

**Table**  
**Number**   **Table Name**

(Click on the table number to go to corresponding table)

Narrative

<a href="#">14.01</a>	Implicit Price Deflator for Gross Domestic Product for Hawaii and United States: 1987 to 2012
<a href="#">14.02</a>	Consumer Price Index, for All Urban Consumers (CPI-U), All Items, for Honolulu and United States, 1940 to 2012
<a href="#">14.03</a>	Consumer Price Index - All Items, by Type of Consumer, for Honolulu: Semi-Annual and Annual Average, 1984 to 2012
<a href="#">14.04</a>	Consumer Price Index for All Urban Consumers (CPI-U), by Expenditure Category and Commodity and Service Product Group, for Honolulu: Annual Average, 2008 to 2012
<a href="#">14.05</a>	Relative Importance of Components in the Consumer Price Index, All Urban Consumers (CPI-U) for United States and Honolulu: December 2010 to 2012
<a href="#">14.06</a>	Median Gross Rent Amount and as Percentage of Household Income for the United States, the 50 States, and for Puerto Rico: 2010 and 2011
<a href="#">14.07</a>	Mortgage Status, Median Selected Monthly Owner Costs by Mortgage Status and as a Percentage of Household Income: United States and Hawaii: 2010 and 2011
<a href="#">14.08</a>	Median Selected Monthly Owner Costs by Mortgage Status and as a Percentage of Household Income, for the United States, the 50 States, and for Puerto Rico: 2010 and 2011
<a href="#">14.09</a>	Single-Family Home Price Appreciation for the United States, the 50 States, and the District of Columbia: 1991 to 2012
<a href="#">14.10</a>	Cost of Living Analyses for Honolulu and the United States Average: July 1, 2012
<a href="#">14.11</a>	Cost of Living Among Top States for Business Category Rankings: 2011 to 2013
<a href="#">14.12</a>	Housing's Top 10 Most Expensive And Most Affordable College Town Markets: 2011
<a href="#">14.13</a>	Housing's Most Expensive and Most Affordable Markets in Each State and the District of Columbia: 2012
<a href="#">14.14</a>	Average Gasoline Price for the United States and for the 50 States and the District of Columbia: June 12, 2013
<a href="#">14.15</a>	Central Business District Parking Rates for Honolulu and the United States Average: 2012
<a href="#">14.16</a>	Car Rental Rates for Top 50 Cities: 2012
<a href="#">14.17</a>	Average Annual Auto Insurance Rates for the 50 States and the District of Columbia: June, 2012

**Table**  
**Number**   **Table Name**

(Click on the table number to go to corresponding table)

<a href="#">14.18</a>	Cost of Living Index for Selected Major Cities in the United States and Rank Worldwide: 2006 to 2013
<a href="#">14.19</a>	Top 10 Most Expensive and 10 Least Expensive States to Live: 2013
<a href="#">14.20</a>	Pay Differentials and Cost of Living Indexes for Federal Employees in Hawaii Relative to Washington, D.C., by County: 1996 to 2013
<a href="#">14.21</a>	Cost of Living Allowance Indexes for Military in Hawaii Relative to Continental United States, by Island
<a href="#">14.22</a>	Per Diem Rates for Military in Hawaii, by Island or Installation

## Section 14

# PRICES

This section presents indexes of consumer prices for Honolulu and for the United States, the implicit price deflator for gross domestic product, and comparisons of Honolulu living costs with those in other U.S. 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. The unofficial estimates by the Bank of Hawaii were available for 1982-1998 but have seemingly also been discontinued. 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 is also included. These studies are subject to technical limitations and must be interpreted with considerable caution. Comparative indexes have been compiled by the U.S. Department of Defense for military personnel assigned to or in Hawaii on temporary duty.

No composite wholesale or producer price index is available for Hawaii. Average wholesale prices of agricultural products are reported in *Statistics of Hawaii 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. Periodic comparisons of individual or groups of products and services are sometimes compiled.

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: 2012*, Section 14. Long-term trends for Hawaii are traced in *Historical Statistics of Hawaii*, Section 5.

**Table 14.01-- IMPLICIT PRICE DEFLATOR FOR GROSS DOMESTIC PRODUCT FOR HAWAII AND UNITED STATES: 1987 TO 2012**

[Implicit price deflator is the ratio of current-dollar value of gross domestic product (GDP), to its corresponding chained-dollar value, multiplied by 100 and is shown at the 3-decimal level. Current dollar GDP is available for 1963 through 2012 but Real (Chained- 2005 dollar) GDP is not available before 1987]

Year	Hawaii	United States	Year	Hawaii	United States
SIC 1997 = 100.000 1/			NAICS 2005 = 100.000 1/		
1987	74.972	76.506	1997	78.585	83.912
1988	77.483	78.970	1998	80.620	84.885
1989	80.307	82.050	1999	82.726	86.220
1990	83.046	85.140	2000	84.905	88.052
1991	86.420	88.154	2001	87.790	89.907
1992	88.478	90.322	2002	90.235	91.458
1993	91.482	92.824	2003	93.056	93.723
1994	93.343	94.848	2004	96.291	96.515
1995	95.477	96.820	2005	100.000	100.000
1996	97.427	98.453	2006	103.830	103.211
1997	100.000	100.000	2007	107.594	106.356
			2008	109.784	109.037
			2009 2/	111.891	110.141
			2010 2/	112.738	111.566
			2011 2/	114.954	114.124
			2012	117.045	115.900

1/ There is a discontinuity in the GDP time series at 1997, occurring at the change from Standard Industrial Classification (SIC) industry definitions to North American Industry Classification System (NAICS) industry definitions. This discontinuity results from many sources, including differences in source data and different estimation methodologies. This data discontinuity may affect both the levels and the growth rates of the GDP estimates. Users of the GDP estimates are strongly cautioned against appending the two data series in an attempt to construct a single time series of GDP estimates for 1963 to 2011.

2/ Current dollar and Real GDP for Hawaii and for the U.S. were revised from previous *Data Book*.

Source: U.S. Bureau of Economic Analysis, Gross Domestic Product by Industry for 1963 to 2012 <<http://www.bea.gov/regional/index.htm>> accessed June 6, 2013; 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 2012**

[1982-1984 average = 100. Excludes rent before 1963. U.S. Bureau of Labor Statistics instituted a 3-decimal presentation beginning January 2007]

Year	Honolulu		United States	
	Annual average	Percent change from previous year	Annual average	Percent change from previous year
1940	14.7	(X)	14.0	0.7
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

Continued on next page.

**Table 14.02-- CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), ALL ITEMS, FOR HONOLULU AND UNITED STATES: 1940 TO 2012 -- Con.**

Year	Honolulu		United States	
	Annual average	Percent change from previous year	Annual average	Percent change from previous year
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
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
2002	180.3	1.1	179.9	1.6
2003	184.5	2.3	184.0	2.3
2004	190.6	3.3	188.9	2.7
2005	197.8	3.8	195.3	3.4
2006	209.4	5.9	201.6	3.2
2007	219.504	4.8	207.342	2.8
2008	228.861	4.3	215.303	3.8
2009	230.048	0.5	214.537	-0.4
2010	234.869	2.1	218.056	1.6
2011	243.622	3.7	224.939	3.2
2012	249.474	2.4	229.594	2.1

Continued on next page.

**Table 14.02-- CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS  
(CPI-U), ALL ITEMS, FOR HONOLULU AND UNITED STATES:  
1940 TO 2012 -- Con.**

X Not applicable.

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. 1987-2012: U.S. Bureau of Labor Statistics, Consumer Price Index-All Urban Consumers [CPI-U] Honolulu and the United States <<http://www.bls.gov/cpi/home.htm>> accessed February 21, 2013.

**Table 14.03-- CONSUMER PRICE INDEX- ALL ITEMS, BY TYPE OF CONSUMER, FOR HONOLULU: SEMI-ANNUAL AND ANNUAL AVERAGE, 1984 TO 2012**

[U.S. Bureau of Labor Statistics instituted a 3-decimal presentation beginning January 2007]

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
1982-1984 = 100						
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
2002	180.3	180.1	180.4	180.6	180.4	180.7
2003	184.5	183.2	185.7	184.3	183.4	185.3
2004	190.6	189.2	191.9	190.2	188.8	191.5
2005	197.8	195.0	200.6	197.2	194.6	199.8
2006	209.4	206.4	212.3	208.5	205.6	211.4
2007	219.504	216.620	222.388	218.541	215.681	221.401
2008	228.861	227.334	230.387	228.344	226.738	229.950
2009	230.048	228.070	232.026	228.773	226.462	231.084
2010	234.869	233.822	235.916	234.020	233.089	234.951
2011	243.622	241.902	245.342	242.532	240.874	244.190
2012	249.474	248.646	250.303	248.569	248.003	249.135

Continued on next page.

**Table 14.03-- CONSUMER PRICE INDEX- ALL ITEMS, BY TYPE OF CONSUMER, FOR HONOLULU: SEMI-ANNUAL AND ANNUAL AVERAGE, 1984 TO 2012 -- Con.**

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
Percentage change 1/						
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
2002	1.1	1.1	1.0	0.8	1.0	0.7
2003	2.3	1.7	2.9	2.0	1.7	2.5
2004	3.3	3.3	3.3	3.2	2.9	3.3
2005	3.8	3.1	4.5	3.7	3.1	4.3
2006	5.9	5.8	5.8	5.7	5.7	5.8
2007	4.8	5.0	4.8	4.8	4.9	4.7
2008	4.3	4.9	3.6	4.5	5.1	3.9
2009 2/	0.5	0.3	0.7	0.2	-0.1	0.5
2010	2.1	2.5	1.7	2.3	2.9	1.7
2011	3.7	3.5	4.0	3.6	3.3	3.9
2012	2.4	2.8	2.0	2.5	3.0	2.0

1/ From same period in previous year.

2/ Reflects unpublished correction for 'All urban consumers (CPI-U) Second Half'.

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/ro9/9225.pdf>> unpublished correction and <<http://www.bls.gov/data/>> accessed February 21, 2013.

**Table 14.04-- CONSUMER PRICE INDEX FOR ALL URBAN CONSUMERS (CPI-U),  
BY EXPENDITURE CATEGORY AND COMMODITY AND SERVICE GROUP,  
FOR HONOLULU: ANNUAL AVERAGE, 2008 TO 2012**

[Unless otherwise specified, 1982-1984 =100. U.S. Bureau of Labor Statistics instituted a 3-decimal presentation beginning January 2007]

Group	2008	2009	2010	2011	2012
All items	228.861	230.048	234.869	243.622	249.474
Food and beverages	216.625	224.317	224.774	232.656	241.047
Food	216.742	224.544	224.794	233.256	242.226
Food at home	228.319	234.220	232.694	243.147	250.543
Food away from home	202.257	210.826	213.582	219.140	228.589
Alcoholic beverages	213.936	219.970	223.755	222.459	222.298
Housing	248.700	249.735	251.968	260.606	263.954
Shelter	266.411	272.988	272.182	277.348	279.116
Rent of primary residence	256.216	264.375	265.333	271.986	277.224
Owners' equiv. rent of prim. res. 1/	274.756	282.507	282.422	287.113	287.790
Fuel and utilities	283.911	240.284	280.202	335.109	358.849
Household energy 2/	267.903	204.339	240.938	305.047	326.622
Gas (piped) and electricity	264.567	200.994	237.451	300.711	321.932
Electricity	259.990	196.257	232.605	295.459	317.555
Utility (piped) gas service 3/	284.130	241.959	277.267	336.101	347.542
Household furnishings & operation	164.958	164.336	157.188	153.134	152.506
Household furn. and supplies 4/	(NA)	(NA)	95.509	92.597	92.127
Apparel	105.277	112.811	116.423	118.394	122.187
Transportation	213.998	200.296	214.411	229.223	233.236
Private transportation	209.161	196.370	211.530	227.249	236.798
Transp. comm. less motor fuel 4/	(NA)	(NA)	98.946	99.657	100.402
Motor fuel	284.948	222.322	263.334	311.585	332.546
Gasoline (all types)	292.545	228.060	270.775	320.614	342.111
Gasoline, unleaded regular 5/	310.952	240.837	287.744	340.371	363.777
Gasoline, unleaded midgrade 5/ 6/	231.559	179.009	212.918	249.720	266.309
Gasoline, unleaded premium 5/	256.120	202.844	237.763	283.383	301.161
Medical care	317.955	321.599	320.153	324.180	333.781
Education and communication 7/	117.118	122.843	128.483	132.248	135.804
Educ. and comm. commodities 4/	(NA)	(NA)	96.000	90.121	92.465
Educ. and comm. services 4/	(NA)	(NA)	103.233	107.051	109.969
Recreation 7/	105.290	105.239	107.484	110.473	113.396
Other goods and services	365.441	395.186	415.526	433.536	440.182
Other goods 4/	(NA)	(NA)	102.531	107.441	109.689
Other personal services 4/	(NA)	(NA)	102.977	106.919	107.937
Commodity and service group					
All items	228.861	230.048	234.869	243.622	249.474
Commodities	181.113	181.015	185.266	192.510	198.367
Commodities less food & bev.	156.654	152.700	158.705	165.441	169.598
Nondurables less food & bev.	191.108	182.226	193.408	208.464	216.859
Durables	118.679	119.048	119.815	118.151	117.681
Services	270.734	273.114	278.394	288.467	293.024

Continued on next page.

**Table 14.04-- CONSUMER PRICE INDEX FOR ALL URBAN CONSUMERS (CPI-U),  
BY EXPENDITURE CATEGORY AND COMMODITY AND SERVICE GROUP,  
FOR HONOLULU: ANNUAL AVERAGE, 2008 TO 2012 -- Con.**

Group	2008	2009	2010	2011	2012
Special aggregate indexes					
All items less shelter	212.804	211.498	218.944	229.363	236.005
All items less medical care	224.234	225.324	230.394	239.355	244.153
All items less energy	227.534	233.154	235.509	241.020	244.982
Energy	276.864	213.827	252.694	308.050	327.295
All items less food and energy	230.999	236.209	239.010	243.891	246.853
Commodities less food	159.042	155.374	161.351	167.835	171.860
Nondurables less food	192.548	184.589	195.311	209.303	217.175
Nondurables	205.297	204.923	210.505	221.716	230.336
Services less rent of shelter 1/	275.405	271.298	285.581	302.484	311.190
Services less medical care services	266.102	268.028	273.790	284.353	288.675

NA Not available.

1/ Indexes on a December 1982=100 base.

2/ Historically and as returned via the online database called 'Fuels'.

3/ Prior to 2004, called 'Utility natural gas service'.

4/ Indexes on a December 2009=100 base.

5/ Special index based on a substantially smaller sample.

6/ Indexes on a December 1993=100 base.

7/ Indexes on a December 1997=100 base.

Source: U.S. Bureau of Labor Statistics, Consumer Price Index-All Urban Consumers [CPI-U] <<http://www.bls.gov/data/home.htm>> and San Francisco Regional Office News Releases - Honolulu, Hawaii <<http://www.bls.gov/ro9/news.htm>> accessed February 21, 2013.

**Table 14.05-- RELATIVE IMPORTANCE OF COMPONENTS IN THE CONSUMER PRICE INDEX,  
ALL URBAN CONSUMERS (CPI-U), FOR THE UNITED STATES AND HONOLULU:  
DECEMBER 2010 TO 2012**

[Percent of all items. Based on the 2009-2010 weights in the Consumer Expenditure Survey]

Group	2010 CPI-U		2011 CPI-U		2012 CPI-U	
	U.S.	Honolulu	U.S.	Honolulu	U.S.	Honolulu
Relative importance of area	100.000	0.325	100.000	0.344	100.000	0.344
EXPENDITURE CATEGORY						
All items	100.000	100.000	100.000	100.000	100.000	100.000
Food and beverages	14.792	16.946	15.256	15.043	15.261	15.399
Food	13.742	15.932	14.308	14.104	14.312	14.360
Food at home	7.816	8.472	8.638	7.152	8.598	7.213
Cereals and bakery products	1.090	(NA)	1.242	(NA)	1.231	(NA)
Meats, poultry, fish, and eggs	1.813	(NA)	1.960	(NA)	1.955	(NA)
Meats, poultry, and fish	1.714	(NA)	1.846	(NA)	1.842	(NA)
Dairy and related products	0.839	(NA)	0.916	(NA)	0.905	(NA)
Fruits and vegetables	1.152	(NA)	1.287	(NA)	1.287	(NA)
Other food at home	1.996	(NA)	2.272	(NA)	2.278	(NA)
Food away from home	5.926	7.460	5.669	6.955	5.713	7.147
Alcoholic beverages	1.051	1.014	0.948	0.939	0.949	1.039
Housing	41.460	43.660	41.020	45.351	41.021	45.411
Shelter	31.955	36.073	31.539	36.390	31.681	36.777
Rent of primary residence	5.925	8.701	6.485	8.392	6.545	8.463
Tenants' and household insurance	0.349	(NA)	0.348	(NA)	0.354	(NA)
Owners' equivalent rent of residences	24.905	26.421	23.957	27.144	24.041	27.515
Owners' equivalent rent of primary res.	23.310	25.810	22.543	26.482	22.622	26.844
Lodging away from home	0.776	(NA)	0.749	(NA)	0.741	(NA)
Fuels and utilities	5.096	4.618	5.372	6.110	5.300	5.828
Household energy	4.000	3.211	4.216	4.526	4.099	4.160
Fuel oil and other fuels	0.309	(NA)	0.343	(NA)	0.332	(NA)
Fuel oil	0.205	(NA)	0.229	(NA)	0.234	(NA)
Propane, kerosene, and firewood	0.104	(NA)	0.114	(NA)	0.099	(NA)
Energy services 1/	3.691	3.182	3.873	4.487	3.767	4.120
Electricity	2.823	2.973	2.913	4.273	2.850	3.918
Utility (piped) gas service	0.869	0.209	0.960	0.210	0.917	0.203
Water & sewer & trash collection serv.	1.095	(NA)	1.156	(NA)	1.201	(NA)
Household furnishings and operations	4.409	2.968	4.109	2.849	4.040	2.806
Apparel	3.601	3.031	3.562	3.697	3.564	3.781
Men's and boys' apparel	0.882	(NA)	0.855	(NA)	0.858	(NA)
Women's and girls' apparel	1.520	(NA)	1.507	(NA)	1.495	(NA)
Footwear	0.700	(NA)	0.678	(NA)	0.696	(NA)
Infants' and toddlers' apparel	0.192	(NA)	0.201	(NA)	0.200	(NA)
Jewelry and watches	0.307	(NA)	0.323	(NA)	0.315	(NA)

Continued on next page.

**Table 14.05-- RELATIVE IMPORTANCE OF COMPONENTS IN THE CONSUMER PRICE INDEX,  
ALL URBAN CONSUMERS (CPI-U), FOR THE UNITED STATES AND HONOLULU:  
DECEMBER 2010 TO 2012 -- Con.**

Group	2010 CPI-U		2011 CPI-U		2012 CPI-U	
	U.S.	Honolulu	U.S.	Honolulu	U.S.	Honolulu
EXPENDITURE CATEGORY -- Con.						
Transportation	17.308	14.697	16.875	15.007	16.846	14.331
Private transportation	16.082	12.626	15.694	12.925	15.657	12.658
Motor fuel	5.079	4.169	5.463	4.183	5.462	4.132
Gasoline (all types)	4.865	4.067	5.273	4.131	5.274	4.081
Public transportation 2/	1.227	2.071	1.181	2.082	1.189	1.673
Medical care	6.627	6.112	7.061	5.969	7.163	6.027
Medical care commodities 3/	1.633	1.263	1.716	1.524	1.714	1.581
Medical care services 3/	4.994	4.849	5.345	4.445	5.448	4.446
Recreation	6.293	5.875	6.044	5.096	5.990	5.202
Education and communication	6.421	6.456	6.797	6.777	6.779	6.820
Other goods and services	3.497	3.224	3.385	3.062	3.376	3.028
Personal care	2.591	(NA)	2.581	(NA)	2.571	(NA)
COMMODITY AND SERVICE GROUP 4/						
All items	100.000	100.000	100.000	100.000	100.000	100.000
Commodities	40.012	37.395	39.966	34.904	39.680	35.048
Commodities less food and beverages	25.219	20.449	24.710	19.869	24.419	19.649
Nondurables less food and beverages	15.474	12.645	15.742	13.134	15.661	13.133
Durables	9.745	7.804	8.968	6.740	8.759	6.516
Services	59.988	62.605	60.034	65.088	60.320	64.952
SPECIAL AGGREGATE INDEXES 4/						
All items less shelter	68.045	63.927	68.461	63.608	68.319	63.223
All items less medical care	93.373	93.888	92.939	94.031	92.837	93.973
All items less energy	90.921	92.621	90.321	91.274	90.439	91.707
All items less food and energy	77.179	76.689	76.013	77.175	76.127	77.347
Energy	9.079	7.379	9.679	8.724	9.561	8.293
Commodities less food	26.270	21.463	25.658	20.808	25.368	20.688
Nondurables less food	16.525	13.659	16.690	14.073	16.610	14.172
Nondurables	30.266	29.591	30.997	28.165	30.921	28.532
Services less rent of shelter	28.382	26.818	28.844	28.858	28.993	28.333
Rent of shelter 5/	31.607	35.787	31.190	36.230	31.327	36.619
Services less medical care services	54.994	57.756	54.689	60.643	54.872	60.506

NA Not available.

1/ Until December 2010, called "Gas (piped) and electricity".

2/ For Honolulu, calculated as "Transportation" less "Private transportation".

3/ For Honolulu, "Medical care services" is calculated as "Services" less "Services less medical care services". Then "Medical care commodities" is calculated as "Medical care" less "Medical care services"

4/ The two U.S.-level categories are published in a single "Special aggregate indexes" category.

5/ For Honolulu, calculated as 'Services' less "Services less rent of shelter".

Source: U.S. Bureau of Labor Statistics, "Relative Importance of Components in the Consumer Price Indexes" (annual) tables 1, 2, and 7 <<http://www.bls.gov/cpi/home.htm>> accessed June 24, 2013.

**Table 14.06-- MEDIAN GROSS RENT AMOUNT AND AS PERCENTAGE OF HOUSEHOLD INCOME FOR THE UNITED STATES, THE 50 STATES, AND FOR PUERTO RICO: 2010 AND 2011**

[Data based on sample. Rank of 1 indicates highest amount. Areas in order of highest rank in 2011]

Area	Median gross rent					
	2010			2011		
	Amount in dollars	Percentage of household income in past 12 months		Amount in dollars	Percentage of household income in past 12 months	
		Number	Rank		Number	Rank
United States	855	31.6	(X)	871	31.9	(X)
Florida	947	35.5	1	949	36.0	1
<b>Hawaii</b>	<b>1,291</b>	<b>33.5</b>	<b>3</b>	<b>1,308</b>	<b>34.4</b>	<b>2</b>
California	1,163	33.8	2	1,174	34.1	3
Louisiana	736	31.7	14	747	33.5	4
Michigan	730	33.3	4	739	33.3	5
Mississippi	672	33.2	5	689	33.1	6
Oregon	816	32.7	6	840	32.9	7
Connecticut	992	32.1	12	1,021	32.7	8
Georgia	819	32.4	7	833	32.7	8
New Jersey	1,114	32.4	8	1,135	32.6	10
South Carolina	728	32.2	11	741	32.6	10
New York	1,020	31.7	15	1,058	32.5	12
Maine	707	29.8	38	747	32.2	13
Alabama	667	32.2	10	687	32.1	14
Maryland	1,131	30.8	25	1,153	31.9	15
New Mexico	699	29.3	42	729	31.8	16
North Carolina	731	31.3	20	745	31.8	16
Delaware	952	32.3	9	960	31.7	18
Illinois	848	31.5	18	859	31.7	18
Vermont	823	31.8	13	849	31.7	18
Tennessee	697	31.4	19	715	31.5	21
Arkansas	638	29.9	36	639	31.4	22
Nevada	952	31.6	17	936	31.2	23
Arizona	844	31.6	16	850	31.1	24
Indiana	683	30.8	24	707	31.1	24
Ohio	685	31.1	22	692	31.0	26
Colorado	863	31.2	21	900	30.9	27
Idaho	683	30.5	27	689	30.9	27
Massachusetts	1,009	30.4	29	1,034	30.8	29

Continued on next page.

**Table 14.06-- MEDIAN GROSS RENT AMOUNT AND AS PERCENTAGE OF HOUSEHOLD INCOME FOR THE UNITED STATES, THE 50 STATES, AND FOR PUERTO RICO: 2010 AND 2011 -- Con.**

Area	Median gross rent					
	2010			2011		
	Amount in dollars	Percentage of household income in past 12 months		Amount in dollars	Percentage of household income in past 12 months	
		Number	Rank		Number	Rank
Pennsylvania	763	30.4	30	786	30.8	29
Utah	796	29.5	41	822	30.7	31
Kentucky	613	29.8	37	626	30.6	32
Rhode Island	868	30.9	23	875	30.4	33
Washington	908	30.6	26	930	30.4	33
Minnesota	764	30.2	32	787	30.2	35
New Hampshire	951	30.3	31	939	30.1	36
Virginia	1,019	30.2	34	1,062	30.1	36
Texas	801	30.2	33	813	30.0	38
Missouri	682	30.1	35	708	29.9	39
District of Columbia	1,198	30.4	28	1,216	29.7	40
Wisconsin	715	29.8	39	739	29.6	41
Oklahoma	659	28.9	44	675	29.3	42
West Virginia	571	29.7	40	599	29.3	42
Iowa	629	28.1	46	643	29.0	44
Kansas	682	28.1	47	709	28.6	45
Montana	642	28.3	45	650	28.5	46
Alaska	981	29.0	43	1,049	27.7	47
Nebraska	669	27.7	48	673	27.1	48
North Dakota	583	25.8	50	626	26.4	49
South Dakota	591	26.9	49	612	25.9	50
Wyoming	693	25.3	51	759	25.1	51
Puerto Rico	429	32.4	(X)	442	34.5	(X)

X Not applicable.

Source: U.S. Census Bureau, 2010 and 2011 American Community Survey 1-Year Estimates for the United States and all states "B25064: Median Gross Rent (Dollars) Universe: Renter-occupied housing units paying cash rent <[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_10\\_1YR\\_B25064&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_1YR_B25064&prodType=table)> and "B25071: Median Gross Rent as a Percentage of Household Income in the Past 12 Months (Dollars)" Universe: Renter-occupied housing units paying cash rent <[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_10\\_1YR\\_B25071&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_1YR_B25071&prodType=table)> accessed July 27, 2013.

**Table 14.07-- MORTGAGE STATUS, MEDIAN SELECTED MONTHLY OWNER COSTS BY MORTGAGE STATUS AND AS A PERCENTAGE OF HOUSEHOLD INCOME, UNITED STATES AND HAWAII: 2010 AND 2011**

[Data based on a sample]

Category	United States	Hawaii
Specified owner-occupied		
2010	74,873,372	258,533
2011	74,264,435	254,700
Specified owner-occupied with a mortgage		
2010: Number	50,339,500	175,138
Percent	67.2	67.7
2011: Number	49,325,615	172,002
Percent	66.4	67.5
Specified owner-occupied without a mortgage		
2010: Number	24,533,872	83,395
Percent	32.8	32.3
2011: Number	24,938,820	82,698
Percent	33.6	32.5
Median selected monthly owner costs (in dollars)		
With a mortgage: 2010	1,496	2,240
2011	1,486	2,221
Without a mortgage: 2010	431	475
2011	442	503
Median selected monthly owner costs as a percentage of household income		
With a mortgage: 2010	25.1	30.1
2011	24.7	29.7
Without a mortgage: 2010	12.8	10.1
2011	12.9	(1/)

1/ Either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.

Source: U.S. Census Bureau, Census 2010 American Community Survey 1-Year Estimates for the United States and Hawaii, Universe: Owner-occupied housing units "B25081 Mortgage Status" <[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_10\\_1YR\\_B25081&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_1YR_B25081&prodType=table)> B25088 Median Selected Monthly Owner Costs (Dollars) by Mortgage Status" <[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_10\\_1YR\\_B25088&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_1YR_B25088&prodType=table)> "B25092 Median Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months" <[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_10\\_1YR\\_B25092&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_1YR_B25092&prodType=table)> ; and 2011 <[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_11\\_1YR\\_B25081&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_11_1YR_B25081&prodType=table)> ; <[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_11\\_1YR\\_B25088&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_11_1YR_B25088&prodType=table)> <[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_11\\_1YR\\_B25092&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_11_1YR_B25092&prodType=table)> accessed July 27, 2013.

**Table 14.08-- MEDIAN SELECTED MONTHLY OWNER COSTS BY MORTGAGE STATUS AND AS A PERCENTAGE OF HOUSEHOLD INCOME, FOR THE UNITED STATES, THE 50 STATES, AND FOR PUERTO RICO: 2010 AND 2011**

[In dollars and percent. Data based on a sample]

Area	Median selected monthly owner costs				Median selected monthly owner costs as a percentage of household income			
	With a mortgage		Without a mortgage		With a mortgage		Without a mortgage	
	2010	2011	2010	2011	2010	2011	2010	2011
United States	1,496	1,486	431	442	25.1	24.7	12.8	12.9
Alabama	1,130	1,134	346	344	23.0	22.5	12.3	12.2
Alaska	1,772	1,794	499	529	23.3	23.5	10.8	11.7
Arizona	1,442	1,365	366	370	26.5	25.3	11.3	11.5
Arkansas	987	988	311	310	21.5	21.1	10.9	11.0
California	2,242	2,182	452	464	30.6	29.6	11.4	11.8
Colorado	1,590	1,560	387	403	25.2	24.3	10.7	10.8
Connecticut	2,068	2,052	777	805	26.8	26.4	17.6	17.1
Delaware	1,569	1,567	428	442	24.8	24.1	11.8	11.2
Dist. Of Col.	2,297	2,224	546	573	24.8	24.2	11.0	(1/)
Florida	1,505	1,470	470	461	29.5	28.5	14.4	14.1
Georgia	1,390	1,371	381	389	25.2	24.5	12.3	12.4
<b>Hawaii</b>	2,240	2,221	475	503	30.1	29.7	10.1	(1/)
Idaho	1,187	1,212	315	324	24.7	24.7	10.6	10.3
Illinois	1,655	1,646	534	547	25.9	25.6	13.8	14.0
Indiana	1,090	1,091	344	364	21.6	21.2	11.0	11.3
Iowa	1,140	1,144	392	405	21.3	20.9	11.5	12.0
Kansas	1,239	1,252	419	431	21.8	21.9	11.8	12.6
Kentucky	1,072	1,092	311	324	22.2	21.7	11.3	11.5
Louisiana	1,163	1,176	320	314	21.6	21.7	10.5	10.3
Maine	1,289	1,304	433	453	24.1	24.4	13.9	14.6
Maryland	2,016	1,961	555	571	25.4	24.9	12.9	12.9
Massachusetts	2,036	2,042	654	672	26.1	25.8	15.3	15.7
Michigan	1,288	1,275	442	450	24.6	23.7	13.9	14.0
Minnesota	1,503	1,481	438	455	24.1	23.5	11.9	12.1
Mississippi	1,043	1,048	331	332	23.5	23.4	12.0	12.1
Missouri	1,182	1,199	366	385	22.6	22.3	11.7	12.4
Montana	1,217	1,256	350	369	24.1	25.0	11.3	11.9
Nebraska	1,218	1,237	429	444	21.4	20.9	12.6	12.5
Nevada	1,638	1,529	429	416	28.1	27.1	12.2	12.1

Continued on next page.

**Table 14.08-- MEDIAN SELECTED MONTHLY OWNER COSTS BY MORTGAGE STATUS AND AS A PERCENTAGE OF HOUSEHOLD INCOME, FOR THE UNITED STATES, THE 50 STATES, AND FOR PUERTO RICO: 2010 AND 2011-- Con.**

Area	Median selected monthly owner costs				Median selected monthly owner costs as a percentage of household income			
	With a mortgage		Without a mortgage		With a mortgage		Without a mortgage	
	2010	2011	2010	2011	2010	2011	2010	2011
New Hampshire	1,853	1,884	668	704	26.5	26.5	16.5	17.4
New Jersey	2,370	2,397	909	936	28.7	29.0	18.9	19.2
New Mexico	1,202	1,216	303	307	24.3	23.5	(1/)	10.3
New York	1,963	1,977	665	685	26.3	26.3	15.5	15.3
North Carolina	1,250	1,246	358	359	24.0	23.5	12.5	12.3
North Dakota	1,133	1,155	378	394	19.6	19.2	(1/)	10.0
Ohio	1,246	1,243	416	428	23.4	22.8	13.1	13.1
Oklahoma	1,089	1,108	341	353	21.9	21.8	11.2	11.5
Oregon	1,577	1,546	429	446	27.3	26.7	12.9	13.1
Pennsylvania	1,390	1,408	459	478	23.8	23.7	13.7	14.1
Rhode Island	1,837	1,842	647	654	27.7	26.9	15.4	17.0
South Carolina	1,177	1,175	336	340	23.5	23.5	12.0	11.9
South Dakota	1,151	1,178	375	405	21.9	21.7	10.9	11.5
Tennessee	1,161	1,172	338	347	23.7	23.5	11.4	11.8
Texas	1,402	1,398	437	443	23.4	23.0	12.5	12.5
Utah	1,433	1,418	348	369	24.8	24.5	(1/)	(1/)
Vermont	1,445	1,487	580	604	26.0	25.5	16.3	16.6
Virginia	1,728	1,707	409	415	24.7	24.0	11.4	11.2
Washington	1,736	1,733	469	491	26.7	26.1	12.1	12.6
West Virginia	918	937	268	279	20.1	19.9	(1/)	(1/)
Wisconsin	1,404	1,402	497	516	24.5	24.1	14.0	14.1
Wyoming	1,300	1,269	350	365	22.0	21.5	(1/)	(1/)
Puerto Rico	851	888	142	151	29.5	29.8	(1/)	10.6

1/ Either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.

Source: U.S. Census Bureau, Census 2000 Summary File 3, September 16, 2003, Tables 2 and 3 <<http://www.census.gov/prod/2003pubs/c2kbr-27.pdf>> accessed September 18, 2003; and 2010 American Community Survey 1-Year Estimates for the United States and Hawaii, Universe: Owner-occupied housing units "B25088 Median Selected Monthly Owner Costs (Dollars) by Mortgage Status" <[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_10\\_1YR\\_B25088&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_1YR_B25088&prodType=table)> "B25092 Median Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months" <[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_10\\_1YR\\_B25092&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_1YR_B25092&prodType=table)> accessed July 27, 2013.

**Table 14.09-- SINGLE-FAMILY HOME PRICE APPRECIATION FOR THE UNITED STATES, THE 50 STATES, AND THE DISTRICT OF COLUMBIA: 1991 TO 2012**

[In percent change from previous period and number. Period ending December 31 unless otherwise indicated. Estimates use Federal Housing Finance Agency's (FHFA) Purchase-Only House Price Index (HPI), not seasonally-adjusted. According to the "Housing and Economic Recovery Act of 2008" the FHFA regulates Fannie Mae and Freddie Mac, formerly under the Office of Federal Housing Enterprise Oversight. See also <<http://www.fhfa.gov/Default.aspx?Page=196>> and <[http://www.fhfa.gov/webfiles/896/hpi\\_tech.pdf](http://www.fhfa.gov/webfiles/896/hpi_tech.pdf)>]

State	One-year (percent)	Rank 1/	Five-year (percent)	Since 1991, 1st quarter (percent)
United States 2/	5.45	(X)	-12.87	90.30
Arizona	21.64	1	-30.41	102.54
Nevada	19.73	2	-44.40	31.08
Hawaii	14.50	3	-6.85	94.79
Idaho	13.25	4	-20.73	108.37
California	12.04	5	-27.30	70.46
Utah	11.67	6	-16.35	165.68
North Dakota	11.45	7	25.92	160.85
Colorado	10.69	8	3.69	186.69
District of Columbia	10.67	9	12.82	286.57
Florida	9.83	10	-32.52	87.12
Washington	9.37	11	-19.55	124.99
Wyoming	8.30	12	-0.17	202.34
Michigan	7.71	13	-12.60	53.52
Georgia	7.52	14	-18.82	60.06
Montana	7.42	15	-3.80	209.50
West Virginia	7.07	16	2.36	98.21
Oregon	6.57	17	-20.85	164.65
Texas	6.56	18	5.88	102.60
Nebraska	5.34	19	2.46	102.40
Minnesota	5.26	20	-13.16	110.51
Missouri	4.70	21	-8.11	86.26
Virginia	4.37	22	-10.05	116.25
Alabama	4.27	23	-9.67	81.69
Louisiana	3.99	24	-0.49	134.26
Maryland	3.63	25	-19.43	111.75
Kansas	3.61	26	-2.85	93.34
South Dakota	3.38	27	3.86	132.54
Tennessee	3.20	28	-7.53	87.81
Iowa	3.00	29	0.61	100.66
Kentucky	2.70	30	-1.52	89.29
Ohio	2.70	31	-9.15	54.82

Continued on next page.

**Table 14.09-- SINGLE-FAMILY HOME PRICE APPRECIATION FOR THE UNITED STATES, THE 50 STATES, AND THE DISTRICT OF COLUMBIA: 1991 TO 2012 -- Con.**

State	One-year (percent)	Rank 1/	Five-year (percent)	Since 1991, 1st quarter (percent)
Oklahoma	2.55	32	1.95	98.66
Pennsylvania	2.27	33	-6.96	87.96
Arkansas	2.25	34	-5.65	83.96
Massachusetts	1.88	35	-7.53	117.71
Indiana	1.57	36	-2.73	61.12
Rhode Island	1.39	37	-19.32	79.66
New York	1.26	38	-7.13	104.25
Delaware	1.04	39	-17.50	78.23
Illinois	0.98	40	-19.21	69.11
New Mexico	0.59	41	-15.39	103.55
North Carolina	0.34	42	-11.51	78.44
Alaska	0.11	43	2.47	127.36
Mississippi	-0.01	44	-9.06	76.12
Maine	-0.34	45	-8.75	102.75
Vermont	-0.38	46	-3.85	108.73
Wisconsin	-0.42	47	-11.46	99.90
New Jersey	-0.65	48	-18.17	107.79
Connecticut	-0.74	49	-15.35	65.36
South Carolina	-0.79	50	-12.25	75.40
New Hampshire	-1.11	51	-15.37	90.16

X Not applicable.

1/ Rank based on one-year appreciation. The lower the rank, the higher the appreciation.

2/ United States figures based on weighted average of nine Census Divisions.

Source: Federal Housing Finance Agency (FHFA) "U.S. House Prices Rose 1.4 Percent in Fourth Quarter 2012", pp. 20-21 (February 26, 2013) <<http://www.fhfa.gov/webfiles/25010/2012Q4HPI.pdf>> accessed May 16, 2013.

**Table 14.10-- COST OF LIVING ANALYSES FOR HONOLULU  
AND THE UNITED STATES AVERAGE: JULY 1, 2012**

[This formulation assumed consumption patterns vary according to earnings level. It compares the 'base city' to a the 'destination' using the same pattern but at the destination's prices. This profiles a cost-of-living model rental (approximates the rental equivalent of owner-occupied housing) situations for a family of 4, annual earnings of \$76,000, a 2,000 sq. ft. home, with 3 vehicles having a total value \$30,000 and driven a total of 30,000 miles annually. 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]

<b>Category</b>	<b>Honolulu</b>	<b>Percent of total</b>	<b>U.S. average</b>	<b>Percent of total</b>	<b>Honolulu indexed to U.S. average</b>
Total, earnings level #1	76,000	100.0	41,014	100.0	185.3
Goods and services	29,388	38.7	21,283	51.9	138.1
Consumables	20,850	27.4	14,212	34.7	146.7
Transportation	6,150	8.1	5,040	12.3	122.0
Health services	2,388	3.1	2,031	5.0	117.6
Rent, utilities, insurance	46,686	61.4	21,929	53.5	212.9
Income and payroll taxes	17,917	23.6	15,793	38.5	113.4
Miscellaneous 1/	-17,991	-23.7	-17,991	-43.9	100.0
Exhibit: monthly rent 2/	3,442	54.3	1,551	45.4	221.9
Total, earnings level #2	114,519	100.0	76,000	100.0	150.7
Goods and services	42,682	37.3	31,044	40.8	137.5
Consumables	29,031	25.4	19,722	26.0	147.2
Transportation	10,851	9.5	8,931	11.8	121.5
Health services	2,800	2.4	2,391	3.1	117.1
Rent, utilities, insurance	46,686	40.8	21,929	28.9	212.9
Income and payroll taxes	17,917	15.6	15,793	20.8	113.4
Miscellaneous	7,234	6.3	7,234	9.5	100.0
Exhibit: monthly rent 2/	3,442	36.1	1,551	24.5	221.9

1/ 'Miscellaneous' includes charitable contributions, tuition for dependents or child care, insurance premiums, personal savings, investments, credit card debt payments, vacations, etc. A negative value suggests that the spending pattern is 'too rich' for the earnings level.

2/ Percent of total is calculated based on annual rent.

Source: ERI Economic Research Institute, Relocation Assessor, "Relocation Analysis Report" (July 11, 2012) and calculations by Hawaii State Department of Business, Economic Development & Tourism.

**Table 14.11-- COST OF LIVING AMONG TOP STATES FOR BUSINESS  
CATEGORY RANKINGS: 2011 TO 2013**

[The CNBC survey scored all 50 states on as many as 51 measures of competitiveness developed with input from business groups including the National Association of Manufacturers and the Council on Competitiveness. States received points based on their rankings in each metric. The metrics are in ten broad categories, weighted according to how frequently they are cited in state economic development marketing materials. A rank of 1 indicates most favorable]

Component	2011			2012			2013		
	Category weight 1/	Score	Rank	Category weight 1/	Score	Rank	Category weight 1/	Score	Rank
Overall	2,475	922	48	2,500	871	49	2,500	924	50
Cost of doing business	350	54	50	350	36	50	450	94	48
Workforce	350	106	47	350	137	35	300	101	45
Quality of life	350	281	1	350	284	2	300	272	1
Infrastructure & transp. 2/	325	93	46	325	75	49	350	66	50
Economy	300	159	16	325	96	41	375	185	41
Education	225	80	40	225	81	39	150	59	40
Technology & innovation	225	62	42	225	62	45	300	81	45
Business friendliness	200	50	43	200	71	37	200	59	40
Access to capital	100	36	33	100	28	39	25	6	39
Cost of living	50	1	50	50	1	50	50	1	50

X Not applicable.

1/ Weighting reevaluated for each study. See "Criteria & Categories For CNBC's Top States For Business 2011" <<http://www.cnbc.com/id/43227250>>; for 2012 <<http://www.cnbc.com/id/47818860>> and for 2013 <<http://www.cnbc.com/id/100728441>> accessed July 15, 2013.

2/ Category was 'Transportation & infrastructure' in some 2012 lists.

Source: CNBC "America's Top Ten States for Business: 2011" <<http://www.cnbc.com/id/41666602/>> accessed July 6, 2011; "America's Top Ten States for Business: 2012" <<http://www.cnbc.com/id/46413845>> accessed July 10, 2012; CNBC ""America's Top Ten States for Business: 2013" <<http://www.cnbc.com/id/100824779>> accessed July 15, 2013.

**Table 14.12-- HOUSING'S TOP 10 MOST EXPENSIVE AND MOST AFFORDABLE COLLEGE TOWN MARKETS: 2011**

[The home market values shown in the table below are from the "Coldwell Banker 2011 College Home Listing Report" which shows the average listing price for a three-bedroom, two-bathroom home listed by Coldwell Banker affiliates or sister real estate brands between August 2010 and August 2011 in markets home to 117 of the 120 schools in the Football Bowl Subdivision (FBS) schools]

Rank	Market, State	College	Average Listing Price
Most expensive markets			
1	Westwood, Los Angeles, Calif.	University of California, Los Angeles	1,271,428
2	Palo Alto, Calif.	Stanford University	1,232,070
3	<b>Honolulu, Hawaii</b>	<b>University of Hawaii</b>	<b>779,419</b>
4	Los Angeles, Calif.	University of Southern California	733,473
5	Boulder, Colo.	University of Colorado	731,617
6	Berkeley, Calif.	University of California, Berkeley	695,520
7	Chestnut Hill, Mass.	Boston College	669,617
8	Seattle, Wash.	University of Washington	570,535
9	San Jose, Calif.	San Jose State University	541,231
10	Annapolis, Md.	United States Naval Academy	522,420
Most affordable markets			
1	Memphis, Tenn.	University of Memphis	89,244
2	Muncie, Ind.	Ball State University	107,346
3	Ypsilanti, Mich.	Eastern Michigan University	107,458
4	Toledo, Ohio	University of Toledo	112,688
5	Kalamazoo, Mich.	Western Michigan University	116,455
6	Buffalo, N.Y.	University of Buffalo	123,212
7	Las Vegas, Nev.	University of Nevada, Las Vegas	124,955
8	Fort Worth, Texas	Texas Christian University	128,491
9	Kent, Ohio	Kent State University	130,218
10	Lafayette, Ind.	Purdue University	132,910

Source: Coldwell Banker, "2011 College Home Listing Report" (College HLR) (November 15, 2011) <<http://hlr.coldwellbanker.com/PressRelease.aspx>> accessed July 3, 2012. See also "Comparative Look at the 10 Most Expensive College Towns" <<http://www.coldwellbanker.com/imgs/cbnetftp/ColdwellBankerCollegeHomeListingReport.html>>.

**Table 14.13-- HOUSING'S MOST EXPENSIVE AND MOST AFFORDABLE  
MARKETS IN EACH STATE AND THE DISTRICT OF COLUMBIA: 2012**

[The home market values shown in the table below are based on the average home listing price of four-bedroom, two-bathroom properties on coldwellbanker.com listed between January 2012 and June 2012 from more than 2,300 North American markets and including data on 2,479 in the 'Home Listing Report'. The U.S. average for the surveyed listings was \$292,152. This year's report analyzes more than 72,000 home listings in more than 2,500 U.S. markets]

State	Most expensive	Average sales price	Rank	Most affordable	Average sales price	Rank
Alabama	Homewood	306,782	1,700	Tuscumbia	120,192	79
Alaska	Anchorage	375,112	1,944	Fairbanks	268,457	1,495
Arizona	Scottsdale	395,568	2,017	Maricopa	97,886	20
Arkansas	Maumelle	254,706	1,421	Camden	111,000	45
California	Los Altos	1,706,688	2,479	Adelanto	99,824	22
Colorado	Boulder	1,084,183	2,464	Pueblo	133,897	141
Connecticut	Greenwich	1,200,525	2,469	Meriden	149,348	249
Delaware	Bethany Beach	667,277	2,389	Seaford	212,256	1,049
Dist. of Columbia	(1/)	(1/)	(1/)	Washington D.C.	598,989	2,343
Florida	Doral	497,400	2,213	Poinciana	76,341	5
Georgia	Dunwoody	339,835	1,810	College Park	62,080	2
Hawaii	Kailua	1,238,208	2,472	Ewa Beach	489,830	2,200
Idaho	Hayden	342,914	1,829	Pocatello	148,688	243
Illinois	Winnetka	757,965	2,429	Park Forest	81,107	8
Indiana	Fremont	520,200	2,254	Kokomo	103,110	27
Iowa	Johnston	293,593	1,623	Marshalltown	106,014	33
Kansas	Lansing	238,920	1,301	Concordia	114,741	57
Kentucky	Versailles	437,429	2,109	London	133,780	140
Louisiana	Mandeville	281,598	1,573	Bastrop	101,755	24
Maine	Wells	668,575	2,391	Waterville	124,223	96
Maryland	Bethesda	723,782	2,415	Capitol Heights	128,170	115
Massachusetts	Weston	1,105,692	2,466	Springfield	136,405	155
Michigan	Birmingham	429,800	2,097	Redford	60,490	1
Minnesota	Orono	1,070,203	2,463	Owatonna	152,087	274
Mississippi	Diamondhead	236,758	1,274	Picayune	105,993	32
Missouri	Town and Country	497,331	2,212	Kirksville	101,647	23
Montana	Bozeman	355,069	1,879	Great Falls	172,974	530
Nebraska	Columbus	158,009	341	Norfolk	118,495	1,047
Nevada	Incline Village	536,492	2,268	North Las Vegas	115,231	2,091
New Hampshire	Hanover	533,809	2,266	Claremont	175,141	341
New Jersey	Bernards Twp	817,264	2,439	Irvington	92,264	2,266
New Mexico	Santa Fe	428,239	2,091	Deming	154,905	2,439
New York	Rye	1,312,250	2,473	Jamestown	109,796	2,268
North Carolina	Ocean Isle Beach	462,173	2,145	Henderson	117,191	66

Continued on next page.

**Table 14.13-- HOUSING'S MOST EXPENSIVE AND MOST AFFORDABLE MARKETS IN EACH STATE AND THE DISTRICT OF COLUMBIA: 2012 -- Con.**

State	Most expensive	Average sales price	Rank	Most affordable	Average sales price	Rank
North Dakota	Minot	212,066	1,047	West Fargo	162,430	402
Ohio	Upper Arlington	404,363	2,041	Cleveland	70,066	2,473
Oklahoma	Bixby	237,125	1,279	Chickasha	109,665	2,041
Oregon	Lake Oswego	479,400	2,183	Pendleton	185,693	1,279
Pennsylvania	Newtown	582,577	2,331	Johnstown	84,173	2,183
Rhode Island	Smithfield	545,386	2,283	Pawtucket	153,982	2,331
South Carolina	Mount Pleasant	378,164	1,949	Hopkins	125,508	2,283
South Dakota	Rapid City	190,044	770	Spearfish	180,090	1,949
Tennessee	Brentwood	371,640	1,935	Memphis	114,144	770
Texas	Colleyville	289,192	1,608	Terrell	96,329	1,935
Utah	Salt Lake City	339,937	1,811	Richfield	141,958	1,608
Vermont	South Burlington	388,891	1,990	Rutland	172,492	2,395
Virginia	Arlington	678,486	2,395	Danville	153,957	1,811
Washington	Mercer Island	1,059,411	2,462	Spokane Valley	163,776	1,990
West Virginia	Morgantown	297,160	1,644	Parkersburg	144,387	2,152
Wisconsin	Whitefish Bay	463,491	2,152	Ashland	117,105	2,462
Wyoming	Sheridan	320,640	1,754	Cheyenne	190,622	1,644

1/ Only one market included in the study.

Source: Coldwell Banker, "Annual Coldwell Banker Real Estate Home Listing Report Finds \$1.6 Million Difference Between Similar Homes in Silicon Valley and Midwest" (November 28, 2012)  
<http://hrl.coldwellbanker.com/PressRelease.aspx> accessed November 28, 2012.

**Table 14.14-- AVERAGE GASOLINE PRICE FOR THE UNITED STATES AND FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: JUNE 12, 2013**

[Over 120,000 retail gasoline self-serve stations are surveyed daily and prices posted the following day. The posting date is indicated in the title. Prices are in dollars per gallon. Rank of 1 indicates highest price per gallon. Rank is among 50 states and District of Columbia]

Item	Regular	Mid	Premium	Diesel
Hawaii	4.353	4.449	4.535	4.892
Hawaii rank	1	1	2	1
U. S. average	3.634	3.809	3.964	3.855
Hawaii as percent of U.S. average	119.8	116.8	114.4	126.9
Alabama	3.292	3.481	3.663	3.750
Alaska	4.078	4.120	4.218	4.328
Arizona	3.479	3.585	3.708	3.717
Arkansas	3.371	3.507	3.686	3.714
California	3.966	4.064	4.162	4.050
Colorado	3.735	3.850	3.969	3.770
Connecticut	3.798	3.967	4.125	4.161
Delaware	3.475	3.675	3.843	3.722
District of Columbia	3.740	3.958	4.113	4.064
Florida	3.494	3.707	3.878	3.848
Georgia	3.472	3.661	3.836	3.803
Hawaii	4.353	4.449	4.535	4.892
Idaho	3.804	3.908	4.011	4.049
Illinois	4.195	4.389	4.634	4.037
Indiana	4.096	4.217	4.337	3.983
Iowa	3.721	3.631	3.908	3.745
Kansas	3.632	3.726	3.885	3.777
Kentucky	3.607	3.756	3.875	3.881
Louisiana	3.350	3.527	3.696	3.688
Maine	3.575	3.704	3.833	3.896
Maryland	3.491	3.700	3.871	3.760
Massachusetts	3.544	3.726	3.862	3.907
Michigan	4.176	4.298	4.427	4.063
Minnesota	3.713	3.779	3.989	3.914
Mississippi	3.291	3.453	3.632	3.655
Missouri	3.519	3.633	3.792	3.675
Montana	3.642	3.714	3.833	3.913
Nebraska	3.683	3.585	3.854	3.770
Nevada	3.603	3.710	3.814	3.821
New Hampshire	3.481	3.637	3.779	3.794
New Jersey	3.404	3.608	3.740	3.683
New Mexico	3.514	3.619	3.730	3.785
New York	3.744	3.928	4.075	4.172

Continued on next page.

**Table 14.14-- AVERAGE GASOLINE PRICE FOR THE UNITED STATES AND FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: JUNE 12, 2013 -- Con.**

State	Regular	Mid	Premium	Diesel
North Carolina	3.423	3.602	3.793	3.828
North Dakota	3.920	3.912	4.211	4.002
Ohio	3.884	3.999	4.111	3.940
Oklahoma	3.573	3.710	3.872	3.651
Oregon	3.837	3.950	4.066	3.916
Pennsylvania	3.494	3.625	3.797	3.889
Rhode Island	3.624	3.822	3.965	3.938
South Carolina	3.237	3.415	3.604	3.655
South Dakota	3.770	3.697	4.086	3.793
Tennessee	3.317	3.485	3.669	3.740
Texas	3.394	3.563	3.716	3.709
Utah	3.730	3.844	3.951	3.913
Vermont	3.575	3.758	3.939	3.921
Virginia	3.380	3.598	3.790	3.701
Washington	3.838	3.957	4.067	3.998
West Virginia	3.639	3.752	3.889	3.964
Wisconsin	3.997	4.163	4.405	3.966
Wyoming	3.596	3.680	3.799	3.861

Source: AAA's Daily Fuel Gauge Report© Copyright, Oil Price Information Service, National Unleaded Average <<http://www.fuelgaugereport.com/index.asp>> and Current State Averages <<http://www.fuelgaugereport.com/sbsavg.html>> accessed June 12, 2013.

**Table 14.15-- CENTRAL BUSINESS DISTRICT PARKING RATES FOR HONOLULU AND THE UNITED STATES AVERAGE: 2012**

[Survey only includes covered and underground garages in prime central business districts (CBD) in 56 markets in North America, with 44 of them in the U.S. Parking rate data were collected during the month of June 2012 and includes all relevant taxes. Sources include third parties, owners/operators and Colliers International. For reserved parking, the customer is guaranteed the same space for every entry. For unreserved parking, the customer is guaranteed a space upon entry. For daily parking, the customer is permitted to park for a full day and is not impacted by "early bird" restrictions]

Category 1/	Segment	Honolulu	United States average	Honolulu as percent of United States average
Monthly unreserved	Parking rate – high	255.00	226.84	112.4
Monthly unreserved	Parking rate – low	195.00	108.06	180.5
Monthly unreserved	Parking rate – median	230.00	166.26	138.3
Monthly reserved	Parking rate – high	395.00	273.41	144.5
Monthly reserved	Parking rate – low	287.96	137.67	209.2
Monthly reserved	Parking rate – median	350.00	196.21	178.4
Daily parking	Rate – high	75.00	27.13	276.4
Daily parking	Rate – low	21.00	9.64	217.8
Daily parking	Rate – median	42.00	17.19	244.3
Hourly parking	Rate – high	10.00	9.73	102.8
Hourly parking	Rate – low	1.50	2.71	55.4
Hourly parking	Rate – median	6.50	5.77	112.7
Garages offering additional services (percent)		5	23.2	21.6
Garages with waiting lists (percent)		5	6.2	80.6
Typical wait period (number of months)		2.0	9.3	(X)
Availability of parking		2/ Fair	(X)	(X)
Additional garages within next 24 months		-	11	(X)
Parking spots to be added		-	4,042	(X)

X Not applicable.

1/ 'Early Bird' refers to discounted parking offered to those that park before the work day begins. Both 'Early Bird' and 'Hourly metered parking' were tabulated separately in previous reports but not in 2009 to 2011.

2/ Refers to parking garages usually full Monday to Friday and on weekends during special events.

Source: Colliers International North America, "2012 CBD Parking rates, North America, Central Business District, Parking Rate Survey", <<http://www.colliers.com/Country/UnitedStates/Research>> accessed July 7, 2012 and calculations by Hawaii State Department of Business, Economic Development & Tourism.

**Table 14.16-- CAR RENTAL RATES FOR TOP 50 CITIES: 2012**

[The car rental rates were established via CarTrawler, a car rental comparison engine. For 50 destinations in the United States, the average daily rental rate for the cheapest available car during the period spanning June to August 2012 was calculated. Each city's main airport was chosen as the 'Pick Up and Drop Off' location]

Rank	City	Rate (dollars)	Rank	City	Rate (dollars)
1	Anchorage	95	26	Nashville	47
2	Honolulu	94	27	Chicago	47
3	Washington DC	81	28	Cleveland	46
4	Denver	79	29	Louisville	46
5	New York City	78	30	West Palm Beach	46
6	Boston	74	31	Oakland	46
7	Charlotte	73	32	Pittsburgh	44
8	Detroit	65	33	Memphis	43
9	New Orleans	63	34	Seattle	43
10	Jacksonville	62	35	St. Louis	42
11	Houston	59	36	Raleigh	41
12	Newark	58	37	Dallas	39
13	Portland	58	38	San Antonio	38
14	Orlando	56	39	Atlanta	38
15	San Jose	56	40	Tampa	37
16	Buffalo	55	41	Miami	36
17	Cincinnati	53	42	Los Angeles	35
18	Kansas City	53	43	Salt Lake City	34
19	Indianapolis	53	44	San Diego	34
20	Sacramento	52	45	Phoenix	34
21	Philadelphia	52	46	Las Vegas	32
22	San Francisco	50	47	Fort Lauderdale	31
23	Baltimore	49	48	Albuquerque	30
24	Austin	49	49	Milwaukee	29
25	Minneapolis	48	50	Columbus	28

Source: CheapCarRental "Alaska's Anchorage Has Priciest Car Rental Rates in the USA" <<http://www.cheapcarrental.net/press/summer-2012.html>> accessed September 20, 2012.

**Table 14.17-- AVERAGE ANNUAL AUTO INSURANCE RATES  
FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA:  
JUNE, 2012**

[Median car insurance rates are determined by a Quadrant Information Services and were based on actual customer profiles of online car insurance shoppers that can include multiple drivers, multiple vehicles and other variables. Income data are from the 2010 Census and car insurance data collected June 2012]

<b>Rank</b>	<b>State</b>	<b>Median price of annual car insurance</b>	<b>Median annual household income</b>	<b>Car insurance as percent of household income</b>
1	Michigan	4,490	56,101	8.00
2	Louisiana	2,912	52,456	5.55
3	Kentucky	2,292	50,392	4.55
4	West Virginia	2,074	48,927	4.24
5	Mississippi	1,840	45,484	4.05
6	Arkansas	1,722	47,049	3.66
7	Delaware	2,456	68,746	3.57
8	New York	2,334	65,897	3.54
9	Nevada	2,070	60,192	3.44
10	Florida	1,784	53,093	3.36
11	District of Columbia	2,570	77,514	3.32
12	South Carolina	1,682	51,704	3.25
13	Rhode Island	2,132	67,814	3.14
14	Arizona	1,724	55,353	3.12
15	New Jersey	2,556	82,427	3.10
16	Oklahoma	1,610	51,958	3.10
17	Georgia	1,632	55,209	2.96
18	South Dakota	1,772	59,987	2.95
19	Pennsylvania	1,828	61,890	2.95
20	Alabama	1,476	50,429	2.93
21	Tennessee	1,452	51,083	2.84
22	Minnesota	1,924	69,625	2.76
23	Missouri	1,550	56,214	2.76
24	Illinois	1,716	65,417	2.62
25	New Mexico	1,306	51,020	2.56
26	Texas	1,420	56,575	2.51
27	Montana	1,354	54,507	2.48
28	Idaho	1,290	52,342	2.47
29	Connecticut	1,984	81,246	2.44
30	Maryland	2,030	83,137	2.44
31	Kansas	1,480	61,013	2.43
32	Colorado	1,562	67,800	2.30
33	Indiana	1,268	55,368	2.29

Continued on next page.

**Table 14.17-- AVERAGE ANNUAL AUTO INSURANCE RATES  
FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA:  
JUNE, 2012-- Con.**

<b>Rank</b>	<b>State</b>	<b>Median price of annual car insurance</b>	<b>Median annual household income</b>	<b>Car insurance as percent of household income</b>
34	Wisconsin	1,400	62,088	2.26
35	Nebraska	1,348	60,812	2.22
36	Vermont	1,380	62,575	2.21
37	Washington	1,458	67,328	2.17
38	North Dakota	1,384	65,207	2.12
39	Wyoming	1,394	65,841	2.12
40	Utah	1,270	61,618	2.06
41	Ohio	1,128	56,518	2.00
42	Maine	1,160	58,197	1.99
43	Virginia	1,444	72,476	1.99
44	California	1,304	65,481	1.99
45	New Hampshire	1,484	74,634	1.99
46	Iowa	1,202	60,917	1.97
47	Oregon	1,108	56,661	1.96
48	Alaska	1,348	76,962	1.75
<b>49</b>	<b>Hawaii</b>	<b>1,244</b>	<b>76,134</b>	<b>1.63</b>
50	North Carolina	860	52,920	1.63
51	Massachusetts	1,128	78,653	1.43

Source: CarInsurance.com "10 states where car insurance really bites your budget"  
<[http://www.carinsurancequotes.com/car\\_insurance-costs](http://www.carinsurancequotes.com/car_insurance-costs)> accessed July 30, 2012.

**Table 14.18-- COST OF LIVING INDEX FOR SELECTED MAJOR CITIES  
IN THE UNITED STATES AND RANK WORLDWIDE: 2006 TO 2013**

[The survey, conducted in March, covers 214 cities worldwide and measures the comparative cost of over 200 items in each location, including housing, food, clothing, utilities, transportation, and entertainment costs. The higher the index, the lower the rank where a rank of 1 indicates the most expensive city. New York City = 100.0. Honolulu was not among the top 50 in the 2007 Mercer study released June 17, 2007, nor the 2008 on July 13, 2008, nor the 2009 on July 7, 2009, the 2010 on June 29, 2010, the 2011 on July 12, 2011, nor the 2012 on June 12, 2012. There were no United States locations in the 2013 'Top 10' released on July 23, 2013 and the complete lists are not readily available]

City and state	Index 1/			Global rank						
	2006	2008	2009	2006	2008	2009	2010	2011	2012	2013
Atlanta, GA	76.3	(NA)	(NA)	86	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
Boston, MA	76.8	(NA)	(NA)	84	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
Chicago, IL	84.1	80.3	80.7	38	84	50	(NA)	(NA)	(NA)	(NA)
Cleveland, OH	69.8	(NA)	(NA)	110	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
Denver, CO	73.6	(NA)	(NA)	97	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
Detroit, MI	68.3	(NA)	(NA)	122	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
<b>Honolulu, HI</b>	<b>80.0</b>	<b>81.4</b>	<b>81.6</b>	<b>67</b>	<b>77</b>	<b>41</b>	<b>(NA)</b>	<b>(NA)</b>	<b>(NA)</b>	<b>(NA)</b>
Houston, TX	78.5	(NA)	(NA)	76	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
Los Angeles, CA	86.7	87.5	87.6	29	55	23	55	(NA)	(NA)	(NA)
Miami, FL	83.9	82.0	81.4	39	75	45	(NA)	(NA)	(NA)	(NA)
Morristown, NJ	76.8	(NA)	(NA)	84	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
New York City, NY	100.0	100.0	100.0	10	22	8	27	32	33	(NA)
Pittsburgh, PA	69.4	(NA)	(NA)	113	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
Portland, OR	69.7	(NA)	(NA)	111	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
San Francisco, CA	85.0	81.0	82.5	34	78	34	(NA)	(NA)	(NA)	(NA)
Seattle, WA	71.9	(NA)	(NA)	102	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
St. Louis, MO	71.6	(NA)	(NA)	103	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
Washington, DC	77.0	(NA)	(NA)	83	(NA)	(NA)	111	(NA)	(NA)	(NA)
White Plains, NY	83.2	79.3	84.7	34	89	31	(NA)	(NA)	(NA)	(NA)
Winston Salem, NC	66.7	(NA)	(NA)	124	(NA)	(NA)	197	(NA)	(NA)	(NA)

1/ "Index" not available in the News Release beyond 2009.

Source: Mercer Human Resource Consulting, "Worldwide Cost of Living Survey 2006 – city rankings"

<<http://www.mercerhr.com/pressrelease/details.jhtml/dynamic/idContent/1142150>> accessed June 26, 2006; Mercer, "Worldwide Cost of Living survey 2009 – City ranking" (July 7, 2009)

<<http://www.mercer.com/summary.htm?idContent=1311145>> accessed July 17, 2009; Ibid. "Worldwide Cost of Living Survey 2010 - City rankings" (June 29, 2010) <[http://www.mercer.com/costoflivingpr#City\\_rankings](http://www.mercer.com/costoflivingpr#City_rankings)> accessed July 8, 2010; Ibid. 2011 (July 12, 2011) <[http://www.mercer.com/costoflivingpr#City\\_rankings](http://www.mercer.com/costoflivingpr#City_rankings)> accessed July 12, 2011; Ibid. "Worldwide Cost of Living Survey 2012 – city ranking" (June 12, 2012)

<[http://www.mercer.com/costoflivingpr#City\\_rankings](http://www.mercer.com/costoflivingpr#City_rankings)> accessed July 9, 2012; Ibid. 2013 "African, European, and Asian Cities Dominate the Top 10 Most Expensive Locations for Expatriates" (July 23, 2013)

<[http://www.mercer.com/costoflivingpr#City\\_rankings](http://www.mercer.com/costoflivingpr#City_rankings)> accessed July 30, 2013; and FinFacts "Global/World Cost of Living Rankings - 2006-2007" <<http://www.finfacts.com/costofliving3.htm>> accessed July 14, 2006.

**Table 14.19-- TOP 10 MOST EXPENSIVE AND 10 LEAST EXPENSIVE STATES TO LIVE: 2013**

[CNBC considered basic items in the most and least expensive areas of the state. Average price data based on Council for Community and Economic Research C2ER Cost of Living Index, Q1 2013]

Rank	State	Metro area 1/	Average home price	Half gallon of milk	Beef 2/	Monthly energy bill	Doctor visit
Most expensive							
1	Hawaii	Honolulu	742,166	3.41	3.99	333.51	101.80
2	Alaska	Anchorage	467,553	2.41	4.08	169.84	159.20
3	Connecticut	Stamford	585,000	2.77	4.07	236.01	114.55
4	New York	Manhattan	1,351,400	2.42	4.71	237.01	96.00
5	New Jersey	Bergen- Passaic	557,145	3.79	3.43	252.39	103.20
6	California	San Francisco	823,429	2.39	3.24	165.55	130.57
7	Rhode Island	Providence	371,000	2.91	4.07	233.53	149.00
8	Massachusetts	Boston	478,200	2.71	4.29	248.63	149.00
9	Maryland	Bethesda- Gaithersburg- Frederick	577,834	2.59	3.39	205.44	83.60
10	Vermont	Burlington	396,146	2.25	4.19	248.71	111.23
Least expensive							
1	Oklahoma	Ponca City	265,154	2.33	10.22	149.78	78.33
	Tennessee	Jackson- Madison County	211,238	2.64	8.66	145.98	95.00
2							
3	Idaho	Boise	256,124	1.74	9.48	146.59	118.33
3	Kentucky	Louisville	232,139	1.96	8.99	123.43	86.10
5	Nebraska	Hastings	263,000	1.98	10.99	127.26	71.33
6	Indiana	Fort Wayne	284,543	1.94	11.19	114.72	86.33
7	Arkansas	Little Rock	301,250	2.26	10.84	132.64	100.50
7	Kansas	Dodge City	261,000	2.49	9.50	141.01	90.00
9	Texas	Houston	239,040	2.22	10.03	151.58	94.70
10	Mississippi	Jackson	248,167	2.51	10.44	123.09	80.50

1/ Average home price applies to indicated Metro area.

2/ One pound of ground beef in "Most expensive" and T-bone steak in "Least expensive" areas.

Source: CNBC, "America's Top States for Business - Most Expensive State to Live"

<<http://www.cnbc.com/id/100876442>> accessed July 15, 2013; and "Least Expensive State to Live"

<<http://www.cnbc.com/id/100835110/page/1>> accessed July 15, 2013.

**Table 14.20-- PAY DIFFERENTIALS AND COST OF LIVING INDEXES FOR FEDERAL EMPLOYEES IN HAWAII RELATIVE TO WASHINGTON, D.C., BY COUNTY: 1996 TO 2013**

[As of June 30, 2013]

Effective or survey date	Allowance category	Honolulu	Hawaii	Maui	Kauai
<b>ALLOWANCE RATES</b>					
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
June 30, 2008	All employees 5/	25.00	18.00	25.00	25.00
<b>COLA AND LOCALITY PAY RATES</b>					
January 1, 2009	COLA 5/ Locality rate 6/	25.00 0.00	18.00 0.00	25.00 0.00	25.00 0.00
January 1, 2010	COLA 6/ 7/ Payable locality rate 6/ Full locality rate 6/	20.94 4.72 14.16	14.26 4.72 14.16	20.94 4.72 14.16	20.94 4.72 14.16
January 1, 2011	COLA 6/ 8/ Payable locality rate 6/ Full locality rate 6/	16.07 11.01 16.51	9.76 11.01 16.51	16.07 11.01 16.51	16.07 11.01 16.51
January 1, 2012	COLA 6/ 8/ Payable locality rate 6/ Full locality rate 6/	12.25 16.51 16.51	6.24 16.51 16.51	12.25 16.51 16.51	12.25 16.51 16.51
<b>INDEXES</b>					
1996 Survey	Cost of Living Index 9/	121.95	111.89	121.36	121.36
1998 Survey	Cost Comparison Index 10/	124.51	110.89	120.32	117.19
2007 Survey	Cost of Living Index 11/	121.37	111.71	123.62	118.14
2007 Survey, 2008 adj.	Cost Comparison Index 11/	121.40	111.74	123.65	118.17

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

Continued on next page.

**Table 14.20-- PAY DIFFERENTIALS AND COST OF LIVING INDEXES FOR FEDERAL EMPLOYEES IN HAWAII RELATIVE TO WASHINGTON, D.C., BY COUNTY: 1996 TO 2013 -- Con.**

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 New Regulations. Also see OPM, 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: November 9, 2001 (Volume 66, Number 218).

5/ Final rule issued in Federal Register: May 29, 2008 (Volume 73, Number 104).

6/ As provided under the Nonforeign Area Retirement Equity Assurance Act of 2009 (NAREAA) (subtitle B of title XIX of the National Defense Authorization Act for Fiscal Year 2010 (Public Law 111-84, October 28, 2009)), the locality rate for each nonforeign area will be set at two-thirds of the applicable locality rate in January 2011 and the full applicable locality rate in January 2012. Employees in nonforeign areas, e.g. Hawaii, have corresponding reductions in their cost-of-living allowances (COLAs) when locality rates increase.

7/ 2010 COLA rates are also shown in the Compensation Policy Memorandum posted at <<http://www.chcoc.gov/Transmittals/TransmittalDetails.aspx?TransmittalID=2732>>.

8/ 2011 COLA rates are also shown in the Compensation Policy Memorandum posted at <<http://www.chcoc.gov/Transmittals/TransmittalDetails.aspx?TransmittalID=3300>>.

9/ 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.

10/ Similar explanation to footnote 8/ except the survey period was 1998 and publication in the Federal Register was July 17, 2000.

11/ Similar explanation to footnote 8/ except the survey period was 2007 and publication in the Federal Register was May 29, 2008.

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. OPM-announced Federal COLA Retro Settlement, 06-23-00 and further developments <<http://www.opm.gov/oca/compmemo/2000/2000-10.htm>>. OPM, Non-Foreign Area Cost-of-Living Allowances, Special COLA Research Announcement, July 17, 2000; OPM, 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 June 30, 2007; and *Federal Register*, Vol. 73, No. 104, May 29, 2008 (pp. 30727- 30734) <<http://edocket.access.gpo.gov/2008/pdf/E8-12020.pdf>> accessed May 29, 2008; OPM "Nonforeign Area Cost-of-Living Allowances" <<http://www.opm.gov/oca/cola/rates.asp>> accessed July 8, 2011; OPM, Memorandum for Heads of Executive Departments and Agencies "Executive Order for 2011 Pay Schedules" (December 20, 2010) <<http://www.chcoc.gov/Transmittals/TransmittalDetails.aspx?TransmittalID=3300>> accessed July 11, 2012; and OPM, "COLA and Locality Pay Rates in Nonforeign Areas 2009-2012" <[http://archive.opm.gov/oca/cola/COLA10\\_12.asp](http://archive.opm.gov/oca/cola/COLA10_12.asp)> accessed July 20, 2013.

**Table 14.21-- COST OF LIVING ALLOWANCE INDEXES FOR MILITARY IN HAWAII RELATIVE TO CONTINENTAL UNITED STATES, BY ISLAND**

[As of July 1, 2013. Index number continental United States=100]

<b>Effective date</b>	<b>Locality</b>	<b>Locality code 1/</b>	<b>Index</b>
June 1, 2013	Hawaii (island)	HI 001	136
June 1, 2013	Kauai	HI 003	144
June 1, 2013	Maui	HI 005	144
June 1, 2013	Molokai	HI 007	144
June 1, 2013	Oahu	HI 009	136
November 8, 1989	Other islands	HI 999	(1/)

1/ Locality Code is assigned by the Department of Defense to identify each area entitled to COLA. Location code "HI 999 - Other islands" is a valid location but COLA is not currently prescribed for this Hawaii location.

Source: U.S. Department of Defense, Defense Travel Management Committee, Overseas Cost-of-Living Program, "Changes Effective 1 July 2013, Table III - Cost-of-Living Allowance (COLA) Indexes", p.4 <[http://www.defensetravel.dod.mil/Docs/perdiem/browse/Allowances/Appendix\\_J\\_Overseas\\_COLA\\_Tables/2013-COLA-Indexes/07-01-13\\_COLA\\_Indices.pdf](http://www.defensetravel.dod.mil/Docs/perdiem/browse/Allowances/Appendix_J_Overseas_COLA_Tables/2013-COLA-Indexes/07-01-13_COLA_Indices.pdf)> accessed July 20, 2013.

**Table 14.22-- PER DIEM RATES FOR MILITARY IN HAWAII, BY ISLAND OR INSTALLATION**

[As of July 1, 2013. 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. Once effective, the rates apply January 1 - December 31]

Locality	Maximum per diem rate 1/	Maximum lodging	Local meals rate	Proportional meals rate	Local incidental rate 2/	Effective date
Camp H.M. Smith	291	177	91	52	23	July 1, 2013
EASTPAC Naval COMP TELE Area	291	177	91	52	23	July 1, 2013
Ft. DeRussey	291	177	91	52	23	July 1, 2013
Ft. Shafter	291	177	91	52	23	July 1, 2013
Hickam Air Force Base	291	177	91	52	23	July 1, 2013
Honolulu	291	177	91	52	23	July 1, 2013
Isle of Hawaii: Hilo	209	114	76	44	19	July 1, 2013
Isle of Hawaii: other	317	180	110	61	27	July 1, 2013
Isle of Kauai	374	243	105	59	26	May 1, 2013
Isle of Maui	392	259	106	59	27	July 1, 2013
Isle of Oahu	291	177	91	52	23	July 1, 2013
Kekaha Pacific Missile Range Fac.	374	243	105	59	26	May 1, 2013
Kilauea Military Camp	209	114	76	44	19	July 1, 2013
Lanai	404	249	124	68	31	May 1, 2013
Lualualei Naval Magazine	291	177	91	52	23	July 1, 2013
Marine Corps Base Hawaii	291	177	91	52	23	July 1, 2013
Molokai	203	131	58	35	14	July 1, 2013
NAS Barbers Point	291	177	91	52	23	July 1, 2013
Pearl Harbor	291	177	91	52	23	July 1, 2013
Schofield Barracks	291	177	91	52	23	July 1, 2013
Wheeler Army Airfield	291	177	91	52	23	July 1, 2013
Other 3/	209	114	76	44	19	July 1, 2013

1/ For reimbursement of subsistence expenses incurred during official OCONUS (Outside Continental United States) travel.

2/ The standard onbase incidental rate is \$3.50 OCONUS-wide.

3/ Use this rate if neither the city nor military installation is listed.

Source: U.S. Department of Defense, Defense Management Travel Office, Rates and Allowances, Per Diem Rates, Hawaii <<http://www.defensetravel.dod.mil/site/perdiem.cfm>> accessed July 24, 2013.