

2011 Household Banking Status by Demographic Characteristics

Honolulu, HI

Household Characteristic	All Households		Unbanked		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	315	100.0	9	2.8	64	20.2	223	70.9	19	6.1
Household Type										
Family Household	222	70.7	5	2.3	43	19.4	162	72.8	12	5.6
Female householder, no husband present	38	12.0	1	2.0	7	18.5	28	75.4	2	4.1
Male Householder, no wife present	13	4.1	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	172	54.5	3	1.6	34	20.0	124	72.1	11	6.3
Nonfamily household and other	92	29.3	4	4.2	20	22.0	61	66.4	7	7.4
Race/Ethnicity										
Black	15	4.8	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	19	6.0	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	66	20.9	1	0.8	10	15.8	49	74.7	6	8.7
Other non-Black non-Hispanic	215	68.3	6	2.8	34	15.9	161	75.1	14	6.3
Age										
15 to 34 years	65	20.8	4	6.1	22	34.1	35	53.9	4	5.9
35 to 44 years	58	18.3	1	2.3	18	30.9	38	66.8	-	-
45 to 54 years	51	16.1	-	-	5	10.5	42	82.0	4	7.4
55 to 64 years	68	21.6	2	2.5	13	19.4	50	73.7	3	4.5
65 years or more	73	23.2	2	2.6	5	6.7	58	79.0	9	11.7
Education										
No high school degree	24	7.6	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	81	25.7	6	7.2	17	20.4	51	63.6	7	8.7
Some college	92	29.4	1	0.9	25	27.4	61	65.8	5	5.9
College degree	117	37.3	-	-	11	9.3	101	86.3	5	4.4
Household Income										
Less than \$15,000	41	13.1	4	10.6	14	33.8	19	46.9	4	8.7
Between \$15,000 and \$30,000	36	11.5	3	8.0	5	12.7	24	66.3	5	13.1
Between \$30,000 and \$50,000	53	16.7	1	1.6	7	13.5	40	76.8	4	8.1
Between \$50,000 and \$75,000	74	23.5	1	1.1	18	24.9	52	70.0	3	4.1
At Least \$75,000	111	35.1	-	-	19	17.6	88	79.2	4	3.3
Homeownership										
Homeowner	169	53.6	-	-	11	6.7	143	85.1	14	8.2
Non-homeowner	146	46.4	9	6.1	52	35.8	80	54.5	5	3.6

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)