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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 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.

Table 14.01-- IMPLICIT PRICE DEFLATOR FOR GROSS DOMESTIC PRODUCT FOR HAWAII AND UNITED STATES: 1977 TO 2023

[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]

Year	Hawaii	United States	Year	Hawaii	United States
SIC 1997 = 100.000			NAICS 2017 = 100.000		
1977	(1/)	(1/)	1997	62.193	69.340
1978	(1/)	(1/)	1998	63.623	70.119
1979	(1/)	(1/)	1999	65.373	71.111
1980	(1/)	(1/)	2000	67.642	72.722
1981	(1/)	(1/)	2001	70.311	74.360
1982	(1/)	(1/)	2002	72.086	75.515
1983	(1/)	(1/)	2003	73.785	77.006
1984	(1/)	(1/)	2004	75.904	79.077
1985	(1/)	(1/)	2005	78.435	81.556
1986	(1/)	(1/)	2006	81.247	84.071
1987	(1/)	(1/)	2007	83.871	86.349
1988	(1/)	(1/)	2008	85.312	88.013
1989	(1/)	(1/)	2009	86.975	88.556
1990	(1/)	(1/)	2010	87.665	89.632
1991	(1/)	(1/)	2011	89.150	91.481
1992	(1/)	(1/)	2012	91.043	93.185
1993	(1/)	(1/)	2013	92.629	94.771
1994	(1/)	(1/)	2014	94.758	96.421
1995	(1/)	(1/)	2015	97.081	97.316
1996	(1/)	(1/)	2016	98.385	98.241
1997	(1/)	(1/)	2017	100.000	100.000
			2018	102.361	102.291
			2019	104.959	104.008
			2020	106.311	105.381
			2021	110.661	110.213
			2022	118.626	117.973
			2023	124.325	122.273

1/ BEA released revised Regional Economic Account statistics on September 29, 2023, and most recently, updated on May 23, 2024, reflecting the 2023 Comprehensive Update of the Regional Economic Accounts. Regional Gross Domestic Product (GDP) statistics for earlier years will be forthcoming.

Source: U.S. Bureau of Economic Analysis, Gross Domestic Product by State (May 23, 2024) <<https://apps.bea.gov/itable/?ReqID=70&step=1>> accessed May 23, 2024; 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: 2013 TO 2022

[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. Source revised estimates for 2008 to 2021. 2013 to 2021 revised from previous *Data Book*]

State	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Hawaii: All items	112.3	110.6	111.5	109.9	110.4	110.8	111.7	113.2	112.5	110.8
Goods	109.0	109.1	110.8	112.4	112.6	116.6	115.3	112.5	110.1	111.8
Services: housing	153.5	146.5	153.7	139.3	149.7	143.0	142.7	136.3	140.3	132.1
Services: utilities	210.0	195.3	176.9	168.7	170.0	195.3	204.2	190.9	184.1	201.2
Services: other	100.8	99.7	99.7	99.1	98.2	98.2	100.1	103.9	104.3	102.1
Alabama	90.3	90.1	89.7	90.6	90.1	87.4	88.3	87.6	88.0	87.8
Alaska	102.1	102.4	103.3	104.1	104.9	104.6	103.1	101.3	104.8	102.0
Arizona	98.4	97.9	97.9	98.6	97.9	97.3	97.8	99.2	96.6	99.9
Arkansas	89.4	89.4	89.0	89.3	88.6	87.2	87.7	88.2	88.9	86.6
California	109.6	109.9	110.6	109.9	110.9	112.0	111.1	111.9	111.9	112.5
Colorado	103.1	103.1	103.1	102.7	103.0	100.3	102.5	103.8	102.9	102.3
Connecticut	107.7	107.0	107.6	107.5	107.2	104.1	103.9	105.1	102.8	106.4
Delaware	98.6	99.7	97.9	98.5	98.6	99.3	98.9	96.8	97.5	98.0
Dist. of Columbia	113.6	114.3	113.4	112.5	110.1	111.5	109.2	110.9	111.7	112.8
Florida	100.7	100.9	101.3	101.1	100.9	100.3	99.7	100.6	101.4	102.1
Georgia	94.8	94.9	94.7	94.9	95.3	94.8	94.4	94.5	95.7	95.8
Hawaii	112.3	110.6	111.5	109.9	110.4	110.8	111.7	113.2	112.5	110.8
Idaho	93.7	93.7	94.3	93.0	94.5	91.7	92.4	91.0	91.6	91.8
Illinois	100.2	99.7	98.9	99.5	100.3	100.3	99.4	100.3	101.3	101.3
Indiana	92.9	92.7	91.5	91.4	90.9	92.7	92.8	91.8	92.5	91.8
Iowa	90.9	91.1	89.6	89.6	89.3	91.8	91.9	90.8	89.8	88.4
Kansas	92.6	93.2	92.9	92.1	91.6	92.5	92.8	92.3	91.3	90.0
Kentucky	90.8	91.0	90.7	90.6	90.0	89.1	89.6	89.1	89.2	89.4
Louisiana	92.9	93.4	92.8	93.6	92.4	90.8	91.1	91.2	91.4	90.6
Maine	98.4	92.6	96.0	97.3	97.6	97.7	95.6	97.9	97.3	100.8
Maryland	108.5	107.9	107.9	107.3	106.7	106.4	105.1	106.4	106.2	105.0
Massachusetts	103.3	104.5	104.9	108.2	107.3	107.3	107.0	109.0	106.6	109.4

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**Table 14.02-- REGIONAL PRICE PARITIES (RPPs), ALL ITEMS, BY STATE, AND FOR HAWAII,
BY COMPONENT: 2013 TO 2022 -- Con.**

State	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Michigan	95.2	95.5	93.7	93.6	92.7	94.5	95.3	94.4	94.2	93.4
Minnesota	97.5	98.3	97.7	97.3	96.8	99.6	98.8	97.9	98.4	97.7
Mississippi	88.8	88.9	88.2	88.5	87.8	86.2	86.5	85.6	86.2	87.3
Missouri	92.8	93.4	92.3	91.7	91.7	91.8	92.5	92.2	92.0	91.1
Montana	92.9	95.2	95.0	93.9	94.2	92.4	94.2	91.9	91.4	90.3
Nebraska	91.9	91.8	91.3	90.9	89.8	91.9	92.6	92.9	92.0	89.8
Nevada	99.8	99.2	98.6	97.2	99.8	96.2	98.8	97.2	95.4	96.4
New Hampshire	102.8	102.1	104.0	105.1	105.8	103.5	104.0	105.3	102.5	107.6
New Jersey	109.1	109.2	109.0	109.1	109.3	111.1	111.3	110.7	109.2	108.8
New Mexico	95.6	95.5	95.4	94.5	95.7	91.6	93.0	91.8	89.8	91.0
New York	109.8	109.0	109.7	110.1	109.9	109.6	109.6	110.1	109.7	107.6
North Carolina	93.7	93.8	93.6	93.8	93.1	92.9	91.9	91.4	93.8	94.2
North Dakota	92.3	92.6	91.2	91.7	88.7	91.2	93.3	91.9	90.9	88.7
Ohio	93.3	93.1	92.3	92.4	91.9	92.9	93.3	91.9	92.1	91.5
Oklahoma	91.5	91.8	91.3	91.5	90.9	89.7	89.3	89.7	89.9	88.8
Oregon	100.1	99.7	101.1	99.6	101.5	104.7	103.8	103.2	103.1	106.6
Pennsylvania	97.9	97.3	98.2	97.8	99.1	98.1	98.0	97.7	96.2	96.2
Rhode Island	101.5	100.4	102.2	101.7	102.5	102.1	102.3	101.8	102.1	104.7
South Carolina	93.3	93.2	93.3	93.6	92.9	92.3	91.5	90.9	93.6	93.6
South Dakota	90.3	89.4	87.9	87.4	87.3	91.3	91.9	91.4	90.1	88.0
Tennessee	92.9	92.7	92.8	93.8	93.1	89.7	91.3	90.6	90.6	91.8
Texas	98.0	98.4	98.2	98.0	97.4	97.7	98.4	98.8	98.4	97.5
Utah	98.6	97.9	97.7	97.1	98.7	96.0	97.2	95.3	94.6	94.5
Vermont	100.5	98.1	100.2	98.3	100.4	100.2	99.6	102.1	98.6	101.1
Virginia	103.5	103.5	103.6	102.8	101.3	102.0	100.1	101.0	102.3	102.1
Washington	102.5	103.9	104.3	105.6	107.5	107.1	108.0	107.8	108.8	109.8
West Virginia	90.2	89.8	90.5	89.8	89.0	89.4	88.6	87.3	91.0	89.2
Wisconsin	93.9	93.8	93.3	93.2	93.5	94.0	94.4	92.6	93.2	92.3
Wyoming	97.4	97.4	97.0	97.7	97.2	92.3	94.1	91.8	91.5	91.9

Source: U.S. Bureau of Economic Analysis, State Real Personal Income (December 14, 2023) <<https://apps.bea.gov/itable/?ReqID=70&step=1>> accessed December 14, 2023. See also "Real Personal Income for States and Metropolitan Areas, 2022" <<https://www.bea.gov/news/2023/real-personal-consumption-expenditures-state-and-real-personal-income-state-and>> accessed December 14, 2023.

Table 14.03-- IMPLICIT REGIONAL PRICE DEFLATOR, BY STATE: 2013 TO 2022

[Source revised estimates for 2008 to 2021. 2013 to 2021 below revised from previous *Data Book*]

State	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Alabama	86.5	87.5	87.3	89.0	90.1	89.2	91.4	91.6	95.9	101.9
Alaska	97.8	99.5	100.5	102.3	104.9	106.7	106.7	106.0	114.2	118.4
Arizona	94.3	95.1	95.2	96.9	97.9	99.3	101.2	103.8	105.3	115.9
Arkansas	85.7	86.8	86.6	87.7	88.6	88.9	90.8	92.3	96.9	100.5
California	105.0	106.7	107.7	108.0	110.9	114.3	115.0	117.1	122.0	130.5
Colorado	98.8	100.1	100.3	101.0	103.0	102.3	106.1	108.6	112.1	118.7
Connecticut	103.2	103.9	104.7	105.7	107.2	106.2	107.5	110.0	112.0	123.5
Delaware	94.4	96.8	95.3	96.8	98.6	101.3	102.3	101.3	106.2	113.7
Dist. of Col.	108.8	111.0	110.3	110.5	110.1	113.8	113.1	116.0	121.7	131.0
Florida	96.5	98.0	98.5	99.3	100.9	102.4	103.2	105.2	110.5	118.5
Georgia	90.8	92.2	92.1	93.3	95.3	96.8	97.7	98.9	104.4	111.2
Hawaii	107.6	107.4	108.5	108.0	110.4	113.1	115.7	118.4	122.7	128.6
Idaho	89.7	91.0	91.8	91.4	94.5	93.6	95.7	95.2	99.9	106.6
Illinois	96.0	96.8	96.3	97.8	100.3	102.4	102.9	104.9	110.4	117.5
Indiana	89.0	90.0	89.0	89.9	90.9	94.6	96.1	96.0	100.8	106.5
Iowa	87.1	88.4	87.2	88.0	89.3	93.7	95.1	95.0	97.9	102.6
Kansas	88.7	90.5	90.4	90.6	91.6	94.4	96.1	96.6	99.5	104.4
Kentucky	87.0	88.4	88.2	89.1	90.0	90.9	92.8	93.2	97.3	103.7
Louisiana	89.0	90.7	90.3	92.0	92.4	92.6	94.3	95.4	99.6	105.1
Maine	94.2	90.0	93.4	95.6	97.6	99.7	98.9	102.4	106.0	117.0
Maryland	104.0	104.8	105.0	105.4	106.7	108.5	108.8	111.3	115.7	121.8
Massachusetts	99.0	101.5	102.1	106.3	107.3	109.5	110.8	114.1	116.2	126.9
Michigan	91.2	92.7	91.2	92.0	92.7	96.4	98.7	98.8	102.7	108.4
Minnesota	93.4	95.5	95.1	95.6	96.8	101.6	102.3	102.4	107.2	113.4
Mississippi	85.1	86.4	85.9	87.0	87.8	87.9	89.6	89.6	94.0	101.3
Missouri	88.9	90.7	89.8	90.1	91.7	93.7	95.8	96.5	100.3	105.7
Montana	89.0	92.4	92.4	92.3	94.2	94.3	97.6	96.2	99.6	104.7

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Table 14.03-- IMPLICIT REGIONAL PRICE DEFLATOR, BY STATE: 2013 TO 2022 -- Con.

State	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Nebraska	88.0	89.2	88.8	89.3	89.8	93.8	95.8	97.2	100.2	104.2
Nevada	95.6	96.3	95.9	95.5	99.8	98.2	102.3	101.7	104.0	111.8
New Hampshire	98.5	99.2	101.1	103.3	105.8	105.7	107.6	110.2	111.7	124.9
New Jersey	104.5	106.0	106.0	107.2	109.3	113.4	115.2	115.8	119.1	126.2
New Mexico	91.5	92.7	92.8	92.8	95.7	93.5	96.2	96.0	97.9	105.6
New York	105.2	105.8	106.7	108.2	109.9	111.8	113.4	115.2	119.6	124.9
North Carolina	89.7	91.1	91.0	92.2	93.1	94.8	95.1	95.6	102.2	109.3
North Dakota	88.5	89.9	88.7	90.1	88.7	93.1	96.5	96.2	99.1	102.9
Ohio	89.3	90.4	89.8	90.8	91.9	94.8	96.5	96.2	100.4	106.1
Oklahoma	87.6	89.1	88.9	89.9	90.9	91.5	92.4	93.8	98.0	103.0
Oregon	95.9	96.9	98.4	97.9	101.5	106.8	107.5	108.0	112.4	123.7
Pennsylvania	93.7	94.5	95.6	96.1	99.1	100.1	101.5	102.2	104.8	111.7
Rhode Island	97.3	97.5	99.4	100.0	102.5	104.2	105.9	106.5	111.3	121.5
South Carolina	89.3	90.5	90.8	92.0	92.9	94.2	94.7	95.1	102.1	108.6
South Dakota	86.5	86.9	85.5	85.9	87.3	93.1	95.1	95.6	98.2	102.1
Tennessee	89.0	90.1	90.3	92.2	93.1	91.5	94.5	94.8	98.8	106.5
Texas	93.9	95.5	95.6	96.3	97.4	99.7	101.9	103.4	107.3	113.2
Utah	94.4	95.1	95.0	95.4	98.7	97.9	100.7	99.7	103.1	109.6
Vermont	96.3	95.3	97.5	96.6	100.4	102.3	103.1	106.9	107.5	117.3
Virginia	99.1	100.5	100.8	101.0	101.3	104.1	103.6	105.7	111.5	118.5
Washington	98.1	100.9	101.5	103.7	107.5	109.3	111.8	112.8	118.6	127.5
West Virginia	86.4	87.2	88.1	88.3	89.0	91.3	91.7	91.4	99.2	103.6
Wisconsin	89.9	91.1	90.8	91.6	93.5	95.9	97.7	96.9	101.6	107.1
Wyoming	93.2	94.6	94.4	96.1	97.2	94.2	97.4	96.1	99.7	106.6

Source: U.S. Bureau of Economic Analysis, State Real Personal Income (December 14, 2023) <<https://apps.bea.gov/itable/?ReqID=70&step=1>> accessed December 14, 2023. See also "Real Personal Income for States and Metropolitan Areas, 2022" <<https://www.bea.gov/news/2023/real-personal-consumption-expenditures-state-and-real-personal-income-state-and>> accessed December 14, 2023.

Table 14.04-- CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), ALL ITEMS, FOR URBAN HAWAII AND UNITED STATES: 1994 TO 2023

[1982-1984 average = 100. Percent change from previous year]

Year	Urban Hawaii 1/		United States	
	Annual average	Percent change	Annual average	Percent change
1994	164.5	2.7	148.2	2.6
1995	168.1	2.2	152.4	2.8
1996	170.7	1.5	156.9	3.0
1997	171.9	0.7	160.5	2.3
1998	171.5	-0.2	163.0	1.6
1999	173.3	1.0	166.6	2.2
2000	176.3	1.7	172.2	3.4
2001	178.4	1.2	177.1	2.8
2002	180.3	1.1	179.9	1.6
2003	184.5	2.3	184.0	2.3
2004	190.6	3.3	188.9	2.7
2005	197.8	3.8	195.3	3.4
2006	209.4	5.9	201.6	3.2
2007	219.504	4.8	207.342	2.8
2008	228.861	4.3	215.303	3.8
2009	230.048	0.5	214.537	-0.4
2010	234.869	2.1	218.056	1.6
2011	243.622	3.7	224.939	3.2
2012	249.474	2.4	229.594	2.1
2013	253.924	1.8	232.957	1.5
2014	257.589	1.4	236.736	1.6
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
2023	325.954	3.1	304.702	4.1

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.

Source: U.S. Bureau of Labor Statistics, Consumer Price Index-All Urban Consumers (CPI-U) Urban Hawaii and the United States <<https://www.bls.gov/data/#prices>> accessed January 17, 202

Table 14.05-- CONSUMER PRICE INDEX- ALL ITEMS, BY TYPE OF CONSUMER, FOR URBAN HAWAII: SEMI-ANNUAL AND ANNUAL AVERAGE, 2009 TO 2023

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						
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
2023	325.954	322.718	329.190	325.188	322.056	328.321
Percent change 1/						
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
2023	3.1	3.4	2.9	3.5	3.8	3.1

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, S49F Urban Hawaii <<https://www.bls.gov/data/#prices>> accessed January 17, 2024.

**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, 2020 TO 2023**

[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	2020	2021	2022	2023
All items	286.008	296.818	316.076	325.954
Food and beverages	301.370	312.618	338.162	353.063
Food	302.024	313.001	340.549	356.898
Food at home	295.849	309.044	338.264	344.170
Cereals and bakery products	323.041	337.120	379.887	403.407
Meats, poultry, fish, and eggs	273.842	305.989	329.079	324.575
Dairy and related products	244.631	244.375	270.430	284.302
Fruits and vegetables	372.534	373.721	402.299	402.668
Other food at home	285.187	287.045	322.942	339.322
Food away from home	301.157	309.129	333.310	364.867
Nonalc. bev. & bev. materials 1/	372.005	408.597	434.429	418.274
Alcoholic beverages	(NA)	304.801	297.150	288.576
Housing	314.089	323.600	338.500	347.570
Shelter	344.244	354.402	363.820	374.881
Rent of primary residence	341.571	347.912	359.727	371.962
Owners' equiv. rent of residences 2/	354.081	362.730	370.464	387.516
Owners' equiv. rent of prim. res. 2/	354.081	362.730	370.464	387.516
Fuel and utilities	358.312	377.189	460.241	458.747
Household energy 3/	272.792	294.786	395.610	390.778
Energy services 4/	267.984	289.294	388.231	383.639
Electricity	265.360	285.240	384.208	380.643
Utility (piped) gas service	271.268	321.059	398.558	366.393
Household furnishings & operation	150.351	151.982	159.999	166.414
Household furn. and supplies 5/	85.154	85.289	90.489	91.403
Apparel	113.298	109.057	110.427	126.213
Transportation	212.767	237.344	272.141	270.792
Private transportation	215.510	243.452	282.283	280.641
Transp. comm. less motor fuel 5/	101.798	113.082	124.079	125.697
New and used motor vehicles 6/	102.827	114.220	125.961	127.428
New vehicles 1/	164.771	171.693	184.081	192.081
Used cars and trucks 1/	247.692	310.966	351.083	328.918
Motor fuel	240.369	303.780	402.030	373.209
Gasoline (all types)	246.639	311.824	412.564	383.109
Gasoline, unleaded regular 7/	255.269	322.823	428.798	397.645
Gasoline, unleaded midgrade 7/ 8/	217.791	260.461	341.948	318.268
Gasoline, unleaded premium 7/	232.371	295.717	385.103	359.552
Motor vehicle insurance 1/	450.955	457.720	(NA)	(NA)

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**Table 14.06-- CONSUMER PRICE INDEX FOR ALL URBAN CONSUMERS (CPI-U),
BY EXPENDITURE CATEGORY AND COMMODITY AND SERVICE GROUP,
FOR URBAN HAWAII: ANNUAL AVERAGE, 2020 TO 2023 -- Con.**

Group	2020	2021	2022	2023
Medical care	(NA)	438.199	(NA)	508.814
Recreation 8/	135.660	138.901	141.639	149.448
Education and communication 6/	147.241	151.058	153.306	156.219
Educ. and comm. commodities 5	65.031	57.495	61.482	64.985
Educ. and comm. services 5/	124.168	128.474	129.637	131.693
Tuition, other sch. fees, & childcare 1/	1,805.277	1,851.118	1,909.116	1,962.214
Other goods and services	498.753	525.471	558.353	610.227
Other goods 5/	114.363	121.893	131.378	147.619
Other personal services 5/	132.098	(NA)	(NA)	153.789
Commodity and service group				
All items	286.008	296.818	316.076	325.954
Commodities	209.123	220.232	243.420	251.784
Commodities less food & bev.	153.792	164.568	185.610	190.516
Nondurables less food & bev.	192.360	205.909	239.395	247.981
Durables	111.044	118.770	129.626	131.616
Services	353.103	363.728	380.199	391.529
Special aggregate indexes				
All items less shelter	260.333	271.697	296.918	306.267
All items less medical care	278.061	289.176	307.373	316.174
All items less energy	289.805	298.626	312.836	324.647
All items less food and energy	289.337	297.788	309.736	320.854
Energy	253.187	297.749	397.282	380.328
Commodities less food	158.614	169.582	190.009	194.585
Nondurables less food	198.430	212.095	243.105	250.631
Nondurables	249.431	261.604	290.736	302.624
Services less rent of shelter 2/	361.245	372.396	400.461	411.450
Services less medical care services	344.333	355.236	370.598	381.581

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 17, 2024.

Table 14.07-- RELATIVE IMPORTANCE OF COMPONENTS IN THE CONSUMER PRICE INDEX, ALL URBAN CONSUMERS (CPI-U), FOR HONOLULU AND THE UNITED STATES: DECEMBER 2022 AND 2023

[Percent of all items. 2022 based on the 2020-2021 weights and 2023 based on the 2022 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	2022 CPI-U		2023 CPI-U	
	Honolulu	United States	Honolulu	United States
Relative importance of area	0.409	100.000	0.534	100.000
Expenditure category				
All items	100.000	100.000	100.000	100.000
Food and beverages	14.702	14.376	16.750	14.409
Food	14.099	13.531	16.266	13.555
Food at home	8.300	8.728	9.263	8.167
Cereals and bakery products	(NA)	1.164	(NA)	1.066
Meats, poultry, fish, and eggs	(NA)	1.847	(NA)	1.722
Meats, poultry, and fish	(NA)	1.681	(NA)	1.603
Dairy and related products	(NA)	0.818	(NA)	0.748
Fruits and vegetables	(NA)	1.512	(NA)	1.410
Other food at home	(NA)	2.347	(NA)	2.193
Food away from home	5.799	4.803	7.004	5.388
Alcoholic beverages	0.604	0.845	0.484	0.854
Housing	51.153	44.384	48.376	45.065
Shelter	41.586	34.413	40.818	36.191
Rent of primary residence	11.420	7.528	10.976	7.671
Tenants' and household insurance	(NA)	0.376	(NA)	0.413
Owners' equivalent rent of residences	29.521	25.424	29.039	25.440
Owners' equivalent rent of primary res.	29.289	24.038	27.801	26.769
Lodging away from home	(NA)	1.085	(NA)	1.338
Fuels and utilities	6.131	4.702	4.086	4.369
Household energy	4.408	3.646	2.671	3.283
Fuel oil and other fuels	(NA)	0.215	(NA)	0.167
Fuel oil	(NA)	0.150	(NA)	0.084
Propane, kerosene, and firewood	(NA)	0.065	(NA)	0.083
Energy services 1/	4.257	3.431	2.630	3.116
Electricity	4.025	2.541	2.464	2.428
Utility (piped) gas service	0.232	0.890	0.166	0.688
Water & sewer & trash collection serv.	(NA)	1.056	(NA)	1.086
Household furnishings and operations	3.436	5.269	3.472	4.506

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Table 14.07-- RELATIVE IMPORTANCE OF COMPONENTS IN THE CONSUMER PRICE INDEX, ALL URBAN CONSUMERS (CPI-U), FOR HONOLULU AND THE UNITED STATES: DECEMBER 2022 AND 2023 -- Con.

Group	2022 CPI-U		2023 CPI-U	
	Honolulu	United States	Honolulu	United States
Expenditure category - Con.				
Apparel	1.138	2.479	1.921	2.512
Men's and boys' apparel	(NA)	0.645	(NA)	0.636
Women's and girls' apparel	(NA)	1.008	(NA)	1.009
Footwear	(NA)	0.506	(NA)	0.530
Infants' and toddlers' apparel	(NA)	0.102	(NA)	0.099
Jewelry and watches	(NA)	0.219	(NA)	0.238
Transportation	13.515	16.744	13.672	15.898
Private transportation	12.901	15.959	12.447	14.828
Motor fuel	3.761	3.275	3.325	3.372
Gasoline (all types)	3.689	3.172	3.299	3.261
Public transportation 2/	0.614	0.785	1.225	1.071
Medical care	7.768	8.108	7.687	8.004
Medical care commodities 3/	1.697	1.455	1.243	1.489
Medical care services 3/	6.071	6.653	6.444	6.515
Recreation	3.937	5.385	3.450	5.307
Education and communication	5.545	5.845	5.743	5.906
Other goods and services	2.241	2.677	2.401	2.899
Personal care	(NA)	2.183	(NA)	2.357
Commodity and service group 4/				
All items	100.000	100.000	100.000	100.000
Commodities	32.976	38.382	34.540	35.985
Commodities less food and beverages	18.274	24.006	17.790	21.576
Nondurables less food and beverages	9.903	11.360	8.875	11.276
Durables	8.371	12.646	8.915	10.301
Services	67.024	61.618	65.460	64.015

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Table 14.07-- RELATIVE IMPORTANCE OF COMPONENTS IN THE CONSUMER PRICE INDEX, ALL URBAN CONSUMERS (CPI-U), FOR HONOLULU AND THE UNITED STATES: DECEMBER 2022 AND 2023 -- Con.

Group	2022 CPI-U		2023 CPI-U	
	Honolulu	United States	Honolulu	United States
Special aggregate indexes 4/				
All items less shelter	58.414	65.587	59.182	63.809
All items less medical care	92.232	91.892	92.313	91.996
All items less energy	91.830	93.079	94.004	93.345
All items less food and energy	77.732	79.548	77.738	79.790
Energy	8.170	6.921	5.996	6.655
Commodities less food	18.877	24.851	18.274	22.430
Nondurables less food	10.507	12.205	9.359	12.129
Nondurables	24.605	25.737	25.625	25.685
Services less rent of shelter	25.779	27.581	24.820	28.237
Rent of shelter 5/	41.245	34.037	40.640	35.778
Services less medical care services	60.953	54.964	59.016	57.499

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 February 9, 2024.

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: 2022

[Data based on sample. Rank of 1 indicates highest percentage. Areas with same percentage are accorded the same rank. Areas sorted in order of highest rank in 2022]

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	31.0	(X)				
Florida	1,525	35.3	1	Alabama	913	29.7	26
Nevada	1,461	33.8	2	Indiana	972	29.5	27
Hawaii	1,813	33.5	3	New Hampshire	1,396	29.5	27
California	1,870	33.2	4	Tennessee	1,096	29.5	27
Louisiana	984	32.8	5	Pennsylvania	1,116	29.4	30
Puerto Rico	535	32.1	(X)	Delaware	1,274	29.3	31
Connecticut	1,360	32.0	6	North Carolina	1,131	29.3	31
New Mexico	955	31.9	7	Rhode Island	1,254	29.1	33
Massachusetts	1,634	31.7	8	Dist. of Columbia	1,843	29.0	34
Oregon	1,370	31.7	8	Kentucky	891	29.0	34
Colorado	1,646	31.6	10	Utah	1,372	29.0	34
Texas	1,290	31.5	11	Idaho	1,138	28.9	37
Arizona	1,450	31.4	12	Maine	1,033	28.9	37
New York	1,499	31.4	12	Oklahoma	937	28.9	37
New Jersey	1,555	31.3	14	Ohio	949	28.6	40
South Carolina	1,084	31.2	15	Nebraska	983	28.4	41
Georgia	1,269	31.0	16	Kansas	975	28.3	42
Maryland	1,550	31.0	16	Missouri	954	28.3	42
Washington	1,630	30.7	18	Arkansas	846	28.1	44
Michigan	1,052	30.4	19	Iowa	891	27.9	45
Mississippi	873	30.4	19	Wisconsin	992	27.9	45
Vermont	1,141	30.4	19	Montana	1,005	27.8	47
West Virginia	795	30.3	22	Wyoming	895	26.9	48
Minnesota	1,200	30.0	23	Alaska	1,329	26.8	49
Virginia	1,441	29.9	24	South Dakota	866	26.5	50
Illinois	1,170	29.8	25	North Dakota	863	25.4	51

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Table 14.08-- MEDIAN GROSS RENT AMOUNT AND AS PERCENTAGE OF HOUSEHOLD INCOME FOR THE UNITED STATES, THE 50 STATES, THE DISTRICT OF COLUMBIA, AND TERRITORY OF PUERTO RICO: 2022 -- Con.

X Not applicable.

Source: U.S. Census Bureau, 2022 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 December 7, 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: 2021 AND 2022

[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]

Category and year	Hawaii	United States
Specified owner-occupied		
2021	306,653	83,396,988
2022	309,687	84,649,084
Specified owner-occupied with a mortgage		
2021: Number	196,857	51,114,260
Percent	64.2	61.3
2022: Number	194,384	51,394,498
Percent	62.8	60.7
Specified owner-occupied without a mortgage		
2021: Number	109,796	32,282,728
Percent	35.8	38.7
2022: Number	115,303	33,254,586
Percent	37.2	39.3
Median selected monthly owner costs (in dollars)		
With a mortgage: 2021	2,584	1,672
2022	2,683	1,775
Without a mortgage: 2021	596	539
2022	619	585
Median selected monthly owner costs as a percentage of household income		
With a mortgage: 2021	26.1	20.8
2022	26.3	20.9
Without a mortgage: 2021	(1/)	11.0
2022	(1/)	11.3

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 2, 2024; 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: 2021 AND 2022

[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]

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	
	2021	2022	2021	2022	2021	2022	2021	2022
United States	1,672	1,775	539	585	20.8	20.9	11.0	11.3
Alabama	1,223	1,293	379	395	18.9	18.7	(1/)	(1/)
Alaska	1,926	2,019	619	629	21.8	22.0	(1/)	(1/)
Arizona	1,544	1,616	440	468	20.6	20.2	(1/)	(1/)
Arkansas	1,147	1,216	372	407	18.7	18.7	(1/)	10.2
California	2,523	2,673	694	759	24.7	24.6	11.2	11.5
Colorado	1,962	2,098	551	608	21.9	21.8	(1/)	(1/)
Connecticut	2,083	2,215	926	979	21.8	22.0	13.8	13.9
Delaware	1,585	1,629	463	505	20.5	19.5	(1/)	(1/)
Dist. Of Col.	2,639	2,893	748	784	20.5	20.7	(1/)	(1/)
Florida	1,616	1,746	548	599	22.8	23.1	11.9	12.1
Georgia	1,501	1,599	457	488	19.6	19.7	(1/)	(1/)
Hawaii	2,584	2,683	596	619	26.1	26.3	(1/)	(1/)
Idaho	1,425	1,512	419	454	20.4	20.6	(1/)	(1/)
Illinois	1,717	1,804	666	746	20.7	20.6	12.4	12.8
Indiana	1,195	1,281	437	479	18.0	18.0	(1/)	(1/)
Iowa	1,328	1,411	521	579	18.7	18.9	10.8	11.3
Kansas	1,446	1,542	534	584	19.3	19.5	11.2	11.8
Kentucky	1,227	1,316	405	446	19.0	18.8	10.3	10.7
Louisiana	1,349	1,472	372	419	20.2	20.4	(1/)	10.5
Maine	1,464	1,573	521	596	20.0	21.5	11.8	12.6
Maryland	2,013	2,097	638	686	20.3	20.3	10.0	10.2
Massachusetts	2,323	2,489	871	961	21.8	22.2	13.3	13.5
Michigan	1,348	1,435	521	565	19.2	19.4	11.7	12.0
Minnesota	1,667	1,784	590	654	19.6	19.9	10.4	11.4
Mississippi	1,200	1,267	356	394	19.7	20.3	(1/)	10.2
Missouri	1,316	1,377	465	494	18.9	19.0	10.3	10.7
Montana	1,558	1,611	476	531	21.3	21.8	10.6	11.5

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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: 2021 AND 2022 -- 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	
	2021	2022	2021	2022	2021	2022	2021	2022
Nebraska	1,491	1,586	562	617	19.5	19.2	11.3	11.5
Nevada	1,625	1,730	456	486	21.9	22.2	(1/)	(1/)
New Hampshire	2,004	2,157	860	934	21.3	22.4	14.0	14.6
New Jersey	2,458	2,553	1,081	1,116	23.4	22.7	15.0	14.9
New Mexico	1,354	1,408	386	424	20.8	20.9	(1/)	(1/)
New York	2,199	2,355	813	886	22.5	22.7	13.4	13.6
North Carolina	1,387	1,444	420	444	19.3	19.1	(1/)	(1/)
North Dakota	1,488	1,638	494	554	19.3	19.9	(1/)	(1/)
Ohio	1,293	1,381	503	545	18.5	18.6	11.0	11.4
Oklahoma	1,295	1,409	431	478	19.4	19.8	10.0	10.7
Oregon	1,835	1,946	595	619	22.5	22.6	11.9	11.4
Pennsylvania	1,505	1,601	544	597	19.0	19.4	11.4	11.8
Rhode Island	1,932	2,021	762	844	22.3	21.6	13.4	13.3
South Carolina	1,289	1,378	382	406	19.4	19.5	(1/)	(1/)
South Dakota	1,415	1,526	525	565	20.5	20.4	10.3	11.1
Tennessee	1,333	1,442	398	439	19.6	19.8	10.0-	(1/)
Texas	1,765	1,904	567	626	21.5	21.7	11.4	12.0
Utah	1,671	1,822	480	504	20.2	20.2	(1/)	(1/)
Vermont	1,664	1,750	729	786	21.7	22.4	13.9	15.0
Virginia	1,818	1,919	494	533	20.1	20.1	(1/)	(1/)
Washington	2,110	2,227	667	708	22.2	22.2	11.0	11.1
West Virginia	1,071	1,161	338	362	17.4	17.5	(1/)	(1/)
Wisconsin	1,464	1,545	574	616	19.5	19.8	11.6	12.0
Wyoming	1,490	1,564	456	484	21.1	21.0	(1/)	(1/)
Puerto Rico	823	878	148	179	24.9	24.5	(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 2, 2024.

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 2023

[In percent change from previous period and number. Period ending 2023 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/	6.49	(X)	59.23	311.88
Rhode Island	15.11	1	71.39	294.59
Vermont	13.26	2	71.56	304.53
West Virginia	12.39	3	53.73	219.57
Connecticut	12.19	4	63.29	179.40
New Jersey	11.38	5	64.19	284.66
Mississippi	9.69	6	52.31	214.50
Michigan	9.65	7	58.96	258.32
New York	9.62	8	57.24	279.17
South Carolina	9.42	9	74.05	322.32
Wisconsin	9.28	10	60.92	317.40
Ohio	9.23	11	62.12	223.31
New Hampshire	9.16	12	71.65	332.80
Massachusetts	9.12	13	55.49	342.76
Kansas	8.82	14	56.37	279.95
Illinois	8.37	15	46.05	189.79
Indiana	8.02	16	63.75	242.01
Missouri	7.99	17	59.75	276.62
Maine	7.42	18	78.36	349.52
Virginia	7.32	19	55.66	296.24
Georgia	7.16	20	72.17	309.57
North Carolina	6.98	21	76.53	322.75
Pennsylvania	6.88	22	52.76	241.15
Florida	6.85	23	83.13	457.97
South Dakota	6.79	24	58.86	376.81
Arizona	6.63	25	78.65	470.73
Kentucky	6.42	26	55.37	271.03
Tennessee	6.24	27	76.48	363.21
Maryland	5.86	28	43.16	251.20
Arkansas	5.86	29	59.74	247.58
Alaska	5.75	30	40.34	258.56
Iowa	5.58	31	43.45	250.70

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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 2023 -- Con.

State	One-year 1/ (percent)	Rank 2/	Five-year (percent)	Since 1991, 1st quarter (percent)
Oklahoma	5.14	32	53.23	266.06
New Mexico	5.05	33	57.74	282.79
California	4.91	34	49.57	317.59
North Dakota	4.88	35	33.78	314.81
Nebraska	4.86	36	53.08	303.76
Delaware	4.73	37	56.67	217.37
Alabama	4.42	38	60.32	250.48
Minnesota	4.09	39	42.80	306.54
Montana	3.75	40	77.26	594.39
Wyoming	3.69	41	51.12	409.97
Nevada	3.39	42	53.30	300.79
Colorado	3.31	43	52.57	590.76
Washington	3.19	44	58.12	470.38
Texas	2.73	45	54.39	340.72
Louisiana	2.12	46	30.73	261.33
Utah	2.00	47	68.77	596.01
Oregon	1.62	48	46.58	517.34
Idaho	0.54	49	81.28	505.19
District of Columbia	-1.16	50	14.79	515.13
Hawaii	-3.44	51	46.01	270.37

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 6.5 Percent over the Last Year; Up 1.5 Percent from the Third Quarter" pp. 16-17 (February 27, 2024)

<<https://www.fhfa.gov/DataTools/Downloads/Pages/House-Price-Index.aspx>> accessed February 27, 2024.

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: 2022 TO 2024**

[The CNBC survey scored all 50 states on as many as 88 (128 in 2024) 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 the broad categories, weighted according to how frequently they are cited in state economic development marketing materials. A rank of 1 indicates most favorable. Sorted for highest 2024 category weights]

Category	2022			2023			2024		
	Category wt. 1/	Score	Rank	Category wt. 1/	Score	Rank	Category wt. 1/	Score	Rank
Overall	2,500	1,055	46	2,500	1,032	47	2,500	942	50
Infrastructure 2/	380	165	39	390	154	43	425	150	47
Workforce	410	229	19	400	188	40	375	187	32
Economy	325	102	48	360	145	41	350	117	49
Quality of life 3/	325	262	3	350	263	5	325	222	7
Cost of doing business	345	41	50	290	36	50	275	41	50
Tech. & innovation 3/	250	89	40	270	105	39	250	68	45
Business friendliness	200	84	35	215	74	36	250	88	42
Education	165	74	38	125	60	36	125	50	41
Access to capital	50	8	49	50	5	50	75	14	48
Cost of living	50	1	50	50	2	50	50	5	48

1/ Weighting reevaluated for each study. See "America's Top States for Business: Our methodology and sources" 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; 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; and for 2024 <https://www.cnbc.com/2024/06/13/how-we-are-choosing-americas-top-states-for-business-2024.html>> accessed July 11, 2024.

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, renamed 'Quality of Life' in 2024. 'Technology & Innovation' had been added metrics to assess how friendly the states are toward emerging industries including cryptocurrency and cannabis.

Source: CNBC "America's Top Ten States for Business: 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; 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; for 2024 (July 11, 2024) <<https://www.cnbc.com/2024/07/11/americas-top-states-for-business-full-rankings.html>> and "Hawaii" <<https://www.cnbc.com/2024/07/11/top-states-for-business-hawaii.html>> accessed July 11, 2024.

**Table 14.14-- AVERAGE ANNUAL COST OF FULL-TIME CHILD CARE,
BY PROVIDER, BY STATE AND THE DISTRICT OF COLUMBIA: 2023**

[Data collected during Child Care Aware of America’s January 2024 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/	8,771	8,186	5,101	8,186	7,894	5,482
Alaska	11,760	9,600	6,143	9,624	9,000	5,400
Arizona 2/	14,040	10,920	4,500	8,840	7,800	3,600
Arkansas	8,869	8,219	3,034	7,691	7,371	3,124
California 2/	19,547	14,396	9,180	16,432	(NA)	8,898
Colorado	19,573	13,809	7,736	12,750	12,750	7,527
Connecticut	17,888	14,716	7,748	14,040	(NA)	7,540
Delaware	14,995	12,084	5,034	10,146	9,558	3,750
Dist. of Columbia	25,480	20,410	(NA)	20,800	20,449	(NA)
Florida 2/	12,639	9,139	5,088	10,881	9,797	4,948
Georgia	11,066	9,666	(NA)	8,407	8,042	(NA)
Hawaii	22,585	13,156	3,603	11,162	10,737	5,693
Idaho 2/	10,108	8,496	7,946	7,609	7,384	6,922
Illinois 2/	16,373	11,987	3,641	11,691	11,691	2,601
Indiana	13,736	9,421	4,278	8,845	8,313	4,632
Iowa	12,168	9,745	3,545	8,176	8,015	3,101
Kansas	15,071	9,724	2,842	8,630	8,241	2,632
Kentucky	9,685	8,525	5,460	7,345	7,020	4,875
Louisiana 2/	10,101	9,183	5,934	8,035	7,653	5,298
Maine	11,960	8,580	5,460	8,580	7,800	4,875
Maryland	19,906	12,771	5,503	14,320	10,824	4,389
Massachusetts	24,005	18,760	7,762	15,129	14,074	9,847
Michigan	12,667	10,414	5,660	9,044	8,862	6,042
Minnesota	20,129	15,544	(NA)	9,765	9,403	(NA)
Mississippi 2/	8,186	7,309	5,482	6,724	5,847	4,166
Missouri	12,907	9,681	3,437	8,498	7,555	3,057
Montana	11,700	10,400	4,446	9,100	9,100	3,861
Nebraska	13,000	10,920	2,268	8,320	8,060	4,500
Nevada	13,024	10,928	6,493	10,407	10,074	7,258
New Hampshire 2/	17,250	14,618	(NA)	11,402	11,695	(NA)
New Jersey 2/	19,634	17,002	5,819	12,144	10,795	7,732
New Mexico 2/	13,521	9,486	5,843	11,564	11,564	6,423
New York	19,584	16,415	15,067	16,383	15,535	13,317

Continued on next page.

**Table 14.14-- AVERAGE ANNUAL COST OF FULL-TIME CHILD CARE,
BY PROVIDER, BY STATE AND THE DISTRICT OF COLUMBIA:
2023 -- Con.**

Area	Child care center			Family child care		
	Infant	4-year-old	School-age 1/	Infant	4-year-old	School-age 1/
North Carolina	12,251	10,206	5,011	9,617	9,160	4,864
North Dakota	10,758	9,685	(NA)	9,203	8,891	(NA)
Ohio	12,351	9,580	5,643	9,278	8,862	5,205
Oklahoma	10,065	8,436	4,618	8,704	8,439	5,015
Oregon	17,680	13,832	(NA)	13,000	11,700	(NA)
Pennsylvania 2/	14,483	12,097	7,710	10,679	10,129	6,117
Rhode Island 2/	16,899	14,618	7,324	14,618	14,618	8,771
South Carolina	9,048	8,216	5,363	7,150	5,937	4,388
South Dakota	7,862	7,218	4,898	5,824	5,824	4,758
Tennessee 2/	11,985	10,389	4,356	8,024	8,604	4,947
Texas 2/	11,024	9,932	6,588	9,724	9,672	6,120
Utah	11,232	8,268	5,220	8,400	7,800	5,175
Vermont 2/	17,973	17,043	6,374	12,395	12,318	5,810
Virginia	16,397	13,560	5,409	12,158	11,659	4,064
Washington	20,370	15,720	8,385	15,600	14,300	8,190
West Virginia	10,140	9,100	(NA)	8,320	7,540	(NA)
Wisconsin 2/	13,572	11,128	(NA)	10,400	9,360	(NA)
Wyoming 2/	11,075	9,745	4,003	9,475	8,614	4,100

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 2024 survey. Data reported from state's most recent Market Rate Survey.

Source: Child Care Aware of America, "Price of Care: 2023 Child Care Affordability Analysis"

Appendix I: "2023 Average Annual Price of Full-Time Center-Based Child Care by State"

(p. 2) and Appendix II: "2023 Average Annual Price of Full-Time Family Child Care by State" (p. 4)

<<http://usa.childcareaware.org/>> accessed May 1, 2024.

Table 14.15-- 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 14.16-- AVERAGE GASOLINE PRICE FOR THE UNITED STATES AND FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: JULY 12, 2024

[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	4.702	4.901	5.156	5.492
Hawaii rank	2	2	2	1
U. S. average	3.538	3.993	4.335	3.878
Hawaii as percent of U.S. average	132.9	122.7	118.9	141.6
Alabama	3.204	3.628	4.012	3.681
Alaska	3.864	4.087	4.312	3.797
Arizona	3.515	3.832	4.131	3.794
Arkansas	3.073	3.472	3.851	3.528
California	4.768	4.996	5.163	5.125
Colorado	3.408	3.795	4.114	3.616
Connecticut	3.607	4.185	4.551	4.024
Delaware	3.553	4.063	4.367	3.874
District of Columbia	3.712	4.316	4.660	4.203
Florida	3.543	3.964	4.277	3.863
Georgia	3.397	3.824	4.217	3.861
Hawaii	4.702	4.901	5.156	5.492
Idaho	3.620	3.876	4.128	3.774
Illinois	3.879	4.425	4.872	3.931
Indiana	3.622	4.134	4.609	3.921
Iowa	3.276	3.568	4.014	3.574
Kansas	3.166	3.471	3.790	3.522
Kentucky	3.334	3.847	4.249	3.654
Louisiana	3.123	3.551	3.923	3.558
Maine	3.505	3.999	4.449	4.060
Maryland	3.622	4.176	4.516	3.989
Massachusetts	3.513	4.060	4.427	4.064
Michigan	3.616	4.154	4.682	3.955
Minnesota	3.320	3.692	4.087	3.653
Mississippi	3.011	3.424	3.801	3.518
Missouri	3.181	3.529	3.824	3.515
Montana	3.542	3.834	4.159	3.913
Nebraska	3.256	3.467	3.884	3.517
Nevada	4.027	4.287	4.524	3.932
New Hampshire	3.433	3.954	4.382	4.041
New Jersey	3.501	4.038	4.303	3.826
New Mexico	3.342	3.733	4.035	3.681
New York	3.632	4.131	4.516	4.250

Continued on next page.

Table 14.16-- AVERAGE GASOLINE PRICE FOR THE UNITED STATES AND FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: JULY 12, 2024 -- Con.

Item	Regular	Mid-grade	Premium	Diesel
North Carolina	3.420	3.843	4.223	3.839
North Dakota	3.396	3.708	4.012	3.646
Ohio	3.340	3.846	4.336	3.871
Oklahoma	3.162	3.511	3.766	3.397
Oregon	4.015	4.228	4.476	4.092
Pennsylvania	3.692	4.116	4.457	4.278
Rhode Island	3.486	4.123	4.460	4.125
South Carolina	3.299	3.721	4.085	3.694
South Dakota	3.263	3.456	3.871	3.480
Tennessee	3.127	3.537	3.913	3.653
Texas	3.178	3.596	3.936	3.482
Utah	3.575	3.813	4.026	3.668
Vermont	3.483	4.009	4.435	3.942
Virginia	3.476	3.933	4.293	3.864
Washington	4.282	4.548	4.765	4.536
West Virginia	3.475	3.897	4.322	3.874
Wisconsin	3.313	3.794	4.235	3.597
Wyoming	3.347	3.620	3.895	3.670

Source: AAA's Daily Gas Prices, National Average, State Prices and Compare Prices <<http://gasprices.aaa.com/>> accessed July 12, 2024; and calculations by the Hawaii Department of Business, Economic Development & Tourism.

Table 14.17-- PARKING GARAGES DOWNTOWN HONOLULU, PARKING RATES, 2019, AND NUMBER OF SPACES AND RANK: 2019 TO 2023

[Ranked according to highest number of parking spaces in 2023]

Parking garage	2019			2020 and 2021		2022		2023	
	Rank	No. of spaces	Range of monthly rates (\$)	Rank	No. of spaces	Rank	No. of spaces	Rank	No. of spaces
Waterfront Plaza	1	1,255	(1/)	1	1,255	1	1,255	1	1,255
Bishop Square - ASB/Pauahi Tower	2	1,146	(NA)	2	1,146	2	1,146	2	1,146
Harbor Court 2/	3	1,048	> 220	3	1,048	3	1,048	3	1,048
801 South St., Bldg. A 3/	5	915	(NA)	5	915	5	915	4	915
Topa Financial Center	4	920	283-450	4	920	4	920	5	907
Executive Centre	6	864	265	6	864	6	864	6	864
Kukui Plaza	7	852	(NA)	7	852	7	852	7	852
801 South St., Bldg. B	8	788	(NA)	8	788	8	788	8	788
Pacific Guardian Center	9	771	8	9	771	9	771	9	771
Alii Place	10	718	267-382	10	718	10	718	10	718
Kauhale Kakaako	11	698	135	11	698	11	698	11	698
Hale Pauahi	12	593	90	12	593	12	593	12	593
Bishop Place 2/	13	564	< 415	13	564	13	564	13	564
Pacific Park Plaza	14	557	204-272	14	557	14	557	14	557
South Street Garage 5/	15	550	50	15	550	15	550	15	550
Harbor Square	16	495	260	16	495	16	495	16	495
Davies Pacific Center	16	495	356	16	495	16	495	16	495
215 N. King St.	18	448	120-145	18	448	18	448	18	448
1032 Fort St. Mall 6/	19	418	(NA)	19	418	19	418	19	418
Marin Tower	20	414	125	20	414	20	414	20	414
Hale Pawaa	(4/)	(NA)	(NA)	(4/)	(NA)	21	411	21	411
Chinatown Cultural Plaza	21	400	160	21	400	22	400	22	400
Century Square	22	364	(NA)	22	364	23	364	23	364
City Financial Tower	23	343	(NA)	23	343	23	364	23	364
Mark's Garage	25	285	240-350	25	285	(4/)	(4/)	25	308
Kawaiahao Plaza	24	314	(NA)	24	314	25	314	(4/)	(NA)

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.

6/ Operated as 'Walmart' until 2023.

Source: *Pacific Business News*, "Parking Garages, Downtown Honolulu 2019" (April 24, 2020), "2020" (April 16, 2021); "2021" (April 15, 2022), "2022" (April 14, 2023), and "2023" (April 12, 2024).

**Table 14.18-- TOP 100 MOST EXPENSIVE CAR RENTAL DESTINATIONS
IN THE UNITED STATES: SUMMER 2022**

[The table is based on a survey which compared rental car rates at the top 100 U.S. airports according to traffic for August 2022. Prices shown reflect average weekly rates (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	949	39	Palm Springs	449
2	Spokane	765	40	San Jose	445
3	Portland, Maine (PWM) 2/	737	41	Boise	439
4	Little Rock	627	42	Milwaukee	438
5	Fayetteville	626	43	Buffalo	437
6	Charleston	616	44	Phoenix	436
7	Lihue	607	45	Fresno	434
8	Albany	576	46	Chicago (MDW) 2/	434
9	Des Moines	573	47	Santa Ana	429
10	Minneapolis	571	48	Phoenix	423
11	Myrtle Beach	570	49	San Antonio	422
12	New York City (JFK) 2/	566	50	Ontario	420
13	Savannah	563	51	Long Beach	415
14	Madison	557	52	Indianapolis	409
15	Honolulu	553	53	Salt Lake City	406
16	Seattle	541	54	Richmond	403
17	Detroit	538	55	Charlotte	401
18	Omaha	535	56	Kahului	401
19	Knoxville	534	57	Tulsa	398
20	Boston	528	58	Houston	398
21	Norfolk	523	59	San Francisco	397
22	Chicago (ORD) 2/	515	60	Denver	397
23	Providence	511	61	Las Vegas	395
24	Kansas City	508	62	Wichita	393
25	New York City (LGA) 2/	496	63	El Paso	392
26	Hartford	495	64	Portland, OR (PDX) 2/	392
27	Kona	488	65	Cleveland	392
28	Pensacola	483	66	Burbank	390
29	Pittsburgh	472	67	Sacramento	386
30	Sanford	470	68	Orlando	385
31	Greenville	467	69	Houston (HOU) 2/	383
32	Los Angeles	465	70	Cincinnati	381
33	Columbus	465	71	Oklahoma	381
34	St Petersburg	465	72	Dallas (DAL) 2/	380
35	Syracuse	465	73	Rochester	379
36	Dallas (DFW) 2/	458	74	Grand Rapids	376
37	St Louis	453	75	Greenboro	374
38	Newark	452	76	Reno	371

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**Table 14.18-- TOP 100 MOST EXPENSIVE CAR RENTAL DESTINATIONS
IN THE UNITED STATES: SUMMER 2022 -- Con.**

Rank	City	Rate (dollars) 1/	Rank	City	Rate (dollars) 1/
77	Philadelphia	364	89	Albuquerque	319
78	Atlanta	357	90	San Juan	318
79	Baltimore	351	91	Birmingham	316
80	San Diego	349	92	Austin	310
81	Nashville	346	93	Tampa	304
82	Tucson	343	94	Oakland	302
83	Ft Lauderdale	339	95	Raleigh	300
84	Washington, D.C. (IAD) 2/	336	96	Sarasota	281
85	Louisville	334	97	Miami	269
86	Washington, D.C. (DCA) 2/	328	98	Palm Beach	257
87	Memphis	328	99	Jacksonville	235
88	New Orleans	324	100	Fort Myers	215

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

2/ Cities in more than one state or with more than one airport are identified by their 3-letter International Air Transport Association (IATA) code. These are: Chicago (MDW) Midway Int'l, Chicago (ORD) O'Hare Int'l, Dallas (DAL) Dallas Love Field, Dallas (DFW) Dallas Fort Worth Int'l, Houston (HOU) William P. Hobby, Houston (IAH) George Bush Intercontinental/Houston, New York (LGA) LaGuardia, New York City (JFK) John F. Kennedy Int'l, Phoenix (AZA) Phoenix-Mesa Gateway, Phoenix (PHX) Phoenix Sky Harbor Int'l, Portland, Oregon (PDX) Portland Int'l, Portland, Maine (PWM) Portland Int'l Jetport, Washington (DCA) Washington National, and Washington (IAD) Dulles Int'l.

Source: CheapCarRental "A comparison of car rental rates in the USA - Summer 2022" (August 4, 2022) <<https://www.cheapcarrental.net/press.html>> accessed July 7, 2024.

**Table 14.19-- TOP 100 MOST EXPENSIVE CAR RENTAL DESTINATIONS
IN THE UNITED STATES: SUMMER 2023**

[The table is based on a survey which compared rental car rates at the top 100 U.S. airports according to traffic for August 2023. Prices shown reflect average weekly rates (from Sunday to Saturday) for the most affordable rental cars, August 1 to 31, 2023. 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	Madison	702	39	Myrtle Beach	440
2	Anchorage	698	40	Boston	437
3	Spokane	681	41	Las Vegas	434
4	Reno	578	42	Raleigh	433
5	Albany	576	43	Rochester	432
6	Palm Springs	570	44	San Jose	430
7	Fayetteville	568	45	Phoenix (AZA) 2/	430
8	Savannah	545	46	Columbus	428
9	Grand Rapids	542	47	St Louis	417
10	Cleveland	540	48	Philadelphia	417
11	Syracuse	535	49	Norfolk	414
12	Denver	531	50	Seattle	411
13	Hartford	523	51	Tulsa	411
14	Chicago (MDW) 2/	523	52	Fresno	406
15	Little Rock	520	53	Dallas (DFW) 2/	404
16	Los Angeles	517	54	Richmond	404
17	Portland	515	55	Newark	403
18	New York City (JFK) 2/	508	56	Dallas (DAL) 2/	400
19	Chicago (ORD) 2/	507	57	Phoenix (PHX) 2/	400
20	Kansas City	506	58	Wichita	398
21	Detroit	505	59	Providence	396
22	St Petersburg	498	60	New York City (LGA) 2/	394
23	Minneapolis	497	61	El Paso	391
24	Santa Ana	496	62	Tucson	387
25	Milwaukee	492	63	Portland, OR (PDX) 2/	386
26	Pensacola	481	64	Long Beach	385
27	Ontario	478	65	New Orleans	373
28	Salt Lake City	475	66	Albuquerque	372
29	Charleston	474	67	San Antonio	366
30	Des Moines	473	68	Louisville	363
31	Omaha	468	69	Greenboro	357
32	Oklahoma	468	70	Burbank	357
33	Boise	457	71	San Juan	353
34	Sacramento	456	72	Austin	352
35	Indianapolis	453	73	Greenville	348
36	Cincinnati	452	74	Knoxville	346
37	Birmingham	449	75	Pittsburgh	345
38	Buffalo	446	76	Washington, D.C. (IAD) 2/	343

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**Table 14.19-- TOP 100 MOST EXPENSIVE CAR RENTAL DESTINATIONS
IN THE UNITED STATES: SUMMER 2023 -- Con.**

Rank	City	Rate (dollars) 1/	Rank	City	Rate (dollars) 1/
77	Houston (IAH) 2/	342	89	Miami	299
78	Houston (HOU) 2/	342	90	Tampa	297
79	Memphis	338	91	Atlanta	289
80	Oakland	334	92	Nashville	282
81	Orlando	333	93	Lihue	280
82	Ft Lauderdale	330	94	Sanford	277
83	Charlotte	326	95	Fort Myers	263
84	Kona	323	96	Kahului	262
85	Honolulu	309	97	Sarasota	257
86	Jacksonville	308	98	San Francisco	248
87	Baltimore	306	99	San Diego	241
88	Washington, D.C. (DCA) 2/	302	100	Palm Beach	226

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

2/ Cities in more than one state or with more than one airport are identified by their 3-letter International Air Transport Association (IATA) code. These are: Chicago (MDW) Midway Int'l, Chicago (ORD) O'Hare Int'l, Dallas (DAL) Dallas Love Field, Dallas (DFW) Dallas Fort Worth Int'l, Houston (HOU) William P. Hobby, Houston (IAH) George Bush Intercontinental/Houston, New York (LGA) LaGuardia, New York City (JFK) John F. Kennedy Int'l, Phoenix (AZA) Phoenix-Mesa Gateway, Phoenix (PHX) Phoenix Sky Harbor Int'l, Portland, Oregon (PDX) Portland Int'l, Portland, Maine (PWM) Portland Int'l Jetport, Washington (DCA) Washington National, and Washington (IAD) Dulles Int'l.

Source: CheapCarRental "A comparison of car rental rates in the USA - Summer 2023" (August 18, 2023) <<https://www.cheapcarrental.net/press.html>> accessed July 7, 2024.

**Table 14.20-- TOP 100 MOST EXPENSIVE CAR RENTAL DESTINATIONS
IN THE UNITED STATES: SUMMER 2024**

[The table is based on a survey which compared rental car rates at the top 100 U.S. airports according to traffic for summer 2024. Prices shown reflect average weekly rates (from Sunday to Saturday) for the most affordable rental cars, June 1 to August 1 to 31, 2024. 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	187	36	San Francisco	89
2	Bozeman	165	37	Colorado Springs	87
3	Baltimore	134	38	Burbank	86
4	Portland, Maine (PWM) 2/	129	38	Savannah	86
5	Spokane	122	40	Louisville	85
6	Albany	115	40	Honolulu	85
7	Little Rock	113	42	Palm Springs	84
8	Boston	110	42	Washington, D.C. (DCA) 2/	84
8	Chicago (ORD) 2/	110	44	St Louis	83
10	Syracuse	107	44	Los Angeles	83
11	Detroit	105	46	Long Beach	82
11	Chicago (MDW) 2/	105	47	Phoenix	81
11	Pensacola	105	48	Indianapolis	80
14	Fayetteville	104	48	Knoxville	80
15	St Petersburg	101	50	Providence	79
15	Newark	101	51	Washington, D.C. (IAD) 2/	78
17	Rochester	100	52	Norfolk	77
18	Myrtle Beach	99	53	Ontario	76
18	Milwaukee	99	54	Santa Ana	75
20	Cleveland	98	54	Memphis	75
20	New York City (LGA) 2/	98	54	Nashville	75
20	Seattle	98	54	Kona	75
20	Buffalo	98	54	Kansas City	75
24	New York City (JFK) 2/	96	54	Richmond	75
24	Portland, OR (PDX) 2/	96	60	Cincinnati	74
26	Pittsburgh	95	61	Oklahoma City	73
26	Madison	95	61	Houston (HOU) 2/	73
28	Hartford	92	61	Atlanta	73
28	Oakland	92	64	Minneapolis	72
30	Charleston	91	64	Wichita	72
31	Reno	90	64	Des Moines	72
31	Grand Rapids	90	64	Orlando	72
31	Philadelphia	90	68	Columbus	71
31	New Orleans	90	68	Greenville	71
31	Denver	90	68	Charlotte	71

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**Table 14.20-- TOP 100 MOST EXPENSIVE CAR RENTAL DESTINATIONS
IN THE UNITED STATES: SUMMER 2024 -- Con.**

Rank	City	Rate (dollars) 1/	Rank	City	Rate (dollars) 1/
71	San Diego	70	86	San Juan	61
72	Salt Lake City	69	87	Albuquerque	60
72	Birmingham	69	88	Fort Myers	59
74	Las Vegas	68	89	Raleigh	58
74	Dallas (DFW) 2/	68	89	Austin	58
76	Omaha	67	89	Sarasota	58
76	Tucson	67	89	Tulsa	58
78	Sanford	66	89	Fresno	58
79	El Paso	65	94	San Antonio	54
79	Houston (IAH) 2/	65	95	Kahului	53
81	Jacksonville	64	96	Sacramento	52
82	Boise	62	97	Miami	51
82	San Jose	62	98	Dallas (DAL) 2/	50
82	Lihue	62	98	Ft Lauderdale	50
82	Tampa	62	100	Palm Beach	43

1/ Cities with same rate shown are given same rank.

2/ Cities in more than one state or with more than one airport are identified by their 3-letter International Air Transport Association (IATA) code. These are: Chicago (MDW) Midway Int'l, Chicago (ORD) O'Hare Int'l, Dallas (DAL) Dallas Love Field, Dallas (DFW) Dallas Fort Worth Int'l, Houston (HOU) William P. Hobby, Houston (IAH) George Bush Intercontinental/Houston, New York (LGA) LaGuardia, New York City (JFK) John F. Kennedy Int'l, Portland, Oregon (PDX) Portland Int'l, Portland, Maine (PWM) Portland Int'l Jetport, Washington (DCA) Washington National, and Washington (IAD) Dulles Int'l.

Source: CheapCarRental "A comparison of car rental rates in the USA - Summer 2024" (June 11, 2024) <<https://www.cheapcarrental.net/press.html>> accessed July 7, 2024.

**Table 14.21-- 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 14.22-- 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 14.23-- AVERAGE ANNUAL AUTO INSURANCE COSTS FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: MAY 2024

[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	1,989	478
Alaska	50/100/25	2,405	518
Arizona	25/50/15	2,543	758
Arkansas	25/50/25	2,154	442
California	15/30/5	2,633	645
Colorado	25/50/15	2,945	551
Connecticut	25/50/25	2,506	976
Delaware	25/50/10	2,484	893
Florida 1/ 2/	10/20/10	3,462	1,091
Georgia	25/50/25	2,578	863
Hawaii 2/	20/40/10	1,592	384
Idaho	25/50/15	1,339	345
Illinois	25/50/20	2,068	553
Indiana	25/50/25	1,652	390
Iowa	20/40/15	1,767	324
Kansas 2/	25/50/25	2,556	617
Kentucky 2/	25/50/25	2,694	774
Louisiana	15/30/25	3,623	961
Maine	50/100/25	1,481	397
Maryland	30/60/15	2,518	919
Massachusetts 2/	20/40/5	1,711	464
Michigan 2/	50/100/10	2,933	916
Minnesota 2/	30/60/10	2,381	703
Mississippi	25/50/25	2,133	492
Missouri	25/50/25	2,584	696
Montana	25/50/20	2,404	402
Nebraska	25/50/25	2,303	582
Nevada	25/50/20	3,004	962
New Hampshire	25/50/25	1,660	457
New Jersey 2/	25/50/25	2,402	984
New Mexico	25/50/10	2,239	543
New York 2/	25/50/10	3,672	1,585

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Table 14.23-- AVERAGE ANNUAL AUTO INSURANCE COSTS FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: MAY 2024 -- 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	1,775	522
North Dakota 2/	25/50/25	1,712	366
Ohio	25/50/25	1,485	406
Oklahoma	25/50/25	2,589	523
Oregon	25/50/20	1,920	788
Pennsylvania 2/	15/30/5	2,490	520
Rhode Island	25/50/25	2,698	832
South Carolina	25/50/25	1,893	606
South Dakota	25/50/25	2,237	340
Tennessee	25/50/25	1,933	468
Texas	30/60/25	2,445	695
Utah 2/	25/65/15	2,070	786
Vermont	25/50/10	1,376	298
Virginia	30/60/20	1,963	677
Washington	25/50/10	1,576	492
Washington, D.C.	25/50/10	2,520	780
West Virginia	25/50/25	2,037	532
Wisconsin	25/50/10	1,735	419
Wyoming	25/50/20	1,667	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 for May 2024" (May 1, 2024)

<<https://www.bankrate.com/insurance/car/states/>> accessed May 29, 2024.

Table 14.24-- 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 14.25-- COST OF LIVING GLOBAL RANK FOR SELECTED MAJOR CITIES IN THE UNITED STATES: 2013 TO 2024

[The survey, conducted in March, included more than 400 cities worldwide (more than 226 cities in 2024) and measures the comparative cost of more than 200 items in each location, including housing, food, clothing, utilities, transportation, and entertainment costs. A rank of 1 indicates the most expensive city. Hong Kong ranked 1 in 2020 and 2022 to 2024]

City and state	Global rank 1/											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Atlanta, GA	(NA)	147	103	78	83	95	69	60	72	42	29	27
Boston, MA	123	109	64	47	51	70	49	41	50	30	21	19
Chicago, IL	(NA)	85	42	34	31	51	37	30	45	36	24	20
Cleveland, OH	(NA)	167	133	110	100	125	106	93	112	112	88	84
Dallas, TX	(NA)	125	77	62	62	85	62	52	69	75	53	55
Detroit, MI	(NA)	160	122	103	95	116	90	80	101	107	80	81
Honolulu, HI	117	97	52	37	35	54	38	28	43	20	15	12
Houston, TX	(NA)	143	92	75	74	86	59	51	75	85	61	50
Los Angeles, CA	(NA)	62	36	27	23	35	18	17	20	17	11	10
Miami, FL	114	98	56	45	41	60	44	37	48	32	22	17
Minneapolis, MN	(NA)	156	115	91	86	102	78	69	86	83	67	59
Morristown, NJ	(NA)	132	88	71	81	97	70	62	75	(NA)	(NA)	(NA)
New York City, NY	24	16	16	11	9	13	9	6	14	7	6	7
Philadelphia, PA	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	70	50	46
Pittsburgh, PA	(NA)	162	130	112	107	125	97	91	110	82	65	62
Portland, OR	(NA)	166	135	117	115	130	107	92	106	91	72	65
San Francisco, CA	92	74	37	26	21	28	16	16	25	19	14	13
Seattle, WA	(NA)	153	106	83	76	90	64	55	67	45	31	28
St. Louis, MO	(NA)	161	130	108	100	122	94	83	103	101	78	72
Washington, DC	(NA)	92	50	38	39	56	42	32	51	29	23	22
White Plains, NY	(NA)	81	71	61	64	79	56	48	65	(NA)	(NA)	(NA)
Winston Salem, NC	(NA)	182	157	147	140	161	138	132	151	(NA)	(NA)	(NA)

Continued on next page.

Table 14.25-- COST OF LIVING GLOBAL RANK FOR SELECTED MAJOR CITIES IN THE UNITED STATES: 2013 TO 2024 -- Con.

NA Not available.

1/ 2014 data 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 2013 - City rankings" "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; "Cost of Living City Ranking 2023" <<https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/>> accessed June 16, 2023; and "Cost of Living City Ranking 2024" <<https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/>> accessed June 17, 2024.

Table 14.26-- TOP 10 MOST EXPENSIVE AND 10 CHEAPEST STATES TO LIVE: 2024

[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 2023 Cost of Living Index. See also <<http://coli.org/About/>>]

Rank	State	Metro area 1/	2024 COL Score 2/	Average home price 1/	Home-owners insurance (statewide)	Half gallon of almond milk	Monthly energy bill	CPI (percent chg.) 3/
Most expensive								
1	California	San Jose	3	1,707,840	2,124	5.05	294.74	3.0
3	Massachusetts	Boston	5	960,671	2,226	4.76	302.72	3.8
3	Hawaii	Honolulu	5	1,674,195	1,883	5.38	359.53	3.0
5	Montana	Bozeman	10	792,008	1,775	4.91	177.13	2.3
5	Colorado	Denver	10	650,770	2,650	4.74	145.02	2.3
9	Washington	Seattle	12	1,014,801	1,506	5.10	193.41	3.0
9	Rhode Island	Providence	12	495,603	1,646	4.74	230.62	3.8
9	New York	Manhattan	12	2,683,148	1,498	4.78	193.78	3.8
9	Florida	Fort Lauderdale	12	741,832	2,474	4.58	200.94	2.9
10	Utah	Salt Lake City	16	642,170	1,394	4.71	173.85	2.3
Cheapest								
1	West Virginia	Morgantown	46	367,599	920	4.56	178.61	2.9
2	Iowa	Ames	45	403,253	926	4.72	182.60	3.0
3	Michigan	Detroit	44	519,288	905	4.84	180.47	2.2
4	Ohio	Lima	42	459,420	845	4.62	200.81	2.2
5	Illinois	Chicago	40	540,091	997	4.87	206.98	2.2
5	Indiana	Bloomington	40	489,491	1,007	4.78	206.98	2.2
7	Pennsylvania	Allentown	39	496,134	807	4.54	210.10	3.8
8	Missouri	Kansas City	38	440,210	1,257	4.62	217.10	3.0
9	Kansas	Manhattan	36	395,394	1,523	4.60	217.21	3.0
10	Wisconsin	Madison	35	520,565	750	4.79	226.90	2.2

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 2024" <<https://www.cnbc.com/2024/07/12/how-we-are-choosing-americas-top-states-for-business-in-2024.html>> accessed July 12, 2024.

3/ U.S. Bureau of Labor Statistics Consumer Price Index (CPI) for June 2024. If not exact CPI Metro match, m 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 2024" (July 12, 2024) <<https://www.cnbc.com/2024/07/12/these-are-americas-10-most-expensive-states-to-live-in.html>> accessed July 12, 2024; and "These states are the cheapest places to live in America in 2024 (July 12, 2024) <<https://www.cnbc.com/2024/07/12/these-are-americas-10-cheapest-states-to-live-in.html>> accessed July 12, 2024.

Table 14.27-- COST OF LIVING ALLOWANCE (COLA) AND LOCALITY PAY RATES FOR FEDERAL EMPLOYEES IN HAWAII RELATIVE TO WASHINGTON, D.C., BY COUNTY: 2009 TO 2024

[As of April 18, 2024. 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 1/	20.40 1/	20.40 1/	20.40 1/
January 1, 2023	COLA	9.28	3.50	9.28	9.28
	Locality rate 2/	21.17 1/	21.17 1/	21.17 1/	21.17 1/
January 1, 2024	COLA	8.90	3.15	8.90	8.90
	Locality rate 2/	21.79 1/	21.79 1/	21.79 1/	21.79 1/

Continued on next page.

Table 14.27-- COST OF LIVING ALLOWANCE (COLA) AND LOCALITY PAY RATES FOR FEDERAL EMPLOYEES IN HAWAII RELATIVE TO WASHINGTON, D.C., BY COUNTY: 2009 TO 2024 -- 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, \$191,000 in 2024) on General Schedule locality rates affects certain employees. For GS-15 employees in Hawaii at step 10 in 2022, the full locality pay percentage of 20.40 percent not payable in 2022 but rather is 20.13 percent. For GS-15 employees in Hawaii at step 10 in 2023, the full locality pay percentage of 21.17 percent is not payable in 2024 but is rather 20.11 percent. For GS-15 employees in Hawaii at step 10 in 2024, the full locality pay percentage of 21.79 percent is not payable in 2024 but is rather 19.97 percent.

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" to "2024" <<https://www.opm.gov/policy-data-oversight/pay-leave/pay-systems/nonforeign-areas/#url=COLA-Rates>> accessed April 18, 2024.

Table 14.28-- COST OF LIVING ALLOWANCE INDEXES FOR MILITARY IN HAWAII RELATIVE TO CONTINENTAL UNITED STATES, BY ISLAND: 2024

[As of May 16, 2024. Index number continental United States=100]

Effective date	Locality	Locality code 1/	Index
May 16, 2023	Hawaii (island)	HI001	120
November 16, 2023	Kauai	HI003	112
November 16, 2023	Maui	HI005	116
November 16, 2023	Molokai	HI007	116
November 16, 2023	Oahu	HI009	110
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 2024, 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 16, 2024.

Table 14.29-- PER DIEM RATES FOR MILITARY IN HAWAII, BY ISLAND OR INSTALLATION: 2024

[As of July 1, 2024. 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 2024"

<<http://www.defensetravel.dod.mil/site/perdiem.cfm>> accessed July 2, 2024.