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

Percentage of ALICE Households

- **Above ALICE**: 56% (State of Hawai‘i), 59% (Honolulu County)
- **ALICE**: 29% (State of Hawai‘i), 27% (Honolulu County)
- **Poverty**: 15% (State of Hawai‘i), 14% (Honolulu County)

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:
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

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