

Table
Number **Table Name**

(Click on the table number to go to corresponding table)

[Narrative](#)

15.01	Number of Financial Institutions, by Types: 1994 to 2004
15.02	Finance and Insurance Establishments: 2001 and 2002
15.03	Characteristics of the Finance and Insurance Sector (NAICS 52): 1997
15.04	Characteristics of State-Chartered Financial Institutions, by Types: 2002 to 2004
15.05	Characteristics of Commercial Banks Headquartered in Hawaii, by Asset Size: 2004
15.06	Credit Unions: 1999 to 2004
15.07	Insurance Business Transacted in Hawaii: 1998 to 2003
15.08	Life Insurance Business Transacted in Hawaii: 1998 to 2003
15.09	Insurance Premiums and Losses Paid, by Class of Insurance: 2003
15.10	Insurance Business Transacted in Hawaii, by Location of Home Office: 2003
15.11	Health Plans: 2001 to 2004
15.12	Percent of Persons Not Covered by Health Insurance, for the United States and Hawaii: Annual and Averages for 2001 to 2003
15.13	Average Expenditures and Premiums for Personal Automobile Insurance, for the United States and Hawaii: 1997 to 2001
15.14	Fires, Deaths, and Losses Reported by County Fire Departments: 2000 to 2004
15.15	Characteristics of Business Establishments: 1992 to 2002
15.16	Characteristics of Business Establishments, by Counties: 2001 and 2002
15.17	Characteristics of Business Establishments, by Major Group: 2002
15.18	Characteristics of Business Establishments, by Employment-Size Class: 2001 and 2002
15.19	Economic Development Indexes: 2000 to 2004
15.20	Characteristics of Business and Professional Firms, by Counties: 2004
15.21	Registered Corporations and Partnerships: 2001 to 2004
15.22	Characteristics of Corporations, Partnerships, and Proprietorships: 2002
15.23	Largest Public and Private Companies: 2004
15.24	Net Income or Loss and Total Revenues of Selected Companies: 2002 and 2003
15.25	Nonemployer Statistics, for Hawaii and the United States: 1997 to 2002
15.26	Characteristics of Nonemployer Businesses, by Major Group: 2002
15.27	Minority-Owned Business Enterprises: 1992 and 1997
15.28	Asian and Pacific Islander Minority-Owned Business Enterprises: 1997
15.29	Women-Owned Businesses: 1987, 1992 and 1997

Table
Number Table Name

(Click on the table number to go to corresponding table)

[Narrative](#)

<u>15.30</u>	Business Inquiries and Complaints Through the Better Business Bureau, by Type of Industry: 2004
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Section 15

BANKING, INSURANCE, AND BUSINESS ENTERPRISE

Statistics in this section relate to banks, savings and loans, and other financial institutions, insurance, fires, and business firms.

Sources for statistics on these subjects include the Hawaii State Department of Commerce and Consumer Affairs, the Hawaii State Department of Taxation, county fire departments, major island banks, local health insurance plans, the Hawaii Credit Union League, the 1997 Economic Census, and the annual report on *County Business Patterns* issued by the U.S. Census Bureau. *Historical Statistics of Hawaii*, Sections 22 and 23, provides information for earlier periods. Comparable national data appear in Sections 15 and 25 of the *Statistical Abstract of the United States: 2004-2005*.

**Table 15.01-- NUMBER OF FINANCIAL INSTITUTIONS, BY TYPES:
1994 TO 2004**

[Includes main offices, but excludes out-of-State branches of Hawaii-based institutions.
As of December 31]

Type of charter, island, and year	Banks		Savings and loan associations		Trust companies		Financial services loan companies	
	Firms	Locations	Associations	Locations	Firms	Locations	Firms	Locations
1994	7	184	6	154	1	3	41	155
1995	6	190	6	159	1	3	40	164
1996	6	191	6	161	1	3	42	167
1997	6	191	4	121	-	-	40	157
1998	6	191	3	97	-	-	38	126
1999	6	187	3	97	-	-	35	103
2000	6	194	3	87	-	-	32	98
2001	6	196	3	90	-	-	33	93
2002	6	196	3	92	-	-	29	88
2003	6	193	3	88	-	-	29	93
2004	6	193	3	91	-	-	24	88
TYPE OF CHARTER: 2004								
Federal	1	15	2	86	-	-	-	-
State 1/	5	178	1	5	-	-	24	88
ISLANDS: 2004								
Hawaii	5	26	3	10	-	-	6	14
Maui	5	25	3	11	-	-	8	10
Lanai	2	2	-	-	-	-	-	-
Molokai	1	1	1	1	-	-	1	1
Oahu	6	124	3	63	-	-	21	58
Kauai	4	15	2	6	-	-	5	5
Niihau	-	-	-	-	-	-	-	-

1/ Chartered by any state in the U.S.

Source: Hawaii State Department of Commerce and Consumer Affairs, Division of Financial Institutions, records.

**Table 15.02-- FINANCE AND INSURANCE ESTABLISHMENTS:
2001 AND 2002**

[Data refer to establishments with taxable payrolls. Excludes government and self-employed workers. Statistics based on the North American Industry Classification System (NAICS) which replaced the Standard Industrial Classification (SIC) system used in the County Business Patterns prior to 1998. Therefore, comparability between the current data and data prior to 1998 may be limited]

NAICS code	Major group	Establishments	Number of employees 1/	Annual payroll (\$1,000)
2001				
52	Total	1,373	18,104	808,711
522	Credit intermediation & related activities	686	10,055	410,820
5221	Depository credit intermediation	460	8,963	353,273
52211	Commercial banking	231	5,850	256,943
52212	Savings institutions	101	(2/)	(D)
52213	Credit unions	128	(2/)	(D)
5222	Nondepository credit intermediation	147	798	44,030
5223	Activities related to credit intermediation 3/	79	294	13,517
52231	Mortgage & nonmortgage brokers	49	185	9,952
523	Security, commodity contracts and like activities 3/	198	(2/)	(D)
5231	Scrty & comdty contracts intermed & brokerage	91	815	71,182
524	Insurance carriers & related activities	484	(4/)	(D)
5241	Insurance carriers 3/	133	3,970	171,665
52411	Direct life, health, medical insurance carriers	67	2,547	104,451
5242	Agencies & other insurance related activities 3/	351	(2/)	(D)
52421	Insurance agencies and brokerages	301	1,764	78,144
525	Funds, trusts, & other financial vehicles (part)	5	(5/)	(D)
2002				
52	Total	1,452	19,017	923,823
522	Credit intermediation & related activities	742	10,526	505,776
5221	Depository credit intermediation	489	9,287	432,856
52211	Commercial banking	231	5,912	314,731
52212	Savings institutions	114	1,765	67,182
52213	Credit unions	144	1,610	50,943
5222	Nondepository credit intermediation	156	873	54,762
5223	Activities related to credit intermediation 3/	97	366	18,158
52231	Mortgage & nonmortgage brokers	64	233	14,559
523	Security, commodity contracts and like activities 3/	228	2,200	131,225
5231	Scrty & comdty contracts intermed & brokerage	105	1,187	88,589

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**Table 15.02-- FINANCE AND INSURANCE ESTABLISHMENTS:
2001 AND 2002 -- Con.**

NAICS code	Major group	Establishments	Number of employees 1/	Annual payroll (\$1,000)
524	Insurance carriers & related activities	472	6,254	283,094
5241	Insurance carriers 2/	123	3,607	156,613
52411	Direct life, health, medical insurance carriers	60	2,238	88,756
5242	Agencies & other insurance related activities 2/	349	2,647	126,481
52421	Insurance agencies and brokerages	299	2,021	93,717
525	Funds, trusts, & other financial vehicles (part)	10	37	3,728

D Withheld to avoid disclosing data for individual companies.

1/ For week including March 12.

2/ 1,000 to 2,499 employees.

3/ Includes subgroups not shown separately.

4/ 5,000 to 9,999 employees.

5/ 20 to 99 employees.

Source: U.S. Census Bureau, *County Business Patterns 2001, Hawaii*, CBP/01-13 (April 2003), p. 17
<<http://www.census.gov/prod/www/abs/cbptotal.html>> accessed April 10, 2003 and *County Business Patterns 2002, Hawaii*, CBP/02-13 (November 2004), p. 17
<<http://www.census.gov/prod/2004pubs/02cbp/cbp02-13.pdf>> accessed December 7, 2004.

Table 15.03-- CHARACTERISTICS OF THE FINANCE AND INSURANCE SECTOR (NAICS 52): 1997

[Includes only establishments with payroll. Statistics based on the North American Industry Classification System (NAICS) which replaced the Standard Industrial Classification (SIC) system used in earlier Economic Censuses. Therefore, comparability between the 1992 and the 1997 data may be limited]

NAICS code	Kind of business	Establishments	Revenue (\$1,000)	Annual payroll (\$1,000)	Paid employees 1/
52	Total	1,573	(2/)	775,139	21,757
522	Credit intermediation & related activities	863	2,921,138	417,657	13,293
5221	Depository credit intermediation	592	2,595,952	362,337	11,748
52211	Commercial banking	300	1,691,491	264,080	8,157
52212	Savings institutions	156	627,286	60,353	2,238
52213	Credit unions	136	277,175	37,904	1,353
5222	Nondepository credit intermediation	193	294,069	45,103	1,199
5223	Activities related to credit intermediation 3/	78	31,117	10,217	346
52231	Mortgage & nonmortgage loan brokers	52	16,569	7,250	242
523	Securities, intermediation & related activities 3/	170	371,340	88,895	1,552
5231	Scrtcy & comdty contracts intermed & brokerage	74	144,574	48,078	675
524	Insurance carriers & related activities	534	(2/)	265,519	6,881
5241	Insurance carriers 3/	152	(2/)	169,473	4,151
52411	Direct life, health, medical insurance carriers	72	(4/)	109,274	2,872
5242	Agencies & other insurance related activities 3/	382	254,030	96,046	2,730
52421	Insurance agencies & brokerages	315	207,650	73,011	2,045
525	Funds, trusts, & other financial vehicles (part)	6	37,924	3,068	(5/)

1/ Pay period including March 12.

2/ Not available or not comparable.

3/ Includes subgroups not shown separately.

4/ Revenue not collected at this level of detail for multiestablishment firms.

5/ 20 to 99 employees.

Source: U.S. Census Bureau, *1997 Economic Census, Finance and Insurance, Geographic Area Series, Hawaii*, EC97F52A-HI (January 2000), table 1 <<http://www.census.gov/prod/ec97/97f52-hi.pdf>>.

Table 15.04-- CHARACTERISTICS OF STATE-CHARTERED FINANCIAL INSTITUTIONS, BY TYPES: 2002 TO 2004

[Includes out-of-state branches and facilities. Includes only institutions chartered by the State of Hawaii. As of December 31]

Subject	2002	2003	2004
BANKS			
Number of banks	4	4	4
Number of branches and agency offices	199	196	194
Assets (million dollars)	22,458.4	23,504.5	24,810.3
Deposits (million dollars)	16,708.1	17,442.0	18,568.0
DEPOSITORY FINANCIAL SERVICES LOAN COMPANIES 1/			
Number of companies	2	2	1
Number of branches and agency offices	14	16	15
Assets (million dollars)	494.0	474.2	595.5
Deposits	408.6	385.3	429.3

1/ Same as "Financial Services Loan Companies" that issue investment certificates which was used in previous *Data Books*.

Source: Hawaii State Department of Commerce and Consumer Affairs, Division of Financial Institutions, *Comparative Statements of Condition* (semi-annual) <<http://www.hawaii.gov/dcca/areas/dfi/main/reports/>> accessed May 17, 2005.

**Table 15.05-- CHARACTERISTICS OF COMMERCIAL BANKS
HEADQUARTERED IN HAWAII, BY ASSET SIZE: 2004**

[As of December 31. Includes out-of-State branches and facilities of banks. Excludes data for banks with branches and facilities in Hawaii but headquartered outside Hawaii]

Subject	All banks	Banks with assets of \$100 million to \$1 billion	Banks with assets of more than \$1 billion
Number of institutions reporting	6	2	4
Total employees (full-time equivalent)	6,016	373	5,643
ASSETS AND LIABILITIES (MILLION DOLLARS)			
Assets	26,194	1,052	25,142
Loans and leases	15,184	581	14,602
Foreign 1/	988	17	972
Domestic 2/	14,196	564	13,630
Securities	6,365	341	6,024
Liabilities	22,785	968	21,817
Deposits	19,421	853	18,568
Foreign 1/	1,295	-	1,295
Domestic 2/	18,126	853	17,273
Equity capital	3,409	84	3,325
Loan loss allowance	252	11	241
Unused loan commitments	7,181	172	7,008
ASSET QUALITY (PERCENT OF LOANS)			
Loan loss allowance	1.662	1.966	1.650
Past due and non-accrual	0.934	0.385	0.956
Real estate	0.421	0.337	0.425
Commercial and industrial	0.879	0.402	0.901
Consumer	1.644	0.540	1.649

1/ The assets, loans or deposits of the offices of the banks in foreign countries. Not comparable to *Data Books* prior to 2002.

2/ The assets, loans or deposits of the bank offices within the United States.

Source: Federal Deposit Insurance Corporation <<http://www2.fdic.gov/SDI/SOB/>> accessed June 13, 2005; calculations by the Hawaii State Department of Business, Economic Development & Tourism.

Table 15.06-- CREDIT UNIONS: 1999 TO 2004

[As of December 31]

Year	Number of credit unions	Assets (dollars)	Shares (dollars)	Loans (dollars)	Number of credit union members
1999	106	1/ 3,911,720,684	1/ 3,371,485,431	1/ 2,009,832,724	1/ 589,935
2000	102	4,104,126,744	3,525,977,325	2,179,039,874	612,249
2001	100	1/ 4,728,549,611	4,120,888,846	1/ 2,333,021,385	646,174
2002	101	5,396,606,043	4,741,630,738	2,457,737,063	679,056
2003	97	6,016,158,791	5,296,893,195	2,531,788,633	703,475
2004	97	6,442,775,870	5,676,421,713	2,826,082,117	729,097

1/ Revised from previous *Data Book*.

Source: Hawaii Credit Union League, records.

**Table 15.07-- INSURANCE BUSINESS TRANSACTED IN HAWAII:
1998 TO 2003**

[Includes data for all insurance companies, life or other, licensed in Hawaii]

Year	Number of companies licensed, Dec. 31	Premiums paid (\$1,000)	Losses, claims and benefits paid (\$1,000)	Cumulative net investments in Hawaii, Dec. 31 1/ (\$1,000)
1998	979	1,955,457	1,352,865	4,792,872
1999	992	1,997,905	2,187,970	4,241,739
2000	997	2,115,812	1,912,430	3,836,913
2001	988	2,186,640	1,648,415	3,609,657
2002	2/ 989	2,429,982	1,500,930	3,433,944
2003	987	2,732,865	1,538,481	3,471,284

1/ Excludes bank balances.

2/ Revised from previous *Data Book*.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii* (annual) <<http://www.hawaii.gov/dcca/areas/ins/main/reports>> accessed April 25, 2005.

**Table 15.08-- LIFE INSURANCE BUSINESS TRANSACTED IN HAWAII:
1998 TO 2003**

[Includes fraternal benefit societies]

Year	Number of companies licensed in Hawaii, Dec. 31	Face value of policies written 1/ (\$1,000)	Insurance in force, Dec. 31 2/ (\$1,000)	Premiums 3/ (\$1,000)	Losses, claims, and benefits paid 3/ (\$1,000)
1998	485	7,237,492	63,999,905	485,295	661,743
1999	483	12,397,141	69,661,030	519,003	1,552,836
2000	478	9,802,583	73,452,956	615,360	1,168,646
2001	472	7,528,187	71,621,301	509,806	925,602
2002	4/ 461	8,497,926	77,883,570	546,095	792,006
2003	448	15,195,349	87,362,008	602,830	804,336

1/ Includes insurance revived, increased, or transferred. Excludes annuities. Data not audited.

2/ Excludes annuities. Data not audited.

3/ Life insurance portion excludes annuities, but fraternal portion includes it.

4/ Revised from previous *Data Book*.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii* (annual) <<http://www.hawaii.gov/dcca/areas/ins/main/reports>> accessed April 25, 2005 and records.

Table 15.09-- INSURANCE PREMIUMS AND LOSSES PAID, BY CLASS OF INSURANCE: 2003

[Dollars]

Class of insurance	Premiums	Losses, claims, and benefits paid
All classes	2,732,865,300	1,538,481,397
Life 1/	597,152,499	800,805,822
Fraternal	5,677,677	3,530,146
Fire, marine, casualty, and miscellaneous:		
Accident and health	233,308,274	108,510,939
Fire	27,386,880	3,086,703
Allied lines	20,370,473	2,668,148
Multiple peril crop	1,200,034	799,543
Federal flood	14,385,000	321,403
Farmowners multiple peril	53,252	5,772
Homeowners multiple peril	186,395,769	31,761,237
Commercial multiple peril (fire & allied lines)	69,353,896	23,103,832
Commercial multiple peril (liability portion)	56,742,715	18,048,238
Mortgage guaranty	28,828,083	3,255,993
Ocean marine	11,607,999	4,335,636
Inland marine	27,530,453	10,723,046
Financial guaranty	10,104,690	-
Medical malpractice	27,061,915	15,837,607
Earthquake	946,865	-
Workers' compensation	308,367,513	128,532,200
Other liability	147,367,225	31,464,485
Products liability	10,668,175	1,814,938
Private passenger auto no-fault	79,172,219	47,134,858
Other private passenger auto liability	290,226,043	140,151,941
Commercial auto no-fault	5,678,627	2,269,251
Other commercial auto liability	67,499,880	27,087,034
Private passenger auto physical damage	191,838,955	108,899,922
Commercial auto physical damage	21,233,350	9,156,110
Aircraft	22,502,377	2,709,245
Fidelity	4,643,070	1,680,223
Surety	23,144,470	175,056
Burglary and theft	167,298	76,286
Boiler and machinery	2,954,396	414,830
Credit	1,843,011	876,441
Title	81,293,124	5,390,146
All other	8,003,547	3,854,366
Surplus lines 2/	148,155,546	(NA)

NA Not available.

1/ Excludes annuities.

2/ Net of reinsurance.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii, 2004*, p. 6 <http://www.hawaii.gov/dcca/areas/ins/main/reports/reports_insurance_commissioner_hawaii_2004.pdf> accessed April 25, 2005.

**Table 15.10-- INSURANCE BUSINESS TRANSACTED IN HAWAII, BY
LOCATION OF HOME OFFICE: 2003**

[Money amounts in millions of dollars. For all insurance companies
licensed to do business in Hawaii]

Subject	All companies	Domestic com- panies 1/	Foreign com- panies 2/	Alien com- panies 3/
Number of companies, Dec. 31				
Life incl. Fraternal Benefit Societies	448	3	439	6
Other than life	539	17	518	4
Financial condition, Dec. 31:				
Assets	4,512,423.4	1,664.2	4,491,267.5	19,491.7
Liabilities exc. capital and surplus	3,988,747.1	1,164.1	3,969,757.4	17,825.6
Policyholders' surplus incl. capital	523,676.3	500.0	521,510.1	1,666.1
Capital	7,933.1	53.5	7,873.6	6.0
Net income or loss	47,925.5	39.1	47,787.7	98.7
Hawaii business:				
Direct premiums written	3,633.5	680.9	2,938.7	13.9
Claims and benefits paid	1,818.5	251.8	1,556.3	10.4
Investments in Hawaii, Dec. 31	3,471.3	136.1	3,324.4	10.8
Mortgage loans (principal indebtedness)	826.3	83.8	742.5	-
Collateral loans (amount loaned)	54.4	-	48.0	6.4
State and county bonds 4/	1,205.6	5.9	1,199.7	-
Utilities stocks and bonds 4/	543.1	-	538.7	4.4
Industrial and miscellaneous stocks and bonds 4/	729.0	41.5	687.5	-
Real estate 5/	112.8	4.9	107.9	-
Balances in Hawaii banks, Dec. 31	111.4	27.4	84.1	-

1/ A domestic insurer is one formed under the laws of Hawaii.

2/ A foreign insurer is one formed under the laws of any state of the United States (including the District of Columbia and Commonwealth of Puerto Rico) other than Hawaii.

3/ An alien insurer is one formed under the laws of a nation other than the United States.

4/ Market value.

5/ Market value less encumbrances.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii, 2004*, pp. 15-45

<http://www.hawaii.gov/dcca/areas/ins/main/reports/reports_insurance_commissioner_hawaii_2004.pdf>
accessed April 25, 2005; and calculations by the Hawaii State Department of Business, Economic Development & Tourism.

Table 15.11-- HEALTH PLANS: 2001 TO 2004

Subject	2001	2002	2003	2004
Hawaii Medical Service Association:				
Persons covered, Dec. 31 1/	2/ 629,331	668,493	677,140	692,786
Membership dues 3/ (\$1,000)	2/ 1,213,569	1,569,669	4/ 1,755,690	1,881,524
Health Plan Hawaii: 2/				
Persons covered, Dec. 31 1/	2/ 2,195	(X)	(X)	(X)
Membership dues 3/ (\$1,000)	2/ 158,253	(X)	(X)	(X)
Queen's Hawaii Care:				
Persons covered, Dec. 31 1/	5/ 14,758	6/ 13,075	(6/)	(6/)
Membership dues 3/ (\$1,000)	5/ 29,972	6/ 13,007	(6/)	(6/)
Kaiser Foundation Health Plan:				
Persons covered: 1/				
Annual average	222,934	230,142	234,186	232,941
Dec. 31	225,455	233,646	235,192	231,179
Membership dues 3/ (\$1,000)	388,535	435,007	4/ 495,918	556,300
University Health Alliance:				
Persons covered, Dec. 31 1/	30,043	25,586	25,865	30,955
Membership dues 3/ (\$1,000)	56,003	54,554	4/ 57,086	66,565
Commercial carrier premiums for accident and health insurance (\$1,000)	211,841	228,761	233,308	(NA)

X Not applicable.

NA Not available.

1/ Subscribers and dependents, whether on a group or individual basis.

2/ Health Plan Hawaii is an HMSA affiliate HMO. Beginning in July 2001, Health Plan Hawaii's (HPH) commercial membership was transitioned into HMSA as a line of business. The transition of the HPH membership to HMSA as a line of business was completed by January 1, 2002. This explains the relative change in the membership and the membership dues of HMSA and HPH between 2000 and 2002.

3/ Includes both employers' and employees' contributions.

4/ Revised from previous *Data Book*.

5/ Queen's Hawaii Care only. Queen's Island Care and Queen's Preferred Plan ceased operations effective April 1, 2001.

6/ Queen's Hawaii Care ceased operations effective June 30, 2002. Data are for persons covered on June 30, 2002 and membership dues up to June 30, 2002.

Source: Data provided by Hawaii Medical Service Association, Queen's Health Plans, Kaiser Foundation Health Plan, Inc. and University Health Alliance; Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner* (annual)

<<http://www.hawaii.gov/dcca/areas/ins/main/reports/>> accessed April 25, 2005.

Table 15.12-- PERCENT OF PERSONS NOT COVERED BY HEALTH INSURANCE, FOR THE UNITED STATES AND HAWAII: ANNUAL AND AVERAGES FOR 2001 TO 2003

[Based on small samples and subject to considerable sampling variation. The Census Bureau recommends 2-year averages to evaluate changes in state estimates over time, and 3-year averages to compare the relative ranking of states]

Subject	Annual			Two-year moving average		Three-year moving average
	2001	2002	2003	2001-2002	2002-2003	2001-2003
Hawaii						
Percent not covered	9.6	10.0	10.1	9.8	10.1	9.9
Standard error 1/	0.4	0.7	0.7	0.9	0.9	0.8
Rank 2/	(X)	(X)	(X)	(X)	(X)	3/6
U.S.						
Percent not covered	14.6	15.2	15.6	14.9	15.4	15.1
Standard error 1/	0.2	0.2	0.1	0.1	0.1	0.1

X Not applicable.

1/ Plus or minus percent. Ninety percent confidence interval.

2/ Among 50 states, with lowest percentage ranking 1. Based on the Census Bureau recommendation that the three-year averages be used to compare the relative ranking of states. Rankings for annual and two-year moving averages were shown in earlier *Data Books*.

3/ Tied with two other states.

Source: U.S. Census Bureau, Table HI06 "Health Insurance Coverage Status by State for All People: 2003" <http://ferret.bls.census.gov/macro/032004/health/h06_000.htm> and "Income, Poverty, Health Insurance Coverage in the United States: 2003" (August 2004) <<http://www.census.gov/prod/2004pubs/p60-226.pdf>> accessed August 26, 2004.

Table 15.13-- AVERAGE EXPENDITURES AND PREMIUMS FOR PERSONAL AUTOMOBILE INSURANCE, FOR THE UNITED STATES AND HAWAII: 1997 TO 2001

Year	Average expenditures 1/			Combined average premiums 2/		
	United States (dollars)	Hawaii		United States (dollars)	Hawaii	
		Average (dollars)	Rank 3/		Average (dollars)	Rank 3/
1997	4/ 705.34	912.36	4	4/ 802.02	1,038.02	4
1998	4/ 702.74	797.49	11	4/ 800.63	919.73	9
1999	4/ 683.36	699.99	16	4/ 782.43	833.73	14
2000	4/ 686.32	4/ 701.51	17	4/ 784.85	4/ 811.15	17
2001	717.70	705.10	21	817.43	811.12	21

1/ Total written premiums for all coverages divided by the liability written car years. A written car year is equal to 365 days of insurance coverage for a single vehicle and is the standard measure of exposure for automobile insurance. Assumes that all insured vehicles carry liability coverage but do not necessarily carry collision and/or comprehensive coverage.

2/ Average premiums for each of the major coverages (liability, comprehensive, and collision) added together to estimate the representative average premium for an insured vehicle carrying all coverages.

3/ Among 50 States and D.C., highest average expenditure and combined average premium ranked 1.

4/ Revised from previous *Data Book*.

Source: National Association of Insurance Commissioners, *State Average Expenditures & Premiums for Personal Automobile Insurance in 2001* (July 2003), tables 2 and 3.

**Table 15.14-- FIRES, DEATHS, AND LOSSES REPORTED BY COUNTY
FIRE DEPARTMENTS: 2000 TO 2004**

[Fiscal year ending June 30]

Subject and year	State total	Honolulu	Hawaii	Kauai	Maui
Number of fires:					
2000	4,049	2,655	558	231	605
2001	4,304	2,910	637	266	491
2002	4,435	2,797	904	227	507
2003	5,028	3,123	1,166	288	451
2004	4,746	3,064	782	273	627
Fire deaths:					
2000	3	2	1	-	-
2001	3	2	-	-	1
2002	4	4	-	-	-
2003	3	1	1	-	1
2004	8	7	1	-	-
Fire losses (\$1,000):					
2000	1/ 20,860	11,979	5,302	1/ 706	2,873
2001	19,268	12,589	4,094	478	2,107
2002	16,214	9,940	4,212	631	1,431
2003	17,913	10,702	3,343	1,462	2,406
2004	37,357	12,682	15,146	1,950	7,579

1/ Figures for Kauai County fire losses includes investigated structural fires only. No estimated loss available for non-structural fires or structural fires that were not investigated.

Source: Compiled by Hawaii State Department of Business, Economic Development & Tourism from Honolulu Fire Department, Hawaii County Fire Department, Kauai Fire Department, and Maui County Department of Fire Control.

**Table 15.15-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS:
1992 TO 2002**

[Data refer to establishments with taxable payrolls. Excludes government
and self-employed workers]

Year	Number of employees 1/	Payroll (\$1,000)		Number of establishments by employment-size class 2/			
		First quarter	Annual	Total	1 to 4	5 to 9	
1992	449,173	2,490,029	10,470,074	30,467	15,567	6,479	
1993	435,907	2,480,288	10,552,017	30,157	15,456	6,383	
1994	425,987	2,538,482	10,551,036	29,995	15,548	6,326	
1995	423,822	2,611,193	10,695,990	29,942	15,599	6,305	
1996	424,116	2,666,805	10,954,149	29,967	15,785	6,257	
1997	426,129	2,707,015	11,179,954	29,991	15,842	6,221	
1998	416,571	2,736,665	11,291,978	29,603	15,466	6,235	
1999	419,047	2,756,846	11,661,968	29,569	15,520	6,111	
2000	432,092	2,982,367	12,331,233	29,853	15,658	6,063	
2001	441,856	3,136,371	12,684,140	30,175	15,802	6,133	
2002	439,934	3,237,290	13,352,194	30,633	16,181	6,245	
	Number of establishments by employment-size class 2/--Con.						
Year	10 to 19	20 to 49	50 to 99	100 to 249	250 to 499	500 to 999	1,000 or more
1992	4,135	2,737	932	441	99	51	26
1993	4,113	2,704	907	428	99	40	27
1994	4,088	2,602	876	389	94	47	25
1995	4,064	2,515	895	394	102	45	23
1996	3,930	2,561	856	412	99	42	25
1997	3,934	2,515	898	411	99	47	24
1998	3,952	2,498	883	404	97	45	23
1999	3,948	2,474	924	412	115	43	22
2000	4,067	2,494	953	430	121	42	25
2001	3,998	2,651	957	446	116	47	25
2002	4,014	2,632	914	455	122	46	24

1/ For week including March 12.

2/ Data refer to establishments active anytime during the year.

Source: U.S. Census Bureau, *County Business Patterns* (annual); publications for 1993 through 2002 at <http://www.census.gov/prod/www/abs/cbptotal.html> accessed December 7, 2004.

**Table 15.16-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,
BY COUNTIES: 2001 AND 2002**

[Data refer to establishments with taxable payrolls. Excludes government
and self-employed workers]

Year and county	Number of establishments 1/	Number of employees 2/	Payroll (\$1,000)	
			First quarter	Annual
2001				
State total	30,175	441,856	3,136,371	12,684,140
Hawaii	3,688	46,711	287,354	1,167,521
Honolulu	20,801	320,461	2,384,696	9,624,432
Kauai	1,731	20,529	119,503	485,501
Maui	3,955	54,155	344,818	1,406,686
2002				
State total	30,633	439,934	3,237,290	13,352,194
Hawaii	3,764	45,923	287,188	1,211,416
Honolulu	20,952	317,533	2,462,302	10,083,533
Kauai	1,807	(3/)	(D)	(D)
Maui	4,104	53,407	348,190	1,459,381

D Withheld to avoid disclosing data for individual companies.

1/ Data refer to establishments active anytime during the year.

2/ For week including March 12.

3/ Number of employees are between 10,000 to 24,999.

Source: U.S. Census Bureau, *County Business Patterns 2002, Hawaii*, CBP/02-13 (November 2004), table 5 <<http://www.census.gov/prod/2004pubs/02cbp/cbp02-13.pdf>> accessed December 7, 2004.

**Table 15.17-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,
BY MAJOR GROUP: 2002**

[Data refer to establishments with taxable payrolls. Excludes government and self-employed workers. Statistics based on the North American Industry Classification System (NAICS) which replaced the Standard Industrial Classification (SIC) system used in the County Business Patterns prior to 1998. Therefore, comparability between the current data and data prior to 1998 may be limited]

NAICS code	Major group	Number of establishments 1/	Number of employees 2/	Annual payroll (\$1,000)
	Total	30,633	439,934	13,352,194
11	Forestry, fishing, hunting and agricultural support	47	(3/)	(D)
21	Mining	8	(4/)	(D)
22	Utilities	44	2,482	166,749
23	Construction	2,397	24,048	1,144,108
31-33	Manufacturing 5/	915	13,365	439,728
311	Food manufacturing	245	5,242	139,559
315	Apparel manufacturing	89	1,145	23,070
323	Printing & related support activities	121	1,412	44,272
42	Wholesale trade	1,828	18,641	663,363
44-45	Retail trade 5/	4,997	63,968	1,358,844
441	Motor vehicle & parts dealers	361	6,573	237,484
445	Food & beverage stores	727	12,093	234,781
448	Clothing & clothing accessories stores	1,274	10,673	188,711
48-49	Transportation & warehousing 5/	752	21,511	774,466
481	Air transportation	61	7,645	341,666
51	Information	581	9,679	408,916
52	Finance & insurance	1,452	19,017	923,823
53	Real estate & rental & leasing	1,903	15,866	474,256
54	Professional, scientific & technical services	2,993	19,947	869,809
55	Management of companies & enterprises	226	5,033	265,831
56	Admin., support, waste mgt., remediation services	1,699	34,419	957,532
61	Educational services	479	15,776	399,717
62	Health care and social assistance 5/	3,208	52,850	1,971,555
621	Ambulatory health care services	2,507	19,942	882,172
71	Arts, entertainment & recreation	490	9,965	178,659
72	Accommodation & food services	3,079	84,529	1,653,052
721	Accommodation	281	33,299	966,703
722	Food services & drinking places	2,798	51,230	686,349
81	Other services (except public admin.)	3,359	24,420	545,354
95	Auxiliaries (except corporate, subsidiary & regional mgt.)	74	3,771	139,283
99	Unclassified establishments	102	(6/)	(D)

Continued on next page.

**Table 15.17-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,
BY MAJOR GROUP: 2002 -- Con.**

D Withheld to avoid disclosing data for individual companies.

1/ Data refer to establishments active anytime during the year.

2/ For week including March 12.

3/ Number of employees are between 250 to 499.

4/ Number of employees are between 100 to 249.

5/ Includes other subgroups not shown separately.

6/ Number of employees are between 20 to 99.

Source: U.S. Census Bureau, *County Business Patterns 2002, Hawaii*, CBP/02-13 (November 2004), table 1 <<http://www.census.gov/prod/2004pubs/02cbp/cbp02-13.pdf>> accessed December 7, 2004.

**Table 15.18-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,
BY EMPLOYMENT-SIZE CLASS: 2001 AND 2002**

[Data refer to establishments with taxable payrolls. Excludes government
and self-employed workers]

Employment-size class	Number of establishments 1/		Number of employees 2/		Annual payroll (\$1,000)	
	2001	2002	2001	2002	2001	2002
Total	30,175	30,633	441,856	439,934	12,684,140	13,352,194
1 to 4	15,802	16,181	28,432	29,146	931,665	991,258
5 to 9	6,133	6,245	40,493	41,401	1,066,895	1,111,350
10 to 19	3,998	4,014	53,583	53,902	1,414,942	1,485,311
20 to 49	2,651	2,632	80,049	79,761	2,100,403	2,189,383
50 to 99	957	914	65,599	61,863	1,785,691	1,758,847
100 to 249	446	455	66,414	66,367	1,946,952	2,005,082
250 to 499	116	122	39,182	41,222	1,184,576	1,413,039
500 to 999	47	46	31,212	30,401	986,545	1,153,934
1,000 or more	3/ 25	4/ 24	36,892	35,871	1,266,471	1,243,990

1/ Data refer to establishments active anytime during the year.

2/ For week including March 12.

3/ 19 establishments had 1,000-1,499 employees; 4 establishments had 1,500-2,499 employees; and 2 establishments had 2,500-4,999 employees.

4/ 15 establishments had 1,000-1,499 employees; 7 establishments had 1,500-2,499 employees; and 2 establishments had 2,500-4,999 employees.

Source: U.S. Census Bureau, *County Business Patterns 2001, Hawaii*, CBP/01-13 (April 2003), pp. 3, 26, and 31 and *County Business Patterns 2002, Hawaii*, CBP/02-13 (November 2004), pp. 3, 26, and 31 <<http://www.census.gov/prod/www/abs/cbptotal.html>> accessed December 7, 2004.

Table 15.19-- ECONOMIC DEVELOPMENT INDEXES: 2000 TO 2004

[Formerly titled "Business Climate Indexes" in previous *Data Books*. The *Development Report Card for the States* grades all states in three indexes that measure different aspects of economic health. Each index is composed of two or more subindexes, also graded that provide a more detailed understanding of a state's economy. Grades are based on state ranking within each index and subindex. Changes to the measures and the sources have occurred over time. Timeliness of each measure also varies depending on how it is collected so there may be time lags]

Index	2000	2001	2002	2003		2004	
	Grade			Grade	Rank	Grade	Rank
Economic performance	D	D	D	D	36	B	19
Employment	F	F	D	C	35	C	21
Earnings and job quality	D	D	D	D	41	C	23
Equity 1/	D	D	D	D	41	D	37
Quality of life	D	C	D	D	43	C	29
Resource efficiency 2/	A	A	A	A	3	A	3
Business vitality	F	F	D	F	48	F	46
Competitiveness of existing businesses	F	D	C	D	41	D	42
Structural diversity 3/	D	D	C	(X)	(X)	(X)	(X)
Entrepreneurial energy 4/	D	D	D	F	48	D	40
Development capacity	D	F	D	F	49	F	46
Human resources	D	D	D	C	35	C	35
Financial resources	B	D	D	F	49	D	45
Infrastructure resources	D	D	D	D	42	F	49
Amenity resources and natural capital	C	D	C	C	33	C	33
Innovation assets 5/	C	C	C	C	31	C	26

X Not applicable.

1/ Includes poverty rate; income distribution, income distribution change, and disparity between urban and rural areas.

2/ Includes per capita energy consumption, renewable energy, toxic release inventory, vehicle miles traveled, recycling rate and greenhouse gas emissions.

3/ The subindex structural diversity was eliminated from the index business vitality after 2002.

4/ Includes new companies, change in new companies, job growth due to new business, technology industry employment and initial public offerings.

5/ Includes Ph.D. scientists and engineers, graduate students in science and engineering, households with computers, university research and development, federal research and development, private research and development, small business innovation research (SBIR) grants, royalties and licenses, patents issued, and university spin-outs.

Source: Corporation for Enterprise Development, *Development Report Card for the States* (annual) <<http://www.cfed.org/focus.m?parentid=34&siteid=245&id=253>> accessed January 18, 2005.

Table 15.20-- CHARACTERISTICS OF BUSINESS AND PROFESSIONAL FIRMS, BY COUNTIES: 2004

Characteristic	State total	Honolulu	Maui	Kauai	Hawaii
All businesses	50,713	36,210	5,482	2,736	6,285
Business type, total 1/	32,957	23,841	2,996	1,557	4,566
Corporation	26,106	19,362	2,374	1,114	3,259
Partnership	731	497	124	40	70
Proprietorship	6,120	3,982	498	403	1,237
Employees, total 2/	11,712	8,746	1,306	676	986
1 to 4	4,264	2,945	596	343	380
5 to 9	2,678	2,012	277	141	248
10 to 19	1,948	1,509	188	86	166
20 to 49	1,544	1,225	137	64	118
50 to 99	576	476	49	19	32
100 to 199	330	280	25	9	16
200 to 299	108	87	9	4	8
300 to 499	114	89	12	6	7
500 to 999	80	58	10	4	8
1,000 to 9,999	70	65	3	-	3
Annual sales volume, total 1/	8,785	6,628	954	482	722
Under \$500,000	4,498	3,263	510	296	429
\$500,000 to \$1,000,000	1,356	1,027	138	75	116
\$1 to \$5 million	1,701	1,337	191	73	100
\$5 to \$10 million	393	318	45	9	21
\$10 to \$25 million	345	277	34	10	24
Over \$25 million	492	406	36	19	32
Year established, total 2/	19,663	14,891	2,025	956	1,792
1820 to 1849	26	15	4	2	6
1850 to 1899	176	120	19	13	24
1900 to 1949	1,255	917	118	59	161
1950 to 1959	983	795	72	42	74
1960 to 1969	2,084	1,659	179	87	159
1970 to 1979	4,943	3,681	590	218	454
1980 to 1989	6,280	4,619	641	377	643
1990 to 1999	3,457	2,668	388	148	253
2000 and later	459	417	14	10	18

1/ Selected professionals are not included. Distributions exclude non-responding firms and those for which item (typically sales volume) was not applicable.

2/ Distributions exclude non-responding firms and those for which item (typically sales volume) was not applicable.

Source: HBD Inc., Hawaii Business Directory 2004 (2004), pages xiii, ix and xi; calculations by the Hawaii State Department of Business, Economic Development & Tourism.

**Table 15.21-- REGISTERED CORPORATIONS AND PARTNERSHIPS:
2001 TO 2004**

[Fiscal year ending June 30 unless otherwise specified. Excludes nonprofit corporations]

Subject	2001	2002	2003	2004
Domestic (Hawaii) corporations:				
Formed	2,923	2,879	3,262	3,075
Dissolved or merged 1/	3,295	3,353	847	3,227
On record, June 30 2/	37,565	36,237	38,626	38,536
Foreign (non-Hawaii) corporations:				
Qualified	876	819	1,197	1,231
Withdrawn, merged, or cancelled 1/	974	869	419	851
On record, June 30 2/	8,164	8,236	9,379	9,388
Partnerships:				
Registered	628	560	529	628
Dissolved or cancelled 1/	936	893	321	847
On record, June 30 2/	7,068	6,596	7,117	6,593
Domestic (Hawaii) Limited Liability Companies:				
Formed	2,332	3,029	4,011	5,299
Dissolved or merged 1/	270	257	280	908
On record, June 30 2/	6,529	9,075	15,977	17,191
Foreign (non-Hawaii) Limited Liability Companies:				
Qualified	322	350	454	560
Withdrawn or merged 1/	65	58	72	126
On record, June 30 2/	958	1,428	1,962	2,055
Domestic (Hawaii) Limited Liability Partnerships:				
Formed	46	39	37	41
Dissolved or merged 1/	4	9	8	25
On record, June 30 2/	136	156	202	204
Foreign (non-Hawaii) Limited Liability Partnerships:				
Qualified	-	5	3	8
Withdrawn or cancelled 1/	-	1	-	3
On record, June 30 2/	18	20	23	28

1/ Annual fluctuations may partly reflect the sporadic purging of defunct firms from the registration files.

2/ Number on record may be inconsistent with data on components of change or conversion from another type of entity, reflecting inaccuracy in manual tabulation. A discrepancy does occur when a domestic corporation converts to a limited liability company because the statistic is reflected for the domestic corporation and included in the dissolved or merged statistic, but it is not reflected in the limited liability company's formed statistic. Domestic entities that are reinstated after being involuntarily dissolved, cancelled or terminated are also not reflected in the formed statistics.

Source: Hawaii State Department of Commerce and Consumer Affairs, Business Registration Div., records.

**Table 15.22-- CHARACTERISTICS OF CORPORATIONS, PARTNERSHIPS,
AND PROPRIETORSHIPS: 2002**

[Includes all active private-for-profit businesses in Hawaii except insurance underwriters who pay the insurance premium tax. Inactive businesses, defined as those with no income no income and no expenses other than those to maintain licenses and to file tax returns, were not included]

Subject	Total	Corpora- tions	Partner- ships	Proprie- torships
Number of businesses, by taxation district	128,119	24,598	7,090	96,431
1st (Oahu)	88,456	18,458	5,225	64,773
2nd (Maui, Molokai, Lanai)	16,019	2,638	816	12,565
3rd (Hawaii)	16,715	2,608	702	13,405
4th (Kauai, Niihau)	6,929	894	347	5,688
Businesses with \$1 million or more in business receipts	5,831	4,902	715	214
Business receipts (\$1,000)	64,907,431	54,915,442	6,979,980	3,012,009
Businesses with net profit	71,091	11,648	3,794	55,649
Amount of net profit (\$1,000)	3,961,638	2,298,851	884,949	777,838
Businesses with net loss	50,730	7,669	3,039	40,022
Amount of net loss (\$1,000)	4,206,775	3,082,445	849,494	274,836

Source: Hawaii State Department of Taxation, *Hawaii Income Patterns: Businesses 2002* (forthcoming).

Table 15.23-- LARGEST PUBLIC AND PRIVATE COMPANIES: 2004

[Ranking based on sales in 2003. Data may include sales and employment on the Mainland or abroad]

Rank in sales	Company	Year founded 1/	Sales (million dollars)	Employees
1	BancWest Corp.	1858/1974	2,070.9	7,461
2	Hawaiian Electric Industries Inc.	1891/1983	1,781.0	3,197
3	Hawaii Medical Service Assn. (HMSA)	1938	1,756.0	1,591
4	Alexander & Baldwin Inc.	1870/1900	1,233.0	2,041
5	University of Hawaii System	1907	940.0	6,943
6	Kaiser Permanente Medical Care Program	1958	719.0	3,790
7	Hawaiian Airlines Inc.	1929	706.0	3,300
8	Bank of Hawaii Corp. 2/	1897	641.2	2,825
9	Hawaii Pacific Health	2001	583.0	5,434
10	Kamehameha Schools	1884	544.3	1,500

1/ If two years are given, the first is the founding date of the original company and the second is when it became a holding company, was sold, or legally changed its name or year of incorporation.

2/ Previously ranked as Pacific Century Financial Corp.

Source: *Hawaii Business*, Hawaii Business The Top 250 (August 2004), p. 76.

**Table 15.24-- NET INCOME OR LOSS AND TOTAL REVENUES OF
SELECTED COMPANIES: 2002 AND 2003**

[Based on 2003 ranking of net income for reporting companies]

Company	Net income or loss (\$1,000)		Sales (\$1,000,000)	
	2002	2003	2002	2003
Largest net incomes 1/				
BancWest Corp.	361,332	436,564	1,992.0	2,070.0
Bank of Hawaii Corp. 2/	121,180	135,195	716.5	641.2
Hawaiian Electric Industries Inc.	118,217	114,178	1,654.0	1,781.0
Alexander & Baldwin Inc.	58,156	81,000	1,088.9	1,233.0
HMSA	(40,533)	46,987	1,590.0	1,756.0
CBP Inc.	33,283	33,940	133.7	126.0
CB Bancshares Inc.	13,482	20,748	119.8	126.3
Largest net losses				
Hawaiian Airlines Inc.	(57,445)	(49,513)	632.0	706.1

1/ Companies that had a net annual income of \$20 million or more in 2003.

2/ Previously ranked as Pacific Century Financial Corp.

Source: *Hawaii Business*, Hawaii Business The Top 250 (August 2004), p. 125.

**Table 15.25-- NONEMPLOYER STATISTICS, FOR HAWAII AND
AND THE UNITED STATES: 1997 TO 2002**

[Data refer to businesses that have no paid employees and are subject to federal income tax. Statistics based on the 1997 North American Industry Classification System (NAICS) for data tabulated from 1997 to 2001. Starting with 2002, data was tabulated based on the 2002 NAICS codes]

Year	Hawaii		United States	
	Number of establishments 1/	Receipts 2/ (\$1,000)	Number of establishments 1/	Receipts 2/ (\$1,000)
1997	70,203	2,350,383	15,439,609	586,315,756
1998	71,039	2,560,133	15,708,727	643,720,460
1999	72,610	2,664,258	16,152,604	667,219,733
2000	73,810	2,835,688	16,529,955	709,378,836
2001	74,969	2,901,845	16,979,498	729,922,063
2002	76,398	3,055,384	17,646,062	770,032,328

1/ Data refer to each distinct business income tax return filed by a nonemployer business.

2/ Includes gross receipts, sales, commissions and income received from trades and businesses, as reported on annual business income tax returns. Business income consists of all payments received for services rendered by nonemployer businesses, such as payments received as independent agents and contractors.

Source: U.S. Census Bureau, *Nonemployer Statistics* for 1998 through 2001 (annual), 1997 Economic Census, *Nonemployer Statistics* and 2002 Economic Census, *Nonemployer Statistics* <<http://www.census.gov/prod/www/abs/nonemp.html>> accessed June 16, 2005.

**Table 15.26-- CHARACTERISTICS OF NONEMPLOYER
BUSINESSES, BY MAJOR GROUP: 2002**

[Data refer to businesses that have no paid employees and are subject to federal income tax.
Statistics based on the 2002 North American Industry Classification System (NAICS)]

2002 NAICS code	Major group 1/	Number of establish- ments 2/	Receipts 3/ (\$1,000)
	Total	76,398	3,055,384
11	Forestry, fishing & hunting and agricultural support services 4/	1,693	48,034
21	Mining	(D)	(D)
22	Utilities	(D)	(D)
23	Construction	5,155	319,841
236	Construction of buildings	1,358	129,311
238	Specialty trade contractors	3,656	177,608
31-33	Manufacturing	1,991	72,615
311	Food manufacturing	184	10,706
315	Apparel manufacturing	453	9,372
321	Wood product manufacturing	223	8,119
42	Wholesale trade	2,529	168,551
44-45	Retail trade	8,795	354,115
448	Clothing and clothing accessories stores	765	58,854
454	Nonstore retailers 5/	4,284	81,304
48-49	Transportation and warehousing 6/	2,194	64,348
485	Transit and ground passenger transportation	1,459	33,675
51	Information	921	32,283
52	Finance and insurance	2,491	143,612
53	Real estate and rental and leasing	9,171	630,267
531	Real estate	8,791	612,536
54	Professional, scientific and technical services	11,482	409,676
56	Administrative and support and waste management and remediation services	5,331	124,940
61	Educational services	1,391	25,070
62	Health care and social assistance	5,569	192,217
621	Ambulatory health care services	3,432	150,040
71	Arts, entertainment and recreation	4,662	113,703
711	Performing arts, spectator sports, and related industries	3,921	73,737
72	Accommodation and food services	1,228	66,625
81	Other services (except public administration)	11,773	288,499

Continued on next page.

**Table 15.26-- CHARACTERISTICS OF NONEMPLOYER
BUSINESSES, BY MAJOR GROUP: 2002 -- Con.**

D Withheld to avoid disclosing data for individual businesses; data are included in broader industry totals.

1/ Major groups include other subgroups not shown separately in this table.

2/ Data refer to each distinct business income tax return filed by a nonemployer business.

3/ Includes gross receipts, sales, commissions and income received from trades and businesses, as reported on annual business income tax returns. Business income consists of all payments received for services rendered by nonemployer businesses, such as payments received as independent agents and contractors.

4/ Does not include crop and animal production.

5/ Includes electronic shopping and mail-order houses, vending machine operators and direct selling establishments.

6/ Data do not include large certificated passenger carriers that report to the Office of Airline Information, U.S. Department of Transportation. Railroad transportation and U.S. Postal Service are out of the scope for the 2002 Economic Census.

Source: U.S. Census Bureau, 2002 Economic Census , *Nonemployer Statistics 2002*, NS02-00A-1, (April 2005), table 2 <<http://www.census.gov/prod/ec02/ns0200a01.pdf>> accessed June 16, 2005.

**Table 15.27-- MINORITY-OWNED BUSINESS ENTERPRISES:
1992 AND 1997**

[In previous Economic Censuses, ownership was based on the race/ethnicity/gender of the of the majority of the number of owners, without regard to the percentage of interest owned in the firm. Businesses with 50 percent or more minority owners have in the past been included in the minority business counts. In the 1997 Economic Census, 51 percent or more of the interest, claims or rights in the business must be held by minorities to be included as a minority-owned business]

Year and characteristics	All firms (whether or not owned by minorities)	Firms owned by minorities 1/			
		Total	Black- owned	Hispanic- owned 2/	Owned by Asians and others 3/
1992					
All firms:					
Number	79,050	41,111	717	3,192	38,392
Sales and receipts (\$1,000)	10,724,000	4,928,642	27,382	187,717	4,766,788
Firms with paid employees:					
Number	10,420	5,555	42	277	5,301
Sales and receipts (\$1,000)	8,806,000	3,926,269	16,794	131,663	3,804,639
Employees	99,280	44,712	211	2,357	42,461
Annual payroll (\$1,000)	1,799,000	760,387	2,513	39,300	724,331
1997					
All firms:					
Number	93,981	54,250	638	4,153	51,092
Sales and receipts (\$1,000)	55,361,257	14,822,367	34,165	277,047	14,571,305
Firms with paid employees:					
Number	23,415	12,719	168	360	12,264
Sales and receipts (\$1,000)	52,869,179	13,569,934	20,562	178,206	13,408,466
Employees	412,304	125,771	561	2,276	123,787
Annual payroll (\$1,000)	10,418,079	3,057,851	7,502	45,306	3,017,926

Continued on next page.

**Table 15.27-- MINORITY-OWNED BUSINESS ENTERPRISES:
1992 AND 1997 -- Con.**

1/ Persons of mixed race were instructed to report the race they most closely identified with. Whites (Caucasians), although only 33.4 percent of the 1990 population of Hawaii, were treated as a non-minority group for census purposes.

2/ Persons of Hispanic origin may be members of any race.

3/ Asians, Pacific Islanders (including Hawaiians), American Indians, and Alaska Natives. For the 1992 Economic Census, state detail for individual races were not available. For the United States as a whole, Hawaiians owned 11,587 firms with gross receipts of \$1,058,332,000.

Source: U.S. Bureau of the Census, *1992 Economic Census, Survey of Minority-Owned Business Enterprises, Black*, MB92-1 (Jan. 1996), tables 2 and 11; *Hispanic*, MB92-2 (June 1994), tables 3 and 14; *Asians and Pacific Islanders, American Indians, and Alaska Natives*, MB92-3 (July 1996), tables A, 2, and 11; U.S. Census Bureau, *1997 Economic Census, Survey of Minority-Owned Business Enterprises, Company Statistics Series, Black*, EC97CS-3 (March 2001), table 2; *Hispanic*, EC97CS-4 (February 2001), table 3; *Asians and Pacific Islanders*, EC97CS-5 (May 2001), table 3; *American Indians and Alaska Natives*, EC97CS-6 (May 2001), table 2; and *1997 Economic Census Minority-and Women-Owned Businesses - Hawaii* <<http://www.census.gov/epcd/mwb97/hi/HI.html>> accessed July 10, 2001.

**Table 15.28-- ASIAN AND PACIFIC ISLANDER MINORITY-OWNED
BUSINESS ENTERPRISES: 1997**

Characteristics	All firms		Firms with paid employees			
	Number	Sales and receipts (\$1,000)	Number	Sales and receipts (\$1,000)	Employees	Annual payroll (\$1,000)
Total	50,634	14,523,171	12,231	13,389,298	123,645	3,014,860
Asian	43,711	13,557,740	11,269	12,540,708	113,002	2,794,629
Asian Indian	326	59,179	156	57,178	870	12,964
Chinese	8,889	2,192,616	2,632	1,916,088	18,766	492,003
Filipino	7,503	486,521	765	343,023	4,377	86,261
Japanese	21,179	9,670,756	5,608	9,208,254	79,564	2,030,096
Korean	3,585	861,340	1,461	758,907	6,771	112,098
Vietnamese	1,476	132,823	289	108,339	510	11,292
Other Asian	753	154,505	358	148,919	2,144	49,915
Pacific Islander	6,924	965,430	962	848,589	10,643	220,230
Native Hawaiian	6,600	828,532	875	720,673	9,071	191,527
Other Pacific Islander	324	136,898	87	127,916	1,572	28,703

Source: U.S. Census Bureau, *1997 Economic Census, Survey of Minority-Owned Business Enterprises, Company Statistics Series, Asians and Pacific Islanders*, EC97CS-5 (May 2001), table 5.

Table 15.29-- WOMEN-OWNED BUSINESSES: 1987, 1992 AND 1997

[In previous Economic Censuses, ownership was based on the race/ethnicity/gender of the of the majority of the number of owners, without regard to the percentage of interest owned in the firm. Businesses with 50 percent or more minority owners have in the past been included in the minority business counts. In the 1997 Economic Census, 51 percent or more of the interest, claims or rights in the business must be held by minorities to be included as a minority-owned business and similarly for women]

Subject	All firms (whether or not owned by minorities)	Women- owned firms	Percent women- owned
1987			
All firms:			
Number	60,928	21,696	35.6
Sales and receipts (\$1,000)	6,522,000	856,930	13.1
1992			
All firms:			
Number	79,050	29,743	37.6
Sales and receipts (\$1,000)	10,724,000	2,574,800	24.0
Firms with paid employees:			
Number	10,420	3,089	29.6
Sales and receipts (\$1,000)	8,806,000	2,044,345	23.2
Employees	99,280	25,937	26.1
Annual payroll (\$1,000)	1,799,000	421,866	23.5
1997			
All firms:			
Number	93,981	25,807	27.5
Sales and receipts (\$1,000)	55,361,257	3,253,329	5.9
Firms with paid employees:			
Number	23,415	3,767	16.1
Sales and receipts (\$1,000)	52,869,179	2,761,205	5.2
Employees	412,304	30,138	7.3
Annual payroll (\$1,000)	10,418,079	580,473	5.6

Source: U.S. Bureau of the Census, *1992 Economic Census, WB92-1, Women-Owned Businesses* (Jan. 1996), tables 2 and 11, and *1997 Economic Census, EC97CS-2, Women-Owned Businesses, Hawaii* (March 2001); *1997 Economic Census, Minority and Women-Owned Businesses, Hawaii* <<http://www.census.gov/epcd/mwb97/hi/HI.html>> accessed May 8, 2001; DBED, *Data Book 1993-94*, table 15.26.

Table 15.30-- BUSINESS INQUIRIES AND COMPLAINTS THROUGH THE BETTER BUSINESS BUREAU, BY TYPE OF INDUSTRY: 2004

Type of industry	Number of reports 1/	Type of industry	Average dollar value per complaint
Inquiries		Complaints	
Wedding consultants	4,443	Auto dealers - new cars 2/	10,517
Roofing contractors	3,462	Telephone mobile/cellular	392
Travel agencies & bureaus	3,350	Travel agencies & bureaus	1,200
Automobile dealers - new	2,323	Airlines	467
Pest control services	2,270	Internet shopping services	183
Mortgage	1,616	Telephone companies	169
Construction & remodeling	1,614	Jewelers-retail	1,732
Real estate	1,478	Hotels	2,445
Auto body repair & painting	1,346	Real estate management	645
Hotels	1,341	Timeshares & campgrounds	2,125

1/ Survey recorded over \$2 million for the amount customers intended to spend with a local company.

2/ Includes new car repair issues.

Source: Better Business Bureau of Hawaii, *2005 Annual Report*

<<http://www.hawaii.bbb.org/AnnualReport2004.pdf>> accessed June 14, 2005.