

Hawaii

S2506. Financial Characteristics for Housing Units With a Mortgage

Data Set: 2008 American Community Survey 1-Year Estimates

Survey: American Community Survey

NOTE: For information on confidentiality protection, sampling error, nonsampling error, and definitions, see [Survey Methodology](#).

Subject	Owner-occupied housing units with a mortgage	Margin of Error
Owner-occupied housing units with a mortgage	176,603	+/-5,030
VALUE		
Less than \$50,000	0.5%	+/-0.2
\$50,000 to \$99,999	0.7%	+/-0.3
\$100,000 to \$149,999	1.2%	+/-0.4
\$150,000 to \$199,999	1.7%	+/-0.4
\$200,000 to \$299,999	9.4%	+/-1.0
\$300,000 to \$499,999	27.9%	+/-1.6
\$500,000 or more	58.7%	+/-1.6
Median (dollars)	564,300	+/-9,994
MORTGAGE STATUS		
With either a second mortgage, or home equity loan, but not both	28.1%	+/-1.7
Second mortgage only	6.8%	+/-0.8
Home equity loan only	21.3%	+/-1.5
Both second mortgage and home equity loan	1.3%	+/-0.5
No second mortgage and no home equity loan	70.6%	+/-1.7
HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2008 INFLATION-ADJUSTED DOLLARS)		
Less than \$10,000	1.5%	+/-0.5
\$10,000 to \$24,999	3.8%	+/-0.7
\$25,000 to \$34,999	3.5%	+/-0.7
\$35,000 to \$49,999	8.9%	+/-1.0
\$50,000 to \$74,999	18.5%	+/-1.3
\$75,000 to \$99,999	18.5%	+/-1.5
\$100,000 to \$149,999	26.3%	+/-1.7
\$150,000 or more	19.0%	+/-1.4
Median household income (dollars)	93,195	+/-2,324
RATIO OF VALUE TO HOUSEHOLD INCOME IN THE PAST 12 MONTHS		
Less than 2.0	4.6%	+/-0.8
2.0 to 2.9	10.1%	+/-1.1
3.0 to 3.9	13.9%	+/-1.4
4.0 or more	71.0%	+/-1.7
Not computed	0.5%	+/-0.3
MONTHLY HOUSING COSTS		
Less than \$200	0.0%	+/-0.1
\$200 to \$299	0.1%	+/-0.1
\$300 to \$399	0.3%	+/-0.2
\$400 to \$499	0.7%	+/-0.3
\$500 to \$599	0.7%	+/-0.3
\$600 to \$699	1.3%	+/-0.3
\$700 to \$799	1.3%	+/-0.4
\$800 to \$899	1.6%	+/-0.4
\$900 to \$999	2.0%	+/-0.5
\$1,000 to \$1,249	6.3%	+/-0.8
\$1,250 to \$1,499	7.8%	+/-1.1
\$1,500 to \$1,999	18.6%	+/-1.4
\$2,000 or more	59.3%	+/-1.7
Median (dollars)	2,265	+/-45
MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS		
Less than \$20,000	3.5%	+/-0.7

Subject	Owner-occupied housing units with a mortgage	Margin of Error
Less than 20 percent	0.0%	+/-0.1
20 to 29 percent	0.2%	+/-0.2
30 percent or more	3.2%	+/-0.7
\$20,000 to \$34,999	4.9%	+/-0.8
Less than 20 percent	0.0%	+/-0.1
20 to 29 percent	0.3%	+/-0.2
30 percent or more	4.6%	+/-0.8
\$35,000 to \$49,999	8.9%	+/-1.0
Less than 20 percent	0.5%	+/-0.2
20 to 29 percent	0.6%	+/-0.2
30 percent or more	7.7%	+/-1.0
\$50,000 to \$74,999	18.5%	+/-1.3
Less than 20 percent	2.2%	+/-0.5
20 to 29 percent	3.8%	+/-0.7
30 percent or more	12.5%	+/-1.3
\$75,000 or more	63.8%	+/-1.8
Less than 20 percent	22.2%	+/-1.4
20 to 29 percent	20.5%	+/-1.4
30 percent or more	21.1%	+/-1.4
Zero or negative income	0.5%	+/-0.3
REAL ESTATE TAXES		
Less than \$800	23.4%	+/-1.2
\$800 to \$1,499	29.4%	+/-1.6
\$1,500 or more	44.5%	+/-1.7
No real estate taxes paid	2.7%	+/-0.6
Median (dollars)	1,368	+/-36
PERCENT IMPUTED		
Mortgage status	35.3%	(X)

Source: U.S. Census Bureau, 2008 American Community Survey

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see [Accuracy of the Data](#)). The effect of nonsampling error is not represented in these tables.

Notes:

- While the 2008 American Community Survey (ACS) data generally reflect the November 2007 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities. The 2008 Puerto Rico Community Survey (PRCS) data generally reflect the November 2007 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in PRCS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.
- Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2000 data. Boundaries for urban areas have not been updated since Census 2000. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.

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