

**Table 12.3-- PERSONAL DISPOSABLE INCOME, HAWAII COUNTY:
1999 TO 2002 AND 2004**

Subject	1999	2000	2001	2002	2004
EFFECTIVE BUYING INCOME (EBI) <u>1/</u>					
Total EBI (\$ thousands)	2,091,462	2,207,095	2,333,583	2,038,084	2,376,813
Median household EBI (dollar)	32,168	33,872	34,105	29,817	32,385
Per capita personal Disposal income (dollar) <u>2/</u>	14,718	15,510	15,475	13,174	14,930
% of households by EBI group					
20,000 to 34,999	24.2	23.4	23.4	34.2	27.8
35,000 to 49,999	18.0	17.6	17.3	16.0	17.9
50,000 and over	27.9	30.9	31.5	20.2	27.6
POPULATION (thousands, Dec. 31)	142.1	142.3	150.8	154.7	159.2

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).