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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 2002 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: 2006*.

**Table 15.01-- NUMBER OF FINANCIAL INSTITUTIONS, BY TYPES:  
1995 TO 2005**

[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
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
2005	5	184	3	91	-	-	22	96
TYPE OF CHARTER: 2005								
Federal	1	15	2	87	-	-	-	-
State 1/	4	169	1	4	-	-	22	96
ISLANDS: 2005								
Hawaii	4	23	3	9	-	-	8	16
Maui	4	25	3	10	-	-	9	12
Lanai	2	2	-	-	-	-	-	-
Molokai	1	1	1	1	-	-	1	1
Oahu	5	119	3	65	-	-	19	61
Kauai	3	14	2	6	-	-	6	6
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 SUBSECTOR (NAICS 52):  
2003**

[Data refer to establishments with taxable payrolls. Excludes government and self-employed workers. Statistics based on the North American Industry Classification System (NAICS)]

NAICS code	Major group	Establishments	Number of employees 1/	Annual payroll (\$1,000)
52	Total	1,495	19,218	957,863
522	Credit intermediation & related activities	765	10,816	524,660
5221	Depository credit intermediation	483	9,375	422,305
52211	Commercial banking	227	5,889	291,935
52212	Savings institutions	113	1,743	74,128
52213	Credit unions	143	1,743	56,242
5222	Nondepository credit intermediation	160	897	63,923
5223	Activities related to credit intermediation 2/	122	544	38,432
52231	Mortgage & nonmortgage brokers	80	374	30,461
523	Securities, commodity contracts & like activities 2/	250	(3/)	(D)
5231	Securities and commodity contracts, intermediation & brokerage	125	946	69,156
524	Insurance carriers and related activities	478	(4/)	(D)
5241	Insurance carriers 3/	118	4,017	211,424
52411	Direct life, health, medical insurance carriers	54	2,419	122,106
5242	Agencies & other insurance related activities 3/	360	(5/)	(D)
52421	Insurance agencies and brokerages	307	1,980	85,514
525	Funds, trusts, & other financial vehicles	2	(6/)	(D)

D Withheld to avoid disclosing data for individual companies.

1/ For week including March 12.

2/ Includes subgroups not shown separately.

3/ 1,000 to 2,499 employees.

4/ 5,000 to 9,999 employees.

5/ 2,500 to 4,999 employees.

6/ 0 to 19 employees.

Source: U.S. Census Bureau, *County Business Patterns 2003, Hawaii*, CBP/03-13 (September 2005), p. 18-19 <<http://www.census.gov/prod/2005pubs/03cbp/cbp03-13.pdf>> accessed September 28, 2005.

**Table 15.03-- FINANCE AND INSURANCE SUBSECTOR (NAICS 52):  
2004**

[Data refer to establishments with taxable payrolls. Excludes government and self-employed workers. Statistics based on the North American Industry Classification System (NAICS)]

NAICS code	Major group	Establishments	Number of employees 1/	Annual payroll (\$1,000)
52	Total	1,519	19,256	1,099,212
522	Credit intermediation and related activities	778	11,068	649,502
5221	Depository credit intermediation	475	9,342	535,795
52211	Commercial banking	224	5,738	395,810
52212	Savings institutions	111	1,763	79,278
52213	Credit unions	140	1,841	60,707
5222	Nondepository credit intermediation	167	1,096	76,053
5223	Activities related to credit intermediation 2/	136	630	37,654
52231	Mortgage and nonmortgage loan brokers	96	453	30,699
523	Securities, commodity contracts, other financial investments, and related activities 2/	246	(3/)	(D)
5231	Securities and commodity contracts intermediation and brokerage	115	737	58,717
524	Insurance carriers and related activities	493	6,560	342,472
5241	Insurance carriers 2/	128	3,965	208,356
52411	Direct life, health, & medical insurance carriers	58	2,556	122,275
5242	Agencies, brokerages, and other insurance related activities 2/	365	2,595	134,116
52421	Insurance agencies and brokerages	316	2,067	97,481
525	Funds, trusts, and other financial vehicles (part)	2	(4/)	(D)

D Withheld to avoid disclosing data for individual companies.

1/ For week including March 12.

2/ Includes subgroups not shown separately.

3/ 1,000 to 2,499 employees.

4/ 0 to 19 employees.

Source: U.S. Census Bureau, *County Business Patterns 2004, Hawaii*, CBP/04-13 (June 2006), table 2 <<http://www.census.gov/prod/2006pubs/04cbp/cb0400ahi.pdf>> accessed June 15, 2006.

**Table 15.04-- CHARACTERISTICS OF THE FINANCE AND  
INSURANCE SECTOR (NAICS 52): 2002**

[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 Economic Censuses prior to 1997]

NAICS code	Kind of business	Establishments	Revenue (\$1,000)	Annual payroll (\$1,000)	Paid employees 1/
52	Total	1,421	(2/)	874,184	18,257
522	Credit intermediation and related activities	743	(2/)	476,023	10,514
5221	Depository credit intermediation	486	(2/)	406,097	9,269
52211	Commercial banking	230	(3/)	289,120	5,973
52212	Savings institutions	109	(3/)	67,268	1,681
52213	Credit unions	147	300,486	49,709	1,615
5222	Nondepository credit intermediation	146	217,187	46,636	780
5223	Activities related to credit intermediation 4/	111	64,902	23,290	465
52231	Mortgage and nonmortgage loan brokers	71	45,241	16,687	280
523	Securities, commodity contracts, other financial investments and related activities 4/	199	(D)	(D)	(5/)
5231	Securities and commodity contracts intermediation and brokerage	92	167,618	78,208	745
524	Insurance carriers and related activities	477	(2/)	292,436	6,519
5241	Insurance carriers 4/	126	(3/)	189,703	4,156
52411	Direct life, health, medical insurance carriers	58	(3/)	102,430	2,506
5242	Agencies, brokerages, and other insurance related activities 4/	351	277,132	102,733	2,363
52421	Insurance agencies and brokerages	299	226,906	75,464	1,781
525	Funds, trusts, and other financial vehicles (part)	2	(D)	(D)	(6/)

D Withheld to avoid disclosing data for individual companies.

1/ Pay period including March 12.

2/ Not available or not comparable.

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

4/ Includes subgroups not shown separately.

5/ 1,000 to 2,499 employees.

6/ 0 to 19 employees.

Source: U.S. Census Bureau, 2002 *Economic Census, Finance and Insurance, Geographic Area Series, Hawaii*, EC02-52A-HI (August 2005), table 1 <<http://www.census.gov/prod/ec02/ec0252hi.pdf>> accessed January 17, 2006.

**Table 15.05-- CHARACTERISTICS OF STATE-CHARTERED FINANCIAL INSTITUTIONS, BY TYPES: 2003 TO 2005**

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

Subject	2003	2004	2005
<b>BANKS</b>			
Number of banks	4	4	3
Number of branches and agency offices	196	194	191
Assets (million dollars)	23,504.5	24,810.3	27,062.3
Deposits (million dollars)	17,442.0	18,568.0	20,152.3
<b>DEPOSITORY FINANCIAL SERVICES LOAN COMPANIES</b>			
Number of companies	2	1	1
Number of branches and agency offices	16	15	15
Assets (million dollars)	474.2	595.5	652.7
Deposits	385.3	429.3	484.3

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 24, 2006.

**Table 15.06-- CHARACTERISTICS OF COMMERCIAL BANKS  
HEADQUARTERED IN HAWAII, BY ASSET SIZE: 2005**

[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]

<b>Subject</b>	<b>All banks</b>	<b>Banks with assets of \$100 million to \$1 billion</b>	<b>Banks with assets of more than \$1 billion</b>
Number of institutions reporting	5	2	3
Total employees (full-time equivalent)	5,985	354	5,631
<b>ASSETS AND LIABILITIES (MILLION DOLLARS)</b>			
Assets	28,154	1,091	27,063
Loans and leases	16,473	674	15,799
Foreign 1/	1,012	13	999
Domestic 2/	15,461	661	14,800
Securities	6,748	301	6,446
Liabilities	24,516	1,005	23,511
Deposits	21,039	887	20,153
Foreign 1/	1,307	-	1,307
Domestic 2/	19,733	887	18,846
Equity capital	3,638	86	3,551
Loan loss allowance	244	12	232
Unused loan commitments	8,400	211	8,189
<b>ASSET QUALITY (PERCENT OF LOANS)</b>			
Loan loss allowance	1.481	1.711	1.472
Past due and non-accrual	0.760	0.111	0.788
Real estate	0.552	0.114	0.576
Commercial and industrial	1.910	0.237	1.917
Consumer	0.570	0.054	0.590

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 9, 2006; calculations by the Hawaii State Department of Business, Economic Development & Tourism.

**Table 15.07-- CREDIT UNIONS: 1999 TO 2005**

[As of December 31]

<b>Year</b>	<b>Number of credit unions</b>	<b>Assets (dollars)</b>	<b>Shares (dollars)</b>	<b>Loans (dollars)</b>	<b>Number of credit union members</b>
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	1/ 6,442,599,837	5,676,421,713	1/ 2,826,290,922	729,097
2005	97	6,675,806,740	5,816,417,846	3,166,649,772	750,866

1/ Revised from previous *Data Book*.

Source: Hawaii Credit Union League, records.

**Table 15.08-- INSURANCE BUSINESS TRANSACTED IN HAWAII:  
1998 TO 2004**

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

<b>Year</b>	<b>Number of companies licensed in Hawaii, Dec. 31</b>	<b>Premiums paid (\$1,000)</b>	<b>Losses, claims and benefits paid (\$1,000)</b>	<b>Cumulative net investments in Hawaii, Dec. 31 1/ (\$1,000)</b>
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

1/ Excludes bank balances.

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 March 21, 2006.

**Table 15.09-- LIFE INSURANCE BUSINESS TRANSACTED IN HAWAII:  
1998 TO 2004**

[Includes fraternal benefit societies]

<b>Year</b>	<b>Number of companies licensed in Hawaii, Dec. 31</b>	<b>Face value of policies written 1/ (\$1,000)</b>	<b>Insurance in force, Dec. 31 2/ (\$1,000)</b>	<b>Premiums 3/ (\$1,000)</b>	<b>Losses, claims, and benefits paid 3/ (\$1,000)</b>
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

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) <<http://www.hawaii.gov/dcca/areas/ins/main/reports>> accessed March 21, 2006 and records.

**Table 15.10-- INSURANCE PREMIUMS AND LOSSES PAID, BY CLASS OF INSURANCE: 2004**

[Dollars]

Class of insurance	Premiums	Losses, claims, and benefits paid
All classes	2,912,186,150	1,869,570,480
Life 1/	543,258,447	1,052,988,825
Fraternal	5,824,599	4,145,378
Fire, marine, casualty, and miscellaneous:		
Accident and health	252,227,157	119,331,975
Fire	25,132,071	3,162,280
Allied lines	20,329,314	4,778,085
Multiple peril crop	1,149,566	910,045
Federal flood	15,381,966	1,534,942
Farmowners multiple peril	30,276	5,931
Homeowners multiple peril	214,594,400	52,443,121
Commercial multiple peril (fire & allied lines)	70,686,272	13,924,063
Commercial multiple peril (liability portion)	54,602,405	15,254,202
Mortgage guaranty	28,921,457	192,911
Ocean marine	12,963,170	6,165,725
Inland marine	28,647,212	10,291,011
Financial guaranty	7,505,615	-1
Medical malpractice	22,666,111	26,828,397
Earthquake	1,235,208	-
Workers' compensation	341,333,624	121,479,435
Other liability	171,423,970	47,780,720
Products liability	13,122,029	3,014,312
Private passenger auto no-fault	88,502,054	47,691,577
Other private passenger auto liability	306,179,984	147,802,146
Commercial auto no-fault	5,951,871	2,781,678
Other commercial auto liability	81,224,689	32,105,905
Private passenger auto physical damage	211,039,965	121,530,286
Commercial auto physical damage	19,917,181	10,171,905
Aircraft	14,810,437	6,333,651
Fidelity	4,939,551	546,218
Surety	30,367,786	5,421,521
Burglary and theft	266,342	13,500
Boiler and machinery	2,697,729	2,292,385
Credit	1,863,074	919,350
Title	105,176,139	4,362,553
All other	9,704,728	3,366,448
Surplus lines 2/	198,509,751	(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, 2005*, p. 6 <[http://www.hawaii.gov/dcca/areas/ins/main/reports/reports\\_insurance\\_commissioner\\_hawaii\\_2005.pdf](http://www.hawaii.gov/dcca/areas/ins/main/reports/reports_insurance_commissioner_hawaii_2005.pdf)> accessed March 21, 2006.

**Table 15.11-- INSURANCE BUSINESS TRANSACTED IN HAWAII, BY  
LOCATION OF HOME OFFICE: 2004**

[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	433	3	424	6
Other than life	520	17	499	4
Financial condition, Dec. 31:				
Assets	5,026,902.6	1,862.8	5,005,075.3	19,964.6
Liabilities exc. capital and surplus	4,429,821.2	1,303.0	4,410,417.1	18,101.0
Policyholders' surplus incl. capital	597,081.4	559.7	594,658.1	1,863.6
Capital	7,813.1	53.5	7,748.6	11.0
Net income or loss	66,584.4	68.4	66,302.6	213.4
Hawaii business:				
Direct premiums written	3,754.6	724.4	3,016.4	13.7
Claims and benefits paid	2,181.0	257.3	1,909.2	14.4
Investments in Hawaii, Dec. 31	4,330.0	136.0	4,184.6	9.4
Mortgage loans (principal indebtedness)	1,308.4	83.0	1,225.5	-
Collateral loans (amount loaned)	36.0	-	26.5	9.4
State and county bonds 4/	1,299.1	2.6	1,296.4	-
Utilities stocks and bonds 4/	531.6	-	531.6	-
Industrial and miscellaneous stocks and bonds 4/	993.1	45.9	947.2	-
Real estate 5/	161.8	4.5	157.4	-
Balances in Hawaii banks, Dec. 31	92.2	42.7	49.5	0.1

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, 2005*, pp. 15-43

<[http://www.hawaii.gov/dcca/areas/ins/main/reports/reports\\_insurance\\_commissioner\\_hawaii\\_2005.pdf](http://www.hawaii.gov/dcca/areas/ins/main/reports/reports_insurance_commissioner_hawaii_2005.pdf)>  
accessed March 21, 2006; and calculations by the Hawaii State Department of Business, Economic Development & Tourism.

**Table 15.12-- HEALTH PLANS: 2002 TO 2005**

Subject	2002	2003	2004	2005
Hawaii Medical Service Association:				
Persons covered, Dec. 31 1/	668,493	677,140	692,786	700,493
Membership dues 3/ (\$1,000)	2/ 1,283,564	2/ 1,458,861	2/ 1,603,488	1,716,312
Queen's Hawaii Care:				
Persons covered, Dec. 31 1/	4/ 13,075	(4/)	(4/)	(4/)
Membership dues 3/ (\$1,000)	4/ 13,007	(4/)	(4/)	(4/)
Kaiser Foundation Health Plan:				
Persons covered: 1/				
Annual average	230,142	234,186	232,941	227,185
Dec. 31	233,646	235,192	231,179	226,653
Membership dues 3/ (\$1,000)	435,007	495,918	556,300	593,883
University Health Alliance:				
Persons covered, Dec. 31 1/	25,586	25,865	30,955	35,972
Membership dues 3/ (\$1,000)	54,554	57,086	2/ 66,604	83,692
Commercial carrier premiums for accident and health insurance (\$1,000)	228,761	233,308	252,227	(NA)

NA Not available.

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

2/ Revised from previous *Data Book*.

3/ Includes both employers' and employees' contributions.

4/ 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 May 30, 2006.

**Table 15.13-- PERCENT OF PERSONS NOT COVERED BY HEALTH INSURANCE, FOR THE UNITED STATES AND HAWAII: ANNUAL AND AVERAGES FOR 2002 TO 2004**

[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
	2002	2003	2004	2002-2003	2003-2004	2002-2004
Hawaii						
Percent not covered	10.0	10.1	9.6	10.1	9.9	9.9
Standard error 1/	0.7	0.7	0.7	0.9	0.9	0.8
Rank 2/	(X)	(X)	(X)	(X)	(X)	3/ 2
U.S.						
Percent not covered	15.2	15.6	15.7	15.4	15.7	15.5
Standard error 1/	0.2	0.1	0.1	0.1	0.1	0.1

X Not applicable.

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

2/ Among 50 states, with lowest percentage ranking 1.

3/ There are seven states that are not statistically different from Hawaii at the 90-percent confidence level. Minnesota is ranked 1.

Source: U.S. Census Bureau, Table HI05 "Health Insurance Coverage Status and Type of Coverage by State and Age for All People: 2004" <[http://pubdb3.census.gov/macro/032005/health/h05\\_000.htm](http://pubdb3.census.gov/macro/032005/health/h05_000.htm)> accessed August 31, 2005; "Income, Poverty, and Health Insurance Coverage in the United States: 2004" (August 2005) <<http://www.census.gov/prod/2005pubs/p60-229.pdf>> accessed August 30, 2005; and "Comparison of Uninsured Rates Between States Using 3-year Averages: 2002 to 2004" <<http://www.census.gov/hhes/www/hlthins/hlthin04/statecomp04.xls>> accessed September 26, 2005.

**Table 15.14-- 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 15.15-- FIRES, DEATHS, AND LOSSES REPORTED BY COUNTY  
FIRE DEPARTMENTS: 2001 TO 2005**

[Fiscal year ending June 30]

<b>Subject and year</b>	<b>State total</b>	<b>Honolulu</b>	<b>Hawaii</b>	<b>Kauai</b>	<b>Maui</b>
<b>Number of fires:</b>					
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
2005	4,297	2,411	887	258	741
<b>Fire deaths:</b>					
2001	3	2	-	-	1
2002	4	4	-	-	-
2003	3	1	1	-	1
2004	8	7	1	-	-
2005	10	10	-	-	-
<b>Fire losses (\$1,000):</b>					
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
2005	39,436	22,032	2,847	2,012	12,545

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 15.16-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS:  
1994 TO 2004**

[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	
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	
2003	459,010	3,422,999	14,138,996	31,061	16,243	6,294	
2004	473,500	3,552,027	15,074,629	31,605	16,503	6,431	
	<b>Number of establishments by employment-size class 2/--Con.</b>						
Year	10 to 19	20 to 49	50 to 99	100 to 249	250 to 499	500 to 999	1,000 or more
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
2003	4,194	2,666	992	475	126	45	26
2004	4,208	2,766	1,012	479	121	58	27

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)

<<http://www.census.gov/prod/www/abs/cbptotal.html>> accessed June 15, 2006.

**Table 15.17-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,  
BY COUNTY: 2003 AND 2004**

[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
2003				
State total	31,061	459,010	3,422,999	14,138,996
Hawaii	3,853	47,452	304,359	1,271,883
Honolulu	21,141	329,679	2,583,027	10,642,680
Kauai	1,853	(3/)	(D)	(D)
Maui	4,203	57,337	380,190	1,575,874
Statewide	11	(4/)	(D)	(D)
2004				
State total	31,605	473,500	3,552,027	15,074,629
Hawaii	3,929	49,749	329,642	1,401,006
Honolulu	21,439	333,514	2,628,832	11,134,194
Kauai	1,897	25,185	157,578	676,975
Maui	4,295	61,020	413,146	1,759,991
Statewide	45	4,032	22,829	102,463

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.

4/ Number of employees are between 1,000 to 2,499.

Source: U.S. Census Bureau, *County Business Patterns 2004, Hawaii*, CBP/04-13 (June 2006), table 4 <<http://www.census.gov/prod/2006pubs/04cbp/cb0400ahi.pdf>> accessed June 15, 2006.

**Table 15.18-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,  
BY MAJOR GROUP: 2003**

[Data refer to establishments with taxable payrolls. Excludes government and self-employed workers. Statistics based on the 2002 North American Industry Classification System (NAICS)]

NAICS code	Major group	Number of establishments 1/	Number of employees 2/	Annual payroll (\$1,000)
	Total	31,061	459,010	14,138,996
11	Forestry, fishing, hunting and agricultural support	46	(3/)	(D)
21	Mining	10	(4/)	(D)
22	Utilities	47	2,345	166,916
23	Construction	2,475	26,570	1,241,356
31-33	Manufacturing 5/	924	14,346	455,119
311	Food manufacturing	253	5,723	140,748
315	Apparel manufacturing	90	1,144	24,078
323	Printing & related support activities	121	1,324	40,252
42	Wholesale trade	1,895	19,886	698,785
44-45	Retail trade 5/	4,893	64,425	1,451,356
441	Motor vehicle & parts dealers	344	6,628	272,511
445	Food & beverage stores	717	12,621	246,531
448	Clothing & clothing accessories stores	1,222	10,123	187,290
48-49	Transportation & warehousing 5/	810	25,300	851,921
481	Air transportation	60	7,888	338,997
51	Information	621	11,646	701,531
52	Finance & insurance	1,495	19,218	957,863
53	Real estate & rental & leasing	1,906	14,449	461,328
54	Professional, scientific & technical services	3,084	21,694	961,950
55	Management of companies & enterprises	223	5,095	280,234
56	Administrative and support and waste management and remediation services	1,691	34,622	797,101
61	Educational services	491	15,985	428,119
62	Health care and social assistance 5/	3,307	57,153	2,100,102
621	Ambulatory health care services	2,587	21,262	968,775
71	Arts, entertainment & recreation	497	11,873	209,358
72	Accommodation & food services	3,191	89,049	1,810,529
721	Accommodation	304	35,733	1,083,936
722	Food services & drinking places	2,887	53,316	726,593
81	Other services (except public admin.)	3,347	24,684	548,777
95	Auxiliaries (except corporate, subsidiary & regional mgt.)	(NA)	(NA)	(NA)
99	Unclassified establishments	108	(4/)	(D)

Continued on next page.

**Table 15.18-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,  
BY MAJOR GROUP: 2003 -- Con.**

D Withheld to avoid disclosing data for individual companies.

NA Not available.

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.

Source: U.S. Census Bureau, County Business Patterns 2003, Hawaii, CBP/03-13 (September 2005),  
table 1 <<http://www.census.gov/prod/2005pubs/03cbp/cbp03-13.pdf>> accessed September 28, 2005.

**Table 15.19-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,  
BY MAJOR GROUP: 2004**

[Data refer to establishments with taxable payrolls. Excludes government and self-employed workers. Statistics based on the 2002 North American Industry Classification System (NAICS)]

<b>NAICS code</b>	<b>Major group</b>	<b>Number of establishments 1/</b>	<b>Number of employees 2/</b>	<b>Annual payroll (\$1,000)</b>
	Total	31,605	473,500	15,074,629
11	Forestry, fishing & hunting and agricultural support services	44	387	7,177
21	Mining	9	125	7,126
22	Utilities	47	2,494	191,198
23	Construction	2,579	27,020	1,361,382
31-33	Manufacturing 3/	928	14,625	478,529
311	Food manufacturing	248	5,736	152,915
315	Apparel manufacturing	79	1,084	23,192
323	Printing and related support activities	123	1,315	41,429
42	Wholesale trade	1,881	19,986	746,536
44-45	Retail trade 3/	4,887	66,584	1,563,190
441	Motor vehicle and parts dealers	336	7,029	283,864
445	Food and beverage stores	719	13,150	257,310
448	Clothing & clothing accessories stores	1,224	11,298	210,329
48-49	Transportation and warehousing 3/	826	24,578	891,219
481	Air transportation	60	7,536	309,202
51	Information	593	10,370	481,271
52	Finance and insurance	1,519	19,256	1,099,212
53	Real estate and rental and leasing	1,962	14,870	502,192
54	Professional, scientific & technical services	3,215	23,738	1,086,591
55	Management of companies & enterprises	221	5,228	301,675
56	Administrative and support and waste management and remediation services	1,706	36,958	876,279
61	Educational services	504	16,500	461,054
62	Health care and social assistance 3/	3,367	59,349	2,211,263
621	Ambulatory health care services	2,606	22,889	1,023,266
71	Arts, entertainment and recreation	501	11,842	220,675
72	Accommodation and food services	3,330	95,337	2,028,382
721	Accommodation	313	38,949	1,240,683
722	Food services and drinking places	3,017	56,388	787,699
81	Other services (except public admin.)	3,346	24,096	556,078
99	Industries not classified	140	157	3,600

Continued on next page.

**Table 15.19-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,  
BY MAJOR GROUP: 2004 -- Con.**

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

2/ For week including March 12.

3/ Includes other subgroups not shown separately.

Source: U.S. Census Bureau, *County Business Patterns 2004, Hawaii*, CBP/04-13 (June 2006),  
table 1 <<http://www.census.gov/prod/2006pubs/04cbp/cb0400ahi.pdf>> accessed June 15, 2006.

**Table 15.20-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,  
BY EMPLOYMENT-SIZE CLASS: 2003 AND 2004**

[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)	
	2003	2004	2003	2004	2003	2004
Total	31,061	31,605	459,010	473,500	14,138,996	15,074,629
1 to 4	16,243	16,503	29,256	29,497	1,000,968	1,180,987
5 to 9	6,294	6,431	41,759	42,746	1,155,671	1,262,887
10 to 19	4,194	4,208	56,412	56,815	1,587,049	1,645,012
20 to 49	2,666	2,766	81,265	84,139	2,321,687	2,516,365
50 to 99	992	1,012	67,815	69,178	1,935,586	2,089,240
100 to 249	475	479	69,802	70,692	2,171,302	2,194,328
250 to 499	126	121	43,867	40,904	1,416,515	1,360,622
500 to 999	45	58	30,126	38,552	1,215,117	1,410,095
1,000 or more	3/ 26	4/ 27	38,708	40,977	1,335,101	1,415,093

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; 5 establishments had 1,500-2,499 employees;  
and 2 establishments had 2,500-4,999 employees.

4/ 18 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 2003, Hawaii*, CBP/03-13 (August 2005),  
pp. 3, 27, and 32 and *County Business Patterns 2004, Hawaii*, CBP/04-13 (June 2006), pp. 4 and 247  
<<http://www.census.gov/prod/www/abs/cbptotal.html>> accessed June 15, 2006.

**Table 15.21-- ECONOMIC DEVELOPMENT INDEXES: 2001 TO 2005**

[ *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	2001	2002	2003	2004		2005	
	Grade			Grade	Rank	Grade	Rank
Economic performance	D	D	D	B	19	C	23
Employment	F	D	C	C	21	C	22
Earnings and job quality	D	D	D	C	23	C	27
Equity 1/	D	D	D	D	37	C	24
Quality of life	C	D	D	C	29	D	42
Resource efficiency 2/	A	A	A	A	3	A	4
Business vitality	F	D	F	F	46	F	46
Competitiveness of existing businesses	D	C	D	D	42	D	39
Structural diversity 3/	D	C	(X)	(X)	(X)	(X)	(X)
Entrepreneurial energy 4/	D	D	F	D	40	F	47
Development capacity	F	D	F	F	46	F	48
Human resources	D	D	C	C	35	C	31
Financial resources	D	D	F	D	45	F	48
Infrastructure resources	D	D	D	F	49	F	49
Amenity resources and natural capital	D	C	C	C	33	D	37
Innovation assets 5/	C	C	C	C	26	C	35

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=1581&id=1581>> accessed January 31, 2006.

**Table 15.22-- CHARACTERISTICS OF BUSINESS AND PROFESSIONAL FIRMS, BY COUNTY: 2005**

Characteristic	State total 1/	Honolulu	Maui	Kauai	Hawaii
All businesses	50,615	36,068	5,699	2,636	6,212
Business type, total 2/	33,341	23,625	3,472	1,731	4,516
Corporation	26,626	19,179	2,872	1,354	3,224
Partnership	710	502	113	26	69
Proprietorship	6,005	3,944	487	351	1,223
Employees, total 3/	11,316	8,685	1,178	473	982
1 to 4	4,001	2,931	514	178	378
5 to 9	2,622	1,999	258	119	246
10 to 19	1,914	1,500	175	74	166
20 to 49	1,503	1,208	122	58	115
50 to 99	578	476	47	20	35
100 to 199	324	272	27	10	15
200 to 299	105	85	8	4	8
300 to 499	124	95	14	6	9
500 to 999	71	51	9	4	7
1,000 to 9,999	74	68	4	-	3
Annual sales volume, total 2/	8,467	6,560	852	337	719
Under \$500,000	4,271	3,233	435	173	430
\$500,000 to \$1,000,000	1,326	1,014	130	67	115
\$1 to \$5 million	1,656	1,320	176	63	97
\$5 to \$10 million	385	315	42	7	21
\$10 to \$25 million	343	279	32	9	23
Over \$25 million	486	399	37	18	33
Year established, total 3/	19,176	14,789	1,847	756	1,785
1820 to 1849	29	17	4	3	6
1850 to 1899	173	120	17	12	24
1900 to 1949	1,237	906	111	56	164
1950 to 1959	962	790	64	35	73
1960 to 1969	2,034	1,642	161	72	159
1970 to 1979	4,815	3,641	550	178	446
1980 to 1989	6,079	4,570	579	290	640
1990 to 1999	3,351	2,646	351	101	253
2000 and later	496	457	10	9	20

1/ Subcategory figures may not sum to the total.

2/ Selected professionals are not included. Distributions exclude non-responding firms and those for which item (typically sales volume) was not applicable. Subcategory figures may not sum to the total.

3/ Distributions exclude non-responding firms and those for which item (typically sales volume) was not applicable. Subcategory figures may not sum to the total.

Source: HBD Inc., *Hawaii Business Directory 2005* (2005), pages ix, xi and xiii; calculations by the Hawaii State Department of Business, Economic Development & Tourism.

**Table 15.23-- REGISTERED CORPORATIONS AND PARTNERSHIPS:  
2002 TO 2005**

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

Subject	2002	2003	2004	2005
Domestic (Hawaii) corporations:				
Formed	2,879	3,262	3,075	3,038
Dissolved or merged 1/	3,353	847	3,227	4,422
On record, June 30 2/	36,237	38,626	38,536	37,184
Foreign (non-Hawaii) corporations:				
Qualified	819	1,197	1,231	1,453
Withdrawn, merged, or cancelled 1/	869	419	851	1,057
On record, June 30 2/	8,236	9,379	9,388	9,789
Partnerships:				
Registered	560	529	628	618
Dissolved or cancelled 1/	893	321	847	1,080
On record, June 30 2/	6,596	7,117	6,593	6,118
Domestic (Hawaii) Limited Liability Companies:				
Formed	3,029	4,011	5,299	6,269
Dissolved or merged 1/	257	280	908	1,602
On record, June 30 2/	9,075	15,977	17,191	21,881
Foreign (non-Hawaii) Limited Liability Companies:				
Qualified	350	454	560	774
Withdrawn or merged 1/	58	72	126	204
On record, June 30 2/	1,428	1,962	2,055	2,621
Domestic (Hawaii) Limited Liability Partnerships:				
Formed	39	37	41	61
Dissolved or merged 1/	9	8	25	32
On record, June 30 2/	156	202	204	233
Foreign (non-Hawaii) Limited Liability Partnerships:				
Qualified	5	3	8	16
Withdrawn or cancelled 1/	1	-	3	3
On record, June 30 2/	20	23	28	41

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 15.24-- 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]

<b>Subject</b>	<b>Total</b>	<b>Corpora- tions</b>	<b>Partner- ships</b>	<b>Proprie- torships</b>
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 15.25-- LARGEST PUBLIC AND PRIVATE COMPANIES: 2005**

[Ranking based on sales in 2004. Data may include sales and employment on the Mainland or abroad]

<b>Rank in sales</b>	<b>Company</b>	<b>Year founded 1/</b>	<b>Sales (million dollars)</b>	<b>Employees</b>
1	BancWest Corp.	1858/1974	2,226.7	9,829
2	Hawaiian Electric Industries Inc.	1891/1983	1,924.0	3,354
3	Hawaii Medical Service Assn. (HMSA)	1938	1,600.0	1,553
4	Alexander & Baldwin Inc.	1870/1900	1,490.0	2,056
5	University of Hawaii System	1907	973.0	7,164
6	Kamehameha Schools	1884	838.7	1,735
7	Kaiser Permanente Medical Care Program	1958	786.0	3,918
8	Hawaiian Airlines Inc.	1929	764.0	3,300
9	Bank of Hawaii Corp.	1897	660.1	2,746
10	Hawaii Pacific Health	2001	613.0	5,449

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.

Source: *Hawaii Business*, "Hawaii Business Top 250 Companies in Hawaii" (August 2005), p. 66.

**Table 15.26-- NET INCOME OR LOSS AND TOTAL REVENUES OF  
SELECTED COMPANIES: 2003 AND 2004**

[Based on 2004 ranking of net income for reporting companies]

Company	Net income or loss (\$1,000)		Sales (million dollars)	
	2003	2004	2003	2004
Largest net incomes 1/				
BancWest Corp.	436,564	473,377	2,070.0	2,226.7
Bank of Hawaii Corp.	135,195	173,339	641.2	660.1
Hawaiian Electric Industries Inc.	114,178	109,652	1,781.0	1,924.0
Alexander & Baldwin Inc.	81,000	101,000	1,233.0	1,490.0
HMSA	46,987	45,450	1,756.0	1,600.0
CPF Inc.	33,940	37,394	126.0	172.0
First Insurance Co. of Hawaii Ltd.	332	23,486	183.3	186.0
Largest net losses				
Hawaiian Airlines Inc.	-49,513	-75,440	706.1	764.0
Maui Land & Pineapple Co. Inc.	-5,997	-383	168.7	153.2

1/ For the largest net incomes, companies that had a net annual income of \$20 million or more in 2004.

Source: *Hawaii Business*, "Hawaii Business Top 250 Companies in Hawaii" (August 2005), p. 113.

**Table 15.27-- NONEMPLOYER STATISTICS, FOR HAWAII  
AND THE UNITED STATES: 1997 TO 2004**

[Data refer to businesses that have no paid employees and are subject to federal income tax. From 1997 to 2001, data were tabulated based on the 1997 North American Industry Classification System (NAICS). Starting in 2002, data were 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
2003	80,718	3,407,971	18,649,114	829,819,228
2004	84,331	3,694,870	19,523,741	887,001,820

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, 1997 Economic Census *Nonemployer Statistics*, *Nonemployer Statistics* for 1998 through 2001 (annual), 2002 Economic Census, *Nonemployer Statistics* <<http://www.census.gov/prod/www/abs/nonemp.html>> accessed September 30, 2005, *Nonemployer Statistics* (annual) <<http://www.census.gov/epcd/nonemployer/pdf.html>> accessed July 27, 2006.

**Table 15.28-- CHARACTERISTICS OF NONEMPLOYER  
BUSINESSES, BY MAJOR GROUP: 2003**

[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)]

<b>2002 NAICS code</b>	<b>Major group 1/</b>	<b>Number of establish- ments 2/</b>	<b>Receipts 3/ (\$1,000)</b>
	Total	80,718	3,407,971
11	Forestry, fishing & hunting and agricultural support services 4/	1,744	53,041
21	Mining	11	179
22	Utilities	41	2,431
23	Construction	5,707	393,019
236	Construction of buildings	1,540	158,930
238	Specialty trade contractors	4,023	217,691
31-33	Manufacturing	2,042	76,109
311	Food manufacturing	194	9,702
315	Apparel manufacturing	446	9,654
321	Wood product manufacturing	219	6,557
42	Wholesale trade	2,590	178,106
44-45	Retail trade	9,040	391,566
445	Food and beverage stores	488	49,372
448	Clothing and clothing accessories stores	815	61,192
454	Nonstore retailers 5/	4,412	90,178
48-49	Transportation and warehousing 6/	2,253	72,264
485	Transit and ground passenger transportation	1,476	35,578
51	Information	973	34,502
52	Finance and insurance	2,589	150,647
53	Real estate and rental and leasing	10,032	724,851
531	Real estate	9,646	704,446
54	Professional, scientific and technical services	11,858	441,542
56	Administrative and support and waste management and remediation services	5,529	139,654
61	Educational services	1,479	25,663
62	Health care and social assistance	6,026	214,521
621	Ambulatory health care services	3,723	166,275
71	Arts, entertainment and recreation	4,907	119,773
711	Performing arts, spectator sports, and related industries	4,165	74,876
72	Accommodation and food services	1,328	74,028
81	Other services (except public administration)	12,569	316,075

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**Table 15.28-- CHARACTERISTICS OF NONEMPLOYER  
BUSINESSES, BY MAJOR GROUP: 2003 -- Con.**

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 scope.

Source: U.S. Census Bureau, Nonemployer Statistics, 2003, Total for all sectors, Hawaii  
<<http://www.census.gov/epcd/nonemployer/2003/hi/HI000.HTM>> accessed September 30, 2005.

**Table 15.29-- CHARACTERISTICS OF NONEMPLOYER  
BUSINESSES, BY MAJOR GROUP: 2004**

[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	84,331	3,694,870
11	Forestry, fishing & hunting and agricultural support services 4/	1,752	53,249
21	Mining	(D)	(D)
22	Utilities	(D)	(D)
23	Construction	6,255	448,480
236	Construction of buildings	1,712	181,458
238	Specialty trade contractors	4,411	255,825
31-33	Manufacturing	2,023	80,889
311	Food manufacturing	185	11,939
315	Apparel manufacturing	466	9,365
321	Wood product manufacturing	209	9,328
42	Wholesale trade	2,578	188,486
44-45	Retail trade	8,897	409,541
445	Food and beverage stores	488	52,524
448	Clothing and clothing accessories stores	818	64,716
454	Nonstore retailers 5/	4,307	92,787
48-49	Transportation and warehousing 6/	2,296	76,522
485	Transit and ground passenger transportation	1,530	37,632
51	Information	1,071	39,571
52	Finance and insurance	2,704	134,245
524	Insurance carriers and related activities	1,605	75,166
53	Real estate and rental and leasing	10,832	803,799
531	Real estate	10,427	779,877
54	Professional, scientific and technical services	12,341	479,445
56	Administrative and support and waste management and remediation services	5,744	150,102
61	Educational services	1,597	28,571
62	Health care and social assistance	6,230	233,558
621	Ambulatory health care services	3,924	182,072
71	Arts, entertainment and recreation	5,151	133,082
711	Performing arts, spectator sports, and related industries	4,339	86,225
72	Accommodation and food services	1,391	78,087
81	Other services (except public administration)	13,413	354,962
812	Personal and laundry services	9,011	206,062

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**Table 15.29-- CHARACTERISTICS OF NONEMPLOYER  
BUSINESSES, BY MAJOR GROUP: 2004 -- 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 scope.

Source: U.S. Census Bureau, Nonemployer Statistics: 2004

<<http://www.census.gov/epcd/nonemployer/pdf.html>> accessed July 27, 2006.

**Table 15.30-- SELECTED MINORITY-OWNED BUSINESS ENTERPRISES: 2002**

[Fifty-one percent or more of the stock or equity in the business must be held by minorities to be included as a minority-owned business. Details may not total because a Hispanic or Latino firm may be of any race. Moreover, each owner had the option of selecting more than one race and therefore is included in each race selected]

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 2/
All firms:				
Number	99,224	44,969	8,359	3,095
Sales and receipts (\$1,000)	66,500,138	12,587,869	1,436,233	482,647
Firms with paid employees:				
Number	23,517	10,329	1,002	482
Sales and receipts (\$1,000)	63,454,894	11,251,449	1,256,938	415,895
Employees	425,043	92,218	9,935	3,655
Annual payroll (\$1,000)	12,502,639	2,417,758	251,142	98,092

1/ Race was based on self-identification and each owner could select more than one racial group. Owners selecting white race alone (Caucasians), although only 24.3 percent of general population of Hawaii in 2000, were treated as a non-minority group for census purposes.

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

Source: U.S. Census Bureau, 2002 Economic Census, Survey of Business Owners, Company Statistics Series, *Asian-Owned Firms: 2002*, SB02-00CS-ASIAN (May 2006), table 2 and 14; *Native Hawaiian- and Other Pacific Islander-Owned Firms: 2002*, SB02-00CS-NHPI (June 2006), table 2; *Hispanic-Owned Firms: 2002*, table 2 <<http://www.census.gov/csd/sbo/>> accessed June 30, 2006.

**Table 15.31-- ASIAN-OWNED BUSINESSES FOR  
HAWAII AND THE UNITED STATES: 2002**

[Details may not add to total because each owner had the option of selecting more than one race and therefore is included in each race selected]

Characteristics	All firms		Firms with paid employees			
	Number	Sales and receipts (\$1,000)	Number	Sales and receipts (\$1,000)	Employees	Annual payroll (\$1,000)
Hawaii	44,969	12,587,869	10,329	11,251,449	92,218	2,417,758
Asian Indian	542	234,634	(1/)	(1/)	(1/)	(1/)
Chinese	10,911	2,941,293	2,554	2,525,494	23,231	570,854
Filipino	9,145	639,656	830	473,247	4,975	138,284
Japanese	19,850	7,405,836	5,456	6,822,212	49,635	1,471,227
Korean	3,660	1,022,522	944	900,248	6,273	146,389
Vietnamese	1,942	193,887	313	148,992	1,630	20,786
Other Asian	708	111,357	(1/)	(1/)	(1/)	(1/)
United States	1,104,189	326,352,983	319,295	290,805,663	2,212,813	55,991,382
Asian Indian	231,179	89,022,573	83,522	80,786,633	615,549	17,655,262
Chinese	290,197	106,269,540	90,179	96,771,671	656,565	15,472,533
Filipino	128,223	14,614,862	20,149	11,306,707	133,933	3,642,822
Japanese	86,863	30,622,830	22,166	27,854,820	205,423	5,780,834
Korean	158,031	46,947,937	57,078	41,279,844	320,522	6,699,091
Vietnamese	147,081	15,651,008	25,636	11,671,482	127,785	2,816,459
Other Asian	71,439	20,315,711	21,443	18,353,035	138,634	3,239,646

1/ Estimates are suppressed when publication standards are not met, such as, the firm count is less than 3, or the relative standard error of the sales and receipts is 50 percent or more.

Source: U.S. Census Bureau, *2002 Economic Census, Survey of Business Owners, Company Statistics Series, Asian-Owned Firms: 2002*, SB02-00CS-ASIAN (May 2006), table 3  
<<http://www.census.gov/prod/ec02/sb0200csasian.pdf>> accessed June 9, 2006.

**Table 15.32-- NATIVE HAWAIIAN- AND OTHER PACIFIC ISLANDER-OWNED BUSINESSES FOR HAWAII AND THE UNITED STATES: 2002**

Characteristics	All firms		Firms with paid employees			
	Number	Sales and receipts (\$1,000)	Number	Sales and receipts (\$1,000)	Employees	Annual payroll (\$1,000)
Hawaii						
Total Native Hawaiian- and Other Pacific Islander	8,359	1,436,233	1,002	1,256,938	9,935	251,142
Native Hawaiian	7,580	1,363,827	889	1,200,861	9,063	232,491
Samoaan	226	23,565	31	21,283	431	8,147
Guamanian or Chamorro	(1/)	(1/)	(1/)	(1/)	(1/)	(1/)
Other Pacific Islander	410	45,266	(1/)	(1/)	(1/)	(1/)
United States						
Total Native Hawaiian- and Other Pacific Islander	28,948	4,279,591	3,693	3,502,157	29,319	826,217
Native Hawaiian	16,776	2,844,232	2,180	2,458,465	19,891	582,098
Samoaan	2,204	299,149	318	249,214	1,963	52,638
Guamanian or Chamorro	3,797	676,473	(1/)	(1/)	(1/)	(1/)
Other Pacific Islander	6,324	410,316	730	281,993	3,678	71,115

1/ Estimates are suppressed when publication standards are not met, such as, the firm count is less than 3, or the relative standard error of the sales and receipts is 50 percent or more.

Source: U.S. Census Bureau, 2002 Economic Census, Survey of Business Owners, Company Statistics Series, *Native Hawaiian- and Other Pacific Islander-Owned Firms: 2002*, SB02-00CS-NHPI (June 2006), table 3 <<http://www.census.gov/prod/ec02/sb0200csnhpi.pdf>> accessed June 28, 2006.

**Table 15.33-- WOMEN-OWNED BUSINESSES FOR  
HAWAII AND THE UNITED STATES: 2002**

[Male/female ownership of a business was based on the gender of the person(s) owning the majority interest in the business. Businesses equally male-/female-owned were tabulated and published as a separate entity]

Subject	Total 1/	Women- owned firms 2/	Percent women- owned
Hawaii			
All firms:			
Number	99,224	29,897	30.1
Sales and receipts (\$1,000)	66,500,138	4,562,205	6.9
Firms with paid employees:			
Number	23,517	4,544	19.3
Sales and receipts (\$1,000)	63,454,894	3,913,035	6.2
Employees	425,043	38,569	9.1
Annual payroll (\$1,000)	12,502,639	810,868	6.5
United States			
All firms:			
Number	22,974,685	6,489,483	28.2
Sales and receipts (\$1,000)	22,627,167,224	940,774,986	4.2
Firms with paid employees:			
Number	5,524,813	916,768	16.6
Sales and receipts (\$1,000)	21,859,757,616	804,097,284	3.7
Employees	110,786,416	7,146,229	6.5
Annual payroll (\$1,000)	3,813,488,135	173,709,355	4.6

1/ Based on the 2002 Economic Census. All firms whether or not they are owned by women.

2/ Based on the 2002 Survey of Business Owners.

Source: U.S. Census Bureau, *2002 Economic Census, Survey of Business Owners, Company Statistics Series, Women-Owned Firms: 2002*, SB02-00CS-WMN (January 2006), table 12

<<http://www.census.gov/prod/ec02/sb0200cswmn.pdf>> accessed June 9, 2006; calculations by the Hawaii State Department of Business, Economic Development & Tourism.

**Table 15.34-- BUSINESS INQUIRIES AND COMPLAINTS THROUGH  
THE BETTER BUSINESS BUREAU, BY TYPE OF INDUSTRY: 2005**

Type of industry	Number of inquiries	Type of industry	Average dollar value per complaint
Inquiries		Consumer complaints	
Wedding consultants	4,191	Auto dealers - new cars 1/	9,319
Travel agencies & bureaus	3,162	Internet shopping services	64
Roofing contractors	2,359	Airlines	1,173
Pest control services	2,327	Cellular phone equip & supp	326
Automobile dealers - new cars	2,126	Real estate management	822
Mortgage	1,786	Hotels	1,278
Real estate	1,564	Cellular phone services	198
Timeshare companies	1,421	Auto rental and leasing	491
Real estate management	1,418	Travel agencies and bureaus	756
Construction & remodeling	1,340	Toys - retail	124

1/ Includes new car repair issues.

Source: Better Business Bureau of Hawaii, records.