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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 2014

[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 2014 (see Table 13.03) but Real (Chained- 2009 dollar) GDP is not available before 1987]

Year	Hawaii	United States	Year	Hawaii	United States
SIC 1997 = 100.000 1/			NAICS 2009 = 100.000 1/ 2/		
1987	74.972	76.506	1997	70.905	76.820
1988	77.483	78.970	1998	72.653	77.800
1989	80.307	82.050	1999	74.648	79.024
1990	83.046	85.140	2000	77.179	80.995
1991	86.420	88.154	2001	80.222	82.881
1992	88.478	90.322	2002	82.289	84.165
1993	91.482	92.824	2003	84.561	86.039
1994	93.343	94.848	2004	87.258	88.632
1995	95.477	96.820	2005	90.358	91.634
1996	97.427	98.453	2006	93.583	94.435
1997	100.000	100.000	2007	96.725	97.249
			2008	98.486	99.378
			2009	100.000	100.000
			2010	101.239	101.584
			2011	103.093	103.859
			2012	105.329	106.019
			2013	107.328	107.991
			2014	109.722	109.781

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 joining the two data series in an attempt to construct a single time series of GDP estimates for 1963 to 2011.

2/ 1997 to 2013 Current dollar and Real GDP for Hawaii and the U.S. were revised from previous *Data Book*.

Source: U.S. Bureau of Economic Analysis, Gross Domestic Product by Industry (June 10, 2015) <http://www.bea.gov/iTable/index_regional.cfm> accessed June 10, 2015; and calculations by Hawaii State Department of Business, Economic Development & Tourism.

**Table 14.02-- REGIONAL PRICE PARITIES (RPPs), ALL ITEMS, BY STATE,
AND FOR HAWAII, BY COMPONENT: 2008 TO 2013**

[RPPs measure differences in price levels of goods and services across states for a given year and are expressed as percentage of the national price level set to 100.0. 2008 to 2012 revised from previous *Data Book*]

State	2008	2009	2010	2011	2012	2013
Hawaii						
All items	118.1	117.1	117.2	116.9	117.1	116.2
Goods	106.1	106.8	107.1	108.5	108.8	108.3
Services: rents	167.5	164.6	159.2	157.3	159.1	158.7
Services: other	109.3	106.6	104.2	103.0	102.9	102.8
Alabama	87.6	87.5	87.9	87.7	88.1	87.7
Alaska	106.9	106.9	105.5	105.1	106.3	106.0
Arizona	100.6	100.1	98.6	97.9	97.7	97.1
Arkansas	86.9	86.6	87.7	87.6	87.6	87.5
California	113.1	112.9	113.6	113.4	113.0	112.3
Colorado	100.4	101.1	100.9	101.4	101.7	102.2
Connecticut	110.7	110.4	109.4	109.0	109.1	108.5
Delaware	102.0	103.2	102.8	101.8	101.6	101.4
District of Columbia	115.6	116.4	118.2	117.8	118.0	117.7
Florida	100.8	100.0	99.1	99.2	98.8	98.8
Georgia	93.5	93.1	92.3	91.9	91.9	91.9
Hawaii	118.1	117.1	117.2	116.9	117.1	116.2
Idaho	95.2	94.8	93.5	93.3	93.5	92.8
Illinois	100.2	100.9	100.9	101.1	100.7	101.0
Indiana	91.2	91.4	91.4	91.7	91.3	91.4
Iowa	88.6	89.0	89.2	90.0	90.0	90.3
Kansas	89.3	89.6	89.9	90.7	90.5	90.8
Kentucky	88.9	88.7	88.6	88.6	88.8	89.1
Louisiana	90.7	91.4	91.2	91.0	91.4	91.2
Maine	98.0	98.1	96.8	97.4	98.2	97.7
Maryland	110.3	111.3	111.0	110.9	110.7	110.9
Massachusetts	108.3	108.0	108.0	107.8	106.7	107.3
Michigan	95.4	95.2	94.7	94.6	94.6	94.2
Minnesota	97.4	97.7	97.1	97.2	97.6	97.6
Mississippi	86.4	85.8	86.7	86.8	86.4	86.8
Missouri	87.8	87.9	88.3	89.1	88.8	89.2
Montana	95.3	94.5	93.9	93.8	93.9	94.4
Nebraska	89.7	89.6	90.3	90.3	90.5	90.5
Nevada	100.8	100.7	99.9	99.8	98.7	98.2
New Hampshire	107.2	106.4	106.5	105.3	105.8	105.9
New Jersey	112.9	113.3	114.1	114.6	114.6	114.5
New Mexico	94.4	94.4	94.6	95.3	95.1	95.0
New York	115.1	115.3	115.2	115.2	115.1	115.3
North Carolina	92.0	92.1	91.3	91.5	91.6	91.7
North Dakota	88.5	89.0	89.2	89.7	90.8	91.4

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**Table 14.02-- REGIONAL PRICE PARITIES, ALL ITEMS, BY STATE,
AND FOR HAWAII, BY COMPONENT: 2008 TO 2013 -- Con.**

State	2008	2009	2010	2011	2012	2013
Ohio	90.0	89.3	89.8	89.7	89.4	89.6
Oklahoma	88.9	89.5	89.6	89.6	89.8	89.9
Oregon	98.3	98.9	98.5	98.5	98.6	98.7
Pennsylvania	98.2	98.2	98.5	98.4	98.4	98.6
Rhode Island	100.2	100.0	99.1	99.4	98.6	98.1
South Carolina	91.1	91.5	90.4	90.8	90.8	90.5
South Dakota	86.9	85.8	86.9	87.3	88.7	87.6
Tennessee	90.5	90.5	90.2	90.3	90.7	90.6
Texas	96.5	96.4	96.3	96.2	96.4	96.7
Utah	96.8	97.8	96.9	97.2	97.1	97.2
Vermont	100.4	100.6	99.5	99.9	100.6	100.2
Virginia	102.8	103.5	103.1	103.0	103.1	103.0
Washington	103.2	103.7	103.0	102.9	103.2	103.2
West Virginia	87.0	87.5	88.4	88.5	88.5	88.4
Wisconsin	93.0	92.9	92.8	93.3	93.2	92.9
Wyoming	96.1	96.1	95.9	96.7	96.1	95.8

Source: U.S. Bureau of Economic Analysis, Real State Personal Income (July 1, 2015)
 <<http://www.bea.gov/iTable/iTable.cfm?ReqID=70&step=1>> accessed July 2, 2015. See also
 "Real Personal Income for States and Metropolitan Areas, 2013"
 <<http://www.bea.gov/newsreleases/regional/rpp/2015/pdf/rpp0615.pdf>>.

Table 14.03-- IMPLICIT REGIONAL PRICE DEFLATOR, BY STATE: 2008 TO 2013

[Calculated as personal income divided by real personal income. Base year is 2009]

State	2008	2009	2010	2011	2012	2013
Alabama	87.4	87.2	89.2	91.1	93.3	94.0
Alaska	106.6	106.6	107.0	109.2	112.6	113.7
Arizona	100.4	99.8	100.0	101.8	103.5	104.1
Arkansas	86.8	86.4	88.9	91.1	92.8	93.8
California	112.8	112.6	115.3	117.8	119.6	120.4
Colorado	100.2	100.8	102.4	105.4	107.7	109.6
Connecticut	110.4	110.1	111.0	113.3	115.5	116.4
Delaware	101.8	102.9	104.3	105.8	107.7	108.8
District of Columbia	115.4	116.1	120.0	122.4	125.0	126.2
Florida	100.6	99.7	100.5	103.2	104.7	106.0
Georgia	93.3	92.8	93.6	95.6	97.3	98.5
Hawaii	117.9	116.7	118.9	121.5	124.1	124.6
Idaho	95.0	94.5	94.9	97.0	99.1	99.5
Illinois	99.9	100.6	102.4	105.1	106.7	108.3
Indiana	91.0	91.1	92.7	95.3	96.7	98.0
Iowa	88.4	88.8	90.5	93.6	95.3	96.8
Kansas	89.1	89.4	91.2	94.2	95.9	97.4
Kentucky	88.7	88.4	89.9	92.1	94.0	95.5
Louisiana	90.5	91.1	92.5	94.6	96.8	97.8
Maine	97.8	97.8	98.2	101.2	104.0	104.8
Maryland	110.1	111.0	112.6	115.3	117.3	118.9
Massachusetts	108.1	107.7	109.6	112.0	113.1	115.1
Michigan	95.2	94.9	96.1	98.3	100.2	101.0
Minnesota	97.1	97.4	98.6	101.0	103.4	104.7
Mississippi	86.2	85.6	87.9	90.2	91.5	93.1
Missouri	87.6	87.6	89.6	92.6	94.1	95.7
Montana	95.1	94.2	95.3	97.5	99.4	101.2
Nebraska	89.5	89.4	91.6	93.8	95.8	97.0
Nevada	100.5	100.4	101.3	103.7	104.5	105.3
New Hampshire	107.0	106.1	108.0	109.5	112.0	113.5
New Jersey	112.7	113.0	115.7	119.1	121.4	122.8
New Mexico	94.2	94.2	96.0	99.0	100.7	101.9
New York	114.8	115.0	116.9	119.8	121.9	123.6
North Carolina	91.8	91.8	92.6	95.1	97.0	98.3
North Dakota	88.3	88.8	90.5	93.3	96.2	98.0
Ohio	89.8	89.0	91.1	93.2	94.7	96.0
Oklahoma	88.7	89.3	90.9	93.1	95.2	96.4
Oregon	98.0	98.6	99.9	102.4	104.5	105.8
Pennsylvania	98.0	97.9	100.0	102.3	104.2	105.7
Rhode Island	100.0	99.7	100.6	103.3	104.4	105.2
South Carolina	90.9	91.2	91.8	94.3	96.2	97.0
South Dakota	86.7	85.6	88.2	90.7	93.9	94.0
Tennessee	90.3	90.2	91.5	93.8	96.1	97.1
Texas	96.3	96.2	97.7	100.0	102.1	103.7
Utah	96.6	97.5	98.3	101.1	102.9	104.3
Vermont	100.2	100.3	100.9	103.9	106.6	107.4
Virginia	102.6	103.2	104.6	107.1	109.2	110.4
Washington	103.0	103.4	104.5	106.9	109.3	110.7
West Virginia	86.8	87.3	89.7	92.0	93.8	94.8
Wisconsin	92.8	92.6	94.2	96.9	98.7	99.7
Wyoming	95.9	95.8	97.3	100.5	101.8	102.8

Source: U.S. Bureau of Economic Analysis, Real State Personal Income (July 1, 2015)
 <<http://www.bea.gov/iTable/iTable.cfm?ReqID=70&step=1>> accessed July 2, 2015. See also
 "Real Personal Income for States and Metropolitan Areas, 2013"
 <<http://www.bea.gov/newsreleases/regional/rpp/2015/pdf/rpp0615.pdf>>.

Table 14.04-- CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), ALL ITEMS, FOR HONOLULU AND UNITED STATES: 1940 TO 2014

[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

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Table 14.04-- CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), ALL ITEMS, FOR HONOLULU AND UNITED STATES: 1940 TO 2014 -- 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
2013	253.924	1.8	232.957	1.5
2014	257.589	1.4	236.736	1.6

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**Table 14.04-- CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS
(CPI-U), ALL ITEMS, FOR HONOLULU AND UNITED STATES:
1940 TO 2014 -- 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. 1987-2014: 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 26, 2015.

Table 14.05-- CONSUMER PRICE INDEX- ALL ITEMS, BY TYPE OF CONSUMER, FOR HONOLULU: SEMI-ANNUAL AND ANNUAL AVERAGE, 1984 TO 2014

[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
2013	253.924	253.202	254.646	252.178	251.663	252.694
2014	257.589	255.989	259.190	254.757	253.417	256.098

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Table 14.05-- CONSUMER PRICE INDEX- ALL ITEMS, BY TYPE OF CONSUMER, FOR HONOLULU: SEMI-ANNUAL AND ANNUAL AVERAGE, 1984 TO 2014 -- 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	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
2013	1.8	1.8	1.7	1.5	1.5	1.4
2014	1.4	1.1	1.8	1.0	0.7	1.3

1/ From same period in previous year.

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>> accessed February 26, 2015.

**Table 14.06-- CONSUMER PRICE INDEX FOR ALL URBAN CONSUMERS (CPI-U),
BY EXPENDITURE CATEGORY AND COMMODITY AND SERVICE GROUP,
FOR HONOLULU: ANNUAL AVERAGE, 2010 TO 2014**

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

Group	2010	2011	2012	2013	2014
All items	234.869	243.622	249.474	253.924	257.589
Food and beverages	224.774	232.656	242.786	250.922	256.023
Food	224.794	233.256	243.315	250.720	256.204
Food at home	232.694	243.147	251.257	254.618	260.591
Food away from home	213.582	219.140	230.345	241.201	247.703
Alcoholic beverages	223.755	222.459	233.299	251.786	250.982
Housing	251.968	260.606	265.473	269.885	273.499
Shelter	272.182	277.348	280.702	285.979	289.519
Rent of primary residence	265.333	271.986	278.121	281.572	287.813
Owners' equiv. rent of prim. res. 1/	282.422	287.113	289.858	296.499	298.747
Fuel and utilities	280.202	335.109	360.247	363.734	375.685
Household energy 2/	240.938	305.047	327.002	326.966	334.996
Energy services 3/	237.451	300.711	322.344	322.311	330.151
Electricity	232.605	295.459	318.271	318.855	327.118
Utility (piped) gas service	277.267	336.101	341.478	328.520	331.538
Household furnishings & operation	157.188	153.134	153.086	153.196	151.278
Household furn. and supplies 4/	95.509	92.597	92.567	92.365	89.619
Apparel	116.423	118.394	121.481	119.011	111.141
Transportation	214.411	229.223	231.275	233.133	236.373
Private transportation	211.530	227.249	235.881	236.516	237.308
Transp. comm. less motor fuel 4/	98.946	99.657	100.044	101.351	103.454
Motor fuel	263.334	311.585	329.113	324.575	317.398
Gasoline (all types)	270.775	320.614	338.599	333.975	326.302
Gasoline, unleaded regular 5/	287.744	340.371	360.067	355.142	346.012
Gasoline, unleaded midgrade 5/ 6/	212.918	249.720	263.366	259.349	257.427
Gasoline, unleaded premium 5/	237.763	283.383	298.215	294.709	287.258
Medical care	320.153	324.180	334.441	345.184	351.763
Education and communication 7/	128.483	132.248	137.276	139.423	143.488
Educ. and comm. commodities 4/	96.000	90.121	92.119	89.320	87.708
Educ. and comm. services 4/	103.233	107.051	111.304	113.495	117.388
Recreation 7/	107.484	110.473	113.961	116.818	119.586
Other goods and services	415.526	433.536	440.428	447.178	457.958
Other goods 4/	102.531	107.441	109.548	109.832	113.828
Other personal services 4/	102.977	106.919	108.212	111.359	112.767
Commodity and service group					
All items	234.869	243.622	249.474	253.924	257.589
Commodities	185.266	192.510	198.400	200.602	201.057
Commodities less food & bev.	158.705	165.441	168.726	167.714	165.695
Nondurables less food & bev.	193.408	208.464	215.562	213.540	210.020
Durables	119.815	118.151	117.277	117.371	116.992
Services	278.394	288.467	294.510	300.849	307.192

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**Table 14.06-- CONSUMER PRICE INDEX FOR ALL URBAN CONSUMERS (CPI-U),
BY EXPENDITURE CATEGORY AND COMMODITY AND SERVICE
GROUP, FOR HONOLULU: ANNUAL AVERAGE, 2010 TO 2014 -- Con.**

Group	2010	2011	2012	2013	2014
Special aggregate indexes					
All items less shelter	218.944	229.363	236.406	240.466	244.165
All items less medical care	230.394	239.355	244.988	249.131	252.635
All items less energy	235.509	241.020	245.982	251.027	255.021
Energy	252.694	308.050	325.785	323.520	324.528
All items less food and energy	239.010	243.891	247.841	252.469	256.238
Commodities less food	161.351	167.835	171.385	171.027	169.051
Nondurables less food	195.311	209.303	216.645	215.900	212.561
Nondurables	210.505	221.716	230.568	233.677	234.514
Services less rent of shelter 1/	285.581	302.484	312.316	320.021	330.028
Services less medical care services	273.790	284.353	290.148	295.971	302.124

1/ Indexes on a December 1982=100 base.

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

3/ Previously called 'Gas (piped) and electricity'.

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) All Items
<<http://www.bls.gov/cpi/home.htm>> accessed February 26, 2015.

**Table 14.07-- RELATIVE IMPORTANCE OF COMPONENTS IN THE CONSUMER PRICE INDEX,
ALL URBAN CONSUMERS (CPI-U), FOR THE UNITED STATES AND HONOLULU:
DECEMBER 2012 TO 2014**

[Percent of all items. 2012 is based on the 2009-2010 weights in the Consumer Expenditure Survey, and 2013 and 2014 on the 2011-2012]

Group	2012 CPI-U		2013 CPI-U		2014 CPI-U	
	U.S.	Honolulu	U.S.	Honolulu	U.S.	Honolulu
Relative importance of area	100.000	0.344	100.000	0.378	100.000	0.380
EXPENDITURE CATEGORY						
All items	100.000	100.000	100.000	100.000	100.000	100.000
Food and beverages	15.261	15.399	14.901	15.014	15.272	15.422
Food	14.312	14.360	13.891	14.046	14.257	14.482
Food at home	8.598	7.213	8.187	6.782	8.427	7.029
Cereals and bakery products	1.231	(NA)	1.141	(NA)	1.138	(NA)
Meats, poultry, fish, and eggs	1.955	(NA)	1.859	(NA)	2.014	(NA)
Meats, poultry, and fish	1.842	(NA)	1.737	(NA)	1.880	(NA)
Dairy and related products	0.905	(NA)	0.860	(NA)	0.898	(NA)
Fruits and vegetables	1.287	(NA)	1.346	(NA)	1.379	(NA)
Other food at home	2.278	(NA)	2.027	(NA)	2.043	(NA)
Food away from home	5.713	7.147	5.704	7.262	5.830	7.453
Alcoholic beverages	0.949	1.039	1.010	0.969	1.015	0.940
Housing	41.021	45.411	41.448	46.124	42.173	46.000
Shelter	31.681	36.777	32.029	37.579	32.711	37.578
Rent of primary residence	6.545	8.463	6.977	8.838	7.159	8.907
Tenants' and household insurance	0.354	(NA)	0.358	(NA)	0.375	(NA)
Owners' equivalent rent of residences	24.041	27.515	23.900	27.686	24.339	27.553
Owners' equivalent rent of primary res.	22.622	26.844	22.505	26.558	22.918	26.430
Lodging away from home	0.741	(NA)	0.795	(NA)	0.839	(NA)
Fuels and utilities	5.300	5.828	5.158	4.812	5.273	4.764
Household energy	4.099	4.160	3.980	3.259	4.051	3.143
Fuel oil and other fuels	0.332	(NA)	0.275	(NA)	0.236	(NA)
Fuel oil	0.234	(NA)	0.173	(NA)	0.139	(NA)
Propane, kerosene, and firewood	0.099	(NA)	0.102	(NA)	0.097	(NA)
Energy services 1/	3.767	4.120	3.705	3.195	3.815	3.079
Electricity	2.850	3.918	2.872	3.093	2.940	2.985
Utility (piped) gas service	0.917	0.203	0.834	0.101	0.875	0.093
Water & sewer & trash collection serv.	1.201	(NA)	1.177	(NA)	1.222	(NA)
Household furnishings and operations	4.040	2.806	4.262	3.723	4.189	3.657
Apparel	3.564	3.781	3.437	2.896	3.343	2.606
Men's and boys' apparel	0.858	(NA)	0.866	(NA)	0.834	(NA)
Women's and girls' apparel	1.495	(NA)	1.504	(NA)	1.439	(NA)
Footwear	0.696	(NA)	0.710	(NA)	0.725	(NA)
Infants' and toddlers' apparel	0.200	(NA)	0.136	(NA)	0.135	(NA)
Jewelry and watches	0.315	(NA)	0.222	(NA)	0.211	(NA)

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**Table 14.07-- RELATIVE IMPORTANCE OF COMPONENTS IN THE CONSUMER PRICE INDEX,
ALL URBAN CONSUMERS (CPI-U), FOR THE UNITED STATES AND HONOLULU:
DECEMBER 2012 TO 2014 -- Con.**

Group	2012 CPI-U		2013 CPI-U		2014 CPI-U	
	U.S.	Honolulu	U.S.	Honolulu	U.S.	Honolulu
EXPENDITURE CATEGORY -- Con.						
Transportation	16.846	14.331	16.418	12.767	15.289	12.551
Private transportation	15.657	12.658	15.254	10.673	14.167	10.448
Motor fuel	5.462	4.132	5.065	3.960	3.979	3.793
Gasoline (all types)	5.274	4.081	4.979	3.930	3.904	3.764
Public transportation 2/	1.189	1.673	1.164	2.094	1.122	2.103
Medical care	7.163	6.027	7.551	7.331	7.716	7.441
Medical care commodities 3/	1.714	1.581	1.704	1.512	1.772	1.546
Medical care services 3/	5.448	4.446	5.847	5.819	5.944	5.895
Recreation	5.990	5.202	5.793	5.198	5.750	5.185
Education and communication	6.779	6.820	7.087	8.042	7.062	8.114
Other goods and services	3.376	3.028	3.365	2.617	3.394	2.681
Personal care	2.571	(NA)	2.662	(NA)	2.676	(NA)
COMMODITY AND SERVICE GROUP 4/						
All items	100.000	100.000	100.000	100.000	100.000	100.000
Commodities	39.680	35.048	38.942	33.718	37.880	33.560
Commodities less food and beverages	24.419	19.649	24.041	18.703	22.608	18.138
Nondurables less food and beverages	15.661	13.133	14.840	12.271	13.658	11.847
Durables	8.759	6.516	9.201	6.432	8.950	6.291
Services	60.320	64.952	61.058	66.279	62.120	66.440
SPECIAL AGGREGATE INDEXES 4/						
All items less shelter	68.319	63.223	67.971	62.417	67.289	62.422
All items less medical care	92.837	93.973	92.449	92.666	92.284	92.559
All items less energy	90.439	91.707	90.954	92.772	91.970	93.064
All items less food and energy	76.127	77.347	77.063	78.723	77.713	78.582
Energy	9.561	8.293	9.046	7.216	8.030	6.936
Commodities less food	25.368	20.688	25.050	19.672	23.623	19.078
Nondurables less food	16.610	14.172	15.849	13.239	14.673	12.787
Nondurables	30.921	28.532	29.740	27.285	28.930	27.269
Services less rent of shelter	28.993	28.333	29.387	29.019	29.784	29.178
Rent of shelter 5/	31.327	36.619	31.671	37.260	32.336	37.262
Services less medical care services	54.872	60.506	55.212	60.460	56.176	60.545

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 February 26, 2015.

Table 14.08-- MEDIAN GROSS RENT AMOUNT AND AS PERCENTAGE OF HOUSEHOLD INCOME FOR THE UNITED STATES, THE 50 STATES, THE DISTRICT OF COLUMBIA, AND PUERTO RICO: 2013

[Data based on sample. Rank of 1 indicates highest percentage. Areas in order of highest rank in 2013]

Area	Amount in dollars	Percentage of household income in past 12 months	
		Number	Rank
United States	905	30.8	(X)
Florida	972	34.1	1
California	1,224	33.8	2
Hawaii	1,414	32.9	3
New Jersey	1,171	32.2	4
New York	1,109	32.1	5
Oregon	887	31.9	6
Vermont	865	31.9	7
Connecticut	1,040	31.6	8
Georgia	850	31.4	9
Louisiana	763	31.4	10
Michigan	768	31.4	11
Maine	760	31.2	12
Rhode Island	918	31.2	13
South Carolina	766	31.0	14
Colorado	971	30.9	15
Maryland	1,210	30.8	16
New Mexico	772	30.8	17
Mississippi	708	30.7	18
Delaware	999	30.6	19
Washington	989	30.5	20
Pennsylvania	828	30.2	21
Massachusetts	1,077	30.1	22
Tennessee	748	30.1	23
Alabama	694	30.0	24
North Carolina	778	30.0	25
Indiana	730	29.9	26
Arizona	890	29.8	27
District of Columbia	1,307	29.8	28
Illinois	885	29.8	29

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Table 14.08-- MEDIAN GROSS RENT AMOUNT AND AS PERCENTAGE OF HOUSEHOLD INCOME FOR THE UNITED STATES, THE 50 STATES, THE DISTRICT OF COLUMBIA, AND PUERTO RICO: 2013-- Con.

Area	Amount in dollars	Percentage of household income in past 12 months	
		Number	Rank
Nevada	952	29.7	30
Virginia	1,086	29.7	31
Missouri	734	29.5	32
Arkansas	659	29.3	33
Ohio	709	29.3	34
Idaho	725	29.1	35
New Hampshire	995	29.1	36
Minnesota	832	29.0	37
Texas	857	29.0	38
West Virginia	620	28.9	39
Wisconsin	758	28.9	40
Montana	690	28.8	41
Utah	881	28.7	42
Kentucky	668	28.3	43
Kansas	745	28.0	44
Oklahoma	705	27.8	45
Alaska	1,117	27.5	46
Nebraska	714	27.5	47
Iowa	679	27.1	48
Wyoming	780	26.5	49
North Dakota	690	25.9	50
South Dakota	637	25.9	51
Puerto Rico	448	33.7	(X)

X Not applicable.

Source: U.S. Census Bureau, 2013 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://factfinder.census.gov/bkmk/table/1.0/en/ACS/13_1YR/B25064/0100000US|0100000US.04000> 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://factfinder.census.gov/bkmk/table/1.0/en/ACS/13_1YR/B25071/0100000US|0100000US.04000> accessed July 15, 2015 and calculations by Hawaii State Department of Business, Economic Development & Tourism.

Table 14.09-- MORTGAGE STATUS, MEDIAN SELECTED MONTHLY OWNER COSTS BY MORTGAGE STATUS AND AS A PERCENTAGE OF HOUSEHOLD INCOME, UNITED STATES AND HAWAII: 2012 AND 2013

[Data based on a sample]

Category	United States	Hawaii
Specified owner-occupied		
2012	74,119,256	254,770
2013	73,843,861	252,999
Specified owner-occupied with a mortgage		
2012: Number	48,726,257	172,799
Percent	65.7	67.8
2013: Number	47,498,648	171,544
Percent	64.3	67.8
Specified owner-occupied without a mortgage		
2012: Number	25,392,999	81,971
Percent	34.3	32.2
2013: Number	26,345,213	81,455.0
Percent	35.7	32.2
Median selected monthly owner costs (in dollars)		
With a mortgage: 2012	1,460	2,244
2013	1,436	2,220
Without a mortgage: 2012	434	513
2013	439	484
Median selected monthly owner costs as a percentage of household income		
With a mortgage: 2012	23.7	29.3
2013	22.8	27.6
Without a mortgage: 2012	12.3	(1/)
2013	11.8	(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, 2012 American Community Survey 1-Year Estimates for the United States and Hawaii, Universe: Owner-occupied housing units "B25081 Mortgage Status 2012" <http://factfinder.census.gov/bkmk/table/1.0/en/ACS/12_1YR/B25081/0100000US|0400000US15> and 2013 <http://factfinder.census.gov/bkmk/table/1.0/en/ACS/13_1YR/B25081/0100000US|0400000US15> "B25088 Median Selected Monthly Owner Costs (Dollars) by Mortgage Status 2012" <http://factfinder.census.gov/bkmk/table/1.0/en/ACS/12_1YR/B25088/0100000US|0400000US15> and 2013 <http://factfinder.census.gov/bkmk/table/1.0/en/ACS/13_1YR/B25088/0100000US|0400000US15> ; "B25092 Median Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months" <http://factfinder.census.gov/bkmk/table/1.0/en/ACS/12_1YR/B25092/0100000US|0400000US15> and 2013 <http://factfinder.census.gov/bkmk/table/1.0/en/ACS/13_1YR/B25092/0100000US|0400000US15> accessed July 17, 2015; and calculations by Hawaii State Department of Business, Economic Development & Tourism.

Table 14.10-- 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: 2012 AND 2013

[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	
	2012	2013	2012	2013	2012	2013	2012	2013
United States	1,460	1,436	434	439	23.7	22.8	12.3	11.8
Alabama	1,104	1,093	326	332	21.3	20.7	11.1	10.6
Alaska	1,831	1,746	549	552	23.3	22.1	11.3	10.3
Arizona	1,320	1,277	370	368	23.6	22.6	10.9	10.5
Arkansas	975	979	309	313	20.2	19.9	10.7	(1/)
California	2,119	2,059	478	486	28.4	26.8	11.7	11.1
Colorado	1,551	1,516	400	407	23.5	22.4	10.1	(1/)
Connecticut	2,027	1,986	806	792	25.5	24.3	16.5	16.3
Delaware	1,517	1,504	419	422	23.8	22.4	10.9	11.1
Dist. Of Col.	2,262	2,236	542	636	23.3	22.1	(1/)	11.4
Florida	1,425	1,368	447	438	27.1	25.0	13.2	12.6
Georgia	1,331	1,288	375	372	23.1	22.2	11.4	10.8
Hawaii	2,244	2,220	513	484	29.3	27.6	(1/)	(1/)
Idaho	1,174	1,142	323	335	23.6	22.6	(1/)	(1/)
Illinois	1,618	1,565	545	553	24.2	23.1	13.6	13.0
Indiana	1,069	1,062	353	363	20.0	19.6	10.6	10.6
Iowa	1,140	1,118	403	424	20.0	19.2	11.5	10.9
Kansas	1,250	1,241	423	437	20.8	20.1	11.8	11.5
Kentucky	1,084	1,074	311	328	21.1	20.2	10.5	10.1
Louisiana	1,148	1,166	296	299	20.9	20.3	(1/)	(1/)
Maine	1,300	1,268	456	460	23.8	22.9	13.6	13.7
Maryland	1,918	1,867	556	556	23.8	23.2	12.3	11.2
Massachusetts	2,010	1,976	681	684	24.4	23.8	14.9	14.3
Michigan	1,233	1,207	441	445	22.4	21.3	13.3	12.8
Minnesota	1,465	1,438	450	464	22.1	21.5	11.3	11.1
Mississippi	1,031	1,021	317	318	22.4	21.8	11.7	11.4
Missouri	1,176	1,162	376	385	21.6	20.8	11.8	11.5
Montana	1,233	1,259	371	380	22.9	22.4	11.6	10.7
Nebraska	1,229	1,226	449	465	20.7	20.3	12.0	11.7
Nevada	1,433	1,361	397	395	25.4	24.0	10.7	(1/)

Continued on next page.

Table 14.10-- 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: 2012 AND 2013-- 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	
	2012	2013	2012	2013	2012	2013	2012	2013
New Hampshire	1,828	1,778	716	725	25.8	24.2	16.7	16.4
New Jersey	2,342	2,296	930	945	27.7	26.4	18.6	17.6
New Mexico	1,193	1,193	311	318	23.1	22.5	(1/)	(1/)
New York	1,967	1,956	683	679	25.3	24.6	15.1	14.5
North Carolina	1,209	1,205	351	358	22.3	21.6	11.7	11.3
North Dakota	1,205	1,207	394	420	18.9	18.5	(1/)	(1/)
Ohio	1,215	1,209	417	425	21.7	21.0	12.4	11.9
Oklahoma	1,111	1,094	348	353	20.8	20.1	10.7	10.4
Oregon	1,544	1,502	449	455	25.6	24.2	12.7	12.4
Pennsylvania	1,382	1,373	474	481	22.6	21.9	13.5	13.1
Rhode Island	1,774	1,751	657	655	25.4	24.5	16.2	14.8
South Carolina	1,155	1,144	318	333	22.1	21.7	11.2	10.8
South Dakota	1,174	1,150	399	420	20.9	20.5	10.5	10.7
Tennessee	1,143	1,138	338	347	22.7	21.8	10.7	10.4
Texas	1,374	1,375	432	434	22.1	21.3	11.8	11.2
Utah	1,396	1,377	372	384	23.5	22.6	(1/)	(1/)
Vermont	1,478	1,482	619	629	24.8	24.3	16.8	16.9
Virginia	1,670	1,645	396	414	23.1	22.5	10.6	10.3
Washington	1,715	1,667	493	498	25.0	24.0	12.1	11.6
West Virginia	931	939	278	288	19.2	19.5	(1/)	(1/)
Wisconsin	1,376	1,352	507	516	23.0	22.4	13.6	13.4
Wyoming	1,297	1,330	365	376	20.6	20.9	(1/)	(1/)
Puerto Rico	881	877	150	155	29.1	29.0	10.6	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, 2012 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_12_1YR_B25088&prodType=table> and 2013 <http://factfinder.census.gov/bkmk/table/1.0/en/ACS/13_1YR/B25088/0100000US.04000> and "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_12_1YR_B25092&prodType=table> and 2013 <http://factfinder.census.gov/bkmk/table/1.0/en/ACS/13_1YR/B25092/0100000US.0400> accessed July 17, 2015.

Table 14.11-- SINGLE-FAMILY HOME PRICE APPRECIATION FOR THE UNITED STATES, THE 50 STATES, AND THE DISTRICT OF COLUMBIA: 1991 TO 2014

[In percent change from previous period and number. Period ending December 31 unless otherwise indicated. The House Price Index is based on transactions involving conforming, conventional mortgages purchased or securitized by Fannie Mae or Freddie Mac. The HPI is a broad measure of the movement of single-family house prices. It serves as a timely, accurate indicator of house price trends at various geographic levels The HPI is a weighted, repeat-sales index, meaning that it measures average price changes in repeat sales or refinancings on the same properties]

State	One-year (percent)	Rank 1/	Five-year (percent)	Since 1991, 1st quarter (percent)
United States 2/	4.91	(X)	11.59	113.95
District of Columbia	12.53	1	41.89	361.63
Nevada	9.02	2	31.08	76.78
North Dakota	8.43	3	36.47	195.57
Colorado	7.86	4	24.95	231.61
Michigan	7.83	5	22.07	81.51
Florida	7.75	6	21.09	125.76
California	7.65	7	30.82	119.94
Georgia	7.30	8	11.14	90.80
Washington	7.28	9	7.85	155.95
Arkansas	7.00	10	5.02	99.31
Oregon	6.74	11	13.12	217.36
Texas	6.44	12	20.95	129.50
Rhode Island	6.04	13	-0.84	91.73
South Carolina	5.97	14	5.10	98.59
Alabama	5.68	15	1.02	97.14
Oklahoma	5.65	16	10.92	114.56
Hawaii	5.10	17	18.33	115.34
Idaho	5.05	18	6.89	133.84
Utah	4.52	19	14.39	202.82
Missouri	4.48	20	4.71	99.38
Ohio	4.37	21	6.56	69.24
Arizona	4.37	22	22.13	141.18
South Dakota	4.26	23	13.61	153.40
Kansas	4.08	24	4.45	104.20
New Hampshire	4.02	25	2.02	106.71
Wyoming	4.02	26	11.85	218.65
West Virginia	4.00	27	9.48	104.93
Kentucky	3.91	28	7.36	102.12
Montana	3.91	29	11.24	234.15
Tennessee	3.91	30	10.03	108.16
Minnesota	3.88	31	9.42	135.36

Continued on next page.

Table 14.11-- SINGLE-FAMILY HOME PRICE APPRECIATION FOR THE UNITED STATES, THE 50 STATES, AND THE DISTRICT OF COLUMBIA: 1991 TO 2014 -- Con.

State	One-year (percent)	Rank 1/	Five-year (percent)	Since 1991, 1st quarter (percent)
Illinois	3.69	32	0.55	84.17
Nebraska	3.67	33	11.44	117.51
Massachusetts	3.65	34	9.51	138.92
Wisconsin	3.56	35	2.94	117.13
Alaska	3.31	36	11.88	141.27
Virginia	3.05	37	4.17	128.45
New Jersey	2.96	38	-1.54	118.74
Louisiana	2.88	39	8.96	149.37
Iowa	2.79	40	9.03	113.48
Indiana	2.78	41	7.78	72.50
Mississippi	2.53	42	3.37	83.89
North Carolina	2.46	43	2.89	95.62
New Mexico	2.22	44	-3.17	115.72
Pennsylvania	2.02	45	3.06	97.28
New York	1.94	46	2.36	112.60
Maine	1.67	47	1.34	108.40
Connecticut	0.67	48	-4.54	66.66
Delaware	0.64	49	-3.14	83.47
Maryland	-0.67	50	3.98	122.02
Vermont	-2.03	51	2.09	112.45

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 Rise 1.4 Percent in Fourth Quarter Quarter", pp. 14-15 (February 26, 2015) <<http://www.fhfa.gov/webfiles/26102/Q42013HPIreleasepacketfinal.pdf>> accessed April 9, 2015.

**Table 14.12-- 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]

Category	Honolulu	Percent of total	U.S. average	Percent of total	Honolulu indexed to U.S. average
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 14.13-- COST OF LIVING AMONG TOP STATES FOR BUSINESS
CATEGORY RANKINGS: 2012 TO 2015**

[The CNBC survey scored all 50 states on as many as 60 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. Sorted by 2015 category weights]

Component	2012			2013			2014			2015		
	Category wt. 1/	Score	Rank	Category wt. 1/	Score	Rank	Category wt. 1/	Score	Rank	Category wt. 1/	Score	Rank
Overall	2,500	871	49	2,500	924	50	2,500	938	49	2,225	945	50
Workforce	350	137	35	300	101	45	300	87	49	400	162	46
Infrastructure & transp. 2/	325	75	49	350	66	50	350	107	43	350	94	49
Cost of doing business	350	36	50	450	94	48	450	49	49	350	45	50
Economy	325	96	41	375	185	41	375	189	34	340	123	3/ 42
Quality of life	350	284	2	300	272	1	300	277	1	325	310	1
Technology & innovation	225	62	45	300	81	45	300	110	33	250	93	3/ 36
Education	225	81	39	150	59	40	150	50	42	200	67	45
Business friendliness	200	71	37	200	59	40	200	58	44	160	35	44
Cost of living	50	1	50	50	1	50	50	2	49	75	2	50
Access to capital	100	28	39	25	6	39	25	9	33	50	14	37

1/ Weighting reevaluated for each study. See "Criteria & Categories For CNBC's Top States For Business for 2012" <<http://www.cnbc.com/id/47818860>>; and for 2013 <<http://www.cnbc.com/id/100728441>> accessed July 15, 2013; "America's Top States for Business 2014: Our methodology" <<http://www.cnbc.com/id/101723185>> accessed June 27, 2014; and for 2015 <<http://www.cnbc.com/id/102701598>> accessed June 26, 2015.

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

3/ Tied with Maine.

Source: CNBC "America's Top Ten States for Business: 2012" <<http://www.cnbc.com/id/46413845>> and "Hawaii" <<http://www.cnbc.com/id/100013729>> accessed July 10, 2012; for 2013 <<http://www.cnbc.com/id/100824779>> and "Hawaii" <<http://www.cnbc.com/id/100613938>> accessed July 15, 2013; for 2014 <<http://www.cnbc.com/id/101758236>> and "Hawaii" <<http://www.cnbc.com/id/101693434>> accessed June 27, 2014; and for 2015 <<http://www.cnbc.com/id/101747925>> and "Hawaii" <<http://www.cnbc.com/id/102570702>> and "Maine" <<http://www.cnbc.com/id/102573450>> accessed June 26, 2015.

**Table 14.14-- AVERAGE ANNUAL COST OF FULL-TIME CHILD CARE,
BY PROVIDER, BY STATE: 2013**

[Costs for school-age care are for the nine-month school year]

State	Child care center			Family child care		
	Infant	4-year-old	School-age	Infant	4-year-old	School-age
Alabama 1/	5,547	5,869	5,223	4,793	4,927	4,685
Alaska	10,280	8,283	5,923	8,580	7,779	5,179
Arizona	9,166	7,334	6,223	6,727	6,334	6,134
Arkansas	5,933	4,944	5,856	5,046	4,588	6,227
California 1/	11,628	8,099	2,493	7,555	7,153	2,872
Colorado	13,143	9,871	4,920	8,817	8,183	4,260
Connecticut	13,241	11,006	5,472	9,790	9,351	4,388
Delaware 1/	9,058	7,208	6,541	6,916	5,893	4,773
Dist. of Columbia	21,948	17,304	13,211	15,240	12,012	9,159
Florida	8,376	6,647	3,791	7,449	6,325	4,083
Georgia	7,025	5,947	3,585	5,781	5,293	3,219
Hawaii	11,748	8,817	8,936	7,540	7,375	7,449
Idaho 1/	6,483	6,380	4,042	5,389	5,114	4,614
Illinois	12,568	9,300	5,912	7,717	7,188	4,537
Indiana	8,281	6,448	5,051	6,591	5,343	3,600
Iowa 1/	9,185	7,904	4,388	6,785	6,521	4,136
Kansas	10,787	7,615	5,429	6,667	5,819	4,087
Kentucky 1/	6,194	5,971	5,468	5,411	5,369	5,126
Louisiana 1/	5,655	4,882	1,086	4,836	4,660	1,995
Maine	9,360	8,320	4,368	6,760	6,500	3,705
Maryland	13,897	9,490	4,109	9,528	7,798	3,632
Massachusetts	16,549	12,320	3,414	10,535	9,904	3,955
Michigan	9,724	7,956	4,140	6,656	6,448	4,068
Minnesota	13,993	10,812	(NA)	7,835	7,108	(NA)
Mississippi	5,496	4,800	3,840	4,560	4,320	3,180
Missouri 1/	8,736	6,074	3,508	5,644	4,894	3,059
Montana	8,858	7,805	7,659	7,173	6,748	6,717
Nebraska	9,100	7,800	4,875	6,760	6,500	4,875
Nevada 2/	10,095	8,208	4,882	8,481	7,855	3,432
New Hampshire 2/	11,901	9,623	4,577	8,688	8,275	2,962
New Jersey	11,534	9,546	3,475	8,699	7,790	3,268
New Mexico	7,523	6,868	3,366	6,179	5,791	3,610
New York 2/	14,508	12,280	11,352	10,727	9,962	9,844

Continued on next page.

**Table 14.14-- AVERAGE ANNUAL COST OF FULL-TIME CHILD CARE,
BY PROVIDER, BY STATE: 2013 -- Con.**

State	Child care center			Family child care		
	Infant	4-year-old	School-age	Infant	4-year-old	School-age
North Carolina	9,107	7,471	3,740	6,828	5,826	3,641
North Dakota	7,871	7,147	(NA)	6,662	6,383	(NA)
Ohio	7,771	6,487	4,027	6,744	6,080	4,145
Oklahoma	7,741	5,761	3,546	6,225	5,398	3,650
Oregon	11,078	8,615	3,888	6,878	6,409	3,852
Pennsylvania 1/	10,470	8,727	5,601	7,943	7,128	5,263
Rhode Island	12,662	10,400	5,323	9,880	9,100	5,850
South Carolina 1/	6,372	5,385	2,221	4,577	4,039	1,817
South Dakota 1/	5,571	5,319	3,941	4,727	4,537	3,482
Tennessee	5,857	4,515	2,451	4,773	4,064	2,516
Texas 1/	8,619	6,643	3,165	6,623	5,192	2,604
Utah	8,052	6,108	3,285	6,000	5,232	2,952
Vermont 1/	10,103	10,068	5,409	7,729	7,191	4,741
Virginia	10,028	7,696	4,953	8,272	6,656	4,173
Washington	12,332	9,306	4,317	9,252	7,678	3,679
West Virginia	7,800	6,760	6,500	5,720	5,200	5,200
Wisconsin	11,342	9,302	8,683	8,963	8,088	7,643
Wyoming 1/	9,233	7,914	7,914	7,914	7,122	7,122

NA Not available.

1/ 2012 data, adjusted for inflation.

2/ 2011 data, adjusted for inflation.

Source: Child Care Aware of America, *Parents and the High Cost of Child Care 2014 Report*, pp. 40-41 <<http://cca.worksmartsuite.com/UserContentStart.aspx?category=27>> accessed March 18, 2015.

Table 14.15-- HOUSING'S MOST EXPENSIVE 25 MARKETS AND MOST AFFORDABLE 25 MARKETS IN THE UNITED STATES: 2014

[The Coldwell Banker "U.S. Home Listing Report" analyzes the average listing price of four-bedroom, two-bathroom properties on coldwellbanker.com listed between January 2014 and June 2014 from more than 52,257 listings in 1,971 markets. In 2013, Kailua, Hawaii ranked 20th most expensive at \$1,004,567. In 2014, Hawaii had no listings in either top 25 'Most expensive' or 'Most affordable'. Markets without at least 10 four-bedroom, two-bathroom listings on coldwellbanker.com during that period were excluded]

Rank	Most expensive	Average listing price	Rank	Most affordable	Average listing price
114	Kapolei, HI	625,075	1,636	Waianae, HI	445,850
1	Los Altos, CA	1,963,100	1	Cleveland, OH	64,993
2	Newport Beach, CA	1,904,083	2	Riverdale, GA	68,207
3	Saratoga, CA	1,867,980	3	Park Forest, IL	75,647
4	Redwood City/Woodside, CA	1,430,329	4	Lake Wales, FL	82,330
5	Los Gatos, CA	1,307,408	5	Lithonia, GA	94,076
6	San Francisco, CA	1,294,250	6	Buffalo, NY	97,288
7	Sunnyvale, CA	1,267,185	7	Waukegan, IL	98,226
8	Moraga, CA	1,129,300	8	Augusta, GA	98,233
9	San Mateo, CA	1,093,346	9	Cheektowaga, NY	101,475
10	Wellesley, MA	1,090,089	10	Utica, NY	107,211
11	Santa Barbara, CA	1,040,827	11	Zion, IL	107,276
12	Mercer Island, WA	1,013,446	12	Parma/Parma Hts, OH	110,103
13	Irvine, CA	1,012,254	13	Douglas, GA	110,757
14	Stevensville, MD	1,009,530	14	Gloversville, NY	111,464
15	Orono/Medina, MN	995,244	15	Beloit, WI	113,086
16	Winnetka, IL	933,182	16	Geneva, NY	113,250
17	Morgan Hill, CA	932,959	17	Sioux City, IA	113,295
18	Cohasset, MA	923,889	18	Payette, ID	115,510
19	Greenwich, CT	923,690	19	Scranton, PA	118,424
20	Westport, CT	923,422	20	Waterville, ME	118,685
21	Lexington, MA	918,600	21	Kankakee, IL	119,180
22	Chatham Township, NJ	892,489	22	East Orange, NJ	120,000
23	Hingham, MA	891,342	23	Forest Park, OH	120,247
24	Newton, MA	884,767	24	North Platte, NE	120,583
25	Marblehead, MA	875,347	25	Radcliff, KY	120,765

Source: Coldwell Banker, "Coldwell Banker Real Estate Releases Extensive Home Listing Report Comparing Average Home Price In 2,000 Markets Across All 50 States" (November 12, 2014)
<http://blog.coldwellbanker.com/latest-home-listing-report-ranks-expensive-affordable-cities-buy-home/>
 accessed April 9, 2015.

Table 14.16-- AVERAGE GASOLINE PRICE FOR THE UNITED STATES AND FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: JULY 22, 2015

[Over 120,000 retail gasoline self-serve stations are surveyed and updated daily. 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	3.332	3.437	3.530	4.471
Hawaii rank	3	3	3	1
U. S. average	2.746	2.980	3.178	2.792
Hawaii as percent of U.S. average	121.3	115.3	111.1	160.1
Alabama	2.395	2.650	2.889	2.716
Alaska	3.481	3.514	3.645	3.448
Arizona	2.839	2.988	3.142	2.708
Arkansas	2.466	2.669	2.891	2.602
California	3.865	3.984	4.087	3.141
Colorado	2.792	2.960	3.142	2.660
Connecticut	2.896	3.128	3.308	3.195
Delaware	2.626	2.931	3.145	2.759
District of Columbia	2.886	3.127	3.387	3.025
Florida	2.614	2.873	3.092	2.836
Georgia	2.592	2.836	3.049	2.783
Hawaii	3.332	3.437	3.530	4.471
Idaho	3.053	3.168	3.303	3.038
Illinois	2.797	3.087	3.394	2.757
Indiana	2.521	2.724	2.928	2.684
Iowa	2.754	2.747	3.145	2.623
Kansas	2.671	2.830	3.005	2.617
Kentucky	2.581	2.801	2.992	2.686
Louisiana	2.490	2.719	2.937	2.636
Maine	2.750	2.919	3.064	2.835
Maryland	2.706	2.972	3.189	2.847
Massachusetts	2.721	2.932	3.084	2.954
Michigan	2.684	2.909	3.133	2.803
Minnesota	2.762	2.895	3.133	2.714
Mississippi	2.412	2.630	2.854	2.587
Missouri	2.552	2.705	2.899	2.513
Montana	2.832	2.987	3.186	2.814
Nebraska	2.766	2.783	3.086	2.635
Nevada	3.262	3.401	3.517	2.973
New Hampshire	2.685	2.870	3.033	2.820
New Jersey	2.548	2.804	2.958	2.638
New Mexico	2.754	2.890	3.030	2.744
New York	2.908	3.130	3.309	3.190

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Table 14.16-- AVERAGE GASOLINE PRICE FOR THE UNITED STATES AND FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: JULY 22, 2015 -- Con.

State	Regular	Mid	Premium	Diesel
North Carolina	2.571	2.814	3.059	2.761
North Dakota	2.768	2.884	3.125	2.726
Ohio	2.578	2.796	2.991	2.755
Oklahoma	2.648	2.817	2.974	2.488
Oregon	3.133	3.275	3.418	3.076
Pennsylvania	2.807	2.984	3.171	3.104
Rhode Island	2.756	2.984	3.149	2.940
South Carolina	2.367	2.607	2.847	2.624
South Dakota	2.816	2.848	3.257	2.644
Tennessee	2.458	2.684	2.905	2.673
Texas	2.530	2.748	2.938	2.647
Utah	2.933	3.055	3.176	2.808
Vermont	2.721	2.961	3.154	2.911
Virginia	2.528	2.798	3.024	2.706
Washington	3.195	3.337	3.450	3.173
West Virginia	2.731	2.908	3.095	2.926
Wisconsin	2.704	2.943	3.245	2.719
Wyoming	2.828	2.974	3.112	2.810

Source: AAA's Daily Fuel Gauge Report© Copyright, Oil Price Information Service, National Unleaded Average <<http://www.fuelgaugereport.com>> and Current State Averages <<http://fuelgaugereport.aaa.com/todays-gas-prices/>> accessed July 22, 2015.

Table 14.17-- 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 14.18-- TOP 20 CAR RENTAL RATES IN THE UNITED STATES: SUMMER 2014

[The car rental rates expressed in the survey were established in late July via Expedia's car rental comparison engine. For 107 popular destinations in the United States, the car rental rate for the cheapest available car during the following time periods was calculated: August 6–10, August 13–17, August 20–24 and August 27–31. Each city's main airport was chosen as the Pick-Up and Drop-Off location]

Rank	City and State	Rate (dollars)	Rank	City and State	Rate (dollars)
1	Portland, OR	111	11	New York City, NY	68
2	Anchorage, A	109	12	Destin, FL	67
3	Kailua, HI 1/	101	13	Reno, TX	66
4	Louisville, KY	99	14	Milwaukee, WI	65
5	Detroit, MI	90	15	Key West, FL	65
6	Denver, CO	88	16	Cleveland, OH	63
7	Seattle, WA	78	17	Boston, MA	60
8	San Jose, CA	76	18	Oakland, CA	59
9	Tulsa, OK	75	19	Des Moines, IA	59
10	Hartford, CT	75	20	Fresno, CA	59

1/ Kailua is on the Big Island of Hawaii, in Hawaii County.

Source: CheapCarRental "Portland, OR Boasts Highest Car Rental Rates in the United States " (August 5, 2014) <<http://www.cheapcarrental.net/press/summer2014.html>> accessed March 18, 2015.

Table 14.19-- CAR RENTAL RATES FOR 30 MAJOR UNITED STATES CITIES: HOLIDAY PREMIUM 2014

[The car rental rates of 30 major U.S. destinations were established on December 13, 2014 via a leading car rental comparison engine. Each city's main airport was chosen as the Pick-Up and Drop-Off location. Rank of 1 assigned to the highest car rental rate. In 2013, Kahului, Maui ranked 1st, Honolulu 4th, and Hilo on the Big Island of Hawaii ranked 11th]

Rank	City	Rate (dollars)	'Holiday' premium (percent)
1	New York City	178	177
2	West Palm Beach	133	583
3	Honolulu	106	278
4	Fort Myers	98	294
5	Sarasota	97	81
6	Portland	89	155
7	Denver	88	287
8	Baltimore	85	76
9	Boston	81	94
10	Philadelphia	80	14
11	Fort Lauderdale	77	207
12	Los Angeles	73	215
13	Palm Springs	72	71
14	Orlando	71	311
15	Jacksonville	66	172
16	Tampa	60	192
17	Atlanta	58	82
18	Miami	58	272
19	Las Vegas	56	114
20	New Orleans	55	139
21	Seattle	47	139
22	Chicago	45	3
23	San Diego	42	108
24	San Francisco	38	81
25	Dallas	37	3
26	Houston	35	-20
27	Austin	35	-28
28	San Antonio	34	-9
29	Washington DC	29	-27
30	Phoenix	23	-20

Source: CheapCarRental "Florida Car Rental Rates Soar This Christmas" (December 19, 2014) <<http://www.cheapcarrental.net/press/christmas-2014.html>> accessed July 24, 2015.

**Table 14.20-- 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]

Rank	State	Median price of annual car insurance	Median annual household income	Car insurance as percent of household income
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 14.20-- AVERAGE ANNUAL AUTO INSURANCE RATES
FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA:
JUNE, 2012-- Con.**

Rank	State	Median price of annual car insurance	Median annual household income	Car insurance as percent of household income
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
49	Hawaii	1,244	76,134	1.63
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> accessed July 30, 2012.

**Table 14.21-- COST OF LIVING INDEX FOR SELECTED MAJOR CITIES
IN THE UNITED STATES AND RANK WORLDWIDE: 2006 TO 2015**

[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, and not in the News Release for the 2010 on June 29, 2010, the 2011 on July 12, 2011, nor the 2012 on June 12, 2012. The complete lists are not readily available]

City and state	Index 1/			Global rank								
	2006	2008	2009	2006	2008	2009	2010	2011	2012	2013 2/	2014 3/	2015
Atlanta, GA	76.3	(NA)	(NA)	86	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	147	103
Boston, MA	76.8	(NA)	(NA)	84	(NA)	(NA)	(NA)	(NA)	(NA)	123	109	64
Chicago, IL	84.1	80.3	80.7	38	84	50	(NA)	(NA)	(NA)	(NA)	85	42
Cleveland, OH	69.8	(NA)	(NA)	110	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	167	133
Dallas, TX	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	125	77
Denver, CO	73.6	(NA)	(NA)	97	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
Detroit, MI	68.3	(NA)	(NA)	122	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	160	122
Honolulu, HI	80.0	81.4	81.6	67	77	41	(NA)	(NA)	(NA)	117	97	52
Houston, TX	78.5	(NA)	(NA)	76	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	143	92
Los Angeles, CA	86.7	87.5	87.6	29	55	23	55	(NA)	(NA)	(NA)	62	36
Miami, FL	83.9	82.0	81.4	39	75	45	(NA)	(NA)	(NA)	114	98	56
Minneapolis, MN	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	156	115
Morristown, NJ	76.8	(NA)	(NA)	84	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	132	88
New York City, NY	100.0	100.0	100.0	10	22	8	27	32	33	24	16	16
Pittsburgh, PA	69.4	(NA)	(NA)	113	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	162	130
Portland, OR	69.7	(NA)	(NA)	111	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	166	135
San Francisco, CA	85.0	81.0	82.5	34	78	34	(NA)	(NA)	(NA)	92	74	37
Seattle, WA	71.9	(NA)	(NA)	102	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	153	106
St. Louis, MO	71.6	(NA)	(NA)	103	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	161	130
Washington, DC	77.0	(NA)	(NA)	83	(NA)	(NA)	111	(NA)	(NA)	(NA)	92	50
White Plains, NY	83.2	79.3	84.7	34	89	31	(NA)	(NA)	(NA)	(NA)	81	71
Winston Salem, NC	66.7	(NA)	(NA)	124	(NA)	(NA)	197	(NA)	(NA)	(NA)	182	157

Continued on next page.

**Table 14.21-- COST OF LIVING INDEX FOR SELECTED MAJOR CITIES
IN THE UNITED STATES AND RANK WORLDWIDE: 2006 TO 2015 -- Con.**

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

2/ Originally not available in the 2013 News Release, the rankings were derived from data in the 2014 release.

3/ Many of the rankings were not originally available in the 2014 News Release, the rankings were derived from data in the 2015 list.

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> accessed July 8, 2010; Ibid. 2011 (July 12, 2011)

<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> 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> accessed July 30, 2013; Ibid. 2014, (July 10, 2014)

<http://www.mercer.com/newsroom/cost-of-living-survey.html#City_rankings> accessed July 10, 2014;

"2015 Cost of Living Rankings" (June 17, 2015) accessed July 2, 2015; and FinFacts

"Global/World Cost of Living Rankings - 2006-2007" <<http://www.finfacts.com/costofliving3.htm>> accessed July 14, 2006.

Table 14.22-- TOP 10 MOST EXPENSIVE AND 10 CHEAPEST STATES TO LIVE: 2015

[CNBC considered basic items in the most expensive and cheapest areas of the state. Average price data based on Council for Community and Economic Research C2ER Cost of Living Index, 2015Q1]

Rank	State	Metro area 1/	Average home price	Half gallon of milk	Beef 2/	Monthly energy bill	Doctor visit
Most expensive							
1	Hawaii	Honolulu	868,317	3.67	4.97	530.15	125.67
2	Connecticut	Bridgeport-Stamford-Norwalk	618,800	2.26	3.99	262.56	123.75
3	New York	Manhattan	1,372,183	1.92	4.46	259.80	122.50
4	Alaska	Anchorage	528,673	2.37	5.27	3/ 591.16	169.40
5	California	San Francisco-Redwood City	946,066	2.77	3.97	213.39	127.57
6	New Jersey	Bergen- Passaic	521,274	2.62	4.32	156.79	101.25
7	Oregon	Portland	436,750	1.97	4.65	151.02	131.85
8	Massachusetts	Boston	525,300	2.29	4.49	292.18	151.00
9	Rhode Island	Providence	392,340	3.39	4.49	213.54	149.00
10	Vermont	Burlington-South Burlington	485,749	2.79	4.56	234.61	113.84
Cheapest							
1	Mississippi	Hattiesburg	228,746	2.69	(NA)	144.91	87.00
2	Tennessee	Nashville-Columbia-Maury County	274,100	2.14	8.91	124.86	82.19
3	Idaho	Twin Falls	276,000	1.36	8.26	144.23	97.00
4	Indiana	Evansville	269,949	2.01	11.38	182.62	93.00
5	Oklahoma	Lawton	302,933	2.36	8.03	150.07	116.33
6	Kentucky	Louisville-Jefferson County	241,661	2.01	10.25	126.60	88.50
7	Michigan	Detroit-Dearborn-Livonia	266,132	1.97	11.89	178.99	106.00
8	Alabama	Auburn-Opelika	237,896	2.17	11.65	161.13	81.67
8	Kansas	Manhattan	286,167	2.08	10.89	169.83	92.50
8	Nebraska	Hastings	320,320	2.34	9.92	104.21	102.00

1/ Average home price applies to indicated Metro area.

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

3/ Metro area for 'Monthly energy bill' is Fairbanks.

Source: CNBC, "America's Top States for Business - Most Expensive State to Live in 2015" (June 24, 2015)

<<http://www.cnbc.com/id/102749628>> accessed July 2, 2015; and "Cheapest State to Live in 2015"

<<http://www.cnbc.com/id/102752863/>> accessed July 2, 2015.

**Table 14.23-- PAY DIFFERENTIALS AND COST OF LIVING INDEXES FOR
FEDERAL EMPLOYEES IN HAWAII RELATIVE TO WASHINGTON, D.C.,
BY COUNTY: 1996 TO 2015**

[As of July 22, 2015]

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
June 30, 2008	All employees 5/	25.00	18.00	25.00	25.00
COLA AND LOCALITY PAY RATES					
January 1, 2009	COLA 5/	25.00	18.00	25.00	25.00
	Locality rate 6/	0.00	0.00	0.00	0.00
January 1, 2010	COLA 6/ 7/	20.94	14.26	20.94	20.94
	Payable locality rate 6/	4.72	4.72	4.72	4.72
	Full locality rate 6/	14.16	14.16	14.16	14.16
January 1, 2011	COLA 6/ 8/	16.07	9.76	16.07	16.07
	Payable locality rate 6/	11.01	11.01	11.01	11.01
	Full locality rate 6/	16.51	16.51	16.51	16.51
January 1, 2012	COLA 6/ 8/	12.25	6.24	12.25	12.25
	Payable locality rate 6/	16.51	16.51	16.51	16.51
	Full locality rate 6/	16.51	16.51	16.51	16.51
INDEXES					
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

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Table 14.23-- PAY DIFFERENTIALS AND COST OF LIVING INDEXES FOR FEDERAL EMPLOYEES IN HAWAII RELATIVE TO WASHINGTON, D.C., BY COUNTY: 1996 TO 2015 -- Con.

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 New Regulations. Also 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: 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. 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 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 2009-2015" <<https://www.opm.gov/policy-data-oversight/pay-leave/pay-systems/nonforeign-areas/#url=COLA-Rates>> accessed July 22, 2015.

Table 14.24-- COST OF LIVING ALLOWANCE INDEXES FOR MILITARY IN HAWAII RELATIVE TO CONTINENTAL UNITED STATES, BY ISLAND

[As of July 1, 2015. Index number continental United States=100]

Effective date	Locality	Locality code 1/	Index
June 1, 2015	Hawaii (island)	HI 001	132
July 1, 2015	Kauai	HI 003	134
July 1, 2015	Maui	HI 005	136
July 1, 2015	Molokai	HI 007	136
July 1, 2015	Oahu	HI 009	126
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 2015, Table III - Cost-of-Living Allowance (COLA) Indexes", p.6 <http://www.defensetravel.dod.mil/Docs/perdiem/browse/Allowances/Appendix_J_Overseas_COLA_Tables/2015-COLA-Indexes/07-01-15_COLA_Indices.pdf> accessed July 8, 2015.

Table 14.25-- PER DIEM RATES FOR MILITARY IN HAWAII, BY ISLAND OR INSTALLATION

[As of July 1, 2015. 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	294	177	94	54	23	June 1, 2015
EASTPAC Naval COMP TELE Area	294	177	94	54	23	June 1, 2015
Ft. DeRussey	294	177	94	54	23	June 1, 2015
Ft. Shafter	294	177	94	54	23	June 1, 2015
Hickam Air Force Base	294	177	94	54	23	June 1, 2015
Honolulu	294	177	94	54	23	June 1, 2015
Isle of Hawaii: Hilo	250	142	86	50	22	June 1, 2015
Isle of Hawaii: Other	331	189	114	64	28	June 1, 2015
Isle of Kauai	451	305	117	66	29	June 1, 2015
Isle of Maui	405	259	117	66	29	June 1, 2015
Isle of Oahu	294	177	94	54	23	June 1, 2015
Joint Base Pearl Harbor- Hickam	294	177	94	54	23	June 1, 2015
Kekaha Pacific Missile Range Fac.	451	305	117	66	29	June 1, 2015
Kilauea Military Camp	250	142	86	50	22	June 1, 2015
Lanai	332	229	82	48	21	June 1, 2015
Lualualei Naval Magazine	294	177	94	54	23	June 1, 2015
Marine Corps Base Hawaii	294	177	94	54	23	June 1, 2015
Molokai	243	157	69	42	17	June 1, 2015
NAS Barbers Point	294	177	94	54	23	June 1, 2015
Pearl Harbor	294	177	94	54	23	June 1, 2015
PMRF Barking Sands	451	305	117	66	29	June 1, 2015
Schofield Barracks	294	177	94	54	23	June 1, 2015
Tripler Army Medical Center	294	177	94	54	23	June 1, 2015
Wheeler Army Airfield	294	177	94	54	23	June 1, 2015
Other 3/	250	142	86	50	22	June 1, 2015

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, "Maximum Per Diem Rates Outside The Continental United States Travel Per Diem Allowances, Effective 01 July 2015" <<http://www.defensetravel.dod.mil/site/perdiem.cfm>> accessed July 8, 2015. See also Per Diem Rates Query <<http://www.defensetravel.dod.mil/pdcgi/pd-rates/opdrates4.cgi>>.