

2011 Household Banking Status by Demographic Characteristics

Hawaii

Household Characteristics	All Households				Has a Bank Account					
					Unbanked		Underbanked		Fully Banked	
	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	17	3.8	89	20.0	313	70.7	24	5.5
Household Type										
Family Household	308	69.5	9	3.0	61	19.8	223	72.4	15	4.8
Female householder, no husband present	53	12.1	1	1.4	10	19.0	41	76.7	2	2.9
Male Householder, no wife present	21	4.7	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	234	52.8	7	3.0	48	20.6	166	71.0	13	5.4
Nonfamily household and other	135	30.5	7	5.5	28	20.6	91	67.1	9	6.9
Race/Ethnicity										
Black	17	3.7	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	30	6.7	5	18.2	9	30.0	15	51.8	-	-
White non-Black non-Hispanic	112	25.2	3	2.3	18	16.0	83	74.7	8	6.9
Other non-Black non-Hispanic	285	64.4	9	3.1	48	16.8	212	74.4	16	5.8
Age										
15 to 34 years	85	19.2	7	7.9	28	32.3	46	54.5	4	5.3
35 to 44 years	77	17.5	1	1.8	22	28.1	53	69.2	1	0.9
45 to 54 years	79	17.9	2	2.8	12	15.3	61	77.1	4	4.7
55 to 64 years	98	22.2	3	3.0	20	19.9	73	73.9	3	3.1
65 years or more	103	23.2	3	3.3	8	7.5	79	77.4	12	11.8
Education										
No high school degree	33	7.4	4	13.8	14	41.9	12	36.7	2	7.6
High school degree	126	28.4	10	7.6	25	20.0	83	65.9	8	6.6
Some college	134	30.2	1	1.0	33	24.7	92	68.6	8	5.6
College degree	151	34.0	1	0.9	17	11.2	127	84.1	6	3.9
Household Income										
Less than \$15,000	57	12.8	9	15.8	15	26.6	28	49.0	5	8.5
Between \$15,000 and \$30,000	61	13.9	4	5.7	14	22.1	39	63.3	5	8.8
Between \$30,000 and \$50,000	83	18.8	3	3.1	13	15.9	62	74.1	6	6.9
Between \$50,000 and \$75,000	105	23.7	2	1.5	23	22.2	75	71.9	5	4.4
At Least \$75,000	137	30.9	-	-	24	17.2	110	80.2	4	2.6
Homeownership										
Homeowner	245	55.4	1	0.6	23	9.5	205	83.6	16	6.4
Non-homeowner	198	44.6	15	7.8	65	33.1	108	54.8	8	4.3

Notes:

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](#)