

ALICE IN HAWAI'I: A FINANCIAL HARDSHIP STUDY

LIVE UNITED

2020 HAWAI'I REPORT



Aloha United Way

ALICE IN THE TIME OF COVID-19



The release of this ALICE Report for Hawai'i comes during an unprecedented crisis – the COVID-19 pandemic. While our world changed significantly in March 2020 with the impact of this global, dual health and economic crisis, ALICE remains central to the story in every U.S. county and state. The pandemic has exposed exactly the issues of economic fragility and widespread hardship that United For ALICE and the ALICE data work to reveal.

That exposure makes the ALICE data and analysis more important than ever. The ALICE Report for Hawai'i presents the latest ALICE data available – a point-in-time snapshot of economic conditions across the state in 2018. By showing how many Hawai'i households were struggling then, the ALICE Research provides the backstory for why the COVID-19 crisis is having such a devastating economic impact. The ALICE data is especially important now to help stakeholders identify the most vulnerable in their communities and direct programming and resources to assist them throughout the pandemic and the recovery that follows. And as Hawai'i moves forward, this data can be used to estimate the impact of the crisis over time, providing an important baseline for changes to come.

This crisis is fast-moving and quickly evolving. To stay abreast of the impact of COVID-19 on ALICE households and their communities, visit our website at UnitedForALICE.org/COVID19 for updates.

ALOHA UNITED WAY



Sponsors

Aloha United Way is grateful for the support of the following sponsors who are committed to the success of this project and are helping bring the **ALICE** (Asset Limited, Income Constrained, Employed) message and solutions to Hawai'i.



Acknowledgements

Aloha United Way appreciates our valued report sponsors, partners, and community stakeholders for their unwavering support and commitment to the 2020 ALICE Report for Hawai'i. It is our hope that this Report will help raise awareness of the 33% of households in the state who live in poverty or who are ALICE. Our goal is to inform and inspire policy and action to improve the lives of ALICE families.

To learn more about how you can get involved in advocating and creating change for ALICE in Hawai'i, contact: Lisa Kimura (lkimura@auw.org) or Hanalei Aipoalani (hanalei@auw.org).

To access ALICE data and resources for Hawai'i, go to [AUW.org/ALICE](https://auw.org/ALICE)

ALICE RESEARCH

ALICE Reports provide high-quality, research-based information to foster a better understanding of who is struggling in our communities. To produce the ALICE Report for Hawai'i, our team of researchers collaborated with a Research Advisory Committee composed of experts from across the state. Research Advisory Committee members from our partner states also periodically review the ALICE Methodology. This collaborative model ensures that the ALICE Reports present unbiased data that is replicable, easily updated on a regular basis, and sensitive to local context.

Learn more about the ALICE team on our website at UnitedForALICE.org/ALICE-team

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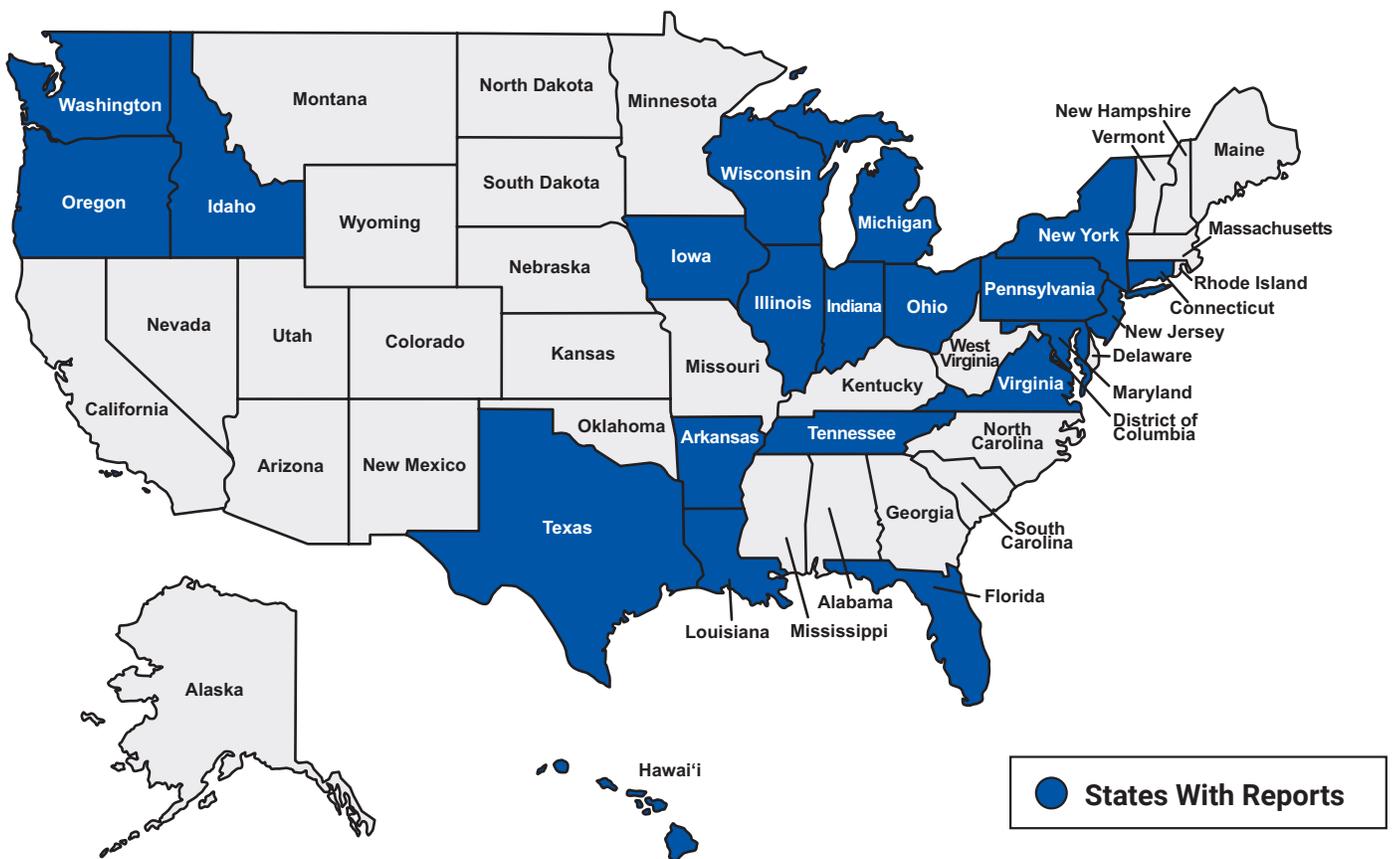
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ALICE: A GRASSROOTS MOVEMENT

This body of research provides a framework, language, and tools to measure and understand the struggles of a population called **ALICE** – an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE represents the growing number of households in our communities that do not earn enough to afford basic necessities. Partnering with United Ways, nonprofits, academic institutions, corporations, and other state organizations, this research initiative provides data to stimulate meaningful discussion, attract new partners, and ultimately inform strategies for positive change.

Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, this work has grown from a pilot in Morris County, New Jersey to 21 states and more than 648 United Ways. Together, United For ALICE partners can evaluate current initiatives and discover innovative approaches to improve life for ALICE and the wider community. To access Reports from all states, visit UnitedForALICE.org



WHAT'S NEW IN ALICE RESEARCH

Every two years, United For ALICE undertakes a full review of the ALICE Methodology to ensure that the ALICE measures are transparent, replicable, and current, in order to accurately reflect how much income families need to live and work in the modern economy. In 2018, more than 40 external experts – drawn from the Research Advisory Committees across our United For ALICE partner states – participated in the review process. A full description of the Methodology and sources is available at UnitedForALICE.org/Methodology

This Report includes the following improvements:

More local variation: The ALICE budgets for housing, food, transportation, health care, and taxes incorporate more local data. For housing, we differentiate counties within Metropolitan Statistical Areas using American Community Survey gross rent estimates. For food, the U.S. Department of Agriculture's Thrifty Food Plan is adjusted at the county level using Feeding America's cost-of-meal data. For transportation, auto insurance is added to new miles-traveled data (discussed in the next paragraph) to reflect different driving costs by state. For health care, out-of-pocket costs are provided by census region. And taxes now systematically include local income tax, using data from the Tax Foundation.

Better reflection of household composition: Transportation and health care budgets now better reflect costs for different household members. The transportation budget for driving a car uses the Federal Highway Administration's miles-traveled data, sorted by age and gender, and AAA's cost-per-mile for a small or medium-sized car. The health care budget reflects employer-sponsored health insurance (the most common form in 2018, when it covered 49% of Americans¹) using the employee's contribution, plus out-of-pocket expenditures by age and income, from the Agency for Healthcare Research and Quality's Medical Expenditure Panel Survey.

More variations by household size: The median household size in the U.S. is three people for households headed by a person under age 65 and two people for households headed by seniors (65+).² Reflecting this reality, the Household Survival Budgets are presented in new variations, including a Senior Survival Budget. The website provides data to create budgets for households with any combination of adults and children. The ALICE Threshold has also been adjusted to incorporate the most common modern household compositions. These new budget variations are included in the County Profile and Household Budget pages on UnitedForALICE.org/Hawaii

New ALICE measures:

- The **Senior Survival Budget** more accurately represents household costs for people age 65 and over. Housing and technology remain constant; however, some costs are lower – transportation, food, and health insurance premiums (due to Medicare) – while others are higher, especially out-of-pocket health costs. Because over 90% of seniors have at least one chronic condition, the Senior Survival Budget includes the additional cost of treating the average of the five most common chronic diseases.
- The **ALICE Essentials Index** is a standardized measure of the change over time in the costs of essential household goods and services, calculated for both urban and rural areas. It can be used as a companion to the Bureau of Labor Statistics' (BLS) Consumer Price Index, which covers all goods and services that families at all income levels buy regularly.

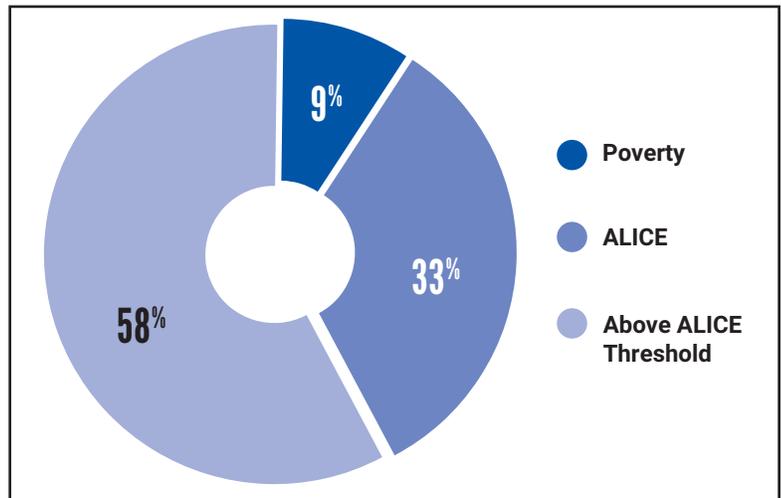
Data Notes: The data are estimates; some are geographic averages, others are one- or five-year averages depending on population size. Change-over-time ranges start with 2007, before the Great Recession, then measure change every two years from 2010 to 2018. County-level data remains the primary focus, as state averages mask significant differences between counties. For example, the share of households below the ALICE Threshold in Hawai'i ranges from 40% in Honolulu County to 48% in Hawai'i County. (Due to its small population size, Kalawao County is excluded from discussion of "high" and "low" ranges in this Report.) Many percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%. The methodological improvements included in this ALICE Report have been applied to previous years to allow for accurate year-over-year comparisons. This means that some numbers and percentages at the state and county level will not match those reported in the previous ALICE Report for Hawai'i.

TABLE OF CONTENTS

Asset Limited, Income Constrained, Employed	1
Who Is ALICE?	3
Trends: Household Demographics	5
The Cost of Living in Hawai'i	6
The ALICE Household Budgets	6
The ALICE Essentials Index	8
Trends: Cost of Living	9
The Changing Landscape of Work in Hawai'i	11
The New Labor Force	13
ALICE Jobs: Maintaining the Economy	15
Trends: The Landscape of Work	17
Next Steps: Data for Action	19
Identifying Gaps	19
Understanding ALICE: Health, Education, and Social Factors	21
The Benefits of Moving Toward Equity in Hawai'i	21
Endnotes	26
Figure 12: Sources	35

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

From 2010 to 2018, Hawai'i showed steady economic improvements according to traditional measures. Unemployment in the state and across the U.S. fell to historic lows, GDP grew, and wages rose slightly. Yet in 2018, eight years after the end of the Great Recession, 42% of Hawai'i's 455,138 households still struggled to make ends meet. And while 9% of these households were living below the Federal Poverty Level (FPL), another 33% – more than three times as many – were **ALICE** households: **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed. These households earned above the FPL, but not enough to afford basic household necessities.



This Report provides new data and tools that explain the persistent level of hardship faced by ALICE households, revealing aspects of the Hawai'i economy not tracked by traditional economic measures. The Report highlights three critical trends:

- **The cost of living is increasing for ALICE households.** From 2007 to 2018, the cost of household essentials (housing, child care, food, transportation, health care, and technology) increased faster than the cost of other goods and services. The ALICE Essentials Index, a new tool that measures change over time in the cost of essentials, increased at an average rate of 3.4% annually nationwide over the past decade, while the official rate of inflation was 1.8%.
- **Worker vulnerability is increasing while wages stagnate in ALICE jobs.** By 2018, a near-record-low number of people were reported to be unemployed. However, that low unemployment concealed three trends that expose ALICE workers to greater risk: growth in the number of low-wage jobs; minimal increases in wages; and more fluctuations in job hours, schedules, and benefits that make it harder to budget and plan. These trends were clear in 2018: A record number of Hawai'i workers – 53% – paid by the hour, and 51% of the state's jobs paid less than \$20 per hour.
- **The number of ALICE households has increased in Hawai'i** as a result of rising costs and stagnant wages. There are more ALICE households than households in poverty, and the number of ALICE households has increased at a faster rate. The FPL, with its minimal and uniform national estimate of the cost of living, far underestimates the number of households that cannot afford to live and work in the modern economy. In Hawai'i, the percentage of households that were ALICE rose from 22% in 2007 to 33% in 2018. By contrast, those in poverty remained at around 9% throughout the period.

This Report provides critical measures that assess the Hawai'i economy from four perspectives: They track financial hardship over time and across demographic groups; quantify the basic cost of living in Hawai'i; assess job trends; and identify gaps in assistance and community resources. These measures also debunk assumptions and stereotypes about low-income workers and families. ALICE households are as diverse as the general population, composed of people of all ages, genders, races, and ethnicities, living on all islands in Hawai'i.

The Report concludes with an analysis of the economic benefits if all households had income above the ALICE Threshold. Not only would there be a significant positive impact on families and their communities, but the state economy would also benefit. In fact, the added value to the Hawai'i GDP would be approximately \$19.3 billion.

This Report and its measures are tools to help stakeholders ask the right questions, reduce vulnerabilities, remove obstacles to advancement, identify gaps in community resources, build a stronger workforce, and implement programs and policies that help put financial stability within reach for ALICE households. With the magnitude of financial hardship revealed, these action can help move all households toward a more equitable economy, and ensure that no one is left behind in harder times.

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households with income above the Federal Poverty Level but below the basic cost of living. A household consists of all the people who occupy a housing unit. In this Report, households do not include those living in group quarters such as a dorm, nursing home, or prison.

The **Household Survival Budget** estimates the actual bare-minimum costs of basic necessities (housing, child care, food, transportation, health care, and a basic smartphone plan) in Hawai'i, adjusted for different counties and household types.

The **Senior Survival Budget** incorporates specific cost estimates for seniors for food, transportation, and health care, reflecting key differences in household expenses by age.

The **Household Stability Budget** calculates the costs of supporting and sustaining an economically viable household over time, including a contingency for savings.

The **ALICE Threshold** is the average income that a household needs to afford the basic necessities defined by the Household Survival Budget for each county in Hawai'i. Households **Below the ALICE Threshold** include both ALICE and poverty-level households.

The **ALICE Essentials Index** is a measure of the average change over time in the costs of the essential goods and services that households need to live and work in the modern economy – housing, child care, food, transportation, health care, and a smartphone plan.

ALICE ONLINE

Visit UnitedForALICE.org for more details about ALICE, including:



Interactive Maps

Data at the state, county, municipal, ZIP code, and congressional district levels



Research Advisory Committee

Learn about the members and role of this critical group



Additional Reports

Explore The ALICE Essentials Index and The Consequences of Insufficient Household Income



Demographic Data

Information about ALICE households by age, race/ethnicity, and household type



Data Spreadsheet

Download the ALICE data



Jobs Graphs

Details about where ALICE works



County Profiles

Detailed data about ALICE households in each county



Methodology

Overview of the sources and calculations used in the ALICE research



More about United For ALICE

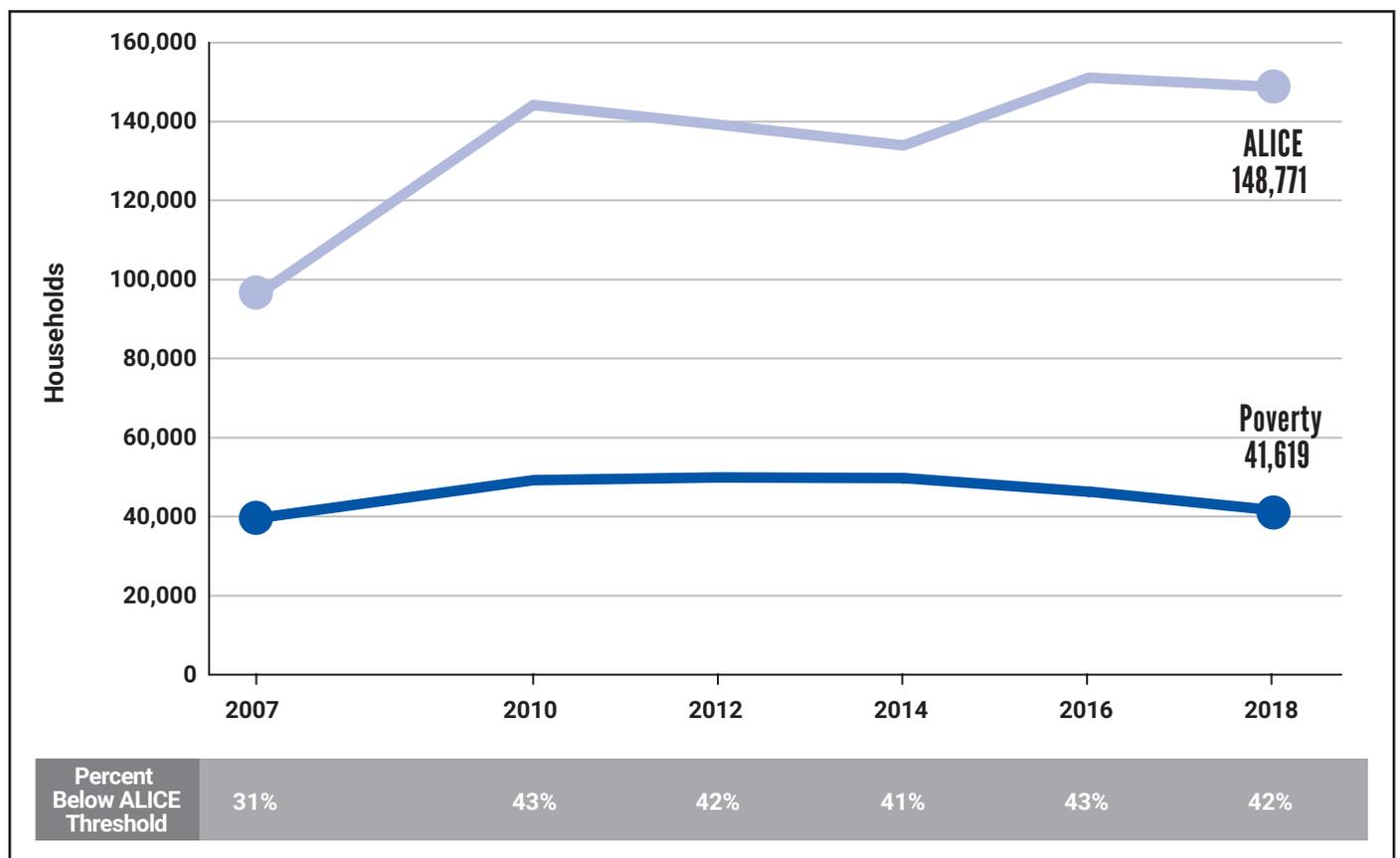
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WHO IS ALICE?

With income above the Federal Poverty Level (FPL) but below a basic survival threshold – defined as the ALICE Threshold – ALICE households earn too much to qualify as “poor” but are still unable to make ends meet. They often work as cashiers, nursing assistants, office clerks, servers, laborers, and security guards. These types of jobs are vital to keeping the Hawai‘i economy running smoothly, but they do not provide adequate wages to cover the basics of housing, child care, food, transportation, health care, and technology for these ALICE workers and their families.

Between 2007 and 2018, the number of Hawai‘i households in poverty remained relatively flat, ranging from a low of 9% in 2007 and 2018, to a high of 11% in 2010 and 2014. During the same period, the total number of households in the state increased from a total of 439,685 in 2007 to 455,138 in 2018. Yet the number of ALICE households in Hawai‘i increased significantly more (up 55% from 2007 to 2018), with their share of all households rising from 22% in 2007 to 33% in 2018, albeit with some ups and downs during this period. Similarly, the percentage of households living below the ALICE Threshold (ALICE and poverty-level combined) increased sharply between 2007 and 2010 (from 31% to 43%) and has since remained unchanged with only some minor fluctuations, reaching 42% in 2018. Overall, the percentage of households in poverty returned to pre-Recession levels in 2018, while the percentage of ALICE households has remained at a higher level (Figure 1).

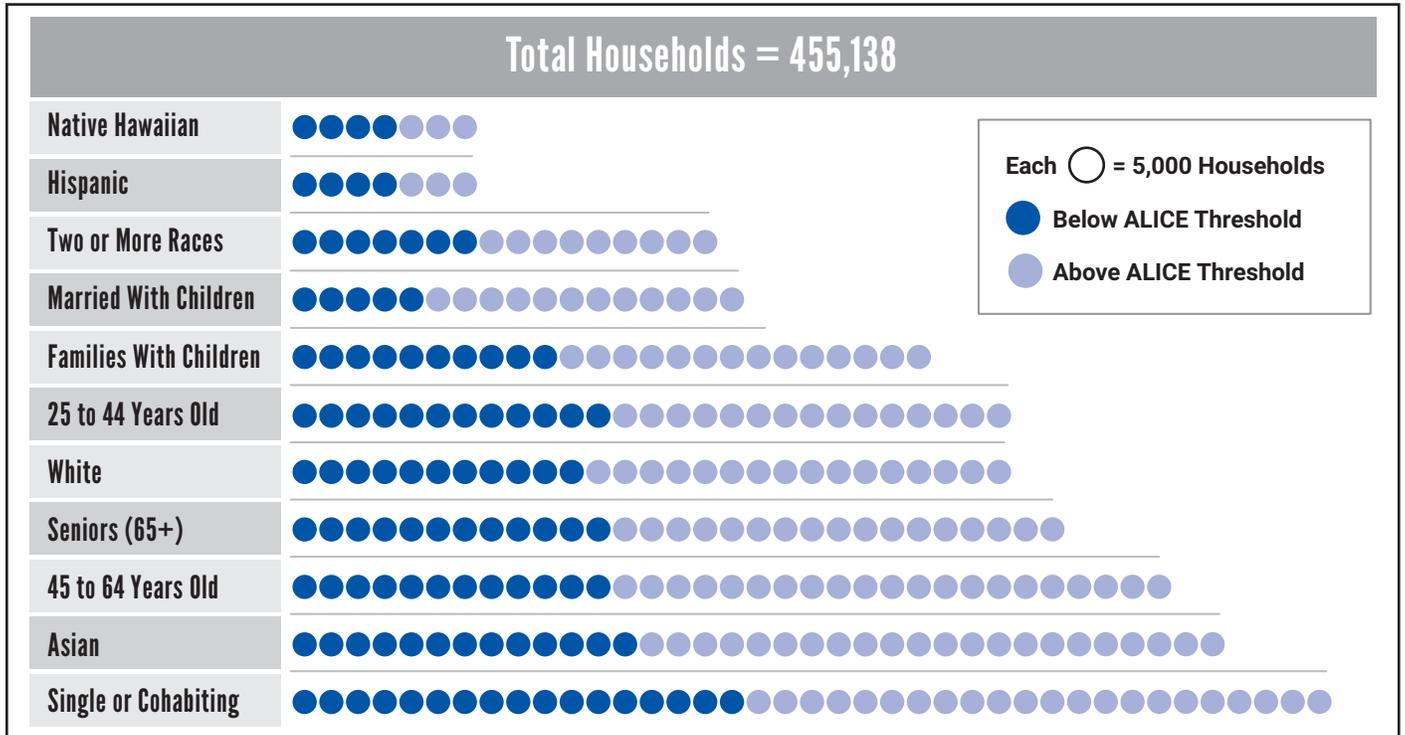
Figure 1.
Households by Income, Hawai‘i, 2007-2018



Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018

ALICE households live on every island in Hawai‘i – in urban, suburban, and rural areas – and they include people of all genders, ages, and races/ethnicities, across all household types. Figure 2 shows that in 2018, the largest number of households below the ALICE Threshold were in the largest demographic groups in Hawai‘i – namely, Asian households and single or cohabiting households (without children or seniors). Among families with children – another of the state’s biggest groups – married-parent families were the largest subgroup and accounted for 53% of families with children living below the ALICE Threshold.

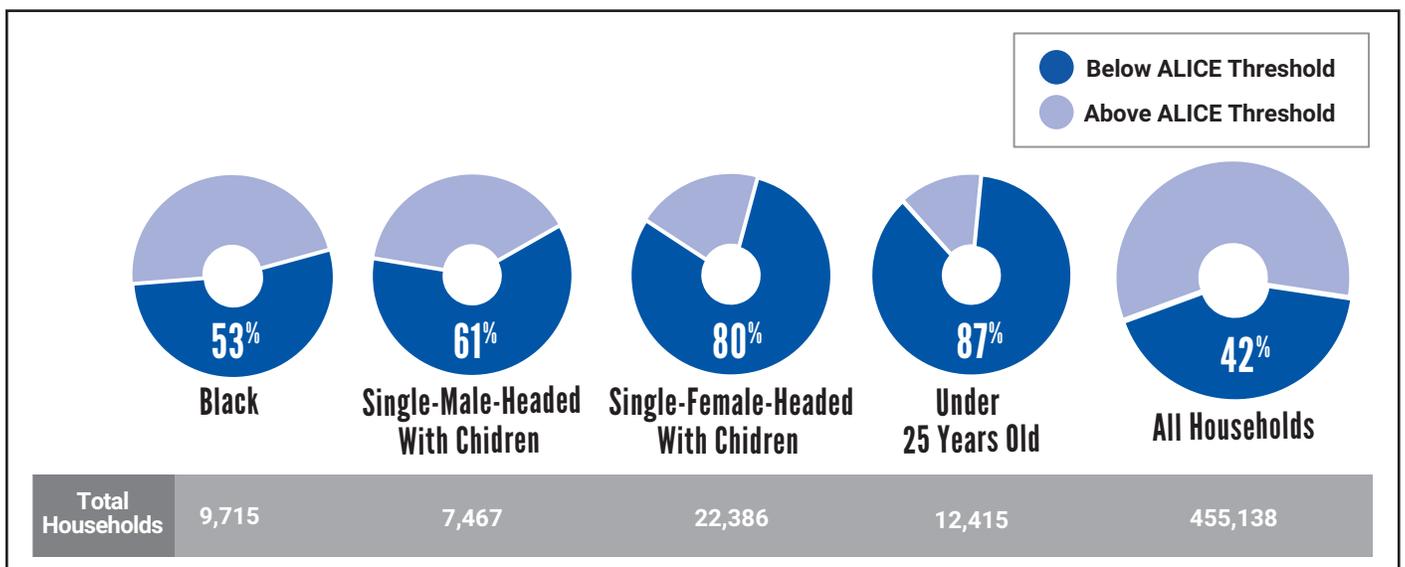
Figure 2.
Household Types by Income, Largest Groups, Hawai'i, 2018



Note: Categories shown in figure are overlapping.
 Sources: ALICE Threshold, 2018; American Community Survey, 2018

Another way to examine the data is to look at the proportion of each group that is below the ALICE Threshold. Overall, 42% of households in Hawai'i had income below the ALICE Threshold in 2018. But many smaller groups had a disproportionately high percentage of households below the ALICE Threshold. Two of these groups are shown in Figure 2: Hispanic and Native Hawaiian households, with 51% and 54% below the ALICE Threshold, respectively. Additional small groups (with fewer than 25,000 total households) also have a disproportionately high percentage of households below the ALICE Threshold, including black households, households with children headed by single males and single females, and households headed by someone under 25 years old (Figure 3).

Figure 3.
Select Household Groups by Income, Hawai'i, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

TRENDS: HOUSEHOLD DEMOGRAPHICS

A growing number of households live on the edge of the ALICE Threshold. For these households, even a small increase in the cost of housing or a decrease in work hours can mean the difference between being financially stable and being ALICE – or between being ALICE and falling into poverty. **In Hawai'i, 86,713 households (19%) were on the cusp of the ALICE Threshold in 2018**, with earnings just above or below it.³ This matters not only for families, but also for the Hawai'i economy: Small increases in regular bills like rent, food, or gasoline, a decrease in wages or hours worked, or an unexpected emergency – the closing of a major employer or a natural disaster – could destabilize a large number of households.

Hawai'i is increasingly diverse. Between 2010 and 2018, the number of households headed by someone who is Hispanic, Kānaka Maoli (Native Hawaiian), or who reports being of Two or More Races has grown, as have their percentage of households below the ALICE Threshold (up 10%, 14%, and 22%, respectively.) During the same period, the two largest racial/ethnic groups – White and Asian households – have seen decreases, both in the total number of households and the percentage of households below the ALICE Threshold. However, within the Asian group, there is a wide range of national origins with different population trends. Of Asian subgroups with a population totaling over 20,000, Filipinos are the largest and fastest-growing single-race group (accounting for 41% of Asians in 2018 and increasing 15% between 2010 and 2018). The Korean population also increased by 8% to 24,804 people by 2018, while the size of the Chinese and Japanese populations decreased (by 6% and 13%, respectively), driving the decrease in the overall Asian population. The percentage of people identifying as two or more Asian groups increased 15% to 47,535 in 2018, reflecting the multi-racial composition of Hawai'i residents. Black households remain a relatively small group, at 2% of the total population. Growth in the total number of households in the state has been concentrated on the island of Hawai'i (which saw a 14% increase in total households between 2010 and 2018), while the population on the other islands has remained relatively flat.⁴

Household structure in Hawai'i continues to change. Married-parent families with children are no longer the most common household. In 2018, single or cohabiting adults under age 65 with no children under age 18 made up the largest proportion of households in Hawai'i (43%), as well as the largest share of households below the ALICE Threshold (44%). Nationally, the number of cohabiting adults, in particular, more than doubled between 1996 and 2017, and these partners tend to have higher levels of education and be more racially diverse today than cohabiting adults 20 years ago.⁵

Baby boomers, the state's largest population bubble, are getting older. Hawai'i has one of the highest percentages of older adults (age 65 and older) in the U.S – comprising just over 16% of the population in 2018 and a projected 24% of the population by 2045. This “Silver Tsunami” (as it's been referred to by state media outlets) is shifting the demographic composition of Hawai'i. The Asian and White populations in Hawai'i are older than other racial/ethnic groups – 39% of Asian households and 32% of White households were headed by people over 65 in 2018 – and these groups will continue to account for an increasing share of the senior population. Additionally, having lived through a decade of financial challenges since the Great Recession, more seniors will become ALICE. (Though without the many policies and programs in place to help seniors financially – such as Social Security, property tax deductions or exemptions based on age, and senior discounts for both private and public purchases – many more seniors would fall below the ALICE Threshold). Finally, with housing costs rising across Hawai'i (and especially on Oahu), seniors may find it increasingly difficult to make ends meet after retirement. A 2020 report on the best and worst places for seniors to live ranked Hawai'i 35th out of 50 states, with high housing costs for both general and senior-specific housing a primary factor driving down the ranking.⁶

Inequality in income and wealth will continue to rise as wage growth and job stability in high-wage jobs greatly outpace growth and stability at the lower end. Nationwide, from the late 1940s to the early 1970s, incomes across the income distribution grew at nearly the same pace. Then, beginning in the 1970s, income disparities began to widen: The average income for the top 1% increased over five times more than that of the middle 60%, and over three times more than that of the bottom fifth, from 1979 to 2016.⁷ The gap in wealth (savings and assets) is even greater than the gap in income. Unable to save, ALICE families do not have the means to build assets, let alone catch up to those who already have assets (especially those who have been building assets for generations). ALICE families also face more barriers that, when compounded, create an even bigger wealth gap. These include issues like lower pay for women, racial/ethnic discrimination in homeownership, and student loan debt.⁸

THE COST OF LIVING IN HAWAII'

Traditional economic measures systematically underestimate the actual cost of basic needs and their rate of increase over time, concealing important aspects of the local and national economy. To better capture the reality of how much income households need to live and work in the modern economy in each county in Hawai'i, this Report includes the **ALICE Household Budgets**. In addition, the Report presents the **ALICE Essentials Index**, a standardized national measure that captures change over time in the cost of household essentials that ALICE households purchase. Together, these tools provide a more accurate estimate of the cost of living and a clearer way to track change over time.

THE ALICE HOUSEHOLD BUDGETS

United For ALICE provides three basic budgets for all counties in Hawai'i; each budget can be calculated for various household types.

- The **ALICE Household Survival Budget** is an estimate of the minimal total cost of household essentials — housing, child care, food, transportation, health care, and a smartphone plan, plus taxes and a miscellaneous contingency fund equal to 10% of the budget. It does not include savings, auto repairs, cable service, travel, laundry costs, or amenities such as holiday gifts or dinner at a restaurant that many families take for granted.
- The **Senior Survival Budget**, new to this Report, adjusts the Household Survival Budget to reflect the fact that seniors have lower food costs than younger adults, travel fewer miles for work and family responsibilities, and have increasing health needs and out-of-pocket health care expenses.
- For comparison to a more sustainable budget, the **ALICE Household Stability Budget** estimates the higher costs of maintaining a viable household over time, and it is the only ALICE budget to include a savings category, equal to 10% of the budget.

The actual cost of household basics in every county in Hawai'i is well above the Federal Poverty Level (FPL) for all household sizes and types (Figure 4). For a single adult, the FPL was \$13,960 per year in 2018, while the average Household Survival Budget was \$31,056 in Hawai'i.⁹ For a single senior, the Senior Survival Budget was even higher at \$34,308 per year, primarily due to increased health needs of seniors. (Despite having Medicare, seniors have greater out-of-pocket health care costs, largely due to chronic health issues like heart disease and diabetes.) All budgets were significantly lower than the Household Stability Budget, which reached \$50,988 per year for a single adult.

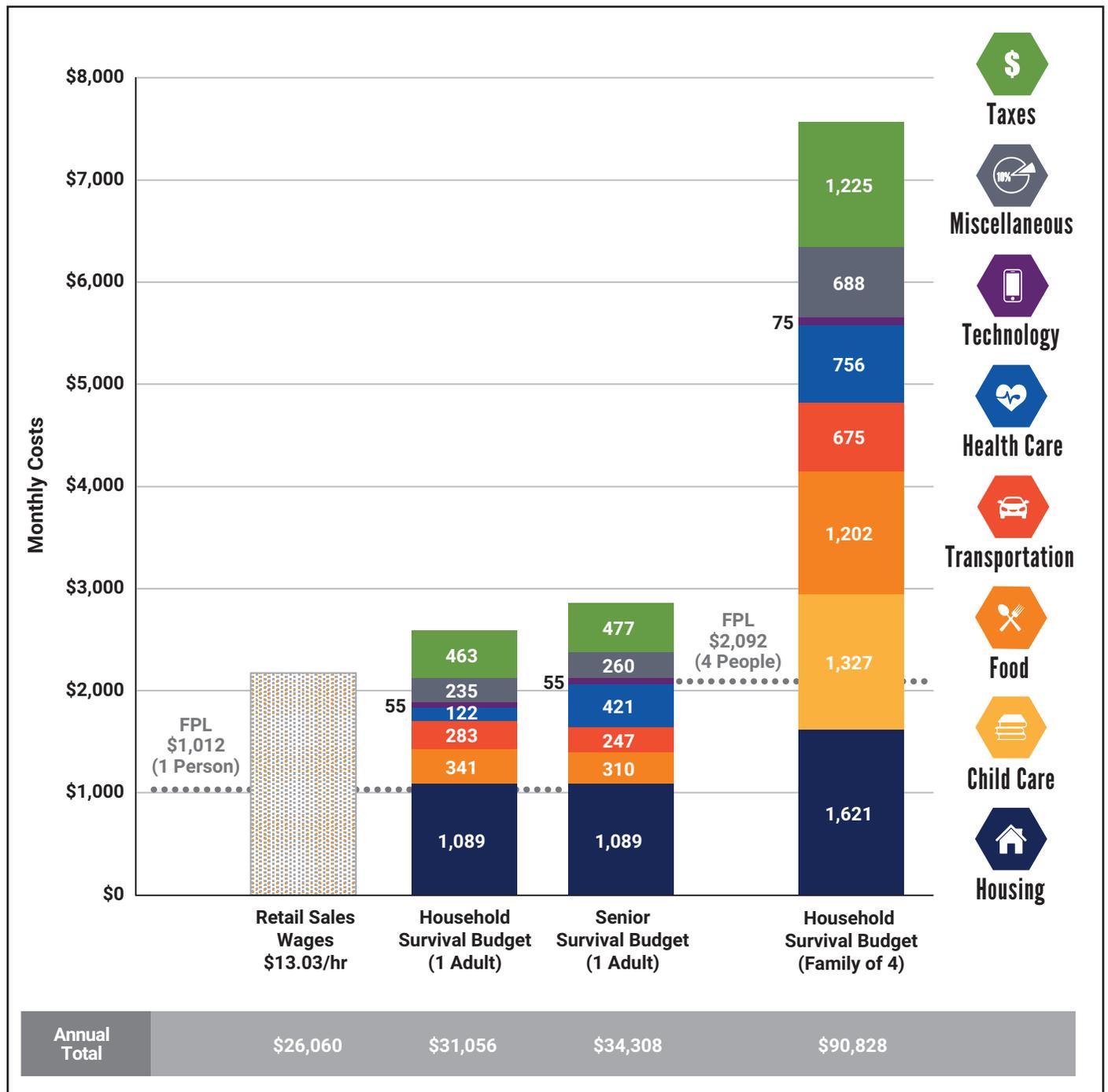
The gaps are even larger for families. The FPL for a four-person family was \$28,870 in 2018, while the Household Survival Budget for a family with two adults, an infant, and a four-year-old was \$90,828.¹⁰

The hourly wages needed to support these budgets are \$15.53 for the single adult Survival Budget; \$17.15 for the Senior Survival Budget; and \$45.41 for one worker or \$22.70 each for two workers for the Survival Budget for a family of four. To put these budgets in perspective, the median hourly wage for the most common occupation in Hawai'i, retail sales, was \$13.03 in 2018, or \$26,060 if full time, year-round — not enough to support any of the ALICE budgets.¹¹

Public assistance programs are based on the FPL, but the FPL is not enough for a household to cover even its most minimal costs, as shown by the comparison to the Household Survival Budget in Figure 4. This means that assistance programs serve far fewer households than need assistance, even in a strong economy.

To see the details of each ALICE budget for different household types, visit UnitedForALICE.org/Hawaii

Figure 4.
Budget Comparison, Hawai'i, 2018



Note: The FPL is a total; there is no breakdown of how that amount is allocated by budget category.

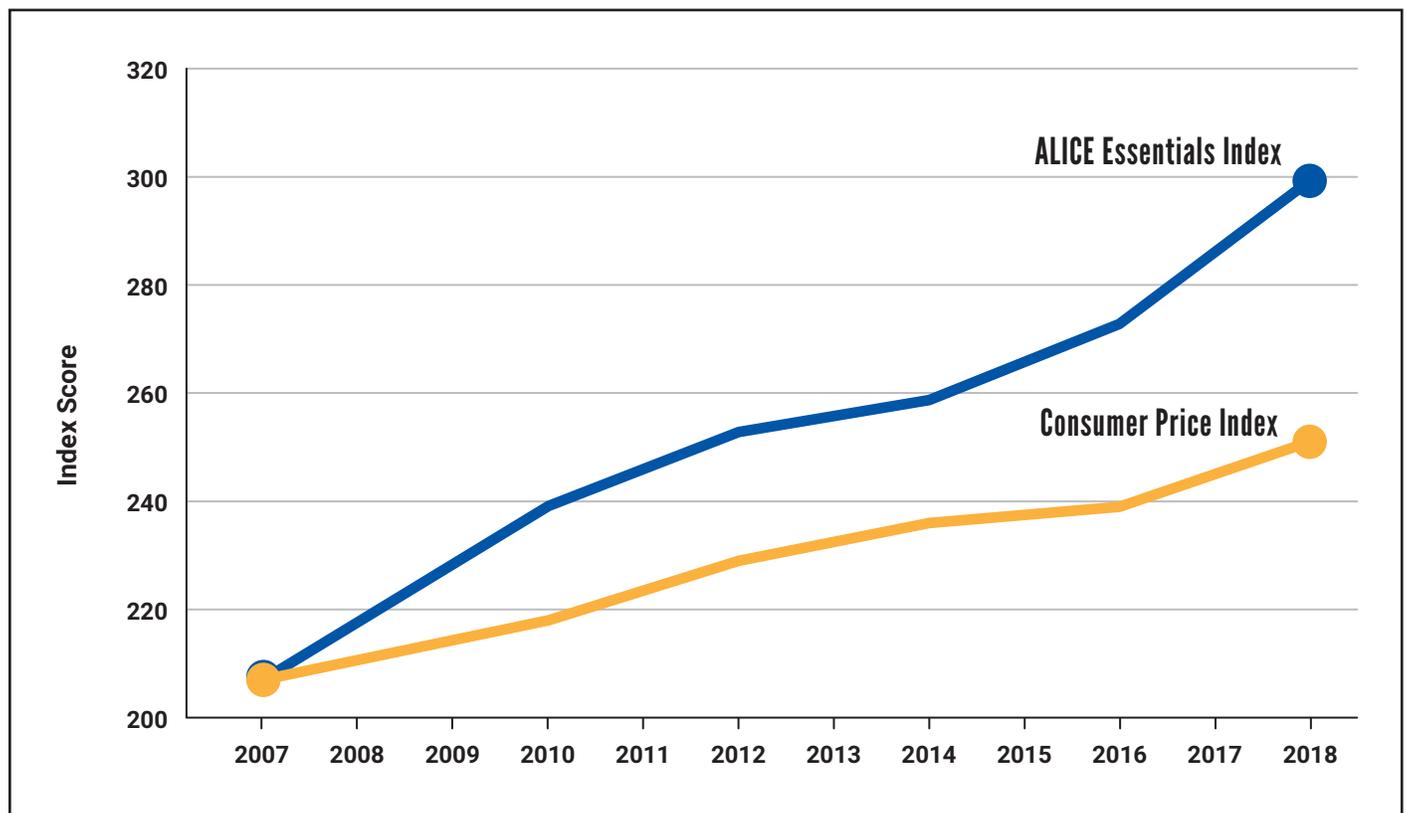
Sources: AAA, 2018; Agency for Healthcare Research and Quality, 2018; American Community Survey, 2018; Bureau of Labor Statistics, 2018—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2019—Medicare - Chronic Conditions; Centers for Medicare & Medicaid Services, 2019; Federal Highway Administration, 2017; Fowler, 2019; Gunderson, Dewey, Kato, Crumbaugh, and Strayer, 2019; Hawai'i's Child Care Resources and Referral Agency, 2018; Internal Revenue Service, 2020; Scarboro, 2018; The Zebra, 2018; U.S. Department of Agriculture, 2018—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2018—Fair Market Rents; Walczak, 2019. For more details, see the Methodology Overview at [UnitedForALICE.org/Methodology](https://www.unitedforalice.org/Methodology)

THE ALICE ESSENTIALS INDEX

Based on items in the Household Survival Budget, the ALICE Essentials Index measures the change over time in the costs of household essentials – a much narrower definition than the more common rate of inflation based on the BLS Consumer Price Index (CPI). While the CPI covers a large group of goods and services that urban consumers buy regularly (housing, food and beverages, transportation, medical care, apparel, recreation, education, and communication services), the ALICE Essentials Index includes *only* essential household items (housing, child care, food, transportation, health care, and a smartphone plan). The ALICE Essentials Index is also calculated for both urban and rural areas, while the CPI only tracks inflation based on a select number of metropolitan (urban) counties.¹²

Across the country, the ALICE Essentials Index has increased faster than the CPI over the last decade (Figure 5). From 2007 to 2018, the average annual rate of increase was 3.3% in urban areas and 3.4% in rural areas, while the CPI increased by 1.8%.¹³ This difference is primarily due to the fact that the costs of basics, especially housing and health care, have increased, while the costs of other items – notably manufactured goods, from apparel to cars – have remained relatively flat. And while basic household goods were 18% to 22% more expensive in urban areas than in rural areas, those costs increased at nearly the same rate in both areas during this period.

Figure 5.
Consumer Price Index and ALICE Essentials Index, United States, 2007-2018



Sources: ALICE Essentials Index, 2007-2018; Bureau of Labor Statistics—Consumer Price Index, 2007-2018. For more information, visit [UnitedForALICE.org/Essentials-Index](https://www.unitedforalice.org/essentials-index)

The difference between these two cost-of-living measures is more than an academic question. The CPI is used to measure inflation and monitor monetary policy. It also determines the rate at which a wide range of government program levels and benefits are increased, including Social Security, veterans' and Federal Civil Service retirees' benefits, government assistance programs, the FPL, income tax brackets, and tax credits like the Earned Income Tax Credit (EITC).¹⁴ But the ALICE Essentials Index shows that from 2007 to 2018, the CPI considerably underestimated the increase in the cost of living across the country.

TRENDS: COST OF LIVING

The cost of living for ALICE is growing on the islands, largely driven by the cost of housing. In Hawai'i, rising housing costs — especially on Oahu — are a result of population growth due to migration, an increasing demand for low-cost rental units (especially among millennials and seniors), and an increase in the number of residential rental units being used as vacation rental properties (which grew 35 percent between 2016 and 2018). This trend will continue as affordable housing becomes harder to find. And while the overall cost of living in rural America is lower than in metro areas, expenses — especially housing — are rising at similar rates. Nationwide, households that are severely rent burdened (with rent accounting for more than 50% of their income) are projected to grow by at least 11%, to 13.1 million households, by 2025.¹⁵

Commuting times will continue to increase, as will demand for alternative transportation options. High housing costs and urban sprawl push workers farther from their jobs and increase commute times, which has a negative impact on health, job retention, and productivity. These pressures — along with the cost of owning and maintaining a car — also increase demand for both traditional and new public transportation options (e.g., trains and buses, rideshares, and self-driving vehicles).¹⁶

The child care industry will face new challenges, and so will parents. In 2018, Hawai'i had the nation's least affordable center-based care relative to family income, and despite a decline in the number of households with children over the past decade, there are not enough childcare and preschool seats to meet current or projected need. Family childcare workers, who care for up to six children at a time in their own homes, provide a more affordable alternative to center-based care, serving more than 2,400 children state-wide (with a larger share on the neighbor islands, where center-based care is less available). However, the quality of this care varies and is not subject to the same educational regulations as licensed center-based providers. Since single-parent families are still more likely to be below the ALICE Threshold, they will also struggle to afford quality child care. Compounding this issue is the fact that low-paid child care workers are ALICE as well (with a median hourly wage of \$11.49 in Hawai'i).¹⁷ The overall trend, then, is toward fewer families with children but more struggling households overall.

“ High housing costs and urban sprawl push workers farther from their jobs and increase commute times, which has a negative impact on health, job retention, and productivity. ”

Food insecurity is increasing among young adults and seniors. In 2018, households headed by adults under the age of 25 were more likely to be below the ALICE Threshold compared to other age groups in Hawai'i, and they often struggled to put food on the table. For example, reports consistently find higher rates of food insecurity among college students. One recent survey by the University of Hawai'i at Mānoa Department of Human Nutrition, Food and Animal Sciences found that 50% of UH Mānoa undergraduates have experienced food insecurity, and approximately 37% report that they are experiencing moderate to severe hunger.¹⁸ There is also growing food insecurity at the other end of the age spectrum, with a projected 8 million food-insecure seniors nationwide by 2050. Compared to other seniors, food-insecure seniors are more than twice as likely to have depression, 91% more likely to have asthma, 66% more likely to have had a heart attack, and 57% more likely to have congestive heart failure. Public benefits help but do not eliminate the need for emergency assistance measures, such as food pantries.¹⁹

Gaps in health based on demographic, environmental, and socioeconomic factors will continue to grow. Hawai'i has some of the best health care in the country, ranking 1st overall in the Commonwealth Fund's 2018 survey of state health systems (and best in the nation in terms of access and affordability, avoidable hospital use and cost, and disparities by income). However, shortages of health care providers (especially in more remote places on the islands) make it harder

for many families to get the health care they need.²⁰ There are also differences in life expectancy between the islands that correspond with differences in the percentage of households below the ALICE Threshold. Life expectancy is highest in Honolulu County (82.6 years), where 40% of households are below the ALICE Threshold, and lowest in Hawai'i County (80.9 years), where 48% of households are below the ALICE Threshold. And although the difference in life expectancy between islands at the county level is small, there are greater differences at the sub-county level, with life expectancy across the state ranging from 72.9 years to 87.3 years (a 14.4-year difference). There are also differences in life expectancy by race/ethnicity in Hawai'i, with a shorter life expectancy for the Kānaka Maoli population compared to other racial/ethnic groups.²¹ These disparities will grow with new but expensive advances in medicine, compounded exposure to environmental hazards and public health crises for many low-income households, and a persistent context of discrimination and institutionalized racism in Hawai'i and across the country.²²

Natural and human-made disasters will continue to impact ALICE households disproportionately. Across Hawai'i, the increasing impact of these incidents — from floods and wildfires to pandemics — is felt most acutely by ALICE households and their surrounding communities. With minimal job security and little or no savings, ALICE families feel the impact of an economic disruption almost immediately as hourly paid workers suffer lost wages right away. ALICE households are more vulnerable during natural disasters as they often live in communities with fewer resources, and their housing is more susceptible to flooding, fire, and other hazards. With no financial cushion, ALICE workers struggle to repair damage, recover from illness, and pay ongoing bills. At the same time, ALICE workers are essential to disaster recovery efforts in both infrastructure repair and health care, and they are often forced to choose between caring for their families and ensuring community recovery. All of these costs are added to the increased risk of physical harm ALICE families face if they cannot afford to flee an oncoming natural disaster or take necessary precautions during a public health crisis.²³

Financial instability will mean additional costs for ALICE households. The costs of financial instability are cumulative and intensify over time. Skimping on essentials, from food to health care, leads to greater long-term problems (see United For ALICE's 2019 Report *The Consequences of Insufficient Income*). Failure to pay bills on time leads to fees, penalties, and low credit scores, which in turn increase interest rates, insurance rates, and costs for other financial transactions (from check-cashing fees to payday cards).²⁴ Unexpected expenses can intensify these impacts. A recent study by The Financial Health Network found that almost half of Hawai'i's residents were not confident that their insurance would fully cover them in the event of an emergency, and 35% said that they do not have enough savings to cover three months of living expenses. And without enough income to cover current and unexpected expenses, ALICE households cannot save for future expenses like education, retirement, or a down payment on a house.²⁵

THE CHANGING LANDSCAPE OF WORK IN HAWAI‘I

ALICE workers play an essential role in the economy of Hawai‘i but have not benefited from many of the state’s recent economic gains — a reality that is not captured by traditional economic measures. This section breaks down labor force data in new ways, and in so doing highlights the challenges ALICE workers face: the declining power of wages to keep up with the cost of living, greater dependence on hourly wages, a historically high number of adults out of the labor force, and increased economic risk for workers.

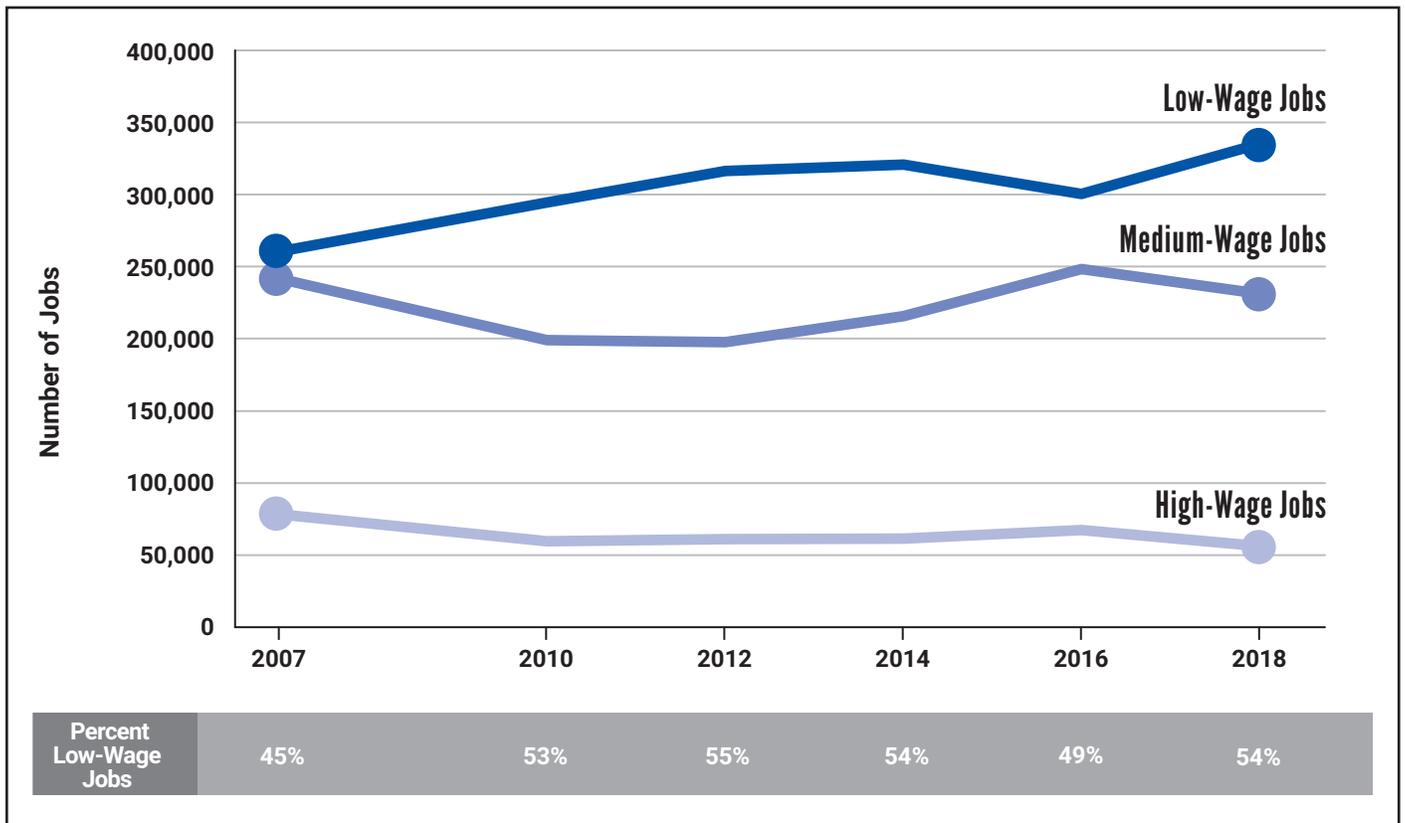
With a record-high per-capita GDP and a record-low unemployment rate, Hawai‘i appeared to have a robust economic profile in 2018, with only 2% of adults actively looking but unable to find work. However, employment growth over the last 10 years was almost exclusively made up of low-wage jobs that could not keep up with the increased cost of the basic household budget (Figure 6).²⁶ This startling trend is due in part to the growing influence of the tourism industry on the Hawai‘i economy. Tourism represents the largest single source of private-sector capital for the state economy, and in 2018 generated \$2.08 billion in state tax revenue and supported 217,000 jobs (with both measures showing an increase over the past five years).²⁷ Yet a recent study shows that workers in the tourism industry — spanning a range of sectors including hospitality, accomodation, and food services — get paid less than workers in other industries, and that wages in the hospitality sector in particular grow at a slower rate than wages in other sectors. In addition, jobs in the tourism industry are often less stable, with hours and schedules that vary based on fluctuations in the number of tourists and the economic conditions in visitors’ states or countries of residence (Hawai‘i’s tourism industry is closely linked to economic conditions in Japan and on the U.S. mainland).²⁸

“ALICE workers play an essential role in the economy of Hawai‘i but have not benefited from many of the state’s recent economic gains — a reality that is not captured by traditional economic measures.”

Figure 6 illustrates the following trends in wages compared to the cost of living in Hawai‘i from 2007 to 2018:

- Low-wage jobs (dark-blue line) are defined as those paying less than the wage needed for two workers to afford the family Household Survival Budget (which includes costs for two adults, an infant, and a four-year-old). In 2007, this was less than \$15.10 per hour; by 2018, the wage required had increased to \$22.71 per hour. The number of low-wage jobs increased by 29% during that period and accounted for the largest number of jobs in Hawai‘i in 2018. This shows that even with two earners working full time, it is not only possible but common for households to fall below the ALICE Threshold.
- Medium-wage jobs (medium-blue line) allow two workers to afford a family Household Survival Budget. In 2007, these were jobs that paid between \$15.10 and \$30.19 per hour, per worker; by 2018, wages needed for these jobs were between \$22.71 and \$45.43 per hour, per worker. The number of medium-wage jobs decreased 4% during that period.
- High-wage jobs (light-blue line) allow one worker to afford a family Household Survival Budget. In 2007, the wage required was \$30.19 per hour or more; by 2018, the wage required had increased to \$45.43 per hour. The number of high-wage jobs decreased by 28% during that period.²⁹

Figure 6.
Number of Jobs by Wage Level, Hawai'i, 2007-2018



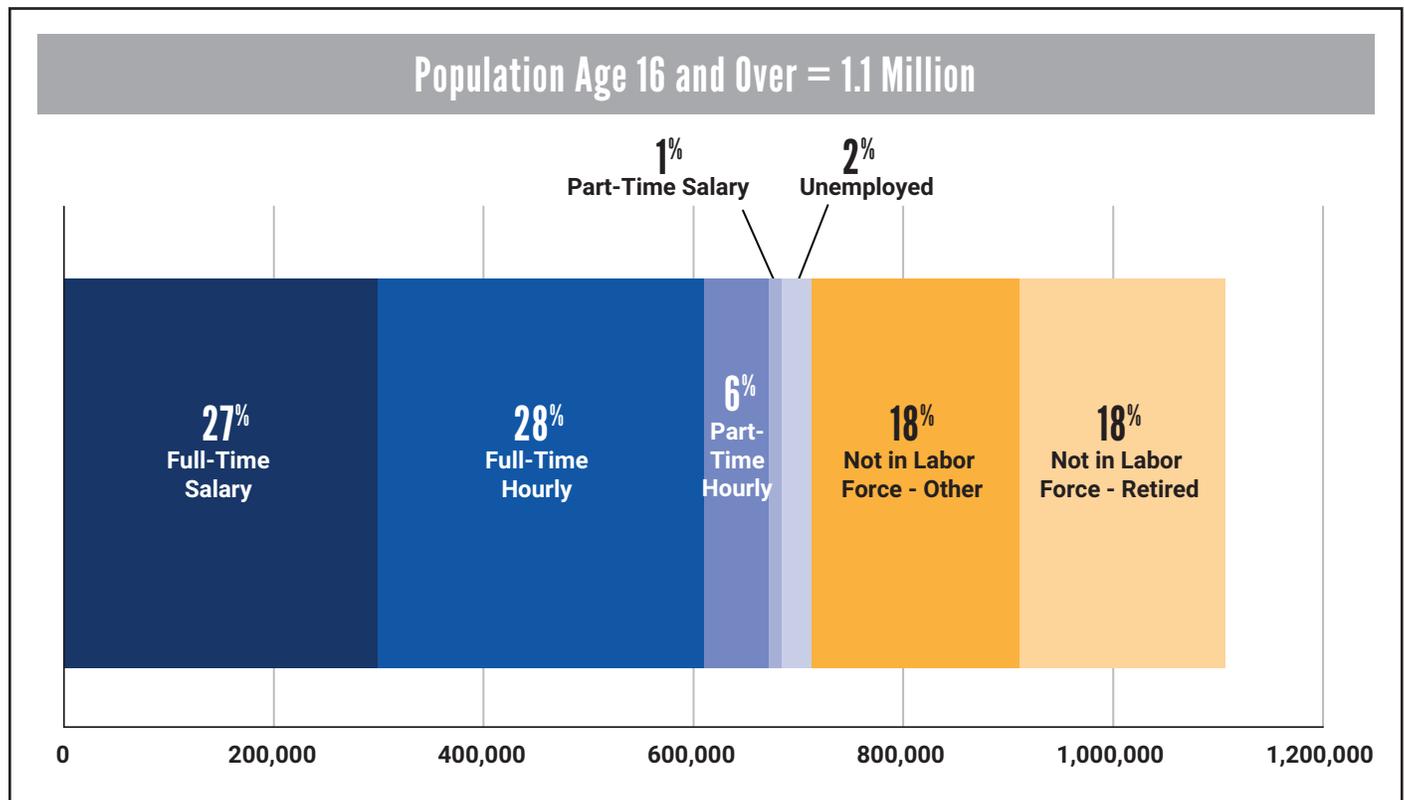
Note: Wage levels are defined by their relation to the Household Survival Budget. Dark blue = Job cannot support family Household Survival Budget with two earners. Medium blue = Job supports family Household Survival Budget with two earners. Light blue = Job supports family Household Survival Budget with one earner.

Sources: ALICE Household Survival Budget, 2007-2018; Bureau of Labor Statistics, Labor Force Statistics, 2007-2018—Occupational Employment Statistics

THE NEW LABOR FORCE

A 2018 overview of the labor status of Hawai'i's 1,107,096 working-age adults (people age 16 and over) shows that 64% of adults were in the labor force (blue bars in Figure 7), yet over half of them were workers who were paid hourly. In addition, 36% of adults were outside the labor force in 2018 (gold bars). In addition, 36% of adults were outside the labor force in 2018 (gold bars).³⁰

Figure 7.
Labor Status, Population Age 16 and Over, Hawai'i, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total Hawai'i workforce to calculate the breakdown shown in this figure. Full-time represents 35 hours per week or more at one or more jobs for 48 weeks per year.

Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Though the majority of adults in Hawai'i were working in 2018 and most households had at least one worker, only 27% of working-age adults had the security of a full-time job with a salary. The rest were paid hourly and/or worked part time.³¹

Hourly Work and the Gig Economy

Employers' increasing reliance on hourly workers is typically associated with freelance "gig economy" jobs (like rideshare driving or on-demand delivery), but even traditional jobs are now more likely to be paid by the hour, especially in retail, health care, food service, and construction.³² These workers are more likely to have fluctuations in income, with frequent schedule changes and variation in the number of hours available for work each week/month. They are also less likely to receive benefits, such as health insurance, paid time off, family leave, or retirement benefits, especially if they work fewer than 30 hours per week at a single job.³³

Hourly workers are more likely to have multiple sources of income. Traditional measures of employment have focused on the number of jobs held by a worker; for example, BLS estimates that only 5% of workers held two or more jobs in 2018.³⁴ However, in the modern economy, where many workers have their own small business, are consultants, or are contingent, temporary, freelance, or contract workers, a worker may have many sources of income that are not necessarily considered a “job.” In 2019, nearly half (45%) of working adults reported having a side gig outside of their primary job.³⁵

In comparison with hourly workers, salaried workers are paid an annual amount at regular pay periods, and usually receive benefits. Nationally, employers spent an average of 31% of compensation on benefits in 2018; not providing these represents significant savings to the employer. As a result, even traditional jobs are morphing as employers shift the financial risk of changes in supply and demand to employees.³⁶ While this is true throughout the economy, it is especially concentrated in lower-wage positions – the jobs most accessible to ALICE.

Who is Out of the Labor Force?

Of adults 16 years and older in Hawai‘i, 18% were out of the labor force in 2018 because they were retired and another 18% were out of the labor force for other reasons (gold bars in Figure 7). This totals a near-record number (36%) outside the labor force – a number that has been steadily increasing since the early 1990s.³⁷

Many of those out of the labor force had stopped looking for work for a variety of reasons, such as scheduling, transportation, or child care issues. They were not included in the state’s low unemployment rate, which only counts adults actively looking for work. In the 2018 economy, those out of the labor force had proven to be a large reserve of potential workers able to be drawn back into the labor force with only slightly higher wages. In previous periods of low unemployment, employers have had to offer much higher wages to attract workers back into the labor force or away from other businesses.³⁸

One of the largest groups of adults traditionally out of the labor force is retirees (age 65 and over and not working). In Hawai‘i in 2018, they accounted for 18% of the population over age 16, in part due to the baby boomer generation aging into retirement. This number does not include the increasing number of seniors who are still working; in 2018, one in four seniors (25%) in Hawai‘i were still in the labor force.³⁹

Those under 65 and not working accounted for another 18% of the population over age 16, and they were out of the labor force for a variety of reasons, the two most common being:

- **School:** Nationally, 77% of high school students and 52% of college students did not work in 2018. At these rates, non-working students in Hawai‘i would account for over one-third (38%) of the state’s working-age adults out of the workforce.⁴⁰
- **Health:** Adults with one or more health issues – an illness or disability that makes it difficult to get to work, perform some job functions, or work long hours – accounted for almost one-fifth (18%) of those out of the labor force in Hawai‘i in 2018.⁴¹

The remainder of adults were out of the labor force for other reasons, including family caregiving responsibilities or limited access to transportation or child care.⁴² For women 25 to 54 years old, the most common reason for not working in 2018 was in-home responsibilities – caring for children, but also, as the population of Hawai‘i ages, caring for an aging parent or a family member with a disability or chronic health issue.⁴³

ALICE JOBS: MAINTAINING THE ECONOMY

While national conversations about work often focus on the economic importance of the “innovation” sector and its high-paying jobs, the reality is that the smooth functioning of the national and state economies relies on a much larger number of occupations that build and repair the infrastructure and educate and care for the past, current, and future workforce. The workers in these jobs are described as “Maintainers” by technology scholars Lee Vinsel and Andrew Russell, and they are primarily ALICE.⁴⁴ To better understand where ALICE works, we elaborate on Vinsel and Russell’s concept by breaking down all occupations in Hawai‘i into two occupational categories, each with two job types: the lower-paying Maintainer occupations, composed of Infrastructor and Nurturer jobs; and the higher-paying Innovator occupations, composed of Adaptor and Inventor jobs.

DEFINITIONS

Maintainer Occupations:

Infrastructors build and maintain the physical economy (construction, maintenance, management, administration, manufacturing, agriculture, mining, transportation, retail).

Nurturers care for and educate the workforce (health and education, food service, arts, tourism, hospitality).

Innovator Occupations:

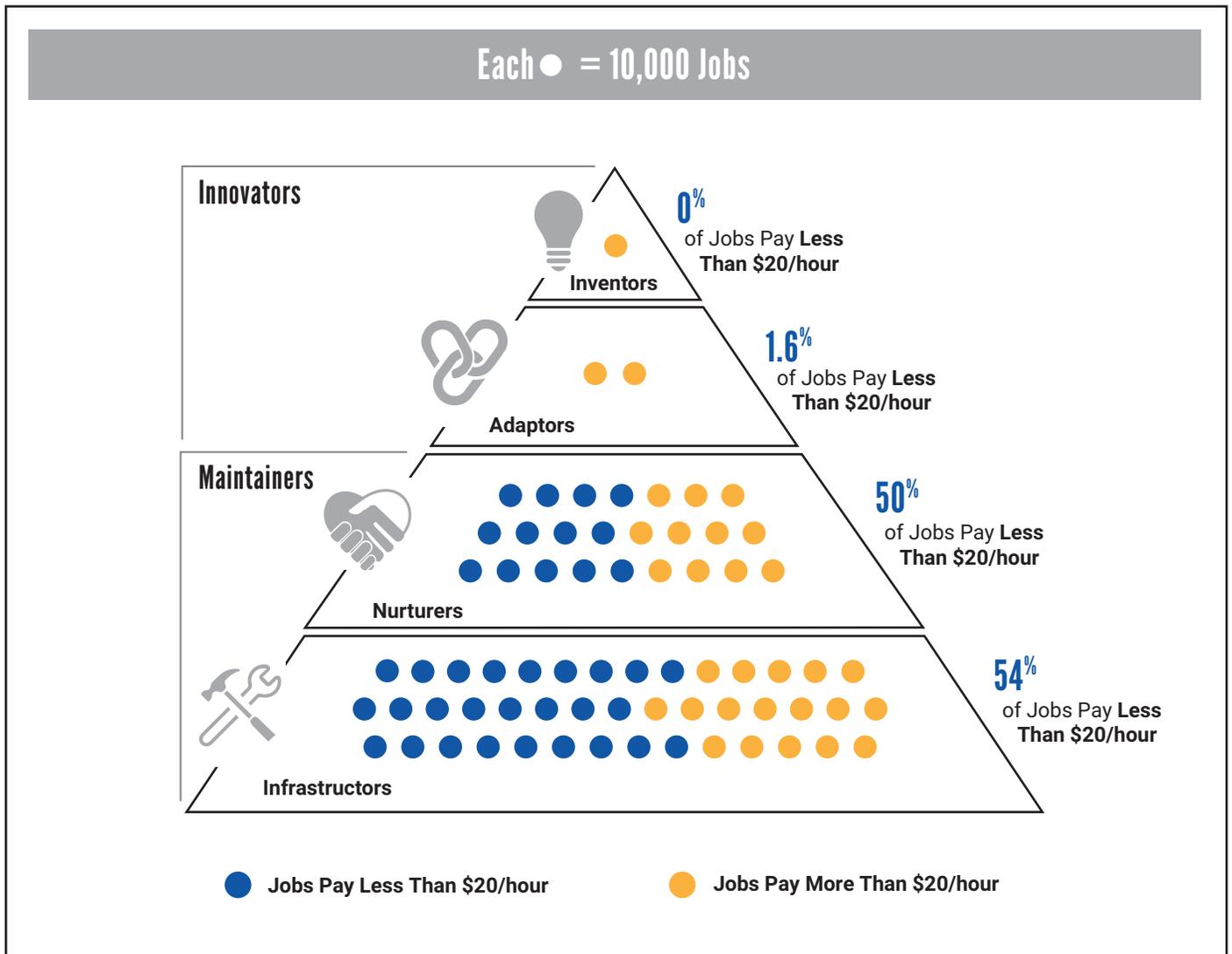
Adaptors implement existing tools or processes in new ways, responding to opportunities and changing circumstances (managers, industrial and organizational psychologists, analysts, designers, technicians, and even policymakers).

Inventors devise new processes, appliances, machines, or ideas. Before World War II, most inventors were independent entrepreneurs. Today, they are most likely engineers and scientists working in research and development, and, in some cases, higher education.

The largest employment sectors in Hawai‘i are comprised primarily of Maintainer occupations. The tourism (or visitor) sector, which is spread over several industries, such as retail trade, hospitality, service, and transportation, is the largest contributor to the state economy (making it difficult to summarize Hawai‘i’s economy based on conventional industry sectors). Within this grouping, the largest industries in 2018 were trade, transportation, and utilities (122,600 jobs), comprised of Infrastructor jobs, and leisure and hospitality (123,900), which includes many Nurturer jobs. Both industries have large shares of ALICE workers. When looking at industries separately, Government was the single largest sector in 2018 (125,600 jobs). These Government jobs — including federal, state, and county government positions — are largely Nurturers (such as teachers, janitors, and health care workers) and Infrastructors (such as police officers and administrative workers).⁴⁵ Overall across the state, there are far fewer jobs in Innovator occupations (Adaptors and Inventors).

When stacked together, Hawai‘i’s occupations form a pyramid that reveals the critical role of Maintainer jobs — the jobs most accessible to ALICE — in the state economy (Figure 8). The majority of Maintainer jobs (54% of Infrastructor jobs and 50% of Nurturer jobs) pay less than \$20 per hour — a wage that, if full time, year-round, provides an annual salary of \$40,000, or \$50,828 less than the family Household Survival Budget of \$90,828. By comparison, almost all Adaptor and Inventor occupations pay more than \$20 per hour.

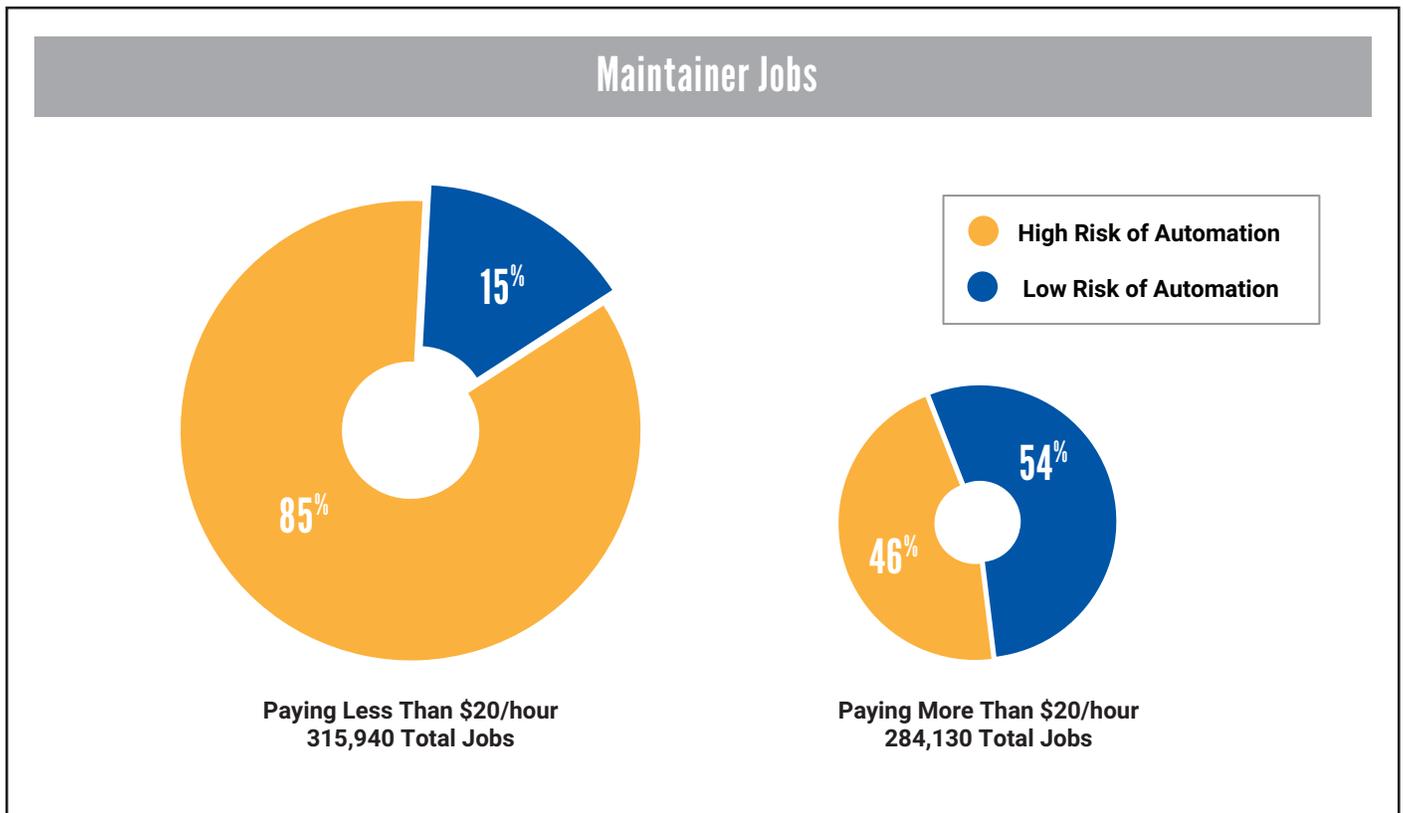
Figure 8.
Occupations by Wage and Type, Hawai'i, 2018



Source: Bureau of Labor Statistics, Labor Force Statistics, 2018—Occupational Employment Statistics

The precarious nature of ALICE workers' jobs in Hawai'i and across the country is reinforced by the powerful relationship between low wages and the high risk of jobs becoming automated (defined as having a greater than 50% chance of being replaced by technology in the next decade). Jobs that pay less than \$20 per hour are more likely to be replaced by technology compared to higher-paying jobs. This is especially true for Maintainer occupations, where most jobs pay less than \$20 per hour and 85% of these low-paying jobs are at a high risk of automation. In comparison, only 46% of Maintainer jobs that pay more than \$20 per hour are at that level of risk (Figure 9).

Figure 9.
Occupations by Type and Risk of Automation, Hawai'i, 2018



Sources: Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Frey & Osborne, 2013

There are also differences in salary and risk of automation based on the type of Maintainer job. Among Infrastructure jobs in Hawai'i, 93% of jobs that pay less than \$20 per hour are at risk of automation, compared to 59% of those that pay more than \$20 per hour. Among Nurturer jobs in Hawai'i, the discrepancy is even greater: 71% of jobs that pay less than \$20 per hour are at risk of automation, compared to 24% of those that pay more than \$20 per hour.⁴⁶ Education level also impacts risk of automation; nationally, the risk for jobs that require only a high school diploma (55%) is more than double the risk for jobs that require a bachelor's degree (24%).⁴⁷

TRENDS: THE LANDSCAPE OF WORK

Economic growth will be led by the non-traditional work and small businesses of the gig economy. As much as 94% of U.S. net employment growth in the last decade has come from alternative or contingent labor, according to a National Bureau of Economic Research report.⁴⁸ With an increasing number of workers who are contractors, work in small businesses, or rely on a combination of side gigs, the number of people experiencing gaps in income and going without benefits will also rise. Millennials are leading the way in this trend, with 48% nationally saying they earn income on the side (i.e., in addition to what they consider their primary employment), compared to 28% of baby boomers.⁴⁹ These arrangements are more volatile than traditional jobs, and workers bear the brunt of changes in demand, the price of materials, and transportation costs, as well as impacts related to cyberattacks, natural and human-made disasters, and economic downturns.⁵⁰

The rise of automation will require a workforce with more digital skills. Rather than being replaced outright, many jobs, across all job types, will require an increasing ability to incorporate new technologies, work with data, and make data-based decisions.⁵¹ ALICE workers will need to gain new skills rapidly, and that will require more on-the-job training, more flexibility to change career paths, and different kinds of education providers.⁵² The benefits of increased technology will include improved accuracy in areas like pharmaceutical pill dispensing, and reduced risk of injury for workers such as warehouse packers and long-distance drivers.⁵³

The number of low-wage jobs will continue to increase, despite automation. Even though most jobs will change and evolve, a large portion will remain low-wage. For example, the wages in many Maintainer jobs are so low that it would be more expensive to automate them. Other low-wage jobs in areas like education and health care require employees to be on-site and are difficult to fully automate (although these workers will still have to learn to work with technology). From 2016 to 2026, the occupation projected to have the largest number of new jobs in Hawai'i is retail salespersons; the median hourly wage for these jobs in 2018 was \$13.03 per hour, which was not enough to support the single-adult, senior, or family Survival Budgets. Of the state's top 20 growth occupations, 35% will pay less than \$15 per hour, 51% will not require any formal educational credential at all, and 21% will require only a high school diploma.⁵⁴

Students will continue to be a significant part of the labor force. As more families face financial hardship and the cost of college continues to rise, more students will have to work while in school. Nationally, 20% of high school students, 41% of full-time college students, and 82% of part-time college students had a job in 2017.⁵⁵ What's more, despite many students being employed, 45% of college students who completed the largest annual survey of basic college needs reported having experienced food insecurity in the previous month, and 56% had experienced housing insecurity in the prior year.⁵⁶ Even with more students working, student debt will continue to increase as more students from lower-income families attend college and costs continue to rise. In Hawai'i, 47% of college students who graduated in 2018 were in debt with an average loan of \$24,162, a 55% increase from 2010.⁵⁷

NEXT STEPS: DATA FOR ACTION

The ALICE data highlights significant problems in the Hawai'i economy in 2018: stagnant wages, a rising cost of living, and 41% of the state's households unable to afford even the most basic budget. However, this data can also be used to generate solutions to these problems that help ALICE households and create equity across communities. The measures of cost of living, financial hardship, and changes in the labor force presented in this Report can help stakeholders ask the right questions and make data-driven decisions. This data can help policymakers and community organizations identify gaps in community resources, and it can guide businesses in finding additional ways to assist their workforce and increase productivity – both in times of economic growth and in periods of economic recovery.

This section of the Report maps the 2018 ALICE data, showing gaps in resources to help direct assistance and fill immediate needs. When analyzed in relation to broader data on health, education, and social factors, these maps help focus solutions on underlying causes of hardship, and they also highlight areas of success.

IDENTIFYING GAPS

ALICE households often live in areas with limited community resources, making it even more difficult to make ends meet. The lack of some resources has immediate and direct costs. For example, without public transportation or nearby publicly funded preschools, ALICE families pay more for transportation and child care. Other costs, such as the consequences of limited access to health care providers, open space, or libraries, accumulate over time.

With the ALICE data tools, stakeholders can map where ALICE lives along with the location of community resources – such as public libraries or disaster-relief services – to identify gaps by town, ZIP code, or county. This data can help answer targeted questions, including the following:

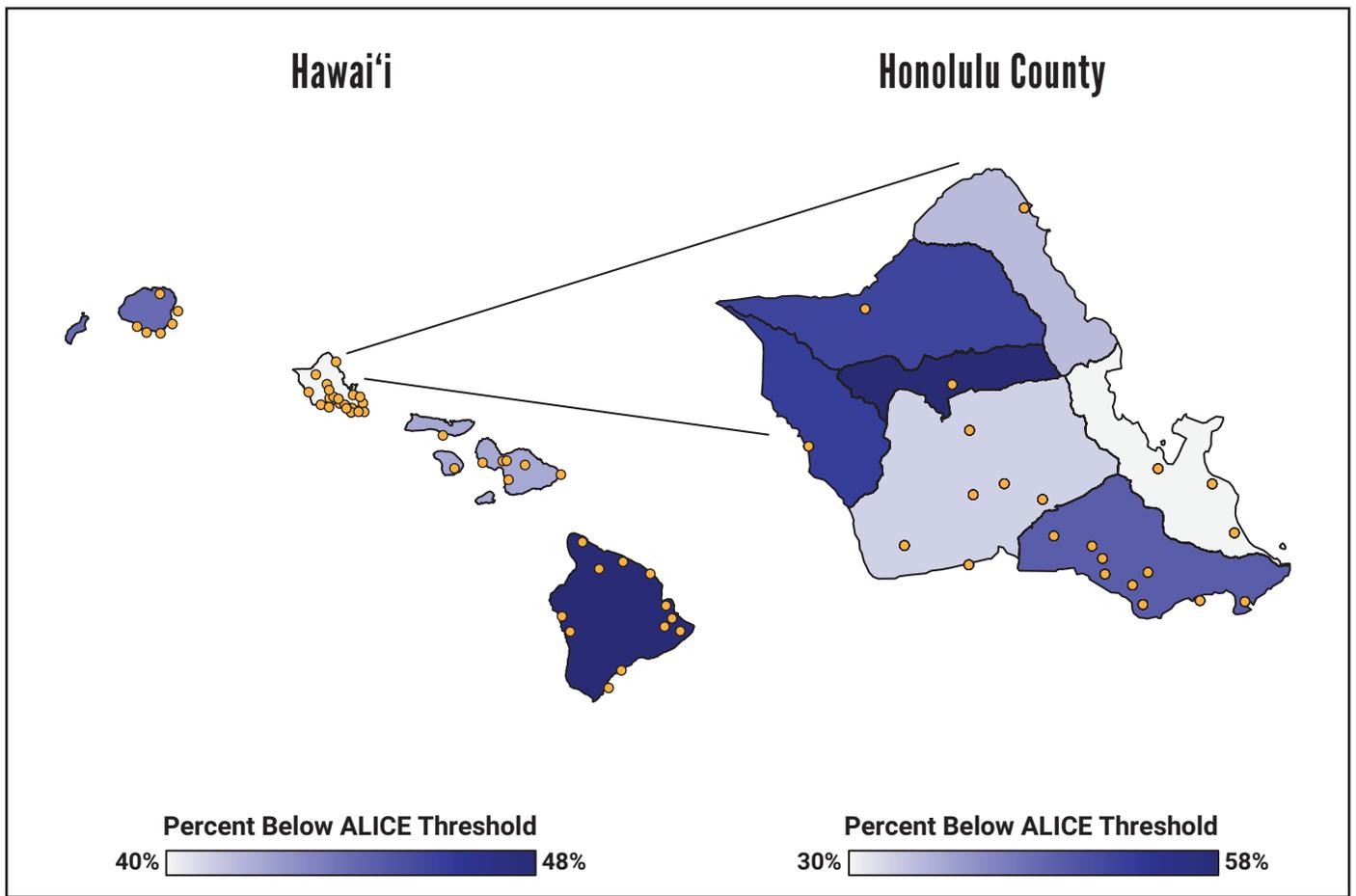
Do ALICE households have access to libraries?

Access to public libraries is especially important for ALICE families, because libraries provide information on social services and job opportunities, free internet and computer access, and a range of free programs, community meetings, and even 3-D printers. After a natural disaster, libraries serve as second responders, providing electricity, internet access, charging stations, heat or air conditioning, and current information on recovery efforts.⁵⁸ In lower-income communities, the library can provide a safe and inclusive place for individuals and families. A 2019 Gallup Poll found that lower-income households (earning less than \$40,000 per year) visit the library more frequently than average- and higher-income households.⁵⁹

There are 49 libraries throughout the state of Hawai'i, shown by the dots in Figure 10 (and in an interactive feature on UnitedForALICE.org/Hawaii).⁶⁰ This data can help stakeholders identify where there are gaps in needed services (such as in areas with a high percentage of ALICE households but few or no libraries) and what type of intervention might be most helpful. For example, areas with a small population but a high percentage of ALICE households may benefit more from mobile library services than a new brick-and-mortar building, or library services (like free computers) could be offered in other public buildings.

Figure 10.

Library Locations and Households Below ALICE Threshold, Hawai'i, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018; The Institute of Museum and Library Services, 2019

Are the needs of ALICE households met after a natural disaster?

Hawai'i's climate is changing — as demonstrated by rising sea levels, increasing annual temperatures, ocean warming and acidification, and decreased average precipitation — negatively impacting the islands' fragile ecosystems. Existing coastal hazards, such as hurricanes, extreme tides, and coastal erosion, have also become more frequent and severe as sea levels rise. Mapping where ALICE households live in relation to the impact of natural disasters such as floods, hurricanes, or wildfires can help first and second responders meet critical needs. Disasters directly threaten the homes of ALICE families since more affordable housing is often located in vulnerable areas. The jobs where ALICE works are also more at risk, since low-wage and hourly paid jobs are more likely to be interrupted or lost. In addition, ALICE households have few or no savings for an emergency to begin with, and their communities often have fewer resources to assist households.⁶¹

Knowing where ALICE households live can help federal, state, and local governments target preparation, response, and assistance for natural disasters, and help companies plan where to deploy their workforce and support. Because ALICE households and communities do not have the same resources as their wealthier counterparts, namely insurance or savings, they will need more assistance over a longer period of time. Strategies will vary by rural or urban context, the quality of the housing stock, and the age composition of the community (with the young and the elderly more dependent on care).⁶²

UNDERSTANDING ALICE: HEALTH, EDUCATION, AND SOCIAL FACTORS

In most contexts, having a low income is associated with lower levels of education, higher rates of unemployment, and poorer health.⁶³ Communities that have been able to disrupt that association can provide important insights on how to change environments or policy to support ALICE households. By tracking where ALICE lives with other indicators, it is possible to identify counties that have overcome a challenge or bucked a trend. Stakeholders can then learn from these examples and adapt those solutions to their own areas.

Tracking relationships between ALICE households and other variables at the county level — in areas such as technology or health — can also help stakeholders ask important questions and target resources where they can have the greatest impact. To see interactive maps of socioeconomic indicators in Hawai'i, visit our website: UnitedForALICE.org/Hawaii

One possible question this data can address:

Is internet access related to income?

Access to digital technology has exploded nationwide over the last three decades: By 2017, 91% of U.S. adults owned a computing device and 81% had a broadband internet subscription. In Hawai'i, 84% of households had access to the internet at home in 2018.⁶⁴ Technology has also become more important for work, community participation, and, crucially, disaster response and recovery.

But access to technology still varies by income and geography. For many families, that lack of access translates directly to reduced job and educational opportunities, health care access, and financial tools. For example, low-income adults are more likely to use their phones to search and apply for jobs; nationally, 32% of smartphone users with income below \$30,000 have applied for a job on their phone, compared with 7% of smartphone users with income above \$75,000. Although smartphone technology is constantly improving, many tasks are still more difficult to complete on the small screen of a smartphone as opposed to a computer (e.g., word processing, filling out applications, editing spreadsheets), and many websites still do not have a mobile version, making navigation time-consuming and difficult, or sometimes impossible.⁶⁵ Households without internet access are also at greater risk of being undercounted in the 2020 Census, when they may need government programs and services the most.

This high usage of smartphones for a critical task indicates that many low-income households have limited access to the internet at home. In Hawai'i, 27% of households with income below the ALICE Threshold do not have an internet subscription, compared with only 7% for households above the ALICE Threshold. Rates also vary widely by location: Households on Oahu with income below the ALICE Threshold are more likely to have internet access at home, while on the Big Island, over one-third of households below the ALICE Threshold do not have home internet access.⁶⁶ Identifying these gaps can help businesses and government provide more resources to libraries, establish training centers, or target low-cost internet plans.⁶⁷

THE BENEFITS OF MOVING TOWARD EQUITY IN HAWAI'I

The strength of the Hawai'i economy is inextricably tied to the financial stability of its residents. The more people who participate in a state's economy, the stronger it will be. In 2018, when the national economy was often described as "strong," the reality was that 190,390 households — more than one-third of all households in the state — struggled to support themselves. If all households earned enough to meet their basic needs, not only would each family's hardship be eased, but the Hawai'i economy would also benefit substantially. This is true in times of economic growth, and it becomes even more important during a period of crisis and recovery.

To better understand the extent to which financial hardship is a drain on a state's economy, this section provides an estimate of the benefits of raising the income of all households to the ALICE Threshold. While lifting family income would be an enormous undertaking, the statewide benefits of doing so make a compelling case for pointing both policy and investment toward that goal.

Based on 2018 data, the economic benefit to Hawai'i of bringing all households to the ALICE Threshold would be approximately \$19.3 billion, meaning that the state GDP would grow by 21% (Figure 11). This is based on three categories of economic enhancement:

Earnings: Hawai'i's 2018 GDP reflected earnings of \$5.8 billion by the state's households below the ALICE Threshold. Bringing all households to the ALICE Threshold would have a two-fold impact:

- **Additional earnings:** \$6.8 billion statewide.
- **Multiplier effect:** Studies show that almost all additional wages earned by low-wage workers are put back into the economy through increased consumer spending, which in turn spurs business growth.⁶⁸ Building on economic calculations used by Moody's Analytics, this estimate assumes an economic multiplier of 1.2, meaning that a \$1 increase in compensation to low-wage workers leads to a \$1.20 increase in economic activity. In Hawai'i, this increased economic activity would be valued at \$8.1 billion.⁶⁹

Tax revenue: Hawai'i's 2018 GDP reflected tax revenue of \$400 million by the state's households below the ALICE Threshold. Bringing all households to the ALICE Threshold would have a two-fold impact:

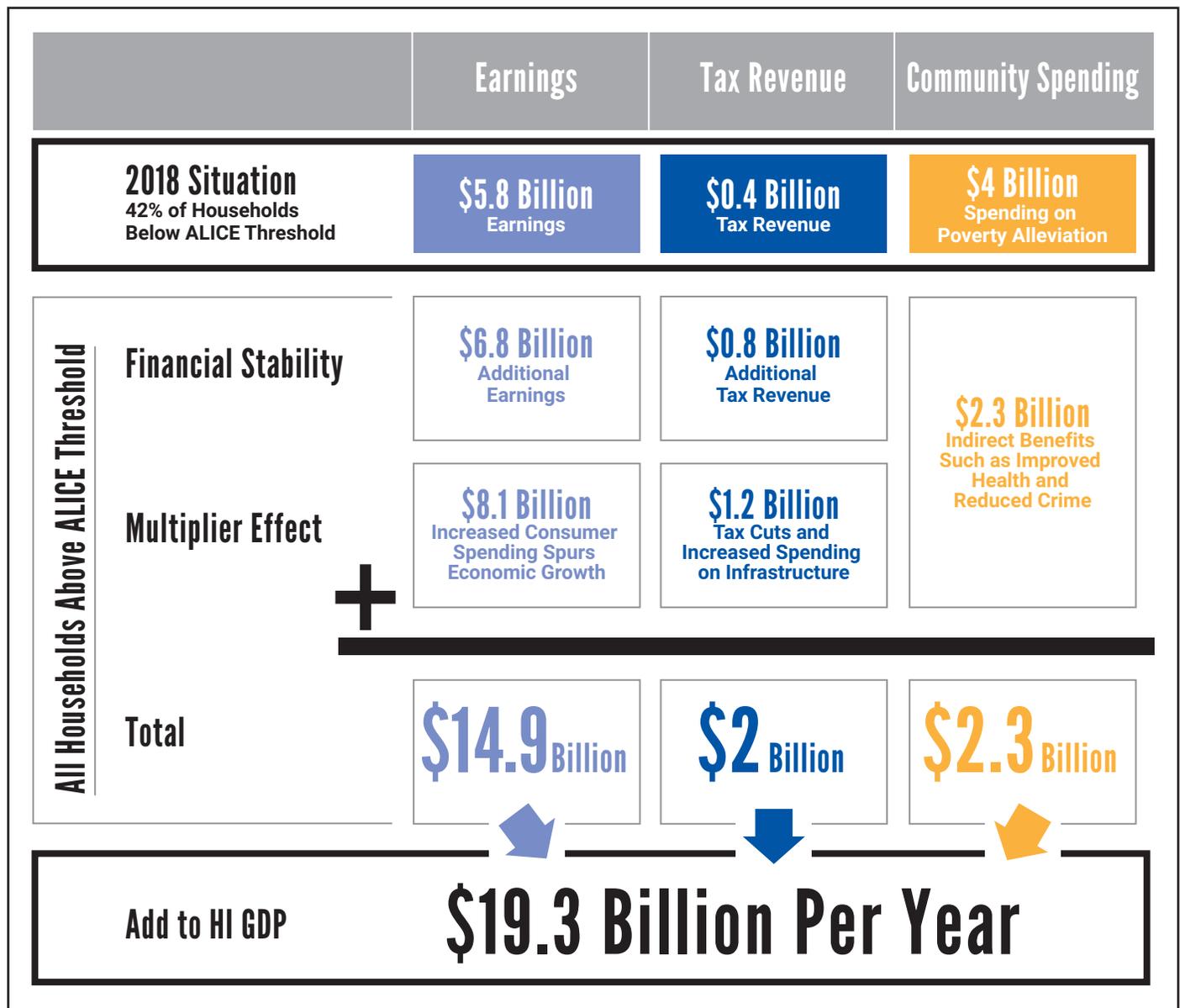
- **Additional tax revenue:** With additional earnings, there would also be additional taxes paid and reduced usage of tax credits such as EITC for low-income earners, totaling an additional \$800 million in tax revenue for Hawai'i.
- **Multiplier effect:** Additional state tax revenue gives state and local governments the opportunity to make investments that matter most to the well-being of residents and businesses – from tax cuts for small businesses to improvements in infrastructure, including health care and education – that can yield a high return on investment. Based on work by the Congressional Budget Office and Moody's Analytics, the estimated multiplier is 1.44, which would mean an added \$1.2 billion in economic activity in Hawai'i.⁷⁰

Community spending: Hawai'i's 2018 GDP reflected community spending of \$4 billion on assistance to the state's households below the ALICE Threshold.⁷¹ When all households can meet their basic needs, this spending can be reallocated to projects and programs that help families and communities thrive, not just survive.

- **Indirect benefits:** Added value to the state GDP would come in the form of indirect benefits associated with increased financial stability. These benefits include, improved health (and reduced health care expenditures), reduced crime and homelessness, and greater community engagement. Figure 11 uses the very conservative estimate of an added \$2.3 billion (or 2.5% of the state GDP, which is the estimated cost of childhood poverty alone).⁷² This is still far short of the total indirect benefits of bringing all households to the ALICE Threshold, as it does not include benefits for adults or the direct impact of redeploying private and nonprofit spending currently used to alleviate poverty.⁷³

Figure 11.

Economic Benefits of Raising All Households to the ALICE Threshold, Hawai'i, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018; Internal Revenue Service—1040, 2018; Internal Revenue Service—EITC, 2018; Internal Revenue Service—FICA, 2019; National Association of State Budget Officers, 2019; Office of Management and Budget, 2019; Tax Foundation, 2018 and 2019; U.S. Department of Agriculture—SNAP, 2019; Urban Institute, 2018

Benefits for Households and Local Communities

In addition to the economic benefits to the state if all households had income above the ALICE Threshold, there would be a significant number of positive changes for families and their communities. Our 2019 companion Report, *The Consequences of Insufficient Household Income*, outlines the tough choices ALICE and poverty-level families make when they do not have enough income to afford basic necessities, and how those decisions affect their broader communities. By contrast, Figure 12 outlines the improvements that all Hawai'i families and their communities would experience if policies were implemented that moved all households above the ALICE Threshold.⁷⁴

Figure 12.
The Benefits of Sufficient Income

If households have sufficient income for...	Impact on ALICE	Impact on the Community
 Safe, Affordable Housing	Improved health through safer environments and decreased stress, improved educational performance and outcomes for children, greater stability for household members, a means to build wealth for homeowners	Less traffic, lower health care costs, better maintained housing stock, lower crime rates, less spending on homelessness/social services
 Quality Child Care and Education	Improved academic performance, higher lifetime earnings, higher graduation rates, improved job stability/access for parents, better health	Decreased racial/ethnic and socioeconomic performance gaps, decreased income disparities, high return on investment (especially for early childhood education)
 Adequate Food	Decreased food insecurity, improved health (especially for children and seniors), decreased likelihood of developmental delays and behavioral problems in school	Lower health care costs, improved workplace productivity, less spending on emergency food services
 Reliable Transportation	Improved access to job opportunities, school and child care, health care, retail markets, social services, and support systems (friends, family, faith communities)	Fewer high-emissions vehicles on the road, more diverse labor market, decreased income disparities
 Quality Health Care	Better mental and physical health (including increased life expectancy), improved access to preventative care, fewer missed days of work/school, decreased need for emergency services	Decreased health care spending, fewer communicable diseases, improved workplace productivity, decreased wealth-health gap
 Reliable Technology	Improved access to job opportunities, expanded access to health information and tele-health services, increased job and academic performance	Decreased “digital divide” in access to technology by income, increased opportunities for civic participation
 Savings	Ability to withstand emergencies without impacting long-term financial stability and greater asset accumulation over time (e.g., interest on savings; ability to invest in education, property, or finance a secure retirement)	Greater charitable contributions; less spending on emergency health, food, and senior services

Note: For sources, see Figure 12: Sources, following the Endnotes for this Report.

In addition to the benefits listed above, greater financial stability and having basic needs met can reduce the anxiety that comes from struggling to survive, or not having a cushion for emergencies. It also leaves more time to spend with loved ones and to give back to the community — all of which contribute to happiness and improved life satisfaction.⁷⁵

Having money saves money: Having enough income means that households can build their credit scores and avoid late fees, predatory lending, and higher interest rates.⁷⁶ That, in turn, means that ALICE families have more resources to use to reduce risks (e.g., by purchasing insurance), stay healthy (e.g., by getting preventative health care), or save and invest in education or assets that could grow over time (e.g., buying a home or opening a small business). Instead of a downward cycle of accumulating fees, debt, and stress, families can have an upward cycle of savings and health that makes them even better able to be engaged in their communities and, in turn, enjoy a reasonable quality of life.

For communities, this leads to greater economic activity, greater tax revenue, lower levels of crime, and fewer demands on the social safety net, allowing more investment in vital infrastructure, schools, and health care.⁷⁷ Strengthening communities by strengthening ALICE families means a higher quality of life for all.

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FIGURE 12: SOURCES

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