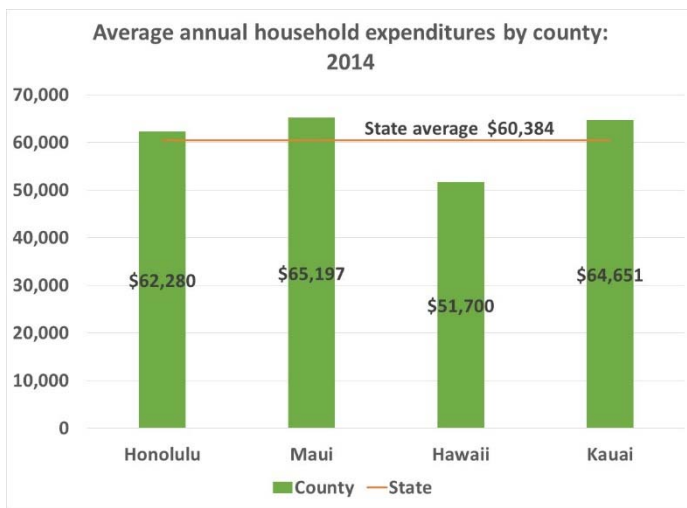


## Summary of Consumer Spending by County: 2014

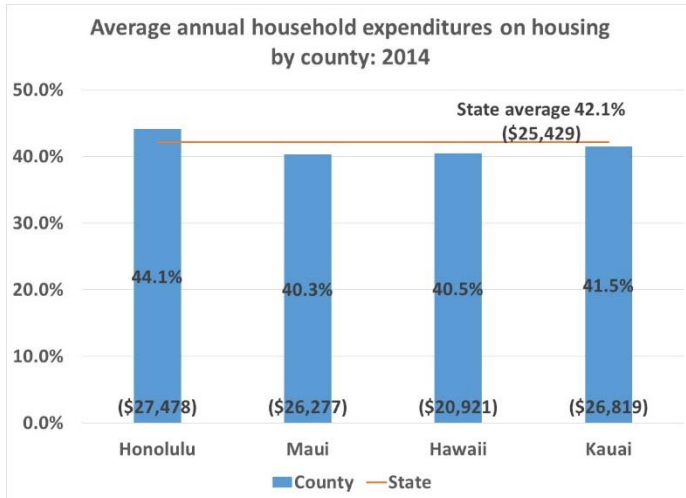
The State Department of Business, Economic Development and Tourism (DBEDT) conducted a consumer expenditure survey that covered all four counties in the state. The survey had two phases, with Honolulu County being conducted in 2014 and 2015 and the other three counties being conducted in 2015. DBEDT published the survey results for Honolulu County in a publication titled, “Honolulu Consumer Spending: 2013-2014” in April of 2016. This was followed by reports covering the other three counties titled “Maui County Consumer Spending: 2014”, “Kauai County Consumer Spending: 2014” and “Hawaii County Consumer Spending: 2014” which were released in June 2016. The survey data covered the average expenditure of households across 14 major spending categories, including basic subsistence categories of food, housing, transportation, healthcare and non-subsistence categories including personal insurance and retirement savings, apparel, entertainment, education. Each county’s respective report included expenditures by demographic categories including age, income and household size that are not included in this analysis. Therefore, each respective county report should be referenced for a detailed analysis of expenditures by demographic categories. The purpose of this report is provide a brief summary of county averages for comparison. This report also includes state overall averages for expenditure categories, which were not included in the county reports. It should be noted that the results for Honolulu County in this summary vary slightly from Honolulu’s report as this report includes only 2014 data, rather than the combined 2013/2014 data. This was done so that Honolulu could be compared to the other three counties, which only included 2014 survey data.

### Average annual total expenditures



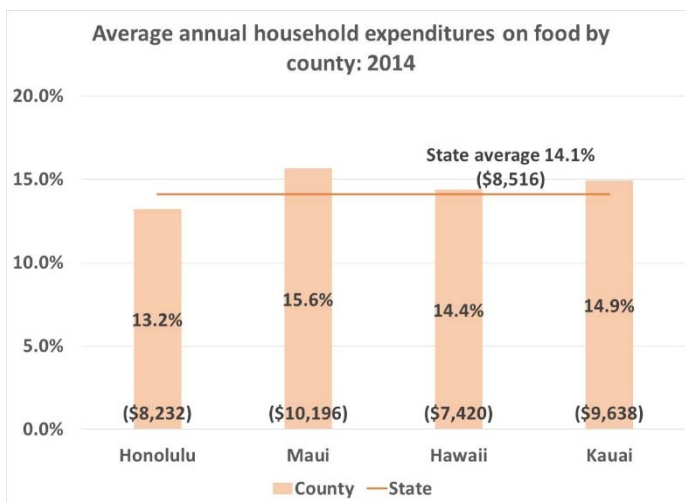
The average annual household expenditure for the state overall was \$60,384 in 2014. Maui, Kauai and Honolulu counties exceeded the state average of household expenditures. Maui County had the highest average annual household expenditures of \$65,197, followed by Kauai County (\$64,651) and Honolulu County (\$62,280). Hawaii County was the only county with an average annual household level expenditure below the state average (\$51,700). The difference between the highest county (Maui) and the lowest county (Hawaii) was \$13,497.

## Housing



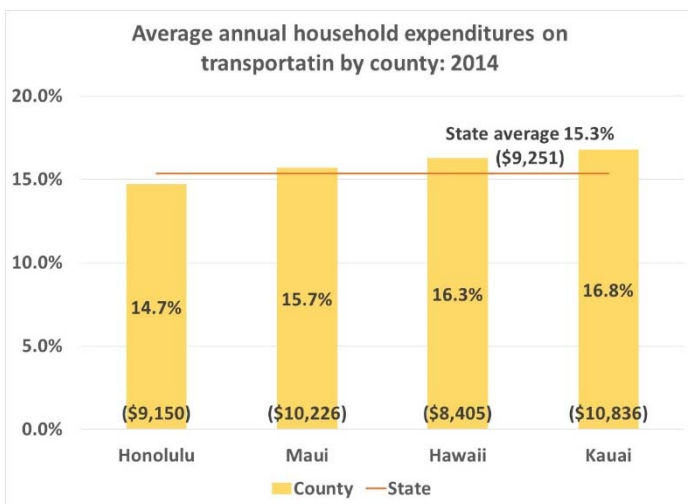
The state average spending on housing per household was \$25,429 in 2014, accounted for 42.1% of total annual expenditures in 2014. The percentage share of expenditures on housing by households in Honolulu County was the highest. The percentage share on housing ranges between 40.3% and 44.1% among the four counties. Honolulu households had the highest percentage share on this spending category at 44.1% (\$27,478). Kauai had the second highest at 41.5% (\$26,819). Hawaii and Maui counties had similar shares on housing at 40.5% (\$20,921) and 40.3% (\$26,277) respectively.

## Food



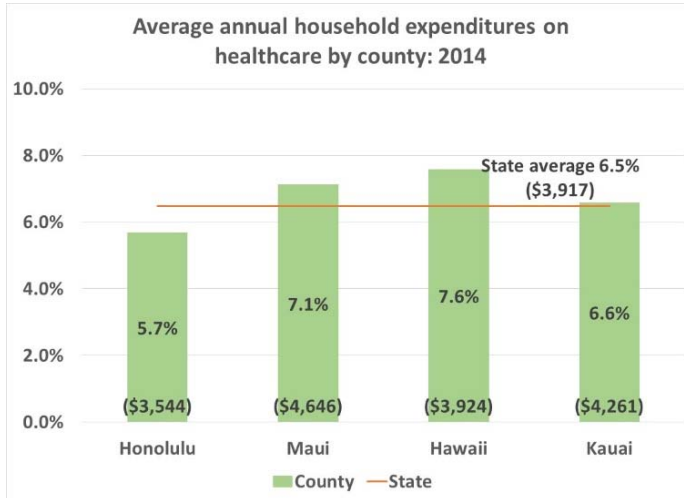
The state average annual food expenditure was \$8,516, which accounted for 14.1% of total expenditures in 2014. Maui County households had the highest share on the food category at 15.6% (\$10,196). Honolulu households had the smallest share on food at 13.2% (\$8,232). Kauai County households had a slightly higher percentage share on food than Hawaii County households, with 14.9% (\$9,638) and 14.4% (\$7,420), respectively.

## Transportation



The state's average spending on transportation was \$9,251 per household or 15.3% of total household expenditures in 2014. All neighbor island counties had average spending for transportation above the state average. Kauai's transportation expenditures was the highest among other counties. The share of spending on transportation was 16.8% and a typical household in Kauai spent an average of \$10,836. The percentage share in Hawaii County was the second highest at 16.3% (\$8,405) followed by Maui County at 15.7% (\$10,226), and Honolulu at 14.7% (\$9,150).

## Healthcare



The state average spending on healthcare was \$3,917 per household, 6.5% of total annual expenditures in 2014. There were three counties that exceeded the state average. Hawaii County households had the largest share at 7.6% (\$3,924), 1.1 percentage point higher than the state average. Maui County was the second highest at 7.1% (\$4,646) followed by Kauai County at 6.6% (\$4,261). The percentage share for healthcare in Honolulu County was 5.7% (\$3,544), the only the county that was below the state average.

**Table 1. Average annual household expenditures by County (dollars): 2014**

Category	Oahu	Maui	Hawaii	Kauai	State
<b>Basic subsistence categories</b>					
<b>Housing</b>	<b>27,477.62</b>	<b>26,277.46</b>	<b>20,920.99</b>	<b>26,819.21</b>	<b>25,429.10</b>
Shelter	19,425.07	16,365.33	13,006.41	17,292.82	17,097.81
Utilities, fuels, and public services	4,434.88	5,444.30	4,510.93	5,232.62	4,646.07
Household operations	820.06	1,220.48	613.25	772.96	808.24
Housekeeping supplies	803.49	1,131.48	877.08	1,284.39	917.38
Household furn. & equipment	1,994.12	2,115.87	1,913.33	2,236.42	1,959.60
<b>Food</b>	<b>8,231.78</b>	<b>10,196.43</b>	<b>7,420.18</b>	<b>9,637.92</b>	<b>8,515.86</b>
Food at home	5,095.97	7,185.67	5,298.14	6,373.34	5,615.95
Food away from home	3,135.82	3,010.76	2,122.03	3,264.58	2,899.91
<b>Transportation</b>	<b>9,149.56</b>	<b>10,225.98</b>	<b>8,404.74</b>	<b>10,835.97</b>	<b>9,251.21</b>
Vehicle purchases (net outlay)	2,623.91	3,275.90	2,173.04	2,844.79	2,546.44
Gasoline and motor oil	1,639.42	1,886.89	1,862.97	2,553.29	1,866.57
Other vehicle expenses	2,937.82	2,918.88	2,727.68	3,061.40	2,889.68
Public and other transportation	1,948.41	2,144.31	1,641.05	2,376.50	1,948.52
<b>Health care</b>	<b>3,544.34</b>	<b>4,645.68</b>	<b>3,924.11</b>	<b>4,260.59</b>	<b>3,917.42</b>
<b>Non-subsistence categories</b>					
Personal ins and retirement savings	4,991.37	4,794.54	4,046.20	4,398.14	4,757.70
Life and other personal insurance	714.83	589.32	491.86	470.57	619.68
retirement savings and social security	4,276.54	4,205.21	3,554.34	3,927.57	4,138.02
Apparel and services	1,190.68	1,268.18	873.13	1,267.89	1,145.30
Entertainment	1,591.32	1,737.99	1,167.14	1,397.91	1,483.11
Personal care products and services	597.87	754.14	701.47	910.90	687.03
Reading	100.87	113.85	100.83	99.00	102.61
Education	2,475.84	1,674.70	1,603.30	992.15	2,044.78
Tobacco prod. & smoking supplies	115.51	120.12	78.02	225.26	114.87
Miscellaneous	1,057.12	1,209.93	900.34	1,222.49	1,053.07
Cash contributions	1,110.34	1,154.38	844.54	1,649.85	1,111.40
Alcoholic beverages	645.37	1,023.86	714.74	934.19	770.74

**Table 2. % Average annual household expenditures by County: 2014**

Category	Oahu	Maui	Hawaii	Kauai	State
<b>Basic subsistence categories</b>					
<b>Housing</b>	<b>44.1%</b>	<b>40.3%</b>	<b>40.5%</b>	<b>41.5%</b>	<b>42.1%</b>
Shelter	31.2%	25.1%	25.2%	26.7%	28.3%
Utilities, fuels, and public services	7.1%	8.4%	8.7%	8.1%	7.7%
Household operations	1.3%	1.9%	1.2%	1.2%	1.3%
Housekeeping supplies	1.3%	1.7%	1.7%	2.0%	1.5%
Household furn. & equipment	3.2%	3.2%	3.7%	3.5%	3.2%
<b>Food</b>	<b>13.2%</b>	<b>15.6%</b>	<b>14.4%</b>	<b>14.9%</b>	<b>14.1%</b>
Food at home	8.2%	11.0%	10.2%	9.9%	9.3%
Food away from home	5.0%	4.6%	4.1%	5.0%	4.8%
<b>Transportation</b>	<b>14.7%</b>	<b>15.7%</b>	<b>16.3%</b>	<b>16.8%</b>	<b>15.3%</b>
Vehicle purchases (net outlay)	4.2%	5.0%	4.2%	4.4%	4.2%
Gasoline and motor oil	2.6%	2.9%	3.6%	3.9%	3.1%
Other vehicle expenses	4.7%	4.5%	5.3%	4.7%	4.8%
Public and other transportation	3.1%	3.3%	3.2%	3.7%	3.2%
<b>Health care</b>	<b>5.7%</b>	<b>7.1%</b>	<b>7.6%</b>	<b>6.6%</b>	<b>6.5%</b>
<b>Non-subsistence categories</b>					
Personal ins and retirement savings	8.0%	7.4%	7.8%	6.8%	7.9%
Life and other personal insurance	1.1%	0.9%	1.0%	0.7%	1.0%
retirement savings and social security	6.9%	6.4%	6.9%	6.1%	6.9%
Apparel and services	1.9%	1.9%	1.7%	2.0%	1.9%
Entertainment	2.6%	2.7%	2.3%	2.2%	2.5%
Personal care products and services	1.0%	1.2%	1.4%	1.4%	1.1%
Reading	0.2%	0.2%	0.2%	0.2%	0.2%
Education	4.0%	2.6%	3.1%	1.5%	3.4%
Tobacco prod. & smoking supplies	0.2%	0.2%	0.2%	0.3%	0.2%
Miscellaneous	1.7%	1.9%	1.7%	1.9%	1.7%
Cash contributions	1.8%	1.8%	1.6%	2.6%	1.8%
Alcoholic beverages	1.0%	1.6%	1.4%	1.4%	1.3%