

2009 Household Banking Status by Demographic Characteristics

Hawaii

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	443	100.0	12	2.8	64	14.4	348	78.5	19	4.3
Household Type										
Family Household	309	69.8	9	2.8	41	13.4	247	79.8	12	3.9
Female householder, no husband present	60	13.6	1	2.2	12	20.0	44	72.5	3	5.3
Male Householder, no wife present	27	6.2	1	3.7	3	12.7	21	78.4	1	5.2
Married couple	222	50.0	6	2.9	26	11.7	182	82.0	8	3.4
Nonfamily household and other	134	30.2	4	2.6	23	16.8	101	75.3	7	5.3
Race/Ethnicity										
Black	19	4.2	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	22	4.9	-	-	7	31.2	14	63.8	1	5.0
White non-Black non-Hispanic	107	24.1	2	1.7	17	15.7	85	79.9	3	2.7
Other non-Black non-Hispanic	296	66.8	11	3.5	33	11.1	238	80.2	15	5.1
Age										
15 to 34 years	85	19.1	4	4.2	20	23.4	58	68.0	4	4.4
35 to 44 years	82	18.5	1	1.4	15	18.5	62	75.1	4	5.0
45 to 54 years	80	18.0	3	3.2	11	13.2	61	76.9	5	6.7
55 to 64 years	76	17.2	2	3.1	9	12.2	62	82.0	2	2.7
65 years or more	120	27.2	3	2.2	9	7.5	105	87.0	4	3.3
Education										
No high school degree	42	9.4	3	8.2	9	21.2	29	68.6	1	2.0
High school degree	128	28.9	5	4.2	16	12.1	96	75.3	11	8.3
Some college	145	32.7	3	2.4	27	18.8	108	74.5	6	4.3
College degree	129	29.0	-	-	12	9.6	115	89.3	1	1.2
Household Income										
Less than \$15,000	41	9.2	5	11.1	6	15.4	27	65.3	3	8.2
Between \$15,000 and \$30,000	47	10.6	1	3.1	7	14.1	36	76.7	3	6.0
Between \$30,000 and \$50,000	94	21.2	4	4.2	17	18.2	70	74.0	3	3.6
Between \$50,000 and \$75,000	72	16.2	2	2.2	10	14.5	59	82.4	1	0.9
At Least \$75,000	98	22.2	-	-	16	16.0	81	82.6	1	1.4
Unknown	91	20.6	1	0.8	8	8.4	75	82.3	8	8.4
Homeownership										
Homeowner	267	60.2	2	0.9	22	8.2	230	86.2	13	4.7
Non-homeowner	176	39.8	10	5.7	42	23.8	118	66.8	7	3.7

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)