
Section 9

FINANCE & LABOR

Part one of this section presents statistics on the financial institutions on Maui. Part two includes figures for Maui County's labor force.

The civilian labor force for 1999 was 71,650 and the number of employed was 67,550. The unemployment rate declined 1.1% between 1998 and 1999.

Data for this section came from the Hawaii State Department of Business, Economic Development and Tourism, the Hawaii Credit Union League, the Hawaii Department of Industrial Labor and Relations and the Hawaii Employer's Council.

9.1.1

NUMBER OF FINANCIAL INSTITUTIONS BY TYPE, MAUI COUNTY

As of December 31

	Maui	Lanai	Molokai
Banks			
Firms	5	1	1
Locations	22	1	1
Savings and Loans Associations			
Associations	6	1	2
Locations	13	1	2
Trust Companies			
Firms	1	–	–
Locations	1	–	–
Industrial Loan Licensees			
Firms	9	–	1
Locations	14	–	1

SOURCE: Hawaii State Department of Commerce and Consumer Affairs, Division of Financial Institutions, records, calendar year 1999.

9.1.2

DEPOSITS IN OFFICES OF FDIC-INSURED INSTITUTIONS, MAUI COUNTY

In thousands of dollars

Location	TOTAL DEPOSITS AS OF JUNE 30					
	1994	1995	1996	1997	1998	1999
Hana	2,897	3,215	2,642	2,744	2,707	2,833
Kahului	483,408	482,437	487,724	501,977	510,333	507,291
Kihei	133,282	138,750	140,620	147,638	160,858	170,478
Lahaina	203,244	196,910	211,239	204,676	217,163	232,856
Pukalani	75,875	80,903	85,320	89,515	96,238	102,084
Paia	19,024	18,938	18,082	20,017	21,649	23,666
Wailuku	202,740	203,481	204,009	206,596	205,942	230,293
Kaunakakai	43,396	44,226	46,305	45,018	48,378	49,609
Lanai City	22,308	23,161	22,894	24,502	23,382	23,411
Total	1,186,174	1,192,021	1,218,835	1,242,683	1,286,650	1,342,521

NOTES: Office locations were determined by zip code. FDIC-Insured institutions are commercial banks and savings associations. Deposits include savings and checking accounts, certificates of deposit, IRAs and Keogh Plans, trust funds and escrow accounts. See "deposits" in glossary accompanying Reports of Condition and Income instructions for precise definition.

SOURCE: Federal Deposit Insurance Corporation, *FDIC/OTS Summary of Deposits* (annual), database available at <http://www.fdic.gov>.

9.1.3

FEDERAL CREDIT UNIONS BY ASSET SIZE, MEMBERSHIP AND LOANS, MAUI COUNTY

December 1999	Location	County Rank	State Rank	Assets (dollars)	Loans (dollars)	Members
Maui County Employees	Wailuku	1	14	62,024,698	30,250,609	7,687
H C & S	Kahului	2	18	42,723,140	10,893,404	6,528
Kahului	Kahului	3	28	30,228,197	12,029,913	4,630
Maui Land & Pine	Kahului	4	29	29,048,221	10,159,825	4,143
Kula Community	Kula	5	33	23,329,230	10,483,292	3,904
Wailuku	Wailuku	6	41	18,446,319	7,799,793	3,382
Pioneer Mill	Lahaina	7	43	17,713,348	3,101,043	1,830
Lanai	Lanai City	8	47	13,885,439	3,291,690	2,102
Maui Teachers	Wailuku	9	61	10,277,239	2,152,152	1,617
Molokai Community	Kaunakakai	10	66	7,823,637	4,403,725	3,288
Lahaina	Lahaina	11	77	5,361,579	2,480,473	2,535
Wailuku Agribusiness	Wailuku	12	88	3,191,778	1,755,846	850
First Hawaiian Homes	Hoolehua	13	101	1,416,346	969,711	871
Maui County Total				265,469,171	99,771,476	43,367
Statewide Total				3,911,738,643	2,009,850,683	589,935

SOURCE: National Credit Union Administration, "Call Report Data Files under FOIA for December 1999 (final)."

9.1.4

FEDERAL CREDIT UNION CHARACTERISTICS, MAUI COUNTY

	1996	1997	1998	1999
Number of Credit Unions	13	13	13	13
Total Members	42,496	43,320	42,947	43,367
Total Assets	226,238,045	233,328,263	248,486,530	265,469,171
Total Shares and Deposits	185,063,063	189,820,794	203,179,151	217,693,077
Number of Share & Deposit Accounts	47,180	48,451	49,409	51,388
Total Loans	93,551,716	97,762,742	96,103,956	99,771,476
Number of Loans	12,801	12,566	12,395	12,368

SOURCE: National Credit Union Administration, "Call Report Data Files under FOIA (final)", December 1996, 1997, 1998 and 1999.

9.2.1

CIVILIAN LABOR FORCE SUMMARY, STATE OF HAWAII AND COUNTIES

Annual averages

	Maui County	Hawaii County	Kauai County	City & County of Honolulu	State of Hawaii
Civilian Labor Force					
1993	66,000	65,300	28,350	426,400	586,000
1994*	65,800	65,350	28,650	420,350	580,150
1995	65,800	64,150	28,350	418,150	576,400
1996	68,050	67,250	29,000	429,350	593,600
1997	69,250	68,750	28,600	428,100	594,700
1998	70,050	68,650	28,700	427,650	595,000
1999	71,650	69,900	29,000	424,250	594,800
Employed					
1993	62,500	60,400	24,700	413,250	560,900
1994*	61,300	58,300	24,550	400,850	545,000
1995	61,000	57,600	25,100	398,950	542,650
1996	63,050	60,550	25,450	406,650	555,750
1997	64,050	61,750	25,400	405,450	556,650
1998	65,250	62,050	25,850	404,700	557,850
1999	67,550	63,850	26,800	403,300	561,500
Unemployed					
1993	3,450	4,850	3,600	13,150	25,100
1994*	4,500	7,100	4,100	19,500	35,150
1995	4,800	6,550	3,250	19,200	33,800
1996	4,950	6,650	3,550	22,700	37,850
1997	5,200	7,000	3,250	22,650	38,050
1998	4,750	6,600	2,850	22,950	37,150
1999	4,100	6,050	2,250	20,950	33,350
Percent Unemployed					
1993	5.3	7.5	12.8	3.1	4.3
1994*	6.8	10.8	14.3	4.6	6.1
1995	7.3	10.2	11.4	4.6	5.9
1996	7.3	9.9	12.2	5.3	6.4
1997	7.5	10.2	11.3	5.3	6.4
1998	6.8	9.6	9.9	5.4	6.2
1999	5.7	8.7	7.7	4.9	5.6

* Data beginning 1994 may not be strictly comparable to previous years.

NOTE: Except for percent unemployed, data rounded to nearest 50. Totals may not add due to rounding.

SOURCE: Hawaii State Department of Labor and Industrial Relations, World Wide Web site, <http://www.state.hi.us/dlir/rs/loihi/LFR/>, and records.

9.2.2

**EMPLOYMENT STATUS OF THE CIVILIAN LABOR FORCE
BY ISLAND, MAUI COUNTY**

Annual averages

	Maui County	Maui	Molokai	Lanai
Civilian Labor Force				
1983	44,850	40,950	2,750	1,150
1984	44,950	41,250	2,550	1,150
1985	46,950	43,550	2,300	1,050
1986	48,600	45,050	2,500	1,050
1987	51,600	48,050	2,600	1,000
1988	52,750	49,200	2,450	1,050
1989	55,000	51,300	2,250	1,450
1990	56,500	52,400	2,700	1,400
1991	61,500	57,300	2,650	1,550
1992	65,900	61,250	3,050	1,600
1993	66,000	61,600	2,850	1,550
1994*	65,800	61,400	2,900	1,500
1995	65,800	61,200	2,950	1,600
1996	68,050	63,250	3,100	1,650
1997	69,250	64,700	2,850	1,700
1998	70,050	65,400	2,950	1,700
1999	71,650	66,850	3,050	1,750
Civilian Employment				
1983	41,450	38,150	2,200	1,050
1984	42,250	39,000	2,200	1,000
1985	44,150	41,300	2,000	850
1986	46,050	42,950	2,150	900
1987	49,350	46,250	2,250	850
1988	51,000	47,800	2,250	950
1989	53,550	50,200	2,050	1,300
1990	53,800	50,300	2,200	1,300
1991	58,200	54,350	2,400	1,450
1992	60,250	56,200	2,550	1,500
1993	62,500	58,500	2,600	1,400
1994*	61,300	57,350	2,600	1,350
1995	61,000	56,850	2,600	1,550
1996	63,050	58,900	2,600	1,550
1997	64,050	60,000	2,450	1,600
1998	65,250	61,150	2,500	1,600
1999	67,550	63,300	2,600	1,650

9.2.2

CONTINUED

	Maui County	Maui	Molokai	Lanai
Civilian Unemployment				
1983	3,400	2,800	550	100
1984	2,700	2,200	350	150
1985	2,800	2,250	300	200
1986	2,550	2,100	350	100
1987	2,250	1,800	300	150
1988	1,750	1,450	200	100
1989	1,450	1,100	200	100
1990	2,700	2,100	500	100
1991	3,300	2,950	250	100
1992	5,650	5,050	500	150
1993	3,450	3,100	250	150
1994*	4,500	4,050	300	100
1995	4,800	4,400	350	100
1996	4,950	4,400	500	100
1997	5,200	4,650	400	100
1998	4,750	4,250	450	50
1999	4,100	3,600	450	100
Unemployment Rate				
1983	7.6	6.8	19.4	9.0
1984	6.0	5.4	13.8	11.1
1985	5.9	5.2	13.0	20.1
1986	5.3	4.7	13.4	11.5
1987	4.4	3.7	12.2	14.9
1988	3.3	2.9	8.8	7.5
1989	2.6	2.2	9.8	8.3
1990	4.8	4.1	18.1	5.9
1991	5.4	5.1	10.1	6.7
1992	8.6	8.3	16.0	7.8
1993	5.3	5.0	8.4	8.9
1994*	6.8	6.6	10.8	7.1
1995	7.3	7.2	11.4	5.3
1996	7.3	6.9	15.9	5.8
1997	7.5	7.2	14.8	5.9
1998	6.8	6.5	14.9	3.5
1999	5.7	5.3	14.2	4.4

* Data beginning 1994 may not be strictly comparable to previous years.

NOTE: Except for percent unemployed, data rounded to nearest 50. Totals may not add due to rounding.

SOURCE: Hawaii State Department of Labor and Industrial Relations, World Wide Web site, <http://www.state.hi.us/dlir/rs/loihi/LFR/>, and records.

9.2.3

**LABOR FORCE BY RACE AND SEX,
MAUI COUNTY**

Race or Sex	Civilian Labor Force	Employ- ed	Un- employed	PERCENT DISTRIBUTION			Unem- ployment Rate
				Civilian Labor Force	Employ- ed	Un- employed	
Total	68,800	63,650	5,150	100.0	100.0	100.0	7.5
White	29,150	27,150	2,050	42.4	42.6	39.4	7.0
Asian/Pacific Islander	37,950	35,000	2,950	55.1	54.9	57.4	7.8
Japanese	10,800	10,450	300	15.7	16.5	6.1	2.9
Filipino	14,500	13,450	1,050	21.1	21.2	20.3	7.2
Hawaiian	9,600	8,250	1,300	13.9	13.0	25.7	13.8
Chinese	1,450	1,350	100	2.1	2.1	2.2	7.8
Korean	350	300	*	0.5	0.5	0.4	6.0
Other A/P Islander	1,250	1,100	150	1.8	1.7	2.6	10.9
Black	250	250	0	0.3	0.4	0.0	0.0
American Indian/Eskimo/Aleut	500	400	100	0.7	0.6	2.0	20.1
Other Race	950	900	50	1.4	1.4	1.3	6.7
Minority Group	39,650	36,550	3,150	57.6	57.4	60.6	7.9
Hispanic (all races)	4,800	4,450	350	7.0	7.0	6.8	7.2
Female	30,800	28,650	2,150	100.0	100.0	100.0	6.9
White	12,550	11,600	950	40.8	40.5	45.4	7.7
Asian/Pacific Islander	17,600	16,550	1,050	57.1	57.8	48.8	5.9
Japanese	4,950	4,800	150	16.0	16.7	6.3	2.7
Filipino	6,900	6,550	350	22.4	22.9	16.2	5.0
Hawaiian	4,450	3,900	550	14.4	13.6	25.0	12.1
Chinese	700	700	0	2.3	2.4	0.0	0.0
Korean	200	200	0	0.6	0.6	0.0	0.0
Other A/P Islander	450	450	50	1.5	1.5	1.3	6.0
Black	50	50	0	0.2	0.2	0.0	0.0
American Indian/Eskimo/Aleut	300	200	100	1.0	0.7	4.8	34.3
Other Race	300	250	*	0.9	0.9	1.0	7.3
Minority Group	18,200	17,050	1,150	59.2	59.5	54.6	6.4
Hispanic (all races)	2,050	1,900	150	6.7	6.7	7.3	7.5
All Female as Percent of Total	44.7%	45.0%	41.4%				

* Less than 25.

NOTES: 1) Totals may not add due to rounding. 2) Hispanic origin is classified apart from race (all Hispanic people are given a race, so someone who is Hispanic could also be Asian-American, for example). The definition is the same as the Census.

SOURCE: Hawaii Department of Labor and Industrial Relations, *Update to Affirmative Action*, 1997.

9.2.4

ANNUAL AVERAGE JOBCOUNT BY INDUSTRY AND ISLAND, MAUI COUNTY

Industry, 1999	Maui County	Maui	Molokai	Lanai
TOTAL NONAGRICULTURAL WAGE & SALARY JOBS	58,350	54,700	2,000	1,600
Total Goods Producing	4,100	3,950	100	50
Construction and Mining	2,400	2,250	50	50
Manufacturing	1,750	1,700	*	*
Durable Goods	300	300	—	—
Lumber & Wood Products	50	50	—	—
Stone, Glass & Clay	150	100	—	—
Nondurable Goods	1,450	1,450	—	—
Food Processing	1,050	1,050	—	—
Printing & Publishing	300	250	—	—
Total Service Producing	54,200	50,750	1,950	1,550
Transportation, Communication and Utilities	4,500	4,350	100	50
Transportation	3,500	3,350	50	—
Air Transportation	950	900	—	—
Communication	550	550	—	—
Utilities	500	450	—	—
Trade	15,800	15,350	250	150
Wholesale	1,500	1,500	*	*
Retail	14,250	13,850	250	150
General Merchandise	1,050	1,000	*	—
Grocery	1,500	1,400	100	—
Apparel & Accessory	950	950	*	—
Eating & Drinking Establishments	6,350	6,250	50	—
Finance, Insurance and Real Estate	3,100	2,750	250	100
Services & Miscellaneous	23,200	21,400	750	1,050
Hotels	10,950	9,950	200	850
Health Services	2,400	2,200	150	—
Hospitals	100	—	100	—
Business Services	2,050	2,050	—	—
Social Services	1,450	1,250	200	—
Educational Services	450	450	*	—
Engineering, Accounting, & Mgmt. Services	650	550	—	—
Government	7,650	6,850	600	200
Federal	550	500	50	*
State	5,250	4,700	400	150
State Education (Dept. Ed. & U. Hawaii)	2,850	2,550	250	100
Local	1,900	1,700	150	50
AGRICULTURAL JOBS	2,150	2,050	100	—

NOTES: Data rounded to nearest 50. Totals may not add due to rounding.

* Fewer than 50.

SOURCE: Hawaii State Department of Labor and Industrial Relations, World Wide Web site <http://www.hawaii.gov/workforce>.

9.2.5

AVERAGE PAY RATES FOR SELECTED JOB CLASSIFICATIONS IN PRIVATE INDUSTRY, MAUI COUNTY

In dollars

1999 Job Classification ¹	State Average	Maui County
Annual Rates		
Clerk, Intermediate Level	23,258	23,923
Secretary	28,983	29,252
Executive Secretary	35,643	32,627
Switchboard Operator/Receptionist	23,198	26,282
Customer Service Clerk	26,859	29,722
Human Resources Assistant	32,652	37,132
Accounts Payable/Receivable Clerk	25,605	29,338
Accounting Clerk, Senior Level	29,386	34,789
Cashier	26,513	25,899
Teller	19,191	19,296
Hourly Rates		
Housekeeper	11.54	10.77
Kitchen Helper	11.02	9.50
Cook, General	15.00	15.71
Sales Clerk, Non-Commission	8.32	9.33
Groundskeeper	11.08	11.42
Janitor, Light	9.77	9.20
Building Maintenance Repairer	15.48	14.26
Automotive Mechanic	16.78	15.90
Warehouse Worker	11.98	11.69

¹ The 19 job titles listed in this table only a portion of the job classifications in the full report; refer to the source for complete information.