Table

Number Table Name

(Click on the table number to go to corresponding table) (To return to this "Titles" sheet, you must select this sheet again)

14.01	Implicit Price Deflator for Gross State Product, Hawaii and United States:
11.01	1977 to 2001
14.02	Consumer Price Index, for All Urban Consumers (CPI-U), All Items, for
	Honolulu and United States, 1940 to 2002
<u>14.03</u>	Consumer Price Index (All Items Combined), by Type of Consumer, for
	Honolulu: Semi-Annually, 1984 to 2002
<u>14.04</u>	Consumer Price Index for All Urban Consumers (CPI-U), by Expenditure
	Category and Commodity and Service Group, for Honolulu: Annual Averages, 1998 to 2002
14.05	Relative Importance of Components in the Consumer Price Index, for All
	Urban Consumers (CPI-U) for United States and Honolulu: December 2001
	and 2002
<u>14.06</u>	Annual Intermediate Budget for a Four- Person Family on Oahu: 1971 to 1998
14.07	Annual Intermediate Budgets, by Item, for a Four-Person Family in the United
	States and on Oahu: 1981 to 1998
<u>14.08</u>	Average Apartment Rental Costs Per Year in Selected Cities in the United
	States: 1999 and 2002
<u>14.09</u>	Median Gross Rent Amount and as Percentage of Household Income for the
	United States, States, and Puerto Rico: 1990 and 2000
<u>14.10</u>	Annual Housing Costs In Honolulu And Selected Locations In The United
	States: 1995 To 2002
<u>14.11</u>	Mortgage Status, Median Selected Monthly Owner Costs by Mortgage Status
	and as a Percentage of Household Income: United States and Hawaii: 1990 and
	2000
<u>14.12</u>	Median Selected Monthly Owner Costs by Mortgage Status and as a
	Percentage of Household Income, for the United States, States, and Puerto
14.12	Rico: 1990 and 2000
14.13	Home Market Values in Honolulu and Selected United States and Canadian
1414	Locations: December 2002
<u>14.14</u>	Cost of Living Analyses for Honolulu and the United States Average: January
14.15	1, 2003 Home Prices and Comparison Index for Selected Leasting in Heyeii, the
14.15	Home Prices and Comparison Index for Selected Locations in Hawaii, the United States and Canada: 2001 and 2002
14.16	
<u>14.16</u>	Housing Affordability: Honolulu and Selected United States Locations: 2002
14.17	First Quarter Con Pontal Potes in Salasted Locations in the United States, 2000, 2001
<u>14.17</u>	Car Rental Rates in Selected Locations in the United States: 2000-2001

14.18	Vehicle Maintenance Costs In Selected Locations In The United States: 2003
14.19	Gasoline Prices Per Gallon for States and the District of Columbia and the
	United States Average: July 17, 2003
14.20	Downtown Parking Rates Honolulu And Average North America: July 2003
14.21	Fast Food Prices and Indexes for Selected Metropolitan Areas: 1999-2000
14.22	Cost of Living in Selected Major Cities in the United States and Ranking
	Worldwide: March 2002 and 2003
14.23	Pay Differentials and Cost of Living Indexes for Federal Employees in Hawaii
	Relative to Washington, D.C., by County: 1997 to 2001
14.24	Cost of Living Allowance Indexes for Military in Hawaii Relative to
	Continental United States, by Island
<u>14.25</u>	Per Diem Rates for Military in Hawaii, By Island or Installation

Table 14.01-- IMPLICIT PRICE DEFLATOR FOR GROSS STATE PRODUCT FOR HAWAII AND UNITED STATES: 1977-2001

[1996 = 100. The Implicit Price Deflator is calculated by dividing the Current dollar Gross State Product (GSP) by the Real 1996 chained dollar GSP multiplied by 100. See Table 13.03]

	Ha	waii	United	States
Year	Deflator 1996 = 100	Percent change from year previous	Deflator 1996 = 100	Percent change from year previous
1977	39.9	(NA)	43.9	(NA)
1978	42.8	7.2	47.2	`7. 4
1979	46.2	7.8	50.9	8.0
1980	50.5	9.3	55.7	9.3
1981	55.7	10.3	61.0	9.6
1982	59.4	6.8	65.1	6.6
1983	62.6	5.3	67.7	4.0
1984	66.6	6.5	70.6	4.3
1985	70.0	5.1	72.8	3.2
1986	73.1	4.4	74.9	2.9
1987	75.8	3.7	77.1	3.0
1988	78.8	4.0	79.7	3.4
1989	81.6	3.6	82.8	3.8
1990	84.6	3.7	86.1	4.0
1991	88.3	4.3	89.1	3.5
1992	90.9	2.9	91.7	2.9
1993	93.6	3.0	94.1	2.7
1994	95.9	2.5	96.2	2.2
1995	98.1	2.3	98.3	2.2
1996	100.0	1.9	100.0	1.7
1997	102.3	2.3	101.6	1.6
1998	104.6	2.3	102.9	1.3
1999	106.9	2.1	104.2	1.2
2000	109.4	2.4	106.4	2.1
2001	112.5	2.8	108.6	2.1

NA Not available.

Source: U.S. Bureau of Economic Analysis, Gross State Product By Industry: 1977-2001, May 22, 2003 and http://www.bea.doc.gov/bea/regional/gsp/ accessed May 22, 2003; and calculations by Hawaii Department of Business, Economic Development & Tourism.

Table 14.02-- CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), ALL ITEMS, FOR HONOLULU AND UNITED STATES: 1940 TO 2002

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

	Hone	olulu	United	States
Year	Annual average	Percent change from year previous	Annual average	Percent change from year previous
1940	14.7	(NA)	14.0	(NA)
1941	15.5	`5.4	14.7	`5.Ó
1942	17.6	13.5	16.3	10.9
1943	18.9	7.4	17.3	6.1
1944	19.2	1.6	17.6	1.7
1945	19.7	2.6	18.0	2.3
1946	21.0	6.6	19.5	8.3
1947	24.4	16.2	22.3	14.4
1948	25.7	5.3	24.1	8.1
1949	25.2	-1.9	23.8	-1.2
1950	24.3	-3.6	24.1	1.3
1951	25.7	5.8	26.0	7.9
1952	26.5	3.1	26.5	1.9
1953	26.7	0.8	26.7	0.8
1954	26.9	0.7	26.9	0.7
1955	27.3	1.5	26.8	-0.4
1956	27.7	1.5	27.2	1.5
1957	28.6	3.2	28.1	3.3
1958	30.0	4.9	28.9	2.8
1959	30.5	1.7	29.1	0.7
1960	31.3	2.6	29.6	1.7
1961	32.1	2.6	29.9	1.0
1962	32.8	2.2	30.2	1.0
1963	33.5	2.1	30.6	1.3
1964	33.7	0.6	31.0	1.3
1965	34.4	2.1	31.5	1.6
1966	35.3	2.6	32.4	2.9
1967	36.3	2.8	33.4	3.1
1968	37.7	3.9	34.8	4.2
1969	39.4	4.5	36.7	5.5
1970	41.5	5.3	38.8	5.7
1971	43.2	4.1	40.5	4.4
1972	44.6	3.2	41.8	3.2
1973	46.6	4.5	44.4	6.2
1974	51.5	10.5	49.3	11.0
1975	56.3	9.3	53.8	9.1
1976	59.1	5.0	56.9	5.8
1977	62.1	5.1	60.6	6.5
1978	66.9	7.7	65.2	7.6
1979	74.3	11.1	72.6	11.3

Table 14.02-- CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), ALL ITEMS, FOR HONOLULU AND UNITED STATES: 1940 TO 2002--Con.

	Hon	olulu	Unite	d States
Year	Annual average	Percent change from year previous	Annual average	Percent change from year previous
1980	83.0	11.7	82.4	13.5
1981	91.7	10.5	90.9	10.3
1982	97.2	6.0	96.5	6.2
1983	99.3	2.2	99.6	3.2
1984	103.5	4.2	103.9	4.3
1985	106.8	3.2	107.6	3.6
1986	100.6	2.4	107.6	1.9
1987	114.9	5.0	113.6	3.6
1988	121.7	5.9	118.3	4.1
1989	121.7	5.8	124.0	4.8
1990	138.1	7.3	130.7	5.4
1990	148.0	7.3	136.2	4.2
1992	155.1	4.8	140.3	3.0
1993	160.1	3.2	144.5	3.0
1993	164.5	2.7	148.2	2.6
1995	168.1	2.2	152.4	2.8
1996	170.7	1.5	156.9	3.0
1990	170.7	0.7	160.5	2.3
1997	171.5	-0.2	163.0	1.6
1990	171.3	1.0	166.6	2.2
2000	176.3	1.7	172.2	3.4
2000	178.4	1.7	177.1	2.8
2001	180.3	1.1	177.1	1.6
2002	100.5	1.1	179.9	1.0

NA Not available.

Source: For Honolulu: 1940-1963 from surveys by Eugene Danaher and Hawaii State Department of Labor and Industrial Relations, cited in Hawaii State Department of Planning and Economic Development, *The Honolulu Consumer Price Index, 1940-1986* (Statistical Report 187, May 30, 1986), as shifted to 1982-1984 base. 1987-2002: U.S. Bureau of Labor Statistics, Consumer Price Index-All Urban Consumers [CPI-U] Honolulu http://www.bls.gov/cpi/home.htm and for Honolulu http://stats.bls.gov/ro9news.htm accessed February 21, 2003.

Table 14.03-- CONSUMER PRICE INDEX (ALL ITEMS COMBINED), BY TYPE OF CONSUMER, FOR HONOLULU: SEMI-ANNUALLY, 1984 TO 2002

[Index number 1982-1984 average = 100 and percentage change from same period previous year]

	All urban consumers (CPI-U)				n wage earner al workers (C	
	Annual	First	Second	Annual	First	Second
<u>Year</u>	average	half	half	average	half	half
Index number	r					
1984	103.5	102.5	104.4	104.3	103.0	105.5
1985	106.8	106.3	107.4	107.9	107.4	108.4
1986	109.4	108.9	109.9	110.3	109.9	110.7
1987	114.9	113.3	116.5	115.9	114.3	117.6
1988	121.7	120.1	123.4	122.8	121.1	124.5
1989	128.7	126.4	131.1	129.7	127.4	132.0
1990	138.1	135.5	140.8	138.9	136.3	141.6
1991	148.0	146.8	149.1	148.9	147.7	150.1
1992	155.1	153.9	156.4	155.9	154.6	157.2
1993	160.1	158.6	161.6	160.7	159.4	162.0
1994	164.5	163.4	165.7	164.7	163.5	165.8
1995	168.1	166.9	169.4	168.4	167.2	169.7
1996	170.7	170.5	171.0	171.0	170.8	171.2
1997	171.9	172.1	171.8	172.2	172.4	172.0
1998	171.5	172.0	171.0	171.6	172.3	171.0
1999	173.3	172.7	173.8	173.4	173.0	173.9
2000	176.3	175.9	176.7	176.5	176.0	176.9
2001	178.4	178.1	178.7	179.1	178.6	179.5
2002	180.3	180.1	180.4	180.6	180.4	180.7
Percentage c	hange from sa	ame period pre	evious year			
1985	3.2	3.7	2.9	3.5	4.3	2.7
1986	2.4	2.4	2.3	2.2	2.3	2.1
1987	5.0	4.0	6.0	5.1	4.0	6.2
1988	5.9	6.0	5.9	6.0	5.9	5.9
1989	5.8	5.2	6.2	5.6	5.2	6.0
1990	7.3	7.2	7.4	7.1	7.0	7.3
1991	7.2	8.3	5.9	7.2	8.4	6.0
1992	4.8	4.8	4.9	4.7	4.7	4.7
1993	3.2	3.1	3.3	3.1	3.1	3.1
1994	2.7	3.0	2.5	2.5	2.6	2.3
1995	2.2	2.1	2.2	2.2	2.3	2.4
1996	1.5	2.2	0.9	1.5	2.2	0.9
1997	0.7	0.9	0.5	0.7	0.9	0.5
1998	-0.2	-0.1	-0.5	-0.3	-0.1	-0.6
1999	1.0	0.4	1.6	1.0	0.4	1.7
2000	1.7	1.9	1.7	1.8	1.7	1.7
2001	1.2	1.3	1.1	1.5	1.5	1.5
2002	1.1	1.1	1.0	0.8	1.0	0.7

Source: U.S. Bureau of Labor Statistics, Consumer Price Index-All Urban Consumers [CPI-U] and Consumer Price Index-Urban Wage Earners and Clerical Workers [CPI-W], All Items, http://www.bls.gov/ro9/9225.pdf accessed February 21, 2003.

Table 14.04-- CONSUMER PRICE INDEX FOR ALL URBAN CONSUMERS (CPI-U), BY EXPENDITURE CATEGORY AND COMMODITY AND SERVICE GROUP, FOR HONOLULU: ANNUAL AVERAGES, 1998 TO 2002

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

Group	1998	1999	2000	2001	2002
All items	171.5	173.3	176.3	178.4	180.3
Food and beverages	159.1	162.9	164.8	169.5	171.9
Food	159.1	163.0	164.8	169.5	171.6
Food at home	162.6	166.2	166.9	172.9	175.2
Food away from home	153.3	158.3	160.0	164.0	166.0
Alcoholic beverages	158.8	161.9	163.9	168.1	175.7
Housing	176.0	175.8	177.9	179.1	181.2
Shelter	192.3	191.7	191.9	193.1	196.3
Rent, residential 1/	183.5	181.7	180.3	181.6	185.3
Owners' equivalent rent 1/	198.3	197.0	196.3	197.7	201.8
Fuel and other utilities	131.0	133.4	147.4	146.6	142.6
Fuels	112.2	114.3	130.8	129.8	125.0
Gas (piped) and electricity	111.8	113.7	129.8	128.8	124.3
Electricity	111.4	113.4	129.1	128.1	123.3
Utility (piped) gas	107.5	109.2	126.8	127.2	126.4
Household furnishings and operation	145.8	146.4	152.4	155.8	157.2
Apparel and upkeep	112.2	105.4	103.5	101.0	102.6
Transportation	162.5	162.2	169.6	174.5	170.9
Private transportation	161.7	160.4	166.9	170.6	164.2
Motor fuel	129.3	119.9	141.8	149.7	130.3
Gasoline	132.4	122.6	144.8	153.0	133.4
Unleaded, regular	138.6	128.8	151.7	160.1	138.7
Unleaded midgrade 2/	103.6	95.5	114.5	121.4	105.8
Unleaded, premium	121.9	112.4	132.7	140.3	123.4
Medical care	226.1	231.3	239.8	4/	4/
Education & Communication 3/	99.1	104.5	106.5	104.6	107.8
Recreation 3/	100.8	101.9	102.8	101.6	99.5
Other goods and services	256.1	275.6	279.7	289.3	302.2
All items	171.5	173.3	176.3	178.4	180.3
Commodities	147.5	148.2	150.3	152.8	152.0
Commodities less food and					
beverages	138.2	136.6	138.9	139.7	136.7
Nondurables less food and					
beverages	142.9	141.0	146.1	148.6	145.2
Durables	131.0	129.7	128.5	127.1	124.6
Services	192.6	195.3	199.1	200.9	205.0
Medical care services	226.1	(NA)	(NA)	(NA)	(NA)

Table 14.04-- CONSUMER PRICE INDEX FOR ALL URBAN CONSUMERS (CPI-U), BY EXPENDITURE CATEGORY AND COMMODITY AND SERVICE GROUP, FOR HONOLULU: ANNUAL AVERAGES, 1998 TO 2002 -- Con.

Group	1998	1999	2000	2001	2002
Special indexes: All items less shelter All items less medical care All items less energy Energy All items less food and energy Commodities less food Nondurables less food Nondurables	163.4	166.2	170.5	173.1	174.4
	168.6	170.2	173.0	174.9	176.3
	176.6	178.7	180.7	182.8	185.6
	121.0	117.9	137.0	140.0	128.0
	181.3	183.0	185.1	186.5	189.5
	139.1	137.7	140.1	141.0	138.5
	143.9	142.4	147.3	149.9	147.3
	151.9	153.3	156.5	160.3	159.9
Services less rent of shelter 1/	195.3	202.0	210.4	213.1	218.5
Services less medical care	189.7	192.2	195.5	197.1	200.3

NA Not available.

Source: U.S. Bureau of Labor Statistics, Consumer Price Index-All Urban Consumers [CPI-U] < http://www.bls.gov/cpi/home.htm and for Honolulu < http://stats.bls.gov/ro9news.htm accessed February 21, 2003.

^{1/} Indexes on a December 1982=100 base.

^{2/} Indexes on a December 1993=100 base.

^{3/} Indexes on a December 1997=100 base.

^{4/} No data were available or data did not meet U.S. Bureau of Labor Statistics' publication criteria.

Table 14.05-- RELATIVE IMPORTANCE OF COMPONENTS IN THE CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), FOR THE UNITED STATES AND HONOLULU, DECEMBER 2001 AND 2002

[Percent of all items. Based on the 1999-2000 Consumer Expenditures Survey]

	2001	CPI-U	2002 CPI-U		
Group	U.S.	Honolulu	U.S.	Honolulu	
Relative importance of local area	100.000	0.325	100.000	0.320	
EXPENDITURE CATEGORY					
All items	100.000	100.000	100.000	100.000	
Food and beverages Food Food at home Cereals and bakery products Meats, poultry, fish, and eggs Meats, poultry, and fish Dairy products Fruits and vegetables Other foods at home Food away from home Alcoholic beverages	15.719 14.688 8.468 1.298 2.271 2.178 0.916 1.204 1.811 6.220 1.031	16.202 15.065 8.567 (NA) (NA) (NA) (NA) (NA) (NA) (NA) 6.499 1.136	15.583 14.554 8.338 1.281 2.222 2.123 0.876 1.234 1.771 6.216 1.029	16.090 14.938 8.573 (NA) (NA) (NA) (NA) (NA) (NA) (NA) 6.365 1.152	
Housing Shelter Renters' costs Rent, residential Other renters' costs Tenants' and household insurance Homeowners' costs Owners' equivalent rent Lodging away from home Fuel and other utilities Fuels Fuel oil, and other household fuel Fuel oil Other household fuel commodities Gas (piped) and electricity Electricity Utility (piped) gas	40.873 31.522 (NA) 6.421 (NA) 0.353 (NA) 22.046 2.461 4.511 3.654 0.188 0.121 0.068 3.466 2.521 0.945	42.201 35.365 (NA) 8.174 (NA) (NA) (NA) 24.452 (NA) 3.131 2.337 (NA) (NA) (NA) (NA) 2.301 2.140 0.160	40.854 31.728 (NA) 6.467 (NA) 0.365 (NA) 22.243 2.405 4.469 3.604 0.205 0.136 0.070 3.399 2.415 0.984	42.479 35.375 (NA) 8.314 (NA) (NA) (NA) 24.822 (NA) 3.255 2.455 (NA) (NA) (NA) (NA) 2.420 2.254 0.166	
Water and sewer and trash collection Household furnishings and operation	0.857 4.840	(NA) 3.700	0.864 4.658	(NA) 3.849	

Table 14.05-- RELATIVE IMPORTANCE OF COMPONENTS IN THE CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), FOR THE UNITED STATES AND HONOLULU, DECEMBER 2001 AND 2002-- Con.

2001	CPI-U	2002 CPI-U		
U.S.	Honolulu	U.S.	Honolulu	
(NA) 4.399 1.122 1.807 0.874 0.203 0.394	(NA) 5.255 (NA) (NA) (NA) (NA) (NA)	(NA) 4.220 1.065 1.738 0.853 0.193 0.370	(NA) 4.740 (NA) (NA) (NA) (NA) (NA)	
17.055 15.845 2.564 2.536 1.211	14.699 12.110 3.192 3.126 (NA)	17.293 16.121 3.119 3.091 1.172	14.377 11.749 2.964 2.905 (NA)	
5.810	5.874	5.961	6.364	
6.019 5.813 4.312 3.384	5.806 5.255 4.702 (NA)	5.943 5.798 4.350 3.358	5.678 5.330 4.943 (NA)	
100.000	100.000	100.000	100.000	
41.300 15.719 25.582 13.493 12.089 58.700 4.434	37.866 16.202 21.679 14.389 7.308 62.129 (NA)	40.822 15.583 25.239 13.824 11.415 59.178 4.574	37.063 16.090 20.973 13.907 7.066 62.937 (NA)	
	U.S. (NA) 4.399 1.122 1.807 0.874 0.203 0.394 17.055 15.845 2.564 2.536 1.211 5.810 6.019 5.813 4.312 3.384 100.000 41.300 15.719 25.582 13.493 12.089 58.700	(NA) (NA) 4.399 5.255 1.122 (NA) 1.807 (NA) 0.874 (NA) 0.203 (NA) 0.394 (NA) 17.055 14.699 15.845 12.110 2.564 3.192 2.536 3.126 1.211 (NA) 5.810 5.874 6.019 5.806 5.813 5.255 4.312 4.702 3.384 (NA) 100.000 100.000 41.300 37.866 15.719 16.202 25.582 21.679 13.493 14.389 12.089 7.308	U.S. Honolulu U.S. (NA) (NA) (NA) 4.399 5.255 4.220 1.122 (NA) 1.065 1.807 (NA) 0.853 0.203 (NA) 0.193 0.394 (NA) 0.370 17.055 14.699 17.293 15.845 12.110 16.121 2.564 3.192 3.119 2.536 3.126 3.091 1.211 (NA) 1.172 5.810 5.874 5.961 6.019 5.806 5.943 5.813 5.255 5.798 4.312 4.702 4.350 3.384 (NA) 3.358 100.000 100.000 100.000 41.300 37.866 40.822 15.719 16.202 15.583 25.582 21.679 25.239 13.493 14.389 13.824 12.089 7.308 11.415	

Table 14.05-- RELATIVE IMPORTANCE OF COMPONENTS IN THE CONSUMER PRICE INDEX, FOR ALL URBAN CONSUMERS (CPI-U), FOR THE UNITED STATES AND HONOLULU, DECEMBER 2001 AND 2002-- Con.

Honolulu	U.S.	Honolulu
64.617 94.125 94.557 79.483 5.495 22.813 15.521 30.561 27.089 (NA)	68.272 94.039 93.277 78.724 6.723 26.268 14.853 29.406 27.815 31.364	64.625 93.636 94.581 79.643 5.419 22.125 15.059 29.997 27.796 (NA) 57.984
	15.521 30.561 27.089	15.521 14.853 30.561 29.406 27.089 27.815 (NA) 31.364

NA Not available.

Source: U.S. Bureau of Labor Statistics, *Relative Importance of Components in the Consumer Price Index* http://www.bls.gov/cpi/relimp_2002.pdf accessed February 20, 2003 and calculations by Hawaii Department of Business, Economic Development & Tourism.

Table 14.06-- ANNUAL INTERMEDIATE BUDGET FOR A FOUR-PERSON FAMILY ON OAHU: 1971 TO 1998

[Hypothetical budgets for a family of specified characteristics, based on 1972-1973 expenditure patterns as updated by the consumer price index and current tax rates. The 1981 values are official estimates published by the U.S. Bureau of Labor Statistics; the 1982-1997 are revised and 1998 are preliminary unofficial estimates prepared by the Bank of Hawaii, using comparable assumptions and methodology. Users of these estimates should bear in mind the limitations imposed by the underlying assumptions and methods]

Year	Dollars	Percent of urban U.S.	Year	Dollars	Percent of urban U.S.
1971	13,108	119.5	1985	36,546	122.1
1972	13,617	119.0	1986	38,367	123.6
1973	14,937	118.3	1987	40,423	123.3
1974	17,019	118.8	1988	43,710	127.9
1975	18,107	117.0	1989	46,113	126.9
1976	19,036	117.2	1990	51,094	132.8
1977	20,883	122.1	1991	52,984	132.3
1978	23,099	124.0	1992	55,526	136.2
1979	25,799	125.7	1993	56,349	133.9
1980	28,488	123.2	1994	56,994	131.1
1981	31,893	125.5	1995	60,521	133.9
1982	33,774	126.4	1996	60,561	128.4
1983	33,725	124.0	1997	63,058	128.9
1984	34,944	122.6	1998 1/	64,402	127.1

^{1/} Preliminary.

Source: U.S. Bureau of Labor Statistics, *Autumn 1981 Urban Family Budgets and Comparative Indexes for Selected Urban Areas* (USDL: 82-139, April 16, 1981); 1982-98 estimates by Paul H. Brewbaker, Bank of Hawaii, Economics Research Center.

Table 14.07-- ANNUAL INTERMEDIATE BUDGETS, BY ITEM, FOR A FOUR-PERSON FAMILY ON OAHU AND AS PERCENT OF UNITED STATES: 1981 TO 1998

[Hypothetical budgets for a family of specified characteristics, based on 1972-1973 expenditure patterns as updated by the consumer price index and current tax rates. The 1981 values are official estimates published by the U.S. Bureau of Labor Statistics; the 1982-1997 are revised and 1998 are preliminary unofficial estimates prepared by the Bank of Hawaii, using comparable assumptions and methodology. Users of these estimates should bear in mind the limitations imposed by the underlying assumptions and methods]

				Oa	ıhu (dolla	ars)			
Item	1981	1982	1983	1984	1985	1986	1987	1988	1989
Total budget	31,893	33,774	33,725	34,944	36,546	38,367	40,423	43,710	46,113
Consumption	21,530	22,798	23,472	24,448	25,278	26,124	27,481	29,131	31,140
Food	7,626	7,900	8,063	8,413	8,690	8,883	9,238	9,761	10,582
Food at home	6,649	6,846	6,958	7,260	7,492	7,653	7,962	8,425	9,233
Food away from home	977	1,054	1,105	1,154	1,199	1,230	1,276	1,336	1,349
Housing	6,493	6,905	7,026	7,346	7,622	7,945	8,476	9,140	9,842
Owner shelter costs	5,467	5,813	5,895	6,205	6,469	6,780	7,319	7,998	8,655
Renter shelter costs	3,991	4,243	4,305	4,586	4,821	5,077	5,337	5,613	6,012
Household operation	1,395	1,485	1,529	1,545	1,565	1,591	1,653	1,738	1,848
Transportation	2,421	2,504	2,484	2,603	2,654	2,661	2,775	2,937	3,134
Clothing	1,432	1,491	1,537	1,518	1,509	1,512	1,553	1,618	1,581
Personal care	590	662	682	679	700	724	759	781	823
Medical care	1,590	1,780	1,965	2,086	2,200	2,377	2,486	2,575	2,708
Other 1/	1,378	1,556	1,714	1,802	1,902	2,022	2,193	2,318	2,470
Other items 2/	1,137	1,205	1,231	1,283	1,324	1,356	1,425	1,509	1,596
Social Security payments	2,049	2,217	2,216	2,540	2,808	3,037	3,239	3,507	3,831
Personal income taxes	7,177	6,818	6,675	6,968	7,562	7,894	8,848	9,174	10,262
	Oahu (dollars)								
Item	1990	1991	1992	1993	1994	1995	1996	1997	1998
Total budget	51,094	52,984	55,526	56,349	56,994	60,521	60,561	63,058	64,402
Consumption	33,767	36,165	37,801	38,974	39,129	40,832	41,016	41,369	41,807
Food	11,594	12,203	12,404	12,660	12,676	13,028	12,660	12,883	13,109
Food at home	10,181	10,728	10,883	11,093	11,051	11,381	10,995	11,199	11,416
Food away from home	1,413	1,475	1,521	1,567	1,625	1,647	1,665	1,685	1,692
Housing	10,605	11,485	12,159	12,452	12,022	13,054	13,185	13,098	12,940
Owner shelter costs	9,416	10,266	10,887	11,069	10,682	11,590	11,678	11,596	11,620
Renter shelter costs	6,628	7,320	7,764	7,982	7,257	8,296	8,397	8,066	7,693
Household operation	1,885	1,956	2,052	2,155	2,196	2,287	2,327	2,384	2,302
Transportation	3,317	3,524	3,729	3,807	3,903	4,108	4,225	4,204	4,111
Clothing	1,621	1,674	1,731	1,765	1,818	1,781	1,796	1,777	1,700
Personal care	921	976	1,034	1,069	1,096	1,118	1,142	1,141	1,223
Medical care	2,997	3,330	3,549	3,837	4,022	4,078	4,179	4,224	4,395
Other 1/	2,712	2,972	3,196	3,383	3,591	3,666	3,830	4,041	4,330
Other items 2/	1,712	1,835	1,923	1,985	2,042	2,084	2,117	2,131	2,126
Social Security payments	4,094	4,228	4,367	4,478	4,837	5,280	5,516	5,800	6,100
Codial Codding paymond	¬,∪∪ - †	7,220	7,007	7,770	7,007	0,200	0,010	0,000	0,100

Table 14.07-- ANNUAL INTERMEDIATE BUDGETS, BY ITEM, FOR A FOUR-PERSON FAMILY ON OAHU AND AS PERCENT OF UNITED STATES: 1981 TO 1998 -- Con.

			C	Dahu as p	ercent of	urban U	.S.		
Item	1981	1982	1983	1984	1985	1986	1987	1988	1989
Total budget	125.5	126.4	124.0	122.6	122.1	123.6	123.3	127.9	126.9
Consumption	118.0	118.2	117.7	117.6	117.3	117.4	118.4	120.0	121.9
Food	130.5	130.3	130.9	131.6	133.4	132.3	132.0	133.9	136.7
Food at home	136.6	136.0	136.8	137.6	140.0	139.0	138.7	140.9	144.9
Food away from home	100.0	102.5	102.9	103.1	103.0	101.7	101.5	102.0	98.5
Housing	117.1	116.8	115.9	116.4	115.2	114.7	117.6	121.6	126.2
Owner shelter costs	111.9	111.4	110.2	110.8	109.6	108.8	112.3	116.9	120.8
Renter shelter costs	146.1	144.3	142.2	143.7	142.1	141.7	141.7	142.9	153.1
Household operation	116.3	117.5	118.3	117.6	116.9	117.3	119.7	123.7	128.3
Transportation	102.1	101.4	98.3	98.6	97.9	102.2	103.4	106.1	107.9
Clothing	107.4	109.0	109.6	106.3	102.7	102.0	100.3	100.2	95.2
Personal care	116.1	121.8	119.4	114.3	113.4	113.8	116.1	115.1	115.9
Medical care	110.2	110.5	112.2	112.2	111.4	111.9	109.8	106.7	104.2
Other 1/	115.2	118.0	117.2	115.4	114.8	115.0	117.9	116.9	115.5
Other items 2/	111.4	111.2	110.1	110.0	109.6	110.2	111.7	113.6	114.6
Social Security payments	120.3	120.2	120.2	122.3	123.7	124.7	125.5	126.4	127.4
Personal income taxes	161.5	151.7	155.5	156.3	154.1	154.0	154.8	157.8	160.6
			C	Dahu as p	ercent of	urban U	S.		
Item	1990	1991	1992	1993	1994	1995	1996	1997	1998
Total budget	132.8	132.3	136.2	133.9	131.1	133.9	128.4	128.9	127.1
Consumption	124.8	128.3	130.1	130.0	126.9	128.5	125.3	123.2	121.9
Food	141.0	144.4	145.4	145.1	141.5	141.1	132.5	131.5	131.1
Food at home	150.0	154.0	155.1	154.4	149.5	149.1	138.9	138.1	138.1
Food away from home	98.5	99.5	100.6	101.8	103.8	102.8	101.4	99.8	97.7
Housing	129.9	135.8	139.6	139.0	130.5	137.8	135.1	130.5	125.7
Owner shelter costs	124.8	130.9	134.3	132.4	123.7	129.8	126.8	122.1	118.5
Renter shelter costs	162.1	174.0	180.3	181.3	160.8	179.4	176.7	164.6	152.1
Household operation	127.4	128.5	132.2	136.0	136.8	140.8	140.0	141.1	137.2
Transportation .	108.1	111.8	115.8	114.7	114.1	116.0	116.0	114.4	114.0
Clothing	93.4	93.0	93.7	94.3	97.4	96.4	97.4	95.6	91.3
Personal care	124.3	127.4	131.6	133.0	133.5	133.8	134.0	131.5	137.3
Medical care	105.7	108.0	107.2	109.4	109.5	106.2	105.2	103.4	104.3
Other 1/	117.8	119.6	120.4	121.1	125.0	122.4	122.8	124.2	125.8
Other items 2/	116.6	120.0	122.0	122.3	122.7	121.8	120.1	118.2	116.1
Social Security payments	128.1	128.4	128.7	128.9	129.6	130.3	130.7	131.1	131.4
Personal income taxes	154.1	162.7	159.7	156.0	155.8	150.0	150.1	148.2	146.4

^{1/} Family consumption including reading, recreation, tobacco products, alcoholic beverages, education, and miscellaneous.

Source: U.S. Bureau of Labor Statistics, *Autumn 1981 Urban Family Budgets and Comparative Indexes for Selected Urban Areas* (USDL: 82-139, April 16, 1981); 1982-98 estimates by Paul H. Brewbaker, Bank of Hawaii, Economics Research Center.

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

Table 14.08-- AVERAGE APARTMENT RENTAL COSTS PER YEAR IN SELECTED CITIES IN THE UNITED STATES: 1999 AND 2002

[Standard City, an average cost hypothetical location of \$6,480 in 1999 and \$8,436 in 2002 and an index number set at 100.0. The annual values shown are based on a three-room, one-bedroom, one-bath apartment rental unit. Rental units are typically located in suburban communities surrounding the city and are based on an analysis of approximately 300 cities.

Location	Annual rent	Index	Location	Annual rent	Index
1999					
San Francisco, CA	13,100	202.2	Baltimore, MD Denver, CO Tampa, FL Greenville, NC Baton Rouge, LA Tucson, AZ Dubuque, IA	7,350	113.4
Honolulu, HI	12,100	187.0		6,900	107.9
Boston, MA	10,900	168.2		6,420	99.1
New York City, NY	10,580	163.3		6,300	97.2
Washington, D.C.	10,320	159.3		5,940	91.7
Chicago, IL	8,520	131.5		5,580	86.1
Los Angeles, CA	8,460	130.6		4,860	75.0
San Jose, CA	18,384	217.9	Salina, KS	5,720	67.8
San Francisco, CA	17,603	208.7	Paducah, KY	5,533	65.6
Boston, MA	15,833	187.7	Midland, TX	5,299	62.8
Washington, DC	15,271	181.0	Decatur, AL	5,222	61.9
New York, NY	14,405	170.8	Hobbs, NM	5,057	59.9
Honolulu, HI	13,851	164.2	Casper, WY	4,892	58.0

Source: Runzheimer International, "Apartment Rental Costs Nationwide"

http://www.runzheimer.com/corpc/news/scripts/062199.asp accessed July 19, 2001 and

http://www.runzheimer.com/corpc/news/scripts/072402.asp accessed July 25, 2002.

Table 14.09-- MEDIAN GROSS RENT AMOUNT AND AS PERCENTAGE OF HOUSEHOLD INCOME FOR UNITED STATES, STATES, AND PUERTO RICO: 1990 AND 2000

[Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see http://www.census.gov/prod/cen2000/doc/sf3.pdf. Rank of 1 indicates highest amount. Areas in order of highest rank in 2000]

Area United States California Florida Hawaii Oregon New York	mount in ollars	_	f household	Amazurt	2000	
Area United States California Florida Hawaii Oregon New York	in	_	f household	A 4		
United States California Florida Hawaii Oregon New York	ollars	Percentage of household income in 1989		Amount in	Percentage of househo	
California Florida Hawaii Oregon New York		Number	Rank	dollars	Number	Rank
Florida Hawaii Oregon New York	571	26.4	(NA)	602	25.5	(NA)
Hawaii Oregon New York	792	29.1	1	747	27.7	1
Oregon New York	613	28.0	2	641	27.5	2
New York	830	27.4	6	779	27.2	3
	521	25.5	27	620	26.9	4
Arizona	620	26.3	20	672	26.8	5
-	560	27.5	4	619	26.6	6
New Mexico	473	26.5	17	503	26.6	7
Nevada	650	26.8	12	699	26.5	8
Washington	569	25.7	26	663	26.5	9
Colorado	533	26.1	21	671	26.4	10
Vermont	570	27.1	9	553	26.2	11
Louisiana	450	27.9	3	466	25.8	12
West Virginia	387	26.8	13	401	25.8	13
Rhode Island	625	27.5	5	553	25.7	14
Massachusetts	741	26.8	11	684	25.5	15
New Jersey	756	26.3	19	751	25.5	16
Connecticut	764	26.6	15	681	25.4	17
Maine	535	26.8	10	497	25.3	18
Montana	396	25.0	33	447	25.3	19
Idaho	422	23.8	48	515	25.3	20
Mississippi	394	27.1	8	439	25.0	21
Pennsylvania	516	26.1	22	531	25.0	22
Georgia	553	25.8	24	613	24.9	23
Utah	471	23.8	49	597	24.9	24
District of Columbia	612	25.4	28	618	24.8	25
Tennessee	456	25.0	34	505	24.8	26
Alabama	415	24.8	37	447	24.8	27
Alaska	714	23.8	47	720	24.8	28
Minnesota	539	26.7	14	566	24.7	29

Table 14.09-- MEDIAN GROSS RENT AMOUNT AND AS PERCENTAGE OF HOUSEHOLD INCOME FOR UNITED STATES, STATES, AND PUERTO RICO: 1990 AND 2000 - Con.

			Median g	Median gross rent					
		1990		2000					
Area	Amount in	Percentage of income		Amount in	Percentage of income in				
	dollars	Number	Rank	dollars	Number	Rank			
Maryland	700	25.4	29	689	24.7	30			
•	632	25.4 25.8	29 25	650	24.7 24.5	31			
Virginia Michigan	540	25.6 27.2	25 7	546	24.5	32			
Arkansas	418	26.5	16	453	24.4	33			
Illinois	569	25.9	23	605	24.4	34			
Texas	505	24.6	40	574	24.4	35			
South Carolina	482	24.4	43	514 510	24.4	36			
Oklahoma	434	25.4	30	456	24.3	37			
Delaware	634	24.7	38	639	24.3	38			
North Carolina	488	24.4	42	548	24.3	39			
New Hampshire	701	26.4	18	646	24.2	40			
Ohio	483	25.3	31	515	24.2	41			
Missouri	470	25.2	32	484	24.0	42			
Kentucky	408	24.9	35	445	24.0	43			
Indiana	477	24.3	44	521	23.9	44			
Wisconsin	510	24.9	36	540	23.4	45			
Kansas	474	24.5	41	498	23.4	46			
Iowa	429	24.1	45	470	23.2	47			
Nebraska	445	23.7	50	491	23.0	48			
South Dakota	391	24.6	39	426	22.9	49			
Wyoming	425	23.7	51	437	22.5	50			
North Dakota	400	23.9	46	412	22.3	51			
Puerto Rico	261	29.4	(NA)	297	27.0	(NA)			

NA Not available.

^{1/} Adjusted to 2000 dollars, using CPI-U-RS factor 1.277636.

Source: U.S. Census Bureau, 1990 Census and Census 2000 Summary File 3, Housing Costs of Renters:

^{2000;} Census 2000 Brief, Issued May 2003 - C2KBR-21, Table 2

http://www.census.gov/prod/2003pubs/c2kbr-21.pdf> accessed Sptember 18, 2003.

Table 14.10-- ANNUAL HOUSING COSTS IN HONOLULU AND SELECTED LOCATIONS IN THE UNITED STATES: 1995 TO 2002

[Annual housing costs include mortgage payments, homeowner's insurance, real estate taxes, utilities, and maintenance. The costs shown below are based on a 2,200 sq. ft., 8-room, 4-bedroom, 2.5-bath home in a representative community where middle income families reside. The sampling of locations in the table is based on an analysis of approximately 300 metropolitan areas in the U.S. At Standard City, USA, an average cost location, the home market value is \$222,700 in 2002]

Expensive Locations San Jose, CA	Category	1995	1998	2001	2002
San Francisco, CA 420,800 455,400 746,500 768,100 Honolulu, HI 438,200 390,200 403,600 415,400 Washington, DC 348,000 309,000 393,500 469,800 Los Angeles, CA 290,800 281,100 371,100 407,100 Boston, MA 244,800 285,900 359,400 436,900 San Diego, CA 246,000 252,600 358,000 384,200 New York, NY (excluding Manhattan) 272,100 276,700 336,100 394,400 Denver, CO 211,100 235,700 318,400 383,500 Chicago, IL 239,100 260,000 297,000 (NA) Hobbs, NM 90,900 99,800 93,300 (NA) Hobbs, NM 105,700 113,200 114,600 (NA) Lubbock, TX 105,700 113,200 114,600 (NA) New Johnsonville, TN 103,200 109,900 124,800 124,800 Dunkirk, NY 122,400 124,300	Expensive Locations				
Honolulu, HI	San Jose, CA	427,800	525,400	860,100	746,700
Washington, DC 348,000 309,000 393,500 469,800 Los Angeles, CA 290,800 281,100 371,100 407,100 Boston, MA 244,800 285,900 359,400 436,900 San Diego, CA 246,000 252,600 358,000 384,200 New York, NY (excluding Manhattan) 272,100 276,700 336,100 394,400 Denver, CO 211,100 235,700 318,400 383,500 Chicago, IL 239,100 260,000 297,000 (NA) Inexpensive Locations 97,300 79,600 83,600 (NA) Hobbs, NM 90,900 99,800 93,300 (NA) Towanda, PA 124,500 101,900 103,600 (NA) Lubbock, TX 105,700 113,200 114,600 (NA) New Johnsonville, TN 103,200 109,900 116,300 126,200 Dunkirk, NY 122,400 124,300 124,800 131,700 San Antonio, TX 147,600 129,900	San Francisco, CA	420,800	455,400	746,500	768,100
Los Angeles, CA 290,800 281,100 371,100 407,100 Boston, MA 244,800 285,900 359,400 436,900 San Diego, CA 246,000 252,600 358,000 384,200 New York, NY (excluding Manhattan) 272,100 276,700 336,100 394,400 Denver, CO 211,100 235,700 318,400 383,500 Chicago, IL 239,100 260,000 297,000 (NA) Hobbs, NM 90,900 99,800 93,300 (NA) Towanda, PA 124,500 101,900 103,600 (NA) Lubbock, TX 105,700 113,200 114,600 (NA) New Johnsonville, TN 103,200 109,900 116,300 126,200 Dunkirk, NY 122,400 124,300 124,800 131,700 San Antonio, TX 147,600 129,900 125,600 124,800 Kinston, NC 117,400 115,700 125,800 129,400 Ponca City, OK 121,900 113,000	Honolulu, HI	438,200	390,200	403,600	415,400
Boston, MA 244,800 285,900 359,400 436,900 San Diego, CA 246,000 252,600 358,000 384,200 New York, NY (excluding Manhattan) 272,100 276,700 336,100 394,400 Denver, CO 211,100 235,700 318,400 383,500 Chicago, IL 239,100 260,000 297,000 (NA) Inexpensive Locations Port Arthur, TX 97,300 79,600 83,600 (NA) Hobbs, NM 90,900 99,800 93,300 (NA) Towanda, PA 124,500 101,900 103,600 (NA) Lubbock, TX 105,700 113,200 114,600 (NA) New Johnsonville, TN 103,200 109,900 116,300 126,200 Dunkirk, NY 122,400 124,300 124,800 131,700 San Antonio, TX 147,600 129,900 125,600 124,800 Kinston, NC 117,400 115,700 125,800 129,400 Ponca City,	Washington, DC	348,000	309,000	393,500	469,800
San Diego, CA 246,000 252,600 358,000 384,200 New York, NY (excluding Manhattan) 272,100 276,700 336,100 394,400 Denver, CO 211,100 235,700 318,400 383,500 Chicago, IL 239,100 260,000 297,000 (NA) Port Arthur, TX 97,300 79,600 83,600 (NA) Hobbs, NM 90,900 99,800 93,300 (NA) Towanda, PA 124,500 101,900 103,600 (NA) Lubbock, TX 105,700 113,200 114,600 (NA) New Johnsonville, TN 103,200 109,900 124,800 126,200 Dunkirk, NY 103,200 109,900 124,800 131,700 San Antonio, TX 147,600 129,900 125,600 124,800 Kinston, NC 117,400 115,700 125,800 129,400 Ponca City, OK 121,900 113,000 127,000 133,300 New Orleans, LA 123,500 131,300<	Los Angeles, CA	290,800	281,100	371,100	407,100
New York, NY (excluding Manhattan) 272,100 276,700 336,100 394,400 Denver, CO 211,100 235,700 318,400 383,500 Chicago, IL 239,100 260,000 297,000 (NA) Inexpensive Locations Port Arthur, TX 97,300 79,600 83,600 (NA) Hobbs, NM 90,900 99,800 93,300 (NA) Towanda, PA 124,500 101,900 103,600 (NA) Lubbock, TX 105,700 113,200 114,600 (NA) New Johnsonville, TN 103,200 109,900 116,300 126,200 Dunkirk, NY 122,400 124,300 124,800 131,700 San Antonio, TX 147,600 129,900 125,600 124,800 Kinston, NC 117,400 115,700 125,800 129,400 Ponca City, OK 121,900 113,000 127,000 133,300 New Orleans, LA 123,500 131,300 130,200 (NA) Dalton, G	Boston, MA	244,800	285,900	359,400	436,900
Denver, CO 211,100 235,700 318,400 383,500 Chicago, IL 239,100 260,000 297,000 (NA) Port Arthur, TX 97,300 79,600 83,600 (NA) Hobbs, NM 90,900 99,800 93,300 (NA) Towanda, PA 124,500 101,900 103,600 (NA) Lubbock, TX 105,700 113,200 114,600 (NA) New Johnsonville, TN 103,200 109,900 116,300 126,200 Dunkirk, NY 122,400 124,300 124,800 131,700 San Antonio, TX 147,600 129,900 125,600 124,800 Kinston, NC 117,400 115,700 125,800 129,400 Ponca City, OK 121,900 113,000 127,000 133,300 New Orleans, LA 123,500 131,300 130,200 (NA) Dalton, GA (NA) (NA) (NA) (NA) (NA) Raigely, CO (NA) (NA) (NA) <td>San Diego, CA</td> <td>246,000</td> <td>252,600</td> <td>358,000</td> <td>384,200</td>	San Diego, CA	246,000	252,600	358,000	384,200
Chicago, IL 239,100 260,000 297,000 (NA) Port Arthur, TX 97,300 79,600 83,600 (NA) Hobbs, NM 90,900 99,800 93,300 (NA) Towanda, PA 124,500 101,900 103,600 (NA) Lubbock, TX 105,700 113,200 114,600 (NA) New Johnsonville, TN 103,200 109,900 116,300 126,200 Dunkirk, NY 122,400 124,300 124,800 131,700 San Antonio, TX 147,600 129,900 125,600 124,800 Kinston, NC 117,400 115,700 125,800 129,400 Ponca City, OK 121,900 113,000 127,000 133,300 New Orleans, LA 123,500 131,300 130,200 (NA) Dalton, GA (NA) (NA) (NA) (NA) (NA) Kissimmee, FL (NA)	New York, NY (excluding Manhattan)	272,100	276,700	336,100	394,400
Port Arthur, TX	Denver, CO	211,100	235,700	318,400	383,500
Port Arthur, TX 97,300 79,600 83,600 (NA) Hobbs, NM 90,900 99,800 93,300 (NA) Towanda, PA 124,500 101,900 103,600 (NA) Lubbock, TX 105,700 113,200 114,600 (NA) New Johnsonville, TN 103,200 109,900 116,300 126,200 Dunkirk, NY 122,400 124,300 124,800 131,700 San Antonio, TX 147,600 129,900 125,600 124,800 Kinston, NC 117,400 115,700 125,800 129,400 Ponca City, OK 121,900 113,000 127,000 133,300 New Orleans, LA 123,500 131,300 130,200 (NA) Dalton, GA (NA) (NA) (NA) (NA) Kissimmee, FL (NA) (NA) (NA) (NA) Paducah, KY (NA) (NA) (NA) (NA) (NA) Rangely, CO (NA) (NA) (NA) (NA)	Chicago, IL	239,100	260,000	297,000	(NA)
Hobbs, NM 90,900 99,800 93,300 (NA) Towanda, PA 124,500 101,900 103,600 (NA) Lubbock, TX 105,700 113,200 114,600 (NA) New Johnsonville, TN 103,200 109,900 116,300 126,200 Dunkirk, NY 122,400 124,300 124,800 131,700 San Antonio, TX 147,600 129,900 125,600 124,800 Kinston, NC 117,400 115,700 125,800 129,400 Ponca City, OK 121,900 113,000 127,000 133,300 New Orleans, LA 123,500 131,300 130,200 (NA) Dalton, GA (NA) (NA) (NA) (NA) Kissimmee, FL (NA) (NA) (NA) (NA) Paducah, KY (NA) (NA) (NA) (NA) (NA) Rangely, CO (NA) (NA) (NA) (NA) (NA) (NA)	Inexpensive Locations				
Towanda, PA 124,500 101,900 103,600 (NA) Lubbock, TX 105,700 113,200 114,600 (NA) New Johnsonville, TN 103,200 109,900 116,300 126,200 Dunkirk, NY 122,400 124,300 124,800 131,700 San Antonio, TX 147,600 129,900 125,600 124,800 Kinston, NC 117,400 115,700 125,800 129,400 Ponca City, OK 121,900 113,000 127,000 133,300 New Orleans, LA 123,500 131,300 130,200 (NA) Dalton, GA (NA) (NA) (NA) (NA) 137,300 Kissimmee, FL (NA) (NA) (NA) (NA) (NA) 136,300 Paducah, KY (NA) (NA) (NA) (NA) (NA) (NA) 127,800	Port Arthur, TX	97,300	79,600	83,600	(NA)
Lubbock, TX105,700113,200114,600(NA)New Johnsonville, TN103,200109,900116,300126,200Dunkirk, NY122,400124,300124,800131,700San Antonio, TX147,600129,900125,600124,800Kinston, NC117,400115,700125,800129,400Ponca City, OK121,900113,000127,000133,300New Orleans, LA123,500131,300130,200(NA)Dalton, GA(NA)(NA)(NA)(NA)138,900Kissimmee, FL(NA)(NA)(NA)(NA)136,300Paducah, KY(NA)(NA)(NA)(NA)(NA)127,800Rangely, CO(NA)(NA)(NA)(NA)(NA)(NA)127,800		90,900	99,800	93,300	` ,
New Johnsonville, TN 103,200 109,900 116,300 126,200 Dunkirk, NY 122,400 124,300 124,800 131,700 San Antonio, TX 147,600 129,900 125,600 124,800 Kinston, NC 117,400 115,700 125,800 129,400 Ponca City, OK 121,900 113,000 127,000 133,300 New Orleans, LA 123,500 131,300 130,200 (NA) Dalton, GA (NA) (NA) (NA) (NA) 138,900 Kissimmee, FL (NA) (NA) (NA) (NA) 136,300 Paducah, KY (NA) (NA) (NA) (NA) (NA) 127,800 Rangely, CO (NA)	Towanda, PA	124,500	101,900	103,600	(NA)
Dunkirk, NY 122,400 124,300 124,800 131,700 San Antonio, TX 147,600 129,900 125,600 124,800 Kinston, NC 117,400 115,700 125,800 129,400 Ponca City, OK 121,900 113,000 127,000 133,300 New Orleans, LA 123,500 131,300 130,200 (NA) Dalton, GA (NA) (NA) (NA) (NA) 138,900 Kissimmee, FL (NA) (NA) (NA) (NA) 136,300 Paducah, KY (NA) (NA) (NA) (NA) (NA) 127,800 Rangely, CO (NA) (N	Lubbock, TX	105,700	113,200	114,600	(NA)
San Antonio, TX 147,600 129,900 125,600 124,800 Kinston, NC 117,400 115,700 125,800 129,400 Ponca City, OK 121,900 113,000 127,000 133,300 New Orleans, LA 123,500 131,300 130,200 (NA) Dalton, GA (NA) (NA) (NA) (NA) 138,900 Kissimmee, FL (NA) (NA) (NA) (NA) 137,300 Paducah, KY (NA) (NA) (NA) (NA) 136,300 Rangely, CO (NA) (NA) (NA) (NA) (NA) 127,800	New Johnsonville, TN	103,200	109,900	116,300	126,200
Kinston, NC 117,400 115,700 125,800 129,400 Ponca City, OK 121,900 113,000 127,000 133,300 New Orleans, LA 123,500 131,300 130,200 (NA) Dalton, GA (NA) (NA) (NA) (NA) 138,900 Kissimmee, FL (NA) (NA) (NA) (NA) 137,300 Paducah, KY (NA) (NA) (NA) (NA) 136,300 Rangely, CO (NA) (NA) (NA) (NA) 127,800	Dunkirk, NY	122,400	124,300	124,800	131,700
Ponca City, OK 121,900 113,000 127,000 133,300 New Orleans, LA 123,500 131,300 130,200 (NA) Dalton, GA (NA) (NA) (NA) 138,900 Kissimmee, FL (NA) (NA) (NA) 137,300 Paducah, KY (NA) (NA) (NA) (NA) 136,300 Rangely, CO (NA) (NA) (NA) (NA) 127,800	San Antonio, TX	147,600	129,900	125,600	124,800
New Orleans, LA 123,500 131,300 130,200 (NA) Dalton, GA (NA) (NA) (NA) 138,900 Kissimmee, FL (NA) (NA) (NA) 137,300 Paducah, KY (NA) (NA) (NA) (NA) 136,300 Rangely, CO (NA) (NA) (NA) (NA) 127,800	Kinston, NC	117,400	115,700	125,800	129,400
Dalton, GA (NA) (NA) (NA) 138,900 Kissimmee, FL (NA) (NA) (NA) 137,300 Paducah, KY (NA) (NA) (NA) 136,300 Rangely, CO (NA) (NA) (NA) (NA) 127,800	Ponca City, OK	121,900	113,000	127,000	133,300
Kissimmee, FL (NA) (NA) (NA) 137,300 Paducah, KY (NA) (NA) (NA) 136,300 Rangely, CO (NA) (NA) (NA) (NA) 127,800	New Orleans, LA	123,500	131,300	130,200	(NA)
Paducah, KY (NA) (NA) (NA) 136,300 Rangely, CO (NA) (NA) (NA) 127,800	Dalton, GA	(NA)	(NA)	(NA)	138,900
Rangely, CO (NA) (NA) (NA) 127,800		` ,	, ,	(NA)	· · · · · · · · · · · · · · · · · · ·
	Paducah, KY	(NA)	(NA)	(NA)	
Hobbs, NM (NA) (NA) 95,700	Rangely, CO	(NA)	, ,	(NA)	
	Hobbs, NM	(NA)	(NA)	(NA)	95,700

NA Not available.

Source: Runzheimer International, "Runzheimer Compares 1995 - 2001 Housing Values Nationwide: 1998 - 2001", March 19, 2001 http://www.runzheimer.com/corpc/news/scripts/031901.asp accessed July 19, 2001; and "Runzheimer Analyzes Home Market Values Nationwide: May 22, 2002" and http://www.runzheimer.com/corpc/news/scripts/052202.asp accessed July 30, 2002.

TABLE 14.11-- MORTGAGE STATUS, MEDIAN SELECTED MONTHLY OWNER COSTS BY MORTGAGE STATUS AND AS A PERCENTAGE OF HOUSEHOLD INCOME: UNITED STATES AND HAWAII: 1990 AND 2000

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see www.census.gov/prod/cen2000/doc/sf3.pdf)

Specified owner-occupied 1990		United States	Hawaii
1990	Specified owner accurried		
Specified owner-occupied with a mortgage 1990 Number 29,811,735 102,601 Percent 65.4 69.6 2000 Number 70.0 70.2	·	45 550 050	147 510
Specified owner-occupied with a mortgage 1990 Number Percent 2000 Number Percent 38,663,887 122,128 Percent 38,663,887 70.0 70.2 Specified owner occupied without a mortgage 1990 Number Percent 15,738,324 44,909 Percent 34.6 30.4 2000 Number 16,548,221 51,733 Percent 16,548,221 51,733 Percent 16,548,221 51,733 Percent 1990 1,288 2000 1,088 1,636 Without a mortgage 1990 2000 217 2000 217 Median selected monthly owner costs as a percentage of household income With a mortgage 1990 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 1990 11.1 1/			
1990 Number Percent 2000 Number Percent 2000 Number Percent 38,663,887 122,128 Percent 38,663,887 70.0 70.2 Specified owner occupied without a mortgage 1990 Number Percent 34.6 30.4 2000 Number Percent 34.6 30.4 2000 Number 16,548,221 51,733 Percent 30.0 29.8 Median selected monthly owner costs (\$) With a mortgage 1990 940 1,288 2000 1,088 1,636 Without a mortgage 1990 267 2000 217 Median selected monthly owner costs as a percentage of household income With a mortgage 1990 21.0 21.4 2000 21.7 26.3 Without a mortgage	2000	55,212,106	173,001
Number Percent 29,811,735 65.4 102,601 69.6 2000 65.4 69.6 Number Percent 38,663,887 70.0 122,128 70.0 Percent 70.0 70.2 Specified owner occupied without a mortgage 1990 15,738,324 44,909 99.0 Number Percent 34.6 30.4 2000 Number Percent 16,548,221 51,733 99.0 Percent 30.0 29.8 Median selected monthly owner costs (\$) 40 1,288 1,636 1.088 1.088 1.086 1.088 1.086 1.088 1.086 1.088 1.086 1.088 1.086 1.088 1.086 1.088 1.086 1.088 1.086 1.088 1.086 1.088 1.086 1.088 1.086 1.088 1.086 1.088 1.086 1.088 1.086 1.088 1.088 1.086 1.088 1.086 1.088 1.086 1.088 1.088 1.086 1.088 1.088 1.086 1.088	Specified owner-occupied with a mortgage		
Percent 2000 Number 38,663,887 70.0 Number 70.0 Specified owner occupied without a mortgage 1990 Number 15,738,324 44,909 Percent 34.6 30.4 2000 Number 16,548,221 51,733 Percent 30.0 29.8 Median selected monthly owner costs (\$) With a mortgage 1990 940 1,288 2000 1,088 1,636 Without a mortgage 1990 267 217 2000 267 271 Median selected monthly owner costs as a percentage of household income With a mortgage 1990 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 11.1 1/	1990		
2000 Number Percent 38,663,887 70.0 70.2 Specified owner occupied without a mortgage 1990 Number Percent 34.6 30.4 2000 Number 16,548,221 51,733 Percent 30.0 29.8 Median selected monthly owner costs (\$) With a mortgage 1990 940 1,288 2000 1,088 1,636 Without a mortgage 1990 267 217 2000 295 271 Median selected monthly owner costs as a percentage of household income With a mortgage 1990 21.0 21.4 2000 2000 21.7 26.3 Without a mortgage 1990 11.1 1//	Number	29,811,735	102,601
Number Percent 38,663,887 70.0 122,128 70.2 Specified owner occupied without a mortgage 1990 15,738,324 44,909 34.6 30.4 30.4 30.4 30.4 30.4 30.4 30.0 29.8 Number Percent Percent 34.6 30.4 30.0 30.0 30.0 30.0 30.0 30.0 30.0	Percent	65.4	69.6
Percent 70.0 70.2	2000		
Specified owner occupied without a mortgage 1990	Number	38,663,887	122,128
Number	Percent	70.0	70.2
Number	Specified owner occupied without a mortgage		
Number 15,738,324 44,909 Percent 34.6 30.4 2000 16,548,221 51,733 Percent 30.0 29.8 Median selected monthly owner costs (\$) With a mortgage 940 1,288 2000 1,088 1,636 Without a mortgage 267 217 2000 295 271 Median selected monthly owner costs as a percentage of household income Vith a mortgage 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 11.1 1/	,		
Percent 2000 Number 16,548,221 51,733 Percent 30.0 29.8 Median selected monthly owner costs (\$) With a mortgage 1990 940 1,288 2000 1,088 1,636 Without a mortgage 1990 267 217 2000 295 271 Median selected monthly owner costs as a percentage of household income With a mortgage 1990 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 11.1 1//		15 739 324	44 000
2000 Number 16,548,221 51,733 Percent 30.0 29.8 Median selected monthly owner costs (\$) With a mortgage 940 1,288 1990 940 1,288 2000 1,088 1,636 Without a mortgage 267 217 2000 295 271 Median selected monthly owner costs as a percentage of household income With a mortgage 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 11.1 1/			
Number Percent 16,548,221 30.0 51,733 29.8 Median selected monthly owner costs (\$) With a mortgage 940 1,288 2000 1,088 1,636 2000 1,088 1,636 1,636 Without a mortgage 267 217 2000 295 271 Median selected monthly owner costs as a percentage of household income With a mortgage 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 21.7 26.3 21.7 26.3 Without a mortgage 1990 11.1 1//		34.0	30.4
Percent 30.0 29.8 Median selected monthly owner costs (\$) With a mortgage 940 1,288 1990 940 1,288 1,636 Without a mortgage 267 217 2000 267 217 295 271 Median selected monthly owner costs as a percentage of household income Vith a mortgage 21.0 21.4 200 21.7 26.3 Without a mortgage 1990 21.7 26.3 Vithout a mortgage 11.1 1/		16 549 221	51 722
Median selected monthly owner costs (\$) With a mortgage 940 1,288 1990 1,088 1,636 Without a mortgage 267 217 1990 267 271 Median selected monthly owner costs as a percentage of household income Vith a mortgage 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 11.1 1/			
With a mortgage 940 1,288 1990 1,088 1,636 Without a mortgage 267 217 1990 267 217 2000 295 271 Median selected monthly owner costs as a percentage of household income With a mortgage 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 11.1 1/	reicent	30.0	29.0
1990 940 1,288 2000 1,088 1,636 Without a mortgage 267 217 1990 295 271 Median selected monthly owner costs as a percentage of household income Vith a mortgage 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 11.1 1/	Median selected monthly owner costs (\$)		
1990 940 1,288 2000 1,088 1,636 Without a mortgage 267 217 1990 295 271 Median selected monthly owner costs as a percentage of household income Vith a mortgage 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 11.1 1/	With a mortgage		
Without a mortgage 1990 267 217 2000 295 271 Median selected monthly owner costs as a percentage of household income With a mortgage 1990 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 11.1 1/		940	1,288
1990 267 217 2000 295 271 Median selected monthly owner costs as a percentage of household income With a mortgage 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 11.1 1/	2000	1,088	1,636
1990 267 217 2000 295 271 Median selected monthly owner costs as a percentage of household income With a mortgage 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 11.1 1/	Without a mortgage		
Median selected monthly owner costs as a percentage of household income With a mortgage 1990 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 11.1 1/		267	217
household income With a mortgage 1990 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 11.1 1/	2000	295	271
household income With a mortgage 1990 21.0 21.4 2000 21.7 26.3 Without a mortgage 1990 11.1 1/	Median selected monthly owner costs as a percentage of		
With a mortgage 21.0 21.4 1990 21.7 26.3 Without a mortgage 1990 11.1 1/			
1990 21.4 2000 21.7 26.3 Without a mortgage 1990 11.1 1/			
2000 21.7 26.3 Without a mortgage 1990 11.1 1/		21.0	21.4
Without a mortgage 1990 11.1 1/			
1990 11.1 1/		21.7	20.3
	<u> </u>	11 1	1/
2000			
	2000	10.5	"

^{1/} Represents "less than 10 percent.

Source: U.S. Census Bureau, 1990 census and Census 2000 Summary File 3, September 16, 2003, Tables 2 and 3 http://www.census.gov/prod/2003pubs/c2kbr-27.pdf accessed September 18, 2003.

Table 14.12-- MEDIAN SELECTED MONTHLY OWNER COSTS BY MORTGAGE STATUS AND AS A PERCENTAGE OF HOUSEHOLD INCOME, FOR THE UNITED STATES, STATES, AND PUERTO RICO: 1990 AND 2000

[In dollars and percent. Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see http://www.census.gov/prod/cen2000/doc/sf3.pdf>]

_	Median	selected m	onthly own	er costs			thly owner ousehold in	
Area	With a m	nortgage	Without a	mortgage	With a m	nortgage	Without a	mortgage
	1990	2000	1990	2000	1990	2000	1990	2000
United States	940	1,088	267	295	21.0	21.7	11.1	10.5
Alabama	706	816	203	228	19.1	19.8	10.3	1/
Alaska	1,353	1,315	296	393	21.5	22.3	1/	1/
Arizona	983	1,039	240	268	22.8	22.1	1/	1/
Arkansas	655	737	221	240	20.0	19.4	12.1	1/
California	1,376	1,478	244	305	24.9	25.3	1/	1/
Colorado	1,022	1,197	259	277	22.5	22.6	10.8	1/
Connecticut	1,400	1,426	432	473	22.9	22.4	12.8	13.1
Delaware	975	1,101	256	267	19.7	20.8	1/	1/
D.C.	1,209	1,291	319	313	20.5	22.2	1/	1/
Florida	917	1,004	238	306	22.3	22.8	1/	10.5
Georgia	942	1,039	233	259	20.9	20.8	10.5	1/
Hawaii	1,288	1,636	217	271	21.4	26.3	1/	1/
Idaho	715	887	201	236	19.6	21.5	1/	1/
Illinois	979	1,198	308	353	20.2	21.7	11.2	11.1
Indiana	714	869	240	255	18.0	19.3	10.2	1/
lowa	703	829	250	268	18.5	19.1	11.5	1/
Kansas	802	888	239	273	19.5	19.3	10.9	1/
Kentucky	684	816	192	214	18.8	19.6	1/	1/
Louisiana	759	816	215	232	20.6	19.6	11.2	1/
Maine	847	923	284	299	21.4	21.4	12.2	12.1
Maryland	1,173	1,296	300	333	21.1	22.2	10.0	1/
Massachusetts	1,258	1,353	381	406	22.3	21.9	12.6	12.4
Michigan	828	972	314	288	18.8	19.6	12.5	1/
Minnesota	925	1,044	238	271	20.4	20.0	10.5	1/
Mississippi	653	752	202	232	20.8	20.4	11.8	1/
Missouri	767	861	226	249	19.1	19.5	10.0	1/
Montana	735	863	224	261	20.2	22.2	10.9	10.4
Nebraska	779	895	244	283	19.7	19.7	11.5	10.5
Nevada	1,067	1,190	261	294	22.4	23.8	1/	1/

Table 14.12-- MEDIAN SELECTED MONTHLY OWNER COSTS BY MORTGAGE STATUS AND AS A PERCENTAGE OF HOUSEHOLD INCOME, FOR THE UNITED STATES, STATES, AND PUERTO RICO: 1990 AND 2000 - Con.

	Median	selected m	onthly own	er costs	Median selected monthly owner costs as a percentage of household income			
Area	With a m	ortgage	Without a	mortgage	With a m	nortgage Without a mortgage		
	1990	2000	1990	2000	1990	2000	1990	2000
New Hampshire	1,278	1,226	410	441	24.4	22.3	14.2	13.6
New Jersey	1,412	1,560	488	567	23.4	23.7	14.6	15.3
New Mexico	833	929	208	228	21.6	22.2	1/	1/
New York	1,141	1,357	413	457	21.5	23.2	13.8	13.6
North Carolina	836	985	235	254	20.5	21.3	10.8	1/
North Dakota	777	818	245	270	20.3	19.4	11.9	10.2
Ohio	797	963	262	289	19.0	20.6	11.0	10.6
Oklahoma	731	764	210	231	20.0	19.2	10.9	1/
Oregon	828	1,125	289	303	20.4	23.2	12.7	10.5
Pennsylvania	870	1,010	289	318	20.2	21.6	12.1	12.2
Rhode Island	1,138	1,205	371	406	22.7	22.7	13.0	13.4
South Carolina	787	894	229	240	19.9	20.5	10.7	1/
South Dakota	724	828	249	279	19.9	19.7	12.6	10.5
Tennessee	759	882	217	240	20.1	21.1	10.2	1/
Texas	908	986	247	296	20.9	20.1	11.5	10.9
Utah	851	1,102	236	249	20.9	22.9	1/	1/
Vermont	917	1,021	335	378	21.9	22.4	14.1	13.9
Virginia	1,060	1,144	245	263	21.9	21.4	1/	1/
Washington	942	1,268	248	338	20.4	23.8	1/	10.4
West Virginia	636	713	183	207	18.5	19.5	1/	1/
Wisconsin	866	1,024	321	333	20.1	20.9	12.8	11.2
Wyoming	781	825	207	229	19.4	19.7	1/	1/
Puerto Rico	408	625	82	124	22.3	27.9	1/	12.5

^{1/} Represents less than 10 percent.

Source: U.S. Census Bureau, 1990 census and Census 2000 Summary File 3, September 16, 2003, Tables 2 and 3 http://www.census.gov/prod/2003pubs/c2kbr-27.pdf> accessed September 18, 2003.

Table 14.13-- HOME MARKET VALUES IN HONOLULU AND SELECTED UNITED STATES AND CANADIAN LOCATIONS: DECEMBER 2002

[The home market values shown below are based on a 2,200 sq. ft., 8-room, 4-bedroom, 2.5-bath home. Costing is based on representative communities where transferring homeowners earning \$60,000 annually with four family members typically reside. The sampling of locations in the table is based on an analysis of approximately 300 metropolitan areas in the U.S and Canada. All values are expressed in U.S. dollars. Rank of 1 indicates highest value]

Location City	Location State	Home market value	Rank
Ancharago	AK	234,500	16
Anchorage Atlanta	GA GA	218,200	19
Boston	MA	467,900	3
Chicago	IL I	326,100	8
Cincinnati	OH	213,400	o 21
Cleveland	OH	220,700	18
Dallas	TX	*	25
Dallas Denver	CO	173,300 335,000	∠5 7
Detroit	MI	,	11
Honolulu	HI	267,500 427,600	4
	KS KS	•	22
Kansas City	CA CA	213,000	22
Los Angeles Miami	FL FL	499,500	10
Milwaukee	WI	295,000	10
		261,700	9
Mantrael	MN PQ	324,000	9 26
Montreal		165,500	
Nashville	TN	202,500	23
Omaha	NE A Z	216,000	20
Phoenix	AZ UT	246,100	14 15
Salt Lake City	CA	241,300	
San Francisco	-	699,600	1
Seattle	WA	340,300	6
St. Louis	MO	222,700	17
Toronto	ON	258,800	13
Vancouver	BC	191,800	24
Washington	D.C.	410,200	5

Source: Runzheimer International, Runzheimer Reports on Relocation February 2003, "Quarterly Home Market Values, December 2002" and http://www.runzheimer.com/pow/pdf/Feb03RRR.pdf accessed March 31, 2003; and calculations by Hawaii State Department of Business, Economic Development & Tourism.

Table 14.14-- COST OF LIVING ANALYSES FOR HONOLULU AND THE UNITED STATES AVERAGE: JANUARY 1, 2003

[At the U.S. National Average assumed consumption patterns vary according to income level. The Reference profiles for cost-of-living model rental (approximates the rental equivalent of owner-occupied housing) situations only. 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	\$10,712	\$24,000	\$48,000	\$72,000
Honolulu total	20,655	42,614	80,832	116,343
Rent, utilities	11,464	21,776	37,660	49,981
Taxes: federal, state, payroll	1,797	5,239	10,804	18,504
Consumables	5,756	10,341	19,332	26,119
Transportation	864	2,600	6,186	10,380
Health services	774	1,396	2,307	2,655
Miscellaneous		1,262	4,543	8,704
	40.740	04.000	40.000	70.000
U.S. National Average	10,712	24,000	48,000	72,000
Rent, utilities	4,201	8,263	14,594	19,433
Taxes: federal, state, payroll	1,550	4,564	9,729	16,833
Consumables	3,682	6,802	12,629	17,101
Transportation	641	1,943	4,592	7,723
Health services	638	1,166	1,913	2,206
Miscellaneous		1,262	4,543	8,704
Honolulu indexed to U.S. average	192.8	177.6	168.4	161.6
Rent, utilities	272.9	263.5	258.1	257.2
	115.9	114.8	111.0	109.9
Taxes: federal, state, payroll Consumables		152.0	153.1	152.7
	156.3			
Transportation	134.8	133.8	134.7	134.4
Health services	121.3	119.7	120.6	120.4
Miscellaneous		100.0	100.0	100.0

\$10,712 assumes a single, minimum wage earner living with friends or parents, contributing partial rent (assume 23.4 percent or less of income spent on housing costs) and no automobile. \$24,000 assumes a single parent of one child in a rented appartment (900 square foot), holding one or more jobs, and automobile. \$48,000 assumes two adults (filing as married), ages 32, two jobs, one child, two automobiles, and renting a three-bedroom home (1,560 square foot). \$72,000 assumes two adults (filing as married), age 37, two jobs, two children, two automobiles, and renting a three-bedroom home (2,200 square foot) with two-car garage.

Source: ERI Economic Research Institute, Geographic Reference Report 2003, pgs. 118 and 300.

Table 14.15-- HOME PRICES AND COMPARISON INDEX FOR SELECTED LOCATIONS IN HAWAII AND THE UNITED STATES AND CANADA: 2001 AND 2002

[The home market values shown in the table below are based on 2,200 sq. ft., single-family dwelling with 4-bedroom, 2.5-bath home, family rooms and 2-car garage in typical middle-management transferee neighborhood. The sampling of locations is based on an analysis of more than 300 markets. Index of 100 for hypothetical subject home]

	20	01	20	2002		
Location City and State	Average sales price	Index	Average sales price	Index		
Atlanta, GA	260,000	96	269,780	92		
Boston, MA Greater Vancouver, British Columbia, Canada	319,500 231,043	118 85	628,333 328,423	215 195		
Dallas, TX	223,875	83	223,750	76		
Detroit Metro, MI	288,700	107	259,625	89		
Elgin, IL	236,500	87	255,075	87		
Ft. Lauderdale/ Coral Springs, FL	213,667	79	234,166	80		
Honolulu, HI	442,250	163	449,250	154		
Kailua-Kona, HI	532,500	197	725,000	249		
Kihei, Maui, HI	495,000	183	379,250	130		
Mobile, AL	164,913	61	171,800	59		
New Orleans, LA	232,800	86	214,862	73		
Ottawa, Ontario, Canada	188,955	70	170,849	101		
Phoenix, AZ	198,333	73	209,283	71		
Queens, (Bayside), NY	468,000	173	508,750	174		
San Francisco, CA	911,250	337	891,000	306		
San Jose, CA	595,350	220	628,737	215		
Tampa, FL	145,233	54	180,605	62		
Wilmington, DE	247,225	91	250,225	85		

Source: Coldwell Banker, 2001 Home Price Comparison Index, "Coldwell Banker Annual Study Finds \$1.1 Million Variance For Same Property In Nation's Most Expensive And Most Affordable Markets", July 31, 2001 and http://www.coldwellbanker.com/html/PressReleaseDetail.asp?ID=611 accessed July 30, 2002; and Coldwell Banker, 2002 Home Price Comparison Index, "2002 Annual Coldwell Banker Study Shows Average Value for a 2,200 Square Foot Home Increased Seven Percent from Last Year", August 13, 2002 http://www.coldwellbanker.com/homepage.html accessed July 31, 2003.

14.16-- HOUSING AFFORDABILITY: HONOLULU AND SELECTED UNITED STATES LOCATIONS: 2002 FIRST QUARTER

[The Housing Opportunity Index (HOI) for a given area is defined as the share of homes sold in that area that would have been affordable to a family earning the median income. Results from a survey conducted quarterly by the National Association of Home Builders. NAHB's Economics Group has stopped producing the Housing Opportunity Index. Data below, for the first quarter of 2002, will be the last period compiled]

	Median	Median	Affordability
	family	sales	Rank
Metropolitan Area	income	price	2002 1st quarter
Honolulu, HI	62,600	195,000	145
Most affordable			
Elkhart-Goshen, IN	59,300	111,000	1
Kokomo, IN	61,900	99,000	2
Fargo-Moorhead, ND-MN	55,900	88,000	3
Springfield, IL	64,900	90,000	4
Peoria-Pekin, IL	57,800	85,000	5
Least Affordable			
Santa Rosa, CA	63,400	329,000	187
San Luis Obispo-Atascadero-Paso Robles	50,300	290,000	188
San Francisco, CA	86,100	525,000	189
Santa Cruz-Watsonville, CA	69,000	420,000	190
Salinas, CA	53,800	319,000	191

Source: National Association of Home Builders' Housing Opportunity Index (HOI)

http://www.nahb.org/assets/docs/files/Regional byRank 813200284730PM.xls> accessed June 2, 2003.

Table 14.17-- CAR RENTAL RATES IN SELECTED LOCATIONS IN THE UNITED STATES: 2000-2001

[Average rates of major car rental companies for an intermediate size car. Taxes, fuel, optional insurance, and other miscellaneous fees are not included. The ranking is based upon an analysis of 100 metropolitan areas nationwide. Honolulu, the lowest cost location in the United States has an index of 100.0]

Expensive Locations	Value	Index	Inexpensive Locations	Value	Index
Cleveland, OH New York, NY Newark, NJ Youngstown, OH Houston, TX Raleigh, NC Charlotte, NC	86.50 85.50 85.00 84.50 81.50 81.00 80.50	211.0 208.5 207.3 206.1 198.8 197.6 196.3	Fargo, ND Albuquerque, NM Anchorage, AK Norfolk, VA Spokane, WA Cheyenne, WY Manchester, NH	51.00 50.00 47.50 47.00 46.00 45.00	124.4 122.0 115.9 114.6 112.2 109.8 109.8
St. Louis, MO Atlanta, GA Chicago, IL	79.50 79.50 79.00	193.9 193.9 192.7	Sioux Falls, SD Ft. Lauderdale, FL Honolulu, HI	44.00 42.50 41.00	107.3 103.7 100.0

Source: Runzheimer International, *Runzheimer Guide to Daily Travel Prices* and http://www.runzheimer.com/corpc/news/scripts/021201.asp accessed March 5, 2001 and calculations by Hawaii State Department of Business, Economic Development & Tourism.

Table 14.18-- VEHICLE MAINTENANCE COSTS IN SELECTED LOCATIONS IN THE UNITED STATES: 2003

[The cents-per-mile maintenance costs shown below are based on a typical intermediate-size vehicle represented by the 2003 Ford Taurus SEL sedan driven 15,000 miles per year and retained for 4 years. Costs cover normal and preventive maintenance to assure sound and economical operation during the retention cycle of the vehicle. The maintenance costs that Runzheimer analyzes include such normal and preventive procedures as oil changes, lubrication, brake inspection, and the exhaust system. In addition, driving conditions are taken into consideration to develop "typical" and "severe" maintenance per-mile values]

Location City	Location State	Maintenance Costs
Expensive		
San Francisco New York Hempstead (Long Island) Honolulu Chicago Miami Newark St. Louis Stamford Sacramento	CA NY NY HI IL FL NJ MO CT CA	6.79 6.38 5.62 5.49 5.21 5.17 5.13 5.13 5.09 5.01
Seattle Least Expensive	WA	5.01
Bismarck Casper Richmond Lubbock Billings Omaha Henderson Jackson Burlington Evansville Montgomery Portland	ND WY VA TX MT NE KY MS VT IN AL ME	3.56 3.64 3.68 3.76 3.80 3.88 3.88 3.92 3.92 3.92 3.92 3.92

Source: Runzheimer International, "Runzheimer Analyzes Vehicle Maintenance Costs Nationwide: San Francisco, New York, Honolulu are High Maintenance; Bismarck, Casper, Richmond Low" http://www.runzheimer.com/corpc/news/scripts/032603.asp accessed March 31, 2003.

14.19 GASOLINE PRICES PER GALLON FOR STATES AND THE DISTRICT OF COLUMBIA AND THE UNITED STATES AVERAGE: JULY 17, 2003

[Over 60,000 retail gasoline self-serve stations are surveyed daily. Prices are in cents per gallon. Rank of 1 indicates highest price per gallon. Rank is among 50 states and District of Columbia]

State	Regular	Mid	Premium	Diesel
Hawaii	2.037	2.154	2.194	2.188
Hawaii Rank	1	1	1	1
U. S. average	1.521	1.615	1.674	1.520
Hawaii as percent of U.S. average	133.9	133.4	131.1	143.9
Alaska	1.763	1.866	1.972	1.682
Alabama	1.449	1.549	1.595	1.449
Arkansas	1.455	1.535	1.633	1.436
Arizona	1.600	1.668	1.764	1.611
California	1.809	1.926	1.958	1.779
Colorado	1.496	1.601	1.672	1.544
Connecticut	1.597	1.733	1.779	1.684
District of Columbia	1.625	1.731	1.783	1.752
Delaware	1.483	1.575	1.645	1.571
Florida	1.527	1.655	1.685	1.611
Georgia	1.412	1.518	1.585	1.403
lowa	1.479	1.557	1.631	1.465
ldaho	1.600	1.689	1.735	1.616
Illinois	1.552	1.669	1.721	1.563
Indiana	1.475	1.586	1.631	1.442
Kansas	1.520	1.560	1.621	1.489
Kentucky	1.464	1.569	1.640	1.427
Louisiana	1.456	1.553	1.625	1.441
Massachusetts	1.525	1.640	1.702	1.643
Maryland	1.515	1.611	1.652	1.569
Maine	1.515	1.635	1.680	1.569
Michigan	1.543	1.634	1.699	1.500
Minnesota	1.506	1.567	1.607	1.449
Missouri	1.437	1.495	1.583	1.384
Mississippi	1.444	1.523	1.591	1.401
Montana	1.625	1.695	1.777	1.594
North Carolina	1.461	1.551	1.619	1.475
North Dakota	1.567	1.621	1.679	1.484
Nebraska	1.529	1.563	1.606	1.482
Nevada	1.710	1.802	1.868	1.644
New Hampshire	1.497	1.622	1.680	1.559
New Jersey	1.402	1.503	1.560	1.438
New Mexico	1.511	1.610	1.679	1.516
New York	1.607	1.719	1.755	1.720

14.19 GASOLINE PRICES PER GALLON FOR STATES AND THE DISTRICT OF COLUMBIA AND THE UNITED STATES AVERAGE: JULY 17, 2003-- Con.

State	Regular	Mid	Premium	Diesel
Ohio	1.463	1.561	1.623	1.483
Oklahoma	1.427	1.476	1.558	1.354
Oregon	1.663	1.755	1.781	1.662
Pennsylvania	1.502	1.584	1.654	1.592
Rhode Island	1.563	1.663	1.718	1.664
South Carolina	1.390	1.478	1.549	1.422
South Dakota	1.538	1.636	1.704	1.480
Tennessee	1.453	1.538	1.612	1.441
Texas	1.445	1.528	1.583	1.424
Utah	1.587	1.674	1.747	1.558
Virginia	1.449	1.520	1.578	1.484
Vermont	1.493	1.606	1.676	1.639
Washington	1.638	1.696	1.781	1.666
Wisconsin	1.584	1.645	1.720	1.529
West Virginia	1.519	1.588	1.668	1.587
Wyoming	1.503	1.567	1.670	1.475
-				

Source: AAA's Daily Fuel Gauge Report© Copyright, Oil Price Information Service http://198.6.95.31/sbsavg.asp released and accessed July 17, 2003.

Table 14.20-- DOWNTOWN PARKING RATES HONOLULU AND AVERAGE NORTH AMERICA: JULY 2003

[In number, dollars and percent]

			North America	Honolulu as percent of North America
Market	Segment	Honolulu	average	average
Monthly unreserved Monthly unreserved Monthly unreserved Monthly reserved Monthly reserved Monthly reserved Daily parking Daily parking Daily parking	Parking rate – high Parking rate – low Parking rate – average Parking rate – high Parking rate – low Parking rate – average Rate – high Rate – low Rate – average	200.00 125.00 175.00 300.00 200.00 250.00 48.00 30.00 35.00	183.57 101.21 140.52 245.91 155.34 192.32 18.29 8.80 13.45	109.0 123.5 124.5 122.0 128.7 130.0 262.4 340.9 260.2
Garages offering additional services (percent)		20.0 75.0	20.3 16.9	98.5 443.3
Garages with waiting lists (percent) Typical wait period (number of months)		/5.0 (NA)	3.3	443.3
Availability of parking	mod of mondia)	Limited		

NA Not available.

Source: Colliers International: *North America CBD* (Central Business District) *Parking Rate Survey 2003: Highlights North America Monthly Parking Rates Parking Garages Feel Effects of Down Economy July 2003*, http://www.colliers.com/Content/Repositories/Base/Corporate/English/Market_Report_Corporate/PDFs/ColliersParkingRateSurvey2003.pdf accessed October 2, 2003

Table 14.21-- FAST FOOD INDEXES FOR SELECTED METROPOLITAN AREAS: 1999-2000

[Prices are in U.S. dollars. Los Angeles, California is 100.0. Based on national and international surveys of prices of a 1/4 pound cheeseburger, large fries, and medium soft drink. Sales taxes are not included for U.S. locations but are included for international locations. International prices are based based on September 1999 foreign exchange rates]

U.S. Locations	Index	International Locations	Index
New York, NY Honolulu, HI Los Angeles, CA San Francisco, CA Denver, CO Boston, MA Seattle, WA Phoenix, AZ Chicago, IL Washington, D.C. Atlanta, GA Miami, FL Dallas, TX St. Louis, MO Memphis, TN Boise, ID	124.6 101.3 100.0 100.0 99.2 95.8 95.2 94.4 94.0 93.8 93.1 92.9 91.7 91.5 89.0 87.7	Copenhagen, Denmark London, England Tokyo, Japan Munich, Germany Vienna, Austria Madrid, Spain Paris, France Mexico City, Mexico Athens, Greece Toronto, Canada Sydney, Australia Hong Kong Rio de Janeiro, Brazil	162.9 117.6 113.5 112.7 107.1 100.2 97.1 91.8 90.4 85.7 80.0 54.1 43.9

Source: Runzheimer International, http://www.runzheimer.com/corpc/news/scripts/021400.asp dated February 14, 2000 and accessed August 2, 2001; http://www.runzheimer.com/freegs/html/gsstart.html and calculations by Hawaii State Department of Business, Economic Development & Tourism.

Table 14.22-- COST OF LIVING IN SELECTED MAJOR CITIES IN THE UNITED STATES AND RANK WORLDWIDE: MARCH 2001 TO 2003

[The survey, which covers 144 cities worldwide, measures the comparative cost of over 200 items in each location, including housing, food, clothing, utilities, transportation, and entertainment costs. Listed in order of rank in 2003. Rank of 1 indicates most expensive city. New York City=100.0]

City		Index			Rank	
	2001	2002	2003	2001	2002	2003
New York City, NY	100.0	100.0	100.0	8	7	10
White Plains, NY	85.5	86.3	86.2	17	16	20
Los Angeles, CA	83.4	84.7	85.6	24	19	22
Chicago, IL	84.3	83.7	83.9	20	20	25
Miami, FL	83.0	81.8	83.7	25	25	27
San Francisco, CA	84.4	83.6	83.0	19	21	30
Honolulu, HI	81.3	82.4	82.8	29	23	32
San Juan, Puerto Rico	81.3	79.4	78.4	29	35	43
Houston, TX	77.2	78.5	78.3	41	36	46
Washington, DC	77.0	77.0	76.9	42	41	46
Morristown, NJ	77.8	76.7	76.7	38	42	53
Boston, MA	77.3	76.7	76.3	39	42	54
Atlanta, GA	73.9	74.0	74.7	47	48	61
Denver, CO	72.6	73.8	73.0	51	49	69
Detroit, MI	71.4	72.3	71.5	55	53	79
Seattle, WA	72.7	70.6	71.3	50	57	80
St. Louis, MO	72.9	73.6	71.0	49	50	82
Cleveland, OH	68.8	68.6	69.0	65	67	87
Pittsburgh, PA	69.0	69.6	67.8	64	59	88
Portland, OR	67.2	67.7	67.8	68	69	92
Winston Salem, NC	69.1	67.7	67.7	63	69	93
Minneapolis, MN	72.1	71.9	(NA)	52	56	(NA)

NA Not available.

Source: William M. Mercer Companies, LLC, Mercer USA Center: Corporate Resource Group,

[&]quot;World-wide cost of living survey – 2003 – city rankings",

http://www.mercerhr.com/pressrelease/details.jhtml/dynamic/idContent/1096495 accessed June 18, 2003.

Table 14.23-- PAY DIFFERENTIALS AND COST OF LIVING INDEXES FOR FEDERAL EMPLOYEES IN HAWAII RELATIVE TO WASHINGTON, D.C., BY COUNTY: 1997 TO 2001

Effective or Survey Date	Allowance category	Honolulu	Hawaii	Maui	Kauai
	ALLOWANCE RATES				
March 25, 1997	All employees 1/	22.50	15.00	22.50	22.50
December 2, 1997	All employees 1/	22.50	15.00	22.50	22.50
October 21, 1998	All employees 2/	25.00	15.00	22.50	22.50
October 3, 2000	All employees 3/	25.00	16.50	23.75	23.25
November 9, 2001	All employees 4/	25.00	16.50	23.75	23.25
	INDEXES				
1996 Survey	Cost of Living Index 5/	121.95	111.89	121.36	121.36
1998 Survey	Cost Comparison Index 6/	124.51	110.89	120.32	117.19

^{1/} Interim Rule issued on March 25 and Final Rule issued on December 2, 1997.

- 3/ Interim rule and invitation for comment issued in Federal Register: Vol. 65, No. 192.
- 4/ Final rule issued in Federal Register:
- 5/ Washington, D.C. living costs=100. Based on a survey of comparative costs for Federal employees in February 1996. The Survey was conducted and indexes calculated by Runzheimer International. The detailed methodology is described in the *Federal Register*: March 25, 1997.
- 6/ Similar explanation to footnote 4/ except the survey period was 1998 and publication in in the *Federal Register* was July 17, 2000.

Source: U.S. Office of Personnel Management, Federal Register Online via GPO Access http://www.wais.access.gpo.gov, Vol. 62, No. 57, March 25, 1997 (pp. 14187-14189); Vol. 62, No. 231, December 2, 1997 (pp. 63630-63631); Vol. 63, No. 203, October 21, 1998 (pp. 56430-56431); Vol. 63, No. 219, November 13, 1998 (p. 63385) and http://www.omp.gov/oca/cola/html/c-rates.html accessed May 15, 2000. OMP-announced Federal COLA Retro Settlement, 06-23-00 and further developments http://www.opm.gov/oca/compmemo/2000/2000-10.htm

OMP, Non-Foreign Area Cost-of-Living Allowances, Special COLA Research Announcement, July 17, 2000; OMP, Cost-of-Living Allowances Vol. 65, No. 192, October 3, 2000 (58901-58902) and http://www.omp.gov/oca/cola/html/c-rates.html accessed March 19, 2002.

^{2/} As Interim Rule on October 21 and as corrected on November 13, 1998. Final Rule published July 17, 2000, effective August 16, 2000. Current law prohibits reduction in COLA rates through December 31, 2000. As part of the COLA Research in the litigation Carabello et al vs United States and as requested by Congress, an Interim Rates and Survey Schedule was announced but not yet enacted. The rates, as of October 1, 2000, are raised for Hawaii and Maui to 16.50 and 23.75 percent respectively. The Interim Rates as well as those for Kauai may increase further depending upon the results of the 1998 price surveys and the surveys conducted under the New Regulations. For further discussion see OMP, Non-Foreign Area Cost-of-Living Allowances, Special COLA Research Announcement, July 17, 2000 and http://www.opm.gov/oca/cola/html/cola-n.htm.

Table 14.24-- COST OF LIVING ALLOWANCE INDEXES FOR MILITARY IN HAWAII RELATIVE TO CONTINENTAL UNITED STATES, BY ISLAND

[Index number continental United States=100]

Effective Date	Locality	Locality Code 1/	Index
September 1, 1998	Hawaii, Island of	HI001	128
September 1, 1998	Kauai	HI003	128
September 1, 1998	Oahu	HI009	116
March 1, 1999	Maui	HI005	134
March 1, 1999	Molokai	HI007	134

^{1/} Assigned by the Department of Defense to identify each area entitled to COLA. Location code HI999 - OTHER ISLANDS is a valid location but COLA is not currently prescribed for this location.

Source: U.S. Department of Defense, Per Diem, Travel and Transportation Committee, Overseas Cost-of-Living Program http://www.dtic.mil/perdiem/ocform.html accessed March 7, 2003.

Table 14.25-- PER DIEM RATES FOR MILITARY IN HAWAII, BY ISLAND OR INSTALLATION

[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]

Locality and Seasonal Dates	Maximum per diem rate 1/	Maximum lodging	Local meals rate	Proportional meals rate	Local incidentals rate	Effective date
Hawaii						
Camp H M Smith	194	112	66	37	16	May 1, 2003
EASTPAC Naval Comp Tele Area	194	112	66	37	16	May 1, 2003
Ft. Derussey	194	112	66	37	16	May 1, 2003
Ft. Shafter	194	112	66	37	16	May 1, 2003
Hickam Air Force Base	194	112	66	37	16	May 1, 2003
Honolulu (Incl Nav & Mc Res Ctr)	194	112	66	37	16	May 1, 2003
Isle Of Hawaii: Hilo	180	100	64	36	16	June 1, 2003
Isle Of Hawaii: Other	229	150	63	36	16	June 1, 2003
Isle Of Kauai	246	158	70	39	18	May 1, 2003
Isle Of Maui	248	159	71	40	18	June 1, 2002
Isle Of Oahu	194	112	66	37	16	May 1, 2003
Kekaha Pacific Missile Range Fac	246	158	70	39	18	May 1, 2003
Kilauea Military Camp	180	100	64	36	16	June 1, 2003
Lanai	533	395	110	59	28	May 1, 2003
Lualualei Naval Magazine	194	112	66	37	16	May 1, 2003
MCB Hawaii	194	112	66	37	16	May 1, 2003
Molokai	199	101	78	43	20	May 1, 2003
NAS Barbers Point	194	112	66	37	16	May 1, 2003
Pearl Harbor [Incl All Military]	194	112	66	37	16	May 1, 2003
Schofield Barracks	194	112	66	37	16	May 1, 2003
Wheeler Army Airfield	194	112	66	37	16	May 1, 2003
[Other]	133	72	49	29	12	January 1, 2000

OCONUS Outside Continental United States.

Source: U.S. Department of Defense, Per Diem, Travel and Transportation Committee, Rates and Allowances http://www.dtic.mil/perdiem/opdrform.html accessed June 23, 2003.

^{1/} For reimbursement of subsistence expenses incurred during official OCONUS travel.