

Unbanked and Underbanked for Hawaii, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	472	100	3.8	19.7	70.4	6.1
Race/Ethnicity (PCT)						
Black	31	100	5.8	18.6	71.8	3.9
Hispanic	35	100	10.0	36.4	49.0	4.6
Asian	206	100	3.7	16.0	72.9	7.4
American Indian/Alaskan	3	100	-	-	NA	-
Hawaiian/Pacific Islander	64	100	4.1	30.1	61.1	4.7
White non-Black non-Hispanic	120	100	1.2	17.9	75.9	5.0
Other non-Black non-Hispanic	12	100	NA	NA	NA	NA
Age Group (PCT)						
15 to 24 years	17	100	-	NA	NA	NA
25 to 34 years	66	100	3.4	23.2	70.8	2.5
35 to 44 years	72	100	6.8	30.6	61.4	1.2
45 to 54 years	105	100	3.5	20.4	67.4	8.6
55 to 64 years	96	100	0.9	19.0	73.1	7.0
65 years or more	116	100	5.3	8.0	78.5	8.2
Education (PCT)						
No high school degree	17	100	NA	NA	NA	NA
High school degree	132	100	8.5	18.5	65.5	7.4
Some college	157	100	1.4	23.3	71.6	3.6
College degree	165	100	0.8	17.9	74.6	6.7
Employment Status (PCT)						
Employed	282	100	2.4	22.0	69.9	5.7
Unemployed	13	100	NA	NA	NA	NA
Not in labor force	176	100	5.9	15.9	71.6	6.6
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	56	100	20.4	20.9	56.3	2.5
Between \$15,000 and \$30,000	62	100	4.8	19.7	69.9	5.6
Between \$30,000 and \$50,000	86	100	1.5	24.1	71.0	3.4
Between \$50,000 and \$75,000	95	100	0.9	24.1	66.6	8.4

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	172	100	0.8	14.8	77.1	7.4
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	35	100	12.5	30.3	52.7	4.6
Not Disabled	304	100	2.4	21.8	70.2	5.5
Not Applicable	132	100	4.6	12.1	75.6	7.8
Metropolitan Status (PCT)						
Metropolitan area - principal City	173	100	6.3	20.6	69.6	3.5
Metropolitan area - Balance	154	100	2.9	18.8	67.5	10.9
Not in Metropolitan area	145	100	1.7	19.8	74.4	4.1
Not Identified	-	100	-	-	-	-

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was 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, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.