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**Table 15.01-- NUMBER OF FINANCIAL INSTITUTIONS, BY TYPES:  
1993 TO 2003**

[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
1993	8	179	6	146	4	7	66	160
1994	7	184	6	154	1	3	41	155
1995	6	190	6	159	1	3	40	164
1996	6	191	6	161	1	3	42	167
1997	6	191	4	121	-	-	40	157
1998	6	191	3	97	-	-	38	126
1999	6	187	3	97	-	-	35	103
2000	6	194	3	87	-	-	32	98
2001	6	196	3	90	-	-	33	93
2002	6	196	3	92	-	-	29	88
2003	6	193	3	88	-	-	29	93
TYPE OF CHARTER: 2003								
Federal	1	15	2	86	-	-	-	-
State 1/	5	178	1	2	-	-	29	93
ISLANDS: 2003								
Hawaii	5	26	3	9	-	-	6	15
Maui	5	24	2	10	-	-	7	9
Lanai	2	2	-	-	-	-	-	-
Molokai	1	1	1	1	-	-	1	1
Oahu	6	125	3	61	-	-	26	63
Kauai	4	15	2	7	-	-	5	5
Niihau	-	-	-	-	-	-	-	-

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

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

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

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

NAICS code	Major group	Establishments	Number of employees 1/	Annual payroll (\$1,000)
52	Total	1,373	18,104	808,711
522	Credit intermediation & related activities	686	10,055	410,820
5221	Depository credit intermediation	460	8,963	353,273
52211	Commercial banking	231	5,850	256,943
52212	Savings institutions	101	(G)	(D)
52213	Credit unions	128	(G)	(D)
5222	Nondepository credit intermediation	147	798	44,030
5223	Activities related to credit intermediation 2/	79	294	13,517
52231	Mortgage & nonmortgage brokers	49	185	9,952
523	Security, commodity contracts and like activities 2/	198	(G)	(D)
5231	Scrtcy & comdty contracts intermed & brokerage	91	815	71,182
524	Insurance carriers & related activities	484	(I)	(D)
5241	Insurance carriers 2/	133	3,970	171,665
52411	Direct life, health, medical insurance carriers	67	2,547	104,451
5242	Agencies & other insurance related activities 2/	351	(G)	(D)
52421	Insurance agencies and brokerages	301	1,764	78,144
525	Funds, trusts, & other financial vehicles (part)	5	(B)	(D)

B 20 to 99.

G 1,000 to 2,499.

I 5,000 to 9,999.

D Withheld to avoid disclosing data for individual companies.

1/ For week including March 12.

2/ Includes subgroups not shown separately.

Source: U.S. Census Bureau, *County Business Patterns 2001, Hawaii*, CBP/01-13 (April 2003), p. 17  
 <<http://www.census.gov/prod/www/abs/cbptotal.html>> accessed April 10, 2003.

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

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

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

N Not available or not comparable.

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

b 20 to 99 employees.

1/ Pay period including March 12.

2/ Includes subgroups not shown separately.

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

**Table 15.04-- CHARACTERISTICS OF STATE-CHARTERED FINANCIAL INSTITUTIONS, BY TYPES: 2001 TO 2003**

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

Subject	2001	2002	2003
<b>BANKS</b>			
Number of banks	4	4	4
Number of branches and agency offices	196	199	196
Assets (million dollars)	22,558.4	1/ 22,458.4	23,504.5
Deposits (million dollars)	15,763.3	1/ 16,708.1	17,442.0
<b>SAVINGS AND LOAN ASSOCIATIONS</b>			
Number of associations	1	-	-
Number of branches and facilities	17	-	-
Assets (million dollars)	553.7	-	-
Withdrawable shares (million dollars)	476.7	-	-
<b>DEPOSITORY FINANCIAL SERVICES LOAN COMPANIES 2/</b>			
Number of companies	3	2	2
Number of branches and agency offices	14	14	16
Assets (million dollars)	488.2	494.0	474.2
Deposits	(NA)	408.6	385.3
<b>NONDEPOSITORY FINANCIAL SERVICES LOAN COMPANIES</b>			
Number of companies	(NA)	(NA)	27
Number of branches and facilities	(NA)	(NA)	79
Assets (million dollars)	(NA)	4,136.9	4,046.6

NA Not available.

1/ Revised from previous *Data Book* .

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

Source: Hawaii State Department of Commerce and Consumer Affairs, Division of Financial Institutions, *Comparative Statements of Condition* (semi-annual) <<http://www.hawaii.gov/dcca/dfi/publications01.html>> accessed May 18, 2004.

**Table 15.05-- CHARACTERISTICS OF COMMERCIAL BANKS  
HEADQUARTERED IN HAWAII, BY ASSET SIZE:  
DECEMBER 31, 2003**

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

Subject	All banks	Banks with assets of \$100 million to \$1 billion	Banks with assets of more than \$1 billion
Number of institutions reporting	6	2	4
Total employees (full-time equivalent)	6,244	379	5,865
<b>ASSETS AND LIABILITIES (MILLION DOLLARS)</b>			
Assets	24,393	888	23,504
Loans and leases	14,168	575	13,593
Foreign 1/	935	19	916
Domestic 2/	13,233	556	12,677
Securities	6,032	182	5,850
Liabilities	21,326	811	20,514
Deposits	18,218	776	17,442
Foreign 1/	1,286	-	1,286
Domestic 2/	16,933	776	16,156
Equity capital	3,067	77	2,990
Loan loss allowance	267	12	255
Unused loan commitments	6,542	155	6,386
<b>ASSET QUALITY (PERCENT OF LOANS)</b>			
Loan loss allowance	1.882	2.090	1.874
Past due and non-accrual	1.160	1.172	1.159
Real estate	0.647	1.164	0.618
Commercial and industrial	1.974	1.012	1.979
Consumer	1.133	0.890	1.143

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 17, 2004; Federal Reserve Bank of San Francisco, records; calculations by the Hawaii State Department of Business, Economic Development & Tourism.

**Table 15.06-- CREDIT UNIONS: 1998 TO 2003**

[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>
1998	109	3,792,497,472	3,268,297,338	1,926,800,064	578,228
1999	106	3,911,738,643	3,371,485,432	2,009,440,975	590,118
2000	102	4,104,126,744	3,525,977,325	2,179,039,874	612,249
2001	100	4,728,673,376	4,120,888,846	2,333,024,575	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

Source: Hawaii Credit Union League, records.

**Table 15.07-- INSURANCE BUSINESS TRANSACTED IN HAWAII:  
1997 TO 2002**

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

<b>Year</b>	<b>Number of companies licensed, 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>
1997	942	2,082,792	1,335,507	4,548,573
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	2/ 1,648,415	3,609,657
2002	969	2,429,982	1,500,930	3,433,944

1/ Excludes bank balances.

2/ Revised from previous *Data Book* .

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii* (annual) <<http://www.hawaii.gov/dcca/reports/index.html>> accessed April 12, 2004.



**Table 15.08-- LIFE INSURANCE BUSINESS TRANSACTED IN HAWAII:  
1997 TO 2002**

[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>
1997	483	8,136,599	61,707,533	497,357	668,174
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	438	8,497,926	77,883,570	546,095	792,006

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/reports/index.html>> accessed April 12, 2004 and records.

**Table 15.09-- INSURANCE PREMIUMS AND LOSSES PAID, BY CLASS OF INSURANCE: 2002**

[Dollars]

Class of insurance	Premiums	Losses, claims, and benefits paid
All classes	2,429,981,566	1,500,929,553
Life 1/ Fraternal	540,321,205 5,774,006	788,565,781 3,440,161
Fire, marine, casualty, and miscellaneous:		
Accident and health	228,761,011	110,399,436
Fire	28,203,086	3,769,117
Allied lines	23,982,198	3,015,730
Multiple peril crop	1,364,538	1,321,921
Federal flood	12,382,394	227,906
Farmowners multiple peril	15,913	4,188
Homeowners multiple peril	163,479,407	34,452,897
Commercial multiple peril (fire & allied lines)	65,769,471	8,657,019
Commercial multiple peril (liability portion)	50,777,999	18,760,593
Mortgage guaranty	28,653,317	9,234,459
Ocean marine	11,897,366	4,434,317
Inland marine	22,014,942	9,407,707
Financial guaranty	4,320,962	-
Medical malpractice	25,148,873	15,935,852
Earthquake	1,267,342	-
Workers' compensation	269,522,284	117,311,740
Other liability	120,270,205	30,617,197
Products liability	8,771,463	5,514,352
Private passenger auto no-fault	66,443,576	45,573,374
Other private passenger auto liability	273,131,244	134,529,189
Commercial auto no-fault	5,844,692	3,056,151
Other commercial auto liability	72,135,666	25,303,586
Private passenger auto physical damage	168,122,442	99,157,379
Commercial auto physical damage	18,420,438	8,934,494
Aircraft	26,669,330	7,012,459
Fidelity	3,832,859	716,067
Surety	23,836,935	1,536,920
Burglary and theft	173,427	36,947
Boiler and machinery	3,042,732	2,688,882
Credit	1,515,956	725,196
Title	62,313,247	3,005,544
All other	6,961,917	3,582,992
Surplus lines	84,839,123	(NA)

NA Not available.

1/ Excludes annuities.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii, 2003*, p. 6

<[http://www.hawaii.gov/dcca/pdf/reports\\_insurance\\_commissioner\\_hawaii\\_2003.pdf](http://www.hawaii.gov/dcca/pdf/reports_insurance_commissioner_hawaii_2003.pdf)> accessed April 12, 2004.

**Table 15.10-- INSURANCE BUSINESS TRANACTED IN HAWAII, BY  
LOCATION OF HOME OFFICE: 2002**

[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/ (U.S. business only)
Number of companies, Dec. 31				
Life incl. Fraternal Benefit Societies	438	4	428	6
Other than life	531	16	509	6
Financial condition, Dec. 31:				
Assets	4,014,500.0	1,550.8	3,979,822.8	33,126.5
Liabilities exc. capital and surplus	3,570,066.2	1,114.1	3,540,220.4	28,731.7
Policyholders' surplus incl. capital	444,433.8	436.7	439,602.3	4,394.8
Capital	8,320.8	51.5	8,253.3	16.0
Net income or loss	15,587.8	32.4	15,989.3	-433.9
Hawaii business 4/:				
Direct premiums written	3,329.7	605.4	2,694.9	29.4
Claims and benefits paid	1,747.7	233.1	1,496.2	18.4
Investments in Hawaii, Dec. 31	3,433.9	129.0	3,302.2	2.7
Mortgage loans (principal indebtedness)	969.3	80.2	889.1	-
Collateral loans (amount loaned)	23.7	-	23.7	-
State and county bonds 5/	941.0	14.1	926.8	-
Utilities stocks and bonds 5/	344.8	-	344.8	-
Industrial and miscellaneous stocks and bonds 5/	917.3	29.4	885.2	2.7
Real estate 6/	237.9	5.3	232.5	-
Balances in Hawaii banks, Dec. 31	101.9	42.4	59.5	-

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/ Totals calculated by the Hawaii State Department of Business, Economic Development & Tourism.

5/ Market value.

6/ Market value less encumbrances.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii, 2003*, pp. 15-45

<[http://www.hawaii.gov/dcca/pdf/reports\\_insurance\\_commissioner\\_hawaii\\_2003.pdf](http://www.hawaii.gov/dcca/pdf/reports_insurance_commissioner_hawaii_2003.pdf)> accessed

April 12, 2004; calculations by the Hawaii State Department of Business, Economic Development & Tourism.

**Table 15.11-- HEALTH PLANS: 2000 TO 2003**

Subject	2000	2001	2002	2003
Hawaii Medical Service Association:				
Persons covered, Dec. 31 1/	491,257	2/ 629,331	668,493	677,140
Membership dues 3/ (\$1,000)	1,118,980	2/ 1,213,569	1,569,669	1,757,790
Health Plan Hawaii: 2/				
Persons covered, Dec. 31 1/	125,003	2/ 2,195	(X)	(X)
Membership dues 3/ (\$1,000)	204,865	2/ 158,253	(X)	(X)
Queen's Hawaii Care:				
Persons covered, Dec. 31 1/	4/ 40,889	4/ 14,758	5/ 13,075	(5/)
Membership dues 3/ (\$1,000)	4/ 80,642	4/ 29,972	5/ 13,007	(5/)
Kaiser Foundation Health Plan:				
Persons covered: 1/				
Annual average	213,099	222,934	230,142	234,186
Dec. 31	217,262	225,455	233,646	235,192
Membership dues 3/ (\$1,000)	358,509	388,535	435,007	452,652
University Health Alliance:				
Persons covered, Dec. 31 1/	19,290	30,043	25,586	25,865
Membership dues 3/ (\$1,000)	25,162	56,003	6/ 54,554	57,082
Commercial carrier premiums for accident and health insurance (\$1,000)	204,821	211,841	228,761	(NA)

X Not applicable.

NA Not available.

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

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

3/ Includes both employers' and employees' contributions.

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

5/ 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.

6/ Revised from previous *Data Book*.

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).

**Table 15.12-- PERCENT OF PERSONS NOT COVERED BY HEALTH INSURANCE: ANNUAL AND TWO-YEAR AVERAGES FOR 2000 TO 2002**

[Health verification questions were added to the survey used to collect the 2000 data.  
Information shown in *Data Books* prior to 2001, however, are not comparable]

Subject	Annual			Two-year moving average	
	2000	2001	2002	2000-2001	2001-2002
Hawaii					
Percent not covered	10.1	9.6	10.0	9.5	9.8
Standard error 1/	1.3	0.4	0.7	2/ 0.8	0.9
Rank 3/	12	4/ 11	8	11	8
U.S.					
Percent not covered	14.2	14.6	15.2	14.4	14.9
Standard error 1/	0.2	0.2	0.2	0.1	0.1

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

2/ Revised from previous *Data Book*.

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

4/ Tied with two other states.

Source: U.S. Census Bureau, "Health Insurance Coverage: 2002" (September 2003)

<<http://www.census.gov/prod/2003pubs/p60-223.pdf>> accessed September 30, 2003.

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

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

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

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

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

4/ Revised from previous *Data Book*.

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

**Table 15.14-- FIRES, DEATHS, AND LOSSES REPORTED BY COUNTY  
FIRE DEPARTMENTS: 1999 TO 2003**

[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>					
1999	4,116	2,583	560	298	675
2000	4,049	2,655	558	231	605
2001	4,304	2,910	637	266	491
2002	4,435	2,797	904	227	507
2003	5,028	3,123	1,166	288	451
<b>Fire deaths:</b>					
1999	2	2	-	-	-
2000	3	2	1	-	-
2001	3	2	-	-	1
2002	4	4	-	-	-
2003	3	1	1	-	1
<b>Fire losses (\$1,000):</b>					
1999	1/ 22,213	13,237	4,019	1/ 1,067	3,890
2000	1/ 20,860	11,979	5,302	1/ 706	2,873
2001	19,268	12,589	4,094	478	2,107
2002	16,214	9,940	4,212	631	1,431
2003	17,913	10,702	3,343	1,462	2,406

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

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

**Table 15.15-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS:  
1991 TO 2001**

[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
1991	442,743	2,341,662	9,893,345	29,736	15,082	6,392
1992	449,173	2,490,029	10,470,074	30,467	15,567	6,479
1993	435,907	2,480,288	10,552,017	30,157	15,456	6,383
1994	425,987	2,538,482	10,551,036	29,995	15,548	6,326
1995	423,822	2,611,193	10,695,990	29,942	15,599	6,305
1996	424,116	2,666,805	10,954,149	29,967	15,785	6,257
1997	426,129	2,707,015	11,179,954	29,991	15,842	6,221
1998	416,571	2,736,665	11,291,978	29,603	15,466	6,235
1999	419,047	2,756,846	11,661,968	29,569	15,520	6,111
2000	432,092	2,982,367	12,331,233	29,853	15,658	6,063
2001	441,856	3,136,371	12,684,140	30,175	15,802	6,133

  

Number of establishments by employment-size class 2/--Con.							
Year	10 to 19	20 to 49	50 to 99	100 to 249	250 to 499	500 to 999	1,000 or more
1991	4,000	2,715	924	452	100	45	26
1992	4,135	2,737	932	441	99	51	26
1993	4,113	2,704	907	428	99	40	27
1994	4,088	2,602	876	389	94	47	25
1995	4,064	2,515	895	394	102	45	23
1996	3,930	2,561	856	412	99	42	25
1997	3,934	2,515	898	411	99	47	24
1998	3,952	2,498	883	404	97	45	23
1999	3,948	2,474	924	412	115	43	22
2000	4,067	2,494	953	430	121	42	25
2001	3,998	2,651	957	446	116	47	25

1/ For week including March 12.

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

Source: U.S. Census Bureau, *County Business Patterns* (annual); publications for 1993 through 2001 at <<http://www.census.gov/prod/www/abs/cbptotal.html>> accessed April 10, 2003.



**Table 15.16-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS, BY  
COUNTIES: 2000 AND 2001**

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

Year and county	Number of establishments 1/	Number of employees 2/	Payroll (\$1,000)	
			First quarter	Annual
2000				
State total	29,853	432,092	2,982,367	12,331,233
Hawaii	3,629	44,147	260,507	1,094,151
Honolulu	20,637	315,862	2,283,433	9,391,505
Kauai	1,698	19,833	114,595	471,317
Maui	3,889	52,250	323,832	1,374,260
2001				
State total	30,175	441,856	3,136,371	12,684,140
Hawaii	3,688	46,711	287,354	1,167,521
Honolulu	20,801	320,461	2,384,696	9,624,432
Kauai	1,731	20,529	119,503	485,501
Maui	3,955	54,155	344,818	1,406,686

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

2/ For week including March 12.

Source: U.S. Census Bureau, *County Business Patterns 2000, Hawaii*, CBP/00-13 (May 2002), table 5 and *County Business Patterns 2001, Hawaii*, CBP/01-13 (April 2003), table 5  
<<http://www.census.gov/prod/www/abs/cbptotal.html>> accessed April 10, 2003.

**Table 15.17-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,  
BY MAJOR GROUP: 2001**

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

NAICS code	Major group	Number of establishments 1/	Number of employees 2/	Annual payroll (\$1,000)
	Total	30,175	441,856	12,684,140
11	Forestry, fishing, hunting and agricultural support	52	519	9,744
21	Mining	11	(C)	(D)
22	Utilities	47	2,512	165,597
23	Construction	2,385	24,238	1,071,113
31-33	Manufacturing 3/	940	15,221	463,160
311	Food manufacturing	249	5,661	136,670
315	Apparel manufacturing	110	1,600	29,697
323	Printing & related support activities	111	1,310	40,743
42	Wholesale trade	1,803	19,673	651,572
44-45	Retail trade 3/	5,012	64,822	1,342,278
448	Clothing and clothing accessories stores	1,326	11,693	200,306
48-49	Transportation & warehousing	708	23,278	732,711
51	Information	575	9,333	396,688
52	Finance & insurance	1,373	18,104	808,711
53	Real estate & rental & leasing	1,829	14,535	452,570
54	Professional, scientific & technical services	2,838	19,500	852,402
55	Management of companies & enterprises	223	5,498	261,610
56	Admin., support, waste mgt., remediation	1,751	34,208	751,384
61	Educational services	444	13,870	354,502
62	Health care and social assistance 3/	3,086	51,024	1,849,702
621	Ambulatory health care services	2,418	18,596	817,449
71	Arts, entertainment & recreation	498	10,628	181,573
72	Accommodation & food services	3,036	85,949	1,648,747
81	Other services (except public admin.)	3,226	24,024	513,081
95	Auxiliaries (except corporate, subsidiary & regional mgt.)	88	4,466	164,127
99	Unclassified establishments	250	(E)	(D)

C 100 to 249.

E 250 to 499.

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/ Includes other subgroups not shown separately.

Source: U.S. Census Bureau, *County Business Patterns 2001, Hawaii*, CBP/01-13 (April 2003), table 1  
<<http://www.census.gov/prod/www/abs/cbptotal.html>> accessed April 10, 2003.

**Table 15.18-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS, BY EMPLOYMENT-SIZE CLASS: 2000 AND 2001**

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

Employment-size class	Number of establishments		Number of employees		Annual payroll (\$1,000)	
	2000	2001	2000	2001	2000	2001
Total	29,853	30,175	432,092	441,856	12,331,233	12,684,140
1 to 4	15,658	15,802	28,336	28,432	917,931	931,665
5 to 9	6,063	6,133	39,995	40,493	1,025,466	1,066,895
10 to 19	4,067	3,998	54,739	53,583	1,443,517	1,414,942
20 to 49	2,494	2,651	75,509	80,049	1,949,302	2,100,403
50 to 99	953	957	64,904	65,599	1,746,385	1,785,691
100 to 249	430	446	63,503	66,414	1,876,246	1,946,952
250 to 499	121	116	40,182	39,182	1,158,651	1,184,576
500 to 999	42	47	28,307	31,212	891,790	986,545
1,000 or more	1/ 25	2/ 25	36,617	36,892	1,321,945	1,266,471

1/ 1,000-1,499 employees, 17 establishments; 1,500-2,499 employees, 7 establishments; 2,500-4,999 employees, 1 establishment.

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

Source: U.S. Census Bureau, *County Business Patterns 2000, Hawaii, CBP/00-13* (May 2002), pp. 3, 26, and 31 and *County Business Patterns 2001, Hawaii, CBP/01-13* (April 2003), pp. 3, 26, and 31 <<http://www.census.gov/prod/www/abs/cbptotal.html>> accessed April 10, 2003.

**Table 15.19-- BUSINESS CLIMATE INDEXES: 1999 TO 2003**

Index	1999	2000	2001	2002		2003	
				Index	Rank	Index	Rank
Economic performance	D	D	D	D	39	D	36
Business vitality	F	F	F	D	41	F	48
Development capacity	C	D	F	D	37	F	49

Source: Corporation for Enterprise Development, *Development Report Card for the States* (annual)  
 <<http://drc.cfed.org>> accessed December 30, 2003.

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

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

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

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

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

**Table 15.21-- REGISTERED CORPORATIONS AND PARTNERSHIPS:  
2000 TO 2003**

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

Subject	2000	2001	2002 1/	2003
Domestic (Hawaii) corporations:				
Formed	2,661	2,923	2,879	3,262
Dissolved or merged 2/	3,414	3,295	3,353	847
On record, June 30 3/	37,038	37,565	36,237	38,626
Foreign (non-Hawaii) corporations:				
Qualified	1,001	876	819	1,197
Withdrawn, merged, or cancelled 2/	424	974	869	419
On record, June 30 3/	8,323	8,164	8,236	9,379
Partnerships:				
Registered	700	628	560	529
Dissolved or cancelled 2/	1,003	936	893	321
On record, June 30 3/	7,329	7,068	6,596	7,117
Domestic (Hawaii) Limited Liability Companies:				
Formed	1,940	2,332	3,029	4,011
Dissolved or merged 2/	6	270	257	280
On record, June 30 3/	4,447	6,529	9,075	15,977
Foreign (non-Hawaii) Limited Liability Companies:				
Qualified	239	322	350	454
Withdrawn or merged 2/	25	65	58	72
On record, June 30 3/	693	958	1,428	1,962
Domestic (Hawaii) Limited Liability Partnerships:				
Formed	33	46	39	37
Dissolved or merged 2/	10	4	9	8
On record, June 30 3/	103	136	156	202
Foreign (non-Hawaii) Limited Liability Partnerships:				
Qualified	3	-	5	3
Withdrawn or cancelled 2/	-	-	1	-
On record, June 30 3/	17	18	20	23

1/ Revised from previous *Data Book*. Figures from new database.

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

3/ 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 Div., records.

**Table 15.22-- CHARACTERISTICS OF CORPORATIONS, PARTNERSHIPS,  
AND PROPRIETORSHIPS: 2000**

[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 and no expenses other than those to maintain licenses and to file tax returns, were not included]

Subject	Total	Corpora- tions 1/	Partner- ships	Proprie- tors 2/
Number of businesses	166,866	25,919	6,574	134,373
1st Taxation District (Oahu)	115,376	19,635	4,890	90,851
2nd Taxation District (Maui, Molokai, Lanai)	20,121	2,676	749	16,696
3rd Taxation District (Hawaii)	22,371	2,699	624	19,048
4th Taxation District (Kauai, Niihau)	8,998	909	311	7,778
Businesses with \$1 million or more in business receipts	5,882	4,960	665	257
Business receipts (\$1,000)	70,955,512	59,122,978	7,672,164	4,160,370
Businesses with net profit	91,294	11,740	3,748	75,806
Amount of net profit ( \$1,000)	4,426,169	2,225,503	1,134,577	1,066,088
Businesses with net loss	67,741	7,611	2,632	57,498
Amount of net loss (\$1,000)	3,115,892	1,903,225	803,123	409,543

1/ First-time inclusion of financial corporations that file Form F-1. There were 114 financial corporations which were included for the first time: 104 in the 1st Taxation District; 4 in the 2nd Taxation District; 3 in the 3rd Taxation District; and 3 in the 4th Taxation District.

2/ First-time inclusion of rental proprietors that file federal Schedule E. There were 53,770 rental proprietorships which were included for the first time: 39,778 in the 1st Taxation District; 6,071 in the 2nd Taxation District; 5,270 in the 3rd Taxation District; and 2,651 in the 4th Taxation District.

Source: Hawaii State Department of Taxation, *Hawaii Income Patterns: Businesses 2000* (July 2002).

**Table 15.23-- LARGEST PUBLIC AND PRIVATE COMPANIES: 2002**

[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	1,992.0	7,753
2	Tesoro Hawaii Corp.	1904	1,688.0	640
3	Hawaiian Electric Industries Inc.	1891/1983	1,654.0	3,220
4	Hawaii Medical Service Assn. (HMSA)	1938	1,590.0	1,497
5	Alexander & Baldwin Inc.	1870/1900	1,088.9	2,025
6	Bank of Hawaii Corp. 2/	1897	716.5	2,891
7	Kaiser Permanente Medical Care Program	1958	632.0	3,663
8	Hawaiian Airlines Inc.	1929	632.0	3,491
9	Hawaii Pacific Health	2001	550.0	5,449
10	Verizon Hawaii	1883	530.6	2,100

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

2/ Previously ranked as Pacific Century Financial Corp.

Source: "The Hawaii Business Top 250," *Hawaii Business*, August 2003, p. 54.



**Table 15.24-- NET INCOME OR LOSS AND TOTAL REVENUES OF  
SELECTED COMPANIES: 2001 AND 2002**

[Based on 2002 ranks for reporting companies]

Company	Net income or loss (\$1,000)		Sales (\$1,000,000)	
	2001	2002	2001	2002
Largest net incomes:				
BancWest Corp.	254,804	361,332	1,632.0	1,992.0
Bank of Hawaii Corp. 1/	117,795	121,180	1,280.9	716.5
Hawaiian Electric Industries Inc.	83,705	118,217	1,727.0	1,654.0
Largest net losses:				
Hawaiian Airlines Inc.	(5,069)	(58,300)	611.5	632.0

1/ Previously ranked as Pacific Century Financial Corp.

Source: "The Hawaii Business Top 250," Hawaii Business, August 2003, p. 101.

**Table 15.25-- MINORITY-OWNED BUSINESS ENTERPRISES:  
1992 AND 1997**

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

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

Continued on next page.

**Table 15.25-- MINORITY-OWNED BUSINESS ENTERPRISES:  
1992 AND 1997 -- Con.**

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

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

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

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

**Table 15.26-- ASIAN AND PACIFIC ISLANDER MINORITY-OWNED BUSINESS ENTERPRISES: 1997**

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

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

**Table 15.27-- WOMEN-OWNED BUSINESSES: 1987, 1992 AND 1997**

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

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

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