

2009 Household Banking Status by Demographic Characteristics

Honolulu, HI

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	321	100.0	6	1.8	40	12.5	262	81.6	13	4.2
Household Type										
Family Household	224	69.7	4	1.8	26	11.7	186	83.1	8	3.5
Female householder, no husband present	38	11.8	-	-	6	17.0	30	79.2	1	3.8
Male Householder, no wife present	19	6.1	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	166	51.9	3	1.8	18	11.0	140	84.3	5	2.9
Nonfamily household and other	97	30.3	2	1.8	14	14.3	76	78.1	6	5.8
Race/Ethnicity										
Black	15	4.6	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	10	3.2	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	63	19.6	-	-	10	15.6	52	82.1	1	2.3
Other non-Black non-Hispanic	233	72.6	6	2.5	20	8.6	195	83.7	12	5.1
Age										
15 to 34 years	65	20.3	1	1.5	14	21.0	47	72.7	3	4.8
35 to 44 years	66	20.6	1	0.8	11	16.5	51	77.3	4	5.3
45 to 54 years	48	15.0	1	1.6	5	9.6	41	84.3	2	4.6
55 to 64 years	48	14.9	2	5.0	5	9.5	40	84.2	1	1.2
65 years or more	94	29.2	1	1.2	6	6.6	82	88.0	4	4.2
Education										
No high school degree	22	6.8	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	93	28.9	3	3.2	10	10.4	72	77.6	8	8.9
Some college	103	32.0	1	1.0	17	16.2	82	79.4	4	3.5
College degree	103	32.2	-	-	10	9.7	93	89.6	1	0.7
Household Income										
Less than \$15,000	25	7.7	3	11.4	2	7.6	18	72.1	2	8.9
Between \$15,000 and \$30,000	26	8.0	1	2.8	2	7.7	22	86.0	1	3.5
Between \$30,000 and \$50,000	63	19.6	1	0.8	12	19.6	47	75.1	3	4.5
Between \$50,000 and \$75,000	56	17.6	1	1.8	9	15.4	47	82.8	-	-
At Least \$75,000	74	22.9	-	-	9	12.7	64	86.5	1	0.8
Unknown	78	24.3	1	1.0	6	7.4	64	82.8	7	8.8
Homeownership										
Homeowner	189	59.0	1	0.6	10	5.4	168	89.0	9	4.9
Non-homeowner	132	41.0	5	3.5	30	22.5	93	70.8	4	3.1

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](#)