

## Unbanked and Underbanked for Hawaii, 2015 by Selected Household Characteristics

All Households

|                                      | Number of Households (1000s) | Number of Households (PCT) | Unbanked | Banked: Underbanked | Banked: Fully banked | Banked: Underbanked status unknown |
|--------------------------------------|------------------------------|----------------------------|----------|---------------------|----------------------|------------------------------------|
| <b>All Households</b>                | 490                          | 100                        | 2.4      | 17.4                | 74.2                 | 5.9                                |
| <b>Race/Ethnicity (PCT)</b>          |                              |                            |          |                     |                      |                                    |
| <b>Black</b>                         | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>Hispanic</b>                      | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>Asian</b>                         | 229                          | 100                        | 2.3      | 16.3                | 75.5                 | 5.9                                |
| <b>White</b>                         | 135                          | 100                        | 1.7      | 13.8                | 79.9                 | 4.5                                |
| <b>Other</b>                         | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>Age group (PCT)</b>               |                              |                            |          |                     |                      |                                    |
| <b>15 to 24 years</b>                | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>25 to 34 years</b>                | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>35 to 44 years</b>                | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>45 to 54 years</b>                | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>55 to 64 years</b>                | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>65 years or more</b>              | 133                          | 100                        | 1.3      | 9.0                 | 84.2                 | 5.5                                |
| <b>Education (PCT)</b>               |                              |                            |          |                     |                      |                                    |
| <b>No high school degree</b>         | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>High school degree</b>            | 149                          | 100                        | 2.8      | 19.8                | 72.9                 | 4.5                                |
| <b>Some college</b>                  | 152                          | 100                        | 1.9      | 15.2                | 73.8                 | 9.1                                |
| <b>College degree</b>                | 159                          | 100                        | 0.8      | 16.0                | 78.4                 | 4.8                                |
| <b>Employment status (PCT)</b>       |                              |                            |          |                     |                      |                                    |
| <b>Employed</b>                      | 295                          | 100                        | 1.8      | 19.6                | 73.3                 | 5.3                                |
| <b>Unemployed</b>                    | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>Not in labor force</b>            | 185                          | 100                        | 2.8      | 14.0                | 75.8                 | 7.3                                |
| <b>Family income (PCT)</b>           |                              |                            |          |                     |                      |                                    |
| <b>Less than \$15,000</b>            | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>Between \$15,000 and \$30,000</b> | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>Between \$30,000 and \$50,000</b> | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>Between \$50,000 and \$75,000</b> | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>At least \$75,000</b>             | 165                          | 100                        | 0.8      | 13.3                | 81.0                 | 4.9                                |
| <b>Disability status (PCT)</b>       |                              |                            |          |                     |                      |                                    |
| <b>Disabled, age 25 to 64</b>        | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |

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|---|------------------------------|----------------------------|----------|---------------------|----------------------|------------------------------------|
| <b>Not disabled, age 25 to 64</b>         | 297                          | 100                        | 2.7      | 20.2                | 71.7                 | 5.5                                |
| <b>Not applicable (not age 25 to 64)</b>  | 164                          | 100                        | 1.8      | 10.0                | 81.6                 | 6.5                                |
| <b>Metropolitan status (PCT)</b>          |                              |                            |          |                     |                      |                                    |
| <b>Metropolitan area - principal city</b> | 148                          | 100                        | 1.0      | 19.6                | 75.7                 | 3.7                                |
| <b>Metropolitan area - balance</b>        | 217                          | 100                        | 2.1      | 18.2                | 73.1                 | 6.6                                |
| <b>Not in metropolitan area</b>           | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>Not identified</b>                     | NA                           | 100                        | NA       | NA                  | NA                   | NA                                 |

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: check cashing, money order, remittance, payday loan, rent-to-own, pawn, refund anticipation loan, and auto title loan.