

Section 14

PRICES

This section presents indexes of consumer prices for Honolulu and for the United States, the implicit price deflator for gross state product, and comparisons of Honolulu living costs with those in other urban areas and cities in foreign countries. Other statistics on prices are reported in Sections 7, 16, 17, 18, 21, and 23.

The Honolulu Consumer Price Index has been compiled by the U.S. Bureau of Labor Statistics (BLS) since December 1963. This index measures the average change in prices of goods and services purchased by urban households. Prices are expressed as a percent of the average levels reported in the base period, 1982-1984.

Official comparisons of Honolulu and Mainland living costs are no longer being made on a regular basis. The annual four-person family budgets estimated by the BLS for Honolulu and the Mainland were discontinued after 1981. Unofficial estimates by the Bank of Hawaii are available for 1982-1998. A comparison of prices in Hawaii and Washington, D.C., compiled for the U.S. Office of Personnel Management as a basis for cost of living adjustments for Federal employees are also included. These studies are subject to technical limitations and must be interpreted with considerable caution.

No composite wholesale or producer price index is available for Hawaii. Average wholesale prices of agricultural products are reported in *Statistics of Hawaiian Agriculture*, issued by the Hawaii Agricultural Statistics Service, and in various other publications of the Hawaii State Department of Agriculture. Wholesale price statistics of other commodities are seldom available.

Data on prices and living costs for the nation as a whole and other areas are summarized in the *Statistical Abstract of the United States: 2000*, Section 15. Long-term trends for Hawaii are traced in *Historical Statistics of Hawaii*, Section 5.

**Table 14.01-- IMPLICIT PRICE DEFLATOR FOR EXPENDITURES ON
GROSS STATE PRODUCT: 1985 TO 2000**

[1992 = 100]

Year	Deflator 1992 = 100	Percent change from year previous	Year	Deflator 1992 = 100	Percent change from year previous
1985	71.3	3.3	1993	102.6	2.6
1986	73.0	2.3	1994	105.2	2.5
1987	76.3	4.5	1995	107.2	1.9
1988	80.3	5.3	1996	108.8	1.5
1989	84.4	5.1	1997	109.5	0.7
1990	89.8	6.4	1998	109.3	-0.2
1991	95.4	6.3	1999	110.4	1.0
1992	100.0	4.8	2000	112.1	1.6

Source: Hawaii State Department of Business, Economic Development & Tourism, records.

Table 14.02-- CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), ALL ITEMS, FOR HONOLULU AND UNITED STATES: 1940 TO 2000

[1982-1984 average = 100. Excludes rent before 1963]

Year	Honolulu		United States	
	Annual average	Percent change from year previous	Annual average	Percent change from year previous
1940	14.7	(NA)	14.0	(NA)
1941	15.5	5.4	14.7	5.0
1942	17.6	13.5	16.3	10.9
1943	18.9	7.4	17.3	6.1
1944	19.2	1.6	17.6	1.7
1945	19.7	2.6	18.0	2.3
1946	21.0	6.6	19.5	8.3
1947	24.4	16.2	22.3	14.4
1948	25.7	5.3	24.1	8.1
1949	25.2	-1.9	23.8	-1.2
1950	24.3	-3.6	24.1	1.3
1951	25.7	5.8	26.0	7.9
1952	26.5	3.1	26.5	1.9
1953	26.7	0.8	26.7	0.8
1954	26.9	0.7	26.9	0.7
1955	27.3	1.5	26.8	-0.4
1956	27.7	1.5	27.2	1.5
1957	28.6	3.2	28.1	3.3
1958	30.0	4.9	28.9	2.8
1959	30.5	1.7	29.1	0.7
1960	31.3	2.6	29.6	1.7
1961	32.1	2.6	29.9	1.0
1962	32.8	2.2	30.2	1.0
1963	33.5	2.1	30.6	1.3
1964	33.7	0.6	31.0	1.3
1965	34.4	2.1	31.5	1.6
1966	35.3	2.6	32.4	2.9
1967	36.3	2.8	33.4	3.1
1968	37.7	3.9	34.8	4.2
1969	39.4	4.5	36.7	5.5
1970	41.5	5.3	38.8	5.7
1971	43.2	4.1	40.5	4.4
1972	44.6	3.2	41.8	3.2
1973	46.6	4.5	44.4	6.2
1974	51.5	10.5	49.3	11.0
1975	56.3	9.3	53.8	9.1
1976	59.1	5.0	56.9	5.8
1977	62.1	5.1	60.6	6.5
1978	66.9	7.7	65.2	7.6
1979	74.3	11.1	72.6	11.3

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**Table 14.02-- CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS
(CPI-U), ALL ITEMS, FOR HONOLULU AND UNITED STATES:
1940 TO 2000--Con.**

Year	Honolulu		United States	
	Annual average	Percent change from year previous	Annual average	Percent change from year previous
1980	83.0	11.7	82.4	13.5
1981	91.7	10.5	90.9	10.3
1982	97.2	6.0	96.5	6.2
1983	99.3	2.2	99.6	3.2
1984	103.5	4.2	103.9	4.3
1985	106.8	3.2	107.6	3.6
1986	109.4	2.4	109.6	1.9
1987	114.9	5.0	113.6	3.6
1988	121.7	5.9	118.3	4.1
1989	128.7	5.8	124.0	4.8
1990	138.1	7.3	130.7	5.4
1991	148.0	7.2	136.2	4.2
1992	155.1	4.8	140.3	3.0
1993	160.1	3.2	144.5	3.0
1994	164.5	2.7	148.2	2.6
1995	168.1	2.2	152.4	2.8
1996	170.7	1.5	156.9	3.0
1997	171.9	0.7	160.5	2.3
1998	171.5	-0.2	163.0	1.6
1999	173.3	1.0	166.6	2.2
2000	176.3	1.7	172.2	3.4

Source: For Honolulu: 1940-1963 from surveys by Eugene Danaher and Hawaii State Department of Labor and Industrial Relations, cited in Hawaii State Department of Planning and Economic Development, *The Honolulu Consumer Price Index, 1940-1986* (Statistical Report 187, May 30, 1986), as shifted to 1982-1984 base. 1987-2000: U. S. Department of Labor, Bureau of Labor Statistics, CPI-U and CPI-W, All Items, Historical Series, for Honolulu, BLS FAX-on-Demand Code 9130 and 9225; for the U.S, Code 9210; and <<http://www.stats.bls.gov>> , accessed February 21, 2001.

Table 14.03-- CONSUMER PRICE INDEX (ALL ITEMS COMBINED), BY TYPE OF CONSUMER, FOR HONOLULU: SEMI-ANNUALLY, 1984 TO 2000

[Index number 1982-1984 average = 100 and percentage change from same period previous year]

Year	All urban consumers (CPI-U)			Urban wage earners and clerical workers (CPI-W)		
	Annual average	First half	Second half	Annual average	First half	Second half
Index number						
1984	103.5	102.5	104.4	104.3	103.0	105.5
1985	106.8	106.3	107.4	107.9	107.4	108.4
1986	109.4	108.9	109.9	110.3	109.9	110.7
1987	114.9	113.3	116.5	115.9	114.3	117.6
1988	121.7	120.1	123.4	122.8	121.1	124.5
1989	128.7	126.4	131.1	129.7	127.4	132.0
1990	138.1	135.5	140.8	138.9	136.3	141.6
1991	148.0	146.8	149.1	148.9	147.7	150.1
1992	155.1	153.9	156.4	155.9	154.6	157.2
1993	160.1	158.6	161.6	160.7	159.4	162.0
1994	164.5	163.4	165.7	164.7	163.5	165.8
1995	168.1	166.9	169.4	168.4	167.2	169.7
1996	170.7	170.5	171.0	171.0	170.8	171.2
1997	171.9	172.1	171.8	172.2	172.4	172.0
1998	171.5	172.0	171.0	171.6	172.3	171.0
1999	173.3	172.7	173.8	173.4	173.0	173.9
2000	176.3	175.9	176.7	176.5	176.0	176.9
Percentage change from same period previous year						
1985	3.2	3.7	2.9	3.5	4.3	2.7
1986	2.4	2.4	2.3	2.2	2.3	2.1
1987	5.0	4.0	6.0	5.1	4.0	6.2
1988	5.9	6.0	5.9	6.0	5.9	5.9
1989	5.8	5.2	6.2	5.6	5.2	6.0
1990	7.3	7.2	7.4	7.1	7.0	7.3
1991	7.2	8.3	5.9	7.2	8.4	6.0
1992	4.8	4.8	4.9	4.7	4.7	4.7
1993	3.2	3.1	3.3	3.1	3.1	3.1
1994	2.7	3.0	2.5	2.5	2.6	2.3
1995	2.2	2.1	2.2	2.2	2.3	2.4
1996	1.5	2.2	0.9	1.5	2.2	0.9
1997	0.7	0.9	0.5	0.7	0.9	0.5
1998	-0.2	-0.1	-0.5	-0.3	-0.1	-0.6
1999	1.0	0.4	1.6	1.0	0.4	1.7
2000	1.7	1.9	1.7	1.8	1.7	1.7

Source: U.S. Bureau of Labor Statistics, CPI-U and CPI-W, All Items, Historical Series, Honolulu, HI, FAX-on-Demand Code 9225; and <<http://www.stats.bls.gov>> , accessed February 21, 2001 and calculations by Hawaii State Department of Business, Economic Development & Tourism.

**Table 14.04-- CONSUMER PRICE INDEX FOR ALL URBAN CONSUMERS
(CPI-U), BY EXPENDITURE CATEGORY AND COMMODITY AND SERVICE GROUP,
FOR HONOLULU: ANNUAL AVERAGES, 1996 TO 2000**

[Unless otherwise specified, 1982-1984 average=100]

Group	1996	1997	1998	1999	2000
All items	170.7	171.9	171.5	173.3	176.3
Food and beverages	156.6	159.2	159.1	162.9	164.8
Food	156.6	159.5	159.1	163.0	164.8
Food at home	159.5	164.2	162.6	166.2	166.9
Cereals and bakery products	170.8	168.8	(NA)	(NA)	(NA)
Meats, poultry, fish, and eggs	135.6	137.8	(NA)	(NA)	(NA)
Meats, poultry, and fish	135.1	137.2	(NA)	(NA)	(NA)
Dairy products	139.4	144.9	(NA)	(NA)	(NA)
Fruits and vegetables	194.9	204.4	(NA)	(NA)	(NA)
Other foods at home	165.1	172.5	(NA)	(NA)	(NA)
Food away from home	150.8	152.6	153.3	158.3	160.0
Alcoholic beverages	156.2	155.2	158.8	161.9	163.9
Housing	176.8	177.1	176.0	175.8	177.9
Shelter	193.5	192.4	192.3	191.7	191.9
Renters' costs 1/	200.3	200.0	(NA)	(NA)	(NA)
Rent, residential	187.3	185.7	183.5	181.7	180.3
Other renters' costs	235.3	242.8	(NA)	(NA)	(NA)
Homeowners' costs 1/	199.3	197.9	(NA)	(NA)	(NA)
Owners' equivalent rent 1/	200.4	199.0	198.3	197.0	196.3
Fuel and other utilities	133.8	137.1	131.0	133.4	147.4
Fuels	115.9	119.8	112.2	114.3	130.8
Gas (piped) and electricity	115.2	119.1	111.8	113.7	129.8
Electricity	114.5	118.6	111.4	113.4	129.1
Utility (piped) gas	114.7	116.1	107.5	109.2	126.8
Household furnishings and operation	146.4	150.0	145.8	146.4	152.4
Apparel and upkeep	118.5	117.3	112.2	105.4	103.5
Apparel commodities	115.0	113.8	(NA)	(NA)	(NA)
Men's and boys' apparel	149.0	147.3	(NA)	(NA)	(NA)
Women's and girls' apparel	95.2	94.6	(NA)	(NA)	(NA)
Footwear	96.8	98.1	(NA)	(NA)	(NA)
Transportation	167.0	166.0	162.5	162.2	169.6
Private transportation	168.2	167.2	161.7	160.4	166.9
Motor fuel	131.9	132.0	129.3	119.9	141.8
Gasoline	134.9	135.1	132.4	122.6	144.8
Unleaded, regular	141.4	141.9	138.6	128.8	151.7
Unleaded midgrade 2/	105.9	105.3	103.6	95.5	114.5
Unleaded, premium	123.8	123.8	121.9	112.4	132.7
Public transportation	156.0	156.9	(NA)	(NA)	(NA)

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**Table 14.04-- CONSUMER PRICE INDEX FOR ALL URBAN CONSUMERS
(CPI-U), BY EXPENDITURE CATEGORY AND COMMODITY AND SERVICE GROUP,
FOR HONOLULU: ANNUAL AVERAGES, 1996 TO 2000 -- Con.**

Group	1996	1997	1998	1999	2000
Medical care	215.0	217.3	226.1	231.3	239.8
Entertainment	147.8	147.9	(NA)	(NA)	(NA)
Education & Communication 3/	(NA)	(NA)	99.1	104.5	106.5
Recreation 3/	(NA)	(NA)	100.8	101.9	102.8
Other goods and services	226.5	239.0	256.1	275.6	279.7
Personal care	169.4	169.2	(NA)	(NA)	(NA)
All items	170.7	171.9	171.5	173.3	176.3
Commodities	146.3	148.3	147.5	148.2	150.3
Food and beverages	156.6	159.2	159.1	162.9	164.8
Commodities less food and beverages	138.1	139.6	138.2	136.6	138.9
Nondurables less food and beverages	142.2	143.2	142.9	141.0	146.1
Durables	131.8	134.2	131.0	129.7	128.5
Services	192.1	192.8	192.6	195.3	199.1
Medical care services	216.7	217.4	226.1	(NA)	(NA)
Special indexes:					
All items less shelter	161.8	164.0	163.4	166.2	170.5
All items less medical care	168.3	169.4	168.6	170.2	173.0
All items less energy	175.5	176.7	176.6	178.7	180.7
Energy	124.4	126.3	121.0	117.9	137.0
All items less food and energy	180.5	181.4	181.3	183.0	185.1
Commodities less food	138.9	140.3	139.1	137.7	140.1
Nondurables less food	143.0	143.9	143.9	142.4	147.3
Nondurables	150.1	152.0	151.9	153.3	156.5
Services less rent of shelter 1/	192.9	195.4	195.3	202.0	210.4
Services less medical care	189.7	190.3	189.7	192.2	195.5

NA Not available.

1/ Indexes on a December 1982=100 base.

2/ Indexes on a December 1993=100 base.

3/ Indexes on a December 1997=100 base.

Source: U.S. Bureau of Labor Statistics, CPI-U and CPI-W, All Items, Historical Series, Honolulu, HI; BLS FAX-on Demand Codes 2265 and 9225; and <<http://stats.bls.gov/ro9news.htm#CPI>>, February 21, 2001.

Table 14.05-- RELATIVE IMPORTANCE OF COMPONENTS IN THE CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), FOR THE UNITED STATES AND HONOLULU, DECEMBER 1999 AND 2000

[Percent of all items. 1999 and 2000 based on Consumer Expenditure Survey 1993-95]

Group	1999 CPI-U		2000 CPI-U	
	U.S.	Honolulu	U.S.	Honolulu
Relative importance of local area	100.000	0.422	100.000	0.414
EXPENDITURE CATEGORY				
All items	100.000	100.000	100.000	100.000
Food and beverages	16.302	18.331	16.198	17.857
Food	15.315	17.175	15.217	16.661
Food at home	9.603	9.722	9.560	9.313
Cereals and bakery products	1.534	(NA)	1.522	(NA)
Meats, poultry, fish, and eggs	2.543	(NA)	2.573	(NA)
Meats, poultry, and fish	2.441	(NA)	2.457	(NA)
Dairy products	1.090	(NA)	1.050	(NA)
Fruits and vegetables	1.429	(NA)	1.454	(NA)
Other foods at home	1.962	(NA)	1.935	(NA)
Food away from home	5.712	7.454	5.638	7.348
Alcoholic beverages	0.987	1.156	0.981	1.196
Housing	39.636	40.499	39.980	40.839
Shelter	30.235	33.374	30.251	33.384
Renters' costs	(NA)	(NA)	(NA)	(NA)
Rent, residential	7.036	8.586	7.079	8.523
Other renters' costs	(NA)	(NA)	(NA)	(NA)
Tenants' and household insurance	0.370	(NA)	0.366	(NA)
Homeowners' costs	(NA)	(NA)	(NA)	(NA)
Owners' equivalent rent	20.470	21.600	20.460	21.455
Lodging away from home	2.359	(NA)	2.346	(NA)
Fuel and other utilities	4.722	3.172	5.123	3.413
Fuels	3.794	2.314	4.199	2.565
Fuel oil, and other household fuel	0.273	(NA)	0.361	(NA)
Fuel oil	0.197	(NA)	0.268	(NA)
Other household fuel commodities	0.076	(NA)	0.093	(NA)
Gas (piped) and electricity	3.521	2.274	3.838	2.502
Electricity	2.473	2.091	2.453	2.302
Utility (piped) gas	1.048	0.183	1.385	0.201
Water and sewer and trash collection	0.928	(NA)	0.924	(NA)
Household furnishings and operation	4.680	3.953	4.605	4.041

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**Table 14.05-- RELATIVE IMPORTANCE OF COMPONENTS IN THE
CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), FOR
THE UNITED STATES AND HONOLULU, DECEMBER 1999 AND 2000-- Con.**

Group	1999 CPI-U		2000 CPI-U	
	U.S.	Honolulu	U.S.	Honolulu
EXPENDITURE CATEGORY -- Con.				
Apparel and upkeep	(NA)	(NA)	(NA)	(NA)
Apparel commodities	4.684	3.600	4.453	3.340
Men's and boys' apparel	1.335	(NA)	1.257	(NA)
Women's and girls' apparel	1.879	(NA)	1.787	(NA)
Footwear	0.828	(NA)	0.801	(NA)
Infants' and toddlers' apparel	0.272	(NA)	0.254	(NA)
Jewelry and watches	0.370	(NA)	0.354	(NA)
Transportation	17.450	14.001	17.567	14.640
Private transportation	16.050	11.706	16.157	12.291
Motor fuel	3.180	1.821	3.482	2.341
Gasoline (all types)	3.140	1.803	3.458	2.318
Public transportation	1.400	(NA)	1.410	(NA)
Medical care	5.768	5.201	5.813	5.407
Entertainment	(NA)	(NA)	(NA)	(NA)
Recreation	6.008	6.231	5.908	6.143
Education and communication	5.419	7.715	5.311	7.314
Other goods and services	4.733	4.422	4.769	4.461
Personal care	3.475	(NA)	3.461	(NA)
COMMODITY AND SERVICE GROUP				
All items	100.000	100.000	100.000	100.000
Commodities	42.141	38.492	41.828	38.004
Food and beverages	18.302	18.331	16.198	17.857
Commodities less food and beverages	25.840	20.161	25.629	20.146
Nondurables less food and beverages	14.906	11.841	15.056	12.079
Durables	10.222	8.320	10.573	8.067
Services	57.859	61.508	58.172	61.996
Medical care services	4.501	(NA)	4.552	(NA)

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**Table 14.05-- RELATIVE IMPORTANCE OF COMPONENTS IN THE
CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), FOR
THE UNITED STATES AND HONOLULU, DECEMBER 1999 AND 2000-- Con.**

Group	1999 CPI-U		2000 CPI-U	
	U.S.	Honolulu	U.S.	Honolulu
EXPENDITURE CATEGORY -- Con.				
Special indexes:				
All items less shelter	69.765	66.626	69.749	66.616
All items less medical care	94.232	94.799	94.187	94.593
All items less energy	93.046	95.865	92.319	95.094
All items less food and energy	77.731	78.690	77.102	78.433
Energy	6.954	4.135	7.681	4.906
Commodities less food	26.827	21.317	26.610	21.342
Nondurables less food	15.893	12.997	16.037	13.275
Nondurables	31.208	30.172	31.255	29.936
Services less rent of shelter	27.994	23.435	28.287	28.909
Rent of shelter	29.865	(NA)	29.885	(NA)
Services less medical care services	53.358	57.461	53.620	57.739

NA Not available.

Source: U.S. Bureau of Labor Statistics, *Relative Importance of Components in the Consumer Price Index, 1998, Bulletin 2527*, May 2000, (pp. 2-6, 8, 20); for 2000, *Ibid., Bulletin 2535*, April 2001 (pp. 2-6, 8, 20).

**Table 14.06-- ANNUAL INTERMEDIATE BUDGET FOR A FOUR-PERSON
FAMILY ON OAHU: 1971 TO 1998**

[Hypothetical budgets for a family of specified characteristics, based on 1972-1973 expenditure patterns as updated by the consumer price index and current tax rates. The 1981 values are official estimates published by the U.S. Bureau of Labor Statistics; the 1982-97 are revised and 1998 are preliminary unofficial estimates prepared by the Bank of Hawaii, using comparable assumptions and methodology. Users of these estimates should bear in mind the limitations imposed by the underlying assumptions and methods]

Year	Dollars	Percent of urban U.S.	Year	Dollars	Percent of urban U.S.
1971	13,108	119.5	1985	36,546	122.1
1972	13,617	119.0	1986	38,367	123.6
1973	14,937	118.3	1987	40,423	123.3
1974	17,019	118.8	1988	43,710	127.9
1975	18,107	117.0	1989	46,113	126.9
1976	19,036	117.2	1990	51,094	132.8
1977	20,883	122.1	1991	52,984	132.3
1978	23,099	124.0	1992	55,526	136.2
1979	25,799	125.7	1993	56,349	133.9
1980	28,488	123.2	1994	56,994	131.1
1981	31,893	125.5	1995	60,521	133.9
1982	33,774	126.4	1996	60,561	128.4
1983	33,725	124.0	1997	63,058	128.9
1984	34,944	122.6	1998 1/	64,402	127.1

1/ Preliminary.

Source: U.S. Bureau of Labor Statistics, *Autumn 1981 Urban Family Budgets and Comparative Indexes for Selected Urban Areas* (USDL: 82-139, April 16, 1981); 1982-98 estimates by Paul H. Brewbaker, Bank of Hawaii, Economics Research Center, <<http://www.boh.com/econ/>>.

Table 14.07-- ANNUAL INTERMEDIATE BUDGETS, BY ITEM, FOR A FOUR-PERSON FAMILY ON OAHU AND AS PERCENT OF UNITED STATES: 1981 TO 1998

[Hypothetical budgets for a family of specified characteristics, based on 1972-1973 expenditure patterns as updated by the consumer price index and current tax rates. The 1981 values are official estimates published by the U.S. Bureau of Labor Statistics; the 1982-97 are revised and 1998 are preliminary unofficial estimates prepared by the Bank of Hawaii, using comparable assumptions and methodology. Users of these estimates should bear in mind the limitations imposed by the underlying assumptions and methods]

Item	Oahu (dollars)								
	1981	1982	1983	1984	1985	1986	1987	1988	1989
Total budget	31,893	33,774	33,725	34,944	36,546	38,367	40,423	43,710	46,113
Consumption	21,530	22,798	23,472	24,448	25,278	26,124	27,481	29,131	31,140
Food	7,626	7,900	8,063	8,413	8,690	8,883	9,238	9,761	10,582
Food at home	6,649	6,846	6,958	7,260	7,492	7,653	7,962	8,425	9,233
Food away from home	977	1,054	1,105	1,154	1,199	1,230	1,276	1,336	1,349
Housing	6,493	6,905	7,026	7,346	7,622	7,945	8,476	9,140	9,842
Owner shelter costs	5,467	5,813	5,895	6,205	6,469	6,780	7,319	7,998	8,655
Renter shelter costs	3,991	4,243	4,305	4,586	4,821	5,077	5,337	5,613	6,012
Household operation	1,395	1,485	1,529	1,545	1,565	1,591	1,653	1,738	1,848
Transportation	2,421	2,504	2,484	2,603	2,654	2,661	2,775	2,937	3,134
Clothing	1,432	1,491	1,537	1,518	1,509	1,512	1,553	1,618	1,581
Personal care	590	662	682	679	700	724	759	781	823
Medical care	1,590	1,780	1,965	2,086	2,200	2,377	2,486	2,575	2,708
Other 1/	1,378	1,556	1,714	1,802	1,902	2,022	2,193	2,318	2,470
Other items 2/	1,137	1,205	1,231	1,283	1,324	1,356	1,425	1,509	1,596
Social Security payments	2,049	2,217	2,216	2,540	2,808	3,037	3,239	3,507	3,831
Personal income taxes	7,177	6,818	6,675	6,968	7,562	7,894	8,848	9,174	10,262

Item	Oahu (dollars)								
	1990	1991	1992	1993	1994	1995	1996	1997	1998
Total budget	51,094	52,984	55,526	56,349	56,994	60,521	60,561	63,058	64,402
Consumption	33,767	36,165	37,801	38,974	39,129	40,832	41,016	41,369	41,807
Food	11,594	12,203	12,404	12,660	12,676	13,028	12,660	12,883	13,109
Food at home	10,181	10,728	10,883	11,093	11,051	11,381	10,995	11,199	11,416
Food away from home	1,413	1,475	1,521	1,567	1,625	1,647	1,665	1,685	1,692
Housing	10,605	11,485	12,159	12,452	12,022	13,054	13,185	13,098	12,940
Owner shelter costs	9,416	10,266	10,887	11,069	10,682	11,590	11,678	11,596	11,620
Renter shelter costs	6,628	7,320	7,764	7,982	7,257	8,296	8,397	8,066	7,693
Household operation	1,885	1,956	2,052	2,155	2,196	2,287	2,327	2,384	2,302
Transportation	3,317	3,524	3,729	3,807	3,903	4,108	4,225	4,204	4,111
Clothing	1,621	1,674	1,731	1,765	1,818	1,781	1,796	1,777	1,700
Personal care	921	976	1,034	1,069	1,096	1,118	1,142	1,141	1,223
Medical care	2,997	3,330	3,549	3,837	4,022	4,078	4,179	4,224	4,395
Other 1/	2,712	2,972	3,196	3,383	3,591	3,666	3,830	4,041	4,330
Other items 2/	1,712	1,835	1,923	1,985	2,042	2,084	2,117	2,131	2,126
Social Security payments	4,094	4,228	4,367	4,478	4,837	5,280	5,516	5,800	6,100
Personal income taxes	10,355	10,850	10,798	11,166	11,742	12,136	13,268	14,241	15,285

Continued on next page.

Table 14.07-- ANNUAL INTERMEDIATE BUDGETS, BY ITEM, FOR A FOUR-PERSON FAMILY ON OAHU AND AS PERCENT OF UNITED STATES: 1981 TO 1998 --Con.

Item	Oahu as percent of urban U.S.								
	1981	1982	1983	1984	1985	1986	1987	1988	1989
Total budget	125.5	126.4	124.0	122.6	122.1	123.6	123.3	127.9	126.9
Consumption	118.0	118.2	117.7	117.6	117.3	117.4	118.4	120.0	121.9
Food	130.5	130.3	130.9	131.6	133.4	132.3	132.0	133.9	136.7
Food at home	136.6	136.0	136.8	137.6	140.0	139.0	138.7	140.9	144.9
Food away from home	100.0	102.5	102.9	103.1	103.0	101.7	101.5	102.0	98.5
Housing	117.1	116.8	115.9	116.4	115.2	114.7	117.6	121.6	126.2
Owner shelter costs	111.9	111.4	110.2	110.8	109.6	108.8	112.3	116.9	120.8
Renter shelter costs	146.1	144.3	142.2	143.7	142.1	141.7	141.7	142.9	153.1
Household operation	116.3	117.5	118.3	117.6	116.9	117.3	119.7	123.7	128.3
Transportation	102.1	101.4	98.3	98.6	97.9	102.2	103.4	106.1	107.9
Clothing	107.4	109.0	109.6	106.3	102.7	102.0	100.3	100.2	95.2
Personal care	116.1	121.8	119.4	114.3	113.4	113.8	116.1	115.1	115.9
Medical care	110.2	110.5	112.2	112.2	111.4	111.9	109.8	106.7	104.2
Other 1/	115.2	118.0	117.2	115.4	114.8	115.0	117.9	116.9	115.5
Other items 2/	111.4	111.2	110.1	110.0	109.6	110.2	111.7	113.6	114.6
Social Security payments	120.3	120.2	120.2	122.3	123.7	124.7	125.5	126.4	127.4
Personal income taxes	161.5	151.7	155.5	156.3	154.1	154.0	154.8	157.8	160.6

Item	Oahu as percent of urban U.S.								
	1990	1991	1992	1993	1994	1995	1996	1997	1998
Total budget	132.8	132.3	136.2	133.9	131.1	133.9	128.4	128.9	127.1
Consumption	124.8	128.3	130.1	130.0	126.9	128.5	125.3	123.2	121.9
Food	141.0	144.4	145.4	145.1	141.5	141.1	132.5	131.5	131.1
Food at home	150.0	154.0	155.1	154.4	149.5	149.1	138.9	138.1	138.1
Food away from home	98.5	99.5	100.6	101.8	103.8	102.8	101.4	99.8	97.7
Housing	129.9	135.8	139.6	139.0	130.5	137.8	135.1	130.5	125.7
Owner shelter costs	124.8	130.9	134.3	132.4	123.7	129.8	126.8	122.1	118.5
Renter shelter costs	162.1	174.0	180.3	181.3	160.8	179.4	176.7	164.6	152.1
Household operation	127.4	128.5	132.2	136.0	136.8	140.8	140.0	141.1	137.2
Transportation	108.1	111.8	115.8	114.7	114.1	116.0	116.0	114.4	114.0
Clothing	93.4	93.0	93.7	94.3	97.4	96.4	97.4	95.6	91.3
Personal care	124.3	127.4	131.6	133.0	133.5	133.8	134.0	131.5	137.3
Medical care	105.7	108.0	107.2	109.4	109.5	106.2	105.2	103.4	104.3
Other 1/	117.8	119.6	120.4	121.1	125.0	122.4	122.8	124.2	125.8
Other items 2/	116.6	120.0	122.0	122.3	122.7	121.8	120.1	118.2	116.1
Social Security payments	128.1	128.4	128.7	128.9	129.6	130.3	130.7	131.1	131.4
Personal income taxes	154.1	162.7	159.7	156.0	155.8	150.0	150.1	148.2	146.4

1/ Family consumption including reading, recreation, tobacco products, alcoholic beverages, education, and miscellaneous.

2/ Includes gifts and contributions, life insurance, and occupational expenses.

Source: U.S. Bureau of Labor Statistics, *Autumn 1981 Urban Family Budgets and Comparative Indexes for Selected Urban Areas* (USDL: 82-139, April 16, 1981); 1982-98 estimates by Paul H. Brewbaker, Bank of Hawaii, Economics Research Center, <<http://www.boh.com/econ/>>.

Table 14.08-- COST-OF-LIVING INDEXES AND RANKINGS IN THE MOST AND LEAST EXPENSIVE LOCATIONS IN THE UNITED STATES: 2000

[Standard City, an average cost hypothetical location=100. Based on a survey of 150 items in 300 cities. Data include 10 categories: food-at-home, food-away-from-home, tobacco, alcohol, household furnishings and operations, clothing, domestic service, medical care, personal care, and recreation. Unlike previous surveys, data no longer exclude housing, transportation, and taxes. The market basket of goods and services are those typical of middle-income family of four residing in a 2,200 sq. ft. 8-room, 4-bedroom, 2.5-bath home. They own a late-model car and a 4-year old vehicle]

Expensive Locations	Index	Rank	Least Expensive Loc.	Index	Rank
San Jose, CA	166.5	1	Lubbock, TX	85.1	1
San Francisco, CA	149.2	2	Augusta, GA	85.5	2
New York, NY (Manhattan)	123.8	3	Chattanooga, TN	87.0	3
Boston, MA	122.8	4	Huntsville, Al.	88.6	4
Honolulu, HI	122.5	5	Pensacola, FL	88.7	5
Washington, D.C.	117.7	6	Springfield, MO	89.4	6
Los Angeles, CA	116.8	7	Columbia, SC	89.8	7
San Diego, CA	113.5	8	New Orleans, LA	90.1	8
Philadelphia, PA	112.9	9	Ft. Wayne, IN	90.4	9
Chicago, IL	111.9	10	Jackson, MS	90.5	10

Source: Runzheimer International, <<http://www.runzheimer.com/corpc/news/scripts/080100.asp>>, accessed July 19, 2001.

**Table 14.09-- AVERAGE APARTMENT RENTAL COSTS PER YEAR
IN SELECTED CITIES IN THE UNITED STATES: 1999**

[Standard City, an average cost hypothetical location of \$6,480 and 100.0. The annual values shown are based on a three-room, one-bedroom, one-bath apartment rental unit. Rental units are typically located in suburban communities surrounding the city and are based on an analysis of approximately 300 cities.

Location	Annual rent	Index	Location	Annual rent	Index
San Francisco, CA	13,100	202.2	Baltimore, MD	7,350	113.4
Honolulu, HI	12,100	187.0	Denver, CO	6,900	107.9
Boston, MA	10,900	168.2	Tampa, FL	6,420	99.1
New York City, NY	10,580	163.3	Greenville, NC	6,300	97.2
Washington, D.C.	10,320	159.3	Baton Rouge, LA	5,940	91.7
Chicago, IL	8,520	131.5	Tucson, AZ	5,580	86.1
Los Angeles, CA	8,460	130.6	Dubuque, IA	4,860	75.0

Source: Runzheimer International, <<http://www.runzheimer.com/corpc/news/scripts/062199.asp>> accessed July 19, 2001.

**Table 14.10-- ANNUAL HOUSING COSTS IN HONOLULU
AND SELECTED CITIES IN THE UNITED STATES: 2000**

[Annual housing costs include mortgage payments, homeowner's insurance, real estate taxes, utilities, and maintenance. The costs shown below are based on a 2,200 sq. ft., 8-room, 4-bedroom, 2.5-bath home in a representative community where middle income families reside. The sampling of locations in the table is based on an analysis of approximately 300 metropolitan areas in the U.S

Most expensive locations	Annual costs	Least expensive locations	Annual costs
San Jose, CA	63,828	New Orleans, LA	13,875
San Francisco, CA	51,765	Decatur, AL	13,033
Honolulu, HI	33,014	Augusta, GA	11,906
New York City, NY	31,877	Port Arthur, TX	11,423
Boston, MA	31,842	Hobbs, NM	10,749

Source: Runzheimer International, <<http://www.runzheimer.com/corpc/news/scripts/110600.asp>> accessed July 19, 2001.

14.11-- HOME MARKET VALUES IN HONOLULU AND SELECTED UNITED STATES AND CANADIAN LOCATIONS: 1st QUARTER 2001

[The home market values shown below are based on a 2,200 sq. ft., 8-room, 4-bedroom, 2.5-bath home. Costing is based on representative communities where middle income families reside. The sampling of locations in the table is based on an analysis of approximately 300 metropolitan areas in the U.S and Canada. All values are expressed in U.S. dollars. Rate of exchange \$1.00 = CN\$1.5345. Rank of 1 indicates highest value]

State	Home market value	Rank
Anchorage, AL	200,600	21
Atlanta, GA	207,900	17
Boston, MA	357,400	4
Chicago, IL	333,800	5
Cincinnati, OH	205,000	18
Cleveland, OH	213,300	16
Dallas, TX	173,700	25
Denver, CO	284,000	8
Detroit, MI	265,100	10
Honolulu, HI	407,300	3
Kansas City, KS	185,600	24
Los Angeles, CA	454,900	2
Miami, FL	200,600	22
Milwaukee, WI	221,800	15
Minneapolis, MN	279,600	9
Montreal, Province of Quebec	125,200	26
Nashville, TN	195,200	23
Omaha, NE	203,000	19
Phoenix, AZ	232,500	14
Salt Lake City, UT	252,900	11
San Francisco, CA	746,500	1
Seattle, WA	324,900	7
St. Louis, MO	233,600	13
Toronto, Ontario	243,000	12
Vancouver, British Columbia	202,900	20
Washington, D.C.	332,200	6

Source: Runzheimer International. Runzheimer Analyses North American Home Market Values, June 11, 2001 and <<http://www.runzheimer.com/corpc/news/scripts/061101.asp>> accessed July 19, 2001; and calculations by Hawaii State Department of Business, Economic Development & Tourism.

Table 14.12-- HOUSING VALUES IN HONOLULU AND SELECTED LOCATIONS IN THE UNITED STATES AND CANADA AND AVERAGE MORTGAGE RATES: 1980 TO 1999

[The home market values shown in the table below are based on 2,000 sq. ft., 8-room, 4-bedroom, 2.5-bath home in representative communities where middle income families reside. The sampling of locations is based on an analysis of approximately 300 metropolitan areas in the U.S. and Canada. All values are expressed in U.S. dollars]

Category	1980	1985	1990	1995	1999
Mortgage rate 1/	13.00	12.75	10.50	8.00	7.25
Atlanta, GA	119,500	128,400	169,600	186,300	242,100
Boston, MA	121,700	147,100	243,800	256,200	321,400
Chicago, IL	119,600	118,600	175,300	205,300	223,200
Dallas, TX	85,700	107,800	110,500	124,800	134,900
Detroit, MI	145,700	105,300	161,200	179,000	217,700
Honolulu, HI	158,800	175,200	274,100	410,400	342,100
Los Angeles, CA	145,600	161,000	308,200	247,400	285,100
Miami, FL	108,100	112,500	145,800	178,900	172,900
Mobile, AL	79,500	86,900	94,100	112,600	118,600
Montreal, PQ	118,500	116,800	203,200	145,600	128,700
New Orleans, LA	100,300	112,100	98,500	111,300	127,400
New York, NY	112,100	144,400	269,300	273,800	286,300
Ottawa, ON	81,600	123,200	170,200	157,100	130,100
Phoenix, AZ	91,300	99,200	115,400	130,100	174,500
San Francisco, CA	186,700	197,100	379,800	388,000	489,700
Tampa, FL	88,300	103,100	128,300	145,400	135,400
Washington, DC	159,100	170,200	259,100	284,500	262,300

1/ Mortgage interest rate based on average rates nationwide. Canadian rates slightly higher.

Source: Runzheimer International, "Dramatic Gains and Drops in Housing Values Witnessed During the Last 20 Years; Mortgage Rates Steadily Declined", December 27, 1999

<<http://www.runzheimer.com/corpc/news/scripts/122799.asp>> accessed August 1, 2001.

**Table 14.13-- PER DIEM RATES FOR SELECTED
LOCATIONS IN THE UNITED STATES: 1986 TO 1999**

[The per diem rates shown below represent average costs for the typical business traveler, and include breakfast, lunch, and dinner in business-class restaurants and single-rate lodging in business-class hotels and motels. Meal costs include customary and appropriate gratuities, taxes, and service charges. Lodging rates include all applicable sales and lodging taxes. Data is from the Runzheimer Guide to Daily Travel Prices, published by Runzheimer International, the Rochester, Wisconsin-based management consulting firm]

Location	1986	1989	1994	1999
Atlanta, GA	119	142	174	195
Boston, MA	142	183	216	313
Chicago, IL	148	191	229	262
Dallas, TX	126	134	152	197
Honolulu, HI	135	188	236	183
Las Vegas, NV	105	116	156	158
Los Angeles, CA	148	177	203	220
New York, NY	204	260	338	403
Orlando, FL	86	92	127	175
Phoenix, AZ	77	78	113	200
Seattle, WA	106	126	162	232
St. Louis, MO	100	116	162	199
Washington, DC	164	216	260	269

Source: Runzheimer International, <<http://www.runzheimer.com/corpc/news/scripts/011000.asp>> accessed August 1, 2001.

**Table 14.14-- COST OF LIVING ANALYSES FOR HONOLULU
AND THE UNITED STATES AVERAGE: JANUARY 1, 2001**

[At the U.S. National Average assumed consumption patterns vary according to income level. The Reference profiles for cost-of-living model rental (approximates the rental equivalent of owner-occupied housing) situations only. The Institute model may be considered as an evolution of the U.S. Department of Labor's "Urban Family of Four" model which the Bureau of Labor Statistics discontinued in 1981]

Category	\$10,712	\$24,000	\$48,000	\$72,000
Honolulu total	18,890	39,376	73,955	106,252
Rent, utilities	9,625	18,404	30,569	39,664
Taxes: federal, state, payroll	2,228	5,784	11,908	20,527
Consumables	5,478	10,041	18,758	25,131
Transportation	823	2,524	6,002	9,987
Health services	736	1,356	2,239	2,554
Miscellaneous	...	1,267	4,479	8,389
U.S. National Average	10,712	24,000	48,000	72,000
Rent, utilities	4,102	8,083	14,313	19,076
Taxes: federal, state, payroll	1,842	4,920	10,420	18,151
Consumables	3,532	6,678	12,401	16,693
Transportation	620	1,906	4,509	7,538
Health services	616	1,144	1,878	2,153
Miscellaneous	...	1,267	4,479	8,389
Honolulu indexed to U.S. average	176.3	164.1	154.1	147.6
Rent, utilities	234.6	227.7	213.6	207.9
Taxes: federal, state, payroll	121.0	117.6	114.3	113.1
Consumables	155.1	150.4	151.3	150.5
Transportation	132.7	132.4	133.1	132.5
Health services	119.5	118.5	119.2	118.6
Miscellaneous	...	100.0	100.0	100.0

\$10,712 assumes a single, minimum wage earner living with friends or parents, contributing partial rent (assume 23.4 percent or less of income spent on housing costs) and no automobile. \$24,000 assumes a single parent of one child in a rented apartment (900 square foot), holding one or more jobs, and automobile. \$48,000 assumes two adults (filing as married), ages 32, two jobs, one child, two automobiles, and renting a three-bedroom home (1,560 square foot). \$72,000 assumes two adults (filing as married), age 37, two jobs, two children, two automobiles, and renting a three-bedroom home (2,200 square foot) with two-car garage.

Source: ERI Economic Research Institute, *Geographic Reference Report 2001*, pgs. 117 and 300.

**Table 14.15-- HOME PRICES AND COMPARISON INDEX FOR
SELECTED LOCATIONS IN HAWAII AND THE UNITED STATES AND
THE WORLD: 2001**

[The home market values shown in the table below are based on 2,200 sq. ft., single-family dwelling with 4-bedroom, 2.5-bath home, family room and 2-car garage in typical middle-management transferee neighborhood. The sampling of locations is based on an analysis of more than 300 markets. Index of 100 for hypothetical subject home]

Location City and State	Average sales price	Index
Atlanta, GA	260,000	96
Boston, MA	319,500	118
Greater Vancouver, British Columbia, Canada	231,043	85
Dallas, TX	223,875	83
Detroit Metro, MI	288,700	107
Elgin, IL	236,500	87
Ft. Lauderdale/ Coral Springs, FL	213,667	79
Honolulu, HI	442,250	163
Kailua-Kona, HI	532,500	197
Kehei, Maui, HI	495,000	183
Mobile, AL	164,913	61
New Orleans, LA	232,800	86
Ottawa, Ontario, Canada	188,955	70
Phoenix, AZ	198,333	73
Queens, (Bayside), NY	468,000	173
San Francisco, CA	911,250	337
San Jose, CA	595,350	220
Tampa, FL	145,233	54
Wilmington, DE	247,225	91

Source: Coldwell Banker, 2001 Home Price Comparison Index, "Coldwell Banker Annual Study Finds \$1.1 Million Variance For Same Property In Nation's Most Expensive And Most Affordable Markets", July 31, 2001 and
<<http://www.coldwellbanker.com/go.asp?type=cbnews>> accessed July 31, 2001.

**Table 14.16-- CAR RENTAL RATES IN SELECTED LOCATIONS
IN THE UNITED STATES: 2000-2001**

[Average rates of major car rental companies for an intermediate size car. Taxes, fuel, optional insurance, and other miscellaneous fees are not included. The ranking is based upon an analysis of 100 metropolitan areas nationwide. Honolulu, the lowest cost location in the United States has an index of 100.0]

Expensive Locations	Value	Index	Inexpensive Locations	Value	Index
Cleveland, OH	86.50	211.0	Fargo, ND	51.00	124.4
New York, NY	85.50	208.5	Albuquerque, NM	50.00	122.0
Newark, NJ	85.00	207.3	Anchorage, AK	47.50	115.9
Youngstown, OH	84.50	206.1	Norfolk, VA	47.00	114.6
Houston, TX	81.50	198.8	Spokane, WA	46.00	112.2
Raleigh, NC	81.00	197.6	Cheyenne, WY	45.00	109.8
Charlotte, NC	80.50	196.3	Manchester, NH	45.00	109.8
St. Louis, MO	79.50	193.9	Sioux Falls, SD	44.00	107.3
Atlanta, GA	79.50	193.9	Ft. Lauderdale, FL	42.50	103.7
Chicago, IL	79.00	192.7	Honolulu, HI	41.00	100.0

Source: Runzheimer International, *Runzheimer Guide to Daily Travel Prices* and <http://www.runzheimer.com/corpc/news/scripts/021201.asp> accessed March 5, 2001 and calculations by Hawaii State Department of Business, Economic Development & Tourism.

**14.17 GASOLINE PRICES PER GALLON FOR STATES AND
THE DISTRICT OF COLUMBIA AND THE UNITED STATES AVERAGE:
AUGUST 13, 2001**

[Over 60,000 retail gasoline self-serve stations are surveyed daily. Prices are in cents per gallon.
Rank of 1 indicates highest price per gallon. Rank is among 50 states and District of Columbia]

State	Regular	Mid	Premium	Diesel
Hawaii	1.989	2.103	2.143	2.117
Hawaii Rank	1	1	1	1
U. S. average	1.387	1.473	1.526	1.448
Hawaii as percent of U.S. average	143.4	142.8	140.4	146.2
Alaska	1.708	1.808	1.911	1.707
Alabama	1.287	1.376	1.417	1.378
Arkansas	1.287	1.358	1.444	1.361
Arizona	1.378	1.437	1.520	1.531
California	1.645	1.751	1.780	1.661
Colorado	1.406	1.504	1.571	1.502
Connecticut	1.571	1.705	1.750	1.532
District of Columbia	1.632	1.738	1.790	1.706
Delaware	1.365	1.450	1.514	1.444
Florida	1.350	1.463	1.490	1.490
Georgia	1.235	1.327	1.386	1.319
Iowa	1.339	1.410	1.478	1.412
Idaho	1.533	1.618	1.663	1.466
Illinois	1.440	1.549	1.597	1.516
Indiana	1.305	1.404	1.443	1.373
Kansas	1.325	1.360	1.413	1.423
Kentucky	1.292	1.385	1.448	1.361
Louisiana	1.276	1.360	1.423	1.387
Massachusetts	1.484	1.596	1.656	1.563
Maryland	1.449	1.540	1.579	1.500
Maine	1.354	1.461	1.501	1.478
Michigan	1.415	1.499	1.559	1.445
Minnesota	1.453	1.511	1.550	1.424
Missouri	1.287	1.339	1.417	1.329
Mississippi	1.291	1.361	1.423	1.343
Montana	1.520	1.585	1.661	1.476
North Carolina	1.283	1.361	1.421	1.413
North Dakota	1.466	1.517	1.571	1.441
Nebraska	1.391	1.422	1.462	1.439
New Hampshire	1.436	1.556	1.611	1.477
New Jersey	1.452	1.557	1.616	1.394
New Mexico	1.394	1.485	1.549	1.472
Nevada	1.449	1.527	1.582	1.540
New York	1.538	1.645	1.680	1.644

Continued on next page.

**14.17 GASOLINE PRICES PER GALLON FOR STATES AND
THE DISTRICT OF COLUMBIA AND THE UNITED STATES AVERAGE:
AUGUST 13, 2001-- Con.**

State	Regular	Mid	Premium	Diesel
Ohio	1.340	1.430	1.487	1.438
Oklahoma	1.281	1.324	1.398	1.318
Oregon	1.535	1.620	1.644	1.553
Pennsylvania	1.370	1.445	1.509	1.503
Rhode Island	1.496	1.592	1.644	1.571
South Carolina	1.232	1.309	1.373	1.322
South Dakota	1.435	1.527	1.590	1.455
Tennessee	1.279	1.354	1.418	1.377
Texas	1.295	1.371	1.420	1.387
Utah	1.453	1.532	1.599	1.433
Virginia	1.292	1.356	1.408	1.376
Vermont	1.422	1.529	1.596	1.560
Washington	1.499	1.553	1.630	1.511
Wisconsin	1.454	1.510	1.579	1.486
West Virginia	1.363	1.425	1.497	1.517
Wyoming	1.445	1.506	1.605	1.408

Source: AAA's Daily Fuel Gauge Report© Copyright 2001, Oil Price Information Service.
<<http://198.6.95.31/sbsavg.asp>> released and accessed August 13, 2001.

14.18 COMPOSITE HOUSING COSTS: HONOLULU AND SELECTED UNITED STATES LOCATIONS: 1998

[Markets are ranked from most affordable to least affordable, based on cost of mid-management quality single-family homes and apartments relative to local market family income. Housing is defined as amenitized four-bedroom homes and large, luxury apartments. Rank is among the 75 major urban areas in the study. Costs are relative to income]

Metropolitan Market	Single-Family Home Cost 1/	Rental Cost	Composite Housing Cost	Affordability Ranking	
				1997	1998
Honolulu, Hawaii	27.7	33.0	30.4	72	66
Albuquerque, N.M.	25.5	24.4	25.0	43	50
Anchorage, Alaska	24.9	22.8	23.9	39	45
Atlanta, Ga.	20.0	22.5	21.3	17	23
Austin, Texas	25.7	23.2	24.5	50	47
Bakersfield, Calif.	26.3	23.8	25.1	47	53
Baltimore, Md.	22.2	23.3	22.8	56	39
Birmingham, Ala.	20.5	19.8	20.2	21	13
Boise, Idaho	19.1	21.5	20.3	11	15
Boston, Mass.	38.4	35.3	36.9	70	72
Buffalo, N.Y.	27.9	22.4	25.2	30	54
Central N.J.	28.4	23.2	25.8	41	58
Charleston, S.C.	18.0	24.3	21.2	22	21
Charlotte, N.C.	18.5	20.9	19.7	12	9
Chicago, Ill.	31.5	25.4	28.5	64	63
Cincinnati, Ohio	30.3	20.5	25.4	60	56
Cleveland, Ohio	25.4	24.7	25.1	54	52
Colorado Springs, Colo.	20.4	23.7	22.1	28	34
Columbus, Ohio	22.1	19.2	20.7	14	19
Dallas-Ft. Worth, Texas	17.8	21.7	19.8	8	10
Denver, Colo.	18.3	23.5	20.9	6	20
Detroit, Mich.	21.7	21.3	21.5	38	28
El Paso, Texas	33.1	30.9	32.0	68	69
Ft. Lauderdale, Fla.	19.4	25.0	22.2	53	36
Fresno, Calif.	27.8	25.6	26.7	58	61
Grand Rapids, Mich.	24.1	19.7	21.9	19	33
Greensboro/Winston-Salem, N.C.	21.0	23.3	22.2	36	35
Greenville-Spartanburg, S.C.	21.0	22.2	21.6	31	31
Hartford, Conn.	28.1	22.5	25.3	37	55
Houston, Texas	17.3	21.8	19.6	5	8
Indianapolis, Ind.	18.8	19.1	19.0	18	6
Jacksonville, Fla.	20.7	22.4	21.6	40	29
Kansas City, Mo. & Kans.	16.4	20.5	18.5	4	3
Knoxville, Tenn.	17.5	19.7	18.6	20	4
Las Vegas, Nev.	19.8	23.3	21.6	29	30
Los Angeles, Calif.	38.7	35.7	37.2	73	73
Louisville, Ky.	19.7	21.3	20.5	9	18
Memphis, Tenn.	18.7	21.5	20.1	15	12
Miami, Fla.	29.8	33.8	31.8	71	68
Milwaukee, Wis.	25.2	21.8	23.5	45	42
Minneapolis-St. Paul, Minn.	21.9	20.8	21.4	23	25

Continued on next page.

**14.18 COMPOSITE HOUSING COSTS: HONOLULU AND SELECTED
UNITED STATES LOCATIONS: 1998-- Con.**

Metropolitan Market	Single-Family Home Cost 1/	Rental Cost	Composite Housing Cost	Affordability Ranking	
				1997	1998
Nashville, Tenn.	18.7	21.1	19.9	26	11
Nassau-Suffolk, N.Y.	25.1	26.0	25.6	42	57
New Orleans, La.	18.8	26.0	22.4	24	37
New York, N.Y.	45.3	41.8	43.6	74	75
Newark-No. N. J.	28.1	30.1	29.1	62	64
Norfolk, Va.	17.7	24.6	21.2	25	22
Oakland-East Bay, Calif.	34.5	33.2	33.9	69	71
Oklahoma City, Okla.	13.6	21.3	17.5	1	1
Orange County, Calif.	23.8	26.1	25.0	49	49
Orlando, Fla.	19.4	24.4	21.9	44	32
Philadelphia, Pa.	25.5	29.8	27.7	61	62
Phoenix, Ariz.	22.9	22.5	22.7	33	38
Pittsburgh, Penn.	31.8	34.4	33.1	67	70
Portland, Ore.	24.4	23.0	23.7	52	44
Providence, R.I.	30.5	19.4	25.0	55	48
Raleigh-Durham, N.C.	16.7	21.2	19.0	7	5
Reno, Nev.	19.9	20.6	20.3	10	14
Richmond, Va.	15.5	20.0	17.8	3	2
Riverside-San Bernardino, CA	20.0	22.9	21.5	27	27
Rochester, N.Y.	29.1	19.5	24.3	35	46
Sacramento, Calif.	23.3	23.5	23.4	34	41
Salt Lake City, Utah	18.9	22.2	20.6	16	17
San Antonio, Texas	25.4	24.6	25.0	46	51
San Diego, Calif.	27.8	32.6	30.2	65	65
San Francisco, Calif.	45.5	38.8	42.2	75	74
San Jose, Calif.	29.9	31.4	30.7	66	67
Sarasota-Bradenton, Fla.	29.2	23.0	26.1	63	60
Seattle, Wash.	28.7	23.1	25.9	57	59
St. Louis, Mo.	18.8	22.1	20.5	13	16
Tampa-St. Petersburg, Fla.	22.3	24.7	23.5	59	43
Tucson, Ariz.	24.1	22.7	23.4	51	40
Tulsa, Okla.	15.5	22.8	19.2	2	7
Washington, D.C.	20.6	22.0	21.3	32	24
West Palm Beach, Fla.	19.8	23.1	21.5	48	26

Although the figures in columns 1-3 are rounded, markets are ranked on actual, rather than rounded, affordability numbers. All reported housing cost figures are a percentage of local market family household income. See source for an explanation of the methodology and data sources.

1/ Tax considerations (i.e., federal and state mortgage interest deductions and local property taxes) were accounted for in the calculation of home ownership costs. The cost of the down payment and maintenance expenses were excluded, however. Rochester, Wis.-based Runzheimer International provided local property tax rates used in this study.

Source: E&Y Kenneth Leventhal Real Estate Group, *Study of Housing Costs 1998*, and [http://www.ey.com/global/vault.nsf/US/Study_of_Housing_Costs_1998/\\$file/HousingCost98.pdf](http://www.ey.com/global/vault.nsf/US/Study_of_Housing_Costs_1998/$file/HousingCost98.pdf) accessed on August 1, 2001 .

**Table 14.19-- FAST FOOD INDEXES FOR SELECTED
METROPOLITAN AREAS: 1999-2000**

[Prices are in U.S. dollars. Los Angeles, California is 100.0. Based on national and international surveys of prices of a 1/4 pound cheeseburger, large fries, and medium soft drink. Sales taxes are not included for U.S. locations but are included for international locations. International prices are based based on September 1999 foreign exchange rates]

U.S. Locations	Index	International Locations	Index
New York, NY	124.6	Copenhagen, Denmark	162.9
Honolulu, HI	101.3	London, England	117.6
Los Angeles, CA	100.0	Tokyo, Japan	113.5
San Francisco, CA	100.0	Munich, Germany	112.7
Denver, CO	99.2	Vienna, Austria	107.1
Boston, MA	95.8	Madrid, Spain	100.2
Seattle, WA	95.2	Paris, France	97.1
Phoenix, AZ	94.4	Mexico City, Mexico	91.8
Chicago, IL	94.0	Athens, Greece	90.4
Washington, D.C.	93.8	Toronto, Canada	85.7
Atlanta, GA	93.1	Sydney, Australia	80.0
Miami, FL	92.9	Hong Kong	54.1
Dallas, TX	91.7	Rio de Janeiro, Brazil	43.9
St. Louis, MO	91.5		
Memphis, TN	89.0		
Boise, ID	87.7		

Source: Runzheimer International, <<http://www.runzheimer.com/corpc/news/scripts/021400.asp>> dated February 14, 2000 and accessed August 2, 2001; <<http://www.runzheimer.com/freeps/html/gstart.html>> and calculations by Hawaii State Department of Business, Economic Development & Tourism.

**Table 14.20-- INDEXES OF COST OF LIVING FOR SELECTED
MAJOR CITIES WORLDWIDE: 1995 TO 1999**

[Index number Honolulu=100. March 1999 are Advance figures]

City	General index of mean prices				
	March 1995	Sept. 1995	March 1996	Sept. 1997	March 1999
Honolulu	100	100	100	100	100
Beijing/Peking	120	125	125	124	125
Chicago	106	108	(NA)	(NA)	(NA)
Hong Kong	139	144	147	150	151
Los Angeles	104	106	106	(NA)	108
Manila	78	81	83	70	61
New York	116	118	120	(NA)	119
Paris	(NA)	(NA)	(NA)	134	(NA)
San Francisco	105	106	(NA)	(NA)	(NA)
Seoul	139	144	137	125	109
Shanghai	(NA)	(NA)	125	123	122
Singapore	141	140	(NA)	133	119
Sydney	109	113	121	113	99
Taipei	142	(NA)	138	132	118
Tokyo	259	232	202	183	177
Vancouver	97	102	101	100	90
Washington, D.C.	(NA)	(NA)	104	103	104

NA Not available.

Source: Economic Intelligence Unit, *Worldwide Cost of Living Survey*, report for Hawaii State Department of Business, Economic Development & Tourism, March 1995, 1996, 1999 Advance; and September 1995 and 1997.

Table 14.21-- COST OF LIVING IN SELECTED MAJOR CITIES WORLDWIDE: SPRING 2000 AND 2001

[Listed in order of rank in 2001. Rank of 1 indicates most expensive city. Based on surveys of 131 cities in March 2000 and 2001. Data include 200 items, including housing, food, clothing, utilities, transportation, and entertainment costs. New York City=100.0]

City	Index		Rank	City	Index		Rank
	2000	2001			2000	2001	
Tokyo, Japan	164.9	134.0	1	Manama, Bahrain	83.3	81.0	35
Moscow, Russia	136.1	132.4	5	Geneva, Switzerland	85.3	79.7	27
Hong Kong	141.5	130.0	3	Zurich, Switzerland	85.7	79.5	24
Beijing, China	138.3	124.4	4	Jeddah, Saudi Arabia	82.8	79.3	37
Osaka, Japan	143.6	116.7	2	Kuwait City, Kuwait	83.4	79.3	34
Shanghai, China	128.0	114.3	6	Riga, Latvia	83.8	78.2	31
St Petersburg, Russia	109.7	106.5	8	Mexico City, Mexico	78.2	78.1	47
New York City, NY, USA	100.0	100.0	13	Morristown NJ, USA	77.4	77.8	53
Guangzhou, China	107.9	97.4	9	Cairo, Egypt	91.9	77.3	17
Seoul, Korea	111.1	95.3	7	Boston, MA, USA	78.5	77.3	45
Hanoi, Vietnam	94.9	94.3	14	Houston, TX, USA	78.0	77.2	49
Taipei, Taiwan	102.8	92.9	11	Washington DC, USA	78.3	77.0	46
London, UK	106.9	92.9	10	Oslo, Norway	87.5	76.1	21
Shenzhen, China	100.1	90.8	12	Monterrey, Mexico	77.7	75.8	50
Ho Chi Minh City, Vietnam	92.7	90.4	16	Dubai, United Arab Emirates	81.2	75.6	39
Singapore	94.7	86.4	15	Warsaw, Poland	80.8	75.1	40
White Plains NY, USA	84.0	85.5	30	Atlanta, GA, USA	70.2	73.9	77
Tel Aviv, Israel	88.7	85.0	19	Kingston, Jamaica	78.9	73.2	43
San Francisco, CA, USA	83.7	84.4	33	St Louis, MO, USA	73.4	72.9	62
Chicago, IL, USA	82.7	84.3	38	Seattle, WA, USA	70.6	72.7	75
Kiev, Ukraine	78.2	83.8	47	Denver, CO, USA	71.8	72.6	69
Beirut, Lebanon	86.2	83.8	22	Istanbul, Turkey	84.6	72.1	28
Buenos Aires, Argentina	91.0	83.6	18	Minneapolis, MN, USA	71.7	72.1	70
Los Angeles, CA, USA	83.1	83.4	36	Almaty, Kazakhstan	74.6	71.9	58
Miami, FL, USA	83.8	83.0	31	Detroit, MI, USA	72.7	71.4	64
Abu Dhabi, United Arab Emirates	88.2	82.8	26	Copenhagen, Denmark	78.8	71.4	44
Riyadh, Saudi Arabia	85.6	82.1	20	Paris, France	79.2	70.4	57
Amman, Jordan	85.9	82.0	23	Milan, Italy	77.7	69.9	50
Honolulu, HI, USA	80.7	81.3	41	Kuala Lumpur, Malaysia	72.6	69.9	66
San Juan, Puerto Rico	84.3	81.3	29	Vienna, Austria	77.6	69.6	52

Source: William M. Mercer Companies, LLC, Mercer USA Center: Corporate Resource Group, "Worldwide Cost of Living Survey 2001 - City Rankings", <http://www.wmmercercorp.com/global/english/resource/resource_news_topic_071601.htm> accessed August 2, 2001.

**Table 14.22-- PAY DIFFERENTIALS AND COST OF LIVING INDEXES FOR
FEDERAL EMPLOYEES IN HAWAII RELATIVE TO WASHINGTON, D.C.,
BY COUNTY: 1997 TO 2000**

Effective or Survey Date	Allowance category	Honolulu	Hawaii	Maui	Kauai
	ALLOWANCE RATES				
March 25, 1997	All employees 1/	22.50	15.00	22.50	22.50
December 2, 1997	All employees 1/	22.50	15.00	22.50	22.50
October 21, 1998	All employees 2/	25.00	15.00	22.50	22.50
October 3, 2000	All employees 3/	25.00	16.50	23.75	23.25
	INDEXES				
1996 Survey	Cost of Living Index 4/	121.95	111.89	121.36	121.36
1998 Survey	Cost Comparison Index 5/	124.51	110.89	120.32	117.19

1/ Interim Rule issued on March 25 and Final Rule issued on December 2, 1997.

2/ As Interim Rule on October 21 and as corrected on November 13, 1998. Final Rule published July 17, 2000, effective August 16, 2000. Current law prohibits reduction in COLA rates through December 31, 2000. As part of the COLA Research in the litigation Carabello et al vs United States and as requested by Congress, an Interim Rates and Survey Schedule was announced but not yet enacted. The rates, as of October 1, 2000, are raised for Hawaii and Maui to 16.50 and 23.75 percent respectively. The Interim Rates as well as those for Kauai may increase further depending upon the results of the 1998 price surveys and the surveys conducted under the New Regulations. For further discussion see OMP, Non-Foreign Area Cost-of-Living Allowances, Special COLA Research Announcement, July 17, 2000 and <http://www.opm.gov/oca/cola/html/cola-n.htm>.

3/ Interim rule and invitation for comment issued in Federal Register: Vol. 65, No. 192.

4/ Washington, D.C. living costs=100. Based on a survey of comparative costs for Federal employees in February 1996. The Survey was conducted and indexes calculated by Runzheimer International. The detailed methodology is described in the *Federal Register*: March 25, 1997.

5/ Similar explanation to footnote 4/ except the survey period was 1998 and publication in in the *Federal Register* was July 17, 2000.

Source: U.S. Office of Personnel Management, Federal Register Online via GPO Access <<http://www.wais.access.gpo.gov>>, Vol. 62, No. 57, March 25, 1997 (pp. 14187-14189); Vol. 62, No. 231, December 2, 1997 (pp. 63630-63631); Vol. 63, No. 203, October 21, 1998 (pp. 56430-56431); Vol. 63, No. 219, November 13, 1998 (p. 63385) and <<http://www.omp.gov/oca/cola/html/c-rates.html>> accessed May 15, 2000. OMP-announced Federal COLA Retro Settlement, 06-23-00 and further developments <http://www.opm.gov/oca/compmemo/2000/2000-10.htm> OMP, Non-Foreign Area Cost-of-Living Allowances, Special COLA Research Announcement, July 17, 2000; OMP, Cost-of-Living Allowances Vol. 65, No. 192, October 3, 2000 (58901-58902) and <http://www.omp.gov/oca/cola/html/c-rates.html> accessed July 25, 2001.

Table 14.23-- COST OF LIVING ALLOWANCE INDEXES FOR MILITARY IN HAWAII RELATIVE TO CONTINENTAL UNITED STATES, BY ISLAND

[Index number continental United States=100]

Effective Date	Locality	Locality Code 1/	Index
September 1, 1998	Hawaii, Kilauea Military Camp	HI004	128
September 1, 1998	Hawaii, Other	HI001	128
September 1, 1998	Kauai	HI003	128
September 1, 1998	Oahu	HI009	116
March 1, 1999	Maui	HI005	134
March 1, 1999	Molokai	HI007	134

1/ Assigned by the Department of Defense to identify each area entitled to COLA. Search of the website indicated below in "Source" requires the "Locality Code" be entered.

Source: U.S. Department of Defense, Per Diem, Travel and Transportation Committee, Overseas Cost-of-Living Program <<http://www.dtic.mil/perdiem/allowcol.html>> accessed July 28, 2001.

Table 14.24-- PER DIEM RATES FOR MILITARY IN HAWAII, BY ISLAND OR INSTALLATION

[In dollars per day. To calculate a Per Diem Rate: Maximum Lodging plus Meals (Local, Proportional, or Government) plus Incidental Rate (Local or OnBase) as specified in the travel orders. For comparison, rates for Anchorage, Manila and Tokyo are provided]

Locality and Seasonal Dates	Maximum per diem rate 1/	Maximum lodging	Local meals rate	Proportional meals rate	Local incidentals rate	Effective date
Camp H. M. Smith	177	112	52	30	13	June 1, 2000
Eastpac Naval Comp Tele Area	177	112	52	30	13	June 1, 2000
Ft. DeRussey	177	112	52	30	13	June 1, 2000
Ft. Shafter	177	112	52	30	13	June 1, 2000
Hickam Air Force Base	177	112	52	30	13	June 1, 2000
Honolulu 1/	177	112	52	30	13	June 1, 2000
Island of Hawaii: Hilo	142	84	46	27	12	May 1, 2000
Island of Hawaii: Other	143	89	43	25	11	May 1, 2000
Island of Kauai						
May 1 - November 30	212	143	55	31	14	June 1, 2000
December 1 - April 30	249	176	58	33	15	June 1, 2000
Island of Kure	106	65	33	20	8	May 1, 2000
Island of Maui	215	143	58	33	14	May 1, 2000
Island of Oahu	177	112	52	30	13	June 1, 2000
Kaneohe Bay Marine Corps Base	177	112	52	30	13	June 1, 2000
Kekaha Pacific Missile Range Facility						
May 1 - November 30	212	143	55	31	14	June 1, 2000
December 1 - April 30	249	176	58	33	15	June 1, 2000
Kilauea Military Camp	142	84	46	27	12	May 1, 2000
Lualualei Naval Magazine	177	112	52	30	13	June 1, 2000
Naval Air Station Barbers Point	177	112	52	30	13	June 1, 2000
Pearl Harbor	177	112	52	30	13	June 1, 2000
Schofield Barracks	177	112	52	30	13	June 1, 2000
Wheeler Army Airfield	177	112	52	30	13	June 1, 2000
Other	133	72	49	28	12	June 1, 2000
Anchorage, Alaska						
May 1 - September 15	229	161	54	31	14	January 1, 2000
September 15 - April 30	140	80	48	28	12	January 1, 2000
Manila, Philippines	194	134	48	28	12	July 1, 1999
Tokyo, Japan	316	185	105	56	26	May 1, 2000

OCONUS Outside Continental United States.

1/ For reimbursement of subsistence expenses incurred during official OCONUS travel.

Source: U.S. Department of Defense, Per Diem, Travel and Transportation Committee, Rates and Allowances <<http://www.dtic.mil/perdiem/prates.html>> as posted August 1, 2000.