



S2506

FINANCIAL CHARACTERISTICS FOR HOUSING UNITS WITH A MORTGAGE

2010 American Community Survey 1-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, for 2010, the 2010 Census provides the official counts of the population and housing units for the nation, states, counties, cities and towns.

Subject	Hawaii	
	Owner-occupied housing units with a mortgage	
	Estimate	Margin of Error
Owner-occupied housing units with a mortgage	175,138	+/-5,017
<b>VALUE</b>		
Less than \$50,000	0.5%	+/-0.2
\$50,000 to \$99,999	1.2%	+/-0.4
\$100,000 to \$149,999	1.5%	+/-0.4
\$150,000 to \$199,999	3.9%	+/-0.7
\$200,000 to \$299,999	12.0%	+/-1.1
\$300,000 to \$499,999	29.0%	+/-1.6
\$500,000 or more	51.9%	+/-1.6
Median (dollars)	516,100	+/-12,607
<b>MORTGAGE STATUS</b>		
With either a second mortgage, or home equity loan, but not both	24.9%	+/-1.4
Second mortgage only	6.2%	+/-0.9
Home equity loan only	18.8%	+/-1.3
Both second mortgage and home equity loan	1.8%	+/-0.6
No second mortgage and no home equity loan	73.3%	+/-1.3
<b>HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS)</b>		
Less than \$10,000	1.8%	+/-0.5
\$10,000 to \$24,999	4.9%	+/-0.9
\$25,000 to \$34,999	4.4%	+/-0.7
\$35,000 to \$49,999	9.0%	+/-1.0
\$50,000 to \$74,999	19.4%	+/-1.5
\$75,000 to \$99,999	16.9%	+/-1.4
\$100,000 to \$149,999	26.0%	+/-1.7
\$150,000 or more	17.6%	+/-1.3
Median household income (dollars)	88,857	+/-3,012
<b>RATIO OF VALUE TO HOUSEHOLD INCOME IN THE PAST 12 MONTHS</b>		
Less than 2.0	5.4%	+/-0.8
2.0 to 2.9	12.2%	+/-1.2
3.0 to 3.9	15.7%	+/-1.2
4.0 or more	66.2%	+/-1.6
Not computed	0.4%	+/-0.2
<b>MONTHLY HOUSING COSTS</b>		
Less than \$200	0.0%	+/-0.1

Subject	Hawaii	
	Owner-occupied housing units with a mortgage	
	Estimate	Margin of Error
\$200 to \$299	0.1%	+/-0.1
\$300 to \$399	0.2%	+/-0.1
\$400 to \$499	0.6%	+/-0.2
\$500 to \$599	1.1%	+/-0.3
\$600 to \$699	0.9%	+/-0.3
\$700 to \$799	1.3%	+/-0.4
\$800 to \$899	1.6%	+/-0.4
\$900 to \$999	2.1%	+/-0.6
\$1,000 to \$1,249	5.8%	+/-0.8
\$1,250 to \$1,499	8.7%	+/-1.0
\$1,500 to \$1,999	19.1%	+/-1.6
\$2,000 or more	58.3%	+/-2.0
Median (dollars)	2,240	+/-56
<b>MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS</b>		
Less than \$20,000	4.0%	+/-0.7
Less than 20 percent	0.0%	+/-0.1
20 to 29 percent	0.0%	+/-0.1
30 percent or more	4.0%	+/-0.7
\$20,000 to \$34,999	6.7%	+/-0.9
Less than 20 percent	0.2%	+/-0.1
20 to 29 percent	0.3%	+/-0.2
30 percent or more	6.1%	+/-0.9
\$35,000 to \$49,999	9.0%	+/-1.0
Less than 20 percent	0.5%	+/-0.2
20 to 29 percent	0.7%	+/-0.2
30 percent or more	7.9%	+/-1.0
\$50,000 to \$74,999	19.4%	+/-1.5
Less than 20 percent	2.0%	+/-0.4
20 to 29 percent	4.1%	+/-0.8
30 percent or more	13.3%	+/-1.3
\$75,000 or more	60.5%	+/-1.7
Less than 20 percent	21.3%	+/-1.5
20 to 29 percent	20.5%	+/-1.5
30 percent or more	18.7%	+/-1.7
Zero or negative income	0.4%	+/-0.2
<b>REAL ESTATE TAXES</b>		
Less than \$800	24.1%	+/-1.5
\$800 to \$1,499	27.7%	+/-1.5
\$1,500 or more	43.9%	+/-1.6
No real estate taxes paid	4.3%	+/-0.8
Median (dollars)	1,400	+/-38
<b>PERCENT IMPUTED</b>		
Mortgage status	35.6%	(X)

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.

While the 2010 American Community Survey (ACS) data generally reflect the December 2009 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.

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.