

Section 13

INCOME, EXPENDITURES, AND WEALTH

This section presents statistics on two different aspects of income and expenditures, one relating to the Gross State Product accounts 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.

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 & Convention 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 the *Statistical Abstract of the United States: 1996*, Section 14.

**Table 13.01-- DIRECT INCOME FROM MAJOR EXPORT INDUSTRIES:
1974 TO 1995**

[In millions of dollars]

Year	Value of production		Defense expenditures 2/	Visitor expenditures 3/
	Raw sugar and molasses 1/	Fresh and processed pineapple		
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	3,054.9	5,244
1986	361.9	238.4	3,031.4	6,104
1987	335.9	251.4	3,023.6	6,868
1988	324.0	247.0	3,145.6	8,528
1989	322.0	241.9	3,269.3	9,282
1990	328.9	215.9	3,335.8	9,739
1991	270.7	224.6	3,649.9	10,634
1992	237.6	197.7	3,833.9	9,559
1993	251.9	140.6	3,709.5	8,678
1994	247.9	134.1	3,796.3	10,603
1995	200.2	135.0	3,676.4	4/ 11,588

1/ Excludes government sugar support payments.

2/ The 1985-1994 estimates have been revised.

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.

4/ Preliminary.

Source: Hawaii Agricultural Statistics Service, *Statistics of Hawaiian Agriculture* (annual) and records; Hawaii State Department of Business, Economic Development & Tourism, *Hawaii Gross State Product Accounts: 1958-88* (June 1988) and records; and Hawaii Visitors & Convention Bureau, *Annual Research Report* (various) and records.

**Table 13.02-- GROSS STATE PRODUCT AND PER CAPITA GROSS STATE
PRODUCT: 1966 TO 1996**

[For 1958-1965 data, see *Data Book 1991*, table 373]

Year	Gross state product		Per capita gross state product 1/	
	Millions of current dollars	Millions of 1982 dollars	Current dollars	1982 dollars
1966	2,771.4	7,083.5	3,902	9,973
1967	2,990.0	7,329.4	4,138	10,144
1968	3,344.5	7,932.5	4,553	10,800
1969	3,952.3	8,905.6	5,268	11,871
1970	4,414.0	9,324.6	5,721	12,085
1971	4,773.8	9,806.5	5,955	12,234
1972	5,305.4	10,464.5	6,405	12,634
1973	6,009.3	10,982.4	7,056	12,896
1974	6,901.7	10,948.5	7,951	12,613
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	9,362	13,180
1978	9,627.6	12,482.9	10,334	13,399
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	14,210.1	14,626	14,032
1984	15,826.5	14,637.3	15,397	14,240
1985	17,139.7	15,344.4	16,485	14,758
1986	18,483.0	16,170.6	17,573	15,374
1987	20,027.3	16,759.3	18,754	15,694
1988	22,324.0	17,745.7	20,674	16,434
1989	24,574.7	18,589.0	22,451	16,982
1990	27,033.6	19,227.3	24,297	17,281
1991	28,614.4	19,150.4	25,330	16,953
1992	30,259.6	19,322.8	26,363	16,835
1993	31,171.9	19,400.1	26,873	16,725
1994	31,965.3	19,400.1	27,259	16,544
1995	32,723.7	19,497.1	27,751	16,534
1996	33,509.1	19,665.0	28,308	16,613

1/ Based on Hawaii resident population.

Source: Hawaii State Department of Business and Economic Development, *Hawaii Gross State Product Accounts: 1958 to 1985; Summary Estimates: 1986, 1987, and 1988* (June 1989), table 1-6, as revised and updated (as in *Hawaii's Economy*, Second Quarter 1995, and *Quarterly Statistical Report*, June 1997, forthcoming).

**Table 13.03-- GROSS STATE (DOMESTIC) PRODUCT, 1977 TO 1994,
AND BY INDUSTRY, 1993 AND 1994**

[Data for 1977-92 are revised]

Year	Millions of current dollars	Millions of chained (1992) dollars	Year	Millions of current dollars	Millions of chained (1992) dollars
1977	9,400	(NA)	1986	22,039	27,406
1978	10,537	(NA)	1987	23,337	28,156
1979	11,988	(NA)	1988	25,823	30,153
1980	13,420	(NA)	1989	28,860	32,438
1981	14,541	(NA)	1990	32,488	34,891
1982	15,512	23,887	1991	33,883	34,904
1983	16,995	24,876	1992	34,987	34,987
1984	18,547	25,567	1993	36,258	35,156
1985	20,052	26,282	1994	36,718	34,748
		Millions of current dollars		Percent	
Industry		1993	1994	1993	1994
Total, all industries		36,258	36,718	100.0	100.0
Farms		284	282	0.8	0.8
Agric. services, forestry, fisheries		197	198	0.5	0.5
Mining		31	26	0.1	0.1
Construction		2,270	2,151	6.3	5.9
Manufacturing		1,089	1,128	3.0	3.1
Transportation, communication, utilities		3,493	3,475	9.6	9.5
Wholesale trade		1,372	1,414	3.8	3.9
Retail trade		3,942	4,063	10.9	11.1
Finance, insurance, real estate		8,590	8,584	23.7	23.4
Services		7,314	7,586	20.2	20.7
Hotels		1,745	1,787	4.8	4.9
Health services		1,758	1,865	4.8	5.1
Other services		3,811	3,934	10.5	10.7
Federal government		4,364	4,368	12.1	11.9
Civilian		1,696	1,745	4.7	4.8
Military		2,668	2,623	7.4	7.1
State and local government		3,314	3,442	9.1	9.4

NA Not available.

Source: U.S. Bureau of Economic Analysis, "Comprehensive Revision of Gross State Product By Industry, 1977-1994," *Survey of Current Business*, June 1997, pp. 15-41; and BEA diskettes tabulated by Hawaii State Department of Business, Economic Development & Tourism.

REVISED 11/20/97

**Table 13.04-- TOTAL AND PER CAPITA PERSONAL INCOME AND
DISPOSABLE PERSONAL INCOME: 1969 TO 1996**

[Data for 1969-95 have been revised. Data for 1996 are preliminary]

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	3,330	2,824	4,482	3,801	116.9	115.4
1970	3,811	3,254	4,995	4,265	122.7	120.4
1971	4,106	3,563	5,188	4,501	120.1	118.5
1972	4,513	3,860	5,516	4,718	117.6	116.1
1973	5,006	4,295	5,947	5,102	114.3	112.4
1974	5,727	4,940	6,674	5,756	117.8	117.0
1975	6,155	5,431	7,034	6,207	115.6	115.8
1976	6,693	5,858	7,500	6,565	112.4	112.5
1977	7,250	6,303	7,917	6,883	108.3	108.2
1978	8,044	6,949	8,660	7,482	106.0	105.5
1979	9,133	7,868	9,613	8,281	105.8	105.5
1980	10,514	9,074	10,860	9,372	108.3	108.2
1981	11,304	9,740	11,556	9,558	104.0	104.3
1982	11,997	10,554	12,072	10,620	103.3	105.2
1983	13,207	11,592	13,040	11,445	105.6	106.3
1984	14,066	12,448	13,683	12,109	101.0	102.0
1985	15,036	13,174	14,461	12,669	100.4	100.8
1986	16,106	14,110	15,312	13,414	101.1	101.4
1987	17,336	14,963	16,231	14,010	101.8	101.3
1988	19,195	16,517	17,773	15,293	104.5	103.0
1989	21,048	17,812	19,229	16,273	106.1	103.5
1990	23,741	20,193	21,333	18,144	111.4	109.0
1991	24,996	21,392	22,128	18,937	112.7	110.3
1992	26,311	22,662	22,923	19,744	111.4	109.5
1993	27,505	23,735	23,712	20,462	111.7	108.5
1994	28,304	24,516	24,137	20,907	109.5	108.7
1995	29,184	25,403	24,749	21,543	106.7	106.8
1996	29,782	25,776	25,159	21,776	103.8	103.8

Source: U.S. Department of Commerce, Bureau of Economic Analysis, Commerce News BEA 96-31 and STAT-USA.GOV at <http://www.stat-usa.gov/BEN/bea/regional/persinc.ann-st/pci9095.ann>, dated September 24, 1996; BEA 97-15 and [.../pci91-96.ann](http://www.stat-usa.gov/BEN/bea/regional/persinc.ann-st/pci91-96.ann), dated April 28, 1997; *Survey of Current Business*, May 1997; and tabulations by Hawaii State Department of Business, Economic Development & Tourism.

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Table 13.05-- ECONOMIC ESTIMATES AND PROJECTIONS: 1995 TO 2020

Year	Gross state product (millions of 1987 dollars)	Personal income		Total labor income 1/ (millions of 1987 dollars)	Total civilian employment (number of jobs)
		Total (millions of 1987 dollars)	Per capita (1987 dollars)		
1995	23,297.8	21,255.6	18,025.0	15,388.3	579,800
2000	25,994.7	23,671.7	19,113.0	17,115.6	613,200
2005	28,548.0	25,902.1	19,862.0	18,700.6	650,800
2010	31,052.3	28,305.7	20,709.0	20,317.0	687,300
2015	33,588.9	31,051.8	21,705.0	22,069.4	721,900
2020	36,388.5	34,105.1	22,825.0	23,978.2	757,400

1/ Labor income is the sum of wage and salary disbursements, other labor income, and proprietors' income.

Source: Hawaii Department of Business, Economic Development & Tourism (DBEDT), *Population and Economic Projections for the State of Hawaii to 2020, DBEDT 2020 Series*, May 1997.

Table 13.06-- PERSONAL INCOME BY MAJOR SOURCES: 1990 TO 1996

[In millions of dollars. Data for 1990-95 have been revised. Data for 1996 are preliminary]

Item	1990	1991	1992	1993	1994	1995	1996
LABOR AND PROPRIETORS INCOME (EARNINGS)							
By type	17,833	18,912	20,164	20,679	20,972	21,128	21,258
Wage and salary disbursements	14,524	15,398	16,416	16,638	16,763	16,769	16,941
Other labor income	1,451	1,632	1,767	1,889	1,964	1,999	1,975
Proprietors income	1,859	1,883	1,981	2,153	2,244	3,129	2,341
Farm	33	18	5	17	-8	2	0
Nonfarm	1,826	1,865	1,976	2,136	2,245	2,357	2,341
By industry	17,833	18,912	20,164	20,679	20,972	21,128	21,258
Farm	219	202	192	194	182	161	152
Nonfarm	17,614	18,711	19,973	20,486	20,790	20,968	21,106
Private	13,103	13,900	14,800	15,216	15,439	15,661	15,839
Government and government enterprises	4,511	4,811	5,173	5,270	5,352	5,307	5,268
Federal, civilian	1,111	1,120	1,192	1,212	1,250	1,218	1,249
Federal, military	1,440	1,540	1,619	1,573	1,532	1,508	1,503
State and local	1,960	2,151	2,362	2,484	2,570	2,581	2,515
State	1,476	1,629	1,785	1,883	1,943	1,948	(NA)
Local	484	522	577	601	627	633	(NA)
DERIVATION OF PERSONAL INCOME							
Labor and proprietors income	17,833	18,912	20,164	20,679	20,972	21,128	21,258
Less: Personal contributions for social insurance	1,144	1,229	1,298	1,323	1,365	1,380	1,379
Net labor and proprietors income 1/	16,689	17,683	18,867	19,357	19,607	19,749	19,879
Plus: Dividends, interest, and rent	3,918	4,084	3,802	4,172	4,405	4,664	4,815
Plus: Transfer payments	3,134	3,230	3,642	3,976	4,292	4,771	5,087
Total personal income	23,741	24,996	26,311	27,505	28,304	29,184	29,782

NA Not available.

1/ There is no residence adjustment for Hawaii.

Source: U.S. Department of Commerce, Bureau of Economic Analysis, Commerce News BEA 96-31 and STAT-USA.GOV at <http://www.stat-usa.gov/BEN/bea/regional/persinc.ann-st/pci9095.ann>, dated September 24, 1996; BEA 97-15 and [.../pci91-96.ann](http://www.stat-usa.gov/BEN/bea/regional/persinc.ann-st/pci91-96.ann), dated April 28, 1997; *Survey of Current Business*, May 1997; and tabulations by Hawaii State Department of Business, Economic Development & Tourism.

**Table 13.07-- PERSONAL INCOME, TOTAL AND PER CAPITA, BY
COUNTIES: 1983 TO 1994**

Year	State total	City and County of Honolulu	Other counties			
			Total	Hawaii	Kauai	Maui and Kalawao
TOTAL (MIL. DOL.)						
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	24,544.6	19,364.9	5,179.8	2,098.0	1,010.4	2,071.4
1992	26,095.4	20,909.9	5,185.5	2,232.3	656.6	2,296.7
1993	27,456.9	21,548.9	5,908.0	2,339.5	1,112.1	2,456.4
1994	28,320.3	22,145.4	6,174.9	2,411.6	1,180.5	2,582.9
PER CAPITA (DOLLARS)						
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	20,906	22,009	17,539	16,039	17,992	19,103
1991	21,648	22,802	18,203	16,632	18,969	19,699
1992	22,632	24,285	17,757	17,168	12,121	21,300
1993	23,558	24,868	19,759	17,573	20,178	22,177
1994	24,030	25,328	20,298	17,798	21,198	22,852

Source: U.S. Department of Commerce, Bureau of Economic Analysis, on STAT-USA.GOV at <http://www.stat-usa.gov/BEN/bea2/regional/persinc/ann-loc/hi.cty>, release June 4, 1996.

**Table 13.08-- PER CAPITA PERSONAL INCOME FOR THE
UNITED STATES AND HAWAII: 1969 TO 1996**

Year	United States		Hawaii			
	In dollars	Percent change	In dollars	Percent change	Rank 1/	Percent of the U.S. average
1969	3,813	...	4,482	...	6	117.5
1970	4,047	6.1	4,995	11.4	3	123.4
1971	4,294	6.1	5,188	3.9	3	120.8
1972	4,659	8.5	5,516	6.3	5	118.4
1973	5,168	10.9	5,947	7.8	7	115.1
1974	5,628	8.9	6,674	12.2	3	118.6
1975	6,045	7.4	7,034	5.4	3	116.4
1976	6,629	9.7	7,500	6.6	7	113.1
1977	7,267	9.6	7,917	5.6	8	108.9
1978	8,117	11.7	8,660	9.4	12	106.7
1979	9,017	11.1	9,613	11.0	12	106.6
1980	9,940	10.2	10,860	13.0	10	109.3
1981	11,009	10.8	11,556	6.4	14	105.0
1982	11,583	5.2	12,072	4.5	14	104.2
1983	12,223	5.5	13,040	8.0	12	106.7
1984	13,332	9.1	13,683	4.9	16	102.6
1985	14,155	6.2	14,461	5.7	16	102.2
1986	14,906	5.3	15,312	5.9	17	102.7
1987	15,638	4.9	16,231	6.0	15	103.8
1988	16,610	6.2	17,773	9.5	13	107.0
1989	17,690	6.5	19,229	8.2	11	108.7
1990	19,142	8.2	21,333	10.9	7	111.4
1991	19,638	2.6	22,128	3.7	7	112.7
1992	20,582	4.8	22,923	3.6	7	111.4
1993	21,223	3.1	23,712	3.4	7	111.7
1994	22,045	3.9	24,137	1.8	7	109.5
1995	23,196	5.2	24,749	2.5	9	106.7
1996	24,231	4.5	25,159	1.7	11	103.8

1/ Among the 50 States; District of Columbia is excluded from this ranking.

Source: U.S. Department of Commerce, Bureau of Economic Analysis, "State Annual Summary Tables 1969-96 U.S. and All Regions," diskette dated April 28, 1997, and tabulations by Hawaii State Department of Business, Economic Development & Tourism.

Table 13.09-- 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 1/	Persons with income 1/	
				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)	21,095	12,976

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 CP-2-13 (September 1993), table 28 (for 1989 data).

**Table 13.10-- MEDIAN INCOME OF HOUSEHOLDS IN CONSTANT (1995)
DOLLARS: 1985 TO 1995**

[As of December 31]

Year	Median income (1995 dollars)	Standard error	Rank (50 states and D.C.)	Year	Median income (1995 dollars)	Standard error	Rank (50 states and D.C.)
1985	41,019	2,048	5	1991	41,676	1,824	4
1986	40,329	1,677	9	1992	45,745	1,559	1
1987	46,984	1,441	1	1993	44,994	1,855	2
1988	42,543	1,909	7	1994	43,453	2,492	3
1989	43,059	1,632	7	1995	42,851	1,292	3
1990	45,383	1,649	3				

Source: U.S. Bureau of the Census, *Current Population Reports*, Series P60, and <http://www.CENSUS.GOV/hhes/income/histinc/h08.prn>.

Table 13.11-- MEDIAN INCOME OF HOUSEHOLDS, FAMILIES, UNRELATED INDIVIDUALS, AND PERSONS: 1975 AND 1980 TO 1994

[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	37,194	(NA)	(NA)	(NA)	(NA)
1992	42,113	(NA)	(NA)	(NA)	(NA)
1993	42,662	(NA)	(NA)	(NA)	(NA)
1994	42,255	(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), table B-1 and B-20, and Series P60-188 (February 1995), tables B and A-1; Release CB9-185 (October 5, 1995).

Table 13.12-- 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
Pearl City	50,752	52,879	23,008	3.5	2.4
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, *1990 Census of Population, Social and Economic Characteristics, Hawaii*, 1990 CP-2-13 (September 1993), tables 28, 29, 148, 149, 177, and 178.

Table 13.13-- INCOME OF HOUSEHOLDS AND FAMILIES: 1989 AND 1993

[Data refer to income before taxes. Particularly for 1993, based on a small sample subject to considerable sampling variation]

Annual income	Households		Families	
	1989	1993	1989	1993
Total	356,748	398,834	266,439	303,767
Less than \$5,000	13,393	9,548	5,411	5,147
\$5,000 to \$9,999	18,011	16,394	8,763	5,807
\$10,000 to \$14,999	21,657	20,378	13,306	12,255
\$15,000 to \$24,999	53,305	52,230	36,267	41,668
\$25,000 to \$34,999	52,186	62,051	38,048	34,741
\$35,000 to \$49,999	68,063	67,356	53,675	52,834
\$50,000 to \$74,999	73,616	98,013	62,526	86,333
\$75,000 to \$99,999	31,076	42,095	26,985	37,195
\$100,000 to \$149,999	17,640	24,514	14,901	22,849
\$150,000 or more	7,801	6,255	6,557	4,939
Median income (dollars)	38,829	42,662	43,176	49,797

Source: U.S. Bureau of the Census, Release CB92-47 (April 29, 1992), STF-3A, and Current Population Survey, March 1994 (special tabulation by Hawaii State Department of Business, Economic Development & Tourism, Hawaii State Data Center).

**Table 13.14-- MEDIAN INCOME FOR FOUR-PERSON FAMILIES:
FISCAL YEAR 1996**

[Estimated by U.S. Bureau of the Census from the 1990 Census of Population, 1993 BEA estimates of per capita personal income, and the March 1994 CPS]

Area	Amount
United States	\$45,161
Hawaii	\$54,856
Rank (50 States and D.C.)	4

Source: U.S. Dept. of Health and Human Services, Office of Community Services, "State Median Income Estimates for Four-Person Families (FY1996); Notice of the Fiscal Year (FY) 1996 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 30, 1995.

**Table 13.15-- INCOME TYPE AND PER CAPITA INCOME IN 1989, BY
GEOGRAPHIC AREAS: 1990**

Subject	State total	Oahu	Neighbor islands
Households	356,748	265,625	91,123
With wage and salary income	297,748	226,536	71,212
Mean wage and salary income (dollars)	43,025	44,702	37,690
With nonfarm self-employment income	51,415	35,022	16,393
Mean nonfarm self-employment income (dollars)	22,521	22,477	22,617
With farm self-employment income	5,956	2,164	3,792
Mean farm self-employment income (dollars)	10,925	8,272	12,439
With Social Security income	90,377	64,394	25,983
Mean Social Security income (dollars)	7,815	7,712	8,070
With public assistance income	24,240	16,803	7,437
Mean public assistance income (dollars)	5,272	5,264	5,288
With retirement income	71,005	53,219	17,786
Mean retirement income (dollars)	12,116	13,230	8,783
Per capita income (dollars)	15,770	16,256	14,275

Source: U.S. Bureau of the Census, *1990 Census of Population, Social and Economic Characteristics, Hawaii*, 1990 CP-2-13 (September 1993), table 42.

**Table 13.16-- POVERTY STATUS OF PERSONS: 1969, 1975, AND
1979 TO 1995**

[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	1985	109,000	10.7
1975	67,000	7.9	1986	109,000	10.7
1979	91,618	9.9	1987	95,000	8.8
1989	88,408	8.3	1988	117,000	11.1
			1989	122,000	11.3
CPS: 1/			1990	121,000	11.0
1980	81,000	8.5	1991	90,000	7.7
1981	108,000	11.3	1992	129,000	11.0
1982	132,000	13.2	1993	91,000	8.0
1983	135,000	13.4	1994	97,000	8.7
1984	92,000	9.3	1995 2/	(NA)	10.3

NA Not available.

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

2/ Standard error in 1995 was 1.68 for the poverty rate. For the entire United States in 1995, the poverty rate was 13.8 percent. Hawaii was the fourteenth lowest State in poverty rate in 1995.

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; *1990 Census of Population*, 1990 CP-2-13 (September 1993), table 29; *Current Population Reports, Consumer Income*, Series P-60, No. 175 (August 1991), pp. 219-221, No. 185 (September 1993), p.1 and App. Table D-1, No. 188 (February 1995), tables C and D, and No. 194 (Sept. 1996), tables A and B; Release CB95-185 (October 5, 1995); *Statistical Abstract of the United States: 1995* (p. 482) and *1996* (p. 474).

**Table 13.17-- 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 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

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**Table 13.17-- 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 13.18-- POVERTY INCOME GUIDELINES: 1993 TO 1996

[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. 12, 1993	Effective Feb. 10, 1994	Effective Feb. 9, 1995	Effective Mar. 4, 1996
1	8,040	8,470	8,610	8,910
2	10,860	11,320	11,550	11,920
3	13,680	14,170	14,490	14,930
4	16,500	17,020	17,430	1/ 17,940
5	19,320	19,870	20,370	20,950
6	22,140	22,720	23,310	23,960
7	24,960	25,570	26,250	26,970
8	27,780	28,420	29,190	2/ 29,980

1/ Corresponding levels for four-person families elsewhere in the United States were \$15,600 on the Mainland and \$19,500 in Alaska.

2/ For larger families, add \$3,010 for each additional member.

Source: U.S. Department of Health and Human Services, "Annual Update of the HHS Poverty Guidelines," *Federal Register*, February 12, 1993, February 10, 1994, February 9, 1995, and March 4, 1996.

Table 13.19-- AVERAGE ANNUAL EXPENDITURES AND OTHER CHARACTERISTICS OF CONSUMER UNITS, FOR OAHU: 1990-91 TO 1993-94

[Annual averages for two-year periods]

Item	1990-91	1991-92	1992-93	1993-94
Average annual expenditures	36,394	37,273	38,997	43,214
Food	5,634	6,333	7,104	6,815
Food at home	3,163	3,455	3,889	3,899
Cereals and bakery products	451	519	582	606
Meats, poultry, fish, and eggs	875	946	1,151	1,144
Dairy products	270	278	294	294
Fruits and vegetables	611	693	781	751
Other food at home	955	1,019	1,080	1,105
Food away from home	2,471	2,878	3,215	2,916
Alcoholic beverages	470	449	503	417
Housing	11,196	11,863	12,261	14,301
Shelter	7,432	8,080	8,352	9,957
Owned dwellings	3,744	3,775	4,163	5,399
Rented dwellings	3,369	4,000	3,837	3,896
Other lodging	319	305	351	662
Utilities, fuels, and public services	1,272	1,448	1,673	1,835
Household operations	552	509	430	532
Housekeeping supplies	488	514	483	489
Housefurnishings and equipment	1,451	1,313	1,324	1,489
Apparel and services	1,728	2,166	2,086	1,712
Transportation	6,052	5,628	5,490	2,259
Vehicle purchases (net outlay)	2,523	2,061	1,809	2,259
Gasoline and motor oil	852	759	819	937
Other vehicle expenses	1,818	1,972	2,083	2,246
Public transportation	859	837	780	942
Health care	1,623	1,557	1,661	1,910
Entertainment	1,618	1,534	1,652	1,870
Personal care products and services	498	515	496	528
Reading	209	204	203	233
Education	693	573	1,043	1,428
Tobacco products and smoking supplies	181	228	282	257
Miscellaneous	1,854	1,837	1,109	1,324
Cash contributions	1,179	1,139	1,029	1,253
Personal insurance and pensions	3,459	3,245	4,078	4,781
Life and other personal insurance	581	446	424	594
Pensions and Social Security	2,878	2,799	3,654	4,187

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Table 13.19-- AVERAGE ANNUAL EXPENDITURES AND OTHER CHARACTERISTICS OF CONSUMER UNITS, FOR OAHU: 1990-91 TO 1993-94 -- Con.

Item	1990-91	1991-92	1992-93	1993-94
Consumer unit characteristics:				
Number of consumer units (thousands)	242,000	266,000	265,000	257,000
Income before taxes (dollars)	41,499	42,156	46,404	52,064
Age of reference person	49.0	48.8	48.2	49.3
No. of persons in consumer unit	2.8	2.6	2.7	2.8
No. of children under 18 in consumer unit	0.7	(NA)	(NA)	0.7
No. of persons 65 and over in consumer unit	0.4	(NA)	(NA)	0.4
No. of earners	1.5	1.4	1.6	1.7
No. of vehicles	1.6	1.5	1.6	1.7
Percent homeowner	49	44	47	52

NA Not available.

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Selected Western Metropolitan Statistical Areas: Average Annual Expenditures, Characteristics, and Sources of Income Consumer Units* (annual).

Table 13.20-- AVERAGE ANNUAL EXPENDITURES AND OTHER CHARACTERISTICS OF CONSUMER UNITS, FOR THE WESTERN UNITED STATES (INCLUDING OAHU): 1993-94

[Annual averages for two-year periods]

Item	Western United States	Los Angeles	San Francisco	San Diego	Portland	Seattle	Anchorage	Oahu	Oahu rank within western US
Average annual expenditures	34,867	35,490	41,440	34,396	33,579	35,216	40,940	43,214	1
Food	4,662	4,731	5,349	4,330	4,292	4,446	5,527	6,815	1
Food at home	2,923	2,878	3,184	2,564	2,752	2,791	3,618	3,899	1
Cereals and bakery products	455	438	518	394	444	449	565	606	1
Meats, poultry, fish, and eggs	711	749	736	563	635	633	891	1,144	1
Dairy products	319	314	330	320	302	327	344	294	8
Fruits and vegetables	484	521	579	472	444	469	644	751	1
Other food at home	954	856	1,021	814	928	913	1,173	1,105	2
Food away from home	1,739	1,854	2,165	1,766	1,540	1,655	1,908	2,916	1
Alcoholic beverages	321	314	408	483	339	462	589	417	4
Housing	11,460	12,961	14,457	12,335	11,375	11,514	13,130	14,301	2
Shelter	7,070	8,552	9,434	8,480	6,982	7,039	8,309	9,957	1
Owned dwellings	4,196	4,790	5,623	4,782	4,308	4,753	4,671	5,399	2
Rented dwellings	2,441	3,338	3,183	3,342	2,234	1,903	3,188	3,896	1
Other lodging	433	424	628	357	441	383	450	662	1
Utilities, fuels, and public services	1,961	1,978	2,043	1,753	1,860	1,732	2,288	1,835	6
Household operations	566	691	669	579	639	497	517	532	6
Housekeeping supplies	434	465	423	400	456	493	369	489	2
Housefurnishings and equipment	1,430	1,276	1,889	1,123	1,437	1,753	1,646	1,489	4
Apparel and services	1,721	2,045	1,741	1,638	1,696	1,619	2,080	1,712	5
Transportation	6,330	5,825	6,779	6,098	6,314	6,319	6,320	2,259	8
Vehicle purchases (net outlay)	2,603	2,019	2,621	1,960	3,003	2,573	2,085	2,259	5
Gasoline and motor oil	1,066	1,081	1,091	1,071	981	1,034	1,007	937	8

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Table 13.20-- AVERAGE ANNUAL EXPENDITURES AND OTHER CHARACTERISTICS OF CONSUMER UNITS, FOR THE WESTERN UNITED STATES (INCLUDING OAHU): 1993-94 -- Con.

Item	Western United States	Los Angeles	San Francisco	San Diego	Portland	Seattle	Anchorage	Oahu	Oahu rank within western US
Transportation - con.:									
Other vehicle expenses	2,230	2,354	2,447	2,595	1,847	2,228	2,395	2,246	5
Public transportation	431	371	619	470	482	481	833	942	1
Health care	1,734	1,450	1,663	1,486	1,540	1,537	1,921	1,910	2
Entertainment	1,886	1,669	2,125	1,834	1,778	2,301	3,360	1,870	5
Personal care products and services	433	527	509	341	384	356	433	528	1
Reading	186	146	236	197	231	198	230	233	2
Education	489	556	567	386	284	499	415	1,428	1
Tobacco products and smoking supplies	209	197	212	216	269	211	245	257	2
Miscellaneous	892	925	1,110	629	785	1,012	994	1,324	1
Cash contributions	990	844	1,329	958	702	799	1,455	1,253	3
Personal insurance and pensions	3,553	3,298	4,955	3,465	3,591	3,946	4,242	4,781	2
Life and other personal insurance	375	216	785	370	291	246	610	594	3
Pensions and Social Security	3,178	3,082	4,169	3,095	3,300	3,700	3,632	4,187	1
Consumer unit characteristics:									
Number of consumer units (thousands)	20,966	5,066	2,336	855	735	1,183	105	257	7
Income before taxes (dollars)	39,929	42,292	47,997	39,294	37,887	43,870	49,621	52,064	1
Age of reference person	46.6	47.5	46.5	46.6	45.3	44.3	41.6	49.3	1
No. of persons in consumer unit	2.7	2.7	2.6	2.4	2.4	2.5	2.6	2.8	1
No. of children under 18 in consumer unit	0.8	0.8	0.6	0.6	0.7	0.7	0.7	0.7	3
No. of persons 65 and over in consumer unit	0.3	0.3	0.3	0.3	0.2	0.2	0.1	0.4	1
No. of earners	1.4	0.8	1.5	1.3	1.4	1.4	1.6	1.7	1
No. of vehicles	2.2	1.8	2.0	1.8	2.2	2.3	2.3	1.7	8
Percent homeowner	59	52	56	52	58	62	55	52	8

Source: U.S. Dept. of Labor, Bureau of Labor Statistics, *Selected Western Metropolitan Statistical Areas: Average Annual Expenditures, Characteristics, and Sources of Income Consumer Units 1993-94*.

Table 13.21-- 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 13.22-- 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 13.23-- (NET) WORTH OF RICHEST RESIDENTS: 1988 TO 1996

Name	Residence	Age (years)	Net worth (million dollars)	Primary sources
1988				
Anthony, Barbara Cox	Honolulu	65	2,250	Inheritance (Cox Enterprises)
Weinberg, Harry	Honolulu, Baltimore	80	850	Real estate, securities
Campbell family	Hawaii, other locations	...	650	Real estate
Goldman family	Honolulu, NYC, Colorado, Oklahoma	...	400	Inheritance, real estate
Kelley family	Honolulu	...	500	Hotels
Smart, Richard P.K.	Honolulu, Waimea	75	275	Inheritance, ranching
Hemmeter, Christopher B.	Kahala Beach	49	225	Real estate
1989				
Anthony, Barbara Cox	Honolulu	66	2,500	Inheritance (Cox Enterprises)
Weinberg, Harry	Honolulu, Baltimore	81	800	Real estate, securities
Campbell family	Hawaii, other locations	...	650	Real estate
Duke, Doris	Honolulu, NJ, RI	76	850	Inheritance
Kelley family	Honolulu	...	580	Hotels
Smart, Richard P.K.	Honolulu, Waimea	76	310	Inheritance, ranching
1990				
Anthony, Barbara Cox	Honolulu	67	2,600	Inheritance (Cox Enterprises)
Weinberg, Harry	Honolulu, Baltimore	82	950	Real estate, securities
Campbell family	Hawaii, other locations	...	700	Real estate
Duke, Doris	Honolulu, NJ, RI	77	750	Inheritance
Kelley family	Honolulu	...	500	Hotels
Smart, Richard P.K.	Honolulu, Waimea	77	325	Inheritance, ranching
1991				
Anthony, Barbara Cox	Honolulu	68	2,000	Inheritance (Cox Enterprises)
Ward family	Hawaii	...	500	(NS)
Campbell family	Hawaii, other locations	...	675	Real estate
Duke, Doris	Honolulu, NJ, RI	78	750	Inheritance
Kelley family	Honolulu	...	400	Hotels
Smart, Richard P.K.	Honolulu, Waimea	78	300	Inheritance, ranching

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Table 13.23-- (NET) WORTH OF RICHEST RESIDENTS: 1988 TO 1996 -- Con.

Name	Residence	Age (years)	Net worth (million dollars)	Primary sources
1992				
Anthony, Barbara Cox	Honolulu	69	2,100	Inheritance (Cox Enterprises)
Campbell family	Hawaii, other locations	...	700	Real estate
Duke, Doris	Honolulu, NJ, RI	79	750	Inheritance
Kelley family	Honolulu	...	400	Hotels
Smart, Richard P.K.	Honolulu, Waimea	79	265	Inheritance, ranching
1993				
Anthony, Barbara Cox	Honolulu	70	2,400	Inheritance (Cox Enterprises)
Campbell family	Hawaii, other locations	...	700	Real estate
Duke, Doris	Honolulu, NJ, RI	80	750	Inheritance
Kelley family	Honolulu	...	430	Hotels
Schuler, James K.	Honolulu	55	345	Real estate
1994				
Anthony, Barbara Cox	Honolulu	71	2,900	Inheritance (Cox Enterprises)
Campbell family	Hawaii, other locations	...	800	Real estate
Kelley family	Honolulu	...	440	Hotels
Schuler, James K.	Honolulu	56	290	Real estate
1995				
Anthony, Barbara Cox	Honolulu	72	3,000	Inheritance (Cox Enterprises, newspapers, cable TV)
Campbell family	Hawaii	...	850	Real estate
Damon family	Hawaii, California	...	700	Banking, real estate
Robinson family	Kauai, Hawaii	...	500	Real estate
1996				
Anthony, Barbara Cox 1/	Honolulu	73	4,000	Inheritance (Cox Enterprises, newspapers, cable TV)
Campbell family	Hawaii	...	1,000	Land, investments
Damon family	Hawaii, California	...	750	Banking, real estate
Robinson family	Kauai, Hawaii	...	450	Real estate

NS Not specified.

1/ Sisters Barbara and Anne Cox Chambers, of Atlanta, share a fortune worth more than \$8 billion; members of the Forbes 400 since 1982.

Source: "The Forbes Four Hundred," *Forbes*, October 27, 1986, pp. 106-312; October 26, 1987, pp. 106-333; October 24, 1988, pp. 142-347; October 23, 1989, pp. 145-358; October 22, 1990, pp. 116-327; October 21, 1991, pp. 145-317; October 19, 1992, pp. 90-270; October 18, 1993, pp. 110-313; October 17, 1994, pp. 100-348; October 16, 1995, pp. 106-368; October 14, 1996, pp. 100-356.