

**Table 12.3-- PERSONAL DISPOSABLE INCOME, HAWAII COUNTY:
1993 TO 1995 AND 1999 AND 2002**

Subject	1993	1994	1995	1999	2002
EFFECTIVE BUYING INCOME (EBI) <u>1/</u>					
Total EBI (\$ thousands)	2,119,573	2,221,569	1,897,029	2,091,462	2,038,084
Median household EBI (dollar)	36,316	37,709	30,998	32,168	29,817
Per capita personal Disposal income (dollar) <u>2/</u>	15,643	16,251	13,707	14,718	13,174
% of households by EBI group					
20,000 to 34,999	22.4	21.6	25.0	24.2	34.2
35,000 to 49,999	18.4	18.3	18.0	18.0	16.0
50,000 and over	33.3	35.4	26.1	27.9	20.2
POPULATION (thousands, Dec. 31)	135.5	136.7	138.4	142.1	154.7

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).