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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. Periodic comparisons of individual or groups of products and services are sometimes compiled.

The U.S. Census Bureau compiles data on rent and mortgage costs and various trade and advocacy group compile data on Hawaii prices as part of their 50-state analysis.

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.

The 2020 American Community Survey 1-year estimates were disrupted due to the COVID-19 pandemic. As a result, only experimental estimates were released. Because the experimental estimates should not be compared to other American Community Survey releases, 2020 estimates are not included in this section. Experimental estimates may be viewed at <https://www.census.gov/programs-surveys/acs/data/experimental-data/1-year.html>. The 2021 American Community Survey 1-year estimates are comparable to 2008 to 2019 and are included in Section 14 tables.

Table 14.01-- IMPLICIT PRICE DEFLATOR FOR GROSS DOMESTIC PRODUCT FOR HAWAII AND UNITED STATES: 1977 TO 2022

[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 2022 (see Table 13.03) but Real (Chained- 2012 dollar) GDP is not available before 1977]

| Year | Hawaii | United States | Year | Hawaii | United States |
|-----------------------|---------|---------------|-------------------------|---------|---------------|
| SIC 1997 = 100.000 1/ | | | NAICS 2012 = 100.000 1/ | | |
| 1977 | 39.869 | 43.908 | 1997 | 67.571 | 74.399 |
| 1978 | 42.709 | 47.070 | 1998 | 69.154 | 75.236 |
| 1979 | 45.917 | 50.709 | 1999 | 71.083 | 76.296 |
| 1980 | 50.001 | 55.286 | 2000 | 73.530 | 78.025 |
| 1981 | 54.925 | 60.636 | 2001 | 76.484 | 79.783 |
| 1982 | 58.586 | 64.520 | 2002 | 78.336 | 81.026 |
| 1983 | 61.794 | 67.291 | 2003 | 80.305 | 82.625 |
| 1984 | 66.022 | 70.255 | 2004 | 82.683 | 84.843 |
| 1985 | 69.135 | 72.345 | 2005 | 85.468 | 87.504 |
| 1986 | 72.403 | 74.497 | 2006 | 88.492 | 90.204 |
| 1987 | 74.971 | 76.506 | 2007 | 91.557 | 92.642 |
| 1988 | 77.483 | 78.970 | 2008 | 93.212 | 94.419 |
| 1989 | 80.308 | 82.050 | 2009 | 95.027 | 95.024 |
| 1990 | 83.047 | 85.140 | 2010 | 96.043 | 96.166 |
| 1991 | 86.420 | 88.154 | 2011 | 97.788 | 98.164 |
| 1992 | 88.478 | 90.322 | 2012 | 100.000 | 100.000 |
| 1993 | 91.482 | 92.824 | 2013 | 102.042 | 101.751 |
| 1994 | 93.343 | 94.848 | 2014 | 104.436 | 103.654 |
| 1995 | 95.477 | 96.820 | 2015 | 107.066 | 104.691 |
| 1996 | 97.425 | 98.453 | 2016 | 108.551 | 105.740 |
| 1997 | 100.000 | 100.000 | 2017 2/ | 110.475 | 107.749 |
| | | | 2018 2/ | 113.132 | 110.339 |
| | | | 2019 2/ | 116.032 | 112.318 |
| | | | 2020 2/ | 117.724 | 113.784 |
| | | | 2021 2/ | 122.199 | 118.895 |
| | | | 2022 | 130.232 | 127.224 |

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 2022.

2/ Revised from previous *Data Book*.

Source: U.S. Bureau of Economic Analysis, Gross Domestic Product by Industry (March 23, 2023) <<https://apps.bea.gov/itable/iTable.cfm?ReqID=70&step=1>> accessed July 5, 2023; 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: 2012 TO 2021**

[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. 2017 to 2020 revised from previous *Data Book*]

| State | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 |
|---------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Hawaii: All items | 109.2 | 111.7 | 110.8 | 111.4 | 110.6 | 110.4 | 110.8 | 111.6 | 112.7 | 113.2 |
| Goods | 106.3 | 109.1 | 109.1 | 110.8 | 112.1 | 112.4 | 116.2 | 115.2 | 112.2 | 110.6 |
| Services: housing | 154.1 | 159.2 | 157.3 | 160.9 | 155.2 | 149.7 | 143.0 | 142.5 | 136.3 | 140.8 |
| Services: utilities | 135.1 | 126.0 | 120.3 | 110.7 | 101.6 | 174.0 | 198.3 | 205.2 | 192.8 | 184.7 |
| Services: other | 99.1 | 100.7 | 99.8 | 99.9 | 99.1 | 98.1 | 98.2 | 99.9 | 103.0 | 104.4 |
| Alabama | 91.2 | 90.9 | 91.0 | 90.3 | 91.1 | 89.9 | 87.2 | 88.3 | 87.5 | 88.1 |
| Alaska | 103.6 | 102.6 | 103.4 | 104.4 | 105.0 | 104.9 | 104.5 | 102.8 | 100.8 | 104.4 |
| Arizona | 98.4 | 98.8 | 98.1 | 97.9 | 99.0 | 97.8 | 97.5 | 97.8 | 99.3 | 96.7 |
| Arkansas | 90.0 | 90.2 | 89.9 | 89.8 | 89.8 | 88.3 | 87.2 | 87.7 | 88.4 | 89.4 |
| California | 108.5 | 108.3 | 108.3 | 109.3 | 108.5 | 110.9 | 111.9 | 111.0 | 111.9 | 111.8 |
| Colorado | 102.9 | 103.0 | 102.2 | 102.7 | 102.3 | 103.0 | 100.2 | 102.4 | 103.9 | 103.0 |
| Connecticut | 106.4 | 106.7 | 106.4 | 106.4 | 106.5 | 107.1 | 104.1 | 103.7 | 104.9 | 102.6 |
| Delaware | 99.5 | 98.8 | 100.1 | 98.7 | 99.1 | 98.6 | 99.2 | 98.8 | 96.5 | 97.7 |
| Dist. of Columbia | 110.7 | 113.2 | 113.4 | 112.4 | 110.7 | 110.1 | 111.7 | 109.5 | 111.3 | 111.3 |
| Florida | 101.3 | 101.0 | 101.0 | 101.5 | 101.5 | 101.0 | 100.5 | 99.8 | 100.7 | 101.4 |
| Georgia | 95.7 | 95.3 | 95.3 | 95.1 | 95.5 | 95.3 | 94.8 | 94.3 | 94.4 | 95.8 |
| Hawaii | 109.2 | 111.7 | 110.8 | 111.4 | 110.6 | 110.4 | 110.8 | 111.6 | 112.7 | 113.2 |
| Idaho | 93.6 | 93.4 | 94.2 | 94.4 | 92.8 | 94.5 | 91.7 | 92.5 | 91.0 | 91.8 |
| Illinois | 101.3 | 100.6 | 100.0 | 99.2 | 99.8 | 100.5 | 100.6 | 99.5 | 100.6 | 101.4 |
| Indiana | 93.2 | 93.4 | 93.5 | 92.2 | 92.2 | 90.9 | 92.8 | 92.8 | 91.9 | 92.7 |
| Iowa | 91.3 | 91.7 | 92.1 | 89.9 | 90.3 | 89.3 | 91.8 | 91.7 | 90.3 | 89.6 |
| Kansas | 94.0 | 93.7 | 94.1 | 93.4 | 92.6 | 91.6 | 92.4 | 92.8 | 92.2 | 91.2 |
| Kentucky | 90.8 | 91.6 | 91.3 | 90.9 | 90.6 | 89.9 | 89.0 | 89.5 | 89.0 | 89.1 |
| Louisiana | 94.3 | 94.2 | 94.3 | 94.0 | 94.5 | 92.3 | 90.7 | 91.2 | 91.0 | 91.3 |
| Maine | 96.2 | 96.7 | 93.1 | 95.7 | 94.8 | 97.3 | 97.6 | 94.9 | 97.7 | 97.2 |
| Maryland | 107.1 | 108.2 | 107.7 | 107.7 | 106.9 | 106.8 | 106.4 | 105.2 | 106.4 | 106.2 |
| Massachusetts | 103.7 | 102.7 | 104.2 | 104.5 | 107.4 | 107.3 | 107.6 | 107.4 | 109.1 | 106.6 |

Continued on next page.

**Table 14.02-- REGIONAL PRICE PARITIES (RPPs), ALL ITEMS, BY STATE, AND FOR HAWAII,
BY COMPONENT: 2012 TO 2021 -- Con.**

| State | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 |
|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Michigan | 94.7 | 95.1 | 95.5 | 93.8 | 93.6 | 92.6 | 94.4 | 95.3 | 94.6 | 94.3 |
| Minnesota | 97.6 | 97.9 | 98.7 | 97.4 | 97.2 | 96.8 | 99.7 | 99.0 | 97.8 | 98.4 |
| Mississippi | 89.1 | 89.8 | 89.8 | 89.2 | 89.2 | 87.7 | 86.1 | 86.5 | 85.8 | 86.6 |
| Missouri | 92.9 | 93.5 | 94.4 | 93.0 | 92.5 | 91.8 | 91.9 | 92.6 | 92.2 | 92.0 |
| Montana | 93.9 | 93.9 | 95.1 | 96.4 | 94.2 | 94.1 | 92.4 | 94.2 | 91.6 | 91.6 |
| Nebraska | 93.1 | 92.8 | 92.9 | 92.3 | 91.7 | 89.8 | 91.8 | 92.4 | 92.5 | 91.8 |
| Nevada | 101.7 | 99.8 | 99.2 | 98.6 | 97.4 | 100.0 | 96.2 | 98.8 | 97.1 | 95.5 |
| New Hampshire | 101.9 | 101.6 | 101.4 | 102.5 | 104.4 | 105.7 | 103.7 | 104.1 | 105.3 | 102.5 |
| New Jersey | 109.3 | 108.8 | 109.0 | 109.0 | 108.9 | 109.3 | 111.0 | 111.2 | 110.7 | 109.1 |
| New Mexico | 96.5 | 95.5 | 95.4 | 94.6 | 94.1 | 95.7 | 91.7 | 92.7 | 91.6 | 89.9 |
| New York | 109.5 | 109.4 | 108.7 | 109.5 | 109.9 | 109.9 | 109.6 | 109.6 | 110.1 | 109.5 |
| North Carolina | 93.8 | 94.2 | 94.3 | 93.9 | 94.3 | 93.2 | 92.8 | 91.9 | 91.4 | 93.8 |
| North Dakota | 93.8 | 93.1 | 93.5 | 92.8 | 91.7 | 88.6 | 91.2 | 93.4 | 92.2 | 91.1 |
| Ohio | 93.2 | 93.3 | 93.2 | 92.4 | 92.6 | 91.9 | 93.0 | 93.3 | 92.1 | 92.5 |
| Oklahoma | 92.3 | 92.4 | 92.6 | 92.1 | 92.1 | 90.9 | 89.8 | 89.6 | 89.8 | 90.3 |
| Oregon | 100.4 | 99.8 | 99.0 | 100.2 | 99.2 | 101.5 | 104.6 | 103.9 | 103.4 | 103.0 |
| Pennsylvania | 98.1 | 97.9 | 97.3 | 98.3 | 97.8 | 99.1 | 98.2 | 98.1 | 97.8 | 96.4 |
| Rhode Island | 99.2 | 101.0 | 99.4 | 100.9 | 100.7 | 102.5 | 102.3 | 102.4 | 102.0 | 102.1 |
| South Carolina | 93.4 | 93.8 | 93.5 | 93.7 | 94.4 | 92.9 | 92.2 | 91.6 | 91.0 | 93.7 |
| South Dakota | 91.2 | 90.2 | 90.5 | 89.2 | 89.3 | 87.6 | 91.4 | 91.9 | 90.7 | 90.1 |
| Tennessee | 93.8 | 93.6 | 93.2 | 93.1 | 94.3 | 93.1 | 89.6 | 91.2 | 90.5 | 90.9 |
| Texas | 98.1 | 98.5 | 98.8 | 98.9 | 98.4 | 97.4 | 97.8 | 98.5 | 98.7 | 98.5 |
| Utah | 99.3 | 98.6 | 97.7 | 97.6 | 96.6 | 98.8 | 95.8 | 97.1 | 95.2 | 94.6 |
| Vermont | 99.4 | 99.9 | 98.3 | 100.1 | 99.5 | 100.3 | 100.3 | 99.5 | 102.1 | 98.7 |
| Virginia | 102.6 | 103.6 | 103.6 | 103.8 | 103.0 | 101.5 | 102.1 | 100.2 | 101.1 | 102.3 |
| Washington | 102.4 | 102.1 | 103.3 | 103.4 | 104.8 | 107.5 | 107.2 | 108.0 | 107.9 | 108.9 |
| West Virginia | 89.2 | 90.0 | 90.3 | 91.0 | 90.5 | 88.8 | 89.2 | 88.3 | 87.4 | 90.8 |
| Wisconsin | 94.2 | 94.0 | 94.2 | 93.5 | 93.6 | 93.5 | 94.0 | 94.5 | 92.7 | 93.3 |
| Wyoming | 97.1 | 96.7 | 97.8 | 97.9 | 97.7 | 97.0 | 92.2 | 93.8 | 91.4 | 91.4 |

Source: U.S. Bureau of Economic Analysis, State Real Personal Income (December 15, 2022) <<http://www.bea.gov/iTable/iTable.cfm?ReqID=70&step=1>> accessed July 5, 2023. See also "Real Personal Income for States and Metropolitan Areas, 2021" <https://www.bea.gov/sites/default/files/2020-12/rpp1220_0.pdf> accessed July 5, 2023.

Table 14.03-- IMPLICIT REGIONAL PRICE DEFLATOR, BY STATE: 2012 TO 2021

[Calculated as personal income divided by real personal income. Base year is 2012. 2017 to 2020 revised from previous *Data Book*]

| State | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 |
|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Alabama | 91.2 | 92.2 | 93.6 | 93.1 | 94.9 | 95.4 | 94.4 | 97.1 | 97.2 | 101.9 |
| Alaska | 103.6 | 104.0 | 106.4 | 107.7 | 109.4 | 111.3 | 113.2 | 113.0 | 112.0 | 120.8 |
| Arizona | 98.4 | 100.1 | 100.9 | 101.0 | 103.1 | 103.7 | 105.6 | 107.6 | 110.4 | 111.8 |
| Arkansas | 90.0 | 91.4 | 92.5 | 92.6 | 93.6 | 93.6 | 94.5 | 96.4 | 98.2 | 103.4 |
| California | 108.5 | 109.7 | 111.5 | 112.7 | 113.0 | 117.6 | 121.2 | 122.0 | 124.4 | 129.3 |
| Colorado | 102.9 | 104.4 | 105.2 | 105.9 | 106.5 | 109.2 | 108.5 | 112.6 | 115.4 | 119.1 |
| Connecticut | 106.4 | 108.2 | 109.5 | 109.7 | 111.0 | 113.6 | 112.8 | 114.0 | 116.6 | 118.6 |
| Delaware | 99.5 | 100.2 | 103.0 | 101.8 | 103.2 | 104.6 | 107.5 | 108.6 | 107.3 | 112.9 |
| Dist. of Col. | 110.7 | 114.8 | 116.7 | 116.0 | 115.3 | 116.8 | 121.0 | 120.4 | 123.7 | 128.7 |
| Florida | 101.3 | 102.4 | 104.0 | 104.7 | 105.7 | 107.1 | 108.8 | 109.8 | 111.9 | 117.3 |
| Georgia | 95.7 | 96.6 | 98.1 | 98.1 | 99.5 | 101.1 | 102.6 | 103.7 | 104.9 | 110.7 |
| Hawaii | 109.2 | 113.2 | 114.0 | 114.9 | 115.2 | 117.1 | 120.1 | 122.7 | 125.3 | 130.9 |
| Idaho | 93.6 | 94.7 | 96.9 | 97.4 | 96.7 | 100.2 | 99.3 | 101.7 | 101.1 | 106.1 |
| Illinois | 101.3 | 102.0 | 102.8 | 102.2 | 103.9 | 106.6 | 108.9 | 109.4 | 111.8 | 117.3 |
| Indiana | 93.2 | 94.7 | 96.2 | 95.1 | 96.0 | 96.4 | 100.5 | 102.0 | 102.1 | 107.2 |
| Iowa | 91.3 | 92.9 | 94.7 | 92.7 | 94.0 | 94.7 | 99.4 | 100.8 | 100.3 | 103.6 |
| Kansas | 94.0 | 94.9 | 96.8 | 96.3 | 96.5 | 97.1 | 100.1 | 102.0 | 102.5 | 105.4 |
| Kentucky | 90.8 | 92.8 | 93.9 | 93.7 | 94.3 | 95.3 | 96.4 | 98.4 | 99.0 | 103.0 |
| Louisiana | 94.3 | 95.5 | 97.1 | 96.9 | 98.4 | 97.9 | 98.3 | 100.3 | 101.1 | 105.5 |
| Maine | 96.2 | 98.0 | 95.8 | 98.7 | 98.8 | 103.2 | 105.7 | 104.3 | 108.6 | 112.4 |
| Maryland | 107.1 | 109.6 | 110.8 | 111.1 | 111.3 | 113.3 | 115.2 | 115.6 | 118.3 | 122.8 |
| Massachusetts | 103.7 | 104.1 | 107.2 | 107.8 | 111.9 | 113.8 | 116.6 | 118.0 | 121.3 | 123.2 |
| Michigan | 94.7 | 96.4 | 98.3 | 96.7 | 97.5 | 98.2 | 102.2 | 104.8 | 105.1 | 109.0 |
| Minnesota | 97.6 | 99.2 | 101.6 | 100.5 | 101.2 | 102.6 | 108.0 | 108.8 | 108.7 | 113.8 |
| Mississippi | 89.1 | 91.0 | 92.4 | 92.0 | 92.9 | 93.0 | 93.3 | 95.1 | 95.4 | 100.1 |
| Missouri | 92.9 | 94.8 | 97.1 | 95.9 | 96.3 | 97.4 | 99.6 | 101.8 | 102.5 | 106.4 |
| Montana | 93.9 | 95.2 | 97.9 | 99.4 | 98.1 | 99.8 | 100.0 | 103.6 | 101.9 | 105.9 |

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Table 14.03-- IMPLICIT REGIONAL PRICE DEFLATOR, BY STATE: 2012 TO 2021 -- Con.

| State | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 |
|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Nebraska | 93.1 | 94.1 | 95.6 | 95.1 | 95.5 | 95.2 | 99.4 | 101.6 | 102.8 | 106.1 |
| Nevada | 101.7 | 101.1 | 102.1 | 101.7 | 101.4 | 106.0 | 104.2 | 108.6 | 107.9 | 110.5 |
| New Hampshire | 101.9 | 103.0 | 104.3 | 105.7 | 108.7 | 112.0 | 112.4 | 114.4 | 117.0 | 118.5 |
| New Jersey | 109.3 | 110.3 | 112.1 | 112.4 | 113.4 | 116.0 | 120.2 | 122.3 | 123.0 | 126.1 |
| New Mexico | 96.5 | 96.8 | 98.2 | 97.6 | 98.0 | 101.5 | 99.3 | 102.0 | 101.8 | 104.0 |
| New York | 109.5 | 110.9 | 111.9 | 112.9 | 114.4 | 116.5 | 118.7 | 120.5 | 122.4 | 126.6 |
| North Carolina | 93.8 | 95.5 | 97.0 | 96.9 | 98.2 | 98.8 | 100.6 | 101.0 | 101.6 | 108.5 |
| North Dakota | 93.8 | 94.4 | 96.2 | 95.7 | 95.5 | 94.0 | 98.8 | 102.6 | 102.5 | 105.3 |
| Ohio | 93.2 | 94.5 | 95.9 | 95.3 | 96.5 | 97.5 | 100.7 | 102.5 | 102.4 | 106.9 |
| Oklahoma | 92.3 | 93.7 | 95.3 | 94.9 | 95.9 | 96.4 | 97.3 | 98.5 | 99.8 | 104.4 |
| Oregon | 100.4 | 101.1 | 101.8 | 103.3 | 103.3 | 107.6 | 113.3 | 114.2 | 115.0 | 119.1 |
| Pennsylvania | 98.1 | 99.2 | 100.1 | 101.3 | 101.9 | 105.1 | 106.3 | 107.8 | 108.7 | 111.4 |
| Rhode Island | 99.2 | 102.3 | 102.3 | 104.0 | 104.9 | 108.7 | 110.8 | 112.6 | 113.3 | 118.0 |
| South Carolina | 93.4 | 95.1 | 96.2 | 96.7 | 98.3 | 98.5 | 99.9 | 100.7 | 101.2 | 108.3 |
| South Dakota | 91.2 | 91.4 | 93.1 | 92.0 | 93.0 | 92.9 | 99.0 | 101.0 | 100.8 | 104.2 |
| Tennessee | 93.8 | 94.8 | 95.9 | 96.0 | 98.2 | 98.7 | 97.0 | 100.3 | 100.6 | 105.0 |
| Texas | 98.1 | 99.8 | 101.6 | 102.0 | 102.5 | 103.3 | 106.0 | 108.3 | 109.7 | 113.9 |
| Utah | 99.3 | 99.9 | 100.6 | 100.7 | 100.6 | 104.7 | 103.8 | 106.8 | 105.8 | 109.4 |
| Vermont | 99.4 | 101.2 | 101.1 | 103.2 | 103.6 | 106.3 | 108.6 | 109.3 | 113.4 | 114.1 |
| Virginia | 102.6 | 105.0 | 106.6 | 107.0 | 107.3 | 107.6 | 110.6 | 110.1 | 112.4 | 118.3 |
| Washington | 102.4 | 103.5 | 106.3 | 106.6 | 109.2 | 114.0 | 116.1 | 118.8 | 119.9 | 125.9 |
| West Virginia | 89.2 | 91.2 | 92.9 | 93.8 | 94.2 | 94.2 | 96.6 | 97.1 | 97.1 | 104.9 |
| Wisconsin | 94.2 | 95.3 | 96.9 | 96.4 | 97.5 | 99.2 | 101.8 | 103.9 | 103.0 | 107.9 |
| Wyoming | 97.1 | 98.0 | 100.6 | 100.9 | 101.8 | 102.9 | 99.9 | 103.1 | 101.6 | 105.7 |

Source: U.S. Bureau of Economic Analysis, State Real Personal Income (December 15, 2022) <<http://www.bea.gov/iTable/iTable.cfm?ReqID=70&step=1>> accessed December 14, 2021. See also "Real Personal Income for States and Metropolitan Areas, 2020" <<https://www.bea.gov/sites/default/files/2022-12/rpp1222.pdf>> accessed December 15, 2022.

Table 14.04-- CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), ALL ITEMS, FOR URBAN HAWAII AND UNITED STATES: 1940 TO 2022

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

| Year | Urban Hawaii 1/ | | United States | |
|------|-----------------|-----------------|----------------|-----------------|
| | Annual average | Percent chg. 2/ | Annual average | Percent chg. 2/ |
| 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 |
| 1975 | 56.3 | 9.3 | 53.8 | 9.1 |

Continued on next page.

Table 14.04-- CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), ALL ITEMS, FOR URBAN HAWAII AND UNITED STATES: 1940 TO 2022 -- Con.

| Year | Urban Hawaii 1/ | | United States | |
|------|-----------------|-----------------|----------------|-----------------|
| | Annual average | Percent chg. 2/ | Annual average | Percent chg. 2/ |
| 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 |

Continued on next page.

Table 14.04-- CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), ALL ITEMS, FOR URBAN HAWAII AND UNITED STATES: 1940 TO 2022 -- Con.

| Year | Urban Hawaii 1/ | | United States | |
|------|-----------------|-----------------|----------------|-----------------|
| | Annual average | Percent chg. 2/ | Annual average | Percent chg. 2/ |
| 2014 | 257.589 | 1.4 | 236.736 | 1.6 |
| 2015 | 260.165 | 1.0 | 237.017 | 0.1 |
| 2016 | 265.283 | 2.0 | 240.007 | 1.3 |
| 2017 | 272.014 | 2.5 | 245.120 | 2.1 |
| 2018 | 277.078 | 1.9 | 251.107 | 2.4 |
| 2019 | 281.585 | 1.6 | 255.657 | 1.8 |
| 2020 | 286.008 | 1.6 | 258.811 | 1.2 |
| 2021 | 296.818 | 3.8 | 270.970 | 4.7 |
| 2022 | 316.076 | 6.5 | 292.655 | 8.0 |

X Not applicable.

1/ U.S. Bureau of Labor Statistics introduced a new geographic area sample in January 2018 and expanded compilation from semi-annual to bimonthly and changed the name from 'Honolulu' to 'Urban Hawaii'.

Despite the name change, the index still consists of Honolulu in the State of Hawaii.

See also "Consumer Price Index Geographic Revision for 2018"

<<https://www.bls.gov/cpi/additional-resources/geographic-revision-2018.htm>> accessed January 12, 2019.

2/ Percent change from previous year.

Source: 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; U.S. Bureau of Labor Statistics, Consumer Price Index-All Urban Consumers [CPI-U] Urban Hawaii and the United States <<http://www.bls.gov/cpi/home.htm>> accessed January 12, 2023.

Table 14.05-- CONSUMER PRICE INDEX- ALL ITEMS, BY TYPE OF CONSUMER, FOR URBAN HAWAII: SEMI-ANNUAL AND ANNUAL AVERAGE, 2007 TO 2022

| Year | All urban consumers (CPI-U) | | | Urban wage earners and clerical workers (CPI-W) | | |
|-------------------------------|-----------------------------|------------|-------------|---|------------|-------------|
| | Annual average | First half | Second half | Annual average | First half | Second half |
| Index number, 1982-1984 = 100 | | | | | | |
| 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 |
| 2015 | 260.165 | 257.848 | 262.482 | 255.969 | 254.057 | 257.881 |
| 2016 | 265.283 | 264.038 | 266.528 | 260.326 | 258.879 | 261.772 |
| 2017 | 272.014 | 270.738 | 273.290 | 267.115 | 265.787 | 268.444 |
| 2018 | 277.078 | 275.196 | 278.960 | 273.483 | 271.610 | 275.355 |
| 2019 | 281.585 | 280.666 | 282.503 | 277.928 | 276.793 | 279.063 |
| 2020 | 286.008 | 285.086 | 286.931 | 283.176 | 282.315 | 284.037 |
| 2021 | 296.818 | 292.475 | 301.161 | 294.502 | 290.194 | 298.811 |
| 2022 | 316.076 | 312.137 | 320.016 | 314.319 | 310.117 | 318.521 |
| Percent change 1/ | | | | | | |
| 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 |
| 2015 | 1.0 | 0.7 | 1.3 | 0.5 | 0.3 | 0.7 |
| 2016 | 2.0 | 2.4 | 1.5 | 1.7 | 1.9 | 1.5 |
| 2017 | 2.5 | 2.5 | 2.5 | 2.6 | 2.7 | 2.5 |
| 2018 | 1.9 | 1.6 | 2.1 | 2.4 | 2.2 | 2.6 |
| 2019 | 1.6 | 2.0 | 1.3 | 1.6 | 1.9 | 1.3 |
| 2020 | 1.6 | 1.6 | 1.6 | 1.9 | 2.0 | 1.8 |
| 2021 | 3.8 | 2.6 | 5.0 | 4.0 | 2.8 | 5.2 |
| 2022 | 6.5 | 6.7 | 6.3 | 6.7 | 6.9 | 6.6 |

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>> and, for 2009 to 2022, <https://www.bls.gov/regions/west/data/cpi_tables.pdf> accessed January 12, 2023.

**Table 14.06-- CONSUMER PRICE INDEX FOR ALL URBAN CONSUMERS (CPI-U),
BY EXPENDITURE CATEGORY AND COMMODITY AND SERVICE GROUP,
FOR URBAN HAWAII: ANNUAL AVERAGE, 2019 TO 2022**

[Unless otherwise specified, 1982-1984 =100. U.S. Bureau of Labor Statistics instituted a 3-decimal presentation beginning January 2007, introduced a new geographic area sample in January 2018 and expanded release from semi-annual to bimonthly, added component detail, and changed the name from 'Honolulu' to 'Urban Hawaii'. Despite the name change, the index still consists of Honolulu in the State of Hawaii. See also "Consumer Price Index Geographic Revision for 2018" <<https://www.bls.gov/cpi/additional-resources/geographic-revision-2018.htm>>]

| Group | 2019 | 2020 | 2021 | 2022 |
|--------------------------------------|---------|---------|---------|---------|
| All items | 281.585 | 286.008 | 296.818 | 316.076 |
| Food and beverages | 287.622 | 301.370 | 312.618 | 338.162 |
| Food | 288.541 | 302.024 | 313.001 | 340.549 |
| Food at home | 276.432 | 295.849 | 309.044 | 338.264 |
| Cereals and bakery products | 310.230 | 323.041 | 337.120 | 379.887 |
| Meats, poultry, fish, and eggs | 257.442 | 273.842 | 305.989 | 329.079 |
| Dairy and related products | 236.764 | 244.631 | 244.375 | 270.430 |
| Fruits and vegetables | 342.584 | 372.534 | 373.721 | 402.299 |
| Other food at home | 262.397 | 285.187 | 287.045 | 322.942 |
| Food away from home | 295.250 | 301.157 | 309.129 | 333.310 |
| Nonalc. bev. & bev. materials 1/ | 344.405 | 372.005 | 408.597 | 434.429 |
| Alcoholic beverages | 270.301 | (NA) | 304.801 | 297.150 |
| Housing | 307.889 | 314.089 | 323.600 | 338.500 |
| Shelter | 335.875 | 344.244 | 354.402 | 363.820 |
| Rent of primary residence | 325.794 | 341.571 | 347.912 | 359.727 |
| Owners' equiv. rent of residences 2/ | 349.297 | 354.081 | 362.730 | 370.464 |
| Owners' equiv. rent of prim. res. 2/ | 349.297 | 354.081 | 362.730 | 370.464 |
| Fuel and utilities | 368.109 | 358.312 | 377.189 | 460.241 |
| Household energy 3/ | 293.676 | 272.792 | 294.786 | 395.610 |
| Energy services 4/ | 288.611 | 267.984 | 289.294 | 388.231 |
| Electricity | 285.442 | 265.360 | 285.240 | 384.208 |
| Utility (piped) gas service | 300.105 | 271.268 | 321.059 | 398.558 |
| Household furnishings & operation | 146.721 | 150.351 | 151.982 | 159.999 |
| Household furn. and supplies 5/ | 83.947 | 85.154 | 85.289 | 90.489 |
| Apparel | 114.795 | 113.298 | 109.057 | 110.427 |
| Transportation | 223.689 | 212.767 | 237.344 | 272.141 |
| Private transportation | 223.651 | 215.510 | 243.452 | 282.283 |
| Transp. comm. less motor fuel 5/ | 101.804 | 101.798 | 113.082 | 124.079 |
| New and used motor vehicles 6/ | 104.538 | 102.827 | 114.220 | 125.961 |
| New vehicles 1/ | 166.341 | 164.771 | 171.693 | 184.081 |
| Used cars and trucks 1/ | 241.524 | 247.692 | 310.966 | 351.083 |
| Motor fuel | 262.456 | 240.369 | 303.780 | 402.030 |
| Gasoline (all types) | 269.292 | 246.639 | 311.824 | 412.564 |
| Gasoline, unleaded regular 7/ | 280.961 | 255.269 | 322.823 | 428.798 |
| Gasoline, unleaded midgrade 7/ 8/ | 225.556 | 217.791 | 260.461 | 341.948 |
| Gasoline, unleaded premium 7/ | 246.794 | 232.371 | 295.717 | 385.103 |
| Motor vehicle insurance 1/ | 484.605 | 450.955 | 457.720 | (NA) |

Continued on next page.

**Table 14.06-- CONSUMER PRICE INDEX FOR ALL URBAN CONSUMERS (CPI-U),
BY EXPENDITURE CATEGORY AND COMMODITY AND SERVICE GROUP,
FOR URBAN HAWAII: ANNUAL AVERAGE, 2019 TO 2022 -- Con.**

| Group | 2019 | 2020 | 2021 | 2022 |
|--|-----------|-----------|-----------|-----------|
| Medical care | (NA) | (NA) | 438.199 | (NA) |
| Recreation 8/ | 130.977 | 135.660 | 138.901 | 141.639 |
| Education and communication 6/ | 143.547 | 147.241 | 151.058 | 153.306 |
| Educ. and comm. commodities 5 | 70.246 | 65.031 | 57.495 | 61.482 |
| Educ. and comm. services 5/ | 119.749 | 124.168 | 128.474 | 129.637 |
| Tuition, other sch. fees, & childcare 1/ | 1,773.925 | 1,805.277 | 1,851.118 | 1,909.116 |
| Other goods and services | 504.378 | 498.753 | 525.471 | 558.353 |
| Other goods 5/ | 117.856 | 114.363 | 121.893 | 131.378 |
| Other personal services 5/ | 131.774 | 132.098 | (NA) | (NA) |
| Commodity and service group | | | | |
| All items | 281.585 | 286.008 | 296.818 | 316.076 |
| Commodities | 206.547 | 209.123 | 220.232 | 243.420 |
| Commodities less food & bev. | 157.421 | 153.792 | 164.568 | 185.610 |
| Nondurables less food & bev. | 199.496 | 192.360 | 205.909 | 239.395 |
| Durables | 111.732 | 111.044 | 118.770 | 129.626 |
| Services | 347.082 | 353.103 | 363.728 | 380.199 |
| Special aggregate indexes | | | | |
| All items less shelter | 257.895 | 260.333 | 271.697 | 296.918 |
| All items less medical care | 273.841 | 278.061 | 289.176 | 307.373 |
| All items less energy | 283.781 | 289.805 | 298.626 | 312.836 |
| All items less food and energy | 284.780 | 289.337 | 297.788 | 309.736 |
| Energy | 274.053 | 253.187 | 297.749 | 397.282 |
| Commodities less food | 161.599 | 158.614 | 169.582 | 190.009 |
| Nondurables less food | 203.900 | 198.430 | 212.095 | 243.105 |
| Nondurables | 245.100 | 249.431 | 261.604 | 290.736 |
| Services less rent of shelter 2/ | 359.254 | 361.245 | 372.396 | 400.461 |
| Services less medical care services | 339.015 | 344.333 | 355.236 | 370.598 |

NA Not available.

1/ Indexes on a December 1977=100 base.

2/ Indexes on a December 1982=100 base.

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

4/ Historically and as returned via the online database called 'Gas (piped) and electricity'.

5/ Indexes on a December 2009=100 base.

6/ Indexes on a December 1997=100 base.

7/ Special index based on a substantially smaller sample.

8/ Indexes on a December 1993=100 base.

Source: U.S. Bureau of Labor Statistics, Consumer Price Index-All Urban Consumers (CPI-U) All Items
Multi-screen <<https://www.bls.gov/cpi/data.htm>> accessed January 12, 2023.

Table 14.07-- RELATIVE IMPORTANCE OF COMPONENTS IN THE CONSUMER PRICE INDEX, ALL URBAN CONSUMERS (CPI-U), FOR HONOLULU AND THE UNITED STATES: DECEMBER 2021 AND 2022

[Percent of all items. 2021 based on the 2019-2020 weights and 2022 based on the 2020-2021 weights in the Consumer Expenditure Survey. See also "Archived Relative Importance of Components in the Consumer Price Indexes" <<https://www.bls.gov/cpi/tables/relative-importance/home.htm>>]

| Group | 2021 CPI-U | | 2022 CPI-U | |
|---|------------|---------------|------------|---------------|
| | Honolulu | United States | Honolulu | United States |
| Relative importance of area | 0.458 | 100.000 | 0.409 | 100.000 |
| Expenditure category | | | | |
| All items | 100.000 | 100.000 | 100.000 | 100.000 |
| Food and beverages | 14.614 | 14.259 | 14.702 | 14.376 |
| Food | 13.812 | 13.370 | 14.099 | 13.531 |
| Food at home | 8.443 | 8.165 | 8.300 | 8.728 |
| Cereals and bakery products | (NA) | 1.030 | (NA) | 1.164 |
| Meats, poultry, fish, and eggs | (NA) | 1.888 | (NA) | 1.847 |
| Meats, poultry, and fish | (NA) | 1.779 | (NA) | 1.681 |
| Dairy and related products | (NA) | 0.752 | (NA) | 0.818 |
| Fruits and vegetables | (NA) | 1.408 | (NA) | 1.512 |
| Other food at home | (NA) | 2.153 | (NA) | 2.347 |
| Food away from home | 5.369 | 5.205 | 5.799 | 4.803 |
| Alcoholic beverages | 0.802 | 0.889 | 0.604 | 0.845 |
| Housing | 50.375 | 42.363 | 51.153 | 44.384 |
| Shelter | 42.297 | 32.946 | 41.586 | 34.413 |
| Rent of primary residence | 11.706 | 7.398 | 11.420 | 7.528 |
| Tenants' and household insurance | (NA) | 0.383 | (NA) | 0.376 |
| Owners' equivalent rent of residences | 29.177 | 24.251 | 29.521 | 25.424 |
| Owners' equivalent rent of primary res. | 28.376 | 22.988 | 29.289 | 24.038 |
| Lodging away from home | (NA) | 0.914 | (NA) | 1.085 |
| Fuels and utilities | 4.838 | 4.637 | 6.131 | 4.702 |
| Household energy | 3.127 | 3.526 | 4.408 | 3.646 |
| Fuel oil and other fuels | (NA) | 0.192 | (NA) | 0.215 |
| Fuel oil | (NA) | 0.115 | (NA) | 0.150 |
| Propane, kerosene, and firewood | (NA) | 0.077 | (NA) | 0.065 |
| Energy services 1/ | 3.069 | 3.334 | 4.257 | 3.431 |
| Electricity | 2.927 | 2.454 | 4.025 | 2.541 |
| Utility (piped) gas service | 0.142 | 0.879 | 0.232 | 0.890 |
| Water & sewer & trash collection serv. | (NA) | 1.111 | (NA) | 1.056 |
| Household furnishings and operations | 3.240 | 4.780 | 3.436 | 5.269 |

Continued on next page.

Table 14.07-- RELATIVE IMPORTANCE OF COMPONENTS IN THE CONSUMER PRICE INDEX, ALL URBAN CONSUMERS (CPI-U), FOR HONOLULU AND THE UNITED STATES: DECEMBER 2021 AND 2022 -- Con.

| Group | 2021 CPI-U | | 2022 CPI-U | |
|-------------------------------------|------------|---------------|------------|---------------|
| | Honolulu | United States | Honolulu | United States |
| Expenditure category - Con. | | | | |
| Apparel | 1.591 | 2.458 | 1.138 | 2.479 |
| Men's and boys' apparel | (NA) | 0.625 | (NA) | 0.645 |
| Women's and girls' apparel | (NA) | 0.952 | (NA) | 1.008 |
| Footwear | (NA) | 0.610 | (NA) | 0.506 |
| Infants' and toddlers' apparel | (NA) | 0.113 | (NA) | 0.102 |
| Jewelry and watches | (NA) | 0.158 | (NA) | 0.219 |
| Transportation | 14.503 | 18.182 | 13.515 | 16.744 |
| Private transportation | 13.271 | 17.404 | 12.901 | 15.959 |
| Motor fuel | 3.487 | 3.822 | 3.761 | 3.275 |
| Gasoline (all types) | 3.477 | 3.748 | 3.689 | 3.172 |
| Public transportation 2/ | 1.232 | 0.777 | 0.614 | 0.785 |
| Medical care | 6.831 | 8.487 | 7.768 | 8.108 |
| Medical care commodities 3/ | 1.154 | 1.524 | 1.697 | 1.455 |
| Medical care services 3/ | 5.677 | 6.962 | 6.071 | 6.653 |
| Recreation | 3.722 | 5.108 | 3.937 | 5.385 |
| Education and communication | 6.329 | 6.406 | 5.545 | 5.845 |
| Other goods and services | 2.034 | 2.737 | 2.241 | 2.677 |
| Personal care | (NA) | 2.211 | (NA) | 2.183 |
| Commodity and service group 4/ | | | | |
| All items | 100.000 | 100.000 | 100.000 | 100.000 |
| Commodities | 31.833 | 39.083 | 32.976 | 38.382 |
| Commodities less food and beverages | 17.218 | 24.824 | 18.274 | 24.006 |
| Nondurables less food and beverages | 8.839 | 11.767 | 9.903 | 11.360 |
| Durables | 8.379 | 13.057 | 8.371 | 12.646 |
| Services | 68.167 | 60.917 | 67.024 | 61.618 |

Continued on next page.

Table 14.07-- RELATIVE IMPORTANCE OF COMPONENTS IN THE CONSUMER PRICE INDEX, ALL URBAN CONSUMERS (CPI-U), FOR HONOLULU AND THE UNITED STATES: DECEMBER 2021 AND 2022 -- Con.

| Group | 2021 CPI-U | | 2022 CPI-U | |
|-------------------------------------|------------|---------------|------------|---------------|
| | Honolulu | United States | Honolulu | United States |
| Special aggregate indexes 4/ | | | | |
| All items less shelter | 57.703 | 67.054 | 58.414 | 65.587 |
| All items less medical care | 93.169 | 91.513 | 92.232 | 91.892 |
| All items less energy | 93.386 | 92.652 | 91.830 | 93.079 |
| All items less food and energy | 79.574 | 79.282 | 77.732 | 79.548 |
| Energy | 6.614 | 7.348 | 8.170 | 6.921 |
| Commodities less food | 18.020 | 25.713 | 18.877 | 24.851 |
| Nondurables less food | 9.641 | 12.656 | 10.507 | 12.205 |
| Nondurables | 23.453 | 26.027 | 24.605 | 25.737 |
| Services less rent of shelter | 26.154 | 28.354 | 25.779 | 27.581 |
| Rent of shelter 5/ | 42.013 | 32.563 | 41.245 | 34.037 |
| Services less medical care services | 62.490 | 53.954 | 60.953 | 54.964 |

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 <<https://www.bls.gov/cpi/tables/relative-importance/home.htm>> accessed July 5, 2023.

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 TERRITORY OF PUERTO RICO: 2021

[Data based on sample. Rank of 1 indicates highest percentage. Areas sorted in order of highest rank in 2021. The U.S. Census Bureau did not release its standard 1-year estimates from the 2020 American Community Survey (ACS) because of the impacts of the COVID-19 pandemic on data collection. The Census Bureau released selected experimental estimates developed from 2020 ACS 1-year that are not reflected in *Data Book 2021* nor *2022*. For more information on the experimental data, see <<https://www.census.gov/newsroom/press-releases/2021/experimental-2020-acs-1-year-data.html>>]

| Area | Amount (dollars) | Percentage of household income in past 12 months | | Area | Amount (dollars) | Percentage of household income in past 12 months | |
|----------------|------------------|--|----------|-------------------|------------------|--|------|
| | | Number | Rank | | | Number | Rank |
| United States | 1,191 | 30.6 | (X) | | | | |
| Florida | 1,348 | 34.6 | 1 | Washington | 1,484 | 29.6 | 26 |
| Hawaii | 1,774 | 33.7 | 2 | North Carolina | 1,026 | 29.4 | 27 |
| Louisiana | 924 | 33.5 | 3 | Rhode Island | 1,142 | 29.4 | 27 |
| California | 1,750 | 33.1 | 4 | Minnesota | 1,113 | 29.3 | 29 |
| Nevada | 1,311 | 33.0 | 5 | Tennessee | 981 | 29.3 | 29 |
| New York | 1,409 | 31.8 | 6 | Utah | 1,208 | 29.3 | 29 |
| Colorado | 1,491 | 31.6 | 7 | Illinois | 1,106 | 29.2 | 32 |
| Mississippi | 831 | 31.3 | 8 | Dist. of Columbia | 1,668 | 29.1 | 33 |
| Connecticut | 1,277 | 31.2 | 9 | Maine | 945 | 29.1 | 33 |
| Maryland | 1,473 | 31.2 | 9 | Pennsylvania | 1,036 | 29.1 | 33 |
| New Jersey | 1,457 | 30.9 | 11 | Wyoming | 889 | 29.1 | 33 |
| Oregon | 1,282 | 30.9 | 11 | Indiana | 905 | 28.6 | 37 |
| Puerto Rico | 504 | 30.9 | (X) | Idaho | 1,035 | 28.5 | 38 |
| Arizona | 1,253 | 30.8 | 13 | Oklahoma | 855 | 28.5 | 38 |
| Georgia | 1,153 | 30.8 | 13 | Nebraska | 912 | 28.4 | 40 |
| Massachusetts | 1,487 | 30.8 | 13 | Kentucky | 830 | 28.3 | 41 |
| South Carolina | 976 | 30.5 | 16 | New Hampshire | 1,263 | 28.2 | 42 |
| Texas | 1,167 | 30.5 | 16 | Missouri | 882 | 28.1 | 43 |
| Delaware | 1,208 | 30.1 | 18 | Arkansas | 820 | 28.0 | 44 |
| Michigan | 969 | 30.1 | 18 | Iowa | 847 | 27.8 | 45 |
| Alabama | 861 | 30.0 | 20 | Ohio | 870 | 27.7 | 46 |
| Vermont | 1,115 | 30.0 | 20 | Wisconsin | 921 | 27.1 | 47 |
| Alaska | 1,259 | 29.9 | 22 | Kansas | 904 | 26.8 | 48 |
| West Virginia | 767 | 29.9 | 22 | Montana | 883 | 26.2 | 49 |
| Virginia | 1,331 | 29.8 | 24 | North Dakota | 839 | 25.1 | 50 |
| New Mexico | 906 | 29.6 | 25 | South Dakota | 830 | 25.1 | 50 |

Continued on next page.

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 TERRITORY OF PUERTO RICO: 2021 -- Con.

X Not applicable.

Source: U.S. Census Bureau, 2021 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" and B25071: "Median Gross Median Gross Rent as a Percentage of Household Income in the Past 12 Months (Dollars) Universe: Renter-occupied housing units paying cash rent" <<http://data.census.gov/>> accessed March 6, 2023; 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, HAWAII AND THE UNITED STATES: 2018, 2019 AND 2021

[Data based on a sample. The U.S. Census Bureau did not release its standard 1-year estimates from the 2020 American Community Survey (ACS) because of the impacts of the COVID-19 pandemic on data collection. The Census Bureau released selected experimental estimates developed from 2020 ACS 1-year that are not reflected in *Data Book 2021* or *Data Book 2022*. For more information on the experimental data, please see <<https://www.census.gov/newsroom/press-releases/2021/experimental-2020-acs-1-year-data.html>>]

| Category and year | Hawaii | United States |
|---|---------|---------------|
| Specified owner-occupied | | |
| 2018 | 265,364 | 77,708,394 |
| 2019 | 279,960 | 78,724,862 |
| 2021 | 306,653 | 83,396,988 |
| Specified owner-occupied with a mortgage | | |
| 2018: Number | 170,872 | 48,126,102 |
| Percent | 64.4 | 61.9 |
| 2019: Number | 180,304 | 48,603,972 |
| Percent | 64.4 | 61.7 |
| 2021: Number | 196,857 | 51,114,260 |
| Percent | 64.2 | 61.3 |
| Specified owner-occupied without a mortgage | | |
| 2018: Number | 94,492 | 29,582,292 |
| Percent | 35.6 | 38.1 |
| 2019: Number | 99,656 | 30,120,890 |
| Percent | 35.6 | 38.3 |
| 2021: Number | 109,796 | 32,282,728 |
| Percent | 35.8 | 38.7 |
| Median selected monthly owner costs (in dollars) | | |
| With a mortgage: 2018 | 2,354 | 1,566 |
| 2019 | 2,472 | 1,609 |
| 2021 | 2,584 | 1,672 |
| Without a mortgage: 2017 | 497 | 475 |
| 2018 | 519 | 498 |
| 2019 | 542 | 505 |
| 2021 | 596 | 539 |
| Median selected monthly owner costs as a percentage of household income | | |
| With a mortgage: 2018 | 25.3 | 21.2 |
| 2019 | 26.4 | 20.8 |
| 2021 | 26.1 | 20.8 |
| Without a mortgage: 2018 | (1/) | 11.5 |
| 2019 | (1/) | 10.8 |
| 2021 | (1/) | 11.0 |

Continued on next page.

Table 14.09-- MORTGAGE STATUS, MEDIAN SELECTED MONTHLY OWNER COSTS BY MORTGAGE STATUS AND AS A PERCENTAGE OF HOUSEHOLD INCOME, HAWAII AND THE UNITED STATES: 2018, 2019 AND 2021 -- Con.

1/ The median falls in the lowest interval of an open-ended distribution.

Source: U.S. Census Bureau, American Community Survey 1-Year Estimates for the United States and Hawaii, Universe: Owner-occupied housing units "B25081 Mortgage Status" (annual), "B25088 Median Selected Monthly Owner Costs (Dollars) by Mortgage Status" (annual), and "B25092 Median Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months" (annual) <<http://data.census.gov/>> accessed July 14, 2023; 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, THE DISTRICT OF COLUMBIA, AND PUERTO RICO: 2019 AND 2021

[In dollars and percent. Data based on a sample. The U.S. Census Bureau did not release its standard 1-year estimates from the 2020 American Community Survey (ACS) because of the impacts of the COVID-19 pandemic on data collection. The Census Bureau released selected experimental estimates developed from 2020 ACS 1-year that are not reflected in *Data Book 2021*. For more information on the experimental data, please see <<https://www.census.gov/newsroom/press-releases/2021/experimental-2020-acs-1-year-data.html>>]

| 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 | |
| | 2019 | 2021 | 2019 | 2021 | 2019 | 2021 | 2019 | 2021 |
| United States | 1,609 | 1,672 | 505 | 539 | 20.8 | 20.8 | 10.8 | 11.0 |
| Alabama | 1,172 | 1,223 | 362 | 379 | 18.9 | 18.9 | (1/) | (1/) |
| Alaska | 1,882 | 1,926 | 577 | 619 | 21.7 | 21.8 | (1/) | (1/) |
| Arizona | 1,457 | 1,544 | 421 | 440 | 20.6 | 20.6 | (1/) | (1/) |
| Arkansas | 1,094 | 1,147 | 348 | 372 | 18.7 | 18.7 | (1/) | (1/) |
| California | 2,421 | 2,523 | 622 | 694 | 24.7 | 24.7 | 10.5 | 11.2 |
| Colorado | 1,845 | 1,962 | 495 | 551 | 21.5 | 21.9 | (1/) | (1/) |
| Connecticut | 2,087 | 2,083 | 912 | 926 | 22.4 | 21.8 | 14.2 | 13.8 |
| Delaware | 1,557 | 1,585 | 463 | 463 | 20.2 | 20.5 | (1/) | (1/) |
| Dist. Of Col. | 2,684 | 2,639 | 720 | 748 | 21.0 | 20.5 | (1/) | (1/) |
| Florida | 1,530 | 1,616 | 512 | 548 | 22.7 | 22.8 | 11.5 | 11.9 |
| Georgia | 1,450 | 1,501 | 431 | 457 | 19.9 | 19.6 | (1/) | (1/) |
| Hawaii | 2,472 | 2,584 | 542 | 596 | 26.4 | 26.1 | (1/) | (1/) |
| Idaho | 1,306 | 1,425 | 380 | 419 | 20.2 | 20.4 | (1/) | (1/) |
| Illinois | 1,688 | 1,717 | 641 | 666 | 20.6 | 20.7 | 12.2 | 12.4 |
| Indiana | 1,146 | 1,195 | 416 | 437 | 18.0 | 18.0 | (1/) | (1/) |
| Iowa | 1,266 | 1,328 | 503 | 521 | 18.7 | 18.7 | 11.1 | 10.8 |
| Kansas | 1,387 | 1,446 | 513 | 534 | 19.0 | 19.3 | 11.1 | 11.2 |
| Kentucky | 1,179 | 1,227 | 372 | 405 | 18.9 | 19.0 | (1/) | 10.3 |
| Louisiana | 1,279 | 1,349 | 342 | 372 | 19.2 | 20.2 | (1/) | (1/) |
| Maine | 1,387 | 1,464 | 510 | 521 | 20.6 | 20.0 | 12.4 | 11.8 |
| Maryland | 2,015 | 2,013 | 613 | 638 | 21.0 | 20.3 | (1/) | 10.0 |
| Massachusetts | 2,276 | 2,323 | 828 | 871 | 22.1 | 21.8 | 13.2 | 13.3 |
| Michigan | 1,285 | 1,348 | 487 | 521 | 19.2 | 19.2 | 11.3 | 11.7 |
| Minnesota | 1,595 | 1,667 | 552 | 590 | 19.3 | 19.6 | 10.4 | 10.4 |

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, THE DISTRICT OF COLUMBIA, AND PUERTO RICO: 2019 AND 2021 -- 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 | |
| | 2019 | 2021 | 2019 | 2021 | 2019 | 2021 | 2019 | 2021 |
| Mississippi | 1,149 | 1,200 | 352 | 356 | 19.7 | 19.7 | 10.0 | (1/) |
| Missouri | 1,271 | 1,316 | 446 | 465 | 19.0 | 18.9 | 10.5 | 10.3 |
| Montana | 1,466 | 1,558 | 450 | 476 | 21.8 | 21.3 | 10.5 | 10.6 |
| Nebraska | 1,427 | 1,491 | 535 | 562 | 19.4 | 19.5 | 11.2 | 11.3 |
| Nevada | 1,589 | 1,625 | 423 | 456 | 21.8 | 21.9 | (1/) | (1/) |
| New Hampshire | 1,963 | 2,004 | 819 | 860 | 22.1 | 21.3 | 14.3 | 14.0 |
| New Jersey | 2,413 | 2,458 | 1,043 | 1,081 | 23.3 | 23.4 | 15.0 | 15.0 |
| New Mexico | 1,269 | 1,354 | 350 | 386 | 21.1 | 20.8 | (1/) | (1/) |
| New York | 2,156 | 2,199 | 781 | 813 | 22.1 | 22.5 | 12.8 | 13.4 |
| North Carolina | 1,318 | 1,387 | 398 | 420 | 19.3 | 19.3 | (1/) | (1/) |
| North Dakota | 1,430 | 1,488 | 489 | 494 | 18.4 | 19.3 | (1/) | (1/) |
| Ohio | 1,250 | 1,293 | 478 | 503 | 18.5 | 18.5 | 10.9 | 11.0 |
| Oklahoma | 1,231 | 1,295 | 403 | 431 | 18.9 | 19.4 | (1/) | 10.0 |
| Oregon | 1,750 | 1,835 | 557 | 595 | 22.4 | 22.5 | 11.6 | 11.9 |
| Pennsylvania | 1,477 | 1,505 | 534 | 544 | 19.6 | 19.0 | 11.6 | 11.4 |
| Rhode Island | 1,837 | 1,932 | 736 | 762 | 22.4 | 22.3 | 12.8 | 13.4 |
| South Carolina | 1,250 | 1,289 | 372 | 382 | 19.2 | 19.4 | (1/) | (1/) |
| South Dakota | 1,371 | 1,415 | 490 | 525 | 19.7 | 20.5 | 10.5 | 10.3 |
| Tennessee | 1,264 | 1,333 | 387 | 398 | 19.4 | 19.6 | (1/) | 10.0- |
| Texas | 1,675 | 1,765 | 527 | 567 | 20.9 | 21.5 | 11.0 | 11.4 |
| Utah | 1,605 | 1,671 | 431 | 480 | 20.7 | 20.2 | (1/) | (1/) |
| Vermont | 1,606 | 1,664 | 668 | 729 | 22.0 | 21.7 | 14.0 | 13.9 |
| Virginia | 1,792 | 1,818 | 478 | 494 | 20.5 | 20.1 | (1/) | (1/) |
| Washington | 1,951 | 2,110 | 604 | 667 | 22.4 | 22.2 | 10.6 | 11.0 |
| West Virginia | 1,052 | 1,071 | 321 | 338 | 17.8 | 17.4 | (1/) | (1/) |
| Wisconsin | 1,412 | 1,464 | 545 | 574 | 19.4 | 19.5 | 11.4 | 11.6 |
| Wyoming | 1,417 | 1,490 | 419 | 456 | 19.5 | 21.1 | (1/) | (1/) |
| Puerto Rico | 828 | 823 | 142 | 148 | 26.4 | 24.9 | (1/) | (1/) |

1/ The median falls in the lowest interval of an open-ended distribution.

Source: U.S. Census Bureau, 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" (annual), and "B25092 Median Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months" (annual) <<http://data.census.gov/>> accessed July 14, 2023.

Table 14.11-- SINGLE-FAMILY HOME PRICE APPRECIATION FOR THE UNITED STATES, THE 50 STATES, AND THE DISTRICT OF COLUMBIA: ONE-YEAR, FIVE-YEAR, AND 1991 TO 2022

[In percent change from previous period and number. Period ending 2022 4th quarter unless otherwise indicated. The House Price Index (HPI) 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 1/ (percent) | Rank 2/ | Five-year (percent) | Since 1991, 1st quarter (percent) |
|------------------|--------------------------|----------|------------------------|--------------------------------------|
| United States 3/ | 8.41 | (X) | 58.44 | 289.08 |
| Florida | 15.22 | 1 | 85.08 | 428.15 |
| North Carolina | 13.38 | 2 | 75.67 | 296.06 |
| South Carolina | 12.92 | 3 | 71.21 | 290.54 |
| Hawaii | 12.81 | 4 | 56.10 | 286.04 |
| Maine | 12.21 | 5 | 76.87 | 318.71 |
| Tennessee | 11.96 | 6 | 79.15 | 340.04 |
| Montana | 11.94 | 7 | 79.13 | 570.41 |
| Delaware | 11.90 | 8 | 56.46 | 205.29 |
| Georgia | 11.35 | 9 | 72.99 | 283.73 |
| Arkansas | 10.64 | 10 | 56.22 | 229.70 |
| New Mexico | 10.44 | 11 | 56.16 | 264.44 |
| Kentucky | 10.27 | 12 | 54.17 | 250.63 |
| Alabama | 10.25 | 13 | 61.58 | 237.16 |
| South Dakota | 10.14 | 14 | 59.59 | 350.76 |
| Wisconsin | 10.03 | 15 | 58.75 | 284.54 |
| Oklahoma | 9.83 | 16 | 51.82 | 249.79 |
| Virginia | 9.77 | 17 | 52.58 | 272.23 |
| Texas | 9.71 | 18 | 58.72 | 332.09 |
| Indiana | 9.54 | 19 | 61.76 | 218.31 |
| Iowa | 9.50 | 20 | 42.71 | 235.28 |
| Nebraska | 9.47 | 21 | 54.37 | 285.55 |
| Connecticut | 9.42 | 22 | 48.79 | 149.58 |
| New Hampshire | 9.22 | 23 | 66.24 | 296.31 |
| West Virginia | 9.08 | 24 | 41.66 | 191.93 |
| Missouri | 8.92 | 25 | 57.36 | 250.01 |
| New York | 8.78 | 26 | 51.57 | 249.90 |
| Ohio | 8.70 | 27 | 58.43 | 198.79 |
| Vermont | 8.58 | 28 | 55.18 | 260.28 |
| New Jersey | 8.27 | 29 | 52.44 | 245.35 |
| Pennsylvania | 8.12 | 30 | 50.24 | 220.84 |
| Mississippi | 7.75 | 31 | 48.74 | 190.26 |

Continued on next page.

Table 14.11-- SINGLE-FAMILY HOME PRICE APPRECIATION FOR THE UNITED STATES, THE 50 STATES, AND THE DISTRICT OF COLUMBIA: ONE-YEAR, FIVE-YEAR, AND 1991 TO 2022 -- Con.

| State | One-year 1/ (percent) | Rank 2/ | Five-year (percent) | Since 1991, 1st quarter (percent) |
|----------------------|--------------------------|---------|------------------------|--------------------------------------|
| Kansas | 7.58 | 32 | 51.73 | 249.36 |
| Wyoming | 7.34 | 33 | 50.15 | 390.21 |
| Illinois | 7.05 | 34 | 38.01 | 168.19 |
| Michigan | 6.74 | 35 | 55.67 | 229.33 |
| Maryland | 6.55 | 36 | 37.71 | 232.31 |
| Arizona | 6.32 | 37 | 82.32 | 436.80 |
| North Dakota | 6.18 | 38 | 31.08 | 297.64 |
| Louisiana | 6.01 | 39 | 31.30 | 255.94 |
| Rhode Island | 5.98 | 40 | 59.22 | 246.18 |
| Colorado | 5.71 | 41 | 58.55 | 574.42 |
| Alaska | 5.63 | 42 | 34.86 | 236.84 |
| Massachusetts | 5.49 | 43 | 50.80 | 308.93 |
| Minnesota | 4.98 | 44 | 45.30 | 292.34 |
| Nevada | 4.25 | 45 | 64.58 | 291.08 |
| Utah | 4.14 | 46 | 82.56 | 587.96 |
| Washington | 3.70 | 47 | 66.39 | 456.75 |
| Oregon | 3.56 | 48 | 53.86 | 511.75 |
| Idaho | 3.11 | 49 | 103.98 | 505.38 |
| California | 2.26 | 50 | 50.11 | 300.01 |
| District of Columbia | -0.78 | 51 | 23.84 | 524.68 |

X Not applicable.

1/ One-year changes are relative to the value four quarters ago.

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

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

Source: Federal Housing Finance Agency (FHFA) "U.S. House Prices Rise 8.4 Percent over the Last Year; Up 0.3 Percent from the Third Quarter" pp. 16-17 (February 28, 2023)

<<https://www.fhfa.gov/DataTools/Downloads/Pages/House-Price-Index.aspx>> accessed March 6, 2023.

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: 2021 TO 2023**

[The CNBC survey scored all 50 states on as many as 88 measures of competitiveness developed with input from business groups including the U.S. Chamber of Commerce and the Center for Regional Economic Competitiveness. States received points based on their rankings in each of ten broad categories, weighted according to how frequently they are cited in state economic development marketing materials. A rank of 1 indicates most favorable. No report issued for 2020. Sorted for highest 2023 category weights]

| Category | 2021 | | | 2022 | | | 2023 | | |
|---------------------------|-----------------|-------|------|-----------------|-------|------|-----------------|-------|------|
| | Category wt. 1/ | Score | Rank | Category wt. 1/ | Score | Rank | Category wt. 1/ | Score | Rank |
| Overall | 2,500 | 1,011 | 49 | 2,500 | 1,055 | 46 | 2,500 | 1,032 | 47 |
| Workforce | 325 | 194 | 18 | 410 | 229 | 19 | 400 | 188 | 40 |
| Infrastructure 2/ | 375 | 162 | 39 | 380 | 165 | 39 | 390 | 154 | 43 |
| Economy | 250 | 51 | 49 | 325 | 102 | 48 | 360 | 145 | 41 |
| Life, health, & inclusion | 375 | 284 | 2 | 325 | 262 | 3 | 350 | 263 | 5 |
| Cost of doing business | 400 | 65 | 50 | 345 | 41 | 50 | 290 | 36 | 50 |
| Tech. & innovation 3/ | 175 | 54 | 41 | 250 | 89 | 40 | 270 | 105 | 39 |
| Business friendliness | 200 | 84 | 36 | 200 | 84 | 35 | 215 | 74 | 36 |
| Education | 150 | 74 | 31 | 165 | 74 | 38 | 125 | 60 | 36 |
| Access to capital | 175 | 41 | 41 | 50 | 8 | 49 | 50 | 5 | 50 |
| Cost of living | 75 | 2 | 50 | 50 | 1 | 50 | 50 | 2 | 50 |

1/ Weighting reevaluated for each study. See "America's Top States for Business: Our methodology and sources" for 2021 <<https://www.cnbc.com/2021/06/17/how-we-chose-americas-top-states-for-business-top-states-for-business-in-2021.html>> accessed July 15, 2021; for 2022 <<https://www.cnbc.com/2022/06/13/how-we-are-choosing-americas-top-states-for-business-in-2022.html>> accessed July 13, 2022; and for 2023 <<https://www.cnbc.com/2023/06/15/how-we-are-choosing-americas-top-states-for-business-in-2023.html>> accessed July 14, 2023.

2/ Is variously 'Infrastructure' or 'Infrastructure & transportation'.

3/ The 2022 category expanded on the former 'Quality of Life' to assess additional livability factors, i.e. availability of child care; and to 'Technology & Innovation' had been added metrics on how friendly the states are toward emerging industries including cryptocurrency and cannabis.

Source: CNBC "America's Top Ten States for Business: 2021 (July 13, 2021) <<https://www.cnbc.com/americas-top-states-for-business/>> and "Hawaii" <<https://www.cnbc.com/2021/07/13/top-states-for-business-hawaii.html>> accessed July 15, 2021; for 2022 (July 13, 2022) <<https://www.cnbc.com/2022/07/13/americas-top-states-for-business-2022-the-full-rankings.html>> and "Hawaii" <<https://www.cnbc.com/2022/07/13/top-states-for-business-2022-hawaii.html>> accessed July 13, 2022; and for 2023 (July 11, 2023) <<https://www.cnbc.com/2023/07/11/americas-top-states-for-business-2023-the-full-rankings.html>> and "Hawaii" <<https://www.cnbc.com/2023/07/11/top-states-for-business-hawaii.html>> accessed July 13, 2023.

Table 14.14-- AVERAGE ANNUAL COST OF FULL-TIME CHILD CARE, BY PROVIDER, BY STATE AND THE DISTRICT OF COLUMBIA: 2021

[Data collected during Child Care Aware of America's January 2022 survey of Child Care Resource and Referral State Networks. Some states used the latest state market rate survey]

| Area | Child care center | | | Family child care | | |
|----------------------|-------------------|---------------|---------------|-------------------|--------------|---------------|
| | Infant | 4-year-old | School-age 1/ | Infant | 4-year-old | School-age 1/ |
| Alabama 2/ | 7,800 | 7,280 | 4,536 | 7,280 | 7,020 | 4,500 |
| Alaska | 11,760 | 9,600 | 6,143 | 9,624 | 8,364 | 5,400 |
| Arizona 2/ | 12,405 | 9,129 | 4,183 | 8,224 | 7,737 | 3,993 |
| Arkansas | 7,431 | 6,014 | 2,484 | 6,032 | 5,463 | 2,588 |
| California 2/ | 18,201 | 12,740 | 15,075 | 12,268 | 11,491 | 14,112 |
| Colorado 3/ | (NA) | (NA) | (NA) | (NA) | (NA) | (NA) |
| Connecticut | 16,276 | 13,416 | 6,500 | 12,584 | 11,804 | 6,552 |
| Delaware | 13,130 | 10,634 | 4,570 | 8,876 | 7,952 | 3,554 |
| Dist. of Columbia 2/ | 25,523 | 20,117 | 9,920 | 19,291 | 11,850 | 7,716 |
| Florida | 10,774 | 7,907 | 3,491 | 8,843 | 7,199 | 3,496 |
| Georgia | 9,227 | 7,899 | 3,254 | 7,284 | 6,594 | 3,097 |
| Hawaii | 18,044 | 11,058 | 4,521 | 9,716 | 9,416 | 6,894 |
| Idaho | 8,750 | 7,817 | 6,762 | 7,636 | 6,808 | 6,662 |
| Illinois | 15,600 | 11,440 | (NA) | 10,761 | 9,360 | (NA) |
| Indiana | 11,544 | 8,748 | 4,190 | 7,762 | 6,884 | 3,921 |
| Iowa | 11,459 | 9,356 | 3,405 | 7,636 | 7,269 | 2,605 |
| Kansas | 15,089 | 9,518 | 2,909 | 7,981 | 7,185 | 2,292 |
| Kentucky | 9,685 | 8,525 | 5,460 | 7,345 | 6,500 | 4,875 |
| Louisiana 2/ | 8,580 | 7,800 | 4,956 | 6,825 | 6,500 | 4,425 |
| Maine | 11,960 | 8,580 | 5,460 | 8,580 | 7,800 | 4,875 |
| Maryland | 17,889 | 12,437 | 5,354 | 11,800 | 9,792 | 4,246 |
| Massachusetts | 21,269 | 15,768 | 4,409 | 12,999 | 11,789 | 6,868 |
| Michigan 2/ | 13,458 | 11,315 | (NA) | 8,778 | 8,320 | (NA) |
| Minnesota | 17,056 | 13,416 | (NA) | 8,944 | 8,164 | (NA) |
| Mississippi 2/ | 7,280 | 6,500 | 4,500 | 5,980 | 4,680 | 3,420 |
| Missouri | 10,555 | 7,465 | 4,933 | 5,949 | 5,432 | 4,159 |
| Montana | 11,700 | 10,400 | 4,446 | 9,100 | 9,100 | 3,861 |
| Nebraska | 16,640 | 14,560 | 5,850 | 11,440 | 10,400 | 4,950 |
| Nevada 2/ | 13,420 | 11,090 | (NA) | 10,390 | 9,621 | (NA) |
| New Hampshire | 14,245 | 11,487 | 4,369 | 10,028 | 9,546 | 3,916 |
| New Jersey 2/ | 17,460 | 15,120 | 5,175 | 10,800 | 9,600 | 6,876 |
| New Mexico 2/ | 12,024 | 8,436 | 5,196 | 10,284 | 10,284 | 5,712 |
| New York | 18,574 | 15,371 | 11,144 | 15,766 | 15,080 | 10,120 |

Continued on next page.

**Table 14.14-- AVERAGE ANNUAL COST OF FULL-TIME CHILD CARE,
BY PROVIDER, BY STATE AND THE DISTRICT OF COLUMBIA:
2021 -- Con.**

| Area | Child care center | | | Family child care | | |
|-----------------|-------------------|------------|---------------|-------------------|------------|---------------|
| | Infant | 4-year-old | School-age 1/ | Infant | 4-year-old | School-age 1/ |
| North Carolina | 11,202 | 9,359 | 4,369 | 9,027 | 8,258 | 4,392 |
| North Dakota | 9,925 | 8,952 | (NA) | 8,238 | 7,875 | (NA) |
| Ohio | 10,118 | 7,966 | 4,453 | 8,130 | 6,769 | 4,626 |
| Oklahoma 2/ | 11,523 | 9,396 | 4,993 | 7,483 | 6,890 | 3,919 |
| Oregon | 15,786 | 10,800 | (NA) | 9,600 | 8,400 | (NA) |
| Pennsylvania 2/ | 12,152 | 10,150 | 6,469 | 8,960 | 7,894 | 5,131 |
| Rhode Island | 13,780 | 11,700 | 6,240 | 11,700 | 9,750 | 6,446 |
| South Carolina | 10,631 | 9,941 | 9,781 | 7,972 | 7,410 | 6,500 |
| South Dakota | 7,426 | 6,677 | 4,867 | 5,491 | 5,304 | 4,040 |
| Tennessee | 10,780 | 8,759 | 2,937 | 7,518 | 6,722 | 3,040 |
| Texas 2/ | 11,596 | 9,880 | 6,444 | 10,088 | 9,100 | 5,580 |
| Utah | 11,232 | 8,268 | (NA) | 8,400 | 7,200 | (NA) |
| Vermont 2/ | 15,080 | 14,300 | 5,348 | 10,400 | 9,880 | 4,875 |
| Virginia | 15,288 | 11,804 | 5,421 | 11,492 | 9,880 | 3,666 |
| Washington 2/ | 19,200 | 14,844 | 7,668 | 14,628 | 12,228 | 6,642 |
| West Virginia | 10,140 | 9,100 | 5,940 | 8,580 | 8,060 | 5,490 |
| Wisconsin | 13,511 | 10,972 | 10,036 | 10,840 | 9,600 | 9,026 |
| Wyoming 2/ | 10,060 | 8,623 | 5,621 | 9,091 | 8,504 | 5,731 |

NA Not available or not reported.

1/ Based on a before-/after-school for 9-month school year.

2/ State did not report prices on 2022 survey; data reported from state's most recent Market Rate Survey.

3/ Colorado Market Rate Survey in progress as of September 2022.

Source: Child Care Aware of America, "Price of Care: 2021 Child Care Affordability Analysis"

Appendix I: "2021 Average Annual Price of Full-Time Center-Based Child Care by State"

(p. 3) and Appendix II: "2021 Average Annual Price of Full-Time Family Child Care by State" (p. 5)

<<http://usa.childcareaware.org/>> accessed May 11, 2023.

**Table 14.15-- AVERAGE ANNUAL COST OF FULL-TIME CHILD CARE,
BY PROVIDER, BY STATE AND THE DISTRICT OF COLUMBIA: 2022**

[Data collected during Child Care Aware of America's February 2023 survey of Child Care Resource and Referral State Networks. Some states used the latest state market rate survey]

| Area | Child care center | | | Family child care | | |
|----------------------|-------------------|---------------|---------------|-------------------|---------------|---------------|
| | Infant | 4-year-old | School-age 1/ | Infant | 4-year-old | School-age 1/ |
| Alabama 2/ | 7,800 | 7,280 | 4,914 | 7,280 | 7,020 | 4,875 |
| Alaska | 11,760 | 9,600 | 6,143 | 9,624 | 8,364 | 5,400 |
| Arizona 2/ | 14,040 | 10,920 | 4,500 | 8,840 | 7,800 | 3,600 |
| Arkansas | 8,021 | 6,443 | 2,659 | 6,577 | 6,037 | 2,749 |
| California | (NA) | (NA) | (NA) | (NA) | (NA) | (NA) |
| Colorado | 19,573 | 13,809 | 7,736 | 12,750 | 11,970 | 7,527 |
| Connecticut | 16,588 | 13,468 | 4,602 | 12,792 | 11,960 | 5,109 |
| Delaware | 14,290 | 11,514 | 4,980 | 9,646 | 8,614 | 3,891 |
| Dist. of Columbia 2/ | 24,417 | 15,987 | (NA) | 18,143 | 11,227 | (NA) |
| Florida 2/ | 11,440 | 7,904 | (NA) | 9,360 | 7,540 | (NA) |
| Georgia | 9,227 | 7,899 | 3,254 | 7,284 | 6,594 | 3,097 |
| Hawaii | 20,647 | 13,640 | 5,066 | 10,369 | 10,001 | 7,258 |
| Idaho | 9,708 | 8,160 | 7,632 | 7,308 | 6,744 | 6,648 |
| Illinois | 14,560 | 10,660 | 3,080 | 10,397 | 9,100 | 2,200 |
| Indiana | 11,897 | 8,322 | 3,923 | 8,104 | 7,198 | 4,213 |
| Iowa | 11,129 | 9,169 | 3,953 | 7,769 | 7,528 | 2,333 |
| Kansas | 14,223 | 9,559 | 2,783 | 8,148 | 7,177 | 2,385 |
| Kentucky | 9,685 | 8,525 | 5,460 | 7,345 | 6,500 | 4,875 |
| Louisiana 2/ | 8,580 | 7,800 | 5,040 | 6,825 | 6,500 | 4,500 |
| Maine | 11,960 | 8,580 | 5,460 | 8,580 | 7,800 | 4,875 |
| Maryland | 18,156 | 12,587 | 5,450 | 11,986 | 9,943 | 4,301 |
| Massachusetts | 24,472 | 18,646 | 7,463 | 14,873 | 14,739 | 7,589 |
| Michigan | 12,238 | 10,151 | 5,531 | 8,859 | 8,406 | 5,717 |
| Minnesota | 17,441 | 13,331 | (NA) | 8,982 | 8,183 | (NA) |
| Mississippi 2/ | 7,280 | 6,500 | 4,875 | 5,980 | 6,240 | 3,705 |
| Missouri | 11,059 | 7,912 | 3,748 | 6,297 | 5,567 | 3,140 |
| Montana | 11,700 | 10,400 | 4,446 | 9,100 | 9,100 | 3,861 |
| Nebraska | 12,220 | 10,400 | (NA) | 7,800 | 7,800 | (NA) |
| Nevada | 13,383 | 11,015 | (NA) | 10,362 | 9,595 | (NA) |
| New Hampshire 2/ | 15,340 | 13,000 | (NA) | 10,140 | 9,750 | (NA) |
| New Jersey 2/ | 17,460 | 15,120 | 5,175 | 10,800 | 9,600 | 6,876 |
| New Mexico 2/ | 12,024 | 8,436 | 5,196 | 10,284 | 10,284 | 5,712 |
| New York | 21,826 | 18,460 | (NA) | 18,200 | 16,960 | (NA) |

Continued on next page.

**Table 14.15-- AVERAGE ANNUAL COST OF FULL-TIME CHILD CARE,
BY PROVIDER, BY STATE AND THE DISTRICT OF COLUMBIA:
2022 -- Con.**

| Area | Child care center | | | Family child care | | |
|-----------------|-------------------|------------|---------------|-------------------|------------|---------------|
| | Infant | 4-year-old | School-age 1/ | Infant | 4-year-old | School-age 1/ |
| North Carolina | 11,833 | 9,998 | 4,781 | 9,375 | 8,578 | 4,737 |
| North Dakota | 9,984 | 8,930 | 8,197 | 8,240 | 7,929 | 7,853 |
| Ohio | 11,438 | 8,580 | 5,564 | 8,919 | 7,977 | 5,078 |
| Oklahoma | 9,176 | 7,709 | 4,350 | 7,816 | 7,180 | 4,554 |
| Oregon | 15,786 | 10,800 | (NA) | 9,600 | 8,400 | (NA) |
| Pennsylvania 2/ | 12,152 | 10,150 | 6,469 | 8,960 | 7,894 | 5,132 |
| Rhode Island 2/ | 15,028 | 13,000 | 6,513 | 13,000 | 12,415 | 7,800 |
| South Carolina | 9,048 | 8,372 | 7,150 | 6,890 | 6,237 | 5,200 |
| South Dakota | 7,862 | 7,218 | 4,898 | 5,824 | 5,658 | 4,758 |
| Tennessee | 11,511 | 9,978 | 4,184 | 7,707 | 7,677 | 4,751 |
| Texas 2/ | 10,348 | 9,204 | 6,084 | 9,204 | 8,528 | 5,652 |
| Utah | 11,232 | 8,268 | 5,220 | 8,400 | 7,200 | 5,175 |
| Vermont 2/ | 15,080 | 14,300 | 5,348 | 10,400 | 9,880 | 4,875 |
| Virginia | 15,450 | 12,105 | 5,343 | 11,945 | 11,256 | 3,978 |
| Washington 2/ | 16,380 | 12,600 | (NA) | 12,672 | 11,184 | (NA) |
| West Virginia | 7,680 | 6,720 | 3,480 | 6,000 | 5,280 | 3,480 |
| Wisconsin 2/ | 13,572 | 11,128 | 7,683 | 10,400 | 9,360 | 6,825 |
| Wyoming 2/ | 10,637 | 9,360 | 3,845 | 9,100 | 7,800 | 3,938 |

NA Not available or not reported.

1/ Based on a before-/after-school for 9-month school year.

2/ State did not report costs on 2022 survey. Data reported from state's most recent Market Rate Survey.

Source: Child Care Aware of America, "Price of Care: 2022 Child Care Affordability Analysis" Appendix I: "2022 Average Annual Price of Full-Time Center-Based Child Care by State" (p. 2) and Appendix II: "2022 Average Annual Price of Full-Time Family Child Care by State" (p. 4) <<http://usa.childcareaware.org/>> accessed May 11, 2023.

Table 14.16-- HOUSING'S MOST EXPENSIVE 25 MARKETS AND MOST AFFORDABLE 25 MARKETS IN THE UNITED STATES: 2016

[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 2016 and June 2016 from 51,163 listings in 2,168 markets. Markets without 10 such properties were excluded]

| Rank | Most expensive | | Average listing price | Rank | Most affordable | | Average listing price |
|-----------|----------------------|-----------|-----------------------|------|--------------------|----|-----------------------|
| 1 | Saratoga | CA | 2,453,718 | 1 | Detroit | MI | 64,110 |
| 2 | Newport Beach | CA | 2,130,338 | 2 | Cleveland | OH | 73,073 |
| 3 | Cupertino | CA | 1,812,833 | 3 | Park Forest | IL | 78,392 |
| 4 | Redwood City | CA | 1,807,068 | 4 | Jamestown | NY | 88,891 |
| 5 | Arcadia | CA | 1,748,680 | 5 | Utica | NY | 92,891 |
| 6 | Carmel | CA | 1,722,500 | 6 | Wilkes-Barre | PA | 94,436 |
| 7 | San Francisco | CA | 1,672,100 | 7 | Scranton | PA | 104,842 |
| 8 | La Canada Flintridge | CA | 1,571,846 | 8 | Huntington | IN | 105,614 |
| 9 | Sunnyvale | CA | 1,566,616 | 9 | Augusta | GA | 106,567 |
| 10 | Los Gatos | CA | 1,470,524 | 10 | Palatka | FL | 110,655 |
| 11 | San Mateo | CA | 1,425,200 | 11 | Geneva | NY | 112,600 |
| 12 | Greenwich | CT | 1,349,048 | 12 | Kankakee | IL | 112,958 |
| 13 | Wellesley | MA | 1,294,684 | 13 | Cheektowaga | NY | 113,244 |
| 14 | Honolulu | HI | 1,202,219 | 14 | Albertville | AL | 114,258 |
| 15 | Santa Barbara | CA | 1,165,727 | 15 | Jackson | MI | 114,860 |
| 16 | Danville | CA | 1,152,886 | 16 | Country Club Hills | IL | 116,400 |
| 17 | Westport | CT | 1,119,279 | 17 | Beloit | WI | 117,655 |
| 18 | San Rafael | CA | 1,114,714 | 18 | Hephzibah | GA | 118,460 |
| 19 | Pasadena | CA | 1,082,091 | 19 | Johnstown | PA | 118,589 |
| 20 | Bellevue | WA | 1,078,976 | 20 | Parsons | KS | 118,628 |
| 21 | Calabasas | CA | 1,066,783 | 21 | Danville | IL | 118,970 |
| 22 | Cambridge | MA | 1,057,120 | 22 | Binghamton | NY | 119,251 |
| 23 | Concord | MA | 1,040,290 | 23 | Jackson | MS | 119,580 |
| 24 | San Jose | CA | 1,011,871 | 24 | Bluefield | WV | 119,945 |
| 25 | Walnut Creek | CA | 1,004,900 | 25 | Grenada | MS | 120,925 |

Source: Coldwell Banker, "Homebuyers: Report Reveals Most Expensive and Affordable Real Estate Markets in United States" (September 8, 2016) <<https://www.coldwellbanker.com/article/report-reveals-most-expensive-and-affordable-real-estate-markets-in-us>> accessed November 1, 2016.

Table 14.17-- AVERAGE GASOLINE PRICE FOR THE UNITED STATES AND FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: JULY 12, 2023

[Over 120,000 retail gasoline 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-grade | Premium | Diesel |
|-----------------------------------|--------------|--------------|--------------|--------------|
| Hawaii | 4.701 | 4.910 | 5.178 | 5.678 |
| Hawaii rank | 3 | 3 | 3 | 1 |
| U. S. average | 3.541 | 3.975 | 4.304 | 3.849 |
| Hawaii as percent of U.S. average | 132.8 | 123.5 | 120.3 | 147.5 |
| Alabama | 3.095 | 3.493 | 3.867 | 3.625 |
| Alaska | 4.304 | 4.482 | 4.670 | 4.182 |
| Arizona | 3.764 | 4.062 | 4.352 | 3.996 |
| Arkansas | 3.128 | 3.515 | 3.881 | 3.620 |
| California | 4.891 | 5.100 | 5.252 | 5.092 |
| Colorado | 3.828 | 4.195 | 4.499 | 3.936 |
| Connecticut | 3.617 | 4.108 | 4.497 | 4.074 |
| Delaware | 3.457 | 3.924 | 4.164 | 3.709 |
| District of Columbia | 3.699 | 4.268 | 4.641 | 4.209 |
| Florida | 3.451 | 3.843 | 4.151 | 3.667 |
| Georgia | 3.277 | 3.688 | 4.060 | 3.748 |
| Hawaii | 4.701 | 4.910 | 5.178 | 5.678 |
| Idaho | 3.923 | 4.130 | 4.386 | 3.925 |
| Illinois | 3.825 | 4.339 | 4.756 | 3.847 |
| Indiana | 3.280 | 3.772 | 4.228 | 3.883 |
| Iowa | 3.328 | 3.601 | 4.074 | 3.588 |
| Kansas | 3.257 | 3.568 | 3.871 | 3.556 |
| Kentucky | 3.196 | 3.668 | 4.074 | 3.679 |
| Louisiana | 3.103 | 3.492 | 3.861 | 3.503 |
| Maine | 3.621 | 4.033 | 4.432 | 4.129 |
| Maryland | 3.570 | 4.081 | 4.326 | 3.797 |
| Massachusetts | 3.552 | 4.070 | 4.404 | 4.179 |
| Michigan | 3.445 | 3.904 | 4.382 | 3.835 |
| Minnesota | 3.416 | 3.724 | 4.106 | 3.722 |
| Mississippi | 2.983 | 3.366 | 3.728 | 3.499 |
| Missouri | 3.236 | 3.571 | 3.885 | 3.467 |
| Montana | 3.722 | 4.025 | 4.317 | 4.050 |
| Nebraska | 3.311 | 3.519 | 3.965 | 3.553 |
| Nevada | 4.234 | 4.494 | 4.720 | 4.183 |
| New Hampshire | 3.487 | 3.913 | 4.325 | 4.076 |
| New Jersey | 3.511 | 4.034 | 4.291 | 3.710 |
| New Mexico | 3.491 | 3.849 | 4.131 | 3.834 |
| New York | 3.674 | 4.129 | 4.488 | 4.380 |

Continued on next page.

Table 14.17-- AVERAGE GASOLINE PRICE FOR THE UNITED STATES AND FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: JULY 12, 2023 -- Con.

| Item | Regular | Mid-grade | Premium | Diesel |
|----------------|---------|-----------|---------|--------|
| North Carolina | 3.249 | 3.643 | 4.002 | 3.686 |
| North Dakota | 3.470 | 3.763 | 4.059 | 3.794 |
| Ohio | 3.190 | 3.655 | 4.101 | 3.715 |
| Oklahoma | 3.179 | 3.504 | 3.759 | 3.451 |
| Oregon | 4.615 | 4.829 | 5.050 | 4.429 |
| Pennsylvania | 3.641 | 4.029 | 4.333 | 4.260 |
| Rhode Island | 3.502 | 4.100 | 4.441 | 4.180 |
| South Carolina | 3.154 | 3.558 | 3.912 | 3.599 |
| South Dakota | 3.489 | 3.646 | 4.137 | 3.670 |
| Tennessee | 3.099 | 3.506 | 3.859 | 3.593 |
| Texas | 3.180 | 3.582 | 3.909 | 3.367 |
| Utah | 3.829 | 4.063 | 4.277 | 3.672 |
| Vermont | 3.600 | 4.015 | 4.436 | 3.922 |
| Virginia | 3.347 | 3.764 | 4.096 | 3.711 |
| Washington | 4.953 | 5.176 | 5.384 | 4.938 |
| West Virginia | 3.348 | 3.671 | 3.994 | 3.769 |
| Wisconsin | 3.349 | 3.792 | 4.221 | 3.566 |
| Wyoming | 3.606 | 3.879 | 4.149 | 4.096 |

Source: AAA's Daily Gas Prices, National Average, State Prices and Compare Prices <<http://gasprices.aaa.com/>> accessed July 12, 2023; and calculations by the Hawaii Department of Business, Economic Development & Tourism.

Table 14.18-- PARKING GARAGES DOWNTOWN HONOLULU, PARKING RATES, 2019, AND NUMBER OF SPACES AND RANK: 2019 TO 2022

[Ranked according to highest number of parking spaces in 2022]

| Parking garage | 2019 | | | 2020 and 2021 | | 2022 | |
|----------------------------------|------|---------------|-----------------------------|---------------|---------------|------|---------------|
| | Rank | No. of spaces | Range of monthly rates (\$) | Rank | No. of spaces | Rank | No. of spaces |
| Waterfront Plaza | 1 | 1,255 | (1/) | 1 | 1,255 | 1 | 1,255 |
| Bishop Square - ASB/Pauahi Tower | 2 | 1,146 | (NA) | 2 | 1,146 | 2 | 1,146 |
| Harbor Court 2/ | 3 | 1,048 | > 220 | 3 | 1,048 | 3 | 1,048 |
| Topa Financial Center | 4 | 920 | 283-450 | 4 | 920 | 4 | 920 |
| 801 South St., Bldg. A 3/ | 5 | 915 | (NA) | 5 | 915 | 5 | 915 |
| Executive Centre | 6 | 864 | 265 | 6 | 864 | 6 | 864 |
| Kukui Plaza | 7 | 852 | (NA) | 7 | 852 | 7 | 852 |
| 801 South St., Bldg. B | 8 | 788 | (NA) | 8 | 788 | 8 | 788 |
| Pacific Guardian Center | 9 | 771 | 8 | 9 | 771 | 9 | 771 |
| Alii Place | 10 | 718 | 267-382 | 10 | 718 | 10 | 718 |
| Kauhale Kakaako | 11 | 698 | 135 | 11 | 698 | 11 | 698 |
| Hale Pauahi | 12 | 593 | 90 | 12 | 593 | 12 | 593 |
| Bishop Place 2/ | 13 | 564 | < 415 | 13 | 564 | 13 | 564 |
| Pacific Park Plaza | 14 | 557 | 204-272 | 14 | 557 | 14 | 557 |
| South Street Garage 5/ | 15 | 550 | 50 | 15 | 550 | 15 | 550 |
| Davies Pacific Center | 16 | 495 | 356 | 16 | 495 | 16 | 495 |
| Harbor Square | 16 | 495 | 260 | 16 | 495 | 16 | 495 |
| 215 N. King St. | 18 | 448 | 120-145 | 18 | 448 | 18 | 448 |
| Walmart | 19 | 418 | (NA) | 19 | 418 | 19 | 418 |
| Marin Tower | 20 | 414 | 125 | 20 | 414 | 20 | 414 |
| Hale Pawaā | (4/) | (NA) | (NA) | (4/) | (NA) | 21 | 411 |
| Chinatown Cultural Plaza | 21 | 400 | 160 | 21 | 400 | 22 | 400 |
| Century Square | 22 | 364 | (NA) | 22 | 364 | 23 | 364 |
| City Financial Tower | 23 | 343 | (NA) | 23 | 343 | 23 | 364 |
| Kawaiahao Plaza | 24 | 314 | (NA) | 24 | 314 | 25 | 314 |
| Mark's Garage | 25 | 285 | 240-350 | 25 | 285 | (4/) | (4/) |
| Keauhou Lane | (4/) | (4/) | (4/) | (4/) | (4/) | (4/) | (4/) |

NA Not applicable, not available, or not approved.

1/ Tenants only.

2/ Angled bracket open to left '>' indicates 'greater than'; to right '<' indicates 'less than'.

3/ 12-hour period for 2018.

4/ Not ranked in year shown.

5/ For State of Hawaii employees only.

Source: *Pacific Business News*, "Parking Garages, Downtown Honolulu 2019" (April 24, 2020), Ibid. "2020" (April 16, 2021); Ibid. "2021" (April 15, 2022), and Ibid. "2022" (April 14, 2023).

**Table 14.19-- TOP 50 MOST EXPENSIVE CAR RENTAL DESTINATIONS
IN THE UNITED STATES: SUMMER 2021**

[The table is based on a survey which compared rental car rates at the top 100 U.S. airports according to traffic for August 2021. Prices shown reflect average weekly rates (from Sunday to Saturday) for the most affordable rental cars, August 1 to 31, 2021. Only rental car companies located directly at a destination's airport or at the airport's rental car center have been considered for the survey. Rank of 1 assigned to the highest car rental rate]

| Rank | City | Rate (dollars) 1/ | Rank | City | Rate (dollars) 1/ |
|----------|------------------|----------------------|------|------------------|----------------------|
| 1 | Anchorage | 1,451 | 26 | Little Rock | 556 |
| 2 | Lihue | 1,065 | 27 | Hartford | 550 |
| 3 | Portland, Oregon | 965 | 28 | Detroit | 549 |
| 4 | Kona | 948 | 29 | Knoxville | 544 |
| 5 | Honolulu | 937 | 30 | Columbus | 540 |
| 6 | Kahului | 895 | 31 | Des Moines | 520 |
| 7 | Portland, Maine | 840 | 32 | Chicago (ORD) 2/ | 519 |
| 8 | Seattle | 746 | 33 | Newark | 515 |
| 9 | Boise | 701 | 34 | Pittsburgh | 502 |
| 10 | Minneapolis | 690 | 35 | Madison | 495 |
| 11 | Myrtle Beach | 659 | 36 | Austin | 495 |
| 12 | Savannah | 676 | 37 | Philadelphia | 491 |
| 13 | Spokane | 629 | 38 | Sacramento | 491 |
| 14 | Reno | 627 | 39 | Chicago (MDW) 2/ | 489 |
| 15 | Albany | 623 | 40 | Greenboro | 488 |
| 16 | Charleston | 617 | 41 | New Orleans | 487 |
| 17 | Fresno | 606 | 42 | Cincinnati | 483 |
| 18 | San Juan | 599 | 43 | Syracuse | 483 |
| 19 | Fayetteville | 589 | 44 | Jacksonville | 480 |
| 20 | Grand Rapids | 587 | 45 | Sarasota | 477 |
| 21 | Richmond | 579 | 46 | Wichita | 469 |
| 22 | Providence | 576 | 47 | Birmingham | 465 |
| 23 | Greenville | 570 | 48 | Charlotte | 461 |
| 24 | Boston | 568 | 49 | Raleigh | 460 |
| 25 | Omaha | 562 | 50 | Milwaukee | 460 |

1/ Rank is as reported in source although not all cities with same rate shown are given same rank.

2/ Chicago has 2 airports in the top 50: Rank 32 is O'Hare International Airport (ORD) and Rank 39 is Midway International Airport (MDW).

Source: CheapCarRental "A comparison of car rental rates in the USA - Summer 2021" (August 3, 2021) <<https://www.cheapcarrental.net/press.html>> accessed April 8, 2022.

**Table 14.20-- CAR RENTAL RATES FOR 50 MAJOR UNITED STATES CITIES:
CHRISTMAS PREMIUM 2021**

[The survey compared the rates at 50 popular U.S. destinations over the December 21 to December 27, 2021 period for the cheapest available rental car to the average car rental prices for January 2022. Rates were established on December 15, 2021 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]

| Rank | City | Rate (dollars) | 'Holiday' premium (percent) | Rank | City | Rate (dollars) | 'Holiday' premium (percent) |
|------|-----------------|----------------|-----------------------------|------|-----------------|----------------|-----------------------------|
| 1 | Honolulu | 754 | 64 | 26 | Seattle | 390 | 41 |
| 2 | Boston | 718 | 192 | 27 | Kansas City | 383 | -5 |
| 3 | Fort Lauderdale | 709 | 111 | 28 | Portland | 380 | 27 |
| 4 | Charleston | 677 | 15 | 29 | San Diego | 374 | 10 |
| 5 | Sarasota | 646 | 49 | 30 | Salt Lake City | 371 | -37 |
| 6 | Orlando | 631 | 84 | 31 | Charlotte | 366 | -16 |
| 7 | Tampa | 580 | 52 | 32 | Memphis | 358 | -19 |
| 8 | San Francisco | 561 | 89 | 33 | Philadelphia | 357 | 27 |
| 9 | Los Angeles | 539 | 33 | 34 | Wichita | 353 | -10 |
| 10 | Atlanta | 511 | 89 | 35 | Milwaukee | 352 | 27 |
| 11 | Las Vegas | 511 | 61 | 36 | Buffalo | 351 | 70 |
| 12 | Pittsburgh | 506 | 48 | 37 | Detroit | 350 | 36 |
| 13 | Richmond | 483 | 80 | 38 | Phoenix | 345 | -11 |
| 14 | San Antonio | 471 | 2 | 39 | Tucson | 341 | 5 |
| 15 | New Orleans | 468 | -1 | 40 | Denver | 335 | -18 |
| 16 | New York City | 461 | 47 | 41 | Louisville | 315 | 27 |
| 17 | Albuquerque | 455 | 10 | 42 | Washington D.C. | 308 | 12 |
| 18 | Houston | 434 | 34 | 43 | Cincinnati | 305 | -19 |
| 19 | Sacramento | 433 | 41 | 44 | Indianapolis | 300 | 39 |
| 20 | Minneapolis | 427 | 14 | 45 | Chicago | 296 | 12 |
| 21 | Miami | 416 | 6 | 46 | Baltimore | 291 | 31 |
| 22 | Fresno | 410 | 411 | 47 | Dallas 1/ | 288 | -2 |
| 23 | Nashville | 407 | 11 | 48 | Cleveland | 287 | 49 |
| 24 | Dallas 1/ | 401 | 6 | 49 | Savannah | 255 | -31 |
| 25 | St Louis | 396 | 5 | 50 | Anchorage | 224 | -33 |

1/ The source has Dallas ranked 24 and 47 but no identification as to the specific airports. Clarification as been requested from source.

Source: CheapCarRental "The most expensive car rental destinations over the Christmas holidays" (December 16, 2021) <<https://www.cheapcarrental.net/press.html>> accessed April 8, 2022.

Table 14.21-- AVERAGE ANNUAL AUTO INSURANCE RATES AS PERCENT OF MEDIAN ANNUAL HOUSEHOLD INCOME FOR THE UNITED STATES AVERAGE AND EACH OF THE 50 STATES: 2018

[Data are for the Insurance Research Council's affordability index based on average auto insurance expenditures published by the National Association of Insurance Commissioners (NAIC) and median household income from the U.S. Census Bureau. Ranking based on car insurance as highest percent of household income]

| Rank | State | Percent | Rank | State | Percent |
|------|-------------------|---------|------|----------------|-------------|
| (X) | U. S. average | 1.67 | 26 | California | 1.47 |
| | | | 27 | Oregon | 1.43 |
| 1 | Louisiana | 3.09 | 28 | Montana | 1.43 |
| 2 | Florida | 2.61 | 29 | Maryland | 1.41 |
| 3 | Michigan | 2.43 | 30 | Alaska | 1.40 |
| 4 | Mississippi | 2.27 | 31 | North Carolina | 1.38 |
| 5 | Georgia | 2.17 | 32 | Massachusetts | 1.35 |
| 6 | Rhode Island | 2.14 | 33 | Illinois | 1.31 |
| 7 | New York | 2.12 | 34 | Washington | 1.30 |
| 8 | Nevada | 2.04 | 35 | Ohio | 1.29 |
| 9 | Delaware | 1.99 | 36 | Indiana | 1.28 |
| 10 | Texas | 1.93 | 37 | Kansas | 1.26 |
| 11 | New Mexico | 1.90 | 38 | Idaho | 1.23 |
| 12 | South Carolina | 1.90 | 39 | Minnesota | 1.22 |
| 13 | New Jersey | 1.87 | 40 | Utah | 1.22 |
| 14 | West Virginia | 1.86 | 41 | Wyoming | 1.22 |
| 15 | Arkansas | 1.81 | 42 | Wisconsin | 1.21 |
| 16 | Alabama | 1.81 | 43 | South Dakota | 1.21 |
| 17 | Kentucky | 1.72 | 44 | Nebraska | 1.18 |
| 18 | Arizona | 1.68 | 45 | Maine | 1.17 |
| 19 | Oklahoma | 1.68 | 46 | Virginia | 1.11 |
| 20 | Dist. of Columbia | 1.67 | 47 | Vermont | 1.11 |
| 21 | Connecticut | 1.67 | 48 | Hawaii | 1.04 |
| 22 | Colorado | 1.55 | 49 | New Hampshire | 1.04 |
| 23 | Pennsylvania | 1.54 | 50 | North Dakota | 1.03 |
| 24 | Tennessee | 1.53 | 51 | Iowa | 1.02 |
| 25 | Missouri | 1.48 | | | |

X Not applicable.

Source: Insurance Information Institute "Average Auto Insurance Expenditures as a Percent of Median Household Income, 2018" <<https://www.iii.org/fact-statistic/facts-statistics-auto-insurance>> accessed July 7, 2022.

Table 14.22-- AVERAGE ANNUAL AUTO INSURANCE COSTS FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: 2023

[Data compiled by Bankrate showing the average rates in each state. “Minimum coverage requirements” signify the amount of required coverage for bodily injury liability coverage (per person)(BIPP)/bodily injury liability coverage (per accident)(BIPA)/property damage coverage (PD). The numbers under the two ‘Average cost of coverage’ columns are the average amounts of money drivers in that state pay for that car insurance on an annual basis. The policy purchased is a 100/300/50. Full coverage includes collision and comprehensive coverage]

| State or District | Minimum coverage requirements (BIPP/BIPA/PD) (in \$1,000) | Average cost of full coverage (\$) | Average cost of minimum coverage (\$) |
|-------------------|---|------------------------------------|---------------------------------------|
| Alabama | 25/50/25 | 1,843 | 441 |
| Alaska | 50/100/25 | 1,946 | 421 |
| Arizona | 25/50/15 | 1,810 | 587 |
| Arkansas | 25/50/25 | 1,907 | 443 |
| California | 15/30/5 | 2,291 | 636 |
| Colorado | 25/50/15 | 2,121 | 500 |
| Connecticut | 25/50/25 | 1,553 | 620 |
| Delaware | 25/50/10 | 2,103 | 801 |
| Florida 1/ 2/ | 10/20/10 | 3,183 | 1,128 |
| Georgia | 25/50/25 | 2,085 | 639 |
| Hawaii 2/ | 20/40/10 | 1,275 | 344 |
| Idaho | 25/50/15 | 1,133 | 267 |
| Illinois | 25/50/20 | 1,806 | 552 |
| Indiana | 25/50/25 | 1,295 | 327 |
| Iowa | 20/40/15 | 1,315 | 223 |
| Kansas 2/ | 25/50/25 | 1,878 | 416 |
| Kentucky 2/ | 25/50/25 | 2,124 | 678 |
| Louisiana | 15/30/25 | 2,909 | 805 |
| Maine | 50/100/25 | 941 | 225 |
| Maryland | 30/60/15 | 1,971 | 815 |
| Massachusetts 2/ | 20/40/5 | 1,262 | 429 |
| Michigan 2/ | 50/100/10 | 2,691 | 1,104 |
| Minnesota 2/ | 30/60/10 | 1,760 | 585 |
| Mississippi | 25/50/25 | 1,771 | 446 |
| Missouri | 25/50/25 | 1,943 | 490 |
| Montana | 25/50/20 | 1,889 | 310 |
| Nebraska | 25/50/25 | 1,624 | 359 |
| Nevada | 25/50/20 | 2,779 | 973 |
| New Hampshire | 25/50/25 | 1,262 | 319 |
| New Jersey 2/ | 25/50/25 | 1,754 | 782 |
| New Mexico | 25/50/10 | 1,591 | 346 |
| New York 2/ | 25/50/10 | 3,139 | 1,371 |

Continued on next page.

Table 14.22-- AVERAGE ANNUAL AUTO INSURANCE COSTS FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: 2023 -- Con.

| State or District | Minimum coverage requirements (BIPP/BIPA/PD) (in \$1,000) | Average cost of full coverage (\$) | Average cost of minimum coverage (\$) |
|--------------------------|--|---|--|
| North Carolina | 30/60/25 | 1,446 | 432 |
| North Dakota 2/ | 25/50/25 | 1,302 | 269 |
| Ohio | 25/50/25 | 1,266 | 338 |
| Oklahoma | 25/50/25 | 1,998 | 406 |
| Oregon | 25/50/20 | 1,415 | 616 |
| Pennsylvania 2/ | 15/30/5 | 2,040 | 428 |
| Rhode Island | 25/50/25 | 1,886 | 551 |
| South Carolina | 25/50/25 | 1,532 | 524 |
| South Dakota | 25/50/25 | 1,553 | 276 |
| Tennessee | 25/50/25 | 1,429 | 371 |
| Texas | 30/60/25 | 2,019 | 565 |
| Utah 2/ | 25/65/15 | 1,510 | 539 |
| Vermont | 25/50/10 | 1,061 | 238 |
| Virginia | 30/60/20 | 1,439 | 494 |
| Washington | 25/50/10 | 1,410 | 515 |
| Washington, D.C. | 25/50/10 | 2,072 | 607 |
| West Virginia | 25/50/25 | 1,580 | 421 |
| Wisconsin | 25/50/10 | 1,292 | 358 |
| Wyoming | 25/50/20 | 1,582 | 263 |

1/ Florida also requires personal injury protection (PIP) and property damage liability (PDL).

2/ No-fault states. Each party files a claim with their own car insurance for medical expenses after an accident, regardless of who caused the crash.

Source: Bankrate "Car Insurance Rates By State 2023" (January 25, 2023) <<https://www.bankrate.com/insurance/car/states/>> accessed June 9, 2023.

Table 14.23-- AVERAGE ANNUAL CAR INSURANCE PREMIUMS FOR EACH OF THE 50 STATES AND THE DISTRICT OF COLUMBIA: 2023

[According to a Business Insider compilation of the average annual car insurance premiums based on 2019 data from S&P Global Market Intelligence. The price of car insurance can vary greatly depending on a number of factors including age, gender, marital status, driving record, years of driving experience, credit history, the type of car, insurance claims history, and more]

| State | Dollars | State | Dollars |
|----------------------|--------------|----------------|---------|
| Alabama | 1,336 | Montana | 1,285 |
| Alaska | 1,408 | Nebraska | 1,243 |
| Arizona | 1,320 | Nevada | 1,316 |
| Arkansas | 1,318 | New Hampshire | 1,561 |
| California | 1,397 | New Jersey | 1,579 |
| Colorado | 1,380 | New Mexico | 1,262 |
| Connecticut | 1,561 | New York | 1,499 |
| Delaware | 1,417 | North Carolina | 1,374 |
| District of Columbia | 1,431 | North Dakota | 1,245 |
| Florida | 1,369 | Ohio | 1,217 |
| Georgia | 1,406 | Oklahoma | 1,341 |
| Hawaii | 1,408 | Oregon | 1,341 |
| Idaho | 1,309 | Pennsylvania | 1,479 |
| Illinois | 1,265 | Rhode Island | 1,476 |
| Indiana | 1,230 | South Carolina | 1,366 |
| Iowa | 1,235 | South Dakota | 1,218 |
| Kansas | 1,233 | Tennessee | 1,361 |
| Kentucky | 1,335 | Texas | 1,409 |
| Louisiana | 1,316 | Utah | 1,421 |
| Maine | 1,452 | Vermont | 1,473 |
| Maryland | 1,512 | Virginia | 1,462 |
| Massachusetts | 1,570 | Washington | 1,395 |
| Michigan | 1,237 | West Virginia | 1,296 |
| Minnesota | 1,293 | Wisconsin | 1,244 |
| Mississippi | 1,308 | Wyoming | 1,305 |
| Missouri | 1,215 | | |

Source: Business Insider "The average cost of car insurance in the U.S." (January 4, 2023)
 <<https://www.businessinsider.com/personal-finance/average-cost-of-car-insurance>> accessed June 9, 2023.

Table 14.24-- COST OF LIVING GLOBAL RANK FOR SELECTED MAJOR CITIES IN THE UNITED STATES: 2012 TO 2023

[The survey, conducted in March, included more than 400 cities worldwide and measures the comparative cost of more than 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]

| City and state | Global rank 1/ | | | | | | | | | | | |
|---------------------|----------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 |
| Atlanta, GA | (NA) | (NA) | 147 | 103 | 78 | 83 | 95 | 69 | 60 | 72 | 42 | 29 |
| Boston, MA | (NA) | 123 | 109 | 64 | 47 | 51 | 70 | 49 | 41 | 50 | 30 | 21 |
| Chicago, IL | (NA) | (NA) | 85 | 42 | 34 | 31 | 51 | 37 | 30 | 45 | 36 | 24 |
| Cleveland, OH | (NA) | (NA) | 167 | 133 | 110 | 100 | 125 | 106 | 93 | 112 | 112 | 88 |
| Dallas, TX | (NA) | (NA) | 125 | 77 | 62 | 62 | 85 | 62 | 52 | 69 | 75 | 53 |
| Detroit, MI | (NA) | (NA) | 160 | 122 | 103 | 95 | 116 | 90 | 80 | 101 | 107 | 80 |
| Honolulu, HI | (NA) | 117 | 97 | 52 | 37 | 35 | 54 | 38 | 28 | 43 | 20 | 15 |
| Houston, TX | (NA) | (NA) | 143 | 92 | 75 | 74 | 86 | 59 | 51 | 75 | 85 | 61 |
| Los Angeles, CA | (NA) | (NA) | 62 | 36 | 27 | 23 | 35 | 18 | 17 | 20 | 17 | 11 |
| Miami, FL | (NA) | 114 | 98 | 56 | 45 | 41 | 60 | 44 | 37 | 48 | 32 | 22 |
| Minneapolis, MN | (NA) | (NA) | 156 | 115 | 91 | 86 | 102 | 78 | 69 | 86 | 83 | 67 |
| Morristown, NJ | (NA) | (NA) | 132 | 88 | 71 | 81 | 97 | 70 | 62 | 75 | (NA) | (NA) |
| New York City, NY | 33 | 24 | 16 | 16 | 11 | 9 | 13 | 9 | 6 | 14 | 7 | 6 |
| Philadelphia, PA | (NA) | (NA) | (NA) | (NA) | (NA) | (NA) | (NA) | (NA) | (NA) | (NA) | 70 | 50 |
| Pittsburgh, PA | (NA) | (NA) | 162 | 130 | 112 | 107 | 125 | 97 | 91 | 110 | 82 | 65 |
| Portland, OR | (NA) | (NA) | 166 | 135 | 117 | 115 | 130 | 107 | 92 | 106 | 91 | 72 |
| San Francisco, CA | (NA) | 92 | 74 | 37 | 26 | 21 | 28 | 16 | 16 | 25 | 19 | 14 |
| Seattle, WA | (NA) | (NA) | 153 | 106 | 83 | 76 | 90 | 64 | 55 | 67 | 45 | 31 |
| St. Louis, MO | (NA) | (NA) | 161 | 130 | 108 | 100 | 122 | 94 | 83 | 103 | 101 | 78 |
| Washington, DC | (NA) | (NA) | 92 | 50 | 38 | 39 | 56 | 42 | 32 | 51 | 29 | 23 |
| White Plains, NY | (NA) | (NA) | 81 | 71 | 61 | 64 | 79 | 56 | 48 | 65 | (NA) | (NA) |
| Winston Salem, NC | (NA) | (NA) | 182 | 157 | 147 | 140 | 161 | 138 | 132 | 151 | (NA) | (NA) |

Continued on next page.

Table 14.24-- COST OF LIVING GLOBAL RANK FOR SELECTED MAJOR CITIES IN THE UNITED STATES: 2012 TO 2023 -- Con.

NA Not available.

1/ 2013 and 2014 were not originally available in the News Release, the rankings were derived from data in the following year's release.

Source: Mercer LLC, "Worldwide Cost of Living Survey 2012 - City rankings" (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) <<http://www.mercer.com/newsroom/cost-of-living-survey.html>> accessed July 2, 2015; Ibid. 2016 "Continued Demand for Mobility in the Global Workforce Challenged by Cost of Expatriate Packages" (June 22, 2016) <<http://www.mercer.com/newsroom/continued-demand-for-mobility-in-the-global-workforce-challenged-by-cost-of-expatriate-packages.html>> accessed July 12, 2016; Ibid 2017 "Despite Worldwide Changes, Multinationals Focus on Mobile Workforces to Support Career Growth and Ensure Competitiveness" (June 21, 2017) <<https://www.mercer.com/newsroom/cost-of-living-2017.html>> accessed July 1, 2017; "Mercer's Annual Cost of Living Survey Finds Asian, European, and African Cities Most Expensive Locations for Employees" (June 26, 2018) <<https://www.mercer.com/newsroom/cost-of-living-2018.html>> accessed June 27, 2018; and "Mercer's 25th Annual Cost of Living Survey Finds Cities in Asia Most Expensive Locations for Employees Working Abroad" (June 26, 2019) <<https://www.mercer.us/newsroom/mercers-25th-annual-cost-of-living-survey-finds-cities-in-asia-most-expensive-locations-for-employees-working-abroad.html>> accessed July 7, 2019; Ibid. 2020 "Mercer's Cost of Living Survey helps employers navigate expatriate packages, essential due to uncertainty from pandemic" (June 6, 2020) <<https://www.mercer.com/newsroom/2020-cost-of-living.html>> accessed July 15, 2020; "COVID-19 Disruptions Compel Companies to Re-evaluate Their Approach to Mobility" (June 22, 2021) <<https://www.mercer.com/>> accessed July 14, 2021; "Mercer's Global Report 2022 Cost of Living City Ranking" <<https://www.mercer.com/our-thinking/career/cost-of-living.html>> accessed July 6, 2022; and "Cost of Living City Ranking 2023" <<https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/>> accessed June 16, 2023.

Table 14.25-- TOP 11 MOST EXPENSIVE AND 10 CHEAPEST STATES TO LIVE: 2023

[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 2021 Cost of Living Index. See also <<http://coli.org/About/>>]

| Rank | State | Metro area 1/ | 2023 COL Score 2/ | Housing affordability 3/ | Average home price | Half gallon of milk | Monthly energy bill | CPI (percent chg.) 4/ |
|-----------------------|---------------|------------------|-------------------|--------------------------|--------------------|---------------------|---------------------|-----------------------|
| Most expensive | | | | | | | | |
| 1 | Hawaii | Honolulu | 2 | 0.42 | 1,605,915 | 4.32 | 309.47 | 2.0 |
| 2 | California | San Francisco | 4 | 0.46 | 1,502,557 | 3.38 | 267.64 | 3.5 |
| 3 | Oregon | Portland | 6 | 0.45 | 661,664 | 2.88 | 157.38 | 3.5 |
| 4 | Massachusetts | Boston | 7 | 0.54 | 921,897 | 3.13 | 257.12 | 2.2 |
| 5 | New York | Manhattan | 9 | 0.56 | 2,434,977 | 3.04 | 183.24 | 2.2 |
| 6 | Montana | Bozeman | 10 | 0.42 | 719,461 | 2.24 | 140.00 | 3.5 |
| 7 | Washington | Seattle | 11 | 0.51 | 940,665 | 2.97 | 188.83 | 3.5 |
| 8 | Rhode Island | Providence | 12 | 0.52 | 462,061 | 2.42 | 251.32 | 2.2 |
| 9 | New Hampshire | Manchester | 13 | 0.57 | 441,922 | 2.66 | 225.85 | 2.2 |
| 9 | Idaho | Boise | 13 | 0.42 | 576,971 | 2.79 | 126.17 | 3.5 |
| 9 | Arizona | Lake Havasu City | 13 | 0.51 | 1,004,158 | 2.09 | 264.56 | 3.5 |
| Cheapest | | | | | | | | |
| 1 | Iowa | Burlington | 47 | 0.93 | 270,071 | 2.32 | 214.78 | 2.4 |
| 2 | Kansas | Wichita | 46 | 0.88 | 314,516 | 2.05 | 165.13 | 2.4 |
| 3 | Indiana | Fort Wayne | 45 | 0.90 | 296,241 | 2.46 | 170.38 | 2.4 |
| 3 | Ohio | Lima | 45 | 1.00 | 285,688 | 2.20 | 160.09 | 2.4 |
| 5 | Oklahoma | Muskogee | 44 | 0.81 | 258,517 | 2.16 | 158.83 | 3.3 |
| 5 | West Virginia | Charleston | 44 | 0.90 | 233,481 | 2.01 | 178.74 | 3.3 |
| 7 | Michigan | Kalamazoo | 43 | 0.93 | 259,015 | 2.02 | 172.32 | 2.4 |
| 7 | Missouri | Joplin | 43 | 0.85 | 272,606 | 2.29 | 169.33 | 2.4 |
| 9 | Illinois | Decatur | 41 | 0.92 | 271,518 | 2.04 | 157.85 | 2.4 |
| 9 | Mississippi | Tupelo | 41 | 0.73 | 300,097 | 2.14 | 142.63 | 3.3 |

1/ Average home price applies to indicated Metro area.

2/ COL = Cost of Living. Score is of the 50 points maximum. See also "Methodology How we are choosing America's Top States for Business in 2023" <<https://www.cnbc.com/2023/07/13/how-we-are-choosing-americas-top-states-for-business-in-2023.html>> accessed July 14, 2023.

3/ Score is out of 2.00.

4/ U.S. Bureau of Labor Statistics Consumer Price Index (CPI) for June 2023, exception is May 2023 for Hawaii (CPI for Honolulu). If not exact CPI Metro match, most appropriate area CPI used. See source for details.

Source: CNBC, "America's Top States for Business - America's 10 most expensive states to live in 2023" (July 12, 2023) <<https://www.cnbc.com/2023/07/12/these-are-americas-10-most-expensive-states-to-live-in.html>> accessed July 14, 2023; and "These states are the cheapest places to live in America in 2023 (July 12, 2023) <<https://www.cnbc.com/2023/07/12/these-are-americas-10-cheapest-states-to-live-in.html>> accessed July 14, 2023.

Table 14.26-- COST OF LIVING ALLOWANCE (COLA) AND LOCALITY PAY RATES FOR FEDERAL EMPLOYEES IN HAWAII RELATIVE TO WASHINGTON, D.C., BY COUNTY: 2009 TO 2023

[As of March 28, 2023. Maui includes Kalawao]

| Effective date | Category 1/ | Honolulu | Hawaii | Maui | Kauai |
|-----------------|-----------------------|----------|--------|-------|-------|
| January 1, 2009 | COLA | 25.00 | 18.00 | 25.00 | 25.00 |
| | Locality rate | 0.00 | 0.00 | 0.00 | 0.00 |
| January 1, 2010 | COLA | 20.94 | 14.26 | 20.94 | 20.94 |
| | Payable locality rate | 4.72 | 4.72 | 4.72 | 4.72 |
| | Full locality rate | 14.16 | 14.16 | 14.16 | 14.16 |
| January 1, 2011 | COLA | 16.07 | 9.76 | 16.07 | 16.07 |
| | Payable locality rate | 11.01 | 11.01 | 11.01 | 11.01 |
| | Full locality rate | 16.51 | 16.51 | 16.51 | 16.51 |
| January 1, 2012 | COLA | 12.25 | 6.24 | 12.25 | 12.25 |
| | Payable locality rate | 16.51 | 16.51 | 16.51 | 16.51 |
| | Full locality rate | 16.51 | 16.51 | 16.51 | 16.51 |
| January 1, 2016 | COLA | 12.05 | 6.05 | 12.05 | 12.05 |
| | Locality rate | 16.81 | 16.81 | 16.81 | 16.81 |
| January 1, 2017 | COLA | 11.32 | 5.39 | 11.32 | 11.32 |
| | Locality rate | 17.92 | 17.92 | 17.92 | 17.92 |
| January 1, 2018 | COLA | 10.99 | 5.08 | 10.99 | 10.99 |
| | Locality rate | 18.43 | 18.43 | 18.43 | 18.43 |
| January 1, 2019 | COLA | 10.64 | 4.76 | 10.64 | 10.64 |
| | Locality rate | 18.98 | 18.98 | 18.98 | 18.98 |
| January 1, 2020 | COLA | 10.28 | 4.42 | 10.28 | 10.28 |
| | Locality rate | 19.56 | 19.56 | 19.56 | 19.56 |
| January 1, 2021 | COLA | 10.28 | 4.42 | 10.28 | 10.28 |
| | Locality rate | 19.56 | 19.56 | 19.56 | 19.56 |
| January 1, 2022 | COLA | 9.75 | 3.94 | 9.75 | 9.75 |
| | Locality rate 2/ | 20.40 | 20.40 | 20.40 | 20.40 |
| January 1, 2023 | COLA | 9.28 | 3.50 | 9.28 | 9.28 |
| | Locality rate 2/ | 21.17 | 21.17 | 21.17 | 21.17 |

Continued on next page.

Table 14.26-- COST OF LIVING ALLOWANCE (COLA) AND LOCALITY PAY RATES FOR FEDERAL EMPLOYEES IN HAWAII RELATIVE TO WASHINGTON, D.C., BY COUNTY: 2009 TO 2023 -- Con.

1/ 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.

2/ The EX-IV cap (\$176,300 in 2022 and \$183,500 in 2023) on General Schedule locality rates affects certain employees.

Source: U.S. Office of Personnel Management, *Federal Register Online* via GPO Access "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; 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; Ibid. "2016" accessed June 6, 2016; Ibid. "2017" accessed April 18, 2017; Ibid. "2018" accessed April 19, 2018; Ibid. "2019" accessed April 25, 2019; Ibid. "2020" accessed June 4, 2020; Ibid. "2021" accessed June 10, 2021; Ibid. "2022" accessed April 20, 2022 and Ibid. "2023" accessed March 28, 2023.

Table 14.27-- COST OF LIVING ALLOWANCE INDEXES FOR MILITARY IN HAWAII RELATIVE TO CONTINENTAL UNITED STATES, BY ISLAND: 2023

[As of July 1, 2023. Index number continental United States=100]

| Effective date | Locality | Locality code 1/ | Index |
|------------------|-----------------|------------------|-------|
| May 16, 2023 | Hawaii (island) | HI001 | 120 |
| May 16, 2023 | Kauai | HI003 | 119 |
| May 16, 2023 | Maui | HI005 | 119 |
| May 16, 2023 | Molokai | HI007 | 119 |
| May 16, 2023 | Oahu | HI009 | 112 |
| November 8, 1989 | Other islands | HI999 | (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 16 May 2023, Table III - Cost-of-Living Allowance (COLA) Indexes", p.5 <<https://www.travel.dod.mil/Allowances/Overseas-Cost-of-Living-Allowance/Overseas-COLA-Tables/>> accessed May 19, 2023.

Table 14.28-- PER DIEM RATES FOR MILITARY IN HAWAII, BY ISLAND OR INSTALLATION: 2023

[As of July 1, 2023. 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. The standard onbase incidental rate is \$3.50 OCONUS wide. Once effective, the rates apply January 1 - December 31]

| Locality | Maximum per diem rate 1/ | Lodging | Local meals rate | Proportional meals rate | Local incidental rate | Effective date in 2023 |
|---------------------------------------|--------------------------|---------|------------------|-------------------------|-----------------------|------------------------|
| Camp H.M. Smith | 359 | 202 | 126 | 72 | 31 | February 1 |
| CNI NAVMAG Pearl Harbor-Hickam | 359 | 202 | 126 | 72 | 31 | February 1 |
| Ft. DeRussey | 359 | 202 | 126 | 72 | 31 | February 1 |
| Ft. Shafter | 359 | 202 | 126 | 72 | 31 | February 1 |
| Hickam Air Force Base | 359 | 202 | 126 | 72 | 31 | February 1 |
| Honolulu | 359 | 202 | 126 | 72 | 31 | February 1 |
| Isle of Hawaii: Hilo | 345 | 199 | 117 | 68 | 29 | February 1 |
| Isle of Hawaii: Other than Hilo | 402 | 229 | 138 | 78 | 35 | February 1 |
| Isle of Kauai | 490 | 325 | 132 | 75 | 33 | March 1 |
| Island of Lanai | 386 | 229 | 126 | 72 | 31 | February 1 |
| Isle of Maui | 507 | 354 | 122 | 70 | 31 | February 1 |
| Island of Molokai | 386 | 229 | 126 | 72 | 31 | February 1 |
| Isle of Oahu | 359 | 202 | 126 | 72 | 31 | February 1 |
| Joint Base Pearl Harbor- Hickam | 359 | 202 | 126 | 72 | 31 | February 1 |
| Kapolei | 359 | 202 | 126 | 72 | 31 | February 1 |
| Kekaha Pacific Missile Range Facility | 490 | 325 | 132 | 75 | 33 | March 1 |
| Kilauea Military Camp | 345 | 199 | 117 | 68 | 29 | February 1 |
| Lihue (Island of Kauai) | 490 | 325 | 132 | 75 | 33 | March 1 |
| Marine Corps Base Hawaii | 359 | 202 | 126 | 72 | 31 | February 1 |
| Wahiawa NCTAMS PAC 2/ | 359 | 202 | 126 | 72 | 31 | February 1 |
| NOSC Pearl Harbor 3/ | 359 | 202 | 126 | 72 | 31 | February 1 |
| Pearl Harbor | 359 | 202 | 126 | 72 | 31 | February 1 |
| PMRF Barking Sands (Kauai) | 490 | 325 | 132 | 75 | 33 | March 1 |
| Schofield Barracks | 359 | 202 | 126 | 72 | 31 | February 1 |
| Tripler Army Medical Center | 359 | 202 | 126 | 72 | 31 | February 1 |
| Wheeler Army Airfield | 359 | 202 | 126 | 72 | 31 | February 1 |
| Other 4/ | 386 | 229 | 126 | 72 | 31 | February 1 |

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

2/ Wahiawa Naval Computer and Telecommunications Area Master Station, Pacific (NCTAMS PAC).

3/ Naval Operations Support Center Pearl Harbor (NOSC Pearl Harbor).

4/ 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 2023"

<<http://www.defensetravel.dod.mil/site/perdiem.cfm>> accessed July 4, 2023.