

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: 2001*, Section 14. Long-term trends for Hawaii are traced in *Historical Statistics of Hawaii*, Section 5.

**Table 14.01-- IMPLICIT PRICE DEFLATOR FOR GROSS STATE
PRODUCT FOR HAWAII AND UNITED STATES: 1977-2000**

[1996 = 100. The Implicit Price Deflator is calculated by dividing the Current dollar Gross State Product (GSP) by the Real 1996 chained dollar GSP multiplied by 100. See Table 13.03]

Year	Hawaii		United States	
	Deflator 1996 = 100	Percent change from year previous	Deflator 1996 = 100	Percent change from year previous
1977	40.0	(NA)	43.9	(NA)
1978	42.8	7.2	47.2	7.4
1979	46.2	7.8	50.9	8.0
1980	50.5	9.3	55.7	9.3
1981	55.7	10.3	61.0	9.6
1982	59.4	6.8	65.1	6.6
1983	62.6	5.3	67.7	4.0
1984	66.6	6.5	70.6	4.3
1985	70.0	5.1	72.8	3.2
1986	73.1	4.4	74.9	2.9
1987	75.8	3.7	77.1	3.0
1988	78.8	4.0	79.7	3.4
1989	81.6	3.6	82.8	3.8
1990	84.6	3.7	86.1	4.0
1991	88.3	4.3	89.1	3.5
1992	90.9	2.9	91.7	2.9
1993	93.6	3.0	94.1	2.7
1994	95.9	2.5	96.2	2.2
1995	98.1	2.3	98.3	2.2
1996	100.0	1.9	100.0	1.7
1997	102.3	2.3	101.6	1.6
1998	104.6	2.3	102.9	1.3
1999	106.9	2.2	104.1	1.1
2000	109.8	2.7	106.7	2.6

Source: U.S. Bureau of Economic Analysis, Gross State Product By Industry: 1977-2000, June 10, 2002 and <<http://www.bea.doc.gov/bea/regional/data.html>> accessed June 10, 2002; and calculations by Hawaii State Department of Business, Economic Development & Tourism.

**Table 14.02-- CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS
(CPI-U), ALL ITEMS, FOR HONOLULU AND UNITED STATES: 1940 TO 2001**

[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 2001--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
2001	178.4	1.2	177.1	2.8

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. 1987-2001: U.S. Bureau of Labor Statistics, Consumer Price Index-All Urban Consumers [CPI-U] Honolulu, BLS FAX-on-Demand Code 9130 and 9225; for the U.S, Code 9210; and <<http://www.bls.gov/cpi/home.htm>> and for Honolulu <<http://stats.bls.gov/ro9news.htm>> accessed February 20, 2002.

Table 14.03-- CONSUMER PRICE INDEX (ALL ITEMS COMBINED), BY TYPE OF CONSUMER, FOR HONOLULU: SEMI-ANNUALLY, 1984 TO 2001

[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
2001	178.4	178.1	178.7	179.1	178.6	179.5
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
2001	1.2	1.3	1.1	1.5	1.5	1.5

Source: U.S. Bureau of Labor Statistics, Consumer Price Index-All Urban Consumers [CPI-U] and Consumer Price Index-Urban Wage Earners and Clerical Workers [CPI-W], All Items, <<http://www.bls.gov/cpi/home.htm>> and for Honolulu <<http://stats.bls.gov/ro9news.htm>> accessed February 20, 2002; 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, 1997 TO 2001**

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

Group	1997	1998	1999	2000	2001
All items	171.9	171.5	173.3	176.3	178.4
Food and beverages	159.2	159.1	162.9	164.8	169.5
Food	159.5	159.1	163.0	164.8	169.5
Food at home	164.2	162.6	166.2	166.9	172.9
Cereals and bakery products	168.8	(NA)	(NA)	(NA)	(NA)
Meats, poultry, fish, and eggs	137.8	(NA)	(NA)	(NA)	(NA)
Meats, poultry, and fish	137.2	(NA)	(NA)	(NA)	(NA)
Dairy products	144.9	(NA)	(NA)	(NA)	(NA)
Fruits and vegetables	204.4	(NA)	(NA)	(NA)	(NA)
Other foods at home	172.5	(NA)	(NA)	(NA)	(NA)
Food away from home	152.6	153.3	158.3	160.0	164.0
Alcoholic beverages	155.2	158.8	161.9	163.9	168.1
Housing	177.1	176.0	175.8	177.9	179.1
Shelter	192.4	192.3	191.7	191.9	193.1
Renters' costs 1/	200.0	(NA)	(NA)	(NA)	(NA)
Rent, residential	185.7	183.5	181.7	180.3	181.6
Other renters' costs	242.8	(NA)	(NA)	(NA)	(NA)
Homeowners' costs 1/	197.9	(NA)	(NA)	(NA)	(NA)
Owners' equivalent rent 1/	199.0	198.3	197.0	196.3	197.7
Fuel and other utilities	137.1	131.0	133.4	147.4	146.6
Fuels	119.8	112.2	114.3	130.8	129.8
Gas (piped) and electricity	119.1	111.8	113.7	129.8	128.8
Electricity	118.6	111.4	113.4	129.1	128.1
Utility (piped) gas	116.1	107.5	109.2	126.8	127.2
Household furnishings and operation	150.0	145.8	146.4	152.4	155.8
Apparel and upkeep	117.3	112.2	105.4	103.5	101.0
Apparel commodities	113.8	(NA)	(NA)	(NA)	(NA)
Men's and boys' apparel	147.3	(NA)	(NA)	(NA)	(NA)
Women's and girls' apparel	94.6	(NA)	(NA)	(NA)	(NA)
Footwear	98.1	(NA)	(NA)	(NA)	(NA)
Transportation	166.0	162.5	162.2	169.6	174.5
Private transportation	167.2	161.7	160.4	166.9	170.6
Motor fuel	132.0	129.3	119.9	141.8	149.7
Gasoline	135.1	132.4	122.6	144.8	153.0
Unleaded, regular	141.9	138.6	128.8	151.7	160.1
Unleaded midgrade 2/	105.3	103.6	95.5	114.5	121.4
Unleaded, premium	123.8	121.9	112.4	132.7	140.3
Public transportation	156.9	(NA)	(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, 1997 TO 2001 -- Con.

Group	1997	1998	1999	2000	2001
Medical care	217.3	226.1	231.3	239.8	4/
Entertainment	147.9	(NA)	(NA)	(NA)	(NA)
Education & Communication 3/	(NA)	99.1	104.5	106.5	104.6
Recreation 3/	(NA)	100.8	101.9	102.8	101.6
Other goods and services	239.0	256.1	275.6	279.7	289.3
Personal care	169.2	(NA)	(NA)	(NA)	(NA)
All items	171.9	171.5	173.3	176.3	178.4
Commodities	148.3	147.5	148.2	150.3	152.8
Food and beverages	159.2	159.1	162.9	164.8	169.5
Commodities less food and beverages	139.6	138.2	136.6	138.9	139.7
Nondurables less food and beverages	143.2	142.9	141.0	146.1	148.6
Durables	134.2	131.0	129.7	128.5	127.1
Services	192.8	192.6	195.3	199.1	200.9
Medical care services	217.4	226.1	(NA)	(NA)	(NA)
Special indexes:					
All items less shelter	164.0	163.4	166.2	170.5	173.1
All items less medical care	169.4	168.6	170.2	173.0	174.9
All items less energy	176.7	176.6	178.7	180.7	182.8
Energy	126.3	121.0	117.9	137.0	140.0
All items less food and energy	181.4	181.3	183.0	185.1	186.5
Commodities less food	140.3	139.1	137.7	140.1	141.0
Nondurables less food	143.9	143.9	142.4	147.3	149.9
Nondurables	152.0	151.9	153.3	156.5	160.3
Services less rent of shelter 1/	195.4	195.3	202.0	210.4	213.1
Services less medical care	190.3	189.7	192.2	195.5	197.1

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.

4/ No data were available or data did not meet U.S. Bureau of Labor Statistics' publication criteria.

Source: U.S. Bureau of Labor Statistics, Consumer Price Index-All Urban Consumers [CPI-U]

<<http://www.bls.gov/cpi/home.htm>> and for Honolulu <<http://stats.bls.gov/ro9news.htm>>

accessed February 20, 2002.

**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 2000 AND 2001**

[Percent of all items. 2000 based on Consumer Expenditure Survey 1993-1995. 2001 based on the
1999-2000 Consumer Expenditures Survey]

Group	2000 CPI-U		2001 CPI-U	
	U.S.	Honolulu	U.S.	Honolulu
Relative importance of local area	100.000	0.414	100.000	0.325
EXPENDITURE CATEGORY				
All items	100.000	100.000	100.000	100.000
Food and beverages	16.198	17.857	15.719	16.202
Food	15.217	16.661	14.688	15.065
Food at home	9.560	9.313	8.468	8.567
Cereals and bakery products	1.522	(NA)	1.298	(NA)
Meats, poultry, fish, and eggs	2.573	(NA)	2.271	(NA)
Meats, poultry, and fish	2.457	(NA)	2.178	(NA)
Dairy products	1.050	(NA)	0.916	(NA)
Fruits and vegetables	1.454	(NA)	1.204	(NA)
Other foods at home	1.935	(NA)	1.811	(NA)
Food away from home	5.638	7.348	6.220	6.499
Alcoholic beverages	0.981	1.196	1.031	1.136
Housing	39.980	40.839	40.873	42.201
Shelter	30.251	33.384	31.522	35.365
Renters' costs	(NA)	(NA)	(NA)	(NA)
Rent, residential	7.079	8.523	6.421	8.174
Other renters' costs	(NA)	(NA)	(NA)	(NA)
Tenants' and household insurance	0.366	(NA)	0.353	(NA)
Homeowners' costs	(NA)	(NA)	(NA)	(NA)
Owners' equivalent rent	20.460	21.455	22.046	24.452
Lodging away from home	2.346	(NA)	2.461	(NA)
Fuel and other utilities	5.123	3.413	4.511	3.131
Fuels	4.199	2.565	3.654	2.337
Fuel oil, and other household fuel	0.361	(NA)	0.188	(NA)
Fuel oil	0.268	(NA)	0.121	(NA)
Other household fuel commodities	0.093	(NA)	0.068	(NA)
Gas (piped) and electricity	3.838	2.502	3.466	2.301
Electricity	2.453	2.302	2.521	2.140
Utility (piped) gas	1.385	0.201	0.945	0.160
Water and sewer and trash collection	0.924	(NA)	0.857	(NA)
Household furnishings and operation	4.605	4.041	4.840	3.700

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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 2000 AND 2001-- Con.**

Group	2000 CPI-U		2001 CPI-U	
	U.S.	Honolulu	U.S.	Honolulu
EXPENDITURE CATEGORY -- Con.				
Apparel and upkeep	(NA)	(NA)	(NA)	(NA)
Apparel commodities	4.453	3.340	4.399	5.255
Men's and boys' apparel	1.257	(NA)	1.122	(NA)
Women's and girls' apparel	1.787	(NA)	1.807	(NA)
Footwear	0.801	(NA)	0.874	(NA)
Infants' and toddlers' apparel	0.254	(NA)	0.203	(NA)
Jewelry and watches	0.354	(NA)	0.394	(NA)
Transportation	17.567	14.640	17.055	14.699
Private transportation	16.157	12.291	15.845	12.110
Motor fuel	3.482	2.341	2.564	3.192
Gasoline (all types)	3.458	2.318	2.536	3.126
Public transportation	1.410	(NA)	1.211	(NA)
Medical care	5.813	5.407	5.810	5.874
Entertainment	(NA)	(NA)	(NA)	(NA)
Recreation	5.908	6.143	6.019	5.806
Education and communication	5.311	7.314	5.813	5.255
Other goods and services	4.769	4.461	4.312	4.702
Personal care	3.461	(NA)	3.384	(NA)
COMMODITY AND SERVICE GROUP				
All items	100.000	100.000	100.000	100.000
Commodities	41.828	38.004	41.300	37.866
Food and beverages	16.198	17.857	15.719	16.202
Commodities less food and beverages	25.629	20.146	25.582	21.679
Nondurables less food and beverages	15.056	12.079	13.493	14.389
Durables	10.573	8.067	12.089	7.308
Services	58.172	61.996	58.700	62.129
Medical care services	4.552	(NA)	4.434	(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 2000 AND 2001-- Con.**

Group	2000 CPI-U		2001 CPI-U	
	U.S.	Honolulu	U.S.	Honolulu
EXPENDITURE CATEGORY -- Con.				
Special indexes:				
All items less shelter	69.749	66.616	68.478	64.617
All items less medical care	94.187	94.593	94.190	94.125
All items less energy	92.319	95.094	93.782	94.557
All items less food and energy	77.102	78.433	79.094	79.483
Energy	7.681	4.906	6.218	5.495
Commodities less food	26.610	21.342	26.612	22.813
Nondurables less food	16.037	13.275	14.524	15.521
Nondurables	31.255	29.936	29.212	30.561
Services less rent of shelter	28.287	28.909	27.531	27.089
Rent of shelter	29.885	(NA)	31.169	(NA)
Services less medical care services	53.620	57.739	54.266	57.568

NA Not available.

Source: U.S. Bureau of Labor Statistics, *Relative Importance of Components in the Consumer Price Index, Bulletin 2535*, April 2001 (pp. 2-6, 8, 20) and <http://www.bls.gov/cpi/cpiri_2001.pdf> accessed July 15, 2002.

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 1982-1997 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.

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 1982-1997 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.

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 AND 2002**

[Standard City, an average cost hypothetical location of \$6,480 in 1999 and \$8,436 in 2002 and an index number set at 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
1999					
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
2002					
San Jose, CA	18,384	217.9	Salina, KS	5,720	67.8
San Francisco, CA	17,603	208.7	Paducah, KY	5,533	65.6
Boston, MA	15,833	187.7	Midland, TX	5,299	62.8
Washington, DC	15,271	181.0	Decatur, AL	5,222	61.9
New York, NY	14,405	170.8	Hobbs, NM	5,057	59.9
Honolulu, HI	13,851	164.2	Casper, WY	4,892	58.0

Source: Runzheimer International, "Apartment Rental Costs Nationwide"
 <<http://www.runzheimer.com/corpc/news/scripts/062199.asp>> accessed July 19, 2001 and
 <<http://www.runzheimer.com/corpc/news/scripts/072402.asp>> accessed July 25, 2002.

Table 14.10-- ANNUAL HOUSING COSTS IN HONOLULU AND SELECTED LOCATIONS IN THE UNITED STATES: 1995 TO 2002

[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. At Standard City, USA, an average cost location, the home market value is \$222,700 in 2002]

Category	1995	1998	2001	2002
Expensive Locations				
San Jose, CA	427,800	525,400	860,100	746,700
San Francisco, CA	420,800	455,400	746,500	768,100
Honolulu, HI	438,200	390,200	403,600	415,400
Washington, DC	348,000	309,000	393,500	469,800
Los Angeles, CA	290,800	281,100	371,100	407,100
Boston, MA	244,800	285,900	359,400	436,900
San Diego, CA	246,000	252,600	358,000	384,200
New York, NY (excluding Manhattan)	272,100	276,700	336,100	394,400
Denver, CO	211,100	235,700	318,400	383,500
Chicago, IL	239,100	260,000	297,000	(NA)
Inexpensive Locations				
Port Arthur, TX	97,300	79,600	83,600	(NA)
Hobbs, NM	90,900	99,800	93,300	(NA)
Towanda, PA	124,500	101,900	103,600	(NA)
Lubbock, TX	105,700	113,200	114,600	(NA)
New Johnsonville, TN	103,200	109,900	116,300	126,200
Dunkirk, NY	122,400	124,300	124,800	131,700
San Antonio, TX	147,600	129,900	125,600	124,800
Kinston, NC	117,400	115,700	125,800	129,400
Ponca City, OK	121,900	113,000	127,000	133,300
New Orleans, LA	123,500	131,300	130,200	(NA)
Dalton, GA	(NA)	(NA)	(NA)	138,900
Kissimmee, FL	(NA)	(NA)	(NA)	137,300
Paducah, KY	(NA)	(NA)	(NA)	136,300
Rangely, CO	(NA)	(NA)	(NA)	127,800
Hobbs, NM	(NA)	(NA)	(NA)	95,700

NA Not available.

Source: Runzheimer International, "Runzheimer Compares 1995 - 2001 Housing Values Nationwide: 1998 - 2001", March 19, 2001 <<http://www.runzheimer.com/corpc/news/scripts/031901.asp>> accessed July 19, 2001; and "Runzheimer Analyzes Home Market Values Nationwide: May 22, 2002" and <<http://www.runzheimer.com/corpc/news/scripts/052202.asp>> accessed July 30, 2002.

Table 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-- 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. Index numbers Honolulu = 100]

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
Index Numbers				
Atlanta, GA	88.1	75.5	73.7	106.6
Boston, MA	105.2	97.3	91.5	171.0
Chicago, IL	109.6	101.6	97.0	143.2
Dallas, TX	93.3	71.3	64.4	107.7
Honolulu, HI	100.0	100.0	100.0	100.0
Las Vegas, NV	77.8	61.7	66.1	86.3
Los Angeles, CA	109.6	94.1	86.0	120.2
New York, NY	151.1	138.3	143.2	220.2
Orlando, FL	63.7	48.9	53.8	95.6
Phoenix, AZ	57.0	41.5	47.9	109.3
Seattle, WA	78.5	67.0	68.6	126.8
St. Louis, MO	74.1	61.7	68.6	108.7
Washington, DC	121.5	114.9	110.2	147.0

Source: Runzheimer International, <<http://www.runzheimer.com/corpc/news/scripts/011000.asp>> accessed August 1, 2001 and calculations by Hawaii State Department of Business, Economic Development & Tourism.

**Table 14.13-- COST OF LIVING ANALYSES FOR HONOLULU
AND THE UNITED STATES AVERAGE: JANUARY 1, 2002**

[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	18,914	39,364	73,935	106,223
Rent, utilities	9,651	18,452	30,646	39,762
Taxes: federal, state, payroll	2,221	5,784	11,908	20,527
Consumables	5,482	10,041	18,758	25,131
Transportation	823	2,524	6,002	9,987
Health services	737	1,356	2,239	2,554
Miscellaneous	...	1,207	4,382	8,262
U.S. National Average	10,712	24,000	48,000	72,000
Rent, utilities	4,135	8,143	14,410	19,203
Taxes: federal, state, payroll	1,836	4,920	10,420	18,151
Consumables	3,505	6,678	12,401	16,693
Transportation	621	1,908	4,509	7,538
Health services	615	1,144	1,878	2,153
Miscellaneous	...	1,207	4,382	8,262
Honolulu indexed to U.S. average	176.6	164.0	154.0	147.5
Rent, utilities	233.4	226.6	212.7	207.1
Taxes: federal, state, payroll	121.0	117.6	114.3	113.1
Consumables	156.4	150.4	151.3	150.5
Transportation	132.5	132.3	133.1	132.5
Health services	119.8	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 2002*, pgs. 117 and 300.

**Table 14.14-- 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/html/PressReleaseDetail.asp?ID=611>> accessed July 30, 2002.

**14.15-- HOUSING AFFORDABILITY: HONOLULU AND SELECTED
UNITED STATES LOCATIONS: 2001 THIRD QUARTER**

[Results from a survey conducted quarterly by the National Association of Home Builders]

Metropolitan Area	Median family income	Median sales price	Affordability Rank 2001 3rd quarter
Honolulu, HI	62,400	225,000	146
Most affordable			
Rockford, IL	57,100	99,000	1
Davenport-Moline-Rock Island, IA-IL	52,700	76,000	2
Kokomo, IN	57,600	99,000	3
Springfield, IL	61,100	100,000	4
Syracuse, NY	47,900	80,000	5
Least Affordable			
Santa Rosa, CA	61,800	325,000	182
San Jose, CA	87,300	450,000	183
Salinas, CA	52,600	305,000	184
San Francisco, CA	80,100	520,000	185
Santa Cruz-Watsonville, CA	65,500	420,000	186

Source: *Honolulu Advertiser*, "California homebuyer worst off", January 22, 2002 (p. D-1), and <<http://the.honoluluadvertiser.com/article/2002/Jan/22/bz/bz05a.html>> accessed on January 22, 2002 and National Association of Home Builders' <http://www.nahb.com/facts/hoi/2001_Q3/regional_alphaQ3.htm> accessed January 28, 2002.

**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.

**Table 14.17-- COMPARISON OF VEHICLE COSTS IN SELECTED
LOCATIONS IN THE UNITED STATES: 2001**

[The statewide averages shown are based on the blended average costs of 2001 model year compact, intermediate, and full-size vehicles. Operating costs include fuel, oil, tires, and maintenance. Fixed costs include insurance, depreciation, financing, taxes, and license & registration fees. These vehicles are driven 15,000 miles per year and traded-in after four years.

	Total Annual Costs	Operating Costs	Fixed Costs
Expensive Locations			
Michigan	8,669	2,070	6,599
New Jersey	8,619	2,115	6,504
Massachusetts	8,590	2,100	6,490
Rhode Island	8,448	2,115	6,333
California	8,376	2,310	6,066
Connecticut	8,370	2,220	6,150
Nevada	8,367	2,235	6,132
Hawaii	8,310	2,550	5,760
Colorado	8,137	2,100	6,037
New York	8,122	2,205	5,917
Inexpensive Locations			
Alabama	7,102	1,890	5,212
Vermont	7,127	1,980	5,147
Iowa	7,144	1,950	5,194
Tennessee	7,148	1,950	5,198
South Dakota	7,149	1,995	5,154
Oklahoma	7,178	1,875	5,303
North Carolina	7,213	1,935	5,278
Ohio	7,260	2,040	5,220
Wisconsin	7,276	2,100	5,176
Virginia	7,286	1,920	5,366

Source: Runzheimer International, "50-State Analysis of Vehicle Costs" and
<<http://www.runzheimer.com/corpc/news/scripts/110701.asp>> accessed November 26, 2001 and
calculations by Hawaii State Department of Business, Economic Development & Tourism.

**14.18 GASOLINE PRICES PER GALLON FOR STATES AND
THE DISTRICT OF COLUMBIA AND THE UNITED STATES AVERAGE:
JULY 16, 2002**

[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	1.717	1.815	1.849	2.017
Hawaii Rank	1	1	1	1
U. S. average	1.396	1.482	1.535	1.364
Hawaii as percent of U.S. average	123.0	122.5	120.5	147.9
Alaska	1.585	1.678	1.774	1.453
Alabama	1.314	1.404	1.446	1.307
Arkansas	1.320	1.393	1.482	1.291
Arizona	1.457	1.519	1.607	1.446
California	1.639	1.745	1.774	1.565
Colorado	1.424	1.523	1.592	1.400
Connecticut	1.458	1.583	1.624	1.426
District of Columbia	1.494	1.591	1.639	1.539
Delaware	1.333	1.416	1.479	1.382
Florida	1.402	1.519	1.546	1.409
Georgia	1.233	1.326	1.385	1.240
Iowa	1.362	1.434	1.502	1.331
Idaho	1.427	1.506	1.548	1.431
Illinois	1.463	1.574	1.623	1.432
Indiana	1.391	1.497	1.539	1.317
Kansas	1.380	1.417	1.472	1.347
Kentucky	1.343	1.440	1.505	1.280
Louisiana	1.317	1.404	1.469	1.301
Massachusetts	1.393	1.498	1.555	1.443
Maryland	1.398	1.487	1.524	1.410
Maine	1.373	1.482	1.523	1.387
Michigan	1.490	1.578	1.641	1.380
Minnesota	1.415	1.471	1.509	1.328
Missouri	1.321	1.375	1.456	1.256
Mississippi	1.313	1.385	1.447	1.269
Montana	1.486	1.550	1.624	1.427
North Carolina	1.315	1.396	1.457	1.312
North Dakota	1.454	1.504	1.558	1.334
Nebraska	1.412	1.444	1.484	1.352
New Hampshire	1.361	1.474	1.526	1.372
New Jersey	1.303	1.397	1.450	1.297
New Mexico	1.373	1.463	1.526	1.343
New York	1.481	1.585	1.619	1.512
Nevada	1.567	1.651	1.711	1.526

Continued on next page.

**14.18 GASOLINE PRICES PER GALLON FOR STATES AND
THE DISTRICT OF COLUMBIA AND THE UNITED STATES AVERAGE:
JULY 16, 2002-- Con.**

State	Regular	Mid	Premium	Diesel
Ohio	1.420	1.515	1.575	1.358
Oklahoma	1.295	1.340	1.414	1.221
Oregon	1.512	1.596	1.619	1.472
Pennsylvania	1.356	1.429	1.492	1.432
Rhode Island	1.445	1.537	1.588	1.460
South Carolina	1.249	1.328	1.392	1.250
South Dakota	1.419	1.510	1.572	1.362
Tennessee	1.316	1.393	1.460	1.300
Texas	1.312	1.388	1.438	1.290
Utah	1.397	1.474	1.538	1.382
Virginia	1.309	1.373	1.426	1.311
Vermont	1.362	1.465	1.528	1.440
Washington	1.480	1.534	1.610	1.429
Wisconsin	1.490	1.547	1.618	1.407
West Virginia	1.386	1.449	1.522	1.419
Wyoming	1.393	1.452	1.547	1.346

Source: AAA's Daily Fuel Gauge Report© Copyright, Oil Price Information Service <<http://198.6.95.31/sbsavg.asp>> released and accessed July 16, 2002.

**Table 14.19-- DOWNTOWN PARKING RATES HONOLULU AND
AVERAGE NORTH AMERICA: JUNE 2002**

[In number, dollars and percent]

Market	Segment	Honolulu	North America average	Honolulu as percent of North America average
Monthly unreserved	Parking rate – high	170.00	185.47	91.7
Monthly unreserved	Parking rate – low	140.00	108.04	129.6
Monthly unreserved	Parking rate – average	155.00	147.32	105.2
Monthly reserved	Parking rate – high	270.00	237.23	113.8
Monthly reserved	Parking rate – low	235.00	152.42	154.2
Monthly reserved	Parking rate – average	252.50	192.22	131.4
Daily parking	Rate – high	36.00	17.00	211.8
Daily parking	Rate – low	24.00	9.17	261.7
Daily parking	Rate – average	30.00	12.95	231.7
Garages offering additional services (percent)		15.0	22.2	67.6
Garages with waiting lists (percent)		5.0	22.8	21.9
Typical wait period (number of months)		(NA)	3.6	
Availability of parking		Fair		

Source: Colliers International: *North America CBD (Central Business District) Parking Rate Survey 2002: Highlights North America Monthly Parking Rates June 2002* ,

<[http://www.colliersmn.com/prod/ccgrd.nsf/Region/4BE64646FC92D0B385256BF000681F07/\\$File/NA+Parking+Rate+Survey+2002.pdf](http://www.colliersmn.com/prod/ccgrd.nsf/Region/4BE64646FC92D0B385256BF000681F07/$File/NA+Parking+Rate+Survey+2002.pdf)> accessed July 10, 2002

**Table 14.20-- 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 14.21-- 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 14.22-- COST OF LIVING IN SELECTED MAJOR CITIES IN THE UNITED STATES AND RANK WORLDWIDE: MARCH 2001 AND 2002

[The survey, which covers 144 cities worldwide, measures the comparative cost of over 200 items in each location, including housing, food, clothing, utilities, transportation, and entertainment costs. Listed in order of rank in 2002. Rank of 1 indicates most expensive city. New York City=100.0]

City	Index		Rank	
	2001	2002	2001	2002
New York City, NY	100.0	100.0	8	7
White Plains, NY	85.5	86.3	17	16
Los Angeles, CA	83.4	84.7	24	19
Chicago, IL	84.3	83.7	20	20
San Francisco, CA	84.4	83.6	19	21
Honolulu, HI	81.3	82.4	29	23
Miami, FL	83.0	81.8	25	25
San Juan, Puerto Rico	81.3	79.4	29	35
Houston, TX	77.2	78.5	41	36
Washington, DC	77.0	77.0	42	41
Boston, MA	77.3	76.7	39	42
Morristown, NJ	77.8	76.7	38	42
Atlanta, GA	73.9	74.0	47	48
Denver, CO	72.6	73.8	51	49
St. Louis, MO	72.9	73.6	49	50
Detroit, MI	71.4	72.3	55	53
Minneapolis, MN	72.1	71.9	52	56
Seattle, WA	72.7	70.6	50	57
Pittsburgh, PA	69.0	69.6	64	59
Cleveland, OH	68.8	68.6	65	67
Portland, OR	67.2	67.7	68	69
Winston Salem, NC	69.1	67.7	63	69

Source: William M. Mercer Companies, LLC, Mercer USA Center: Corporate Resource Group, "World-wide cost of living survey – 2002 – city rankings", <<http://www.mercerhr.com/pressrelease/details.jhtml?idContent=1060920#Americas>> and "US cities rise, fall in cost of living rankings", <<http://www.mercerhr.com/knowledgecenter/reportssummary.jhtml?idContent=1061495>> accessed August 1, 2002.

**Table 14.23-- PAY DIFFERENTIALS AND COST OF LIVING INDEXES FOR
FEDERAL EMPLOYEES IN HAWAII RELATIVE TO WASHINGTON, D.C.,
BY COUNTY: 1997 TO 2001**

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
November 9, 2001	All employees 4/	25.00	16.50	23.75	23.25
	INDEXES				
1996 Survey	Cost of Living Index 5/	121.95	111.89	121.36	121.36
1998 Survey	Cost Comparison Index 6/	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/ Final rule issued in Federal Register:

5/ 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.

6/ Similar explanation to footnote 4/ except the survey period was 1998 and publication 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.opm.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.opm.gov/oca/cola/html/c-rates.html> accessed March 19, 2002.

**Table 14.24-- 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 17, 2002.

Table 14.25-- 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
Hawaii						
Camp H M Smith	112	58	33	14	184	June 1, 2002
EASTPAC Naval Comp Tele Area	112	58	33	14	184	June 1, 2002
Ft. Derussey	112	58	33	14	184	June 1, 2002
Ft. Shafter	112	58	33	14	184	June 1, 2002
Hickam Air Force Base	112	58	33	14	184	June 1, 2002
Honolulu (Incl Nav & Mc Res Ctr)	112	58	33	14	184	June 1, 2002
Isle Of Hawaii: Hilo	108	55	32	14	177	June 1, 2002
Isle Of Hawaii: Other	89	43	26	11	143	May 1, 2000
Isle Of Kauai 5/1/2002 - 11/30/2002	158	70	39	18	246	June 1, 2002
Isle Of Kauai 12/1/2002 - 4/30/2003	203	74	41	19	296	June 1, 2002
Isle Of Kure	65	33	21	8	106	May 1, 1999
Isle Of Maui	159	71	40	18	248	June 1, 2002
Isle Of Oahu	112	58	33	14	184	June 1, 2002
Kekaha Pacific Missile Range Fac						
5/1/2002 - 11/30/2002	158	70	39	18	246	June 1, 2002
12/1/2002 - 4/30/2003	203	74	41	19	296	June 1, 2002
Kilauea Military Camp	108	55	32	14	177	June 1, 2002
Lualualei Naval Magazine	112	58	33	14	184	June 1, 2002
MCB Hawaii	112	58	33	14	184	June 1, 2002
NAS Barbers Point	112	58	33	14	184	June 1, 2002
Pearl Harbor [Incl All Military]	112	58	33	14	184	June 1, 2002
Schofield Barracks	112	58	33	14	184	June 1, 2002
Wheeler Army Airfield	112	58	33	14	184	June 1, 2002
[Other]	72	49	29	12	133	Jan. 1, 2000
Anchorage, Alaska						
May 1 - September 15	246	161	68	38	17	May 1, 2002
September 15 - April 30	162	85	62	35	15	May 1, 2002
Manila, Philippines	194	134	48	28	12	July 1, 1999
Tokyo, Japan	275	161	91	50	23	June 1, 2002

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>> accessed July 17, 2002.