

## SECTION 8

# INCOME, EXPENDITURES, AND WEALTH

This section presents statistics on two different aspects of income and expenditures, one relating to the State income and product system and the other to the distribution of income to families and individuals. Specifically, information is given on the State balance of payments, personal income, family income, personal wealth, and family expenditures. Data on workers' earnings and payrolls appear in Section 10; on taxable income, in Section 13.

Gross State product in 1972 exceeded \$4,700,000,000, or about twice the 1964 total. The major sources of income to Hawaii in 1972 were defense expenditures (\$744 million), pineapple production (\$145 million), sugar production (\$185 million), and visitor expenditures (\$755 million). Personal income in 1973 was \$4.4 billion, compared with \$1.8 billion only ten years earlier, and per capita personal income was \$5,309, about twice the 1963 level. The median annual income of families in 1969 ranged from \$9,643 in Maui County to \$12,035 on Oahu. Top wealthholders in Hawaii—those with gross assets of \$60,000 or more—numbered 11,323 in 1962 and 36,470 in 1969. Total assets of this group in the latter year amounted to \$6.3 billion, 38 percent of which was in real estate. The most recent family expenditure survey reported that the largest items in the family budget on Oahu were food and beverages (accounting for 28.3 percent of spending for current consumption) and housing (25.6 percent).

The chief sources of data shown in this section are the U.S. Bureau of Economic Analysis, U.S. Bureau of the Census, U.S. Bureau of Labor Statistics, Hawaii State Department of Health, University of Hawaii Economic Research Center, Bank of Hawaii and First Hawaiian Bank. Comparable data for the country as a whole are given in *Statistical Abstract of the United States: 1973*, Section 11.

✓ **Table 100.—DIRECT INCOME FROM MAJOR EXPORT INDUSTRIES: 1875 TO 1973**  
(In millions of dollars)

Year	Value of sales		Defense expenditures <sup>3</sup>	Visitor expenditures <sup>4</sup>
	Raw sugar and molasses <sup>1</sup>	Fresh and processed pineapple <sup>2</sup>		
1875 .....	1.2	...	...	...
1880 .....	4.4	...	...	...
1885 .....	8.4	...	...	...
1890 .....	12.2	...	...	...
1895 .....	8.0	...	...	...
1899 .....	21.9	...	...	...
1905 .....	36.5	...	...	...
1910 .....	43.4	...	...	...
1915 .....	60.0	6.0	...	...
1920 .....	146.1	29.2	...	...
1925 .....	67.2	33.6	...	7
1930 .....	62.4	37.7	...	9
1935 .....	63.6	33.9	...	8
1940 .....	55.5	45.7	40.3	12
1945 .....	65.3	26.9	607.8	...
1950 .....	117.4	102.0	146.4	24
1955 .....	141.5	115.9	262.4	55
1960 .....	118.4	119.4	351.4	131
1961 .....	136.5	117.5	379.9	137
1962 .....	149.3	115.0	348.0	154
1963 .....	181.7	123.7	347.5	186
1964 .....	154.6	126.9	392.6	205
1965 .....	165.7	126.7	430.2	225
1966 .....	179.5	127.7	488.4	280
1967 .....	180.4	133.3	561.4	380
1968 .....	189.1	127.5	574.6	440
1969 .....	179.0	125.4	625.9	525
1970 .....	187.7	138.6	639.4	550
1971 .....	202.9	141.4	708.8	645
1972 .....	184.6	145.4	744.2	755
1973 .....	222.2		840.9	890

<sup>1</sup>Calendar years, 1875-1899 and 1935 forward; years ended September 30, 1905-1930. Excludes molasses, 1905-1935, and molasses sold locally, 1940 and 1945. Data for 1875-1899 refer to value of exports.

<sup>2</sup>Year ended June 30, 1915; calendar years 1920 forward. Data for 1915-1945 refer to value of shipments of processed pineapple to the Mainland United States. Not available before 1915.

<sup>3</sup>Calendar years. Data for 1940, 1945 and 1950 limited to civilian defense payrolls, military payrolls, and transfer payments. Not available for 1935 and earlier years.

<sup>4</sup>Calendar years. Data limited to direct visitor expenditures in Hawaii, exclusive of transpacific transportation and expenditures of carriers and crews. Not available for 1920 and earlier years.

Source: *Hawaiian Almanac and Annual for 1904*, p. 31; U.S. Bureau of Foreign and Domestic Commerce, *Monthly Summary of Foreign Commerce* for 1915 and 1920; *Statistical Abstract of the United States* for 1928-1949; U.S. Department of Commerce, *Income of Hawaii* (1953), pp. 19 and 23; Hawaii Crop and Livestock Reporting Service, *Statistics of Hawaiian Agriculture, 1972*, and records; First Hawaiian Bank, Research and Planning Division, records; Hawaii Visitors Bureau, *1973 Annual Research Report*, p. 1.

✓ **Table 101.—GROSS STATE PRODUCT: 1901 TO 1972**  
(Estimates for 1969 and later years are provisional  
and subject to revision.)

Year	Millions of dollars
1901 .....	38.1
1939 .....	270.0
1952 .....	1,050.0
1958 .....	1,403.2
1959 .....	1,584.9
1960 .....	1,814.4
1961 .....	1,903.8
1962 .....	1,990.1
1963 .....	2,075.4
1964 .....	2,274.0
1965 .....	2,423.9
1966 .....	2,691.9
1967 .....	2,922.1
1968 .....	3,269.6
1969 .....	3,655.9
1970 .....	4,093.5
1971 .....	4,331.1
1972 .....	4,731.8

Source: Harry T. Oshima and Mitsuo Ono, *Hawaii's Income and Expenditures, 1958, 1959, and 1960* (University of Hawaii, Economic Research Center, January 1965), Vol. I, p. 1-32; U.S. Department of Commerce, Office of Business Economics, *Income of Hawaii* (1953), pp. 8, 9 and 13; Yung C. Shang, William H. Albrecht, and Glenn Ifuku, *Hawaii's Income and Expenditure Accounts, 1958-1968* (University of Hawaii, Economic Research Center, July 1970), p. 9; estimates for 1969 and later years by the Research and Economic Analysis Division, Hawaii State Department of Planning and Economic Development.

✓ **Table 102.—PERSONAL INCOME: 1939 TO 1973**

Year	Total (millions of dollars)	Per capita (dollars)	Year	Total (millions of dollars)	Per capita (dollars)	Year	Total (millions of dollars)	Per capita (dollars)
1939 .....	218	525	1951 .....	793	1,580	1963 .....	1,772	2,641
1940 .....	246	577	1952 .....	865	1,748	1964 .....	1,907	2,813
1941 .....	341	749	1953 .....	896	1,795	1965 .....	2,014	2,885
1942 .....	612	1,087	1954 .....	908	1,802	1966 .....	2,219	3,183
1943 .....	778	1,186	1955 .....	972	1,838	1967 .....	2,414	3,410
1944 .....	1,028	1,239	1956 .....	1,041	1,899	1968 .....	2,700	3,756
1945 .....	1,009	1,328	1957 .....	1,114	1,944	1969 .....	3,045	4,098
1946 .....	719	1,312	1958 .....	1,178	1,981	1970 .....	3,476	4,562
1947 .....	721	1,384	1959 .....	1,315	2,156	1971 .....	3,772	4,836
1948 .....	723	1,407	1960 .....	1,476	2,366	1972 .....	4,132	5,153
1949 .....	685	1,353	1961 .....	1,595	2,481	1973 .....	4,582	5,541
1950 .....	692	1,386	1962 .....	1,676	2,567			

Source: U.S. Department of Commerce, *Personal Income by States Since 1929* (1956), pp. 140-143, and *Survey of Current Business*, August 1971 (pp. 30-31), August 1972 (pp. 24-25), and August 1973 (pp. 42-43); U.S. Department of Commerce, Bureau of Economic Analysis, "State Per Capita and Total Personal Income, 1973" (release, Sept. 11, 1974) and records.

Table 103.—PERSONAL INCOME BY MAJOR SOURCES: 1970 TO 1972  
(In millions of dollars)

Item	1970	1971	1972
Personal income .....	3,476	3,705	4,020
Wage and salary disbursements .....	2,594	2,726	2,964
Farms .....	76	70	74
Mining .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Coal mining .....	—	—	—
Crude petroleum and natural gas .....	—	—	—
Mining and quarrying except fuel .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Contract construction .....	281	258	280
Manufacturing .....	182	193	201
Durables .....	43	42	45
Nondurables .....	139	151	156
Wholesale and retail trade .....	384	408	450
Finance, insurance and real estate .....	138	148	160
Banking .....	29	32	34
Other finance, insurance and real estate .....	109	116	126
Transportation, communications and public utilities .....	217	231	249
Railroad transportation .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Highway freight and warehousing .....	22	22	24
Other transportation .....	102	107	119
Communications and public utilities .....	92	101	106
Services .....	345	380	426
Hotels and other lodging places .....	76	88	105
Personal services and private households .....	35	36	36
Business and repair services .....	63	65	70
Amusement and recreation .....	18	20	24
Professional, social and related services .....	153	172	191
Government .....	964	1,031	1,117
Federal, civilian .....	313	336	345
Federal, military .....	310	319	376
State and local .....	341	375	395
Other industries .....	6	6	7
Other labor income .....	99	116	126
Proprietors' income .....	201	224	227
Farm .....	21	33	32
Nonfarm .....	180	191	196
Property income .....	473	494	513
Transfer payments .....	236	296	357
Less: Personal contributions for social insurance .....	127	151	168

<sup>1</sup>Less than \$500,000.

Source: U.S. Department of Commerce, Bureau of Economic Analysis, *Survey of Current Business*, August 1973, p. 48.

Table 104.—PERSONAL INCOME, BY COUNTY: 1950 TO 1972

Subject	City and Co. of Honolulu	Hawaii County	Kauai County	Maui County
Total personal income (\$1,000,000):				
1950 .....	532	69	34	54
1959 .....	1,080	102	49	83
1965 .....	1,699	164	68	106
1969 .....	2,621	190	98	149
1972 .....	3,449	265	124	199
Per capita income (dollars):				
1950 .....	1,534	1,031	1,142	1,131
1972 .....	5,359	3,685	3,834	3,839
Sources, 1972 (\$1,000,000):				
Farm earnings .....	47.1	20.6	16.0	23.4
Government labor earnings .....	1,069.4	32.5	21.0	31.9
Federal civilian .....	362.0	5.3	3.2	1.9
Military .....	378.3	3.8	2.1	2.3
State and local .....	329.1	23.4	15.7	27.7
Private nonfarm labor and proprietary earnings .....	1,764.1	151.2	60.0	98.4
Manufacturing .....	164.1	29.1	11.9	18.5
Contract construction .....	278.0	24.6	4.9	15.2
Transportation, communications, public utilities .....	247.5	16.1	9.0	11.8
Wholesale and retail trade .....	436.2	36.8	12.2	21.1
Finance, insurance, and real estate .....	170.3	6.7	2.3	4.5
Services .....	460.5	34.6	18.8	25.4
Mining and other .....	7.5	3.3	0.9	1.9
Total earnings by place of work .....	2,880.5	204.3	97.0	153.7
Less personal contributions .....	144.8	10.6	4.9	8.2
Plus residence adjustment .....	6.3	-6.4	0.2	-0.1
Net earnings by place of residence .....	2,742.0	187.3	92.3	145.4
Plus property income .....	425.3	43.7	16.6	27.1
Plus transfer payments .....	281.8	33.8	15.3	26.3
Total personal income by place of residence .....	3,449.2	264.9	124.2	198.9

Source: U.S. Bureau of Economic Analysis, *Survey of Current Business*, May 1974, Part II, pp. 74-75.

**Table 105.—INCOME OF FAMILIES AND UNRELATED INDIVIDUALS: 1950 TO 1970**  
(Data refer to income before taxes in calendar year preceding the census)

Subject	State total	City and County of Honolulu	Hawaii County	Kauai County	Maui County <sup>1</sup>
<b>NUMBER OF FAMILIES: 1970</b>					
All families .....	170,729	138,369	14,692	6,949	10,719
Less than \$3,000 .....	11,464	8,751	1,231	512	970
\$3,000 to \$4,999 .....	11,310	8,710	1,149	548	903
\$5,000 to \$9,999 .....	47,697	36,305	5,208	2,439	3,745
\$10,000 to \$14,999 .....	44,688	36,155	3,689	2,091	2,753
\$15,000 to \$24,999 .....	42,265	36,703	2,661	1,124	1,777
\$25,000 to \$49,999 .....	11,786	10,486	606	202	492
\$50,000 or more .....	1,519	1,259	148	33	79
<b>MEDIAN INCOME OF FAMILIES (\$)</b>					
1970 .....	11,554	12,035	9,750	9,946	9,643
1960 .....	6,366	6,792	4,866	4,976	5,216
1950 .....	3,568	3,788	2,909	2,960	3,026
<b>MEDIAN INCOME OF UNRELATED INDIVIDUALS (\$)</b>					
1970 <sup>2</sup> .....	2,981	3,013	2,541	3,382	2,559
1960 .....	1,998	1,968	1,903	2,387	2,379
1950 .....	1,583	(NA)	(NA)	(NA)	(NA)

NA Not available

<sup>1</sup>Data for 1950 and 1970 (but not 1960) include Kalawao County.

<sup>2</sup>Unrelated individuals numbered 83,093 in 1970: 72,869 in the City and County of Honolulu, 4,543 in Hawaii County, 2,220 in Kauai County, and 3,461 in Maui County.

Source: *U.S. Census of Population: 1950*, Bulletin P-B52, table 27; *U.S. Census of Population: 1960*, Final Report PC(1)-13C, tables 66 and 86; *U.S. Census of Population: 1970*, Final Report PC(1)-C13, tables 57 and 124.

**Table 106.—ANNUAL INCOME OF FAMILIES AND UNRELATED INDIVIDUALS: 1972**  
(Excludes persons in institutions or military barracks, or on Niihau. Based on a sample survey of 5,233 families and 1,278 unrelated individuals.)

Annual income before taxes	Families and unrelated indiv.	Families			Unrelated individuals
		Total	Military	Civilian	
All levels .....	233,880	187,737	28,381	159,356	46,143
Less than \$5,000 .....	34,021	17,239	1,904	15,335	16,782
\$5,000 to \$9,999 .....	66,443	53,224	15,606	37,618	13,219
\$10,000 to \$14,999 .....	48,380	42,956	5,535	37,421	5,424
\$15,000 to \$24,999 .....	44,563	42,205	3,540	38,665	2,358
\$25,000 or more .....	14,618	13,646	307	13,339	972
Income not reported .....	25,853	18,466	1,488	16,978	7,387
Median income (dollars) .....	10,367	11,650	8,698	12,437	5,982

Source: Hawaii State Department of Health, Hawaii Health Surveillance Program, special tabulation.

**Table 107.—POVERTY STATUS IN 1969 OF FAMILIES AND PERSONS: 1970**

(Based on Federal definitions of poverty. Excludes inmates of institutions, members of the Armed Forces living in barracks, college students in dormitories, and unrelated individuals under 14 years of age.)

Subject	Number	Subject	Number
<b>ALL INCOME LEVELS</b>		<b>INCOME LESS THAN POVERTY LEVEL</b>	
Families .....	170,729	Families .....	13,046
Percent receiving public assistance income .....	3.8	Percent of all families .....	7.6
Mean size of family .....	3.98	Mean family income .....	\$1,910
With related children under 18 years .....	113,860	Mean income deficit .....	\$1,692
Mean number of related children under 18 years ....	2.42	Percent receiving public assistance income .....	17.5
Families with female head .....	15,971	Mean size of family .....	3.96
With related children under 18 years .....	11,380	With related children under 18 years .....	9,697
With related children under 6 years .....	5,127	Mean number of related children under 18 years ....	2.91
Percent of heads in labor force .....	42.5	Families with female head .....	5,180
Family heads .....	170,729	With related children under 18 years .....	4,822
Percent 65 years and over .....	8.7	With related children under 6 years .....	2,927
Civilian male family heads under 65 years .....	120,327	Percent of heads in labor force .....	23.3
Percent in labor force .....	94.2	Family heads .....	13,046
Unrelated individuals .....	55,588	Percent 65 years and over .....	17.7
Percent receiving public assistance income .....	4.0	Civilian male heads under 65 years .....	4,790
Percent 65 years and over .....	16.4	Percent in labor force .....	65.5
Persons .....	734,874	Unrelated individuals .....	16,833
Percent receiving Social Security income .....	5.8	Percent of unrelated individuals .....	30.3
Percent 65 years and over .....	5.8	Mean income .....	\$774
Percent receiving Social Security income .....	73.2	Mean income deficit .....	\$1,086
Households .....	193,104	Percent receiving public assistance income .....	7.6
In owner occupied housing units .....	86,107	Percent 65 years and over .....	27.1
Mean value of unit .....	\$36,806	Persons .....	68,543
In renter occupied housing units .....	106,997	Percent of all persons .....	9.3
Mean gross rent .....	\$125	Percent receiving Social Security income .....	12.6
Percent lacking some or all plumbing facilities .....	5.0	Percent 65 years and over .....	12.3
		Percent receiving Social Security income .....	76.1
		Related children under 18 years .....	27,834
		Percent living with both parents .....	46.2
		Households .....	20,754
		Percent of all households .....	10.7
		In owner occupied housing units .....	4,970
		Mean value of unit .....	\$31,339
		In renter occupied housing unit .....	15,784
		Mean gross rent .....	\$106
		Percent lacking some or all plumbing facilities .....	14.0

Source: U.S. Census of Population: 1970, Final Report PC(1)-C13, table 58.

**Table 108.—TOP WEALTHHOLDERS: 1962 AND 1969**  
 (Top wealthholders are defined as persons with a gross estate of \$60,000 or more. All figures are estimates based on estate tax returns. Money amounts are in millions of dollars.)

Subject	1962	1969
Number of top wealthholders .....	11,323	36,470
Total assets .....	1,908	6,327
Debts and mortgages <sup>1</sup> .....	9,909	29,301
Number .....		
Amount .....	231	1,090
Net worth .....	1,677	5,236
Real estate .....	10,104	30,133
Number .....		
Amount .....	802	2,440
Bonds .....	4,611	13,477
Number .....		
Amount .....	66	120
Corporate stock .....	9,164	25,452
Number .....		
Amount .....	697	1,204
Cash .....	10,994	31,062
Number .....		
Amount .....	137	695
Notes and mortgages .....	2,190	11,572
Number .....		
Amount .....	30	331
Life insurance equity .....	8,296	24,123
Number .....		
Amount .....	36	86
Noncorporate business assets .....	...	5,599
Number .....		
Amount .....	...	57
Other assets .....	139	...
Number .....		
Amount .....		

<sup>1</sup>"Debts" in 1962.

Source: U.S. Internal Revenue Service, *Statistics of Income—1962, Personal Wealth* (1967), pp. 55-56, and *Statistics of Income—1969, Personal Wealth* (1973), pp. 57-58.



**Table 109.—AVERAGE EXPENDITURES, INCOME AND SAVINGS OF URBAN FAMILIES AND SINGLE CONSUMERS, FOR OAHU: 1961**

Item	Average per family (dollars)
Expenditures for current consumption .....	6,746
Food and beverages .....	1,909
Tobacco .....	88
Housing, total .....	1,729
Shelter, fuel, light, refrigeration, and water .....	1,093
Household operations .....	383
Housefurnishings and equipment .....	238
Clothing, materials, services .....	577
Personal care .....	207
Medical care .....	403
Recreation .....	306
Reading and education .....	212
Automobile purchase and operation .....	875
Other transportation .....	253
Other expenditures .....	187
Gifts and contributions .....	458
Personal insurance .....	545
Money income before taxes .....	9,217
Money income after taxes .....	7,950
Other money receipts .....	169
Net change in assets and liabilities .....	+472
Account balancing difference .....	-102

Source: U.S. Bureau of Labor Statistics, *Consumer Expenditures and Income. Honolulu, Hawaii, 1961* (BLS Report No. 237-78, November 1963), p. 2. Based on a sample of 215.