

Section 14

PRICES

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

During the first six months of 1990, the Honolulu all-items consumer price index for all urban consumers (CPI-U) averaged 135.5, with the 1982-1984 level equal to 100. The index had increased 7.2 percent over the first half of 1989, 27.5 percent since 1985, and 63.3 percent since 1980. Prices have risen most rapidly since the 1982-84 base period for shelter (50.7 percent) and medical care (49.8 percent) and have dropped most rapidly for electricity (19.0 percent). The implicit price deflator for expenditures on gross state product (a measure of price changes used in the state product accounts) rose 55.7 percent between 1979 and 1989.

An "intermediate" budget for a four-person family living on Oahu was unofficially estimated at \$47,361 as of 1989. This family budget was 29.9 percent higher than the corresponding urban United States average. Differences were particularly marked for renter shelter costs (47.2 percent higher) and personal income taxes (67.7 percent higher).

The Honolulu consumer price index has been compiled by the U.S. Bureau of Labor Statistics 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 1982-1984, the base date. Current data for Honolulu and other cities are published in CPI Detailed Report, issued monthly by BLS.

Important technical changes have been made in the consumer price index in recent years. In 1978, the Bureau of Labor Statistics added a new index, the CPI-U, covering all urban consumers, to the older index, the CPI-W, which was limited to urban wage earners and clerical workers and their families. In 1983, the basis for measuring homeowners' costs was substantially modified. In 1987, component weights based on a 1982-1984 survey replaced the older weights derived from 1972-1973 data. At the same time, the publication of the Honolulu indexes was moved from a bimonthly to a semi-annual basis. Beginning in 1988, the base period was shifted from 1967 to 1982-1984. Both the CPI-U and CPI-W have been linked by DBED to older indexes going back to 1940.

Official comparisons of Honolulu and Mainland living costs are no longer being made. The annual four-person family budgets estimated by the Bureau of Labor Statistics for Honolulu and the Mainland were discontinued after 1981, and are now maintained unofficially by the Bank of Hawaii. The annual comparison of prices in Hawaii and Washington,

D.C., compiled by the U.S. Office of Personnel Management to provide a basis for cost of living adjustments for Federal employees, has not been published since 1983. The American Chamber of Commerce Researchers Association (ACCRA) added Hilo to its list of participating cities for comparative living cost surveys in 1990.

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

Data on prices and living costs for the nation as a whole and other areas are summarized in Statistical Abstract of the United States: 1990, Section 15. Long-term trends for Hawaii are traced in Historical Statistics of Hawaii, Section 5.

Table 411.-- IMPLICIT PRICE DEFLATOR FOR EXPENDITURES ON GROSS STATE PRODUCT: SELECTED YEARS, 1958 TO 1989

[1982 = 100]

Year	Deflator	Year	Deflator	Year	Deflator
1958 ...	34.1	1978 ...	77.1	1984 ...	108.1
1960 ...	34.4	1979 ...	84.0	1985 ...	111.7
1965 ...	37.7	1980 ...	89.3	1986 ...	114.6
1970 ...	47.3	1981 ...	93.3	1987 ...	119.8
1975 ...	63.9	1982 ...	100.0	1988 ...	124.5
1976 ...	67.5	1983 ...	104.2	1989 ...	130.8
1977 ...	71.0				

Source: Hawaii State Department of Business and Economic Development, Hawaii Gross State Product Accounts: 1958-1988 (June 1989), tables 1-A and 1-5, and Quarterly Statistical & Economic Report, 2nd Quarter 1990, p. 13.

Table 412.-- CONSUMER PRICE INDEX (ALL ITEMS COMBINED), BY TYPE OF CONSUMER, FOR HONOLULU: ANNUAL AVERAGES, 1940 TO 1989

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

Year	CPI-U	CPI-W	Year	CPI-U	CPI-W
1940	14.7	14.5	1965	34.4	33.9
1941	15.5	15.3	1966	35.3	34.8
1942	17.6	17.4	1967	36.3	35.8
1943	18.9	18.7	1968	37.7	37.2
1944	19.2	19.0	1969	39.4	38.8
1945	19.7	19.5			
1946	21.0	20.8	1970	41.5	40.9
1947	24.4	24.1	1971	43.2	42.6
1948	25.7	25.4	1972	44.6	44.0
1949	25.2	24.9	1973	46.6	45.9
			1974	51.5	50.8
1950	24.3	24.0	1975	56.3	55.5
1951	25.7	25.4	1976	59.1	58.3
1952	26.5	26.2	1977	62.1	61.2
1953	26.7	26.4	1978	66.9	65.9
1954	26.9	26.6	1979	74.3	73.2
1955	27.3	27.0			
1956	27.7	27.4	1980	83.0	81.9
1957	28.6	28.3	1981	91.7	90.5
1958	30.0	29.6	1982	97.2	96.0
1959	30.5	30.1	1983	99.3	99.8
			1984	103.5	104.3
1960	31.3	30.9	1985	106.8	107.9
1961	32.1	31.7	1986	109.4	110.3
1962	32.8	32.4	1987	114.9	115.9
1963	33.5	33.1	1988	121.7	122.8
1964	33.7	33.3	1989	128.7	129.7

Source: 1964-1989 from U.S. Bureau of Labor Statistics, CPI Detailed Report (monthly) and BLS tapes tabulated by Hawaii State Data Center. 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 by Hawaii State Data Center.

Table 413.-- CONSUMER PRICE INDEX (ALL ITEMS COMBINED), BY TYPE OF CONSUMER, FOR HONOLULU: SEMI-ANNUALLY, 1984 TO 1990

[1982-1984 average = 100]

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
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 ...	...	135.5	...	...	136.3	...

NA Not available.

Source: U.S. Bureau of Labor Statistics, CPI Detailed Report (monthly), BLS tapes tabulated by Hawaii State Data Center, and BLS press releases.

Table 414.-- PERCENT CHANGE IN SELECTED PRICE INDEXES: 1979 TO 1989

Index <u>1/</u>	1979 to 1989	1979 to 1984	1984 to 1989	1985 to 1986	1986 to 1987	1987 to 1988	1988 to 1989
GSP deflator	55.7	28.7	21.0	2.6	4.5	3.9	5.1
Honolulu CPI-U	73.2	39.3	24.3	2.4	5.0	5.9	5.8
Honolulu CPI-W	77.2	42.5	24.4	2.2	5.1	6.0	5.6
U.S. CPI-U	70.8	43.1	19.3	1.9	3.7	4.1	4.8

1/ GSP deflator, the implicit price deflator for expenditures on Hawaii gross state product; CPI-U, consumer price index for all urban consumers; CPI-W, consumer price index for urban wage earners and clerical workers.

Source: U.S. Bureau of Labor Statistics, CPI Detailed Report (monthly); present report, tables 411 and 412.

Table 415.-- CONSUMER PRICE INDEX FOR ALL URBAN CONSUMERS (CPI-U), BY EXPENDITURE CATEGORY AND COMMODITY AND SERVICE GROUP, FOR HONOLULU: ANNUAL AVERAGES, 1985 TO 1989

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

Group	1985	1986	1987	1988	1989
All items	106.8	109.4	114.9	121.7	128.7
Food and beverages	107.8	110.0	114.1	120.3	128.1
Food	107.7	109.9	114.3	120.2	128.2
Food at home	106.7	109.0	113.4	120.0	131.5
Cereals and bakery products	109.4	112.8	117.2	127.0	139.3
Meats, poultry, fish, and eggs ...	102.6	104.3	108.5	119.1	133.1
Meats, poultry, and fish	102.6	104.3	107.9	119.1	133.9
Dairy products	103.6	105.0	105.9	106.5	115.5
Fruits and vegetables	111.9	112.3	116.5	122.3	142.2
Other foods at home	108.9	113.2	119.4	122.2	123.0
Food away from home	108.6	111.4	115.6	121.0	122.2
Alcoholic beverages	108.4	111.1	111.4	121.0	126.5
Housing	106.0	108.4	115.0	123.0	131.1
Shelter	108.5	113.9	122.1	132.1	141.1
Renters' costs <u>1/</u>	115.0	121.1	127.3	133.9	143.4
Rent, residential	110.9	116.9	122.3	129.4	139.3
Other renters' costs	117.9	122.5	129.7	131.7	136.3
Homeowners' costs <u>1/</u>	110.4	115.7	124.9	136.5	147.7
Owners' equivalent rent <u>1/</u>	110.4	115.8	125.0	136.8	148.1
Fuel and other utilities	97.5	87.6	88.8	87.3	90.9
Fuels	93.0	75.2	77.8	72.6	75.7
Gas (piped) and electricity	92.9	74.9	77.4	72.1	75.1
Electricity	92.3	73.3	76.0	70.4	73.7
Utility (piped) gas	98.7	88.2	87.6	86.5	85.9
Household furnishings and operation ..	103.0	104.7	108.8	117.3	125.8
Apparel and upkeep	99.6	99.8	102.5	106.8	104.3
Apparel commodities	98.6	98.5	101.2	105.4	102.4
Men's and boys' apparel	104.2	106.8	114.7	121.2	123.8
Women's and girls' apparel	102.8	102.0	100.3	105.3	97.1
Footwear	103.2	100.8	100.4	101.2	93.0
Transportation	104.9	105.2	109.7	116.1	123.9
Private transportation	105.3	105.4	109.7	116.4	124.3
Motor fuel	100.7	88.5	90.9	95.4	101.1
Gasoline	100.8	88.5	91.0	95.3	100.7
Public transportation	101.8	103.8	109.1	112.9	119.4
Medical care	113.2	122.3	127.9	132.5	139.3
Entertainment	111.9	113.2	118.6	122.9	124.3
Other goods and services	112.5	119.6	129.7	137.1	146.1
Personal care	103.8	107.3	112.6	115.8	122.1

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Table 415.-- CONSUMER PRICE INDEX FOR ALL URBAN CONSUMERS (CPI-U), BY EXPENDITURE CATEGORY AND COMMODITY AND SERVICE GROUP, FOR HONOLULU: ANNUAL AVERAGES, 1985 TO 1989 -- Con.

Group	1985	1986	1987	1988	1989
All items	106.8	109.4	114.9	121.7	128.7
Commodities	105.7	106.2	109.6	115.5	121.6
Food and beverages	107.8	110.0	114.1	120.3	128.1
Commodities less food and beverages ..	104.0	103.1	106.0	111.8	116.4
Nondurables less food and beverages	104.3	102.5	105.5	110.1	113.8
Durables	103.7	104.5	107.2	114.9	121.0
Services	107.9	112.3	119.8	127.4	135.2
Medical care services	113.0	122.1	128.1	132.4	139.2
Special indexes:					
All items less shelter	106.3	107.7	112.2	117.7	124.0
All items less medical care	106.4	108.6	114.1	121.0	128.0
All items less energy	107.8	112.0	118.1	125.5	132.7
Energy	97.1	82.3	84.8	84.7	89.2
Commodities less food	104.2	103.5	106.2	112.1	116.8
Nondurables less food	104.6	103.0	105.8	110.7	114.6
Nondurables	106.2	106.6	110.2	115.7	121.7
Services less rent of shelter ^{1/}	109.2	112.6	119.0	123.8	130.2
Services less medical care	107.3	111.2	118.8	126.6	134.5

1/ December 1982=100.

Source: U.S. Bureau of Labor Statistics, CPI Detailed Report (monthly), printouts, and tapes tabulated by Hawaii State Data Center.

Table 416.-- CONSUMER PRICE INDEX FOR URBAN WAGE EARNERS AND CLERICAL WORKERS (CPI-W), BY EXPENDITURE CATEGORY AND COMMODITY AND SERVICE GROUP, FOR HONOLULU: ANNUAL AVERAGES, 1985 TO 1989

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

Group	1985	1986	1987	1988	1989
All items	107.9	110.3	115.9	122.8	129.7
Food and beverages	108.3	110.8	115.3	121.7	129.2
Food	108.2	110.8	115.6	121.7	129.3
Food at home	107.4	110.1	114.9	121.9	133.1
Cereals and bakery products	108.8	111.7	115.7	125.4	137.7
Meats, poultry, fish, and eggs ...	105.2	107.6	112.9	124.3	138.4
Meats, poultry, and fish	105.3	107.8	112.4	124.6	139.5
Dairy products	103.5	104.9	105.5	106.5	114.6
Fruits and vegetables	111.1	112.3	117.9	123.0	140.8
Other foods at home	109.1	113.3	119.0	122.0	123.2
Food away from home	108.8	111.8	116.1	121.4	122.6
Alcoholic beverages	108.5	111.3	111.1	121.4	126.6
Housing	108.6	111.0	117.4	125.5	133.7
Shelter	112.3	117.7	126.0	136.3	145.6
Renters' costs <u>1</u> /	102.8	108.2	113.2	119.3	127.9
Rent, residential	110.9	116.9	122.3	129.4	139.3
Other renters' costs	118.9	122.8	128.8	130.7	135.2
Homeowners' costs <u>1</u> /	103.3	108.4	116.9	127.9	138.3
Owners' equivalent rent <u>1</u> /	103.3	108.4	117.0	128.1	138.7
Fuel and other utilities	97.5	87.6	88.7	87.4	91.1
Fuels	93.1	75.3	77.7	72.7	75.6
Gas (piped) and electricity	93.0	75.1	77.5	72.4	75.2
Electricity	92.2	73.3	76.0	70.4	73.7
Utility (piped) gas	98.6	88.3	87.6	86.5	85.9
Household furnishings and operation ..	103.4	105.6	109.7	118.7	126.5
Apparel and upkeep	99.4	100.1	103.7	108.2	105.2
Apparel commodities	98.4	98.7	102.3	106.9	103.5
Men's and boys' apparel	104.9	107.6	116.6	123.5	126.1
Women's and girls' apparel	102.9	103.1	101.8	107.1	98.0
Footwear	103.0	100.8	100.4	101.4	93.5
Transportation	104.7	104.7	109.2	115.7	123.7
Private transportation	105.0	104.8	108.8	115.5	123.8
Motor fuel	100.7	88.5	90.9	95.4	101.1
Gasoline	100.8	88.5	91.0	95.3	100.7
Public transportation	101.8	103.6	110.2	113.6	119.3
Medical care	112.6	121.1	126.7	131.4	138.3
Entertainment	111.9	113.1	119.3	123.6	123.5
Other goods and services	112.5	119.1	128.7	136.4	146.3
Personal care	104.0	107.5	112.7	115.7	121.9

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Table 416.-- CONSUMER PRICE INDEX FOR URBAN WAGE EARNERS AND CLERICAL WORKERS (CPI-W), BY EXPENDITURE CATEGORY AND COMMODITY AND SERVICE GROUP, FOR HONOLULU: ANNUAL AVERAGES, 1985 TO 1989 -- Con.

Group	1985	1986	1987	1988	1989
All items	107.9	110.3	115.9	122.8	129.7
Commodities	106.4	107.0	110.7	116.8	122.8
Food and beverages	108.3	110.8	115.3	121.7	129.2
Commodities less food and beverages ..	105.4	104.5	107.4	113.3	118.1
Nondurables less food and beverages	104.3	102.2	105.4	110.1	113.8
Durables	106.2	107.4	110.0	117.8	124.3
Services	109.8	114.3	121.9	129.5	137.5
Medical care services	112.3	120.7	126.9	131.3	138.2
Special indexes:					
All items less shelter	106.3	107.8	112.4	118.2	124.2
All items less medical care	107.6	109.6	115.2	122.2	129.1
All items less energy	109.0	113.3	119.3	126.9	134.0
Energy	97.5	83.0	85.4	85.7	90.3
Commodities less food	105.6	104.7	107.5	113.6	118.4
Nondurables less food	104.6	102.8	105.7	110.8	114.7
Nondurables	106.5	107.1	111.0	116.7	122.5
Services less rent of shelter ^{1/}	101.0	104.1	110.5	115.0	121.0
Services less medical care	109.5	113.5	121.2	129.1	137.1

^{1/} December 1984=100.

Source: U.S. Bureau of Labor Statistics, CPI Detailed Report (monthly), printouts, and tapes tabulated by Hawaii State Data Center.

Table 417.-- RELATIVE IMPORTANCE OF COMPONENTS IN THE CONSUMER
PRICE INDEX FOR HONOLULU: DECEMBER 1989

[Percent of all items]

Group	CPI-U <u>1/</u>	CPI-W <u>2/</u>
EXPENDITURE CATEGORY		
All items	100.000	100.000
Food and beverages	20.893	22.020
Food	19.465	20.320
Food at home	12.884	12.993
Cereals and bakery products	1.684	1.935
Meats, poultry, fish, and eggs	4.292	4.625
Meats, poultry, and fish	4.035	4.300
Dairy products	1.015	.945
Fruits and vegetables	3.237	2.992
Other foods at home	2.656	2.495
Food away from home	6.581	7.327
Alcoholic beverages	1.428	1.700
Housing	42.566	39.734
Shelter	31.669	29.252
Renters' costs	9.047	9.183
Rent, residential	7.835	8.347
Other renters' costs	1.212	.835
Homeowners' costs	22.439	19.897
Owners' equivalent rent	22.225	19.746
Fuel and other utilities	4.251	4.551
Fuels	1.959	2.072
Fuel oil, coal, and bottled gas .....	.022	.027
Fuel oil .....	.001	.004
Other fuels .....	.021	.023
Gas (piped) and electricity	1.937	2.045
Electricity	1.766	1.798
Utility (piped) gas .....	.171	.247
Household furnishings and operations	6.646	5.931
Apparel and upkeep	4.899	5.122
Apparel commodities	4.555	4.758
Men's and boys'	1.332	1.470
Women's and girls'	1.898	1.925
Footwear584	.653

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Table 417.-- RELATIVE IMPORTANCE OF COMPONENTS IN THE CONSUMER
PRICE INDEX FOR HONOLULU: DECEMBER 1989 -- Con.

Group	CPI-U <u>1/</u>	CPI-W <u>2/</u>
EXPENDITURE CATEGORY -- Con.		
Transportation	16.289	18.441
Private	14.524	17.083
Motor fuel	2.895	3.531
Public	1.765	1.359
Medical care	5.035	4.773
Entertainment	4.305	4.110
Other goods and services	6.012	5.800
Personal care	1.245	1.362
COMMODITY AND SERVICE GROUP		
All items	100.000	100.000
Commodities	43.495	46.984
Food and beverages	20.893	22.020
Commodities less food and beverages	22.602	24.964
Nondurables less food and beverages	13.697	14.887
Durables	8.904	10.077
Services	56.505	53.016
Medical care services	4.130	3.841
Special indexes:		
All items less shelter	68.331	70.748
All items less medical care	94.965	95.227
All items less energy	95.146	94.396
Energy	4.854	5.604
Commodities less food	24.029	26.663
Nondurables less food	15.125	16.587
Nondurables	34.590	36.907
Services less rent of shelter	25.247	24.102
Services less medical care	52.376	49.176

1/ Consumer price index for all urban consumers.
2/ Consumer price index for urban wage earners and clerical
workers.

Source: U.S. Bureau of Labor Statistics, printout.

Table 418.-- RETAIL FOOD PRICES FOR HONOLULU AND KAUAI, COMPARED
WITH MAINLAND CITIES: 1985 TO 1987

[June data for a "market basket" of 35 or more common food items surveyed in various cities. Data include sales taxes. This survey was suspended after 1987]

Subject	1985	1986	1987
Honolulu:			
Amount (dollars)	61.45	59.64	65.83
Rank	1	1	1
Percent of U.S. average	131.4	125.3	126.6
Kauai:			
Percent of Honolulu	111	(NA)	119
Percent of U.S. average	145	(NA)	147
Number of cities surveyed (excl. Kauai)	21	21	17

NA Not available.

Source: Honolulu Advertiser, July 22, 1985, (p. D-1) August 21, 1985 (p. A-7), July 29, 1986 (p. B-1), and June 25, 1987 (p. A-1, as corrected); Sunday Star-Bulletin and Advertiser, August 30, 1987 (p. B-1).

Table 419.-- COST OF LIVING INDEX FOR HILO: SECOND QUARTER 1990

[Hilo living costs as a percent of average costs in 295 participating urban areas]

Component	Weight (percent)	Hilo index
Composite index	100	132.5
Grocery items	17	140.7
Housing	22	162.3
Utilities	11	102.0
Transportation	13	127.2
Health care	7	110.7
Miscellaneous goods and services	30	124.6

Source: American Chamber of Commerce Researchers Association (ACCRA), Cost of Living Index, Second Quarter 1990, provided by Institute for Business and Economic Studies, University of Hawaii at Hilo.

Table 420.-- ANNUAL INTERMEDIATE BUDGET FOR A FOUR-PERSON FAMILY ON OAHU: 1971 TO 1989

Year	Dollars	Percent of urban U.S.	Year	Dollars	Percent of urban U.S.
1971	13,108	119.5	1981	31,893	125.5
1972	13,617	119.0	1982	33,403	124.5
1973	14,937	118.3	1983	33,890	124.3
1974	17,019	118.8	1984	35,484	124.4
1975	18,107	117.0	1985	36,926	122.7
1976	19,036	117.2	1986	38,438	123.2
1977	20,883	122.1	1987	41,790	126.7
1978	23,099	124.0	1988	44,354	128.1
1979	25,799	125.7	1989	47,361	129.9
1980	28,488	123.1			

Source: U.S. Bureau of Labor Statistics, annual releases for 1971-1981; 1982-1989 estimates by Paul Brewbaker, Economics Department, Bank of Hawaii.

Table 421.-- ANNUAL INTERMEDIATE BUDGETS, BY ITEM, FOR A FOUR-PERSON FAMILY
IN THE UNITED STATES AND ON OAHU: 1981 AND 1989

[Hypothetical budgets for a family of specified characteristics, based on 1972-1973 expenditure patterns as updated by the consumer price index and current tax rates. The 1981 values are official estimates published by the U.S. Bureau of Labor Statistics; the 1989 values are unofficial estimates prepared by the Bank of Hawaii, using comparable assumptions and methodology. Users of these estimates should bear in mind the limitations imposed by the underlying assumptions and methods]

Item	Urban United States (dollars)		Oahu (dollars)		Oahu as percent of urban U.S.	
	1981	1989	1981	1989	1981	1989
Total budget	25,409	36,470	31,893	47,361	125.5	129.9
Consumption	18,242	25,562	21,530	30,992	118.0	121.2
Food	5,843	7,746	7,626	10,578	130.5	136.6
Food at home	4,866	6,377	6,649	9,229	136.6	144.7
Food away from home.....	977	1,369	977	1,349	100.0	98.5
Housing	5,547	7,803	6,493	9,698	117.1	124.3
Homeowner shelter costs ..	4,886	7,162	5,467	8,655	111.9	120.8
Renter shelter costs	2,732	4,083	3,991	6,010	146.1	147.2
Housefurnishings and operations	1,199	1,411	1,395	1,704	116.3	120.8
Transportation	2,372	2,905	2,421	3,134	102.1	107.9
Clothing	1,333	1,663	1,432	1,581	107.4	95.1
Personal care	508	710	590	823	116.1	115.9
Medical care	1,443	2,598	1,590	2,709	110.2	104.3
Other family consumption <u>1/</u>	1,196	2,137	1,378	2,469	115.2	115.5
Other items <u>2/</u>	1,021	1,392	1,137	1,596	113.6	114.7
Social Security payments	1,703	2,988	2,049	3,824	120.3	128.0
Personal income taxes	4,443	6,528	7,177	10,949	161.5	167.7

1/ Reading, recreation, tobacco products, alcoholic beverages, education, and miscellaneous expenditures.

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

Source: U.S. Bureau of Labor Statistics, Autumn 1981 Urban Family Budgets and Comparative Indexes for Selected Urban Areas (release USDL: 82-139, April 16, 1981); 1989 estimates by Paul Brewbaker, Economics Department, Bank of Hawaii.

Table 422.-- ANNUAL BUDGETS FOR A FOUR-PERSON FAMILY AND A RETIRED
COUPLE ON OAHU: 1981 AND 1989

Year and budget level	Total budget (dollars)		Percent of U.S. urban average		Rank among 25 metro. areas	
	4-person family	Retired couple ^{1/}	4-person family	Retired couple	4-person family	Retired couple
1981						
Lower budget	20,319	8,665	133	120	2	2
Intermediate budget	31,893	12,157	126	119	1	2
Higher budget	50,317	17,576	132	117	1	2
1989						
Intermediate budget	47,361	(NA)	130	(NA)	(NA)	(NA)

NA Not available.

^{1/} Excludes personal income taxes.

Source: U.S. Department of Labor, Bureau of Labor Statistics, Autumn 1981 Urban Family Budgets and Comparative Indexes for Selected Urban Areas (release USDL:82-139, April 16, 1982), and Three Budgets for a Retired Couple, Autumn 1981 (release USDL:82-266, July 30, 1982); Economics Department, Bank of Hawaii, unpublished study.

Table 423.-- COST OF RAISING A CHILD FROM BIRTH TO AGE 18: JUNE 1989

[In dollars. Moderate-cost level for a husband-wife family with no more than 5 children, living in the Western States]

Residence	18-year total	Annual average
Urban	116,995	6,500
Rural nonfarm	122,242	6,791

Source: U.S. Department of Agriculture, Family Economics Review, 1989, Vol. 2, No. 4, pp. 30-31.

Table 424.-- COST OF LIVING INDEXES, 1983, AND PAY DIFFERENTIALS, 1990, FOR FEDERAL EMPLOYEES IN HAWAII RELATIVE TO WASHINGTON, D.C.

Allowance category <u>1/</u>	Oahu	Kauai	Maui County	Hawaii
INDEXES, 1983 <u>2/</u>				
Local retail:				
Private housing	121.7	114.6	120.9	113.1
Federal housing	105.0	106.7	113.4	104.6
Commissary, PX:				
Private housing	111.8	113.1	...	...
Federal housing	95.1	105.1	...	...
ALLOWANCE RATES, 1990 <u>3/</u>				
Local retail	22.5	17.5	20.0	15.0
Commissary, PX	12.5	17.5	...	...

1/ Based on access to military commissary and exchange facilities and type of housing occupied. "Local retail" refers to Federal employees who purchase goods and services from private retail establishments; "commissary, PX," to Federal employees who have unlimited access to and who use military commissary and exchange facilities. "Private housing" refers to Federal employees who occupy housing units that are privately owned or rented; "Federal housing," to Federal employees who occupy units owned or leased by a Federal agency.

2/ Washington, D.C., living costs=100. Based on a survey of comparative costs for Federal employees in 1983.

3/ Authorized allowance rate, expressed as a percentage differential, effective February 15, 1990. Rates were then equalized for employees in private and Federal housing.

Source: U.S. Office of Personnel Management, "Nonforeign Area Cost-of-Living Allowances for Guam and the State of Hawaii and Post Differentials for Certain Pacific Islands," Federal Personnel Manual System, FPM Letter 591-47 (1983), and "Nonforeign Area Cost-of-Living Allowances," Federal Personnel Manual System, FPM Letter 591-51 (1990).