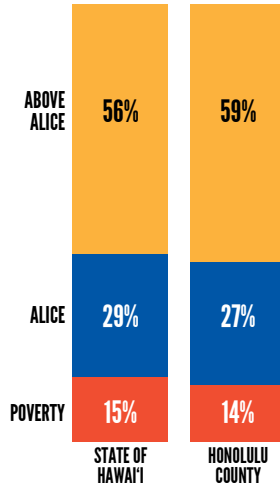


ALICE in Hawai'i: 2022 Facts and Figures Honolulu at a Glance

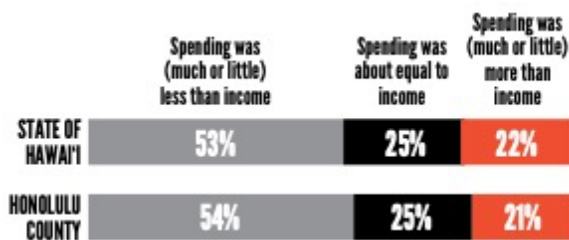
Percentage of ALICE Households



41%
of households
are below the ALICE Threshold

48%
of households
are "just getting by"
or "finding it difficult to get by"

Balancing Spending with Income



Methods Used by Households
in Last 12 Months to Cover Expenses
when Spending Exceeded Income

- 80% Used savings
- 77% Used credit cards
- 77% Reduced expenses
- 61% Worked extra hours or took another job
- 58% Sold items for cash
- 40% Loan from friends / family
- 39% Overdrew checking account
- 35% Loan from financial institution

Covering Expenses in Time of Crisis

33%
of households could cover costs
for two months or less

Household Debt

78% have some debt
26% have more debt than they feel is manageable

In partnership with:



HONOLULU COUNTY

Importance of Credit Score

79%
know their credit score

21%
rate their credit score "fair" or "poor"

If you had an unexpected emergency that costs \$400, how would you pay for this expense?

- 56% Use cash or money in checking/savings account
- 36% Credit card/pay next statement
- 19% Credit card/pay over time
- 11% Borrow from family/friends
- 10% Sell something for cash
- 4% Wouldn't be able to pay for this expense right now

The Effect of the COVID-19 Pandemic

EXPERIENCED DURING THE PANDEMIC		STILL A CHALLENGE AT THE TIME OF THE SURVEY
38%	Mental health issues	29%
26%	Difficulty paying off debts	22%
25%	Difficulty paying household expenses	19%
45%	Member of the household getting COVID-19	16%
17%	Serious health condition, physical disability, or medical issue other than COVID-19	14%
28%	Reduction of hours / wages	14%
13%	Difficulty providing enough food for the household	10%
12%	Challenges related to childcare	8%
19%	Loss of job	7%
22%	Challenges related to education and/or remote learning	7%
7%	Getting health care or medication needed to due to cost	5%

For more information on ALICE in Hawai'i: 2022 Facts and Figures and to view the full report, visit <https://www.auw.org/alice-initiative>.