

**Table 12.3-- PERSONAL DISPOSABLE INCOME, HAWAII COUNTY: 1992 TO 1995  
AND 1999**

<b>Subject</b>	<b>1992</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1999</b>
EFFECTIVE BUYING INCOME (EBI) <u>1/</u>					
Total EBI (\$ thousands)	1,846,487	2,119,573	2,221,569	1,897,029	2,091,462
Median household EBI (dollar)	32,733	36,316	37,709	30,998	32,168
Per capita personal Disposal income (dollar) <u>2/</u>	14,031	15,643	16,251	13,707	14,718
% of households by EBI group					
20,000 to 34,999	24.7	22.4	21.6	25.0	24.2
35,000 to 49,999	19.0	18.4	18.3	18.0	18.0
50,000 and over	27.5	33.3	35.4	26.1	27.9
POPULATION (thousands, Dec. 31)	131.6	135.5	136.7	138.4	142.1

1/ A classification exclusively developed by Sales and Marketing Management, it is personal income less personal tax and nontax payments. Personal income is the aggregate of wages and salaries, other labor income (such as employer contributions to private pension funds), proprietor's income, rental income (which includes imputed rental income of owner-occupants of nonfarm dwellings), dividends paid by corporations, personal interest income from all sources, and transfer payments (such as pensions and welfare assistance). Deducted from this total are personal taxes (federal, state, and local), nontax payments (such as fines, fees, penalties), and personal contributions for social insurance. The resultant figure is commonly known as "disposable personal income."

2/ Computed by R&D, by dividing total effective buying power by total population figure as provided by Source.

Source: "Survey of Buying Power," S and M M (Sales and Marketing Management) (annual August or September issues).