

Section 13

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, households and individuals. Specifically, information is given on gross state product, income by industry, personal, family and household income, poverty, personal wealth, and family expenditures. Data on wage rates, salaries, and earnings appear in Sections 3, 9, 12, and 22; on industrial payrolls, in Sections 12, 15, and 20 through 23; on the family income of visitors, in Section 7; on retirement payments and public assistance, in Sections 10 and 11; on taxable income, in Section 9.

Gross state product in 1992 was about \$29 billion. The major sources of outside income to Hawaii in 1990 were defense expenditures (\$3.2 billion), pineapple production (\$216 million), sugar production (\$329 million), and visitor expenditures (\$9.4 billion). Personal income in 1992 was \$25 billion, compared with \$12 billion only ten years earlier, and per capita personal income was \$21,800, or 81 percent above the 1982 level. The per capita figure for Hawaii was 11 percent over the national average, reflecting in part the Islands' higher cost of living. The median annual income of households, based on data for 1990, was \$39,000, third highest of the 50 States. The official poverty threshold for a 4-person family in Hawaii was set in February 1994 at \$17,020. In 1990, one-ninth of all Island residents were below the U.S. poverty level. A family expenditure survey taken in 1991 and 1992, reported that the largest items in the family budget on Oahu were housing (accounting for 32 percent of total spending), food (17 percent), and transportation (15 percent). Top wealthholders in 1989 included 22,300 persons with assets of \$600,000 or more.

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, U.S. Department of Health and Human Services, Internal Revenue Service, Hawaii Agricultural Statistics Service, Hawaii State Department of Business, Economic Development & Tourism, and Hawaii Visitors Bureau. Sections 6 and 7 of *Historical Statistics of Hawaii* present data for earlier years. Comparable data for the country as a whole are given in *Statistical Abstract of the United States: 1993*, Section 14.

**Table 13.1-- DIRECT INCOME FROM MAJOR EXPORT INDUSTRIES:
1972 TO 1992**

[In millions of dollars]

Year	Value of production		Defense expenditures <u>2/</u>	Visitor expenditures <u>3/</u>
	Raw sugar and molasses <u>1/</u>	Fresh and processed pineapple		
1972	184.7	145.4	1,068.2	840
1973	222.2	142.4	1,223.1	1,020
1974	676.6	127.1	1,311.8	1,225
1975	366.1	136.7	1,442.1	1,360
1976	257.0	144.5	1,499.2	1,640
1977	226.8	161.6	1,576.1	1,845
1978	285.2	162.8	1,644.5	2,146
1979	345.7	206.4	1,707.7	2,537
1980	594.1	226.5	1,865.4	2,875
1981	327.9	217.6	2,041.2	3,200
1982	351.5	206.0	2,385.3	3,700
1983	410.2	219.0	2,566.5	3,974
1984	393.0	249.6	2,653.0	4,582
1985	340.8	222.5	2,810.1	5,244
1986	361.9	238.4	2,866.3	6,104
1987	335.9	251.4	2,923.6	6,868
1988	324.0	247.0	2,924.2	8,528
1989	322.0	241.9	3,050.8	9,282
1990	328.9	215.9	3,203.3	9,739
1991	270.7	224.6	3,300.0	10,634
1992	237.6	197.7	(NA)	9,559

NA Not available.

1/ Excludes government sugar support payments.

2/ For alternate estimates, see *Data Book 1992*, table 319. The 1991 figure is preliminary.

3/ Direct visitor expenditures in Hawaii, exclusive of transpacific transportation and expenditures of carriers and crews. Estimates for 1984 and earlier years also exclude additional business expenditures by MCI (meetings, conventions, and incentive) visitors.

Source: Hawaii Agricultural Statistics Service, *Statistics of Hawaiian Agriculture* (annual) and records; data from DBEDT GSP accounts, cited in *Data Book 1992*, table 319; Hawaii Visitors Bureau, estimates cited in present report, table 7.21.

Table 13.2-- GROSS STATE PRODUCT AND PER CAPITA GROSS STATE PRODUCT: 1972 TO 1992

[For 1958-1971 data, see *Data Book 1991*, table 373]

Year	Gross state product		Per capita gross state product	
	Millions of current dollars	Millions of 1982 dollars	Current dollars	1982 dollars
1972	5,305.4	10,464.5	6,405	12,633
1973	6,009.3	10,982.4	7,057	12,896
1974	6,901.7	10,948.5	7,951	12,614
1975	7,411.3	11,596.6	8,363	13,086
1976	7,933.4	11,746.4	8,774	12,991
1977	8,597.4	12,103.3	9,363	13,181
1978	9,627.6	12,482.9	10,335	13,400
1979	10,906.4	12,972.1	11,441	13,608
1980	12,225.7	13,690.5	12,623	14,136
1981	13,078.3	14,022.5	13,370	14,335
1982	13,691.0	13,691.0	13,776	13,776
1983	14,811.8	14,210.0	14,626	14,032
1984	15,826.5	14,637.0	15,397	14,240
1985	16,874.9	15,107.3	16,231	14,530
1986	18,115.5	15,807.6	17,223	15,029
1987	19,717.4	16,458.6	18,464	15,412
1988	21,803.2	17,506.0	20,192	16,212
1989	24,300.1	18,578.1	22,200	16,973
1990	26,945.3	19,525.6	24,190	17,529
1991	28,615.9	19,573.1	25,177	17,221
1992	29,324.0	19,084.4	25,288	16,458

Source: Hawaii State Department of Business and Economic Development, *Hawaii Gross State Product Accounts: 1958 to 1985; Summary Estimates: 1986, 1987, and 1988 (1989)*, as updated and revised.

**Table 13.3-- GROSS STATE (DOMESTIC) PRODUCT, BY INDUSTRY:
1977 TO 1990**

[Dollar amounts in millions]

Year	Total	Percent of U.S.	Rank <u>1/</u>	Year	Total	Percent of U.S.	Rank <u>1/</u>
1977	8,782	0.45	38	1984....	16,731	0.44	40
1978	9,774	.44	38	1985....	18,063	.45	39
1979	11,036	.45	38	1986....	19,583	.46	40
1980	12,402	.46	40	1987....	21,342	.47	39
1981	13,259	.44	40	1988....	23,550	.48	38
1982	14,183	.45	39	1989....	26,055	.50	38
1983	15,574	.46	39	1990....	28,649	.52	37
Industry				Amount		Percent	
				1977	1990	1977	1990
Total, all industries				8,782	28,649	100.0	100.0
Farms				201	362	2.3	1.3
Agric. services, forestry, fisheries				30	122	0.3	0.4
Mining				-	13	0	0.0
Construction				573	1,951	6.5	6.8
Manufacturing				551	1,096	6.3	3.8
Transportation, comm., utilities				952	2,821	10.8	9.8
Wholesale trade				443	1,190	5.0	4.2
Retail trade				473	3,286	11.1	11.5
Finance, insur., real estate				1,257	5,566	14.3	19.4
Services				1,455	6,447	16.6	22.5
Federal government:							
Civilian				579	1,367	6.6	4.8
Military				958	2,092	10.9	7.3
State and local government				810	2,337	9.2	8.2

1/ Among the 50 States.

Source: U.S. Bureau of Economic Analysis, "Gross State Product, 1977-90," *Survey of Current Business*, December 1993, pp. 28-49, and BEA diskette tabulated by DBEDT.

Table 13.4-- TOTAL AND PER CAPITA PERSONAL INCOME AND DISPOSABLE PERSONAL INCOME: 1969 TO 1993

[Data for 1969-1993 are revisions]

Year	Personal income (millions of dollars)		Per capita personal income (dollars)		Per capita personal income as percent of U.S average	
	Total	Disposable	Total	Disposable	Total	Disposable
1969	3,295	2,789	4,435	3,753	116	115
1970	3,770	3,214	4,942	4,212	122	120
1971	4,058	3,515	5,126	4,440	119	118
1972	4,468	3,816	5,462	4,665	117	116
1973	4,970	4,259	5,904	5,059	114	112
1974	5,721	4,933	6,666	5,749	118	118
1975	6,149	5,425	7,026	6,200	116	116
1976	6,655	5,822	7,458	6,524	113	113
1977	7,203	6,258	7,866	6,833	108	108
1978	8,016	6,922	8,630	7,452	106	106
1979	9,087	7,821	9,564	8,232	106	106
1980	10,431	8,991	10,774	9,286	108	108
1981	11,243	9,676	11,494	9,892	104	105
1982	11,933	10,486	12,007	10,551	104	106
1983	13,117	11,422	12,951	11,278	106	106
1984	13,969	12,314	13,588	11,979	102	103
1985	14,910	13,013	14,339	12,514	101	102
1986	16,055	14,062	15,263	13,368	102	103
1987	17,182	14,820	16,087	13,876	103	103
1988	18,924	16,239	17,522	15,036	105	104
1989	20,957	17,600	19,146	16,079	108	105
1990	23,266	19,691	20,905	17,693	112	109
1991	24,488	20,847	21,576	18,368	113	110
1992	25,657	21,934	22,200	18,978	110	108
1993	27,361	23,476	23,354	20,038	112	110

Source: U.S. Department of Commerce, Bureau of Economic Analysis, printouts dated April 1994.

Table 13.5-- PERSONAL INCOME BY MAJOR SOURCES: 1988 TO 1993

[In millions of dollars.]

Item	1988	1989	1990	1991	1992	1993
Labor and proprietors income						
By type:						
Wage and salary disbursements	11,750	12,998	14,448	15,335	16,343	16,816
Other labor income	1,016	1,158	1,315	1,491	1,632	1,757
Proprietors income	1,937	2,210	2,187	2,203	2,326	2,626
Farm.....	67	55	28	5	1	24
Nonfarm	1,870	2,155	2,159	2,198	2,325	2,602
By industry:						
Farm	244	243	247	224	210	238
Nonfarm.....	14,458	16,122	17,702	18,804	20,091	20,961
Private.....	10,596	12,013	13,297	14,068	14,992	15,654
Government and government enterprises	3,863	4,109	4,406	4,736	5,100	5,307
Federal, civilian	1,042	1,086	1,114	1,119	1,191	1,224
Federal military	1,303	1,338	1,401	1,539	1,632	1,653
State and local	1,519	1,686	1,891	2,079	2,277	2,430
Derivation of personal income						
Labor and proprietors income	14,702	16,365	17,950	19,027	20,301	21,199
Less: Personal contributions for social insurance	874	984	1,075	1,166	1,224	1,286
Net labor and proprietors income..	13,829	15,382	16,874	17,861	19,077	19,913
Plus: Dividends, interest, and rent	2,694	2,976	3,298	3,368	2,830	3,502
Plus: Transfer payments	2,402	2,599	3,095	3,259	3,651	3,946
Total personal income	18,924	20,957	23,267	24,488	25,657	27,361

Source: U.S. Department of Commerce, Bureau of Economic Analysis, diskettes dated April 1994.

**Table 13.6-- PERSONAL INCOME, TOTAL AND PER CAPITA, BY
COUNTIES: 1980 TO 1992**

Year	State total	City and County of Honolulu	Other counties			
			Total	Hawaii	Kauai	Maui and Kalawao
TOTAL (MIL. DOL.)						
1980	10,431.1	8,424.6	2,006.5	905.1	381.1	720.3
1981	11,242.7	9,214.3	2,028.5	899.3	383.6	745.6
1982	11,932.8	9,736.9	2,195.8	959.1	417.1	819.6
1983	13,116.6	10,626.6	2,490.0	1,069.2	467.6	953.2
1984	13,969.0	11,379.8	2,589.1	1,105.1	478.9	1,005.1
1985	14,910.3	12,134.4	2,775.9	1,167.2	516.6	1,092.1
1986	16,054.8	12,977.0	3,077.8	1,292.7	566.8	1,218.3
1987	17,182.3	13,891.4	3,290.9	1,377.9	605.8	1,307.2
1988	18,923.5	15,205.0	3,718.6	1,507.4	732.0	1,479.2
1989	20,956.8	16,731.5	4,225.4	1,705.3	835.1	1,685.0
1990	23,266.3	18,448.3	4,818.0	1,948.2	929.0	1,940.8
1991	24,487.6	19,335.8	5,151.9	2,087.1	1,008.3	2,056.5
1992	25,657.4	20,597.0	5,060.3	2,196.4	635.6	2,228.3
PER CAPITA (DOLLARS)						
1980	10,774	11,026	9,836	9,723	9,670	10,053
1981	11,494	12,024	9,568	9,288	9,449	10,019
1982	12,007	12,567	10,026	9,613	9,973	10,589
1983	12,951	13,497	11,018	10,478	10,911	11,837
1984	13,588	14,341	11,065	10,410	10,903	11,908
1985	14,339	15,170	11,566	10,782	11,461	12,613
1986	15,263	16,072	12,562	11,760	12,335	13,755
1987	16,087	17,040	13,008	12,177	12,733	14,194
1988	17,522	18,523	14,358	13,066	15,004	15,577
1989	19,146	20,195	15,885	14,448	16,674	17,197
1990	20,905	22,009	17,457	16,032	17,996	19,107
1991	21,576	22,744	18,140	16,520	18,928	19,551
1992	22,200	23,864	17,330	16,846	11,721	20,633

Source: U.S. Department of Commerce, Bureau of Economic Analysis, printout dated May 1994.

**Table 13.7-- PER CAPITA PERSONAL INCOME IN CURRENT AND
CONSTANT DOLLARS FOR THE UNITED STATES AND HAWAII:
1982 AND 1992**

Subject	United States	Hawaii
Per capita personal income (current dollars):		
1982.....	11,584	12,005
1992.....	20,114	21,779
Per capita personal income (1982-1984 dollars):		
1982.....	12,004	12,351
1992.....	14,336	14,042
Percent of U.S. average:		
1982.....	100.0	103.6
1992.....	100.0	108.3
Percent increase, 1982-1992:		
Current dollars.....	73.6	81.4
Constant dollars.....	19.4	13.7
Rank (50 States and D.C.):		
1982.....	(X)	15
1992.....	(X)	11
Consumer price index (1982-1984=100): ^{1/}		
1982.....	96.5	97.2
1992.....	140.3	155.1

X Not applicable.

^{1/} Hawaii index is for Honolulu MSA.

Source: U.S. Department of Commerce, Bureau of Economic Analysis, printouts dated October, 1993;
U.S. Bureau of Labor Statistics, *CPI Detailed Report* (monthly).

Table 13.8-- MEDIAN INCOME OF HOUSEHOLDS, FAMILIES, UNRELATED INDIVIDUALS, AND PERSONS: 1949 TO 1989

[In dollars. Based on censuses made in April of following year]

Year	Households	Families	Unrelated individuals with income <u>1/</u>	Persons with income <u>1/</u>	
				Male	Female
1949	(NA)	3,568	1,583	2,340	1,247
1959	(NA)	6,366	1,998	3,753	1,796
1969	10,675	11,664	2,981	6,528	3,222
1979	20,473	22,750	7,097	11,505	6,581
1989	38,829	43,176	(NA)	(NA)	(NA)

NA Not available.

1/ 14 years old and over through 1969, and 15 years old and over thereafter.

Source: U.S. Bureau of the Census, *Census of Population: 1960*, PC(1)-13C (1962), tables 66 and 67 (for 1949 data); *1970 Census of Population*, PC(1)-C13 (December 1971), table 47 (for 1959 data); *1980 Census of Population*, PC80-1-C-13 (June 1983), table 61 (for 1969 and 1979 data); *1990 Census of Population and Housing*, 1990 CPH-5-13 (April 1992), table 10 (for 1989 data).

Table 13.9-- MEDIAN MONEY INCOME OF HOUSEHOLDS (IN 1992 DOLLARS) FOR THE UNITED STATES AND HAWAII: 1987 AND 1992

Year	United States	Hawaii	Hawaii rank <u>1/</u>
Median income (1992 dollars):			
1987.....	32,186	43,253	1
1992.....	30,786	42,171	1
Standard error (1992 dollars):			
1987.....	153	1,326	---
1992.....	146	1,472	---

1/ Among 50 States and D.C.

Source: U.S. Bureau of the Census, "Money Income of Households, Families, and Persons in the United States: 1992," *Current Population Reports, Consumer Income*, Series P60-184 (Sept. 1993), tables B-2 and B-20.

Table 13.10-- MEDIAN INCOME OF HOUSEHOLDS, FAMILIES, UNRELATED INDIVIDUALS, AND PERSONS: 1975 AND 1980 TO 1992

[In dollars. Based on small samples and subject to considerable sampling variation. From surveys made in March or April of following year]

Year	Households	Families	Unrelated individuals with income ^{1/}	Persons with income ^{1/}	
				Male	Female
1975	15,991	17,770	6,180	9,489	4,082
1980	21,666	24,813	8,663	13,533	6,917
1981	22,434	27,499	10,073	13,635	7,069
1982	23,582	27,840	11,406	13,582	8,133
1983	26,805	29,742	12,735	14,903	7,941
1984	28,877	32,831	12,873	16,147	8,548
1985	28,961	32,611	15,357	15,865	9,987
1986	29,003	34,665	14,906	18,889	9,998
1987	34,398	39,038	14,876	19,872	10,765
1988 ^{2/}	33,024	39,609	14,376	18,375	8,983
1989	35,035	(NA)	(NA)	(NA)	(NA)
1990	38,921	(NA)	(NA)	(NA)	(NA)
1991	37,246	(NA)	(NA)	(NA)	(NA)
1992	42,171	(NA)	(NA)	(NA)	(NA)

NA Not available.

^{1/} 14 years old and over for 1975, and 15 years old and over thereafter. Data exclude persons in military group quarters.

^{2/} Revision in income imputation procedures.

Source: U.S. Bureau of the Census, *Current Population Reports, Consumer Income*, Series P-60, No. 108 (November 1977), p. 145; *Current Population Reports, Consumer Income*, Series P-60, No. 113 (July 1978), pp. 175-177; Current Population Survey (March), annual, 1981 to 1989, machine-readable file, tabulated by Hawaii State Data Center; *Current Population Reports, Consumer Income*, Series P-60, No. 184 (September 1993), tables B-1 and B-20.

Table 13.11-- MEDIAN INCOME OF HOUSEHOLDS, FAMILIES, AND NONFAMILY HOUSEHOLDS, AND PERCENT OF FAMILIES AND PERSONS BELOW POVERTY LEVEL, FOR COUNTIES AND SELECTED URBAN PLACES: 1989

Geographic area	Median income (dollars)			Percent below poverty level ^{1/}	
	Households	Families	Nonfamily households	Persons	Families
The State.....	38,829	43,176	24,376	8.3	6.0
Counties:					
Hawaii.....	29,712	33,186	17,375	14.2	10.9
Honolulu	40,581	45,313	25,685	7.5	5.4
Kalawao.....	(B)	(B)	(B)	(B)	(B)
Kauai	37,425	41,099	20,867	7.2	5.0
Maui.....	38,771	42,129	25,013	7.9	5.7
Census designated places:					
Hilo	30,014	35,570	15,700	14.5	11.3
Honolulu	37,190	45,227	24,177	8.4	5.5
Kailua (Oahu)	55,259	57,537	30,896	3.4	2.1
Kaneohe	49,770	51,116	30,291	4.9	2.9
Waipahu	38,380	40,635	17,691	13.4	12.8

B Base figure too small for statistical reliability.

^{1/} Based on U.S. poverty thresholds. Thresholds in Hawaii are about 15 percent higher; these statistics accordingly understate the prevalence of poverty in Hawaii.

Source: U.S. Bureau of the Census, Release CB92-47 (April 29, 1992) and STF-3A.

Table 13.12-- INCOME OF HOUSEHOLDS, FAMILIES, AND NONFAMILY HOUSEHOLDS, FOR THE STATE AND OAHU: 1989

[Data refer to income before taxes, as reported in census of April 1990]

Annual income	Households		Families		Nonfamily households	
	State	Oahu	State	Oahu	State	Oahu
Total	356,748	265,625	266,439	199,597	90,309	66,028
Less than \$5,000	13,393	9,342	5,411	3,778	8,562	5,951
\$5,000 to \$9,999	18,011	11,331	8,763	5,515	9,910	6,218
\$10,000 to \$14,999	21,657	14,883	13,306	9,004	9,174	6,399
\$15,000 to \$24,999	53,305	38,547	36,267	26,112	18,528	13,493
\$25,000 to \$34,999	52,186	38,086	38,048	27,388	14,671	11,206
\$35,000 to \$49,999	68,063	50,116	53,675	39,144	14,434	11,164
\$50,000 to \$74,999	73,616	57,116	62,526	48,442	9,636	7,532
\$75,000 to \$99,999	31,076	25,221	26,985	22,260	2,812	2,108
\$100,000 to \$149,999	17,640	14,629	14,901	12,589	1,718	1,291
\$150,000 or more	7,801	6,354	6,557	5,365	864	666
Median income (dollars) .	38,829	40,581	43,176	45,313	24,376	25,685

Source: U.S. Bureau of the Census, Release CB92-47 (April 29, 1992), and STF-3A.

Table 13.13-- MEDIAN INCOME FOR FOUR-PERSON FAMILIES: 1992 ESTIMATE FOR FISCAL YEAR 1995 USE

Area	Amount
United States	\$ 44,615
Hawaii	\$ 50,821
Rank (50 States and D.C.)	6

Source: U.S. Dept. of Health and Human Services, Office of Community Services, "State Median Income Estimates for Four-Person Families (1995 FY); Notice of the Fiscal Year (FY) 1995 State Median Income Estimates for Use Under the Low Income Home Energy Assistance Fiscal Administered by the Administration for Children and Families, Office of Community Services, Division of Energy Assistance," *Federal Register*, March 10, 1994, pp. 11281-11282.

**Table 13.14-- POVERTY STATUS OF PERSONS:
1969, 1975, AND 1979 TO 1992**

[Based on Mainland poverty thresholds. Official Hawaii thresholds are approximately 15 percent higher than those in effect on the Mainland; these data accordingly understate the number and percent of persons below the poverty level in Hawaii. Data are based on censuses or surveys made in March or April of the following year, and exclude inmates of institutions, persons in military group quarters and in college dormitories, and unrelated individuals under 15 years (14 years before 1979)]

Year	Number	Percent	Year	Number	Percent
Census:					
1969.....	68,543	9.3	1984	92,000	9.3
1975.....	67,000	7.9	1985	109,000	10.7
1979.....	91,618	9.9	1986	109,000	10.7
1989.....	88,408	8.3	1987	95,000	8.8
			1988	117,000	11.1
CPS: <u>1/</u>			1989	122,000	11.3
1980.....	81,000	8.5	1990	121,000	11.0
1981.....	108,000	11.3	1991	90,000	7.7
1982.....	132,000	13.2	1992 <u>2/</u>	129,000	11.0
1983.....	135,000	13.4			

1/ Current Population Survey. Based on small samples and subject to considerable sampling variation.

2/ Standard errors in 1992 were 19,000 for the number of poor and 1.7 for the poverty rate. For the entire United States in 1992, there were 36,880,000 persons below the poverty level and the poverty rate was 14.5 percent. Hawaii was the 14th lowest State in poverty rate in 1992.

Source: U.S. Bureau of the Census, *1970 Census of Population*, PC(1)-C13 (December 1971), table 58; *Current Population Reports, Consumer Income*, Series P-60, No. 113 (July 1978), p. 179; *1980 Census of Population*, PC80-1-C13 (June 1983), table 72; *Current Population Reports, Consumer Income*, Series P-60, No. 175 (August 1991), pp. 219-221, and No. 185 (Sept. 1993), p. 1 and App. Table D-1; 1990 CPH-L-8Q, table 3.

**Table 13.15-- POVERTY STATUS IN 1989, FOR THE STATE AND OAHU:
1990**

[Based on nationwide poverty thresholds. Hawaii thresholds are approximately 15 percent higher than those in effect on the Mainland; these data accordingly understate the numbers of persons and families below the poverty level in Hawaii. Data refer to the poverty status in 1989 of families and persons surveyed in April 1990]

Subject	State total	Oahu only
All persons for whom poverty status is determined.....	1,071,352	803,204
Below poverty level	88,408	60,093
Persons 18 years and over	795,834	601,880
Below poverty level	56,464	39,029
Persons 65 years and over	120,952	88,602
Below poverty level	9,701	6,888
Related children under 18 years	273,746	200,310
Below poverty level	30,440	20,191
Related children under 5 years	80,522	60,206
Below poverty level	10,137	6,907
Related children 5 to 17 years.....	193,224	140,104
Below poverty level	20,303	13,284
Unrelated individuals	147,440	107,072
Below poverty level	29,435	20,330
All families	266,439	199,597
Below poverty level	16,053	10,733
With related children under 18 years.....	143,331	106,216
Below poverty level	12,760	8,423
With related children under 5 years.....	64,476	48,376
Below poverty level	7,213	4,895
Female householder families.....	35,368	26,101
Below poverty level	6,937	4,445
With related children under 18 years.....	21,428	14,960
Below poverty level	6,382	4,020
With related children under 5 years.....	8,220	5,712
Below poverty level	3,426	2,157

Continued on next page.

**Table 13.15-- POVERTY STATUS IN 1989, FOR THE STATE AND OAHU:
1990 -- Con.**

Subject	State total	Oahu only
Percent below poverty level:		
All persons.....	8.3	7.5
Persons 18 years and over.....	7.1	6.5
Persons 65 years and over.....	8.0	7.8
Related children under 18 years.....	11.1	10.1
Related children under 5 years.....	12.6	11.5
Related children 5 to 17 years.....	10.5	9.5
Unrelated individuals.....	20.0	19.0
All families.....	6.0	5.4
With related children under 18 years.....	8.9	7.9
With related children under 5 years.....	11.2	10.1
Female householder families.....	19.6	17.0
With related children under 18 years.....	29.8	26.9
With related children under 5 years.....	41.7	37.8

Source: U.S. Bureau of the Census, 1990 CPH-L-80 and 81, table 3.

Table 13.16-- POVERTY INCOME GUIDELINES: 1992, 1993 AND 1994

[In dollars. These family income levels are poverty thresholds established by the U.S. Department of Health and Human Services to determine eligibility for certain Federal programs for the poor]

Size of family unit	Effective Feb. 14, 1992	Effective Feb. 12, 1993	Effective Feb. 10, 1994
1	7,830	8,040	8,470
2	10,570	10,860	11,320
3	13,310	13,680	14,170
4	16,050	16,500	<u>1/</u> 17,020
5	18,790	19,320	19,870
6	21,530	22,140	22,720
7	24,270	24,960	25,570
8	27,010	27,780	<u>2/</u> 28,420

1/ Corresponding levels for four-person families elsewhere in the United States were \$14,800 on the Mainland and \$18,500 in Alaska.

2/ For larger families, add \$2,850 for each additional member.

Source: U.S. Department of Health and Human Services, "Annual Update of the HHS Poverty Guidelines," *Federal Register*, Vol. 57, No. 31 (February 14, 1992), pp. 5455-5457; "Annual Update of the HHS Poverty Guidelines," *Federal Register*, Vol. 58, No. 28 (February 12, 1993), pp. 8287-8289, and "Annual Update of the HHS Poverty Guidelines," *Federal Register*, Vol. 59, No. 28 (February 10, 1994), pp. 6277-6278.

Table 13.17-- ANNUAL INCOME AND EXPENDITURES OF CONSUMER UNITS, FOR OAHU: 1989-90 TO 1991-92

[Annual averages for two-year periods. For detailed breakdowns, see source]

Item	Annual averages (dollars)		
	1989-90	1990-91	1991-92
Total expenditures.....	33,320	36,394	37,273
Food at home.....	3,025	3,163	3,455
Food away from home.....	2,430	2,471	2,878
Alcoholic beverages.....	407	470	449
Housing.....	10,359	11,196	11,863
Shelter.....	6,770	7,432	8,080
Utilities, fuels, and public services.....	1,248	1,272	1,448
Household operations.....	500	552	509
Housekeeping supplies.....	509	488	514
Housefurnishings and equipment.....	1,333	1,451	1,313
Apparel and services.....	1,477	1,728	2,166
Transportation.....	5,200	6,052	5,628
Health care.....	1,691	1,623	1,557
Entertainment.....	1,582	1,618	1,534
Personal care products and services.....	475	498	515
Reading.....	206	209	204
Education.....	656	693	573
Tobacco products and smoking supplies.....	231	181	228
Miscellaneous ^{1/}	919	1,854	1,837
Cash contributions.....	886	1,179	1,139
Personal insurance and pensions.....	3,777	3,459	3,245
Money income before taxes.....	40,533	41,499	42,156
Personal taxes.....	5,006	3,705	(NA)
Money income after taxes.....	35,527	37,794	(NA)
Net change in total assets.....	18,090	11,674	(NA)
Net change in total liabilities.....	18,213	7,214	(NA)
Other money receipts.....	342	702	(NA)
Mortgage principal paid on owned property..	-598	-724	(NA)
Gifts of goods and services.....	1,210	1,573	(NA)

NA Not available.

^{1/} The item "expenses for other properties" (not shown) is included in Miscellaneous in 1990-91 and later years. Prior to 1990-91 it was included in Shelter and Housing.

Source: U.S. Bureau of Labor Statistics, printouts.

Table 13.18-- TOP WEALTHHOLDERS: 1962 TO 1989

[Top wealthholders are defined as persons with a gross estate in excess of specified amounts, rising from \$60,000 in 1962 to \$600,000 in 1989. All figures are estimates based on estate tax return samples.

Group and year	Number of top wealthholders	Millions of dollars		
		Total assets	Debts and mortgages	Net worth
Gross estate over \$60,000:				
1962	11,323	1,908	231	1,677
1969	36,470	6,327	1,090	5,236
1972	53,700	7,866	1,369	6,497
Gross estate over \$120,000:				
1976	39,000	7,436	1,546	5,890
Gross estate over \$325,000:				
1982	20,300	14,767	3,523	11,244
Gross estate over \$500,000:				
1982	8,700	10,864	2,919	7,946
1986	11,000	11,330	1,475	9,855
Gross estate over \$600,000:				
1989	22,300	28,393	2,447	25,947

Source: U.S. Internal Revenue Service, *Statistics of Income - 1962, Personal Wealth* (1967), pp. 55-56; *Statistics of Income - 1969, Personal Wealth* (1973), pp. 57-58; *Statistics of Income - 1972, Personal Wealth Estimated from Estate Tax Returns* (1976), table 33; and *Statistics of Income Bulletin*, Summer 1983, pp. 1-26, Spring 1988, pp. 31-46, Spring 1990, pp. 63-78, and Spring 1993, pp. 105-121.

Table 13.19-- TOTAL AND SELECTED ASSETS, DEBTS AND MORTGAGES, AND NET WORTH OF TOP WEALTHHOLDERS: 1989

[Top wealthholders are defined for this table as persons with net worth under \$10,000,000 and gross assets of \$600,000 or more]

Subject	Number of persons	Amount (millions of dollars)
Total assets ^{1/}	22,300	28,393
Debts and mortgages	18,300	2,447
Net worth	22,300	25,947
Total assets by type:		
Real estate	19,100	11,713
Corporate stock.....	14,800	8,707
Cash.....	22,200	2,194
Bonds.....	7,900	1,542

^{1/} For the U.S. , top wealthholders numbered 3,380,300. Hawaii ranked 32rd among the 50 States. In top wealthholders per 10,000 residents, ratios were 204 for Hawaii and 137 for the entire nation.

Source: U.S. Internal Revenue Service, "Personal Wealth, 1989," *SOI Bulletin*, Spring 1993, pp. 105-121, table 7.

Table 13.20-- WORTH OF RICHEST RESIDENTS: 1993

Name	Age (years)	Net worth (million dollars)
Barbara Cox Anthony	70	2,400
Doris Duke ^{1/}	80	750
Campbell family	700
Kelley family	430
James K. Schuler	55	345

^{1/} Also a resident of New Jersey and Rhode Island.

Source: "The Forbes Four Hundred," *Forbes*, October 18, 1993, pp. 110-313.