ALICE in Hawai‘i: 2022 Facts and Figures

Maui County at a Glance

Percentage of ALICE Households

- **Above ALICE**: 56%
- **ALICE**: 29%
- **Poverty**: 15%

**State of Hawai‘i**
- **Above ALICE**: 56%
- **ALICE**: 29%
- **Poverty**: 15%

**Maui County**
- **Above ALICE**: 48%
- **ALICE**: 36%
- **Poverty**: 16%

52% of households are below the ALICE Threshold

47% 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

- 76% Used credit cards
- 72% Used savings
- 72% Reduced expenses
- 59% Worked extra hours or took another job
- 52% Sold items for cash
- 40% Loan from friends / family
- 37% Overdrew checking account
- 39% Loan from financial institution

Balancing Spending with Income

<table>
<thead>
<tr>
<th>State of Hawai‘i</th>
<th>Spending was (much or little) less than income</th>
<th>Spending was about equal to income</th>
<th>Spending was (much or little) more than income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>53%</td>
<td>25%</td>
<td>22%</td>
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<td>55%</td>
<td>24%</td>
<td>21%</td>
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Covering Expenses in Time of Crisis

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

Household Debt

- 53% have some debt
- 25% have more debt than they feel is manageable

In partnership with:

- Hawai‘i Community Foundation
- Financial Health Network
Importance of Credit Score

69% know their credit score
25% rate their credit score “fair” or “poor”

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

- 57% Use cash or money in checking/savings account
- 29% Credit card/pay next statement
- 18% Credit card/pay over time
- 14% Borrow from family/friends
- 11% Sell something for cash
- 6% 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>
</tr>
</thead>
<tbody>
<tr>
<td>24% Difficulty paying off debts</td>
<td>24%</td>
</tr>
<tr>
<td>29% Difficulty paying household expenses</td>
<td>23%</td>
</tr>
<tr>
<td>27% Mental health issues</td>
<td>21%</td>
</tr>
<tr>
<td>20% Difficulty providing enough food for the household</td>
<td>16%</td>
</tr>
<tr>
<td>22% Serious health condition, physical disability, or medical issue other than COVID-19</td>
<td>15%</td>
</tr>
<tr>
<td>23% Reduction of hours / wages</td>
<td>12%</td>
</tr>
<tr>
<td>37% Member of the household getting COVID-19</td>
<td>11%</td>
</tr>
<tr>
<td>10% Getting health care or medication needed to due to cost</td>
<td>9%</td>
</tr>
<tr>
<td>9% Challenges related to childcare</td>
<td>8%</td>
</tr>
<tr>
<td>21% Loss of job</td>
<td>7%</td>
</tr>
<tr>
<td>16% Challenges related to education and/or remote learning</td>
<td>7%</td>
</tr>
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</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.