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

Percentage of ALICE Households

State of Hawaii

Kaua‘i County

41% of households are below the ALICE Threshold

34% of households are “just getting by” or “finding it difficult to get by

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

74% Used savings
51% Used credit cards
58% Reduced expenses
44% Worked extra hours or took another job
41% Sold items for cash
44% Loan from friends / family
46% Overdrew checking account
39% Loan from financial institution

Balancing Spending with Income

Spending was (much or little) less than income
Spending was about equal to income
Spending was (much or little) more than income

State of Hawaii

Kaua‘i County

Covering Expenses in Time of Crisis

23% of households could cover costs for two months or less

Household Debt

62% have some debt
17% have more debt than they feel is manageable

In partnership with:
Importance of Credit Score

- 69% know their credit score
- 15% rate their credit score “fair” or “poor”

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

- 64% Use cash or money in checking/savings account
- 33% Credit card/pay next statement
- 15% Credit card/pay over time
- 16% Borrow from family/friends
- 8% Sell something for cash
- 3% 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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</thead>
<tbody>
<tr>
<td>Serious health condition, physical disability, or medical issue other than COVID-19</td>
<td>25%</td>
</tr>
<tr>
<td>Mental health issues</td>
<td>23%</td>
</tr>
<tr>
<td>Difficulty paying off debts</td>
<td>17%</td>
</tr>
<tr>
<td>Difficulty paying household expenses</td>
<td>15%</td>
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<tr>
<td>Member of the household getting COVID-19</td>
<td>15%</td>
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<tr>
<td>Difficulty providing enough food for the household</td>
<td>12%</td>
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<tr>
<td>Reduction of hours / wages</td>
<td>9%</td>
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<tr>
<td>Loss of job</td>
<td>6%</td>
</tr>
<tr>
<td>Getting health care or medication needed to due to cost</td>
<td>6%</td>
</tr>
<tr>
<td>Challenges related to childcare</td>
<td>3%</td>
</tr>
<tr>
<td>Challenges related to education and/or remote learning</td>
<td>3%</td>
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</tbody>
</table>

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](https://www.auw.org/alice-initiative).