	10.9	32.1	18.7	14.7	9.2				
1997-1998	36.9	15.3	15.9	8.9	34.7	16.1	15.7	11.1	32.7	18.6	14.5	9.4				
1998-1999	36.8	15.8	15.2	9.2	34.6	12.6	15.8	11.5	32.8	18.8	14.4	9.4				
1999-2000	36.4	15.1	14.8	8.7	33.6	13.8	14.7	11.5	32.5	19.2	14.5	9.1				
2000-2001	37.1	15.1	14.2	8.5	32.3	15.2	16.9	11.3	32.7	19.4	14.4	9.2				
2001-2002	37.4	15.3	14.6	8.9	32.7	16.6	15.9	10.9	32.8	19.2	14.2	9.5				
2002-2003	37.6	15.4	14.9	9.8	34.1	18.0	13.9	10.5	32.8	19.1	14.1	9.8				
2003-2004	37.9	14.6	14.7	10.9	32.8	18.2	14.5	11.3	32.5	18.5	14.2	10.5				
2004-2005	37.1	14.0	13.5	11.2	31.7	18.1	15.6	12.3	32.4	18.0	14.0	11.2				

**Table 18. Household Income and Expenditures for selected Cities and the United States:
1986-1987 to 2004-2005 ^{2/}**

Year	Houston	San Francisco	Seattle	Chicago	New York	Honolulu	U.S. Average
Income Before Taxes (In nominal dollars)							
1986-1987	34,672	35,768	29,379	32,010	29,968	32,575	26,393
1987-1988	33,055	32,107	28,615	30,780	32,657	32,230	27,933
1988-1989	32,816	37,566	35,161	34,770	37,238	39,733	29,924
1989-1990	33,214	40,795	37,200	38,260	40,120	40,533	31,599
1990-1991	34,539	42,215	39,921	39,230	41,448	41,499	32,895
1991-1992	35,778	44,150	42,598	39,106	41,808	42,156	33,878
1992-1993	36,456	46,986	43,567	39,667	41,542	46,404	34,361
1993-1994	37,929	47,769	43,804	39,941	42,534	51,999	35,525
1994-1995	41,183	49,142	44,007	41,439	42,560	51,847	36,550
1996-1997	42,529	52,562	45,276	43,208	45,877	49,255	38,970
1997-1998	45,705	55,636	48,569	43,160	50,710	53,461	40,774
1998-1999	50,313	59,224	52,304	47,591	55,680	53,537	42,787
1999-2000	54,733	64,818	51,292	51,332	57,063	51,906	44,300
2000-2001	54,699	70,237	56,633	56,091	58,993	54,819	46,078
2001-2002	54,804	75,270	58,488	61,853	62,998	56,000	48,469
2002-2003	57,114	74,377	56,590	64,670	66,643	59,114	50,279
2003-2004	63,981	75,390	61,564	65,545	71,247	64,082	52,791
2004-2005	69,557	86,935	63,888	67,726	74,851	70,104	56,583
Average Annual Expenditures (In nominal dollars)							
1986-1987	28,798	31,044	27,939	28,217	28,087	28,239	24,140
1987-1988	29,903	32,192	29,170	29,444	29,489	32,164	25,153
1988-1989	29,769	36,087	30,915	32,349	31,412	33,425	26,851
1989-1990	30,217	38,927	33,426	32,890	32,680	33,320	28,096
1990-1991	32,298	39,707	35,086	32,568	34,583	36,394	28,998
1991-1992	32,823	39,584	35,785	34,105	35,807	37,273	29,730
1992-1993	34,062	40,969	36,211	35,370	35,760	38,997	30,269
1993-1994	36,221	41,427	35,214	36,845	36,107	43,212	31,212
1994-1995	38,339	41,948	36,360	37,940	36,486	40,999	31,998
1996-1997	38,208	44,668	40,440	37,787	38,470	41,992	34,308
1997-1998	40,017	47,458	43,251	36,497	41,103	42,636	35,177
1998-1999	43,038	51,015	44,065	38,153	43,998	42,474	36,265
1999-2000	46,299	55,040	43,602	43,437	46,277	41,972	37,520
2000-2001	47,547	56,112	47,099	47,042	48,237	43,024	38,782
2001-2002	47,523	55,346	48,348	47,861	49,931	43,458	40,098
2002-2003	47,434	53,135	49,114	47,016	50,319	44,505	40,747
2003-2004	48,063	56,162	52,843	50,627	51,979	48,339	42,106
2004-2005	52,998	60,992	54,027	54,935	54,121	54,937	44,902
Ratio of Expenditures to Income (%)							
1986-1987	83.1	86.8	95.1	88.2	93.7	86.7	91.5
1987-1988	90.5	100.3	101.9	95.7	90.3	99.8	90.0
1988-1989	90.7	96.1	87.9	93.0	84.4	84.1	89.7
1989-1990	91.0	95.4	89.9	86.0	81.5	82.2	88.9
1990-1991	93.5	94.1	87.9	83.0	83.4	87.7	88.2
1991-1992	91.7	89.7	84.0	87.2	85.6	88.4	87.8
1992-1993	93.4	87.2	83.1	89.2	86.1	84.0	88.1
1993-1994	95.5	86.7	80.4	92.2	84.9	83.1	87.9
1994-1995	93.1	85.4	82.6	91.6	85.7	79.1	87.5
1996-1997	89.8	85.0	89.3	87.5	83.9	85.3	88.0
1997-1998	87.6	85.3	89.1	84.6	81.1	79.8	86.3
1998-1999	85.5	86.1	84.2	80.2	79.0	79.3	84.8
1999-2000	84.6	84.9	85.0	84.6	81.1	80.9	84.7
2000-2001	86.9	79.9	83.2	83.9	81.8	78.5	84.2
2001-2002	86.7	73.5	82.7	77.4	79.3	77.6	82.7
2002-2003	83.1	71.4	86.8	72.7	75.5	75.3	81.0
2003-2004	75.1	74.5	85.8	77.2	73.0	75.4	79.8
2004-2005	76.2	70.2	84.6	81.1	72.3	78.4	79.4

^{2/} Components of income and taxes are derived from "complete income reporters" only through 2003. Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

Source: U.S. Bureau of Labor Statistics, The Consumer Expenditure Survey (Annual) <<http://www.bls.gov/cex/>>

Table 19. Household Income and Expenditure Summary for Honolulu and Other Metropolitan Areas: 1986-1987 ^{2/}

SMSA	Income Before Taxes (dollars)	Average Annual Expenditures (dollars)	Ratio of Expenditures to Income (%)	Percentage Share of Total Expenditures								
				Housing	Transportation	Food & Beverages	Personal Insurance and Pensions	Health-care	Entertainment	Apparel & Services	Education	Other
U.S. average	26,393	24,140	91.5	30.8	19.6	15.9	8.9	4.7	4.9	5.8	1.3	8.2
Washington D.C.	42,157	34,418	81.6	33.2	17.4	12.3	10.8	4.5	4.6	6.4	1.7	9.0
Anchorage	40,646	34,406	84.6	33.6	16.7	14.5	10.1	3.1	6.2	5.7	0.9	9.0
San Francisco	35,768	31,044	86.8	36.3	16.1	15.2	9.5	3.3	5.1	5.2	1.1	8.1
Houston	34,672	28,798	83.1	33.0	18.4	14.2	9.5	4.8	5.9	5.4	0.9	7.9
Los Angeles	33,668	28,462	84.5	34.9	18.1	15.2	8.8	3.7	4.5	5.8	1.0	7.9
Honolulu	32,575	28,239	86.7	30.5	15.0	18.2	11.4	3.6	5.2	6.0	2.4	7.7
Chicago	32,010	28,217	88.2	31.8	18.9	15.8	8.5	4.1	4.4	6.8	1.8	7.8
Miami	31,839	27,279	85.7	30.9	21.5	18.1	7.1	4.6	4.1	5.4	1.3	6.8
Atlanta	31,735	28,725	90.5	33.1	21.5	13.0	9.2	4.0	6.1	6.3	0.9	6.0
Dallas Fort Worth	30,973	28,561	92.2	28.6	22.1	13.6	10.2	4.0	4.8	6.6	0.9	9.1
Boston	30,415	26,624	87.5	34.0	21.3	14.9	7.3	3.1	4.9	6.0	3.1	5.5
New York	29,968	28,087	93.7	34.2	16.5	16.4	7.8	4.4	4.3	7.3	1.8	7.3
Minneapolis _St. Paul	29,670	26,735	90.1	33.2	17.4	14.8	9.2	3.1	5.5	5.9	1.6	9.2
Seattle	29,379	27,939	95.1	30.1	18.2	16.5	9.7	3.8	7.1	5.4	0.9	8.3
St. Louis	29,111	24,950	85.7	29.3	21.0	15.7	8.8	5.3	4.8	5.2	1.5	8.5
Portland	29,012	24,452	84.3	32.0	18.8	16.8	9.6	4.2	5.2	4.2	1.5	7.6
San Diego	28,964	28,511	98.4	32.7	19.7	14.9	9.1	3.5	4.9	6.6	0.7	8.0
Baltimore	28,951	24,153	83.4	32.0	18.7	16.6	8.8	4.4	4.5	6.5	1.4	7.2
Philadelphia	28,811	25,308	87.8	30.7	18.4	17.5	9.6	3.9	4.4	6.5	1.5	7.4
Detroit	28,386	25,248	88.9	31.1	20.3	16.3	8.0	3.7	4.0	6.9	1.6	8.1
Cleveland	27,502	26,331	95.7	27.9	19.7	14.5	8.4	4.1	4.9	6.2	2.0	12.2
Pittsburgh	23,456	22,255	94.9	29.8	19.0	17.9	8.3	4.7	4.9	6.6	2.0	6.8

^{2/} Components of income and taxes are derived from "complete income reporters" only through 2003. Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

Source: U.S. Bureau of Labor Statistics, The Consumer Expenditure Survey (Annual) <<http://www.bls.gov/cex/>>

Table 20. Household Income and Expenditure Summary for Honolulu and Other Metropolitan Areas: 2004-2005 ^{2/}

SMSA	Income Before Taxes (dollars)	Average Annual Expenditures (dollars)	Ratio of Expenditures to Income (%)	Percentage Share of Total Expenditures								
				Housing	Trans- portation	Food & Beverages	Personal Insurance and Pensions	Health- care	Entertain- ment	Apparel & Services	Educa- tion	Other
U.S. average	56,583	44,902	79.4	32.4	18.0	14.0	11.2	5.8	5.1	4.1	2.1	7.3
San Francisco	86,935	60,992	70.2	37.5	15.6	13.5	12.4	4.5	4.8	3.9	1.8	6.0
Washington D.C.	86,526	55,977	64.7	38.4	14.1	11.4	13.8	4.5	4.7	4.0	2.9	6.3
Minneapolis _St. Paul	78,388	58,900	75.1	32.8	14.5	12.9	13.9	5.3	6.2	4.2	2.2	7.9
New York	74,851	54,121	72.3	37.1	14.0	14.5	11.2	4.5	4.3	5.3	3.0	6.1
Anchorage	71,031	59,427	83.7	31.6	21.2	11.9	12.1	5.7	5.8	3.1	1.4	7.3
Honolulu	70,104	54,937	78.4	31.7	18.1	15.6	12.3	4.7	5.7	3.9	2.4	5.7
Houston	69,557	52,998	76.2	31.3	19.5	11.9	12.2	5.6	4.4	4.3	2.0	8.8
San Diego	69,067	59,805	86.6	35.9	18.9	11.8	10.9	5.1	4.4	3.2	2.1	7.7
Boston	67,927	51,679	76.1	34.5	16.6	15.6	11.3	5.1	4.5	3.7	3.4	5.3
Chicago	67,726	54,935	81.1	34.5	16.2	12.8	10.3	5.3	4.8	4.2	2.7	9.2
Detroit	66,189	51,219	77.4	32.2	18.1	14.0	12.6	4.4	5.1	4.4	2.2	7.1
Los Angeles	65,810	55,760	84.7	35.7	19.7	13.5	10.3	4.1	4.9	4.3	1.7	5.8
Denver	65,224	49,996	76.7	31.5	17.3	13.8	11.4	5.4	6.5	3.5	3.1	7.4
Seattle	63,888	54,027	84.6	32.4	17.6	14.2	11.6	5.4	5.6	3.4	2.3	7.7
Baltimore	63,372	39,217	61.9	37.5	14.8	11.9	12.9	5.6	4.3	4.2	2.5	6.2
Dallas Fort Worth	61,753	50,637	82.0	33.0	17.5	13.8	12.0	6.0	4.2	4.4	1.8	7.4
St. Louis	61,535	48,365	78.6	29.8	17.9	14.5	11.5	6.2	5.1	4.2	2.8	8.1
Philadelphia	61,496	47,289	76.9	33.7	17.1	14.9	11.8	4.8	4.0	4.8	2.6	6.4
Phoenix	60,726	49,009	80.7	30.0	21.5	14.3	10.7	5.9	4.8	3.8	1.5	7.4
Atlanta	59,942	39,992	66.7	35.9	15.1	14.6	13.2	4.6	5.2	4.4	1.9	5.2
Portland	56,702	50,313	88.7	31.9	17.6	13.7	11.1	5.4	6.1	3.6	2.4	8.3
Pittsburgh	52,637	39,891	75.8	30.2	18.7	14.0	10.0	6.3	5.3	4.4	2.2	8.9
Miami	51,799	37,673	72.7	39.3	16.7	15.4	10.2	5.3	3.7	2.5	1.5	5.3
Cleveland	51,602	38,476	74.6	34.7	15.8	12.9	11.6	6.8	5.8	3.0	1.9	7.5

^{2/} Components of income and taxes are derived from "complete income reporters" only through 2003. Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

Source: U.S. Bureau of Labor Statistics, The Consumer Expenditure Survey (Annual) <<http://www.bls.gov/cex/>>

Table 21. Percentage Differences in the Share of Expenditures for Honolulu and Other Metropolitan Areas between 1986-87 and 2004-05

	Housing	Transportation	Food & Beverages	Personal Insurance and Pensions	Health-care	Entertainment	Apparel & Services	Education	Other
U.S. average	1.6	-1.6	-1.9	2.3	1.1	0.2	-1.7	0.8	-0.9
Washington D.C.	5.2	-3.3	-0.9	3.0	0.0	0.1	-2.4	1.2	-2.7
Baltimore	5.5	-3.9	-4.7	4.1	1.2	-0.2	-2.3	1.1	-1.0
Atlanta	2.8	-6.4	1.6	4.0	0.6	-0.9	-1.9	1.0	-0.8
Miami	8.4	-4.8	-2.7	3.1	0.7	-0.4	-2.9	0.2	-1.5
Dallas Fort Worth	4.4	-4.6	0.2	1.8	2.0	-0.6	-2.2	0.9	-1.7
Houston	-1.7	1.1	-2.3	2.7	0.8	-1.5	-1.1	1.1	0.9
New York	2.9	-2.5	-1.9	3.4	0.1	0.0	-2.0	1.2	-1.2
Philadelphia	3.0	-1.3	-2.6	2.2	0.9	-0.4	-1.7	1.1	-1.0
Boston	0.5	-4.7	0.7	4.0	2.0	-0.4	-2.3	0.3	-0.2
Pittsburgh	0.4	-0.3	-3.9	1.7	1.6	0.4	-2.2	0.2	2.1
Chicago	2.7	-2.7	-3.0	1.8	1.2	0.4	-2.6	0.9	1.4
Detroit	1.1	-2.2	-2.3	4.6	0.7	1.1	-2.5	0.6	-1.0
Minneapolis _St. Paul	-0.4	-2.9	-1.9	4.7	2.2	0.7	-1.7	0.6	-1.3
Cleveland	6.8	-3.9	-1.6	3.2	2.7	0.9	-3.2	-0.1	-4.7
St. Louis	0.5	-3.1	-1.2	2.7	0.9	0.3	-1.0	1.3	-0.4
Los Angeles	0.8	1.6	-1.7	1.5	0.4	0.4	-1.5	0.7	-2.1
San Francisco	1.2	-0.5	-1.7	2.9	1.2	-0.3	-1.3	0.7	-2.1
San Diego	3.2	-0.8	-3.1	1.8	1.6	-0.5	-3.4	1.4	-0.3
Portland	-0.1	-1.2	-3.1	1.5	1.2	0.9	-0.6	0.9	0.7
Seattle	2.3	-0.6	-2.3	1.9	1.6	-1.5	-2.0	1.4	-0.6
Honolulu	1.2	3.1	-2.6	0.9	1.1	0.5	-2.1	0.0	-2.0
Anchorage	-2.0	4.5	-2.6	2.0	2.6	-0.4	-2.6	0.5	-1.7