

**Table**  
**Number**   **Table Name**

(Click on the table number to go to corresponding table)

Narrative

<a href="#">14.01</a>	Implicit Price Deflator for Gross Domestic Product for Hawaii and United States: 1997 to 2024
<a href="#">14.02</a>	Regional Price Parities (RPPs), All Items, by State, and for Hawaii, by Component: 2014 to 2023
<a href="#">14.03</a>	Implicit Regional Price Deflator, by State: 2014 to 2023
<a href="#">14.04</a>	Consumer Price Index, for All Urban Consumers (CPI-U), All Items, for Urban Hawaii and United States: 1995 to 2024
<a href="#">14.05</a>	Consumer Price Index - All Items, by Type of Consumer, for Urban Hawaii: Semi-Annual and Annual Average, 2009 to 2024
<a href="#">14.06</a>	Consumer Price Index for All Urban Consumers (CPI-U), by Expenditure Category and Commodity and Service Group, for Urban Hawaii: Annual Average, 2021 to 2024
<a href="#">14.07</a>	Relative Importance of Components in the Consumer Price Index, All Urban Consumers (CPI-U), for Honolulu and the United States: December 2023 and 2024
<a href="#">14.08</a>	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: 2023
<a href="#">14.09</a>	Mortgage Status, Median Selected Monthly Owner Costs by Mortgage Status and as a Percentage of Household Income, Hawaii and the United States: 2022 and 2023
<a href="#">14.10</a>	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: 2022 and 2023
<a href="#">14.11</a>	Single-Family Home Price Appreciation for the United States, the 50 States, and the District of Columbia: One-Year, Five-Year, and from 1991 to 2023
<a href="#">14.12</a>	Cost of Living Analyses for Honolulu and the United States Average: July 1, 2012
<a href="#">14.13</a>	Cost of Living Among Top States for Business Category Rankings: 2023 to 2025
<a href="#">14.14</a>	Average Annual Cost of Full-Time Child Care, by Provider, by State and the District of Columbia: 2024
<a href="#">14.15</a>	Housing's Most Expensive 25 Markets and Most Affordable 25 Markets in the United States: 2016
<a href="#">14.16</a>	Average Gasoline Price for the United States and for the 50 States and the District of Columbia: July 14, 2025
<a href="#">14.17</a>	Parking Garages Downtown Honolulu, Parking Rates, 2019, and Number of Spaces and Rank: 2019 to 2024
<a href="#">14.18</a>	Comparison of Car Rental Rates in the United States: Fall 2024

**Table**  
**Number**   **Table Name**

(Click on the table number to go to corresponding table)

<a href="#"><u>14.19</u></a>	Comparison of Car Rental Rates in the United States: Winter 2024-2025
<a href="#"><u>14.20</u></a>	Comparison of Car Rental Rates in the United States: Spring 2025
<a href="#"><u>14.21</u></a>	Comparison of Car Rental Rates in the United States: Summer 2025
<a href="#"><u>14.22</u></a>	Average Annual Auto Insurance Rates as Percent of Median Annual Household Income for the United States Average and Each of the 50 States: 2018
<a href="#"><u>14.23</u></a>	Average Annual Auto Insurance Costs for the 50 States and the District of Columbia: July 2025
<a href="#"><u>14.24</u></a>	Average Annual Car Insurance Premiums for Each of the 50 States and the District of Columbia: 2024
<a href="#"><u>14.25</u></a>	Cost of Living Global Rank for Selected Major Cities in the United States: 2013 to 2024
<a href="#"><u>14.26</u></a>	Top 10 Most Expensive and 10 Cheapest States to Live: 2025
<a href="#"><u>14.27</u></a>	Cost of Living Allowance (COLA) and Locality Pay Rates for Federal Employees in Hawaii Relative to Washington, D.C., by County: 2010 to 2025
<a href="#"><u>14.28</u></a>	Cost of Living Allowance Indexes for Military in Hawaii Relative to Continental United States, by Island: 2025
<a href="#"><u>14.29</u></a>	Per Diem Rates for Military in Hawaii, by Island or Installation: 2025

## 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: 1997 TO 2024**

[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
NAICS 2017 = 100.000					
1997	62.193	69.340	2011	89.150	91.481
1998	63.623	70.119	2012	91.043	93.185
1999	65.373	71.111	2013	92.629	94.771
2000	67.642	72.722	2014	94.758	96.421
2001	70.311	74.360	2015	97.081	97.316
2002	72.086	75.515	2016	98.385	98.241
2003	73.785	77.006	2017	100.000	100.000
2004	75.904	79.077	2018	102.361	102.291
2005	78.435	81.556	2019	1/ 104.935	1/ 103.979
2006	81.247	84.071	2020	1/ 106.320	1/ 105.361
2007	83.871	86.349	2021	1/ 110.653	1/ 110.172
2008	85.312	88.013	2022	1/ 118.720	1/ 118.026
2009	86.975	88.556	2023	1/ 124.433	122.273
2010	87.665	89.632	2024	128.076	125.230

1/ Revised from previous *Data Book*.

Source: U.S. Bureau of Economic Analysis, Gross Domestic Product by State (March 28, 2025)

<<https://apps.bea.gov/itable/?ReqID=70&step=1>> accessed July 7, 2025; 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: 2014 TO 2023**

[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 beginning with the 2010. 2019 to 2022 revised from previous *Data Book*]

State	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Hawaii: All items	110.592	111.515	109.881	110.447	110.831	111.781	113.249	112.513	111.094	108.609
Goods	109.101	110.773	112.354	112.648	116.616	115.259	112.383	110.089	111.912	106.907
Services: housing	146.483	153.724	139.348	149.676	143.008	142.640	136.432	140.322	132.251	128.890
Services: utilities	195.337	176.908	168.690	169.988	195.321	203.824	190.405	183.342	197.435	191.330
Services: other	99.690	99.747	99.080	98.224	98.175	100.186	104.027	104.326	102.703	101.857
Alabama	90.137	89.706	90.580	90.098	87.388	88.297	87.561	88.072	88.007	89.970
Alaska	102.412	103.331	104.075	104.864	104.552	103.039	101.350	104.808	102.022	101.715
Arizona	97.934	97.871	98.588	97.873	97.344	97.773	99.207	96.604	99.963	101.105
Arkansas	89.357	88.980	89.275	88.607	87.156	87.742	88.168	88.913	86.895	86.508
California	109.887	110.644	109.866	110.925	111.972	111.132	111.941	111.868	112.566	112.581
Colorado	103.076	103.084	102.713	102.957	100.290	102.499	103.766	102.815	102.257	101.382
Connecticut	107.010	107.612	107.521	107.180	104.057	103.941	105.091	102.828	106.226	103.689
Delaware	99.704	97.946	98.499	98.564	99.260	98.822	96.782	97.438	97.979	99.253
Dist. of Columbia	114.291	113.386	112.475	110.087	111.510	109.225	110.894	111.586	112.656	110.804
Florida	100.856	101.256	101.055	100.871	100.315	99.647	100.610	101.398	102.252	103.452
Georgia	94.903	94.667	94.932	95.292	94.819	94.395	94.476	95.761	95.725	96.699
<b>Hawaii</b>	<b>110.592</b>	<b>111.515</b>	<b>109.881</b>	<b>110.447</b>	<b>110.831</b>	<b>111.781</b>	<b>113.249</b>	<b>112.513</b>	<b>111.094</b>	<b>108.609</b>
Idaho	93.701	94.308	92.998	94.544	91.703	92.445	91.019	91.625	91.791	91.425
Illinois	99.686	98.932	99.535	100.280	100.323	99.466	100.341	101.329	101.240	98.855
Indiana	92.696	91.483	91.423	90.884	92.737	92.827	91.766	92.567	91.884	92.184
Iowa	91.070	89.632	89.560	89.257	91.841	91.814	90.606	89.759	88.356	88.767
Kansas	93.188	92.873	92.132	91.563	92.508	92.764	92.264	91.247	89.676	89.965
Kentucky	91.025	90.699	90.648	90.031	89.074	89.591	89.084	89.256	89.391	90.468
Louisiana	93.373	92.810	93.580	92.392	90.769	91.156	91.152	91.389	90.465	88.345
Maine	92.632	95.984	97.318	97.608	97.683	95.618	97.886	97.318	100.698	97.097
Maryland	107.909	107.944	107.262	106.743	106.355	105.086	106.386	106.120	104.930	103.965
Massachusetts	104.535	104.948	108.185	107.258	107.264	107.165	109.097	106.731	109.435	108.238

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**Table 14.02-- REGIONAL PRICE PARITIES (RPPs), ALL ITEMS, BY STATE, AND FOR HAWAII,  
BY COMPONENT: 2014 TO 2023 -- Con.**

State	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Michigan	95.485	93.725	93.631	92.704	94.458	95.356	94.424	94.254	93.609	94.184
Minnesota	98.338	97.713	97.273	96.765	99.577	98.751	97.749	98.328	97.465	98.417
Mississippi	88.920	88.233	88.469	87.808	86.166	86.521	85.580	86.229	87.326	87.292
Missouri	93.373	92.296	91.704	91.718	91.792	92.522	92.157	92.003	91.040	91.762
Montana	95.172	95.010	93.866	94.244	92.371	94.250	91.973	91.400	90.164	90.244
Nebraska	91.839	91.256	90.869	89.833	91.880	92.542	92.810	91.943	89.874	90.376
Nevada	99.160	98.588	97.172	99.827	96.198	98.847	97.188	95.413	96.324	96.980
New Hampshire	102.144	103.956	105.144	105.765	103.530	104.020	105.271	102.565	107.809	105.345
New Jersey	109.154	108.990	109.111	109.323	111.078	111.183	110.712	109.190	108.768	108.883
New Mexico	95.469	95.414	94.452	95.720	91.625	92.981	91.807	89.835	90.911	90.386
New York	108.954	109.666	110.138	109.945	109.587	109.418	110.118	109.587	107.573	107.626
North Carolina	93.788	93.552	93.771	93.056	92.916	91.871	91.345	93.760	93.998	94.139
North Dakota	92.576	91.178	91.708	88.706	91.212	93.203	91.814	90.939	88.721	88.572
Ohio	93.064	92.269	92.408	91.938	92.932	93.284	91.932	92.209	91.513	91.812
Oklahoma	91.779	91.327	91.480	90.916	89.659	89.329	89.634	89.899	88.791	88.286
Oregon	99.747	101.144	99.595	101.486	104.706	103.816	103.246	103.140	106.595	104.721
Pennsylvania	97.250	98.205	97.815	99.123	98.133	97.958	97.687	96.110	96.166	97.500
Rhode Island	100.436	102.176	101.725	102.476	102.076	102.407	101.767	102.146	104.396	101.412
South Carolina	93.198	93.289	93.609	92.868	92.261	91.494	90.874	93.637	93.328	93.177
South Dakota	89.448	87.890	87.387	87.275	91.253	91.833	91.326	90.089	87.879	88.095
Tennessee	92.747	92.777	93.781	93.074	89.660	91.255	90.499	90.595	91.797	92.515
Texas	98.364	98.223	98.024	97.372	97.745	98.503	98.774	98.404	97.447	97.175
Utah	97.934	97.656	97.082	98.708	95.977	97.259	95.262	94.573	94.572	95.002
Vermont	98.076	100.159	98.332	100.398	100.239	99.616	102.132	98.661	100.990	96.635
Virginia	103.455	103.591	102.805	101.267	102.018	100.056	101.010	102.329	102.051	100.749
Washington	103.861	104.344	105.555	107.451	107.124	107.979	107.869	108.754	110.025	108.562
West Virginia	89.834	90.535	89.796	89.026	89.427	88.521	87.333	91.002	89.156	89.772
Wisconsin	93.832	93.314	93.234	93.540	93.951	94.472	92.665	93.293	92.416	93.097
Wyoming	97.424	96.972	97.747	97.185	92.345	94.120	91.831	91.533	91.761	90.848

Source: U.S. Bureau of Economic Analysis, State Real Personal Income (February 20, 2025) <<https://apps.bea.gov/itable/?ReqID=70&step=1>> accessed July 7, 2025. See also "Real Personal Income for States and Metropolitan Areas, 2023" <<https://www.bea.gov/news/2024/real-personal-consumption-expenditures-state-and-real-personal-income-state-and>> accessed December 12, 2024.

**Table 14.03-- IMPLICIT REGIONAL PRICE DEFLATOR, BY STATE: 2014 TO 2023**[2019 to 2021 revised from previous *Data Book*]

State	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Alabama	87.5	87.3	89.0	90.1	89.2	91.4	91.6	96.0	102.2	108.4
Alaska	99.5	100.5	102.3	104.9	106.7	106.7	106.1	114.2	118.5	122.6
Arizona	95.1	95.2	96.9	97.9	99.3	101.2	103.8	105.3	116.1	121.8
Arkansas	86.8	86.6	87.7	88.6	88.9	90.8	92.3	96.9	100.9	104.2
California	106.7	107.7	108.0	110.9	114.3	115.0	117.1	121.9	130.7	135.7
Colorado	100.1	100.3	101.0	103.0	102.3	106.1	108.6	112.0	118.7	122.2
Connecticut	103.9	104.7	105.7	107.2	106.2	107.6	110.0	112.1	123.3	124.9
Delaware	96.8	95.3	96.8	98.6	101.3	102.3	101.3	106.2	113.8	119.6
Dist. of Col.	111.0	110.3	110.5	110.1	113.8	113.1	116.0	121.6	130.8	133.5
Florida	98.0	98.5	99.3	100.9	102.4	103.1	105.3	110.5	118.7	124.7
Georgia	92.2	92.1	93.3	95.3	96.8	97.7	98.9	104.4	111.1	116.5
<b>Hawaii</b>	107.4	108.5	108.0	110.4	113.1	115.7	118.5	122.6	129.0	130.9
Idaho	91.0	91.8	91.4	94.5	93.6	95.7	95.2	99.8	106.6	110.2
Illinois	96.8	96.3	97.8	100.3	102.4	103.0	105.0	110.4	117.6	119.1
Indiana	90.0	89.0	89.9	90.9	94.6	96.1	96.0	100.9	106.7	111.1
Iowa	88.4	87.2	88.0	89.3	93.7	95.0	94.8	97.8	102.6	107.0
Kansas	90.5	90.4	90.6	91.6	94.4	96.0	96.5	99.4	104.1	108.4
Kentucky	88.4	88.2	89.1	90.0	90.9	92.7	93.2	97.3	103.8	109.0
Louisiana	90.7	90.3	92.0	92.4	92.6	94.4	95.4	99.6	105.0	106.4
Maine	90.0	93.4	95.6	97.6	99.7	99.0	102.4	106.1	116.9	117.0
Maryland	104.8	105.0	105.4	106.7	108.5	108.8	111.3	115.6	121.8	125.3
Massachusetts	101.5	102.1	106.3	107.3	109.5	110.9	114.2	116.3	127.1	130.4
Michigan	92.7	91.2	92.0	92.7	96.4	98.7	98.8	102.7	108.7	113.5
Minnesota	95.5	95.1	95.6	96.8	101.6	102.2	102.3	107.2	113.2	118.6
Mississippi	86.4	85.9	87.0	87.8	87.9	89.6	89.6	94.0	101.4	105.2
Missouri	90.7	89.8	90.1	91.7	93.7	95.8	96.4	100.3	105.7	110.6
Montana	92.4	92.4	92.3	94.2	94.3	97.6	96.2	99.6	104.7	108.7

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**Table 14.03-- IMPLICIT REGIONAL PRICE DEFLATOR, BY STATE: 2014 TO 2023 -- Con.**

State	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Nebraska	89.2	88.8	89.3	89.8	93.8	95.8	97.1	100.2	104.4	108.9
Nevada	96.3	95.9	95.5	99.8	98.2	102.3	101.7	104.0	111.8	116.9
New Hampshire	99.2	101.1	103.3	105.8	105.7	107.7	110.2	111.8	125.2	126.9
New Jersey	106.0	106.0	107.2	109.3	113.4	115.1	115.9	119.0	126.3	131.2
New Mexico	92.7	92.8	92.8	95.7	93.5	96.2	96.1	97.9	105.6	108.9
New York	105.8	106.7	108.2	109.9	111.8	113.3	115.2	119.4	124.9	129.7
North Carolina	91.1	91.0	92.2	93.1	94.8	95.1	95.6	102.2	109.1	113.4
North Dakota	89.9	88.7	90.1	88.7	93.1	96.5	96.1	99.1	103.0	106.7
Ohio	90.4	89.8	90.8	91.9	94.8	96.6	96.2	100.5	106.3	110.6
Oklahoma	89.1	88.9	89.9	90.9	91.5	92.5	93.8	98.0	103.1	106.4
Oregon	96.9	98.4	97.9	101.5	106.8	107.5	108.0	112.4	123.8	126.2
Pennsylvania	94.5	95.6	96.1	99.1	100.1	101.4	102.2	104.7	111.7	117.5
Rhode Island	97.5	99.4	100.0	102.5	104.2	106.0	106.5	111.3	121.2	122.2
South Carolina	90.5	90.8	92.0	92.9	94.2	94.7	95.1	102.0	108.4	112.3
South Dakota	86.9	85.5	85.9	87.3	93.1	95.1	95.6	98.2	102.0	106.1
Tennessee	90.1	90.3	92.2	93.1	91.5	94.5	94.7	98.7	106.6	111.5
Texas	95.5	95.6	96.3	97.4	99.7	102.0	103.4	107.2	113.1	117.1
Utah	95.1	95.0	95.4	98.7	97.9	100.7	99.7	103.1	109.8	114.5
Vermont	95.3	97.5	96.6	100.4	102.3	103.1	106.9	107.5	117.3	116.4
Virginia	100.5	100.8	101.0	101.3	104.1	103.6	105.7	111.5	118.5	121.4
Washington	100.9	101.5	103.7	107.5	109.3	111.8	112.9	118.5	127.8	130.8
West Virginia	87.2	88.1	88.3	89.0	91.3	91.6	91.4	99.2	103.5	108.2
Wisconsin	91.1	90.8	91.6	93.5	95.9	97.8	97.0	101.7	107.3	112.2
Wyoming	94.6	94.4	96.1	97.2	94.2	97.4	96.1	99.7	106.5	109.5

Source: U.S. Bureau of Economic Analysis, SAIRPD "Implicit regional price deflators by state" (December 12, 2024) <<https://apps.bea.gov/itable/?ReqID=70&step=1>> accessed December 12, 2024. See also "Real Personal Consumption Expenditures by State and Real Personal Income by State and Metropolitan Area, 2023" <<https://www.bea.gov/sites/default/files/2024-12/rpp1224.pdf>> accessed December 12, 2024.



**Table 14.04-- CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), ALL ITEMS, FOR URBAN HAWAII AND UNITED STATES: 1995 TO 2024**

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

Year	Urban Hawaii 1/		United States	
	Annual average	Percent change	Annual average	Percent change
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
2024	340.197	4.4	313.689	2.9

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 15, 202

**Table 14.05-- CONSUMER PRICE INDEX- ALL ITEMS, BY TYPE OF CONSUMER, FOR URBAN HAWAII: SEMI-ANNUAL AND ANNUAL AVERAGE, 2009 TO 2024**

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
2024	340.197	338.045	342.350	339.621	337.358	341.885
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
2024	4.4	4.7	4.0	4.4	4.8	4.1

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 July 7, 2025.

**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, 2021 TO 2024**

[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	2021	2022	2023	2024
All items	296.818	316.076	325.954	340.197
Food and beverages	312.618	338.162	353.063	366.318
Food	313.001	340.549	356.898	370.394
Food at home	309.044	338.264	344.170	350.818
Cereals and bakery products	337.120	379.887	403.407	399.003
Meats, poultry, fish, and eggs	305.989	329.079	324.575	329.566
Dairy and related products	244.375	270.430	284.302	289.881
Fruits and vegetables	373.721	402.299	402.668	404.615
Other food at home	287.045	322.942	339.322	354.691
Food away from home	309.129	333.310	364.867	387.908
Nonalc. bev. & bev. materials 1/	408.597	434.429	418.274	431.197
Alcoholic beverages	304.801	297.150	288.576	298.959
Housing	323.600	338.500	347.570	372.322
Shelter	354.402	363.820	374.881	406.413
Rent of primary residence	347.912	359.727	371.962	408.337
Owners' equiv. rent of residences 2/	362.730	370.464	387.516	417.614
Owners' equiv. rent of prim. res. 2/	362.730	370.464	387.516	417.614
Fuel and utilities	377.189	460.241	458.747	461.294
Household energy 3/	294.786	395.610	390.778	386.578
Energy services 4/	289.294	388.231	383.639	380.010
Electricity	285.240	384.208	380.643	377.852
Utility (piped) gas service	321.059	398.558	366.393	344.547
Household furnishings & operation	151.982	159.999	166.414	168.208
Household furn. and supplies 5/	85.289	90.489	91.403	89.963
Apparel	109.057	110.427	126.213	127.333
Transportation	237.344	272.141	270.792	272.002
Private transportation	243.452	282.283	280.641	278.451
Transp. comm. less motor fuel 5/	113.082	124.079	125.697	120.400
New and used motor vehicles 6/	114.220	125.961	127.428	121.573
New vehicles 1/	171.693	184.081	192.081	186.537
Used cars and trucks 1/	310.966	351.083	328.918	310.408
Motor fuel	303.780	402.030	373.209	361.827
Gasoline (all types)	311.824	412.564	383.109	371.370
Gasoline, unleaded regular 7/	322.823	428.798	397.645	385.218
Gasoline, unleaded midgrade 7/ 8/	260.461	341.948	318.268	309.507
Gasoline, unleaded premium 7/	295.717	385.103	359.552	349.299
Motor vehicle insurance 1/	457.720	(NA)	(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, 2021 TO 2024 -- Con.**

Group	2021	2022	2023	2024
Medical care	438.199	(NA)	508.814	513.478
Recreation 6/	138.901	141.639	149.448	154.446
Education and communication 6/	151.058	153.306	156.219	154.214
Educ. and comm. commodities 5	57.495	61.482	64.985	57.608
Educ. and comm. services 5/	128.474	129.637	131.693	132.777
Tuition, other sch. fees, & childcare 1/	1,851.118	1,909.116	1,962.214	2,030.839
Other goods and services	525.471	558.353	610.227	622.019
Other goods 5/	121.893	131.378	147.619	156.534
Other personal services 5/	(NA)	(NA)	153.789	(NA)
Commodity and service group				
All items	296.818	316.076	325.954	340.197
Commodities	220.232	243.420	251.784	252.367
Commodities less food & bev.	164.568	185.610	190.516	185.361
Nondurables less food & bev.	205.909	239.395	247.981	246.254
Durables	118.770	129.626	131.616	125.356
Services	363.728	380.199	391.529	416.910
Special aggregate indexes				
All items less shelter	271.697	296.918	306.267	311.030
All items less medical care	289.176	307.373	316.174	330.893
All items less energy	298.626	312.836	324.647	340.332
All items less food and energy	297.788	309.736	320.854	337.057
Energy	297.749	397.282	380.328	373.098
Commodities less food	169.582	190.009	194.585	189.677
Nondurables less food	212.095	243.105	250.631	249.483
Nondurables	261.604	290.736	302.624	308.565
Services less rent of shelter 2/	372.396	400.461	411.450	424.926
Services less medical care services	355.236	370.598	381.581	408.155

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 July 7, 2025.

**Table 14.07-- RELATIVE IMPORTANCE OF COMPONENTS IN THE  
CONSUMER PRICE INDEX, ALL URBAN CONSUMERS (CPI-U), FOR  
HONOLULU AND THE UNITED STATES: DECEMBER 2023 AND 2024**

[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	2023 CPI-U		2024 CPI-U	
	Honolulu	United States	Honolulu	United States
Relative importance of area	0.534	100.000	0.468	100.000
Expenditure category				
All items	100.000	100.000	100.000	100.000
Food and beverages	16.750	14.409	13.754	14.526
Food	16.266	13.555	13.290	13.691
Food at home	9.263	8.167	8.184	8.043
Cereals and bakery products	(NA)	1.066	(NA)	1.110
Meats, poultry, fish, and eggs	(NA)	1.722	(NA)	1.621
Meats, poultry, and fish	(NA)	1.603	(NA)	1.449
Dairy and related products	(NA)	0.748	(NA)	0.741
Fruits and vegetables	(NA)	1.410	(NA)	1.336
Other food at home	(NA)	2.193	(NA)	2.338
Food away from home	7.004	5.388	5.106	5.648
Alcoholic beverages	0.484	0.854	0.464	0.835
Housing	48.376	45.065	50.659	44.201
Shelter	40.818	36.191	43.405	35.483
Rent of primary residence	10.976	7.671	10.915	7.499
Tenants' and household insurance	(NA)	0.413	(NA)	0.410
Owners' equivalent rent of residences	29.039	25.440	31.260	26.282
Owners' equivalent rent of primary res.	27.801	26.769	30.724	25.083
Lodging away from home	(NA)	1.338	(NA)	1.292
Fuels and utilities	4.086	4.369	4.019	4.312
Household energy	2.671	3.283	2.328	3.233
Fuel oil and other fuels	(NA)	0.167	(NA)	0.139
Fuel oil	(NA)	0.084	(NA)	0.074
Propane, kerosene, and firewood	(NA)	0.083	(NA)	0.065
Energy services 1/	2.630	3.116	2.297	3.094
Electricity	2.464	2.428	2.201	2.343
Utility (piped) gas service	0.166	0.688	0.097	0.750
Water & sewer & trash collection serv.	(NA)	1.086	(NA)	1.079
Household furnishings and operations	3.472	4.506	3.235	4.406

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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 2023 AND 2024 -- Con.**

Group	2023 CPI-U		2024 CPI-U	
	Honolulu	United States	Honolulu	United States
Expenditure category - Con.				
Apparel	1.921	2.512	1.481	2.480
Men's and boys' apparel	(NA)	0.636	(NA)	0.654
Women's and girls' apparel	(NA)	1.009	(NA)	0.967
Footwear	(NA)	0.530	(NA)	0.578
Infants' and toddlers' apparel	(NA)	0.099	(NA)	0.102
Jewelry and watches	(NA)	0.238	(NA)	0.180
Transportation	13.672	15.898	15.020	16.571
Private transportation	12.447	14.828	12.681	15.103
Motor fuel	3.325	3.372	3.122	2.983
Gasoline (all types)	3.299	3.261	3.040	2.902
Public transportation 2/	1.225	1.071	2.339	1.468
Medical care	7.687	8.004	7.137	8.273
Medical care commodities 3/	1.243	1.489	1.173	1.527
Medical care services 3/	6.444	6.515	5.964	6.747
Recreation	3.450	5.307	3.702	5.292
Education and communication	5.743	5.906	4.864	5.732
Other goods and services	2.401	2.899	3.382	2.925
Personal care	(NA)	2.357	(NA)	2.443
Commodity and service group 4/				
All items	100.000	100.000	100.000	100.000
Commodities	34.540	35.985	30.876	36.201
Commodities less food and beverages	17.790	21.576	17.122	21.675
Nondurables less food and beverages	8.875	11.276	8.431	10.701
Durables	8.915	10.301	8.691	10.974
Services	65.460	64.015	69.124	63.799

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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 2023 AND 2024 -- Con.**

Group	2023 CPI-U		2024 CPI-U	
	Honolulu	United States	Honolulu	United States
Special aggregate indexes 4/				
All items less shelter	59.182	63.809	56.595	64.517
All items less medical care	92.313	91.996	92.863	91.727
All items less energy	94.004	93.345	94.549	93.784
All items less food and energy	77.738	79.790	81.259	80.094
Energy	5.996	6.655	5.451	6.216
Commodities less food	18.274	22.430	17.586	22.511
Nondurables less food	9.359	12.129	8.896	11.536
Nondurables	25.625	25.685	22.185	25.227
Services less rent of shelter	24.820	28.237	26.028	28.726
Rent of shelter 5/	40.640	35.778	43.096	35.072
Services less medical care services	59.016	57.499	63.160	57.052

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 16, 2025.

**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: 2023**

[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 2023]

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	1,406	31.0	(X)				
Florida	1,719	36.2	1	Tennessee	1,214	29.7	26
Nevada	1,622	34.0	2	Maine	1,189	29.6	27
Louisiana	1,020	33.5	3	Indiana	1,044	29.5	28
California	1,992	33.2	4	North Carolina	1,245	29.5	28
<b>Hawaii</b>	<b>1,940</b>	<b>33.1</b>	<b>5</b>	Virginia	1,567	29.5	28
Arizona	1,608	32.3	6	Rhode Island	1,365	29.3	31
Georgia	1,400	32.1	7	Minnesota	1,264	29.2	32
Maryland	1,651	31.9	8	Vermont	1,202	29.1	33
Oregon	1,481	31.8	9	Kentucky	929	29.0	34
Colorado	1,771	31.7	10	Oklahoma	1,020	29.0	34
Connecticut	1,463	31.6	11	Ohio	1,014	28.9	36
Massachusetts	1,757	31.6	11	Utah	1,551	28.9	36
Texas	1,413	31.6	11	Montana	1,083	28.7	38
South Carolina	1,170	31.1	14	Illinois	1,238	28.6	39
Delaware	1,358	30.8	15	West Virginia	850	28.6	39
New Hampshire	1,517	30.8	16	Arkansas	933	28.4	41
New York	1,561	30.8	16	Alaska	1,373	28.2	42
Michigan	1,101	30.6	18	Missouri	1,019	28.1	43
New Jersey	1,667	30.6	18	Dist. of Columbia	1,904	27.9	44
Mississippi	898	30.5	20	Nebraska	1,042	27.6	45
Washington	1,731	30.2	21	Iowa	949	27.4	46
Idaho	1,256	29.9	22	Wisconsin	1,071	27.4	46
Puerto Rico	557	29.9	(X)	Kansas	1,036	27.3	48
Alabama	982	29.8	23	Wyoming	1,000	27.1	49
New Mexico	1,084	29.7	24	South Dakota	921	26.2	50
Pennsylvania	1,197	29.7	24	North Dakota	916	25.1	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:  
2023 -- Con.**

X Not applicable.

Source: U.S. Census Bureau, 2023 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 13, 2025; 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: 2022 AND 2023**

[Data based on a sample]

Category and year	Hawaii	United States
Specified owner-occupied		
2022	309,687	84,649,084
2023	308,421	85,685,869
Specified owner-occupied with a mortgage		
2022: Number	194,384	51,394,498
Percent	62.8	60.7
2023: Number	191,747	51,623,068
Percent	62.2	60.2
Specified owner-occupied without a mortgage		
2022: Number	115,303	33,254,586
Percent	37.2	39.3
2023: Number	116,674	34,062,801
Percent	37.8	39.8
Median selected monthly owner costs (in dollars)		
With a mortgage: 2022	2,683	1,775
2023	2,739	1,904
Without a mortgage: 2022	619	585
2023	675	629
Median selected monthly owner costs as a percentage of household income		
With a mortgage: 2022	26.3	20.9
2023	25.5	21.1
Without a mortgage: 2022	(1/)	11.0
2023	(1/)	11.5

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 3, 2025; 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: 2022 AND 2023**

[In dollars and percent. Data based on a sample]

Area	Median selected monthly owner costs				Median selected monthly owner costs as a percentage of household income			
	With a mortgage		Without a mortgage		With a mortgage		Without a mortgage	
	2022	2023	2022	2023	2022	2023	2022	2023
United States	1,775	1,904	585	629	20.9	21.1	11.3	11.5
Alabama	1,293	1,372	395	438	18.7	19.0	(1/)	(1/)
Alaska	2,019	2,136	629	659	22.0	21.8	(1/)	(1/)
Arizona	1,616	1,751	468	499	20.2	20.4	(1/)	(1/)
Arkansas	1,216	1,315	407	434	18.7	18.7	10.2	(1/)
California	2,673	2,844	759	834	24.6	24.9	11.5	11.8
Colorado	2,098	2,289	608	676	21.8	22.4	(1/)	10.4
Connecticut	2,215	2,354	979	1,038	22.0	21.9	13.9	14.7
Delaware	1,629	1,747	505	542	19.5	20.0	(1/)	(1/)
Dist. Of Col.	2,893	3,001	784	772	20.7	19.0	(1/)	(1/)
Florida	1,746	1,950	599	681	23.1	23.9	12.1	12.8
Georgia	1,599	1,733	488	530	19.7	20.3	(1/)	(1/)
<b>Hawaii</b>	<b>2,683</b>	<b>2,739</b>	<b>619</b>	<b>675</b>	<b>26.3</b>	<b>25.5</b>	<b>(1/)</b>	<b>(1/)</b>
Idaho	1,512	1,686	454	488	20.6	21.0	(1/)	(1/)
Illinois	1,804	1,905	746	764	20.6	20.6	12.8	12.8
Indiana	1,281	1,359	479	511	18.0	18.3	(1/)	10.1
Iowa	1,411	1,483	579	611	18.9	19.1	11.3	11.5
Kansas	1,542	1,635	584	640	19.5	19.9	11.8	12.3
Kentucky	1,316	1,386	446	457	18.8	18.9	10.7	10.2
Louisiana	1,472	1,564	419	453	20.4	20.8	10.5	10.7
Maine	1,573	1,688	596	651	21.5	21.2	12.6	12.7
Maryland	2,097	2,224	686	731	20.3	20.4	10.2	10.1
Massachusetts	2,489	2,629	961	1,022	22.2	22.0	13.5	14.0
Michigan	1,435	1,509	565	593	19.4	19.4	12.0	12.0
Minnesota	1,784	1,879	654	689	19.9	19.8	11.4	11.5
Mississippi	1,267	1,321	394	431	20.3	19.8	10.2	10.7
Missouri	1,377	1,461	494	532	19.0	18.8	10.7	10.9
Montana	1,611	1,754	531	571	21.8	22.4	11.5	11.3

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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: 2022 AND 2023 -- 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	
	2022	2023	2022	2023	2022	2023	2022	2023
Nebraska	1,586	1,718	617	681	19.2	19.7	11.5	11.9
Nevada	1,730	1,876	486	555	22.2	22.1	(1/)	(1/)
New Hampshire	2,157	2,303	934	996	22.4	21.7	14.6	14.2
New Jersey	2,553	2,676	1,116	1,161	22.7	22.5	14.9	14.8
New Mexico	1,408	1,500	424	455	20.9	20.7	(1/)	(1/)
New York	2,355	2,430	886	923	22.7	22.5	13.6	13.7
North Carolina	1,444	1,578	444	472	19.1	19.4	(1/)	(1/)
North Dakota	1,638	1,687	554	589	19.9	18.9	(1/)	(1/)
Ohio	1,381	1,468	545	579	18.6	18.6	11.4	11.4
Oklahoma	1,409	1,527	478	534	19.8	20	10.7	11.3
Oregon	1,946	2,089	619	664	22.6	22.6	11.4	11.8
Pennsylvania	1,601	1,698	597	640	19.4	19.6	11.8	12.2
Rhode Island	2,021	2,175	844	853	21.6	22.1	13.3	12.8
South Carolina	1,378	1,477	406	425	19.5	19.5	(1/)	(1/)
South Dakota	1,526	1,625	565	604	20.4	20.7	11.1	11.2
Tennessee	1,442	1,503	439	445	19.8	19.6	(1/)	(1/)
Texas	1,904	2,071	626	681	21.7	22	12.0	12.2
Utah	1,822	1,978	504	561	20.2	21.1	(1/)	(1/)
Vermont	1,750	1,827	786	796	22.4	20.8	15.0	14.2
Virginia	1,919	2,032	533	576	20.1	20.2	(1/)	(1/)
Washington	2,227	2,396	708	757	22.2	22.5	11.1	11.7
West Virginia	1,161	1,208	362	394	17.5	17	(1/)	(1/)
Wisconsin	1,545	1,629	616	641	19.8	19.4	12.0	11.8
Wyoming	1,564	1,653	484	548	21.0	21.2	(1/)	10.5
Puerto Rico	878	899	179	176	24.5	23.2	(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 March 13, 2025.

**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 FROM 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/	4.51	(X)	57.13	327.82
Connecticut	8.32	1	71.59	199.98
New Jersey	8.32	2	69.86	315.16
Wyoming	8.25	3	52.01	444.67
Vermont	8.09	4	74.55	327.21
Rhode Island	7.64	5	71.16	318.24
Illinois	7.45	6	52.06	210.44
New Hampshire	7.31	7	75.07	364.57
New York	7.14	8	60.24	303.00
Maine	6.89	9	78.49	376.62
Wisconsin	6.88	10	61.03	343.96
Montana	6.78	11	77.10	636.69
Nebraska	6.72	12	55.97	327.75
Ohio	6.67	13	61.43	241.47
Kentucky	6.66	14	58.40	293.63
Nevada	6.66	15	55.92	326.08
Idaho	6.52	16	71.94	549.30
Pennsylvania	6.32	17	54.00	260.36
Maryland	6.05	18	46.41	270.35
Indiana	6.00	19	61.39	259.96
Massachusetts	5.77	20	55.43	364.59
Kansas	5.66	21	55.93	298.21
Virginia	5.65	22	55.31	315.42
New Mexico	5.38	23	57.53	302.98
Iowa	5.32	24	46.34	268.87
South Carolina	5.32	25	72.13	339.67
West Virginia	5.12	26	48.35	229.94
Alaska	4.99	27	42.35	276.01
Delaware	4.84	28	54.76	235.33
Minnesota	4.80	29	41.51	324.46
Alabama	4.78	30	57.33	265.64
Georgia	4.78	31	68.26	326.28

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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 FROM 1991 TO 2023 -- Con.**

State	One-year 1/ (percent)	Rank 2/	Five-year (percent)	Since 1991, 1st quarter (percent)
North Carolina	4.77	32	72.14	338.45
Tennessee	4.75	33	71.27	379.57
Utah	4.74	34	63.02	625.54
Missouri	4.67	35	56.43	291.29
Michigan	4.60	36	56.86	272.36
<b>Hawaii</b>	<b>3.98</b>	<b>37</b>	<b>52.70</b>	<b>301.88</b>
District of Columbia	3.75	38	12.63	532.18
Washington	3.47	39	51.43	487.91
Oklahoma	3.40	40	51.18	275.49
Arkansas	3.38	41	58.67	258.17
North Dakota	3.11	42	35.01	327.24
Oregon	3.03	43	42.55	534.25
South Dakota	2.86	44	56.50	387.78
Texas	2.26	45	50.09	349.18
California	2.15	46	45.77	324.90
Florida	2.15	47	74.79	465.57
Colorado	1.88	48	45.31	596.73
Arizona	1.22	49	66.16	472.13
Louisiana	0.48	50	26.69	259.76
Mississippi	-0.15	51	48.38	216.23

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 4.5 Percent over the Prior Year; Up 1.4 Percent from the Third Quarter of 2024" pp. 15-67 (February 25, 2025)

<<https://www.fhfa.gov/DataTools/Downloads/Pages/House-Price-Index.aspx>> accessed February 25, 2025.

**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: 2023 TO 2025**

[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	2023			2024			2025		
	Cate- gory wt. 1/	Score	Rank	Cate- gory wt. 1/	Score	Rank	Cate- gory wt. 1/	Score	Rank
Overall	2,500	1,032	47	2,500	942	50	2,500	951	49
Infrastructure 2/	390	154	43	425	150	47	405	126	48
Workforce	400	188	40	375	187	32	335	170	29
Economy	360	145	41	350	117	49	445	200	39
Quality of life 3/	350	263	5	325	222	7	265	173	6
Cost of doing business	290	36	50	275	41	50	295	38	50
Tech. & innovation 3/	270	105	39	250	68	45	255	85	48
Business friendliness	215	74	36	250	88	42	270	95	44
Education	125	60	36	125	50	41	110	41	42
Access to capital	50	5	50	75	14	48	60	14	48
Cost of living	50	2	50	50	5	48	60	9	49

1/ Weighting reevaluated for each study. See "America's Top States for Business: Our methodology and sources" 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; for 2024 <<https://www.cnbc.com/2024/06/13/how-we-are-choosing-2024/06/13/how-we-are-choosing-americas-top-states-for-business-2024.html>> accessed July 11, 2024; and for 2025 <<https://www.cnbc.com/2025/06/11/how-we-are-choosing-americas-top-states-for-business-in-2025.html>> accessed July 16, 2025.

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 on how friendly the states are toward emerging industries including cryptocurrency and cannabis.

Source: CNBC "America's Top Ten States for Business: 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; for 2025 (July 10, 2025) <<https://www.cnbc.com/2025/07/10/top-states-for-business-americas-2025-the-full-rankings.html>> and "Hawaii" <<https://www.cnbc.com/2025/07/10/hawaii-top-states-for-business-ranking.html>> accessed July 16, 2025.



**Table 14.14-- AVERAGE ANNUAL COST OF FULL-TIME CHILD CARE,  
BY PROVIDER, BY STATE AND THE DISTRICT OF COLUMBIA: 2024**

[Data collected during Child Care Aware of America's January 2025 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/	8,632	8,008	5,226	7,670	7,332	5,090
Alaska	12,107	9,883	6,324	10,809	8,610	5,559
Arizona 2/	15,964	11,680	5,850	10,920	10,400	5,850
Arkansas	9,178	8,320	3,397	7,963	7,745	4,274
California 2/	22,628	16,665	10,627	19,022	16,763	10,293
Colorado	20,978	14,800	8,292	13,666	12,830	8,068
Connecticut	18,492	15,297	5,967	14,305	13,201	5,928
Delaware	16,617	13,218	5,476	10,997	9,968	4,294
Dist. of Columbia	26,193	20,981	(NA)	21,382	19,685	(NA)
Florida 2/	13,011	9,409	5,238	11,201	8,592	5,094
Georgia	11,066	9,573	6,568	8,407	7,802	5,661
<b>Hawaii</b>	<b>24,115</b>	<b>13,992</b>	<b>7,402</b>	<b>11,632</b>	<b>11,028</b>	<b>10,694</b>
Idaho 2/	10,608	9,201	6,444	7,380	7,152	5,328
Illinois 2/	19,807	17,238	4,538	12,283	10,439	3,524
Indiana	16,478	12,531	6,394	9,508	8,470	5,143
Iowa	12,694	10,100	3,572	8,596	8,285	3,067
Kansas	15,156	9,217	2,254	7,639	7,750	2,742
Kentucky	12,740	10,712	5,850	9,880	9,360	5,148
Louisiana 2/	10,847	9,378	5,841	(NA)	(NA)	(NA)
Maine	15,730	14,144	7,683	11,830	10,790	6,728
Maryland	25,321	15,601	10,226	15,919	13,416	8,505
Massachusetts	26,343	20,669	17,944	17,510	15,056	7,583
Michigan	13,454	12,246	5,468	9,458	10,355	5,448
Minnesota	20,421	15,733	(NA)	9,821	8,978	(NA)
Mississippi 2/	7,696	6,864	4,290	6,188	5,720	3,588
Missouri	13,780	9,568	4,056	9,984	8,320	3,432
Montana	15,080	14,300	4,875	11,700	10,400	3,900
Nebraska	18,147	15,738	(NA)	13,383	13,383	(NA)
Nevada	12,659	10,605	6,140	9,703	8,982	4,954
New Hampshire 2/	16,040	13,042	4,826	11,708	11,418	3,827
New Jersey 2/	20,213	17,503	5,990	12,502	11,113	7,960
New Mexico 2/	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
New York	20,439	17,343	12,447	16,415	15,616	13,299

Continued on next page.

**Table 14.14-- AVERAGE ANNUAL COST OF FULL-TIME CHILD CARE,  
BY PROVIDER, BY STATE AND THE DISTRICT OF COLUMBIA:  
2024 -- Con.**

Area	Child care center			Family child care		
	Infant	4-year-old	School-age 1/	Infant	4-year-old	School-age 1/
North Carolina	12,370	10,381	5,811	9,961	9,047	5,693
North Dakota	12,299	10,869	(NA)	10,141	9,473	(NA)
Ohio	13,780	11,752	6,435	10,556	9,048	5,967
Oklahoma	10,809	9,415	7,326	9,399	8,577	7,990
Oregon	19,500	13,260	(NA)	15,808	13,728	(NA)
Pennsylvania 2/	14,910	12,453	7,937	10,994	9,685	6,297
Rhode Island 2/	18,486	16,212	10,920	14,300	13,000	8,775
South Carolina	10,474	9,691	8,277	8,126	7,223	6,321
South Dakota	8,632	8,070	5,460	6,822	6,635	4,836
Tennessee 2/	13,126	10,840	4,402	9,415	8,689	5,618
Texas 2/	11,349	10,225	6,782	10,010	9,582	6,300
Utah	14,160	9,876	5,940	10,800	8,160	5,760
Vermont 2/	18,710	15,877	6,442	12,395	11,818	5,595
Virginia	16,796	13,884	5,772	13,052	12,116	4,095
Washington	21,348	16,908	5,196	18,000	14,556	5,460
West Virginia	10,439	9,368	(NA)	8,565	7,762	(NA)
Wisconsin 2/	17,963	15,039	6,226	12,319	11,088	6,568
Wyoming 2/	12,784	11,229	6,249	10,704	9,747	6,080

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 2025 survey. Data reported from state's most recent Market Rate Survey.

Source: Child Care Aware of America, "2024 Price of Care: Child Care Affordability Analysis"

Table I: "2024 Average Annual Price of Full-Time Center-Based Child Care by State"

(p. 2 ) and Table II: "2024 Average Annual Price of Full-Time Family Child Care by State" (p. 4)

<<https://www.childcareaware.org/price-landscape24/#LandscapeAnalysis/>> accessed June 18, 2025.

**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 14, 2025**

[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	4.466	4.715	4.967	5.235
Hawaii rank	2	2	1	1
U. S. average	3.153	3.618	3.983	3.706
Hawaii as percent of U.S. average	141.6	130.3	124.7	141.3
Alabama	2.772	3.208	3.600	3.419
Alaska	3.723	3.917	4.154	3.994
Arizona	3.194	3.532	3.851	3.545
Arkansas	2.813	3.250	3.629	3.385
California	4.526	4.742	4.934	5.166
Colorado	2.997	3.378	3.708	3.343
Connecticut	3.134	3.715	4.091	3.790
Delaware	3.114	3.677	3.967	3.760
District of Columbia	3.344	3.823	4.291	3.858
Florida	2.931	3.353	3.673	3.668
Georgia	2.905	3.336	3.733	3.564
<b>Hawaii</b>	<b>4.466</b>	<b>4.715</b>	<b>4.967</b>	<b>5.235</b>
Idaho	3.464	3.739	4.007	3.883
Illinois	3.468	4.072	4.526	3.748
Indiana	3.051	3.597	4.094	3.747
Iowa	2.958	3.268	3.758	3.561
Kansas	2.878	3.212	3.539	3.442
Kentucky	2.880	3.430	3.844	3.408
Louisiana	2.781	3.209	3.577	3.314
Maine	3.051	3.600	4.069	3.904
Maryland	3.169	3.742	4.056	3.780
Massachusetts	3.060	3.656	4.026	3.854
Michigan	3.266	3.829	4.375	3.745
Minnesota	3.041	3.451	3.883	3.626
Mississippi	2.703	3.114	3.505	3.272
Missouri	2.855	3.219	3.540	3.397
Montana	3.259	3.563	3.898	3.645
Nebraska	2.857	3.109	3.596	3.430
Nevada	3.748	4.009	4.304	3.914
New Hampshire	2.987	3.557	3.989	3.820
New Jersey	3.081	3.612	3.866	3.693
New Mexico	2.880	3.277	3.574	3.445
New York	3.176	3.686	4.068	3.920

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**Table 14.16-- AVERAGE GASOLINE PRICE FOR THE UNITED STATES AND  
FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: JULY 14, 2025 -- Con.**

Item	Regular	Mid-grade	Premium	Diesel
North Carolina	2.888	3.326	3.718	3.540
North Dakota	2.906	3.248	3.616	3.413
Ohio	3.037	3.566	4.076	3.723
Oklahoma	2.752	3.139	3.436	3.282
Oregon	4.000	4.210	4.477	4.497
Pennsylvania	3.259	3.699	4.065	4.023
Rhode Island	3.039	3.755	4.151	3.804
South Carolina	2.803	3.236	3.611	3.485
South Dakota	2.990	3.179	3.672	3.380
Tennessee	2.792	3.234	3.644	3.434
Texas	2.774	3.229	3.582	3.209
Utah	3.292	3.552	3.790	3.616
Vermont	3.095	3.648	4.066	3.855
Virginia	3.005	3.457	3.840	3.634
Washington	4.399	4.644	4.871	4.995
West Virginia	3.046	3.473	3.905	3.626
Wisconsin	2.994	3.524	4.000	3.557
Wyoming	3.102	3.372	3.663	3.550

Source: AAA's Daily Gas Prices, National Average, State Prices and Compare Prices  
<<http://gasprices.aaa.com/>> accessed July 14, 2025; 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 2024**

[Ranked according to highest number of parking spaces in 2024]

Parking garage	2019			2020 and 2021		2022		2023		2024	
	Rank	No. of spaces	Range of monthly rates (\$)	Rank	No. of spaces	Rank	No. of spaces	Rank	No. of spaces	Rank 1/	No. of spaces
Waterfront Plaza	1	1,255	(2/)	1	1,255	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	2	1,146
Harbor Court 3/	3	1,048	> 220	3	1,048	3	1,048	3	1,048	3	1,048
801 South St., Bldg. A	5	915	(NA)	5	915	5	915	4	915	4	915
Topa Financial Center	4	920	283-450	4	920	4	920	5	907	5	907
Executive Centre	6	864	265	6	864	6	864	6	864	6	879
Kukui Plaza	7	852	(NA)	7	852	7	852	7	852	7	852
Alii Place	10	718	267-382	10	718	10	718	10	718	8	718
Kauhale Kakaako	11	698	135	11	698	11	698	11	698	9	698
Hale Pauahi	12	593	90	12	593	12	593	12	593	10	593
Bishop Place 3/	13	564	< 415	13	564	13	564	13	564	11	562
Pacific Park Plaza	14	557	204-272	14	557	14	557	14	557	12	557
South Street Garage 4/	15	550	50	15	550	15	550	15	550	13	550
Harbor Square	16	495	260	16	495	16	495	16	495	15	495
Davies Pacific Center	16	495	356	16	495	16	495	16	495	15	495
Hale Pawaa	(5/)	(NA)	(NA)	(5/)	(NA)	21	411	21	411	17	411
Pioneer Plaza	(5/)	(NA)	(NA)	(5/)	(NA)	(5/)	(NA)	(5/)	(NA)	18	356
Kawaiahao Plaza	24	314	(NA)	24	314	25	314	(5/)	(NA)	19	304
Mark's Garage	25	285	240-350	25	285	(5/)	(5/)	25	308	20	300

Continued on next page.

**Table 14.17-- PARKING GARAGES DOWNTOWN HONOLULU, PARKING RATES, 2019, AND NUMBER OF SPACES AND RANK: 2019 TO 2024 -- Con.**

Parking garage	2019			2020 and 2021		2022		2023		2024	
	Rank	No. of spaces	Range of monthly rates (\$)	Rank	No. of spaces	Rank	No. of spaces	Rank	No. of spaces	Rank 1/	No. of spaces
Keahou Lane Garage	(5/)	(NA)	(NA)	(5/)	(NA)	(5/)	(NA)	(5/)	(NA)	21	287
Central Pacific Plaza	(5/)	(NA)	(NA)	(5/)	(NA)	(5/)	(NA)	(5/)	(NA)	22	240
801 South St., Bldg. B	8	788	(NA)	8	788	8	788	8	788	(5/)	(NA)
Pacific Guardian Center	9	771	8	9	771	9	771	9	771	(5/)	(NA)
215 N. King St.	18	448	120-145	18	448	18	448	18	448	(5/)	(NA)
1032 Fort St. Mall 6/	19	418	(NA)	19	418	19	418	19	418	(5/)	(NA)
Marin Tower	20	414	125	20	414	20	414	20	414	(5/)	(NA)
Chinatown Cultural Plaza	21	400	160	21	400	22	400	22	400	(5/)	(NA)
Century Square	22	364	(NA)	22	364	23	364	23	364	(5/)	(NA)
City Financial Tower	23	343	(NA)	23	343	23	364	23	364	(5/)	(NA)

NA Not applicable, not available, or not approved.

1/ 2024 Survey expanded to 'Honolulu', but only 'Downtown' garages included in table, i.e. excludes #13, the Halekulani/Waikiki Parc Hotel.

2/ Tenants only.

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

4/ For State of Hawaii employees only.

5/ Not ranked in year shown.

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), (April 16, 2021); "2021" (April 15, 2022), "2022" (April 14, 2023), "2023" (April 12, 2024), and "Parking Garages, Honolulu 2024" (April 18-24, 2025)

**Table 14.18-- TOP 100 MOST EXPENSIVE CAR RENTAL DESTINATIONS  
IN THE UNITED STATES: FALL 2024**

[The table is based on a survey which compared rental car rates at the top 100 U.S. airports according to rates established in late August. Prices shown reflect average daily rates for the most affordable rental cars, September 1 to November 30, 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	Little Rock	95	38	Knoxville	65
2	Charleston	91	38	Grand Rapids	65
3	Madison	87	38	Myrtle Beach	65
4	Reno	86	42	Cleveland	64
4	St. Petersburg	86	42	Spokane	64
6	Boise	85	42	Long Beach	64
7	Palm Springs	83	42	Memphis	64
8	Colorado Springs	82	46	Washington, D.C. (DCA) 2/	63
8	San Francisco	82	46	Providende	63
10	Los Angeles	80	46	Fayetteville	63
11	Burbank	78	46	Atlanta	63
11	Syracuse	78	50	Chicago (MDW) 2/	62
13	Pittsburgh	77	50	New York City (LGA) 2/	62
13	Rochester	77	50	San Diego	62
13	Phoenix	77	50	Indianapolis	62
16	Albany	76	50	Houston (HOU) 2/	62
17	Denver	75	55	Columbus	61
17	Savannah	75	55	Nashville	61
17	Detroit	75	55	Newark	61
17	Buffalo	75	58	Philadelphia	60
17	Tucson	75	58	Boston	60
22	Hartford	74	58	Wichita	60
22	Santa Ana	74	58	Las Vegas	60
24	Oakland	73	58	Austin	60
24	Ontario	73	63	Anchorage	59
24	Oklahoma City	73	63	Sanford	59
27	Minneapolis	72	65	Orlando	58
28	Greenville	71	65	Chicago (ORD) 2/	58
28	Cincinnati	71	65	Charlotte	58
28	Dallas (DFW) 2/	71	68	El Paso	57
28	New Orleans	71	68	Norfolk	57
32	Louisville	70	68	Albuquerque	57
33	St Louis	68	71	New York City (JFK) 2/	56
33	Washington, D.C. (IAD) 2/	68	71	Des Moines	56
35	Baltimore	67	71	Sarasota	56
35	Houston (IAH) 2/	67	74	Kansas City	55
37	Omaha	66	74	Fresno	55
38	San Jose	65	74	Portland, Maine (PWM) 2/	55

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**Table 14.18-- TOP 100 MOST EXPENSIVE CAR RENTAL DESTINATIONS  
IN THE UNITED STATES: FALL 2024 -- Con.**

Rank	City	Rate (dollars) 1/	Rank	City	Rate (dollars) 1/
77	Pensacola	54	88	Palm Beach	49
77	Salt Lake City	54	90	Dallas (DAL) 2/	48
79	Tulsa	53	90	Ft. Lauderdale	48
79	Seattle	53	<b>90</b>	<b>Honolulu</b>	<b>48</b>
<b>79</b>	<b>Kona</b>	<b>53</b>	93	Tampa	47
82	Jacksonville	52	93	Fort Myers	47
82	Birmingham	52	93	Miami	47
82	Richmond	52	93	San Juan	47
85	Sacramento	51	97	Portland, OR (PDX) 2/	45
<b>86</b>	<b>Lihue</b>	<b>50</b>	<b>97</b>	<b>Kahului</b>	<b>45</b>
86	Milwaukee	50	99	Bozeman	42
88	San Antonio	49	100	Raleigh	41

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, 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 - Fall 2024" (September 11, 2024) <<https://www.cheapcarrental.net/press.html>> accessed July 2, 2025.

**Table 14.19-- TOP 100 MOST EXPENSIVE CAR RENTAL DESTINATIONS  
IN THE UNITED STATES: WINTER 2024-2025**

[The table is based on a survey which compared rental car rates at the top 100 U.S. airports according to rates established December 2024 to February 2025. Prices shown reflect average daily rates for the most affordable rental cars, December 1, 2024 to February 28, 2025. 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	<b>Kahului</b>	<b>101</b>	39	Wichita	63
2	Little Rock	93	39	Colorado Springs	63
3	Palm Springs	90	39	Louisville	63
4	Charleston	88	42	Omaha	62
4	Boise	88	42	Tampa	62
6	San Jose	87	42	Dallas (DFW) 2/	62
7	Albuquerque	85	42	Minneapolis	62
8	New Orleans	83	46	Baltimore	61
8	Ontario	83	47	Madison	60
10	Santa Ana	79	47	San Juan	60
11	<b>Lihue</b>	<b>78</b>	47	Houston (HOU) 2/	60
11	Burbank	78	50	El Paso	59
13	Tucson	77	50	Columbus	59
13	Reno	77	50	Sanford	59
15	Pittsburgh	75	50	Portland, Maine (PWM) 2/	59
15	Detroit	75	50	Phoenix	59
17	Memphis	74	55	Nashville	58
18	Savannah	73	55	Newark	58
18	Grand Rapids	73	55	Cincinnati	58
20	Spokane	72	55	Providence	58
20	Greenville	72	55	Albany	58
20	Houston (IAH) 2/	72	55	Birmingham	58
20	Los Angeles	72	61	Myrtle Beach	57
24	Denver	70	61	Syracuse	57
25	Des Moines	69	61	Atlanta	57
26	Oklahoma City	68	64	Cleveland	56
27	<b>Honolulu</b>	<b>67</b>	64	Philadelphia	56
27	Long Beach	67	66	Raleigh	55
27	Fayetteville	67	66	Austin	55
27	Knoxville	67	66	Tulsa	55
31	Salt Lake City	66	66	Boston	55
32	Chicago (MDW) 2/	65	66	Hartford	55
32	Norfolk	65	66	Oakland	55
32	Richmond	65	72	New York City (JFK) 2/	54
35	<b>Kona</b>	<b>64</b>	73	Chicago	53
35	St Petersburg	64	73	Rochester	53
35	Indianapolis	64	73	Buffalo	53
35	St Louis	64	76	Milwaukee	52

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**Table 14.19-- TOP 100 MOST EXPENSIVE CAR RENTAL DESTINATIONS  
IN THE UNITED STATES: WINTER 2024-2025 -- Con.**

Rank	City	Rate (dollars) 1/	Rank	City	Rate (dollars) 1/
76	Charlotte	52	88	Ft Lauderdale	47
78	Miami	51	90	Sarasota	46
78	Jacksonville	51	90	Fresno	46
80	Washington, D.C. (DCA) 2/	50	92	San Antonio	45
80	Orlando	50	93	Fort Myers	44
82	Pensacola	49	94	Seattle	43
82	San Francisco	49	94	Palm Beach	43
82	New York City (LGA) 2/	49	96	Anchorage	42
85	Kansas City	48	96	Bozeman	42
85	Las Vegas	48	98	Portland, OR (PDX) 2/	41
87	Sacramento	47	99	Washington, D.C. (IAD) 2/	39
88	Dallas (DAL) 2/	47	100	San Diego	36

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, 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 - Winter 2024 / 2025" (December 18, 2024) <<https://www.cheapcarrental.com/survey/winter-2024-2025.html>> accessed July 2, 2025.

**Table 14.20-- TOP 100 MOST EXPENSIVE CAR RENTAL DESTINATIONS  
IN THE UNITED STATES: SPRING 2025**

[The table is based on a survey which compared rental car rates at the top 100 U.S. airports according to traffic for spring 2025. Prices shown reflect average daily rates for the most affordable rental cars, March 1, 2025 to May 31, 2025. 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	Palm Springs	89	35	Chicago	60
1	Charleston	89	35	St Louis	60
3	Pittsburgh	85	35	El Paso	60
4	Little Rock	84	35	Cincinnati	60
5	Burbank	83	40	New York City	59
6	Ontario	80	40	Cleveland	59
7	Nashville	78	40	San Diego	59
8	St Petersburg	77	40	San Jose	59
8	Phoenix	77	40	Indianapolis	59
10	Madison	74	40	Kahului	59
11	Baltimore	73	40	Boise	59
12	Los Angeles	72	47	Oakland	58
12	Detroit	72	47	Wichita	58
14	Reno	70	49	Boston	57
14	Santa Ana	70	49	San Francisco	57
16	Sanford	69	51	Sarasota	56
16	Oklahoma City	69	51	Houston (HOU) 2/	56
16	Minneapolis	69	51	Portland, Maine (PWM) 2/	56
16	New Orleans	69	51	Newark	56
20	Pensacola	68	51	New York City (LGA) 2/	56
20	Dallas (DFW) 2/	68	56	Rochester	55
22	Long Beach	67	56	Albany	55
23	Greenville	66	<b>56</b>	<b>Kona</b>	<b>55</b>
23	Las Vegas	66	56	Chicago (ORD) 2/	55
23	Tucson	66	56	Orlando	55
26	Tulsa	65	61	Providence	54
26	Memphis	65	61	Salt Lake City	54
26	Savannah	65	61	Philadelphia	54
29	Grand Rapids	64	61	Albuquerque	54
29	Milwaukee	64	61	Hartford	54
31	Fayetteville	63	61	Richmond	54
32	Myrtle Beach	62	61	Austin	54
33	Knoxville	61	68	Denver	53
33	Norfolk	61	68	Raleigh	53
35	Louisville	60	<b>68</b>	<b>Honolulu</b>	<b>53</b>

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**Table 14.20-- TOP 100 MOST EXPENSIVE CAR RENTAL DESTINATIONS  
IN THE UNITED STATES: SPRING 2025 -- Con.**

Rank	City	Rate (dollars) 1/	Rank	City	Rate (dollars) 1/
68	Atlanta	53	83	Charlotte	48
72	Des Moines	52	87	Fresno	47
72	Colorado Springs	52	88	Spokane	46
72	Houston (IAH) 2/	52	88	Columbus	46
75	Jacksonville	51	88	Washington, D.C. (IAD) 2/	46
75	Omaha	51	88	Buffalo	46
75	Miami	51	92	Sacramento	45
75	Lihue	51	92	Palm Beach	45
79	Kansas City	50	92	Fort Myers	45
79	Birmingham	50	95	Fort Lauderdale	44
79	Syracuse	50	96	Bozeman	43
82	Tampa	49	97	San Antonio	40
83	Dallas (DAL) 2/	48	97	Washington, D.C. (DCA) 2/	40
83	San Juan	48	99	Portland, OR (PDX) 2/	38
83	Anchorage	48	99	Seattle	38

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 - Spring 2025" (March 20, 2025) <<https://www.cheapcarrental.net/press.html>> accessed July 2, 2025.

**Table 14.21-- TOP 100 MOST EXPENSIVE CAR RENTAL DESTINATIONS  
IN THE UNITED STATES: SUMMER 2025**

[The table is based on a survey which compared rental car rates at the top 100 U.S. airports according to traffic for summer 2025. Prices shown reflect average daily rates for the most affordable rental cars, June 1 to August 31, 2025. 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	Bozeman	156	39	Oakland	77
2	Anchorage	154	39	Pensacola	77
3	Portland, Maine (PWM) 2/	131	39	Savannah	77
4	Boston	112	42	Burbank	76
5	Spokane	108	42	Richmond	76
6	New York City (JFK) 2/	106	42	Tulsa	76
7	New York City (LGA) 2/	104	45	Ontario	75
8	Minneapolis	99	45	Myrtle Beach	75
9	Chicago (MDW) 2/	98	45	<b>Lihue</b>	<b>75</b>
10	Chicago (ORD) 2/	95	45	Oklahoma City	75
11	Palm Springs	93	49	Norfolk	74
12	Newark	92	49	St. Petersburg	74
13	Hartford	90	<b>49</b>	<b>Honolulu</b>	<b>74</b>
13	Pittsburgh	90	52	Knoxville	72
13	Seattle	90	53	San Jose	71
13	Albany	90	54	Cincinnati	70
17	Little Rock	88	54	Baltimore	70
18	Reno	87	56	Nashville	68
19	Madison	86	56	Dallas (DFW) 2/	68
19	Louisville	86	56	Greenville	68
21	Providence	84	56	Colorado Springs	68
22	Charleston	83	56	Salt Lake City	68
22	Rochester	83	61	Washington	67
24	Des Moines	82	62	Milwaukee	66
24	Portland, OR (PDX) 2/	82	62	Phoenix	66
24	Syracuse	82	64	Sanford	65
24	Wichita	82	64	<b>Kona</b>	<b>65</b>
28	Long Beach	81	64	Fayetteville	65
28	Omaha	81	67	Indianapolis	64
28	San Francisco	81	67	San Diego	64
31	Boise	80	67	Memphis	64
31	Buffalo	80	70	Santa Ana	63
31	St. Louis	80	71	Kansas City	62
34	Denver	79	71	Cleveland	62
34	Philadelphia	79	73	El Paso	60
34	Detroit	79	74	Albuquerque	59
37	Grand Rapids	78	74	Fresno	59
37	Los Angeles	78	76	Houston (HOU) 2/	58

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**Table 14.21-- TOP 100 MOST EXPENSIVE CAR RENTAL DESTINATIONS  
IN THE UNITED STATES: SUMMER 2025 -- Con.**

Rank	City	Rate (dollars) 1/	Rank	City	Rate (dollars) 1/
76	Orlando	58	87	Tucson	51
<b>78</b>	<b>Kahului</b>	<b>57</b>	90	Washington, D.C. (DCA) 2/	50
79	Raleigh	56	90	Atlanta	50
80	Columbus	55	90	Sarasota	50
81	Charlotte	54	93	Miami	48
82	Las Vegas	53	94	Palm Beach	47
82	Austin	53	95	Birmingham	45
84	San Antonio	52	95	Fort Lauderdale	45
84	New Orleans	52	97	Jacksonville	44
84	Sacramento	52	98	Fort Myers	42
87	Dallas (DAL) 2/	51	99	San Juan	41
87	Houston	51	100	Tampa	40

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, 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 2025" (June 20, 2025) <<https://www.cheapcarrental.net/press.html>> accessed July 2, 2025.

**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	<b>Hawaii</b>	<b>1.04</b>
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: JULY 2025**

[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	2,055	501
Alaska	50/100/25	2,478	513
Arizona	25/50/15	2,771	828
Arkansas	25/50/25	2,410	495
California	15/30/5	3,108	915
Colorado	25/50/15	3,225	569
Connecticut	25/50/25	2,700	1,057
Delaware	25/50/10	2,931	1,074
Florida 1/ 2/	10/20/10	3,864	1,047
Georgia	25/50/25	2,863	1,006
<b>Hawaii 2/</b>	<b>20/40/10</b>	<b>1,650</b>	<b>403</b>
Idaho	25/50/15	1,442	375
Illinois	25/50/20	2,479	688
Indiana	25/50/25	1,720	446
Iowa	20/40/15	1,939	330
Kansas 2/	25/50/25	2,497	579
Kentucky 2/	25/50/25	2,658	735
Louisiana	15/30/25	3,954	1,014
Maine	50/100/25	1,631	418
Maryland	30/60/15	2,917	1,037
Massachusetts 2/	20/40/5	2,058	711
Michigan 2/	50/100/10	3,193	901
Minnesota 2/	30/60/10	2,568	717
Mississippi	25/50/25	2,318	525
Missouri	25/50/25	2,495	635
Montana	25/50/20	2,355	400
Nebraska	25/50/25	2,406	519
Nevada	25/50/20	3,639	1,086
New Hampshire	25/50/25	1,735	465
New Jersey 2/	25/50/25	3,008	1,303
New Mexico	25/50/10	2,160	450
New York 2/	25/50/10	4,031	1,729

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**Table 14.23-- AVERAGE ANNUAL AUTO INSURANCE COSTS FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: JULY 2025 -- 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	1,955	661
North Dakota 2/	25/50/25	1,799	397
Ohio	25/50/25	1,806	482
Oklahoma	25/50/25	2,737	557
Oregon	25/50/20	2,198	911
Pennsylvania 2/	15/30/5	2,386	521
Rhode Island	25/50/25	2,959	910
South Carolina	25/50/25	1,955	625
South Dakota	25/50/25	2,277	370
Tennessee	25/50/25	1,991	504
Texas	30/60/25	2,601	747
Utah 2/	25/65/15	2,098	802
Vermont	25/50/10	1,489	322
Virginia	30/60/20	2,142	756
Washington	25/50/10	1,895	576
Washington, D.C.	25/50/10	2,178	551
West Virginia	25/50/25	1,921	454
Wisconsin	25/50/10	1,759	263
Wyoming	25/50/20	2,802	866

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 July 2025" (July 1, 2025)

<<https://www.bankrate.com/insurance/car/states/>> accessed July 15, 2025.

**Table 14.24-- AVERAGE ANNUAL CAR INSURANCE PREMIUMS FOR EACH OF THE 50 STATES AND THE DISTRICT OF COLUMBIA: 2024**

[As of July 24, 2024. According to a Business Insider 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	1,728	Montana	1,902
Alaska	1,393	Nebraska	1,617
Arizona	1,600	Nevada	2,198
Arkansas	1,768	New Hampshire	1,284
California	1,837	New Jersey	2,225
Colorado	1,852	New Mexico	1,460
Connecticut	1,856	New York	2,048
Delaware	2,144	North Carolina	1,084
District of Colombia	1,802	North Dakota	1,405
Florida	2,794	Ohio	1,008
Georgia	1,625	Oklahoma	1,713
<b>Hawaii</b>	1,208	Oregon	1,443
Idaho	1,094	Pennsylvania	1,672
Illinois	1,332	Rhode Island	1,830
Indiana	1,215	South Carolina	2,018
Iowa	1,158	South Dakota	1,487
Kansas	1,532	Tennessee	1,329
Kentucky	2,181	Texas	1,818
Louisiana	2,531	Utah	1,555
Maine	1,096	Vermont	1,047
Maryland	1,784	Virginia	1,349
Massachusetts	1,553	Washington	1,730
Michigan	2,425	West Virginia	1,615
Minnesota	1,422	Wisconsin	1,109
Mississippi	1,664	Wyoming	1,394
Missouri	1,588		

Source: Business Insider "The average cost of car insurance in the U.S." (July 25, 2024)  
 <<https://www.businessinsider.com/personal-finance/auto-insurance/average-car-insurance-cost>> accessed July 15, 2025.

**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
<b>Honolulu, HI</b>	<b>117</b>	<b>97</b>	<b>52</b>	<b>37</b>	<b>35</b>	<b>54</b>	<b>38</b>	<b>28</b>	<b>43</b>	<b>20</b>	<b>15</b>	<b>12</b>
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)

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**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](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](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: 2025**

[CNBC considered basic items in the most expensive and cheapest areas of the state. Average price data based on Council for Community and Economic Research C2ER Cost of Living Index. See also <<http://coli.org/About/>>]

Rank	State	Metro area 1/	2025 COL Score 2/	Average home price 1/	Home-owners insurance (statewide)	Dozen eggs	Monthly energy bill	CPI (% chg.) 3/
<b>Most expensive</b>								
1	California	Orange County	6	1,489,355	2,930	2.96	250.56	2.4
2	Hawaii	Honolulu	9	1,681,170	1,808	3.98	529.02	2.7
3	Florida	Miami-Dade County	10	711,025	15,460	3.77	220.47	2.0
4	Colorado	Denver	12	650,555	6,630	2.98	169.80	2.4
5	Oregon	Portland	18	723,737	1,807	3.57	167.18	2.4
5	New York	Manhattan	18	2,775,821	2,855	3.98	250.27	2.4
7	Massachusetts	Boston						
		Metro	21	1,039,939	2,432	3.03	371.03	3.0
7	Maryland	Bethesda	21	995,716	2,385	3.79	233.99	2.0
9	Washington	Kent	22	846,547	1,995	3.63	164.21	2.4
9	Texas	Dallas	22	477,656	6,522	3.13	251.78	2.0
9	Louisiana	New Orleans	22	812,851	13,937	3.19	116.30	2.0
9	Arizona	Surprise	22	445,836	3,243	2.94	355.73	2.4
<b>Cheapest</b>								
1	West Virginia	Charleston	58	266,797	1,744	3.50	198.12	2.0
2	Indiana	Indianapolis	46	360,369	2,766	3.40	169.58	2.4
2	Kansas	Manhattan	46	399,444	4,782	3.04	201.23	2.4
4	Missouri	Kansas City	45	429,449	3,641	3.17	219.67	2.4
4	North Dakota	Fargo	45	390,066	3,931	3.12	139.56	2.4
6	Alabama	Huntsville	43	361,221	5,831	3.35	172.74	2.0
7	Ohio	Cleveland	41	391,639	2,006	3.24	161.82	2.4
7	Wyoming	Laramie	41	426,326	2,424	2.98	172.82	2.4
9	Delaware	Dover	39	370,378	1,693	3.20	199.31	2.0
9	Iowa	Burlington	39	320,694	3,825	3.24	215.83	2.4
9	Michigan	Kalamazoo	39	298,697	3,290	2.99	203.46	2.4

1/ Average home price applies to indicated Metro area.

2/ COL = Cost of Living. Score is of the 60 points maximum. See also "Methodology How we are choosing America's Top States for Business in 2025" <<https://www.cnbc.com/2025/06/11/how-we-are-choosing-americas-top-states-for-business-in-2025.html>> accessed July 15, 2025.

3/ U.S. Bureau of Labor Statistics Consumer Price Index (CPI) for May 2025. 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 2025" (July 14, 2025) <<https://www.cnbc.com/2025/07/11/americas-most-expensive-places-to-live-top-states-for-business-rankings.html>> accessed July 15, 2025; and "These states are the cheapest places to live in America in 2025 (July 14, 2025) <<https://www.cnbc.com/2025/07/11/americas-cheapest-places-to-live-top-states-for-business-rankings.html>> accessed July 16, 2025.

**Table 14.27-- COST OF LIVING ALLOWANCE (COLA) AND LOCALITY PAY RATES FOR FEDERAL EMPLOYEES IN HAWAII RELATIVE TO WASHINGTON, D.C., BY COUNTY: 2010 TO 2025**

[As of April 22, 2025. Maui includes Kalawao]

Effective date	Category 1/	Honolulu	Hawaii	Maui	Kauai
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/
January 1, 2025	COLA	8.64	2.91	8.64	8.64
	Locality rate 2/	22.21 1/	22.21 1/	22.21 1/	22.21 1/

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**Table 14.27-- COST OF LIVING ALLOWANCE (COLA) AND LOCALITY PAY RATES FOR FEDERAL EMPLOYEES IN HAWAII RELATIVE TO WASHINGTON, D.C., BY COUNTY: 2010 TO 2025 -- 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, and, similarly, in 2025 it is not 22.21 percent but 20.00 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 2010-2015" <<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 "2025" <<https://www.opm.gov/policy-data-oversight/pay-leave/pay-systems/nonforeign-areas/#url=COLA-Rates>> accessed April 22, 2025.



**Table 14.28-- COST OF LIVING ALLOWANCE INDEXES FOR MILITARY IN HAWAII RELATIVE TO CONTINENTAL UNITED STATES, BY ISLAND: 2025**

[As of May 16, 2025. Index number continental United States=100]

Effective date	Locality	Locality code 1/	Index
January 1, 2025	Hawaii (island)	HI001	126
January 1, 2025	Kauai	HI003	126
January 1, 2025	Maui	HI005	118
January 1, 2025	Molokai	HI007	118
January 1, 2025	Oahu	HI009	114
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 2025, 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, 2025.

**Table 14.29-- PER DIEM RATES FOR MILITARY IN HAWAII, BY ISLAND OR INSTALLATION: 2025**

[As of July 1, 2025. 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/	Maximum 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 2025"

<<http://www.defensetravel.dod.mil/site/perdiem.cfm>> accessed July 2, 2025.