

Use of AFS by Banking Status

Hawaii

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	443	100.0	NA	NA	89	100.0	313	100.0	24.0	100.0
Any AFS			NA	NA						
Has Ever Used	168	38.0	NA	NA	89	100.0	67	21.3	0	0
Has Never Used	251	56.7	NA	NA	0	0	246	78.7	0	0
Unknown	23	5.3	NA	NA	0	0	0	0	20.0	84.5
Non-Bank Money Order			NA	NA						
Has Ever Used	135	30.5	NA	NA	78	87.7	50	15.9	1.0	6.1
Has Never Used	291	65.7	NA	NA	11	12.3	263	84.1	9.0	36.9
Unknown	17	3.8	NA	NA	-	-	0	0	14.0	57.1
Non-Bank Check Cashing			NA	NA						
Has Ever Used	52	11.8	NA	NA	37	41.7	9	2.9	-	-
Has Never Used	372	83.9	NA	NA	51	57.4	304	97.1	9.0	35.3
Unknown	19	4.3	NA	NA	1	0.9	0	0	16.0	64.7
Non-Bank Remittances			NA	NA						
Has Ever Used	39	8.7	NA	NA	25	28.2	8	2.5	2.0	6.4
Has Never Used	383	86.6	NA	NA	64	71.8	305	97.5	6.0	22.8
Unknown	21	4.7	NA	NA	-	-	0	0	17.0	70.8
Payday Lending			NA	NA						
Has Ever Used	14	3.2	NA	NA	9	10.4	4	1.2	1.0	3.0
Has Never Used	411	92.9	NA	NA	79	89.6	310	98.8	9.0	38.3
Unknown	17	3.9	NA	NA	-	-	0	0	14.0	58.7
Pawn Shops			NA	NA						
Has Ever Used	23	5.1	NA	NA	7	7.9	11	3.7	1.0	3.0
Has Never Used	402	90.8	NA	NA	82	92.1	302	96.3	8.0	32.6
Unknown	18	4.1	NA	NA	-	-	0	0	16.0	64.4
Rent-to-Own			NA	NA						
Has Ever Used	22	5.0	NA	NA	17	19.3	3	1.1	-	-
Has Never Used	400	90.4	NA	NA	72	80.7	310	98.9	8.0	31.1
Unknown	20	4.6	NA	NA	-	-	0	0	17.0	68.9
Refund Anticipation Loans			NA	NA						
Has Ever Used	12	2.7	NA	NA	6	6.5	5	1.7	-	-
Has Never Used	413	93.3	NA	NA	83	93.5	308	98.3	10.0	41.3
Unknown	18	4.0	NA	NA	-	-	0	0	14.0	58.7

Notes:

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

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

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](#)

Timing of AFS Use by Banking Status

Hawaii

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	443	100.0	NA	NA	89	100.0	313	100.0	24	100.0
Any AFS										
In Last 30 Days	33	7.5	NA	NA	30	33.6	0	0	0	0
In Last 2-12 Months	63	14.2	NA	NA	59	66.4	0	0	0	0
Not in the Last 12 Months	72	16.3	NA	NA	0	0	67	21.3	4	15.5
Never Used	251	56.7	NA	NA	0	0	246	78.7	0	0
Unknown	23	5.3	NA	NA	0	0	0	0	20	84.5
Non-Bank Money Order										
In Last 30 Days	15	3.5	NA	NA	13	14.5	0	0	-	-
In Last 2-12 Months	43	9.8	NA	NA	41	46.6	0	0	-	-
Not in the Last 12 Months	76	17.3	NA	NA	24	26.6	50	15.9	1	6.1
Never Used	291	65.7	NA	NA	11	12.3	263	84.1	9	36.9
Unknown	17	3.8	NA	NA	-	-	-	-	14	57.1
Non-Bank Check Cashing										
In Last 30 Days	8	1.7	NA	NA	6	6.9	0	0	-	-
In Last 2-12 Months	32	7.2	NA	NA	28	31.5	0	0	-	-
Not in the Last 12 Months	13	2.9	NA	NA	3	3.3	9	2.9	-	-
Never Used	372	83.9	NA	NA	51	57.4	304	97.1	9	35.3
Unknown	19	4.3	NA	NA	1	0.9	-	-	16	64.7
Non-Bank Remittances										
In Last 30 Days	12	2.7	NA	NA	12	13.7	0	0	-	-
In Last 2-12 Months	11	2.4	NA	NA	8	8.6	0	0	-	-
Not in the Last 12 Months	16	3.6	NA	NA	5	6.0	8	2.5	2	6.4
Never Used	383	86.6	NA	NA	64	71.8	305	97.5	6	22.8
Unknown	21	4.7	NA	NA	-	-	-	-	17	70.8
Payday Lending										
In Last 30 Days	2	0.4	NA	NA	2	2.1	0	0	-	-
In Last 2-12 Months	1	0.1	NA	NA	1	0.6	0	0	-	-
Not in the Last 12 Months	12	2.7	NA	NA	7	7.7	4	1.2	1	3.0
Never Used	411	92.9	NA	NA	79	89.6	310	98.8	9	38.3
Unknown	17	3.9	NA	NA	-	-	-	-	14	58.7
Pawn Shops										
In Last 30 Days	2	0.4	NA	NA	2	2.1	0	0	-	-
In Last 2-12 Months	2	0.4	NA	NA	2	2.1	0	0	-	-
Not in the Last 12 Months	19	4.2	NA	NA	3	3.7	11	3.7	1	3.0
Never Used	402	90.8	NA	NA	82	92.1	302	96.3	8	32.6
Unknown	18	4.1	NA	NA	-	-	-	-	16	64.4
Rent-to-Own (a)										
Used in last 12 months	7	1.5	NA	NA	6	6.6	0	0	-	-
Used but not in last 12 months	15	3.5	NA	NA	11	12.8	3	1.1	-	-
Never Used	400	90.4	NA	NA	72	80.7	310	98.9	8	31.1
Unknown	20	4.6	NA	NA	-	-	-	-	17	68.9
Refund Anticipation Loans (a)										
Used in last 12 months	2	0.5	NA	NA	2	2.7	0	0	-	-
Used but not in last 12 months	10	2.2	NA	NA	3	3.8	5	1.7	-	-
Never Used	413	93.3	NA	NA	83	93.5	308	98.3	10	41.3
Unknown	18	4.0	NA	NA	-	-	-	-	14	58.7

Notes:

Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(a) Households were not asked whether they used these AFS products in the last 30 days.

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

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

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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households



Use of AFS by Household Characteristic

Hawaii

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	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	Number (1000s)	Pct of Row
All Households	443	100.0	168	38.0	251	56.7	23	5.3	155	34.9	57	12.8
Banking Status												
Unbanked	17	3.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	89	20.0	89	100.0	0	0	0	0	84	94.7	31	34.7
Fully Banked	313	70.7	67	21.3	246	78.7	0	0	59	19.0	21	6.5
Banked but Underbanked Status Unknown	24	5.5	4	15.5	-	-	20	84.5	3	12.5	1	3.0
Household Type												
Family household	308	69.5	111	35.9	183	59.4	14	4.7	100	32.4	42	13.6
Female householder, no husband present	53	12.1	23	42.4	29	54.7	2	2.9	20	37.8	12	23.1
Male householder, no wife present	21	4.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	234	52.8	81	34.7	140	60.1	12	5.2	74	31.8	28	11.8
Nonfamily household	133	30.0	56	42.1	68	51.0	9	6.9	53	40.2	14	10.6
Female householder	73	16.6	34	46.6	34	46.5	5	6.9	33	44.9	8	11.2
Male householder	59	13.4	22	36.5	34	56.6	4	6.8	21	34.6	6	9.9
Other	2	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	17	3.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	30	6.7	19	64.9	10	35.1	-	-	18	62.3	8	27.3
White non-Black non-Hispanic	112	25.2	38	34.1	68	60.9	6	5.0	33	29.1	13	11.9
Other non-Black non-Hispanic	285	64.4	96	33.6	171	60.2	18	6.3	88	31.1	35	12.2
Age												
15 to 34 years	85	19.2	43	50.9	38	44.7	4	4.3	42	48.9	11	13.2
35 to 44 years	77	17.5	36	46.5	41	52.8	1	0.7	32	41.9	22	28.9
45 to 54 years	79	17.9	29	36.9	46	58.5	4	4.6	25	32.1	8	10.6
55 to 64 years	98	22.2	36	36.5	59	59.8	4	3.7	32	32.5	12	11.8
65 years or more	103	23.2	24	23.1	67	65.3	12	11.6	23	22.6	3	3.2
Education												
No high school degree	33	7.4	19	59.1	10	29.8	4	11.1	18	56.0	3	8.1
High school degree	126	28.4	52	41.7	65	51.4	9	6.9	48	38.3	23	18.0
Some college	134	30.2	54	40.6	74	54.9	6	4.5	49	36.9	21	15.8
College degree	151	34.0	42	28.0	103	68.6	5	3.4	39	25.8	10	6.9
Household Income												
Less than \$15,000	57	12.8	26	46.2	25	43.7	6	10.2	24	43.2	6	10.7
Between \$15,000 and \$30,000	61	13.9	24	39.7	31	50.6	6	9.7	22	36.1	9	15.0
Between \$30,000 and \$50,000	83	18.8	32	38.4	46	54.7	6	6.9	28	33.9	14	16.8
Between \$50,000 and \$75,000	105	23.7	38	36.7	62	59.6	4	3.8	37	35.7	18	16.7
At Least \$75,000	137	30.9	47	34.6	87	63.9	2	1.5	43	31.1	10	7.4
Homeownership												
Homeowner	245	55.4	64	26.2	168	68.3	13	5.5	57	23.1	18	7.4
Non-homeowner	198	44.6	104	52.7	84	42.3	10	5.0	98	49.7	39	19.5

Notes:

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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Timing of AFS Use by Household Characteristic

Hawaii

Household Characteristic	All Households		Timing of AFS Use (a)										Memo Item Used AFS in the Last Year	
			In Last 30 Days (b)		In Last 2-12 Months		Not in the Last 12 Months		Never Used		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	33	7.5	63	14.2	72	16.3	251	56.7	23	5.3	96	21.7
Banking Status														
Unbanked	17	3.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	89	20.0	30	33.6	59	66.4	0	0	0	0	0	0	89	100.0
Fully Banked	313	70.7	0	0	0	0	67	21.3	246	78.7	0	0	0	0
Banked but Underbanked Status Unknown	24	5.5	0	0	0	0	4	15.5	0	0	20	84.5	0	0
Household Type														
Family household	1,268	69.5	24	8.0	41	13.4	45	14.6	183	59.4	14	4.7	66	21.3
Female householder, no husband present	281	12.1	6	11.2	5	9.2	12	22.0	29	54.7	2	2.9	11	20.4
Male householder, no wife present	21	4.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	234	52.8	17	7.2	34	14.7	30	12.8	140	60.1	12	5.2	51	21.9
Nonfamily household	133	30.0	9	6.5	21	15.5	27	20.0	68	51.0	9	6.9	29	22.1
Female householder	73	16.6	4	5.6	15	19.8	15	21.1	34	46.5	5	6.9	19	25.5
Male householder	59	13.4	5	7.7	6	10.2	11	18.7	34	56.6	4	6.8	11	17.8
Other	2	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	17	3.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	30	6.7	9	29.7	5	15.9	6	19.3	10	35.1	-	-	13	45.6
White non-Black non-Hispanic	112	25.2	4	3.3	14	12.7	20	18.1	68	60.9	6	5.0	18	16.0
Other non-Black non-Hispanic	285	64.4	14	4.8	37	13.0	45	15.8	171	60.2	18	6.3	51	17.7
Age														
15 to 34 years	85	19.2	14	16.9	18	20.9	11	13.1	38	44.7	4	4.3	32	37.8
35 to 44 years	77	17.5	3	4.2	19	24.9	13	17.3	41	52.8	1	0.7	23	29.1
45 to 54 years	79	17.9	6	7.5	7	8.9	16	20.5	46	58.5	4	4.6	13	16.4
55 to 64 years	98	22.2	5	4.6	15	15.3	16	16.6	59	59.8	4	3.7	20	19.9
65 years or more	103	23.2	5	4.9	4	3.5	15	14.7	67	65.3	12	11.6	9	8.4
Education														
No high school degree	33	7.4	11	32.5	5	15.1	4	11.5	10	29.8	4	11.1	16	47.6
High school degree	126	28.4	9	6.9	21	16.7	23	18.1	65	51.4	9	6.9	30	23.6
Some college	134	30.2	9	6.8	25	18.5	20	15.2	74	54.9	6	4.5	34	25.3
College degree	151	34.0	5	3.2	12	8.0	25	16.8	103	68.6	5	3.4	17	11.2
Household Income														
Less than \$15,000	57	12.8	2	4.1	16	27.4	8	14.7	25	43.7	6	10.2	18	31.5
Between \$15,000 and \$30,000	61	13.9	7	10.9	8	12.8	10	16.0	31	50.6	6	9.7	15	23.7
Between \$30,000 and \$50,000	83	18.8	8	9.1	8	9.1	17	20.3	46	54.7	6	6.9	15	18.1
Between \$50,000 and \$75,000	105	23.7	5	5.1	20	18.6	14	12.9	62	59.6	4	3.8	25	23.7
At Least \$75,000	137	30.9	11	8.2	12	9.0	24	17.4	87	63.9	2	1.5	24	17.2
Homeownership														
Homeowner	245	55.4	9	3.7	14	5.8	41	16.7	168	68.3	13	5.5	23	9.5
Non-homeowner	198	44.6	24	12.2	49	24.6	31	15.9	84	42.3	10	5.0	73	36.7

Notes:

(a) Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(b) The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days

- = 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.

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