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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, and the Hawaii Credit Union League. The U.S. Census Bureau also provides data from their Economic Censuses, County Business Patterns, and Local Employment Dynamics programs. *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: 2012*.

**Table 15.01-- NUMBER OF STATE CHARTERED FINANCIAL INSTITUTIONS:
1995 TO 2024**

[As of December 31, Includes only state chartered FDIC-insured institutions]

Year	State charter institutions		Commercial banks		Savings institutions	
	Number	Employees	Number	Employees	Number	Employees
1995	15	8,352	13	8,036	2	316
1996	15	8,549	13	8,224	2	325
1997	15	8,719	13	8,392	2	327
1998	13	8,380	11	8,040	2	340
1999	11	7,706	9	7,377	2	329
2000	8	7,257	7	7,101	1	156
2001	8	6,667	7	6,506	1	161
2002	6	6,142	6	6,142	-	-
2003	5	6,025	5	6,025	-	-
2004	5	5,793	5	5,793	-	-
2005	4	5,775	4	5,775	-	-
2006	6	5,916	6	5,916	-	-
2007	6	6,007	6	6,007	-	-
2008	6	6,058	6	6,058	-	-
2009	6	5,763	6	5,763	-	-
2010	6	5,585	6	5,585	-	-
2011	6	5,554	6	5,554	-	-
2012	6	5,455	6	5,455	-	-
2013	6	5,355	6	5,355	-	-
2014	7	5,573	6	5,305	1	268
2015	6	5,550	5	5,275	1	275
2016	6	5,490	5	5,219	1	271
2017	6	5,580	5	5,304	1	276
2018	6	5,510	5	5,233	1	277
2019	6	5,453	5	5,180	1	273
2020	6	5,349	5	5,076	1	273
2021	5	5,264	4	4,998	1	266
2022	5	5,271	4	5,014	1	257
2023	5	5,062	4	4,826	1	236
2024	5	4,927	4	4,689	1	238

Source: Federal Deposit Insurance Corporation, Division of Insurance and Research, "FDIC State Tables"
<<https://state-tables.fdic.gov/>> accessed June 10, 2025.

Table 15.02-- FINANCE AND INSURANCE SECTOR (NAICS 52): 2023

[Excludes data on self-employed individuals, employees of private households, railroad employees, agricultural production employees and most government employees. Statistics based on the 2017 North American Industry Classification System (NAICS)]

NAICS code	Major group	Number of establishments 1/	Number of employees 2/	Annual payroll (\$1,000)
52	Total	1,533	20,093	1,766,296
522	Credit intermediation and related activities	621	10,217	877,927
5221	Depository credit intermediation	425	9,119	748,876
52211	Commercial banking	201	5,312	468,933
52212	Savings institutions	68	1,485	123,317
52213	Credit unions	156	2,322	156,626
5222	Nondepository credit intermediation	118	867	113,314
52229	Other nondepository credit intermediation	115	836	111,400
522291	Consumer lending	15	55	5,520
522292	Real estate credit	87	733	103,660
522298	All other nondepository credit intermediation	13	48	2,220
5223	Activities related to credit intermediation	78	231	15,737
52231	Mortgage and nonmortgage loan brokers	54	133	8,036
52232	Financial transactions processing, reserve, and clearinghouse activities	9	42	5,874
52239	Other activities related to credit intermediation	15	56	1,827
523	Securities, commodity contracts, and other financial investments and related activities	285	1,081	164,009
5231	Securities and commodity contracts intermediation and brokerage	44	332	57,801
52312	Securities brokerage	33	311	56,211
52313	Commodity contracts dealing	6	12	358
52314	Commodity contracts brokerage	3	5	445
5239	Other financial investment activities	241	749	106,208
52391	Miscellaneous intermediation	27	67	7,124
52392	Portfolio management	145	510	87,192
52393	Investment advice	62	138	9,038
52399	All other financial investment activities	7	34	2,854
523991	Trust, fiduciary, and custody activities	7	34	2,854

Continued on next page.

Table 15.02-- FINANCE AND INSURANCE SECTOR (NAICS 52): 2023 -- Con.

NAICS code	Major group	Number of establishments 1/	Number of employees 2/	Annual payroll (\$1,000)
524	Insurance carriers and related activities	624	8,786	723,881
5241	Insurance carriers	180	5,330	447,315
52411	Direct life, health, and medical insurance carriers	81	3,796	289,420
524113	Direct life insurance carriers	35	299	25,786
524114	Direct health and medical insurance carriers	46	3,497	263,634
52412	Direct insurance (except life, health, and medical) carriers	99	1,534	157,895
524126	Direct property and casualty insurance carriers	39	985	100,170
524127	Direct title insurance carriers	57	523	56,558
524128	Other direct insurance (except life, health, and medical) carriers	3	26	1,167
5242	Agencies, brokerages, and other insurance related activities	444	3,456	276,566
52421	Insurance agencies and brokerages	385	1,984	156,669
52429	Other insurance related activities	59	1,472	119,897
524291	Claims adjusting	13	100	7,646
524292	Third party administration of insurance and pension funds	39	1,339	110,244
524298	All other insurance related activities	7	33	2,007
525	Funds, trusts, and other financial vehicles	3	9	479

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

2/ For week including March 12.

Source: U.S. Census Bureau, *2023 County Business Patterns* <<https://data.census.gov/table/CBP2023.CB2300CBP?g=040XX00US15&d=ECNSVY+Business+Patterns+County+Business+Patterns&codeset=naics~52:N0300.52:N0400.52:N0500.52:N0600.52&nkd=EMPSZES~001,LFO~001>> accessed July 3, 2025.

Table 15.03-- CHARACTERISTICS OF THE FINANCE AND INSURANCE SECTOR (NAICS 52): 2022

[Includes establishments with payroll. Statistics based on the 2022 North American Industry Classification System (NAICS)]

NAICS code	Kind of business	Establishments	Revenue (\$1,000)	Annual payroll (\$1,000)	Paid employees 1/
52	Finance and insurance	1,584	14,376,693	1,661,900	20,506
522	Credit intermediation and related activities	675	(D)	825,777	10,067
5221	Depository credit intermediation	437	(D)	714,586	8,817
52211	Commercial banking	215	1,975,701	448,189	5,198
5222	Nondepository credit intermediation	150	(D)	82,862	900
5223	Activities related to credit intermediation	88	(D)	28,329	350
52231	Mortgage and nonmortgage loan brokers	60	(D)	16,852	189
52232	Financial transactions processing, Reserve, and clearinghouse activities	12	(D)	(D)	87
52239	Other activities related to credit intermediation	16	(D)	(D)	74
523	Securities, commodity contracts, and other financial investments and related activities	285	(D)	167,606	1,198
5231	Securities and commodity contracts intermediation and brokerage	48	(D)	60,748	341
52315	Investment banking and securities intermediation	42	(D)	59,661	316
52316	Commodity contracts intermediation	6	(D)	1,087	25
5239	Other financial investment activities	237	(D)	106,858	857
52394	Portfolio management and investment advice	213	223,900	94,907	735
524	Insurance carriers and related activities	624	10,662,397	668,517	9,241
5241	Insurance carriers	194	8,983,250	424,509	6,112
52411	Direct life, health, and medical insurance carriers	91	7,660,877	245,831	4,123
52412	Direct insurance (except life, health, and medical) carriers	103	1,322,373	178,678	1,989
5242	Agencies, brokerages, and other insurance related activities	430	1,679,147	244,008	3,129
52421	Insurance agencies and brokerages	373	516,877	135,916	1,840
52429	Other insurance related activities	57	1,162,270	108,092	1,289

D Withheld to avoid disclosing data for individual companies.

1/ Pay period including March 12.

Source: U.S. Census Bureau, 2022 Economic Census, ECN Core Statistics Summary Statistics for the U.S., States, and Selected Geographies: 2022, (EC2200BASIC) <<https://data.census.gov/table/ECNBASIC2022.EC2200BASIC?g=040XX00US15&y=2022&d=ECN+Core+Statistics+Summary+Statistics+for+the+U.S.,+States,+and+Selected+Geographies:+2022&codeset=naics~52:N0300.52:N0400.52:N0500.52.>> accessed June 10, 2025.

**Table 15.04-- CHARACTERISTICS OF COMMERCIAL BANKS
HEADQUARTERED IN HAWAII: 2021 TO 2024**

[As of December 31. Federal Deposit Insurance Corporation insured banks with assets greater than \$100 million. Includes out-of-state branches and facilities of banks. Excludes data for banks with branches and facilities in Hawaii but headquartered outside Hawaii]

Subject 1/	2021	2022	2023	2024
Number of institutions reporting	5	5	5	5
Total employees (full-time equivalent)	5,154	5,153	4,969	4,838
Aggregate condition and income data (In millions of dollars)				
Net income (year-to-date)	619	585	491	464
Total assets	56,623	57,020	57,729	56,417
Total loans and leases	31,163	34,149	34,700	34,814
Total deposits	50,123	50,330	50,554	49,052
Equity capital	5,012	4,199	4,566	4,916
Performance ratios (year-to-date, percent)				
Yield on earning assets	2.68	2.98	4.00	4.34
Net charge-offs to loans and leases	0.06	0.06	0.10	0.12
Return on assets	1.13	1.03	0.85	0.82
Return on equity	12.67	13.34	11.28	9.74
Condition ratios (percent)				
Net loans and losses to assets	54.33	59.24	59.44	61.02
Loss allowances to				
Loans and leases	1.29	1.09	2/ 1.11	1.11
Reserve coverage ratio	825.38	867.74	782.01	563.78
Noncurrent loans and leases to total loans and leases	0.16	0.13	0.14	0.20

1/ Definition of terms may be found on the Federal Deposit Insurance Corporation website in its glossary
<<https://www.fdic.gov/analysis/quarterly-banking-profile/qbp/timeseries/qbpnot.pdf>>.

2/ Revised from previous *Data Book*.

Source: Federal Deposit Insurance Corporation, Division of Insurance and Research, "FDIC State Tables"
<<https://state-tables.fdic.gov/>> accessed June 11, 2025.

Table 15.05-- CREDIT UNIONS: 1999 TO 2024

[As of December 31]

Year	Number of credit unions	Assets (dollars)	Shares (dollars)	Loans (dollars)	Number of credit union members
1999	106	3,911,720,684	3,371,485,431	2,009,832,724	589,935
2000	102	4,104,126,744	3,525,977,325	2,179,039,874	612,249
2001	100	4,728,549,611	4,120,888,846	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	6,442,599,837	5,676,421,713	2,826,290,922	729,097
2005	97	6,675,454,552	5,816,437,373	3,166,759,388	750,866
2006	96	6,727,084,367	5,812,940,245	3,444,264,686	776,744
2007	93	7,107,175,278	6,146,573,223	3,751,577,727	806,760
2008	91	7,558,379,638	6,603,223,228	4,011,002,386	809,200
2009	89	8,755,497,641	7,551,135,979	4,096,716,913	810,030
2010	85	9,070,205,477	8,039,549,284	4,024,058,221	810,401
2011	83	9,285,044,502	8,227,197,584	3,975,405,068	810,675
2012	78	9,524,855,175	8,412,531,313	3,823,937,131	801,036
2013	76	9,683,184,997	8,571,854,063	3,867,199,282	808,286
2014	70	9,866,946,668	8,693,351,538	4,008,308,459	809,637
2015	64	10,171,532,130	8,952,063,288	4,363,415,160	806,212
2016	61	10,609,942,669	9,324,690,317	4,708,314,368	811,786
2017	57	10,928,596,828	9,592,106,718	5,221,237,869	823,550
2018	53	11,161,324,522	9,783,958,886	5,731,008,313	838,873
2019	52	11,716,219,243	10,196,144,780	6,152,383,733	854,600
2020	51	13,554,455,478	11,977,653,091	6,130,467,193	863,191
2021	48	14,885,888,903	13,302,873,930	6,226,531,749	861,458
2022	48	14,869,675,664	13,447,778,400	7,263,194,474	862,275
2023	47	15,239,670,466	13,482,726,033	8,028,690,154	869,628
2024	46	16,055,093,461	14,248,582,627	8,312,854,978	872,509

Source: Hawaii Credit Union League, records.

**Table 15.06-- INSURANCE BUSINESS TRANSACTED IN HAWAII:
1998 TO 2023**

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

Year	Number of companies licensed in Hawaii, 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	989	2,429,982	1,500,930	3,433,944
2003	987	2,732,865	1,538,481	3,471,284
2004	953	2,912,186	1,869,570	4,330,020
2005	963	3,117,115	2,014,646	4,102,635
2006	967	3,475,130	2,694,150	5,368,663
2007	966	3,606,984	3,136,056	5,845,236
2008	990	3,459,682	2,621,815	5,506,338
2009	1,005	3,805,409	3,140,699	5,430,239
2010	1,009	4,013,738	3,319,787	5,527,425
2011	1,009	4,116,217	3,606,903	5,399,057
2012	1,015	4,255,592	3,632,614	6,554,126
2013	1,018	4,540,193	3,794,453	7,153,558
2014	1,025	4,727,440	4,104,006	8,707,305
2015	1,025	4,896,975	4,715,970	7,757,282
2016	1,034	5,036,610	4,147,963	8,270,671
2017	1,043	5,437,107	4,559,200	8,415,700
2018	1,052	5,477,113	4,463,398	9,571,228
2019	1,064	5,575,678	4,915,286	8,584,882
2020	1,072	5,733,425	4,815,144	10,473,115
2021	1,080	6,146,799	5,127,125	9,674,708
2022	1,079	2/ 6,741,109	5,345,240	8,223,556
2023	1,097	6,905,710	7,491,799	8,429,221

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) <<https://www.cca.hawaii.gov/ins/reports/>> accessed June 11, 2025.

**Table 15.07-- LIFE INSURANCE BUSINESS TRANSACTED IN HAWAII:
1998 TO 2023**

[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	461	8,497,926	77,883,570	546,095	792,006
2003	448	15,195,349	87,362,008	602,830	804,336
2004	433	9,650,742	91,221,745	549,083	1,057,134
2005	434	10,245,838	97,239,187	576,730	1,177,491
2006	429	10,250,274	97,128,330	630,068	1,795,645
2007	417	14,116,865	101,684,178	715,494	2,100,785
2008	419	9,763,779	102,791,146	674,799	1,545,860
2009	414	9,246,551	104,710,661	614,930	1,599,618
2010	409	9,115,587	105,633,782	641,641	1,683,320
2011	409	10,134,347	115,645,455	642,757	1,883,141
2012	407	11,395,055	119,008,658	665,436	1,834,494
2013	405	8,879,709	122,061,596	784,961	1,841,062
2014	404	8,537,744	123,651,863	730,642	1,985,723
2015	405	10,502,976	128,704,097	725,516	2,446,863
2016	403	9,750,321	132,133,730	741,276	1,839,340
2017	405	10,098,822	135,978,198	796,510	2,066,415
2018	409	11,004,265	141,708,891	849,091	2,262,783
2019	407	21,083,278	146,490,384	864,303	2,302,296
2020	406	10,448,177	155,019,688	840,998	2,240,373
2021	403	10,898,387	157,586,913	918,093	2,467,202
2022	404	10,649,057	161,484,467	992,445	2,446,820
2023	410	9,446,364	160,672,375	953,331	2,982,912

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.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii* (annual) <<https://cca.hawaii.gov/ins/reports/>> accessed April 24, 2025; and records.

Table 15.08-- INSURANCE PREMIUMS AND LOSSES PAID, BY CLASS OF INSURANCE: 2023

[In dollars]

Class of insurance	Premiums	Losses, claims, and benefits paid
All classes 1/	6,905,709,629	7,491,798,614
Life 2/	939,690,215	2,967,729,683
Fraternal 2/	13,641,262	15,182,105
Fire, marine, casualty, and miscellaneous	5,340,273,376	4,494,021,112
Accident and health 3/	2,233,170,056	1,879,930,351
Fire	126,369,021	160,194,416
Allied lines	153,949,009	73,318,947
Multiple peril crop	2,602,993	4,178,006
Federal flood	34,906,732	5,538,075
Private flood	10,377,190	112,717
Homeowners multiple peril	495,888,923	1,161,867,493
Commercial multiple peril (non-liability portion)	167,815,249	193,246,467
Commercial multiple peril (liability portion)	68,822,502	24,617,633
Mortgage guaranty	19,004,994	2,089,543
Ocean marine	28,011,195	20,161,035
Inland marine	137,697,776	59,554,075
Financial guaranty	3,650,629	-
Medical professional liability - occurrence	3,799,189	19,612
Medical professional liability - claims-made	15,944,018	19,385,846
Earthquake	18,646,884	124,100
Workers' compensation	347,441,227	143,536,951
Other liability - occurrence	197,298,738	71,058,694
Other liability - claims-made	66,695,167	11,450,509
Excess workers' compensation	10,145,391	1,489,953
Products liability - occurrence	6,893,307	829,107
Products liability - claims-made	30	-
Private passenger auto no-fault	76,538,152	36,684,420
Other private passenger auto liability	382,656,730	235,938,839
Commercial auto no-fault	5,483,400	1,617,629
Other commercial auto liability	95,664,473	32,994,496
Private passenger auto physical damage	425,929,225	306,610,926
Commercial auto physical damage	32,051,933	20,385,340
Aircraft (all perils)	12,946,376	16,273,037
Fidelity	4,479,139	202,930
Surety	65,109,964	1,944,975
Burglary and theft	1,093,225	966,271
Boiler and machinery	5,540,040	940,997
Credit	8,296,367	4,057,270
International	2,243	-

Continued on next page.

Table 15.08-- INSURANCE PREMIUMS AND LOSSES PAID, BY CLASS OF INSURANCE: 2023 -- Con.

Class of insurance	Premiums	Losses, claims, and benefits paid
Fire, marine, casualty, and miscellaneous (con.)		
Warranty	2,477,546	2,524,009
Title	71,186,313	139,632
All other	1,688,030	36,811
Foreign risk retention group	19,387,804	14,865,714
Surplus lines (net of reinsurance)	592,716,972	(NA)

NA Not available.

1/ "Losses, claims, and benefits paid" excludes surplus lines.

2/ Excludes annuities.

3/ Excludes mutual benefit societies and health maintenance organizations and dental.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii, 2024* <<https://cca.hawaii.gov/ins/reports/>> accessed June 11, 2025.

**Table 15.09-- INSURANCE BUSINESS TRANSACTED IN HAWAII, BY
LOCATION OF HOME OFFICE: 2023**

[As of December 31. In millions of dollars unless otherwise specified. For all insurance companies, life and property and casualty, licensed to do business in Hawaii]

Subject	All companies	Domestic companies 1/	Foreign companies 2/	Alien companies 3/
Number of companies	1,097	28	1,059	10
Life (incl. fraternal benefit societies) and health companies	410	13	392	5
All other companies	687	15	667	5
Financial condition				
Assets	10,764,286	4,281	10,730,613	29,392
Liabilities exc. capital and surplus	9,243,365	3,021	9,212,938	27,407
Policyholders' surplus incl. capital	1,520,921	1,260	1,517,676	1,985
Capital	6,658	70	6,583	5
Net income or loss	128,794	-152	128,629	317
Hawaii business				
Direct premiums written	8,524	909	7,592	23
Life	953	16	928	8
Annuities	2,231	3	2,227	(4/)
Fire, casualty, and miscellaneous	5,340	890	4,436	14
Claims and benefits paid	10,118	955	9,149	14
Life	2,983	20	2,952	10
Annuities	2,641	(4/)	2,641	(4/)
Fire, casualty, and miscellaneous	4,494	935	3,556	3
Investments in Hawaii	8,429	1,248	7,182	-
Mortgage loans (principal indebtedness)	1,593	49	1,544	-
Collateral loans (amount loaned)	117	-	117	-
State and county bonds 5/	1,710	2	1,708	-
Utilities stocks and bonds 5/	1,022	-	1,022	-
Industrial and miscellaneous stocks and bonds 5/	3,361	854	2,507	-
Real estate 6/	627	342	284	-
Balances in Hawaii banks	1,214	1,193	21	-

Continued on next page.

**Table 15.09-- INSURANCE BUSINESS TRANSACTED IN HAWAII, BY
LOCATION OF HOME OFFICE: 2023 -- Con.**

- 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/ Rounds to less than 1.
- 5/ Market value.
- 6/ Market value less encumbrances.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii, 2024* <cca.hawaii.gov/ins/reports/> accessed June 11, 2025;
and calculations by the Hawaii State Department of Business, Economic Development & Tourism.

Table 15.10-- HEALTH PLANS: 2020 TO 2024

Subject	2020	2021	2022	2023	2024
Hawaii Medical Service Association					
Persons covered, Dec. 31 1/	741,911	765,716	779,833	792,055	760,014
Membership dues 2/ (\$1,000)	3,666,479	3,827,151	4,010,212	4,136,192	4,352,792
Kaiser Foundation Health Plan					
Persons covered, annual aver. 1/	256,418	259,624	265,572	269,446	270,118
Persons covered, Dec. 31 1/	257,456	262,280	267,544	271,035	266,921
Membership dues 2/ (\$1,000)	1,357,680	1,354,136	1,405,921	1,470,159	1,541,981
University Health Alliance 3/					
Persons covered, Dec. 31 1/	57,002	56,664	57,678	59,421	58,935
Membership dues 2/ (\$1,000)	322,374	325,677	337,764	349,411	366,908
Commercial carrier premiums for accident & health insurance (\$1,000)	2,065,597	2,114,833	2,356,070	2,233,170	(NA)

NA Not available.

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

2/ Includes both employers' and employees' contributions.

3/ Excludes data relating to the Hawaii Health Connector.

Source: Hawaii Medical Service Association, Kaiser Foundation Health Plan, Inc., University Health Alliance, and Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner* (annual) <<https://cca.hawaii.gov/ins/reports/>> accessed June 20, 2024.

Table 15.11-- PERCENT OF PERSONS NOT COVERED BY HEALTH INSURANCE, FOR HAWAII AND THE UNITED STATES: 2012 TO 2023

[Civilian noninstitutionalized population. Based on a sample and subject to sampling variability]

Year	Hawaii			U.S.	
	Percent not covered	Margin of error 1/	Rank 2/	Percent not covered	Margin of error 1/
2012	6.9	0.4	4	14.8	0.1
2013	6.7	0.4	3/ 2	14.5	0.1
2014	5.3	0.4	3/ 3	11.7	0.1
2015	4.0	0.3	4	9.4	0.1
2016	3.5	0.4	2	8.6	0.1
2017	3.8	0.4	3/ 2	8.7	0.1
2018	4.1	0.4	4/ 4	8.9	0.1
2019	4.2	0.4	4	9.2	0.1
2020	(5/)	(5/)	(5/)	(5/)	(5/)
2021	3.9	0.4	4	8.6	0.1
2022	3.5	0.4	3	8.0	0.1
2023	3.2	0.3	3	7.9	0.1
5-year average 6/					
2012-2016	5.2	0.2	3/ 2	11.7	0.1
2013-2017	4.6	0.2	2	10.5	0.1
2014-2018	4.1	0.2	7/ 3	9.4	0.1
2015-2019	3.9	0.1	3	8.8	0.1
2016-2020	3.9	0.2	3	8.7	0.1
2017-2021	4.0	0.2	3	8.8	0.1
2018-2022	3.9	0.2	3	8.7	0.1
2019-2023	3.7	0.1	3	8.6	0.1

1/ Plus or minus percent. At the 90-percent confidence interval.

2/ Among 50 states and the District of Columbia, with lowest percentage ranking 1.

3/ Tied with the District of Columbia.

4/ Tied with Rhode Island.

5/ 2020 data not available because of disruption to the survey caused by COVID-19 pandemic.

6/ 5-year averages aren't comparable for overlapping years.

7/ Tied with Vermont.

Source: U.S. Census Bureau, American Community Survey 1-year and 5-year, S2701 Selected Characteristics of Health Insurance Coverage in the United States <<https://data.census.gov>> accessed June 11, 2025.

Table 15.12-- HEALTH INSURANCE OFFER, ELIGIBILITY AND TAKE-UP RATES FOR PRIVATE-SECTOR ESTABLISHMENTS AND EMPLOYEES: 2023

[In percent]

Subject	Hawaii			United States
	State	Urban Honolulu	Remainder of state	
Establishments that offer health insurance	76.9	75.6	79.7	46.3
Employees in establishments that offer health insurance	93.1	94.5	90.9	84.9
Employees eligible for health insurance in establishments that offer health insurance	78.0	76.3	80.8	78.8
Employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	75.1	73.4	77.9	68.8
Employees that are enrolled in health insurance at establishments that offer health insurance	58.6	56.0	62.9	54.2

Source: U.S. Department of Health & Human Services, Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey Insurance Component <https://meps.ahrq.gov/mepsweb/data_stats/publications.jsp> accessed June 12, 2025.

Table 15.13-- HEALTH INSURANCE PREMIUMS AND OTHER COSTS FOR PRIVATE-SECTOR ESTABLISHMENTS AND EMPLOYEES: 2023

Subject	Unit	Hawaii	United States
Premium and contribution			
Single coverage			
Average total single premium per enrolled employee	Dollars	7,730	8,182
Percent of total premiums contributed by employees	Percent	13.7	20.0
Family coverage			
Average total family premium	Dollars	20,730	23,938
Percent of total premiums contributed by employees	Percent	24.6	28.8
Employee-plus-one coverage			
Average total employee-plus-one premium per enrolled employee	Dollars	15,551	16,141
Percent of total premiums contributed by employees	Percent	32.8	27.7
Deductible			
Percent of employees enrolled in a plan that had a deductible	Percent	48.2	89.4
Average individual deductible per employee enrolled with single coverage plan that had a deductible	Dollars	1,059	1,930
Average family deductible per employee enrolled with family coverage plan that had a deductible	Dollars	2,683	3,733
Copayment			
Percent of employees enrolled in a plan that had a copayment for an office visit to a physician	Percent	69.9	57.9
Average copayment for an office visit to a physician per employee enrolled in a plan that had a physician copayment	Dollars	16.80	27.22

Continued on next page.

Table 15.13-- HEALTH INSURANCE PREMIUMS AND OTHER COSTS FOR PRIVATE-SECTOR ESTABLISHMENTS AND EMPLOYEES: 2023 -- Con.

Subject	Unit	Hawaii	United States
Coinsurance			
Percent of employees enrolled in a plan that had a coinsurance payment for an office visit to a physician	Percent	26.5	35.0
Average coinsurance for an office visit to a physician per employee enrolled in a plan that had coinsurance payment for an office visit	Percent	16.1	19.7
Maximum out-of-pocket			
Percent of employees enrolled with single coverage plan that had an individual maximum out-of-pocket	Percent	82.9	92.5
Percent of employees enrolled with family coverage plan that had a family maximum out-of-pocket	Percent	86.6	90.3
Average individual out-of-pocket maximum per employee enrolled with single coverage plan that had a maximum out-of-pocket	Dollars	3,173	4,625
Average family maximum out-of-pocket per employee enrolled with family coverage plan that had a maximum out-of-pocket	Dollars	7,830	8,874

Source: U.S. Department of Health & Human Services, Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey Insurance Component <https://meps.ahrq.gov/mepsweb/data_stats/publications.jsp> accessed June 12, 2025.

**Table 15.14-- UNINSURED PERSONS BY SELECTED AGE GROUP,
BY COUNTY: 2022**

[The Small Area Health Insurance Estimates (SAHIE) program models health insurance coverage by combining survey data with population estimates and administrative records]

Age group and subject	State total 1/	Hawaii	Honolulu	Kauai	Maui
Under age 65					
Number in population group	1,199,264	172,408	825,262	61,833	139,761
Number uninsured	51,743	9,453	32,610	3,147	6,533
Percent uninsured	4.3	5.5	4.0	5.1	4.7
Under 19 years old					
Number in population group	325,326	48,185	221,619	17,410	38,112
Number uninsured	9,903	1,546	6,317	626	1,414
Percent uninsured	3.0	3.2	2.9	3.6	3.7
18 to 64 years old					
Number in population group	887,854	126,427	612,851	45,201	103,375
Number uninsured	42,601	8,028	26,779	2,569	5,225
Percent uninsured	4.8	6.3	4.4	5.7	5.1
21 to 64 years old					
Number in population group	847,640	120,360	585,666	43,053	98,561
Number uninsured	40,508	7,696	25,439	2,434	4,939
Percent uninsured	4.8	6.4	4.3	5.7	5.0
40 to 64 years old					
Number in population group	479,876	72,296	322,028	25,776	59,776
Number uninsured	18,306	3,631	11,029	1,226	2,420
Percent uninsured	3.8	5.0	3.4	4.8	4.0
50 to 64 years old					
Number in population group	286,664	43,788	191,257	15,385	36,234
Number uninsured	10,208	2,064	6,259	621	1,264
Percent uninsured	3.6	4.7	3.3	4.0	3.5

1/ Kalawao County data not available.

Source: U.S. Census Bureau, Small Area Health Insurance Estimates (SAHIE), Health Insurance Interactive Data Tool <https://census.gov/data-tools/demo/sahie/#/?s_statefips=15&s_agecat=0> accessed June 11, 2025.

Table 15.15-- FIRES, DEATHS, AND LOSSES, BY COUNTY: 2014 TO 2024

[Fiscal year ending June 30]

Subject and year	State total	Honolulu	Hawaii	Kauai	Maui
Number of fires					
2014	2,995	1,669	671	191	464
2015	3,324	1,798	675	279	572
2016	3,480	1,836	750	258	636
2017	3,522	1,941	729	268	584
2018	3,980	2,235	752	270	723
2019	4,274	2,361	858	324	731
2020	4,486	2,521	1,012	303	650
2021	4,490	2,579	1,009	394	508
2022	5,019	2,721	1,051	607	640
2023	(NA)	2,584	1,090	455	(NA)
2024	(NA)	2,675	861	(NA)	(NA)
Fire deaths					
2014	7	4	2	-	1
2015	5	2	3	-	-
2016	5	3	-	-	2
2017	5	3	1	-	1
2018	5	3	1	1	-
2019	7	6	1	-	-
2020	9	5	4	-	-
2021	5	3	2	-	-
2022	4	4	-	-	-
2023	(NA)	9	1	-	(NA)
2024	(NA)	5	1	(NA)	(NA)
Fire losses (\$1,000)					
2014	29,680	12,800	5,230	1,200	10,450
2015	23,326	13,043	5,006	1,565	3,712
2016	31,803	21,018	3,626	1,329	5,830
2017	27,269	16,278	5,396	1,710	3,885
2018	55,877	40,537	6,382	2,589	6,369
2019	42,138	26,823	6,098	5,391	3,826
2020	33,953	21,834	4,933	3,478	3,708
2021	32,365	24,889	4,184	1,697	1,595
2022	52,322	34,749	10,537	4,378	2,658
2023	(NA)	37,456	6,876	2,193	(NA)
2024	(NA)	41,065	7,788	(NA)	(NA)

NA Not available.

Source: County fire departments, records.

**Table 15.16-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS:
2013 TO 2023**

[Excludes data on self-employed individuals, employees of private households, railroad employees, agricultural production employees and most government employees. Statistics based on the 2012 North American Industry Classification System (NAICS) for 2010-2016, for 2017-2022 based on the 2017 North American Industry Classification System (NAICS)]

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
2013	502,530	4,871,307	19,881,066	31,622	16,268	6,425
2014	519,130	5,101,194	20,847,140	31,801	16,339	6,388
2015	523,677	5,326,980	22,068,393	31,915	16,431	6,361
2016	528,415	5,472,006	22,892,445	32,350	16,688	6,392
2017	544,056	6,002,466	24,366,355	32,800	16,935	6,419
2018	551,681	6,292,044	25,119,473	32,952	17,109	6,227
2019	553,206	6,431,107	25,838,555	32,889	17,090	6,305
2020	549,375	6,669,058	23,755,861	32,627	17,127	6,269
2021	469,179	5,803,115	25,513,923	32,488	18,331	5,885
2022	507,390	6,634,528	28,145,945	32,863	17,866	6,126
2023	520,043	7,457,991	30,265,776	32,911	17,848	6,111

Year	Number of establishments by employment-size class 2/--Con.						
	10 to 19	20 to 49	50 to 99	100 to 249	250 to 499	500 to 999	1,000 or more
2013	4,327	2,808	1,088	484	135	58	29
2014	4,336	2,881	1,126	500	139	64	28
2015	4,315	2,948	1,105	520	143	63	29
2016	4,307	3,052	1,134	544	145	60	28
2017	4,460	3,033	1,157	561	134	72	29
2018	4,487	3,164	1,180	536	146	70	33
2019	4,369	3,170	1,164	541	146	72	32
2020	4,191	3,106	1,150	529	148	74	33
2021	3,869	2,831	925	436	136	51	24
2022	4,183	3,005	999	458	138	62	26
2023	4,200	3,036	1,025	458	139	63	31

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) <<https://data.census.gov/table/CBP2023.CB2300CBP?g=040XX00US15&d=ECNSVY+Business+Patterns+County+Business+Patterns&codeset=naics~00&nkd=LFO~001>> accessed July 2, 2025.

**Table 15.17-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,
BY COUNTY: 2021 TO 2023**

[Excludes data on self-employed individuals, employees of private households, railroad employees, agricultural production employees and most government employees. Statistics based on the 2017 North American Industry Classification System (NAICS)]

Year and county	Number of establishments 1/	Number of employees 2/	Payroll (\$1,000)	
			First quarter	Annual
2021				
State total	32,488	469,179	5,803,115	25,513,923
Hawaii	4,251	49,112	528,223	2,348,586
Honolulu	20,973	311,947	4,117,157	17,596,708
Kauai	2,149	22,166	210,173	1,078,799
Maui	4,818	54,884	579,351	2,770,031
2022				
State total	32,863	507,390	6,634,528	28,145,945
Hawaii	4,365	52,776	603,683	2,592,665
Honolulu	20,964	330,476	4,564,676	19,071,578
Kauai	2,227	25,624	292,378	1,267,773
Maui	4,968	59,758	707,538	3,099,898
2023				
State total	32,911	520,043	7,457,991	30,265,776
Hawaii	4,400	54,716	693,437	2,817,341
Honolulu	20,890	331,937	5,011,753	20,325,156
Kauai	2,281	27,099	338,725	1,397,961
Maui	5,000	62,683	835,559	3,313,629

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

2/ For week including March 12.

Source: U.S. Census Bureau, *County Business Patterns* (annual) <[https://data.census.gov/table/CBP2023.CB2300CBP?g=040XX00US15,15\\$0500000&d=ECNSVY+Business+Patterns+County+Business+Patterns&codeset=naics~00&nkd=EMPSZES~001,LFO~001](https://data.census.gov/table/CBP2023.CB2300CBP?g=040XX00US15,15$0500000&d=ECNSVY+Business+Patterns+County+Business+Patterns&codeset=naics~00&nkd=EMPSZES~001,LFO~001)> accessed July 2, 2025.

**Table 15.18-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS, BY
MAJOR GROUP: 2023**

[Excludes data on self-employed individuals, employees of private households, railroad employees, agricultural production employees and most government employees. Statistics based on the 2017 North American Industry Classification System (NAICS)]

NAICS code	Major group	Number of establishments 1/	Number of employees 2/	Annual payroll (\$1,000)
	Total	32,911	520,043	30,265,776
11	Agriculture, forestry, fishing and hunting	45	233	11,903
113	Forestry and logging	3	5	335
114	Fishing, hunting and trapping	25	46	1,517
115	Support activities for agriculture and forestry	17	182	10,051
21	Mining, quarrying, and oil and gas extraction	10	197	16,043
212	Mining (except oil and gas)	7	162	13,208
22	Utilities	79	3,713	462,744
23	Construction	2,924	31,002	2,654,538
236	Construction of buildings	997	8,914	833,004
237	Heavy and civil engineering construction	130	2,801	275,669
238	Specialty trade contractors	1,797	19,287	1,545,865
31-33	Manufacturing	723	10,293	539,596
311	Food manufacturing	240	4,258	184,601
312	Beverage and tobacco product manufacturing	35	1,182	59,217
314	Textile product mills	18	84	3,832
315	Apparel manufacturing	31	206	7,134
321	Wood product manufacturing	26	333	13,250
323	Printing and related support activities	84	762	29,928
324	Petroleum and coal products manufacturing	3	42	4,837
325	Chemical manufacturing	28	356	21,320
326	Plastics and rubber products manufacturing	11	148	8,465
327	Nonmetallic mineral product manufacturing	37	902	76,305
332	Fabricated metal product manufacturing	39	327	22,382
333	Machinery manufacturing	8	95	6,080
334	Computer and electronic product manufacturing	5	70	8,853
336	Transportation equipment manufacturing	17	547	44,150
337	Furniture and related product manufacturing	35	208	13,209
339	Miscellaneous manufacturing	102	702	34,069

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**Table 15.18-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,
BY MAJOR GROUP: 2023 -- Con.**

NAICS code	Major group	Number of establish- ments 1/	Number of employees 2/	Annual payroll (\$1,000)
42	Wholesale trade	1,412	17,179	1,238,586
423	Merchant wholesalers, durable goods	666	6,014	477,850
424	Merchant wholesalers, nondurable goods	643	10,712	730,731
425	Wholesale electronic markets and agents and brokers	103	453	30,005
44-45	Retail trade	4,395	65,686	2,650,894
441	Motor vehicle and parts dealers	329	6,064	410,790
442	Furniture and home furnishings retailers	156	914	45,105
443	Electronics and appliance retailers	64	757	33,512
444	Building material and garden equipment and supplies dealers	216	5,180	207,616
445	Food and beverage retailers	648	14,643	499,628
446	Health and personal care retailers	370	4,007	168,829
447	Gasoline stations	238	2,622	179,321
448	Clothing and clothing accessories retailers	1,082	12,043	377,800
451	Sporting goods, hobby, musical instrument and book retailers	221	1,517	45,370
452	General merchandise retailers	86	11,367	418,271
453	Miscellaneous retailer retailers	661	5,221	189,485
454	Nonretailer retailers	324	1,351	75,167
48-49	Transportation and warehousing	976	29,200	1,864,856
481	Air transportation	58	9,457	710,059
483	Water transportation	21	1,986	160,125
484	Truck transportation	234	3,393	193,849
485	Transit and ground passenger transportation	104	3,580	199,682
487	Scenic and sightseeing transportation	247	4,189	201,960
488	Support activities for transportation	194	3,644	236,827
492	Couriers and messengers	55	1,949	101,788
493	Warehousing and storage	62	977	57,238
51	Information	557	6,945	562,986
511	Publishing industries (except internet)	110	829	78,696
512	Motion picture and sound recording industries	98	750	20,911
515	Broadcasting (except internet)	44	828	55,388
517	Telecommunications	214	3,936	351,925
518	Data processing, hosting and related services	59	528	51,593
519	Other information services	32	74	4,473
52	Finance and insurance	1,533	20,093	1,766,296
522	Credit intermediation and related activities	621	10,217	877,927

Continued on next page.

**Table 15.18-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,
BY MAJOR GROUP: 2023 -- Con.**

NAICS code	Major group	Number of establish- ments 1/	Number of employees 2/	Annual payroll (\$1,000)
523	Securities, commodity contracts and other financial investments	285	1,081	164,009
524	Insurance carriers and related activities	624	8,786	723,881
53	Real estate and rental and leasing	2,093	13,091	844,651
531	Real estate	1,685	9,634	664,215
532	Rental and leasing services	403	3,428	178,294
533	Lessors of nonfinancial intangible assets (except copyrighted works)	5	29	2,142
54	Professional, scientific and technical services	3,464	24,209	1,984,717
55	Management of companies and enterprises	231	6,966	720,552
56	Administrative and support and waste management and remediation services	1,920	71,783	3,492,636
561	Administrative and support services	1,786	70,093	3,359,977
562	Waste management and remediation services	134	1,690	132,659
61	Educational services	603	16,859	788,633
62	Health care and social assistance	3,763	71,314	5,251,318
621	Ambulatory health care services	2,765	30,018	2,507,287
622	Hospitals	29	21,332	1,972,537
623	Nursing and residential care facilities	187	8,381	377,804
624	Social assistance	782	11,583	393,690
71	Arts, entertainment and recreation	575	11,087	393,061
711	Performing arts, spectator sports and related industries	215	2,368	76,442
712	Museums, historical sites and similar institutions	55	1,762	75,825
713	Amusement, gambling and recreation industries	305	6,957	240,794
72	Accommodation and food services	4,044	97,559	4,075,542
721	Accommodation	341	34,801	2,193,583
722	Food services and drinking places	3,703	62,758	1,881,959
81	Other services (except public administration)	3,522	22,570	942,542
811	Repair and maintenance	657	3,255	173,507
812	Personal and laundry services	1,075	7,075	225,298
813	Religious, grantmaking, civic, professional and similar organizations	1,790	12,240	543,737
99	Industries not classified	42	64	3,682

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

2/ For week including March 12.

Source: U.S. Census Bureau, *2022 County Business Patterns* <<https://data.census.gov/table/CBP2023.CB2300CBP?g=040XX00US15&d=ECNSVY+Business+Patterns+County+Business+Patterns&codeset=naics~N0200.00:N0300.00&nkd=EMPSZES~001,LFO~001>> accessed July 2, 2025.

**Table 15.19-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,
BY EMPLOYMENT-SIZE CLASS: 2022 AND 2023**

[Excludes data on self-employed individuals, employees of private households, railroad employees, agricultural production employees and most government employees]

Employment-size class	Number of establishments 1/		Number of employees 2/		Annual payroll (\$1,000)	
	2022	2023	2022	2023	2022	2023
Total	32,863	32,911	507,390	520,043	28,145,945	30,265,776
1 to 4	17,866	17,848	30,538	30,624	1,906,143	1,821,824
5 to 9	6,126	6,111	40,445	40,490	1,910,726	1,962,022
10 to 19	4,183	4,200	56,682	56,976	2,764,590	2,957,743
20 to 49	3,005	3,036	89,481	90,975	4,576,739	4,857,274
50 to 99	999	1,025	67,699	69,773	3,554,020	3,721,417
100 to 249	458	458	68,298	68,290	3,922,047	3,982,828
250 to 499	138	139	46,180	45,875	2,584,242	2,917,160
500 to 999	62	63	43,402	44,109	2,691,105	2,894,007
1,000 or more	26	31	64,665	72,931	4,236,333	5,151,501

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

2/ For week including March 12.

Source: U.S. Census Bureau, *County Business Patterns* (annual) <<https://data.census.gov/table/CBP2023.CB2300CBP?g=040XX00US15&d=ECNSVY+Business+Patterns+County+Business+Patterns&nkd=LFO~001>> accessed July 2, 2025.

**Table 15.20-- REGISTERED CORPORATIONS AND PARTNERSHIPS:
2021 TO 2025**

[Fiscal year ending June 30. Excludes nonprofit corporations]

Subject	2021	2022	2023	2024	2025
Domestic (Hawaii) corporations					
Formed	1,939	1,394	1,306	1,274	1,112
Dissolved or merged 1/	1,996	1,977	2,021	2,078	2,135
On record, June 30 2/	28,016	27,455	26,767	25,971	24,974
Foreign (non-Hawaii) corporations					
Qualified	1,529	1,599	1,491	1,428	1,429
Withdrawn, merged, or cancelled	957	986	993	1,038	1,051
On record, June 30	15,219	15,829	16,326	17	17,097
Partnerships					
Registered	444	386	345	343	366
Dissolved or cancelled	375	367	321	436	429
On record, June 30	4,057	4,070	4,081	3,975	3,915
Domestic (Hawaii) limited liability companies					
Formed	18,091	18,418	18,576	19,067	18,547
Dissolved or merged	8,160	8,341	9,214	10,836	13,583
On record, June 30	92,806	102,952	112,376	120,712	125,725
Foreign (non-Hawaii) limited liability companies					
Qualified	2,039	2,090	2,138	2,084	2,105
Withdrawn or merged	834	913	947	1,021	1,190
On record, June 30	13,176	14,354	15,545	16,611	17,514
Domestic (Hawaii) limited liability partnerships					
Formed	102	72	89	71	68
Dissolved or merged	76	63	64	79	100
On record, June 30	492	501	526	517	485
Foreign (non-Hawaii) limited liability partnerships					
Qualified	21	17	11	31	49
Withdrawn or cancelled	5	7	10	9	11
On record, June 30	140	151	153	175	213

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.

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

Table 15.21-- CHARACTERISTICS OF C AND S CORPORATIONS, FINANCIAL CORPORATIONS, PARTNERSHIPS, AND PROPRIETORSHIPS: 2022

[Dollar amounts in millions. Not included are business entities with no income and no expenses other than those costs to maintain licenses and to file tax returns]

Subject	Total	C Corp. (N-30)	S Corp. (N-35)	Finan. Corp. (F-1)	Partner- ships (N-20)	Proprietors 1/	
						Non- rental (Sch. C & F)	Rental (Sch. E)
Number of businesses	207,279	17,003	19,438	242	13,167	103,179	54,250
Percent	100.0	8.2	9.4	0.1	6.4	49.8	26.2
Number of businesses by taxation district							
First (Oahu)	139,204	15,085	12,969	234	10,631	62,826	37,459
Second (Maui, Molokai, Lanai)	28,361	771	3,054	(D)	(D)	15,851	7,573
Third (Hawaii)	28,259	895	2,281	(D)	(D)	17,971	6,074
Fourth (Kauai, Niihau)	11,455	252	1,134	(D)	(D)	6,531	3,144
Business receipts	169,655	101,356	29,855	4,070	24,006	7,824	2,544
Percent	100.0	59.7	17.6	2.4	14.2	4.6	1.5
Business with \$1 million or more in business receipts	11,619	4,449	4,359	114	1,699	916	82
Percent	100.0	64.1	16.9	2.6	14.8	1.5	0.1
Amount	154,705	99,184	26,145	4,030	22,831	2,323	192
Business with net profit	28,311	7,325	13,617	188	7,181	(NA)	(NA)
Amount of net profit	11,817	5,102	2,689	866	3,159	(NA)	(NA)
Amount of net loss	3,659	1,692	471	30	1,465	(NA)	(NA)

D Data were suppressed to avoid potential disclosure of confidential taxpayer information but included in total.

NA Not available.

1/ Individual taxpayers with more than one schedule C (E or F) reconcile their gross receipts on form N-11, therefore the number of entities are underestimated.

Source: Hawaii State Department of Taxation, Tax Research and Planning Office, *Hawaii Business Income Tax Statistics: Tax Year 2022* (December 2024) <http://tax.hawaii.gov/stats/a5_1annual/a5_6bus_inc/> accessed June 13, 2025 and calculations by Department of Business, Economic Development and Tourism.

Table 15.22-- ESTABLISHMENT AND EMPLOYMENT CHANGES FROM ENTERPRISE BIRTHS, DEATHS, EXPANSIONS AND CONTRACTIONS, BY EMPLOYMENT-SIZE CLASS: 2015 TO 2016

[An enterprise is a business organization consisting of one or more domestic establishments that were specified under common ownership or control]

Employment size of the enterprise 1/	Number (initial year)	Numerical change	Births 2/	Deaths 3/	Expansions	Contractions
Establishments 4/	29,375	311	2,609	2,298	7,785	7,313
Less than 500 employees	24,231	107	2,147	2,040	6,212	5,820
1-4	11,494	56	1,483	1,427	2,018	1,243
5-9	4,520	49	299	250	1,332	1,545
10-19	2,828	5	145	140	991	1,101
20-99	3,449	-6	136	142	1,236	1,305
100-499	1,940	3	84	81	635	626
500 or more employees	5,144	204	462	258	1,573	1,493
Employment 5/	523,650	4,670	19,089	-14,324	39,481	-39,576
Less than 500 employees	271,313	6,560	12,373	-10,850	23,616	-20,997
1-4	23,646	2,981	2,673	-2,450	4,087	-1,329
5-9	29,268	650	1,953	-1,590	3,120	-2,833
10-19	35,969	767	1,911	-1,713	3,585	-3,016
20-99	95,636	469	3,662	-3,876	7,333	-6,650
100-499	86,794	1,693	2,174	-1,221	5,491	-4,751
500 or more employees	252,337	-1,890	6,716	-3,474	15,865	-20,997

1/ An enterprise (or "company") is a business organization consisting of one or more domestic establishments that were specified under common ownership or control. The enterprise and the establishment are the same for single-establishment firms. Each multi-establishment company forms one enterprise - the enterprise employment and annual payroll are summed from the associated establishments.

2/ Establishments that have zero employment in the first quarter of the initial year and positive employment in the first quarter of the subsequent year.

3/ Establishments that have positive employment in the first quarter of the initial year and zero employment in the first quarter of the subsequent year.

4/ A single physical location where business is conducted or where services or industrial operations are performed.

5/ Full or part-time employees, including salaried officers and executives of corporations, who were on the payroll in the pay period including March 12. Included are employees on sick leave, holidays, and vacations; not included are proprietors and partners of unincorporated businesses.

Source: U.S. Census Bureau, 1989-2016 Business Information Tracking Series "Number of Establishments with Corresponding Employment Change by Employment Size of the Enterprise for the United States and All States, Totals: 2015-2016" (released March 15, 2019)

<<https://www.census.gov/programs-surveys/susb/data/tables.2016.html>> accessed May 28, 2019.

Table 15.23--TOP INDUSTRIES FOR EMPLOYMENT: 2017 AND 2022

[Ranking based on 2022 greatest employment during pay period including March 12 at the 2-digit NAICS code-level. Greatest employment is ranked 1. Statistics based on the North American Industry Classification System (NAICS). The 2017 data is based on the 2017 NAICS and the 2022 data is based on the 2022 NAICS. Includes only establishments with payroll]

Rank	NAICS code 1/	Sector	Number of employees			Payroll per employee (\$)		
			2017	2022	Percent change	2017	2022	Percent change
1	72	Accommodation & food services	112,743	93,587	-17.0	29,242	37,099	26.9
2	62	Health care & social assistance	73,551	72,512	-1.4	54,362	63,988	17.7
3	44-45	Retail trade	72,908	67,181	-7.9	29,965	38,703	29.2
4	56	Administrative & support & waste management & remediation services	55,555	63,982	15.2	36,174	44,490	23.0
5	23	Construction	32,115	31,557	-1.7	69,513	78,176	12.5
6	48-49	Transportation & warehousing 1/	31,863	27,111	-14.9	47,347	61,618	30.1
7	54	Professional, scientific, & technical services	22,668	25,212	11.2	64,657	74,447	15.1
8	52	Finance and insurance	19,718	20,506	4.0	72,738	81,045	11.4
9	81	Other services (except public administration)	20,219	17,641	-12.8	32,265	41,306	28.0
10	42	Wholesale trade	18,963	16,209	-14.5	52,664	62,887	19.4
11	53	Real estate and rental & leasing	13,101	13,518	3.2	51,540	61,011	18.4
12	71	Arts, entertainment, & recreation	11,912	11,397	-4.3	26,383	33,303	26.2
13	31-33	Manufacturing	11,850	10,011	-15.5	47,133	53,048	12.5
14	51	Information	8,218	7,674	-6.6	62,793	76,734	22.2
15	22	Utilities	3,596	3,512	-2.3	104,844	116,948	11.5
16	61	Educational services	2,923	2,818	-3.6	21,010	27,218	29.5

1/ Excludes railroad transportation and the U.S. Postal Service.

Source: U.S. Census Bureau, Economic Census, 2017 Economic Census, "EC1700BASIC: All sectors: Summary Statistics for the U.S., States and Selected Geographies: 2017" <<https://data.census.gov/cedsci/table?q=EC1700BASIC&hidePreview=true&tid=ECNBASIC2017.EC1700BASIC&g=0400000US15&vintage=2017&n=N0200.00>> accessed June 27, 2020; 2022 Economic Census, "EC2200BASIC: All sectors: Summary Statistics for the U.S., States and Selected Geographies: 2022" <<https://data.census.gov/table/ECNBASIC2022.EC2200BASIC?q=EC2200BASIC:+All+Sectors:+Summary+Statistics+for+the+U.S.,+States,+and+Selected+Geographies:+2022&g=040XX00US15&codeset=naics~N0200.00&nkd=TAXSTAT~00, TYPOP~00>> accessed June 13, 2025; and calculations by the Hawaii State Department of Business, Economic Development & Tourism.

Table 15.24-- TOP 10 PRIVATE INDUSTRIES EMPLOYMENT AND EARNINGS, BY COUNTY: 2023-2024

[Data averaged for 3rd quarter of 2023 through 2nd quarter of 2024. Ranking based on greatest employment at the 3-digit NAICS code-level. Greatest employment is ranked 1. Includes persons 14 to 99 years of age in private firms only]

Rank	NAICS code	State/county and industry 1/	Average quarterly employment	Average monthly earnings (\$)
State			513,632	5,371
1	722	Food services and drinking places	64,335	3,061
2	721	Accommodation	39,898	5,298
3	561	Administrative and support services	34,478	4,181
4	621	Ambulatory health care services	34,032	7,426
5	541	Prof., scientific, & technical services	27,056	8,027
6	238	Specialty trade contractors	22,107	6,638
7	622	Hospitals	16,862	7,286
8	445	Food and beverage retailers	15,473	3,425
9	624	Social assistance	15,213	3,478
10	611	Education services	14,183	4,750
Hawaii County			56,471	4,755
1	722	Food services and drinking places	6,558	3,005
2	721	Accommodation	6,295	5,046
3	621	Ambulatory health care services	3,911	5,821
4	561	Administrative and support services	3,748	3,862
5	445	Food and beverage retailers	2,394	3,100
6	455	General merchandise retailers	2,181	3,354
7	238	Social assistance	2,153	3,078
8	624	Specialty trade contractors	2,003	5,398
9	541	Prof., scientific, & technical services	1,800	7,098
10	111	Crop production	1,435	3,449
City & County of Honolulu			366,954	5,565
1	722	Food services and drinking places	45,310	3,001
2	621	Ambulatory health care services	25,339	7,774
3	561	Administrative and support services	24,686	4,272
4	541	Prof., scientific, & technical services	22,605	8,146
5	721	Accommodation	18,502	5,456
6	624	Specialty trade contractors	16,590	6,926
7	622	Hospitals	14,232	7,430
8	611	Education services	11,259	4,706

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Table 15.24-- TOP 10 PRIVATE INDUSTRIES EMPLOYMENT AND EARNINGS, BY COUNTY: 2023-2024 -- Con.

Rank	NAICS code	State/county and industry 1/	Average quarterly employment	Average monthly earnings (\$)
		City & County of Honolulu - Con.		
9	238	Social assistance	10,909	3,573
10	813	Religious, grantmaking, civic, professional & similar organizations	10,345	4,459
		Kauai County	25,052	4,794
1	721	Accommodation	4,120	5,059
2	722	Food services and drinking places	4,042	3,093
3	561	Administrative and support services	1,704	4,136
4	621	Ambulatory health care services	1,007	6,750
5	238	Specialty trade contractors	1,004	6,035
6	713	Amusement, gambling and recreation industries	894	4,093
7	541	Prof., scientific, & technical services	838	8,488
8	236	Construction of buildings	770	6,866
9	445	Food and beverage retailers	708	3,200
10	622	Hospitals	639	6,616
		Maui County	65,151	5,017
1	721	Accommodation	10,982	5,260
2	722	Food services and drinking places	8,426	3,432
3	561	Administrative and support services	4,339	3,955
4	621	Ambulatory health care services	3,776	6,981
5	238	Specialty trade contractors	2,510	5,939
6	445	Food and beverage retailers	2,302	3,542
7	541	Prof., scientific, & technical services	1,813	7,270
8	236	Construction of buildings	1,785	5,993
9	813	Religious, grantmaking, civic, professional & similar organizations	1,736	4,208
10	455	General merchandise retailers	1,723	3,791

1/ Excludes Kalawao County because its data do not meet U.S. Census Bureau publication standards.

Source: U.S. Census Bureau, Local Employment Dynamics, QWI Explorer <<https://qwiexplorer.ces.census.gov/static/explore.html#x=0&g=0>> accessed June 16, 2025.

Table 15.25-- LARGEST PUBLIC AND PRIVATE COMPANIES: 2024

[Highest gross sales in 2023 is ranked 1. Data may include sales and employment on the mainland or abroad]

Rank in sales	Company	Year founded 1/	Sales (million dollars)	Employees
1	Hawaii Medical Service Assn. (HMSA)	1938	4,136.2	1,310
2	Par Hawaii, LLC	2012	4,018.9	621
3	Hawaiian Electric Industries (HEI) 2/	1891/1983	3,682.2	3,597
4	Servco Pacific Inc.	1919	3,210.0	1,019
5	Matson, Inc.	1882	3,094.6	2,326
6	Alaska and Hawaiian Airlines	1929	2,716.3	(NA)
7	Kaiser Permanente Hawaii	1958	2,112.7	2,809
8	University of Hawaii	1907	2,034.2	8,219
9	The Queen's Health System 2/	1859/1985	1,932.0	9,452
10	Hawaii Pacific Health	2001	1,709.1	7,439

NA Not available.

1/ Information on "Year founded" was obtained from previous *Hawaii Business* issues and Internet search, year founded information was no longer provided in *Hawaii Business* ranking table.

2/ The first year is the founding date of the original company and the second year is when it became a holding company, was sold, or legally changed its name or year of incorporation.

Source: *Hawaii Business*, "Hawaii's Top 250 Companies 2024" (October 2, 2024)
<<https://www.hawaiibusiness.com/hawaiiis-top-250-companies-2024/>> accessed June 16, 2025 and various

Table 15.26-- TOTAL GROSS ANNUAL SALES OF SELECTED COMPANIES: 2022 AND 2023

[In million of dollars. Includes companies with a percentage increase of over 100 percent. Rank based on percentage increase in gross annual sales between 2022 and 2023]

Rank	Company	2022	2023	Percent change
1	Honolulu Museum of Art	0.4	19.0	4,939.7
2	Hawaii Community Foundation	74.1	244.9	230.5
3	Hawaii State Foundation on Culture and the Arts	8.7	26.9	210.3
4	Office of Hawaiian Affairs	9.5	21.1	122.2
5	American Red Cross of Hawaii	4.5	9.7	113.4

Source: *Hawaii Business*, "Hawaii's Top 250 Companies 2024" (October 2, 2024)
<https://www.hawaiibusiness.com/hawaiis-top-250-companies-2024/> accessed June 16, 2025.

Table 15.27-- NONEMPLOYER STATISTICS, FOR HAWAII AND THE UNITED STATES: 2004 TO 2022

[Data refer to businesses that have no paid employees, have annual business receipts of \$1,000 or more (\$1 or more in the construction industry) and are subject to federal income taxes]

Year	Hawaii		United States	
	Number of firms 1/	Receipts 2/ (\$1,000)	Number of firms 1/	Receipts 2/ (\$1,000)
2004	84,331	3,694,870	19,523,741	887,001,820
2005	87,717	4,026,320	20,392,068	951,206,297
2006	90,353	4,194,469	20,768,555	970,384,137
2007	96,263	4,475,373	21,708,021	991,791,563
2008	93,704	4,334,702	21,351,320	962,791,527
2009 3/	91,496	4,168,129	21,695,828	923,018,039
2010 3/	92,126	4,065,985	22,110,628	950,813,840
2011 3/	94,118	4,303,253	22,491,080	989,628,512
2012 3/	97,151	4,544,558	22,735,915	1,030,932,886
2013 3/	98,490	4,567,498	23,005,620	1,052,025,268
2014 3/	102,544	4,857,765	23,836,937	1,115,921,379
2015 3/	104,707	5,039,049	24,331,403	1,148,715,541
2016 3/	108,308	5,285,508	24,813,048	1,165,668,336
2017 3/	111,003	5,458,656	25,701,671	1,231,393,290
2018 3/	112,589	5,556,071	26,485,532	1,292,866,710
2019 3/	116,783	5,887,228	27,104,006	1,341,361,655
2020 3/	109,569	5,088,730	27,151,987	1,330,804,278
2021 3/	115,475	6,299,612	28,477,518	1,501,874,326
2022 3/	119,647	7,045,778	29,811,495	1,726,773,355

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Table 15.27-- NONEMPLOYER STATISTICS, FOR HAWAII AND THE UNITED STATES: 2004 TO 2022 -- Con.

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.

3/ When comparing the 2009 and later Nonemployers Statistics data to prior years, changes in methodology must be considered.

Source: U.S. Census Bureau, Nonemployer Statistics for 2002 to 2012 <<http://www.census.gov/econ/nonemployer/>> accessed April 24, 2014; Nonemployer Statistics (annual) <<http://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>> accessed June 21, 2018; "Nonemployer Businesses Increased in 2017" (June 27, 2019) <<https://www.census.gov/newsroom/press-releases/2019/Metropolitan-Areas-and-nonemployer-businesses.html>>; NS1700NONEMP "All Sectors: Nonemployer Statistics for the U.S., States, counties; and by Legal Form of Organization and Sales, Value of Shipments, or Revenue Size for Selected Geographies: 2017" <<https://data.census.gov/cedsci/table?table=NS1700NONEMP&tid=NONEMP2017.NS1700NONEMP&d=ANN%20Nonemployer%20Statistics&lastDisplayedRow=33&hidePreview=true>> accessed July 5, 2019; NS1800NONEMP "All Sectors: Nonemployer Statistics for the U.S., States, Counties, Metropolitan Areas, and Combined Statistical Areas; and by Legal Form of Organization and Sales, Value Geographies: 2018 of Shipments, or Revenue Size for Selected Geographies: 2018" <https://data.census.gov/cedsci/table?q=NS1800NONEMP&g=0400000US15_0100000US&hidePreview=true&tid=NONEMP2018.NS1800NONEMP&vintage=2018&n=00> accessed July 3, 2020; NS1900NONEMP "All Sectors: Nonemployer Statistics by Legal Form of Organization and Receipts Size Class for the U.S., States, and Selected Geographies: 2019" <https://data.census.gov/table?q=NS1900NONEMP&g=040XX00US15_010XX00US&n=00&tid=NONEMP2019.NS1900NONEMP&nkd=LFO~001,RCPSZES~001> accessed June 14, 2023; NS2000NONEMP "All Sectors: Nonemployer Statistics by Legal Form of Organization and Receipts Size Class for the U.S., States, and Selected Geographies: 2020" <https://data.census.gov/table/NONEMP2020.NS2000NONEMP?q=NS2000NONEMP&g=010XX00US_040XX00US15&n=00&nkd=LFO~001,RCPSZES~001> accessed June 28, 2024; NS2100NONEMP "All Sectors: Nonemployer Statistics by Legal Form of Organization and Receipts Size Class for the U.S., States, and Selected Geographies: 2021" <https://data.census.gov/table/NONEMP2021.NS2100NONEMP?q=NS2100NONEMP&g=010XX00US_040XX00US15&n=00&nkd=LFO~001,RCPSZES~001> accessed June 28, 2024; NS2200NONEMP "All Sectors: Nonemployer Statistics by Legal Form of Organization and Receipts Size Class for the U.S., States, and Selected Geographies: 2022" <https://data.census.gov/table/NONEMP2022.NS2200NONEMP?q=NS2200NONEMP&g=010XX00US_040XX00US15&nkd=LFO~001,RCPSZES~001> accessed June 16, 2025.

**Table 15.28-- CHARACTERISTICS OF NONEMPLOYER BUSINESSES,
BY MAJOR GROUP: 2021 AND 2022**

[Data are from the Census Bureau's annual nonemployers statistics used in other current as well as in previous *Data Book* tables and may not be strictly comparable. A firm without paid employees includes sole proprietors and partners of unincorporated businesses that do not have any other employees on the payroll. 2021 data based on the 2017 North American Industry Classification System and 2022 based on the 2022 North American Industry Classification System (NAICS)]

NAICS code	Major group	2021		2022	
		Number of firms 1/	Receipts 2/ (\$1,000)	Number of firms 1/	Receipts 2/ (\$1,000)
	Total	115,475	6,299,612	119,647	7,045,778
11	Agriculture, forestry, fishing & hunting	1,820	77,158	1,887	112,776
21	Mining, quarrying, & oil & gas extraction	19	1,641	21	1,121
22	Utilities	173	14,010	185	19,014
23	Construction	8,655	626,693	9,011	742,494
31-33	Manufacturing	1,873	95,461	2,035	111,473
42	Wholesale trade	2,140	187,103	2,321	238,511
44-45	Retail trade	11,149	513,152	9,766	617,233
48-49	Transportation and warehousing	10,236	245,483	11,022	337,454
51	Information	1,391	47,569	1,424	52,465
52	Finance and insurance	3,108	355,620	3,092	331,488
53	Real estate and rental and leasing	15,183	1,564,158	15,090	1,555,887
54	Professional, scientific, & tech. services	16,047	807,142	16,711	898,193
56	Admin. & support & waste mgt. & remediation services	11,096	360,550	11,870	417,604
61	Educational services	3,275	71,089	3,516	83,813
62	Health care and social assistance	8,677	491,315	8,971	527,134
71	Arts, entertainment, and recreation	6,445	214,479	7,331	267,454
72	Accommodation and food services	2,495	162,873	2,809	188,179
81	Other services (except public admin.)	11,693	464,116	12,585	543,485

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**Table 15.28-- CHARACTERISTICS OF NONEMPLOYER BUSINESSES,
BY MAJOR GROUP: 2021 AND 2022 -- Con.**

1/ A firm is a business organization or entity consisting of one domestic establishment (location) or more under common ownership or control. A firm without paid employees includes sole proprietors and partners of unincorporated businesses that do not have any other employees on the payroll. All establishments of subsidiary firms are included as part of the owning or controlling firm. For the economic census, the terms "firm" and "company" are synonymous.

2/ Includes total sales, shipments, receipts, revenue, or business done by domestic establishments (excludes foreign subsidiaries) without paid employees and within the scope of the Survey of Business Owners.

Source: U.S. Census Bureau, "All Sectors: Nonemployer Statistics by Legal Form of Organization and Receipts Size Class for the U.S., States, and Selected Geographies: 2021" NS2100NONEMP <<https://data.census.gov/table/NONEMP2021.NS2100NONEMP?q=NS2100NONEMP&g=040XX00US15&n=N0200.00&nkd=LFO~001>> accessed June 28, 2024 and "All Sectors: Nonemployer Statistics by Legal Form of Organization and Receipts Size Class for the U.S., States, and Selected Geographies: 2022" NS2200NONEMP <<https://data.census.gov/table/NONEMP2022.NS2200NONEMP?q=NS2200NONEMP&g=040XX00US15&codeset=naics~N0200.00&nkd=LFO~001>> accessed June 17, 2025.

**Table 15.29-- CHARACTERISTICS OF NONEMPLOYER BUSINESSES,
BY MAJOR GROUP: 2022**

[Data refer to businesses that have no paid employees, have annual business receipts of \$1,000 or more (\$1 or more in the Construction industry) and are subject to federal income taxes. Statistics based on the 2022 North American Industry Classification System (NAICS)]

2022 NAICS code	Major group 1/	Number of firms 2/	Receipts (\$1,000)
	Total	119,647	7,045,778
11	Agriculture, forestry, fishing and hunting	1,887	112,776
113	Forestry and logging	73	2,416
114	Fishing, hunting and trapping	1,086	88,242
115	Support activities for agriculture and forestry	728	22,118
21	Mining, quarrying, and oil and gas extraction	21	1,121
212	Mining (except oil and gas)	11	836
213	Support activities for mining	10	285
22	Utilities	185	19,014
23	Construction	9,011	742,494
236	Construction of buildings	3,664	349,504
237	Heavy and civil engineering construction	77	10,182
238	Specialty trade contractors	5,270	382,808
31-33	Manufacturing	2,035	111,473
311	Food manufacturing	405	23,268
312	Beverage and tobacco product manufacturing	15	2,192
313	Textile mills	22	1,206
314	Textile product mills	20	512
315	Apparel manufacturing	310	12,347
316	Leather and allied product manufacturing	16	412
321	Wood product manufacturing	171	7,637
323	Printing and related support activities	138	7,983
324	Petroleum and coal products manufacturing	4	350
325	Chemical manufacturing	66	3,923
326	Plastics and rubber products manufacturing	15	1,731
327	Nonmetallic mineral product manufacturing	66	3,640
331	Primary metal manufacturing	5	309
332	Fabricated metal product manufacturing	79	6,121
333	Machinery manufacturing	30	1,679
334	Computer and electronic product manufacturing	24	2,044
335	Electrical equipment, appliance, and component manufacturing	7	299
336	Transportation equipment manufacturing	20	1,779
337	Furniture and related product manufacturing	92	6,035
339	Miscellaneous manufacturing	529	27,985

Continued on next page.

**Table 15.29-- CHARACTERISTICS OF NONEMPLOYER BUSINESSES,
BY MAJOR GROUP: 2022 -- Con.**

2022 NAICS code	Major group 1/	Number of firms 2/	Receipts (\$1,000)
42	Wholesale trade	2,321	238,511
423	Merchant wholesalers, durable goods	1,046	114,409
424	Merchant wholesalers, nondurable goods	990	106,706
425	Wholesale trade agents and brokers	285	17,396
44-45	Retail trade	9,766	617,233
441	Motor vehicle and parts dealers	428	35,775
444	Building material and garden equipment and supplies dealers	162	22,685
445	Food and beverage retailers	991	93,204
449	Furniture, home furnishings, electronics, and appliance retailers	273	32,344
455	General merchandise retailers	882	38,860
456	Health and personal care retailers	1,698	46,212
457	Gasoline stations and fuel dealers	14	5,136
458	Clothing, clothing accessories, shoe, and jewelry retailers	1,716	113,041
459	Sporting goods, hobby, musical instrument, book, and miscellaneous retailers	3,602	229,976
48-49	Transportation and warehousing	11,022	337,454
481	Air transportation	79	3,760
483	Water transportation	52	1,918
484	Truck transportation	387	32,380
485	Transit and ground passenger transportation	6,888	221,071
486	Pipeline transportation	3	31
487	Scenic and sightseeing transportation	208	19,667
488	Support activities for transportation	342	18,394
492	Couriers and messengers	3,026	36,697
493	Warehousing and storage	37	3,536
51	Information	1,424	52,465
512	Motion picture and sound recording industries	739	29,412
513	Publishing industries	189	6,601
516	Broadcasting and content providers	101	2,425
517	Telecommunications	47	3,161
518	Computing infrastructure providers, data Processing, web hosting, and related services	185	6,402
519	Web search portals, libraries, archives, and other information services	163	4,464
52	Finance and insurance	3,092	331,488
522	Credit intermediation and related activities	170	11,205
523	Securities, commodity contracts, and other financial investments and related activities	908	202,080

Continued on next page.

**Table 15.29-- CHARACTERISTICS OF NONEMPLOYER BUSINESSES,
BY MAJOR GROUP: 2022 -- Con.**

2022 NAICS code	Major group 1/	Number of firms 2/	Receipts (\$1,000)
524	Insurance carriers and related activities	2,014	118,203
53	Real estate and rental and leasing	15,090	1,555,887
531	Real estate	12,894	1,461,429
532	Rental and leasing services	2,188	93,800
533	Lessors of nonfinancial intangible assets (except copyrighted works)	8	658
54	Professional, scientific, and technical services	16,711	898,193
56	Administrative and support and waste management and remediation services	11,870	417,604
561	Administrative and support services	11,794	406,578
562	Waste management and remediation services	76	11,026
61	Educational services	3,516	83,813
62	Health care and social assistance	8,971	527,134
621	Ambulatory health care services	6,161	409,787
623	Nursing and residential care facilities	1,086	62,862
624	Social assistance	1,724	54,485
71	Arts, entertainment, and recreation	7,331	267,454
711	Performing arts, spectator sports, and related Industries	6,415	201,717
712	Museums, historical sites, and similar institutions	28	702
713	Amusement, gambling, and recreation industries	888	65,035
72	Accommodation and food services	2,809	188,179
721	Accommodation	612	52,514
722	Food services and drinking places	2,197	135,665
81	Other services (except public administration)	12,585	543,485
811	Repair and maintenance	2,250	145,691
812	Personal and laundry services	9,572	380,484
813	Religious, grantmaking, civic, professional, and similar organizations	763	17,310

Continued on next page.

**Table 15.29-- CHARACTERISTICS OF NONEMPLOYER BUSINESSES,
BY MAJOR GROUP: 2022 -- Con.**

1/ Major groups include other subgroups not shown separately in this table. Limited to industries in approximately 450 of the nearly 1,200 recognized North American Classification System industries. The universe contains only those codes that are available through administrative records sources and are common to all three legal forms of organization applicable to nonemployer businesses.

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

Source: U.S. Census Bureau, "All Sectors: Nonemployer Statistics by Legal Form of Organization and Receipts Size Class for the U.S., States, and Selected Geographies: 2022" NS2200NONEMP
<<https://data.census.gov/table/NONEMP2022.NS2200NONEMP?q=NS2200NONEMP&g=040XX00US15&codeset=naics~N0200.00:N0300.00&nkd=LFO~001>> accessed June 17, 2025.

Table 15.30-- SELECTED MINORITY-OWNED BUSINESSES: 2022

[Includes Hawaii firms with paid operating during 2022 with receipts of \$1,000 or more which are classified in the North American Industry Classification System (NAICS) sectors 11 through 99, except for NAICS 111, 112, 482, 491, 521, 525, 813, 814, and 92 which are not covered. Firms with more than one domestic establishment are counted in each geographic area and industry in which they operate, but only once in the U.S. total]

Characteristics	All firms (whether or not owned by minorities)	Firms owned by selected minorities 1/		
		Asian- owned	Native Hawaiian- and Other Pacific Islander-owned	Hispanic- owned
Firms with paid employees				
Number	23,069	10,745	1,956	722
Sales, receipts, value of shipments (\$1,000)	143,310,779	19,392,871	2,576,480	858,045
Employees 2/	493,950	99,200	13,598	4,394
Annual payroll (\$1,000)	26,663,613	4,701,509	591,202	221,839

1/ Business ownership is defined as having 51 percent or more of the stock or equity in the business.

2/ For pay period including March 12.

Source: U.S. Census Bureau, Annual Business Survey: Statistics for Employer Firms by Industry, Sex, Ethnicity, Race, and Veteran Status for the U.S., States, and Metro Areas: 2022 <https://data.census.gov/table/ABSCS2022.AB2200CSA01?q=ABSCS2022.AB2200CSA01&g=040XX00US15&codeset=naics~00&nkd=ETH_GROUP~001,RACE_GROUP~00,SEX~001,VET_GROUP~001> accessed June 17, 2025.

Table 15.31-- ASIAN-OWNED BUSINESSES BY SELECTED BUSINESS SECTOR: 2022

[Includes Hawaii firms with paid operating during 2022 with receipts of \$1,000 or more which are classified in the North American Industry Classification System (NAICS) sectors 11 through 99, except for NAICS 111, 112, 482, 491, 521, 525, 813, 814, and 92 which are not covered. Firms with more than one domestic are counted in each geographic area and industry in which they operate, but only once in the U.S. total. Asian business ownership is defined as having 51 percent or more of the stock or equity in the business]

Business sector	Number of employer firms	Number of employees 1/	Annual payroll (\$1,000)
Total	10,745	99,200	4,701,509
Agriculture, forestry, fishing and hunting	15	138	9,364
Utilities	4	11	1,234
Construction	1,215	12,671	952,891
Manufacturing	339	3,502	142,669
Wholesale trade	551	4,776	235,435
Retail trade	1,239	11,265	483,923
Transportation and warehousing	247	3,093	151,379
Information	61	464	31,873
Finance and insurance	299	979	60,635
Real estate and rental and leasing	733	2,246	105,627
Professional, scientific, and technical services	1,282	6,948	515,209
Management of companies and enterprises	31	804	145,018
Administrative and support and waste management and remediation services	460	5,729	219,204
Educational services	136	958	24,190
Health care and social assistance	1,550	12,492	636,116
Arts, entertainment, and recreation	95	1,963	51,228
Accommodation and food services	1,786	25,384	718,967
Other services (except public administration)	784	5,771	216,290

1/ For pay period including March 12.

Source: U.S. Census Bureau, Annual Business Survey: Statistics for Employer Firms by Industry, Sex, Ethnicity, Race, and Veteran Status for the U.S., States, and Metro Areas: 2022 <https://data.census.gov/table/ABSCS2022.AB2200CSA01?q=ABSCS2022.AB2200CSA01&g=040XX00US15&codeset=naics~00:N0200.00&nkd=ETH_GROUP~001,RACE_GROUP~60,SEX~001,VET_GROUP~001> accessed June 17, 2025.

Table 15.32-- NATIVE HAWAIIAN AND OTHER PACIFIC ISLANDER-OWNED BUSINESSES BY SELECTED BUSINESS SECTOR: 2022

[Includes Hawaii firms with paid operating during 2022 with receipts of \$1,000 or more which are classified in the North American Industry Classification System (NAICS) sectors 11 through 99, except for NAICS 111, 112, 482, 491, 521, 525, 813, 814, and 92 which are not covered. Firms with more than one domestic are counted in each geographic area and industry in which they operate, but only once in the U.S. total. Native Hawaiian and Other Pacific Islander (NHOPI) business ownership is defined as having 51 percent or more of the stock or equity in the business]

Business sector	Number of employer firms	Number of employees 1/	Annual payroll (\$1,000)
Total	1,956	13,598	591,202
Construction	449	2,570	150,127
Manufacturing	65	407	19,099
Wholesale trade	47	265	14,237
Retail trade	117	949	29,151
Transportation and warehousing	94	771	39,323
Information	9	38	1,789
Finance and insurance	49	148	7,691
Real estate and rental and leasing	116	248	13,365
Management of companies and enterprises	4	16	1,247
Administrative and support and waste management and remediation services	219	1,569	66,344
Health care and social assistance	150	595	28,814
Arts, entertainment, and recreation	46	927	26,729
Accommodation and food services	206	2,988	68,867
Other services (except public administration)	172	690	23,926

1/ For pay period including March 12.

Source: U.S. Census Bureau, Annual Business Survey: Statistics for Employer Firms by Industry, Sex, Ethnicity, Race, and Veteran Status for the U.S., States, and Metro Areas: 2022 <https://data.census.gov/table/ABSCS2022.AB2200CSA01?q=ABSCS2022.AB2200CSA01&g=040XX00US15&codeset=naics~00:N0200.00&nkd=ETH_GROUP~001,RACE_GROUP~70,SEX~001,VET_GROUP~001> accessed June 17, 2025

Table 15.33-- WOMEN-OWNED BUSINESSES BY SELECTED BUSINESS SECTOR: 2022

[Includes Hawaii firms with paid operating during 2022 with receipts of \$1,000 or more which are classified in the North American Industry Classification System (NAICS) sectors 11 through 99, except for NAICS 111, 112, 482, 491, 521, 525, 813, 814, and 92 which are not covered. Firms with more than one domestic establishment are counted in each geographic area and industry in which they operate, but only once in the U.S. total. Includes women who own 51 percent or more of the equity, interest, or stock of the business]

Subject	Number of employer firms 1/	Women-owned firms 2/	Percent women-owned
Total for all sectors			
Number	23,069	5,455	23.6
Employees 3/	493,950	46,317	9.4
Annual payroll (\$1,000)	26,663,613	1,986,157	7.4
Agriculture, forestry, fishing and hunting			
Number	33	6	18.2
Employees 3/	218	55	25.2
Annual payroll (\$1,000)	12,082	2,291	19.0
Construction			
Number	2,779	288	10.4
Employees 3/	29,725	2,381	8.0
Annual payroll (\$1,000)	2,375,765	151,587	6.4
Manufacturing			
Number	724	193	26.7
Employees 3/	11,853	1,262	10.6
Annual payroll (\$1,000)	597,230	55,942	9.4
Wholesale trade			
Number	1,129	237	21.0
Employees 3/	16,538	1,663	10.1
Annual payroll (\$1,000)	1,058,103	79,003	7.5
Retail trade			
Number	2,517	603	24.0
Employees 3/	65,962	5,136	7.8
Annual payroll (\$1,000)	2,594,751	233,502	9.0
Transportation and warehousing			
Number	738	121	16.4
Employees 3/	25,633	2,158	8.4
Annual payroll (\$1,000)	1,575,717	139,532	8.9

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Table 15.34-- WOMEN-OWNED BUSINESSES BY SELECTED BUSINESS SECTOR: 2022 -- Con.

Subject	Number of employer firms 1/	Women-owned firms 2/	Percent women-owned
Information			
Number	307	36	11.7
Employees 3/	7,608	353	4.6
Annual payroll (\$1,000)	583,692	26,680	4.6
Finance and insurance			
Number	836	144	17.2
Employees 3/	22,005	505	2.3
Annual payroll (\$1,000)	1,768,818	32,543	1.8
Real estate and rental and leasing			
Number	1,675	516	30.8
Employees 3/	13,878	1,093	7.9
Annual payroll (\$1,000)	873,438	51,810	5.9
Professional, scientific, and technical services			
Number	2,994	694	23.2
Employees 3/	25,522	2,728	10.7
Annual payroll (\$1,000)	1,938,128	171,657	8.9
Management of companies and enterprises			
Number	181	8	4.4
Employees 3/	8,586	387	4.5
Annual payroll (\$1,000)	842,065	107,027	12.7
Administrative and support and waste management and remediation services			
Number	1,593	375	23.5
Employees 3/	64,517	8,558	13.3
Annual payroll (\$1,000)	2,788,024	289,021	10.4
Educational services			
Number	517	114	22.1
Employees 3/	16,830	607	3.6
Annual payroll (\$1,000)	761,714	15,547	2.0
Health care and social assistance			
Number	2,756	798	29.0
Employees 3/	65,107	6,053	9.3
Annual payroll (\$1,000)	4,178,730	260,720	6.2

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Table 15.34-- WOMEN-OWNED BUSINESSES BY SELECTED BUSINESS SECTOR: 2022 -- Con.

Subject	Number of employer firms 1/	Women-owned firms 2/	Percent women-owned
Arts, entertainment, and recreation			
Number	463	116	25.1
Employees 3/	11,663	1,631	14.0
Annual payroll (\$1,000)	385,292	28,450	7.4
Accommodation and food services			
Number	2,878	715	24.8
Employees 3/	90,515	8,231	9.1
Annual payroll (\$1,000)	3,386,021	216,528	6.4
Other services (except public administration)			
Number	1,346	506	37.6
Employees 3/	13,119	3,480	26.5
Annual payroll (\$1,000)	444,178	122,097	27.5

1/ All firms whether or not they are owned by women.

2/ Women own 51 percent or more of the interest or stock of the business.

3/ For pay period including March 12.

Source: U.S. Census Bureau, Annual Business Survey: Statistics for Employer Firms by Industry, Sex, Ethnicity, Race, and Veteran Status for the U.S., States, and Metro Areas: 2022 <[https://data.census.gov/](https://data.census.gov/table/ABSCS2022.AB2200CSA01?q=ABSCS2022.AB2200CSA01&g=040XX00US15&codeset=naics~00:N0200.00&nkd=ETH_GROUP~001,RACE_GROUP~00,SEX~001:002,VET_GROUP~001)table/ABSCS2022.AB2200CSA01?q=ABSCS2022.AB2200CSA01&g=040XX00US15&codeset=naics~00:N0200.00&nkd=ETH_GROUP~001,RACE_GROUP~00,SEX~001:002,VET_GROUP~001> accessed June 28, 2024; and calculations by the Department of Business, Economic Development and Tourism.

**Table 15.34-- BUSINESS INQUIRIES AND COMPLAINTS THROUGH
THE BETTER BUSINESS BUREAU, BY TYPE OF INDUSTRY: 2024**

Type of industry 1/	Number of inquiries	Type of industry 1/	Number of complaints	Average settlement per complaint (dollars)
General contractor	28,832	Airlines	161	764.00
Roofing contractors	21,579	New car dealers	102	7,434.84
Plumber	19,960	Sightseeing tours	87	711.07
Sightseeing tours	17,846	Used car dealers	50	3,931.50
Real estate	11,957	Hotels	43	349.14
Property management	10,230	Property management	41	1,808.89
Electrician	9,797	Restaurants	40	35.58
Construction services	9,518	Bank	35	22,072.39
Exercise programs	8,786	Towing company	33	313.54
Solar energy contractors	7,927	Solar energy contractors	32	12,341.66
Auto repairs	7,502	Fitness center	31	1,366.60
Painting contractors	7,064	Real estate	30	5,400.86
Pest control services	7,003	Dentist	21	887.94
Used car dealers	6,884	Auto repairs	20	1,505.57
Handyman	6,830	Internet marketing services	20	30.12
Towing company	6,481	Plumber	19	4,305.16
Travel agency	6,421	Beauty supplies	17	6,189.94
Restaurants	6,003	Newspaper distributors	17	75.99
Air conditioning contractors	5,797	Hospital supplies	16	(NA)
New car dealers	5,779	Timeshare companies	16	6,189.94
Beauty supplies	5,574	Medical plans	15	2,533.33
Lawyers	5,512	Travel agency	14	185.28
Dating services	5,439	Solar energy equip. dealers	14	23,038.18
Landscape contractors	5,256	Womens clothing	14	1,633.92
Jewelry stores	5,202	Cleaning services	13	132.42

NA Not available.

1/ Industries listed are those with the highest number of inquiries or complaints.

Source: Better Business Bureau Great West & Pacific, records.