

# ALICE Conversation Series

ALICE in the COVID-19 Era

July 29, 2021



#togetherHI

# Agenda

- ❖ **Welcome**
- ❖ **AUW Presentation: ALICE in the COVID-19 Era**
- ❖ **Hawai'i Budget & Policy Center**
- ❖ **Agency Presentations**
  - **Goodwill Hawaii**
  - **Honolulu Habitat for Humanity**
  - **Hawai'i HomeOwnership Center**
  - **Council for Native Hawaiian Advancement**
- ❖ **Q&A Panel**

**Aloha  
United  
Way**

**Lisa Kimura  
Vice President,  
Community Impact**

# ALICE in the COVID Era

Presented by:

Lisa Kimura  
Vice President, Community Impact



CREATING  
CHANGE

#togetherHI



# The Basics: Who is ALICE?



CREATING  
CHANGE

## ALICE®: A Study in Financial Hardship in Hawaii

### WHO IS ALICE?



#### ASSET LIMITED

ALICE has no safety net for emergencies



#### INCOME CONSTRAINED

ALICE's income falls short of basic necessities



#### EMPLOYED

ALICE is working, but can't afford the cost of living

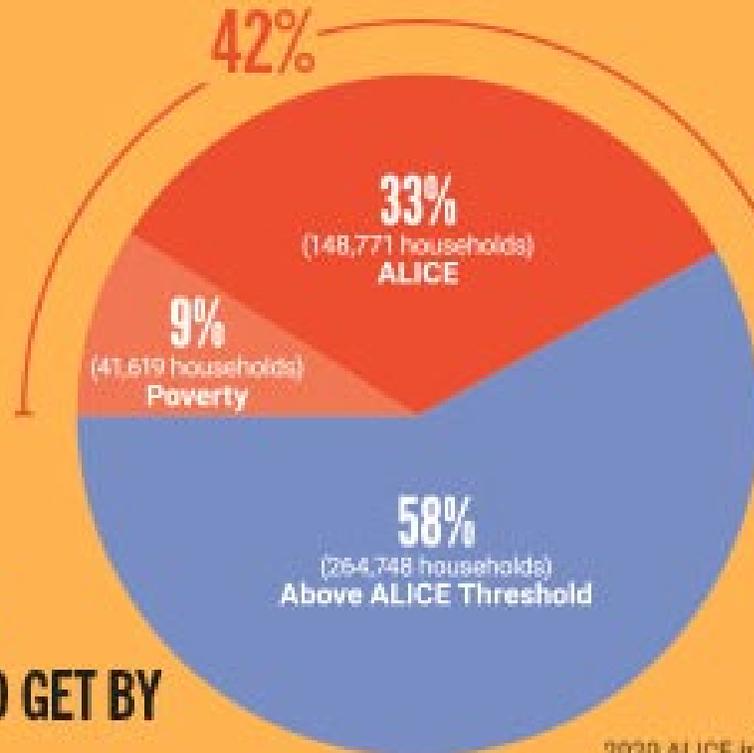
# Pre-COVID: 42% of Hawaii's Population



CREATING CHANGE



SINCE 2010,  
AROUND **42%** (OR 190,390)  
OF HAWAII'S HOUSEHOLDS  
HAVE BEEN STRUGGLING TO GET BY



## WORKING HARD BUT STRUGGLE TO GET BY



ALICE Household  
Survival Budget  
(Annual)



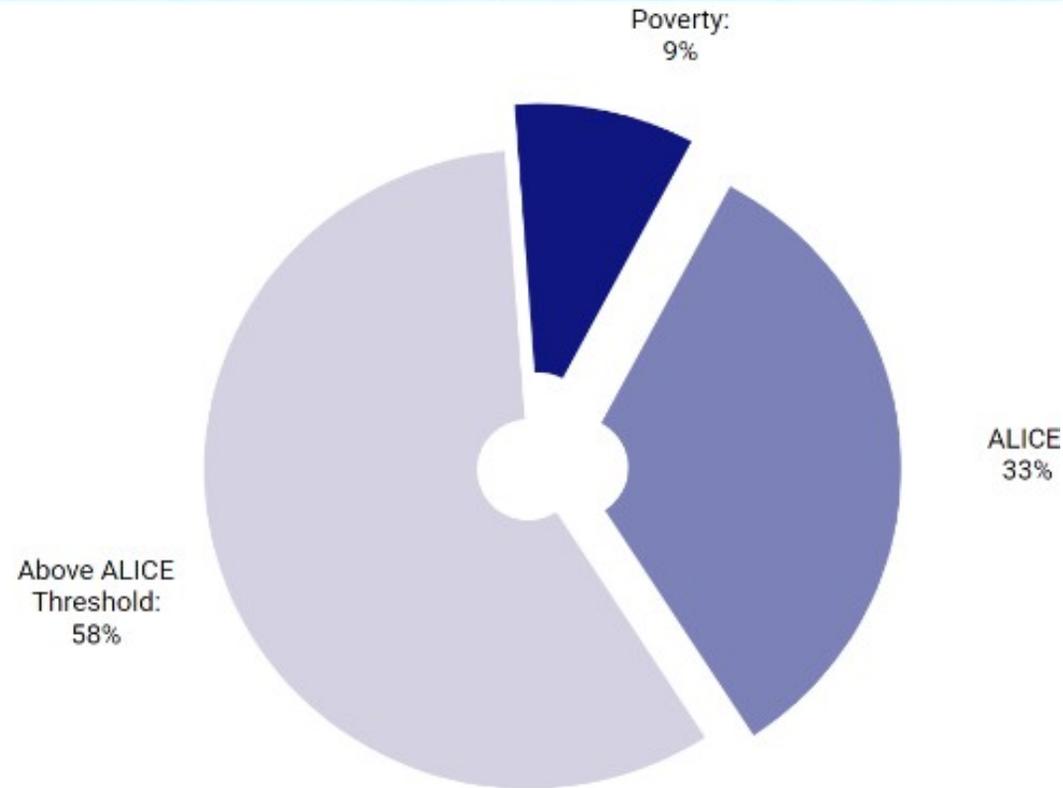
Individual \$31,056



Family of 4 \$90,828

Source:  
2020 ALICE in Hawaii:  
A Financial Hardship  
Study, Aloha United Way

# Hawaii ALICE Report: Critical Trends



**The ALICE measures show three critical trends at the state level:**

- ◆ **The cost of living is increasing for ALICE households.**
- ◆ **Worker vulnerability is growing while wages stagnate in ALICE jobs.**
- ◆ **The number of ALICE households is on the rise.**

Unemployment in Hawaii tops 37% as coronavirus shutdown continues



Hawaii's unemployment rate highest in the nation for second month



You filed an unemployment claim. Now what? Labor Department answers your questions

Following overwhelming demand, city to reopen rental and utility relief program



Unemployment rate declines but remains above 13%



State hopes to help thousands of struggling families with new rent relief program



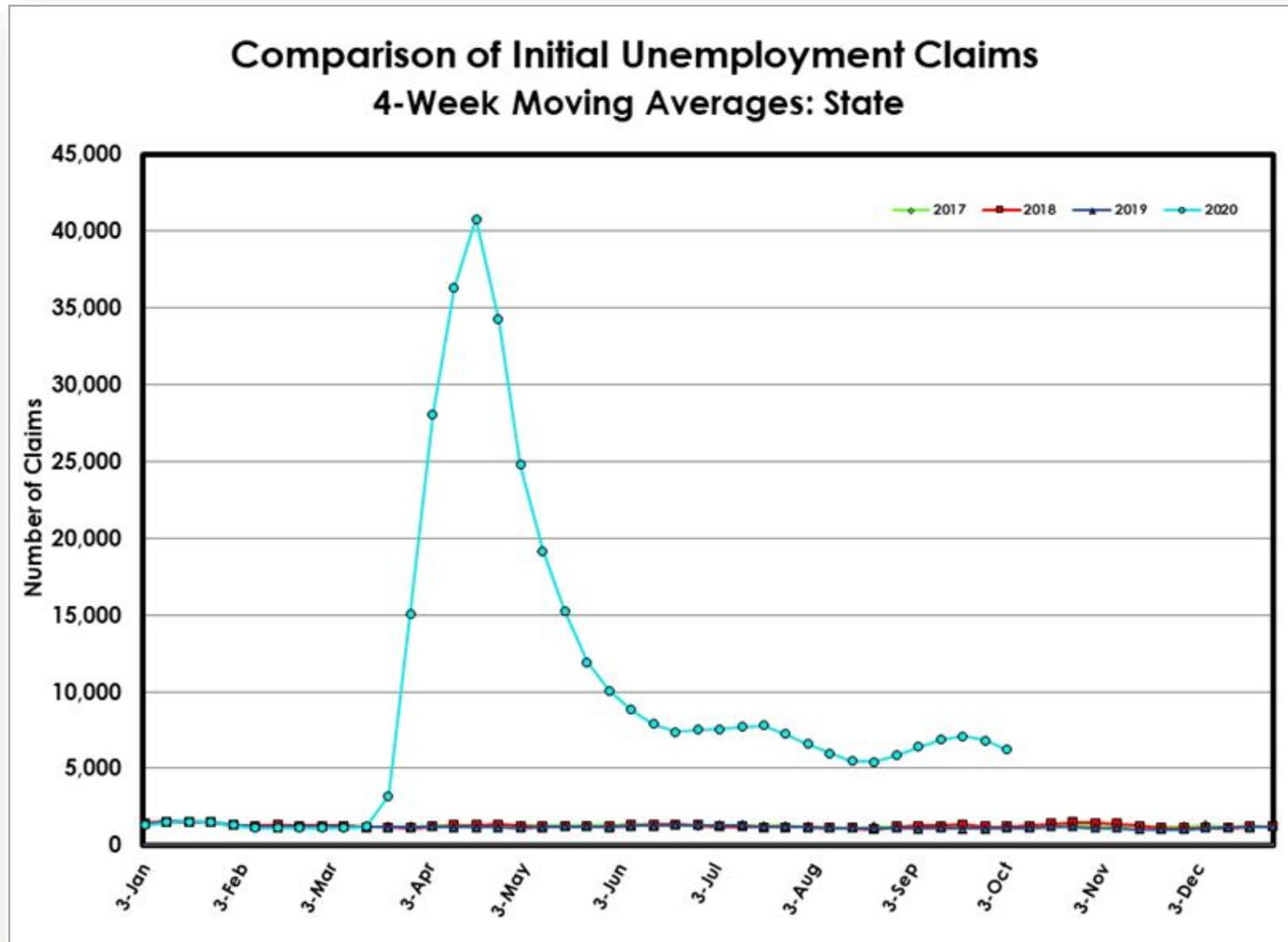
Following huge response, city temporarily closes rent relief program to new applications



By HNN Staff  
Published: A  
Updated: Sep. 8, 2020 at 3:05 PM HST

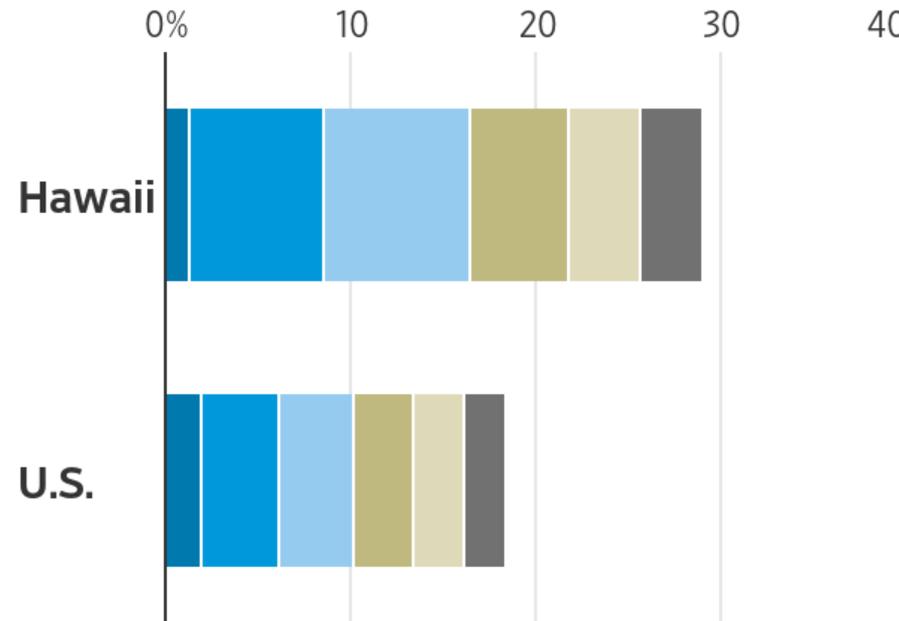
By HNN Staff  
Updated: Sep. 5, 2021 at 5:14 PM HST

# Impact of the COVID Economic Shock



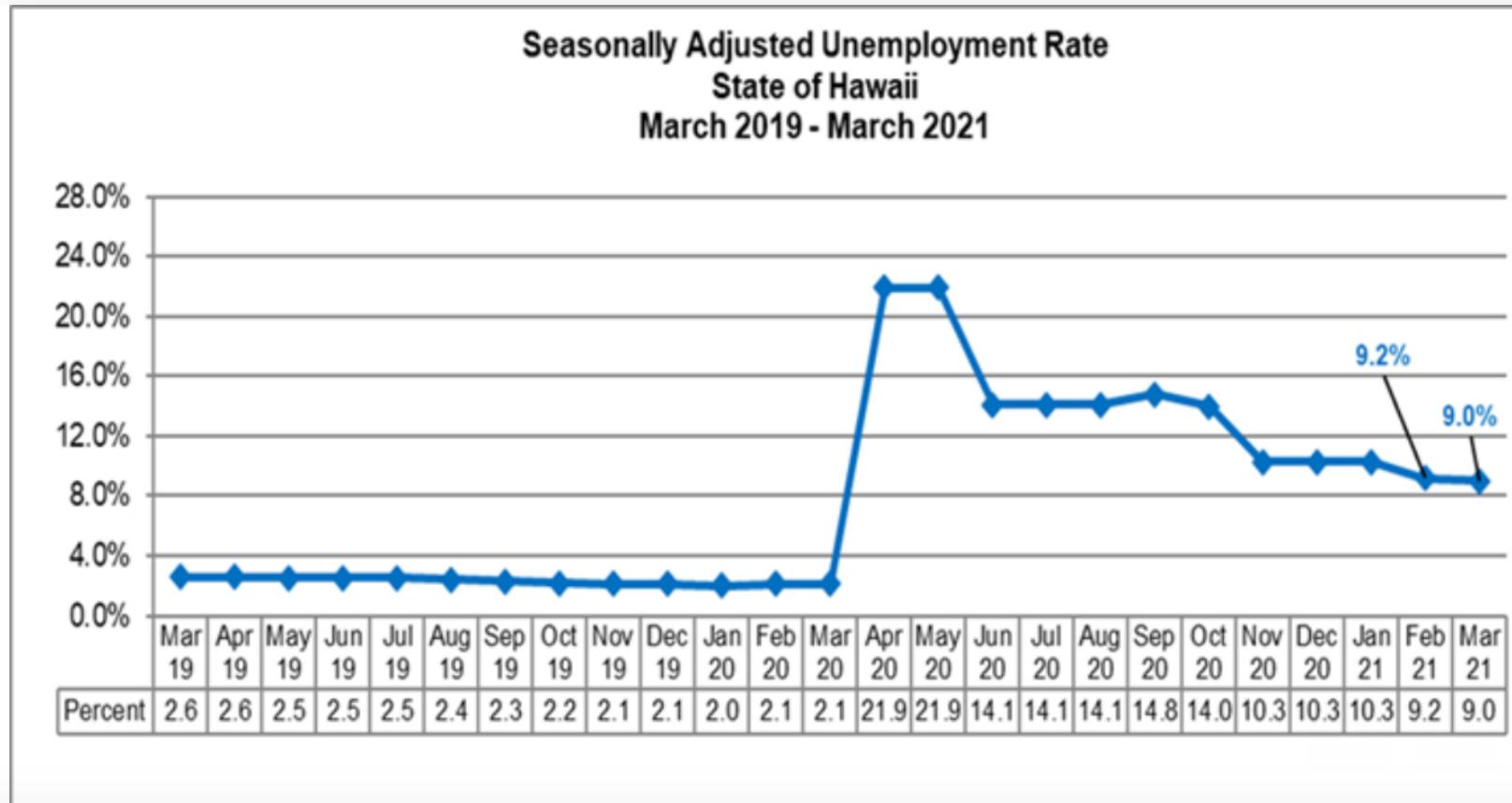
# Impact of the COVID Economic Shock

## Unemployment claims as a share of labor force, by week



Note: Reflects February labor force  
Source: Labor Department

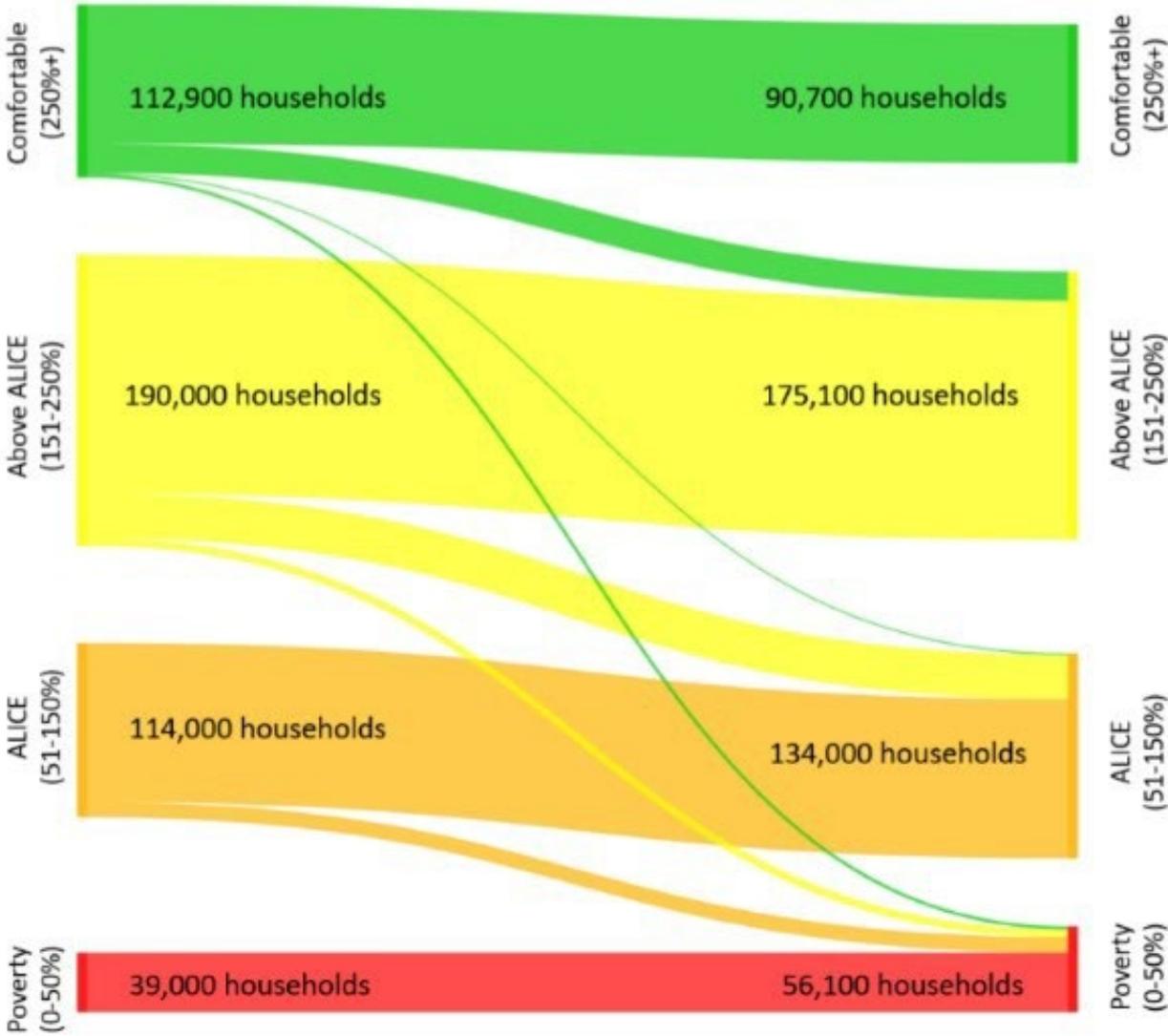
# Impact of the COVID Economic Shock



# Modeling the Financial Impact of COVID

Before COVID-19 shock

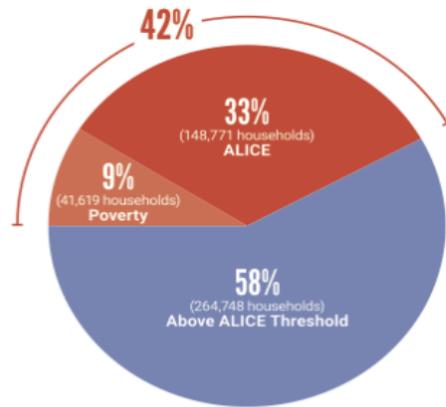
After COVID-19 shock



# Impact of the COVID Economic Shock

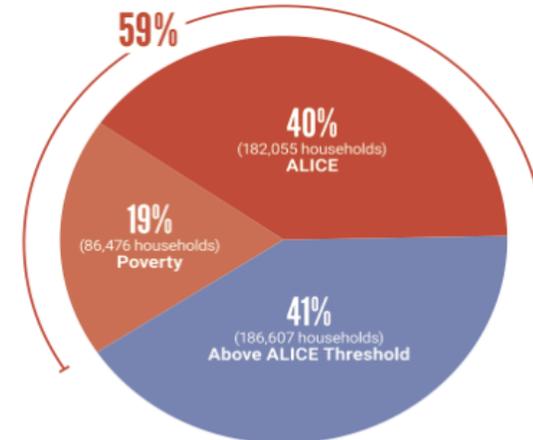
**42%**  
(OR 190,390)

Households  
ALICE or below  
before COVID



**59%**  
(OR 268,531)

Households ALICE or below  
following the sudden economic  
shock of the COVID shut down



State unemployment benefits and CARES Act funds are keeping most these household afloat for now. However, with uncertainty around the trajectory of our economic recovery and the availability of funds to continue this support, **the future for these households is uncertain.**

Unemployment forecasts range from **15%** to **20%** unemployment for 2020\*, which means that as many as:

**35,000** ADDITIONAL HOUSEHOLDS WILL HAVE FALLEN INTO ALICE STATUS OR BELOW BY THE END OF THE YEAR

# COVID-19

## Understanding COVID-19 AND ALICE

COVID-19 exposed critical shortcomings in our economy and in health care and education systems. ALICE shows how profoundly our most vulnerable households were affected.

# Our Vision for ALICE

1. Decrease the number of households who are ALICE
2. Reduce the duration of time people are ALICE
3. Create clear and easily accessed pathways to greater economic prosperity



People, organizations and sectors working together to provoke action and create change in ways that matter to ALICE populations

An illustration of a diverse group of people, including men and women of various ethnicities and ages, all wearing face masks. The background is a warm, abstract pattern of orange and red tones. The text is overlaid on a semi-transparent white circle.

Realizing the Vision  
for ALICE

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**How do we reframe  
this vision in this  
pandemic era?**

# COVID Impact on Vulnerable Populations

*“Low-income, rural communities and communities of Native Hawaiian ancestry and color are more likely to lack access to healthcare and nutritious food.*

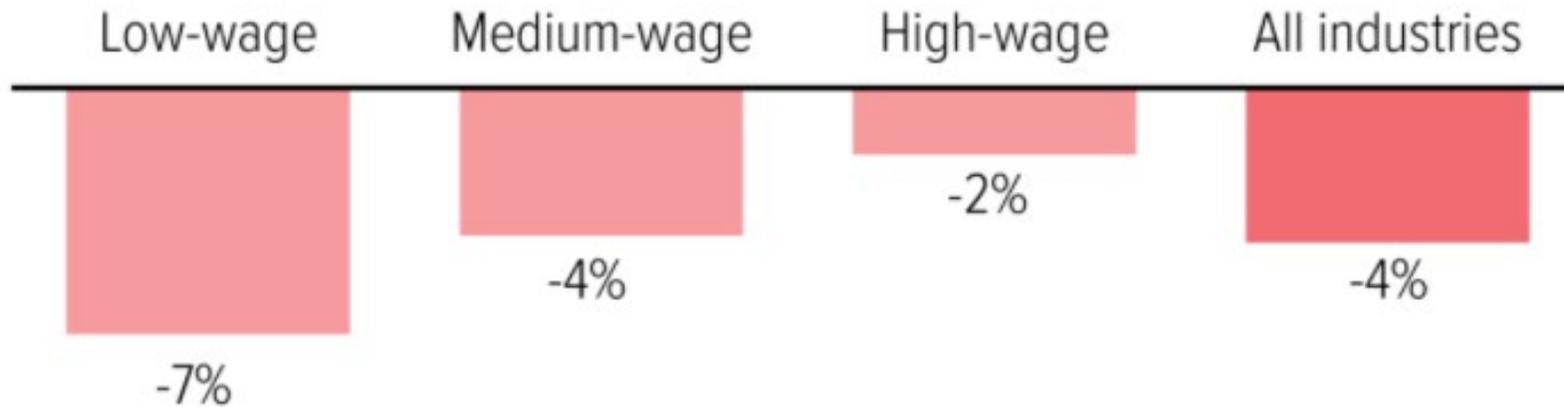
*Those experiencing structural inequalities that lead to poor health, such as Native Hawaiians, COFA citizens and immigrants, are also more likely to be disproportionately burdened by COVID-19 disease.”*

Source: <https://humanservices.hawaii.gov/wp-content/uploads/2020/04/4.13.20-Final-Cover-D2-Feminist-Economic-Recovery-D1.pdf>

# COVID Impact on Employment

## Job Losses Largest in Low-Wage Industries

Percent change in number of jobs, February 2020 to June 2021



Note: Industries were ranked by average wages in February 2020 and divided into three groups containing roughly the same number of jobs.

Source: CBPP calculations of Bureau of Labor Statistics data

# Percentage of Jobs Lost - Hawaii

	<b>% Change in Total Jobs (Jan to Apr 2020)</b>
Full-time	41.69%
Part-time	51.43%
<i>Full-time by Salary Range</i>	
<\$30k Salary	30.82% ←
\$30-50k	35.04% ←
\$50-100k	30.50% ←
\$100-200k	28.38%
>\$200k	22.41%

Note: While rare, some changes may reflect movement between categories rather than job eliminations.

Source: <https://uhero.hawaii.edu/covid-19s-uneven-impact-on-businesses-and-workers-results-from-a-uhero-chamber-of-commerce-hawaii-survey/>

# Unemployment by Industry



The hardest hit industries, in terms of full-time employee reductions were accommodations (hotels), down 83%, and retail businesses, down 76%.

Food, educational, and other services saw workforce reductions of more than 50%.

*Source: <https://uhero.hawaii.edu/covid-19s-uneven-impact-on-businesses-and-workers-results-from-a-uhero-chamber-of-commerce-hawaii-survey/>*

# Non-Essential Workers

## Those working far fewer hours, or none at all

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- With less access to the internet and computers, ALICE workers had more difficulty working from home
- The industries where Hawaii employs the most ALICE workers were hit the hardest: food service, leisure, tourism, hospitality
- ALICE is more likely to work in small businesses, which on average offer lower wages and fewer benefits



# Essential workers; Typically on-site

Essential ALICE workers kept our infrastructure running and provided health care, despite PPE shortages.

Some employers stepped up and provided “hero’s pay,” but even \$2 per hour more does not bring most ALICE workers to financial stability

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**Even essential ALICE workers were still struggling paycheck to paycheck.**



# COVID Impact on Housing

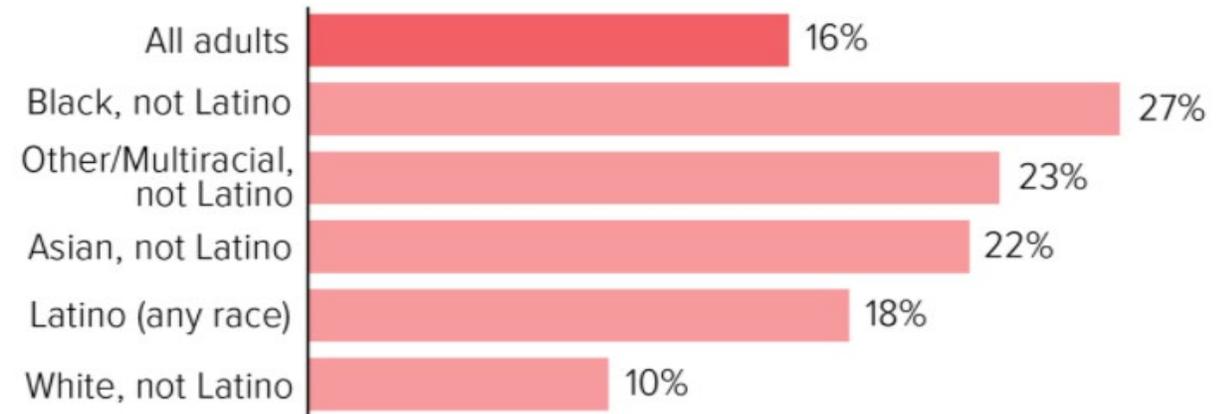
An estimated 11.5 million adults (16 percent of adult renters), are delinquent on rent.<sup>[6]</sup>

The rate is 23 percent for Native Hawaiian, Pacific Islander, and multiracial adults.

Source: <https://www.cbpp.org/research/poverty-and-inequality/tracking-the-covid-19-recessions-effects-on-food-housing-and>

## Over 1 in 7 Renters Not Caught Up on Rent During Pandemic, With Renters of Color Facing Greatest Hardship

Share of adult renters saying their household is not caught up on rent



Note: Other/Multiracial, not Latino = people identifying as American Indian, Alaska Native, Native Hawaiian or Pacific Islander, or more than one race. Chart excludes renters who did not respond to the question.

Source: CBPP analysis of Census Bureau Household Pulse Survey tables for June 9-21, 2021

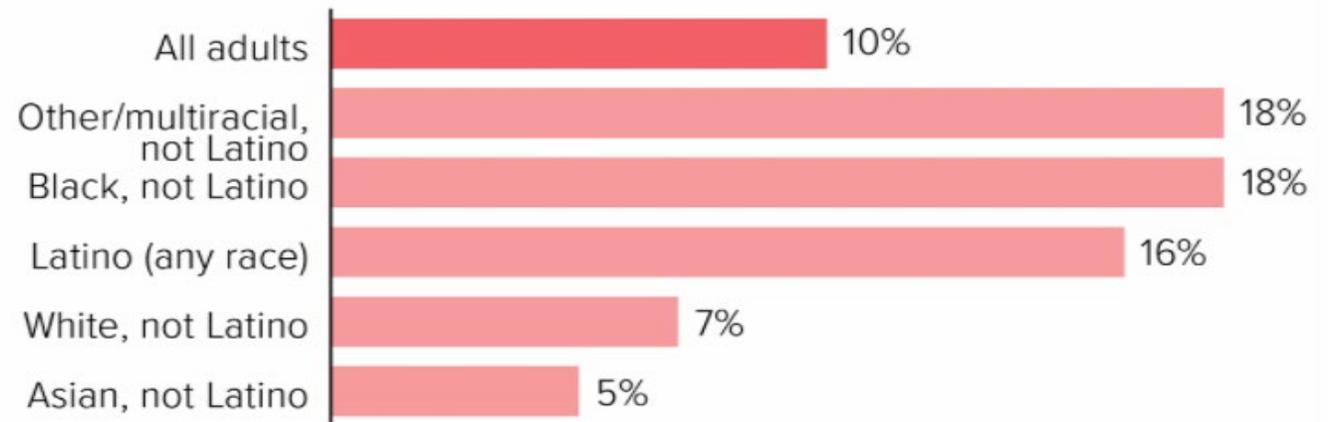
# COVID Impact on Food Security

Adults who identify as **Native Hawaiian, Pacific Islander, or as multiracial**, [5] were more than twice as likely as white adults to report that their household did not get enough to eat.

Source: <https://www.cbpp.org/research/poverty-and-inequality/tracking-the-covid-19-recessions-effects-on-food-housing-and>

## Households of Color Likelier to Lack Sufficient Food During Pandemic

Share of adults saying that their household sometimes or often did not have enough to eat in the last 7 days



Note: Other/multiracial, not Latino = people identifying as American Indian, Alaska Native, Native Hawaiian or Pacific Islander, or more than one race. Percentages are based on reporting distributions and do not include individuals who did not respond to the question.

Source: CBPP analysis of Census Bureau Household Pulse Survey tables for June 9-21, 2021

# ALICE Seniors Face Risks

People age 60+ are most susceptible to serious illness

- ALICE must navigate additional burdens, such as taking on caregiving responsibilities and adapting to the loss of social supports and meals
- Higher risk of loneliness and isolation, declining nutrition and health as social distancing limits trips to the grocery store and preventative care visits
- Over 40% of Hawaii seniors are below ALICE; little or no savings to cover extra health care costs

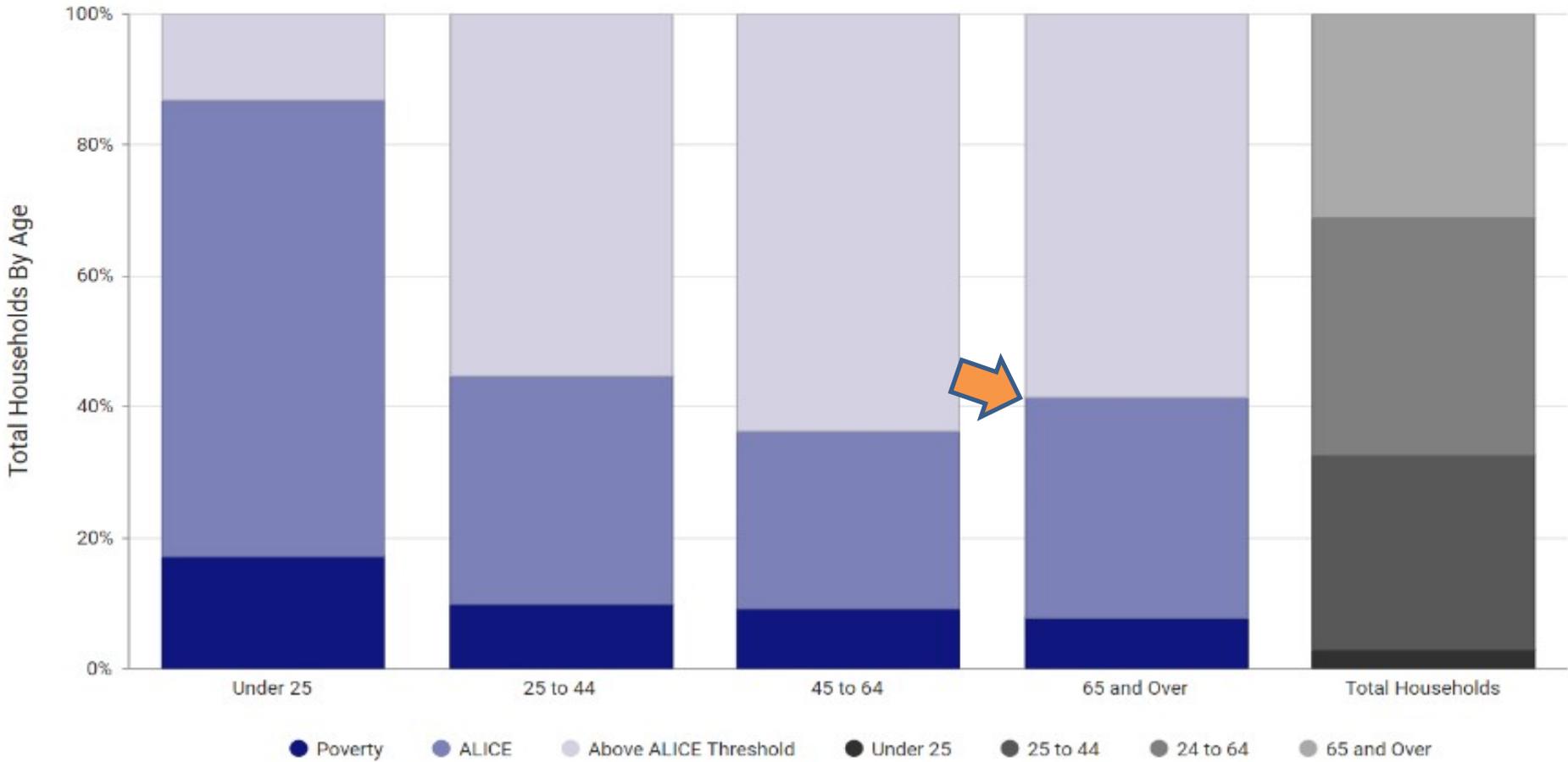


# ALICE Measures Can Guide Recovery

## What are the differences in ALICE households by age?

There are ALICE households in every age bracket. The youngest group (people under 25) is more likely to be in poverty, and both the youngest and the oldest (people 65 and older) groups are more likely to be ALICE.

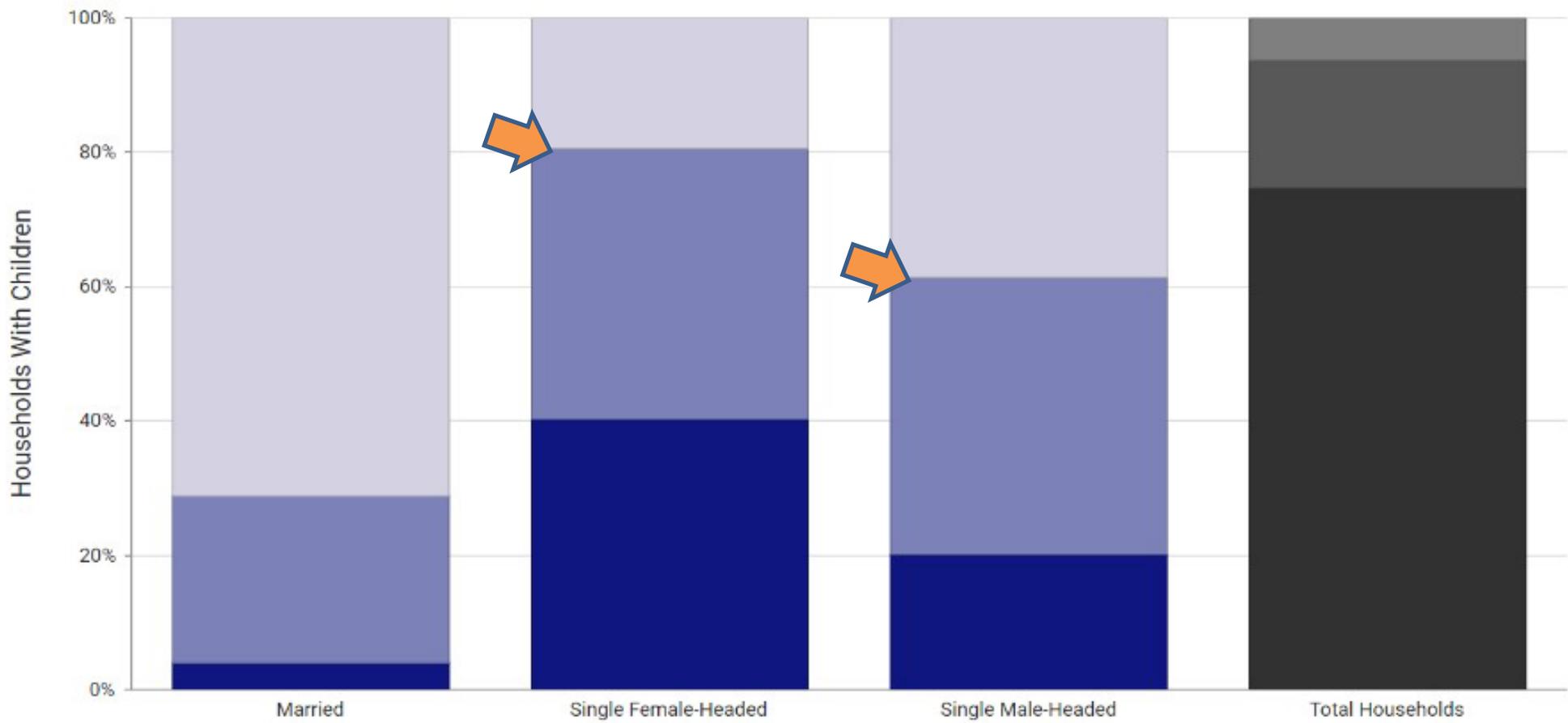
Households by Age, Hawaii, 2018



# ALICE Families With Children Are Struggling

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more families are headed by married parents, families with a single parent are more likely to have income below the ALICE Threshold.

**Families With Children, Hawaii, 2018**



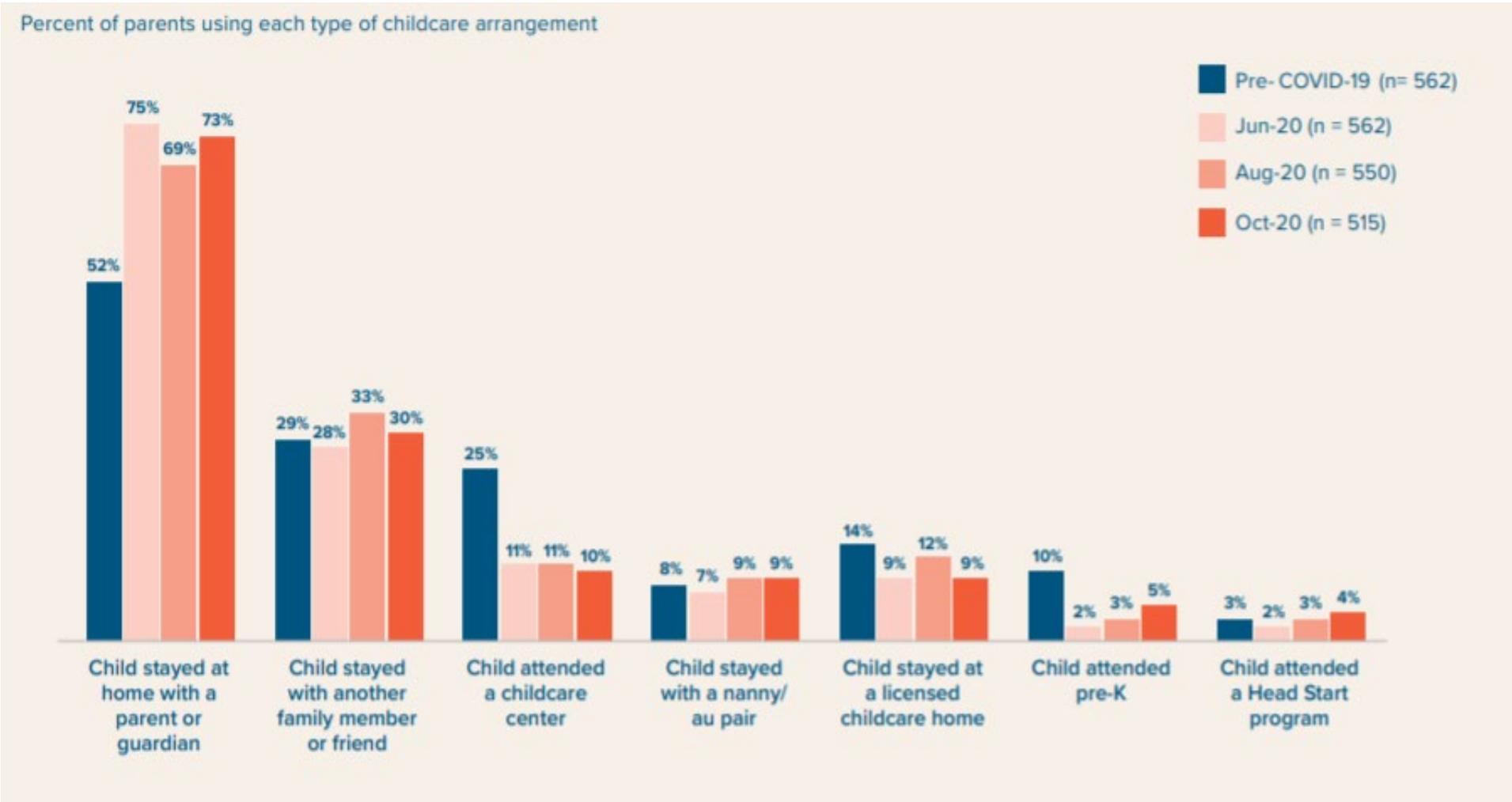
# Families with Children Face Additional Hardships

Families below the ALICE threshold are especially vulnerable:

- ALICE families lost access to other supports, such as free or reduced-price meals provided at school
- More than 25% of households did not have adequate internet access
- Parents who need to work cannot stay at home with their children, jeopardizing a parent's ability to work



# ALICE Families: Impact of Childcare



Source: [https://www.uschamberfoundation.org/sites/default/files/EarlyEd\\_Minis\\_Report6\\_121420\\_Final.pdf](https://www.uschamberfoundation.org/sites/default/files/EarlyEd_Minis_Report6_121420_Final.pdf)

# ALICE Parents Shifting to Remote Work



79 percent of employers reported shifting a significant part of the workforce to remote work. Only a certain group of parents were afforded this flexibility.

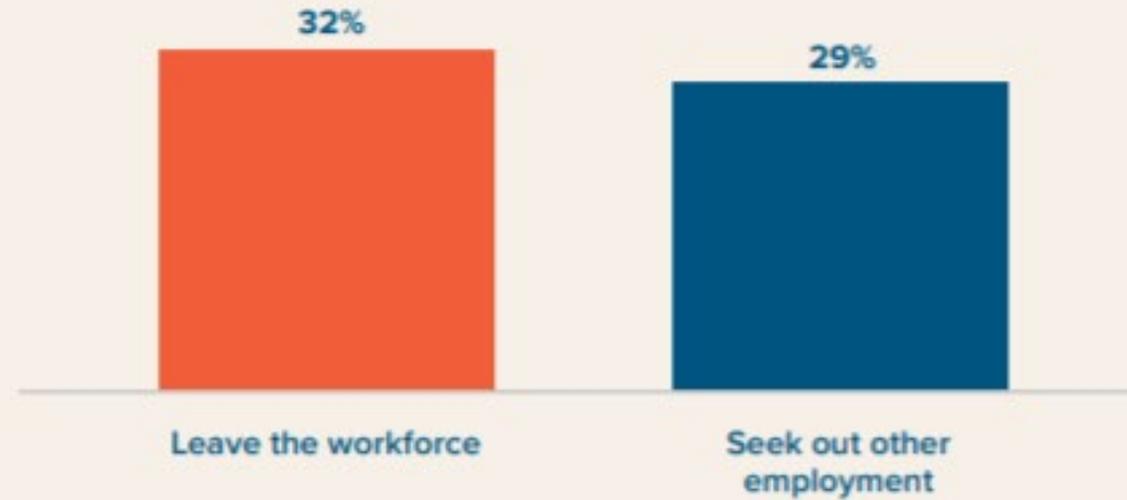
Parents who could not work from home took unpaid leave or relied on extended family members and friends.



Source: [https://www.uschamberfoundation.org/sites/default/files/EarlyEd\\_Minis\\_Report6\\_121420\\_Final.pdf](https://www.uschamberfoundation.org/sites/default/files/EarlyEd_Minis_Report6_121420_Final.pdf)

# ALICE: Leaving the Workforce

Percent of employers who have seen their employees do the following due to COVID-19



Source: [https://www.uschamberfoundation.org/sites/default/files/EarlyEd\\_Minis\\_Report6\\_121420\\_Final.pdf](https://www.uschamberfoundation.org/sites/default/files/EarlyEd_Minis_Report6_121420_Final.pdf)

# ALICE: Leaving the Workforce

Percent of parents who report leaving the workforce for the following reasons

Unable to find childcare solutions that meet needs

58%

Health and safety concerns

48%

Desire to spend more time with children

35%

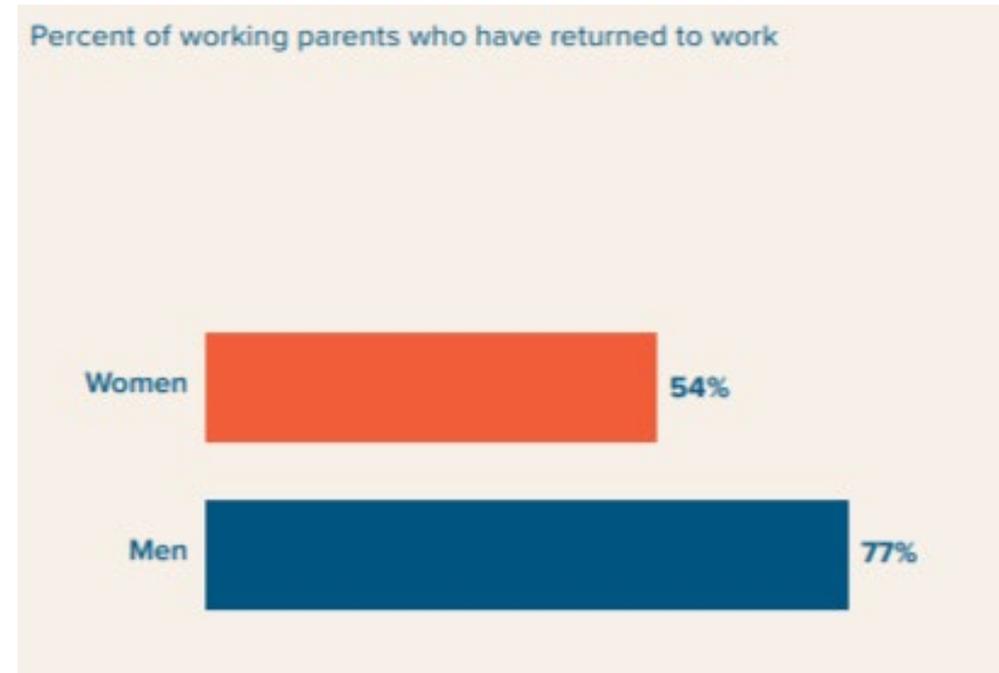
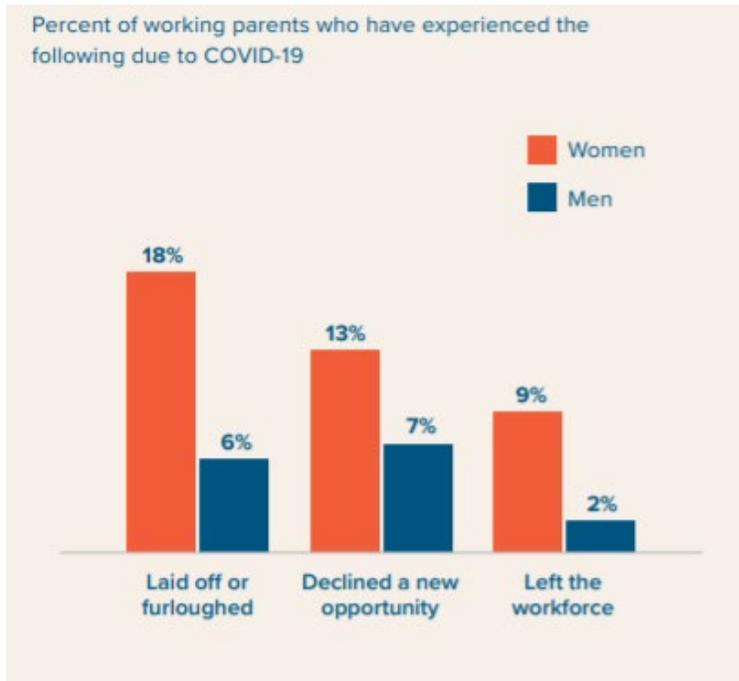
Cannot afford childcare

26%

Source: [https://www.uschamberfoundation.org/sites/default/files/EarlyEd\\_Minis\\_Report6\\_121420\\_Final.pdf](https://www.uschamberfoundation.org/sites/default/files/EarlyEd_Minis_Report6_121420_Final.pdf)

# COVID Impacts on Women

Women are more likely than men to have been laid off or furloughed (18% vs. 6%); declined a new job opportunity (13% vs. 7%) or to have left the workforce (9% vs 2%).



Among women who have left the workforce, the majority report childcare concerns as their primary reason for leaving.

Source: [https://www.uschamberfoundation.org/sites/default/files/EarlyEd\\_Minis\\_Report6\\_121420\\_Final.pdf](https://www.uschamberfoundation.org/sites/default/files/EarlyEd_Minis_Report6_121420_Final.pdf)

# UHERO Economic Pulse (State of HI, Weekly)



# ALICE Measures Can Guide Recovery



- COVID-19 shows how vulnerable ALICE households--and therefore all our communities and businesses--are to an emergency.
- More accurately identifying needs can guide better policies and practices to help ALICE families weather the crisis.

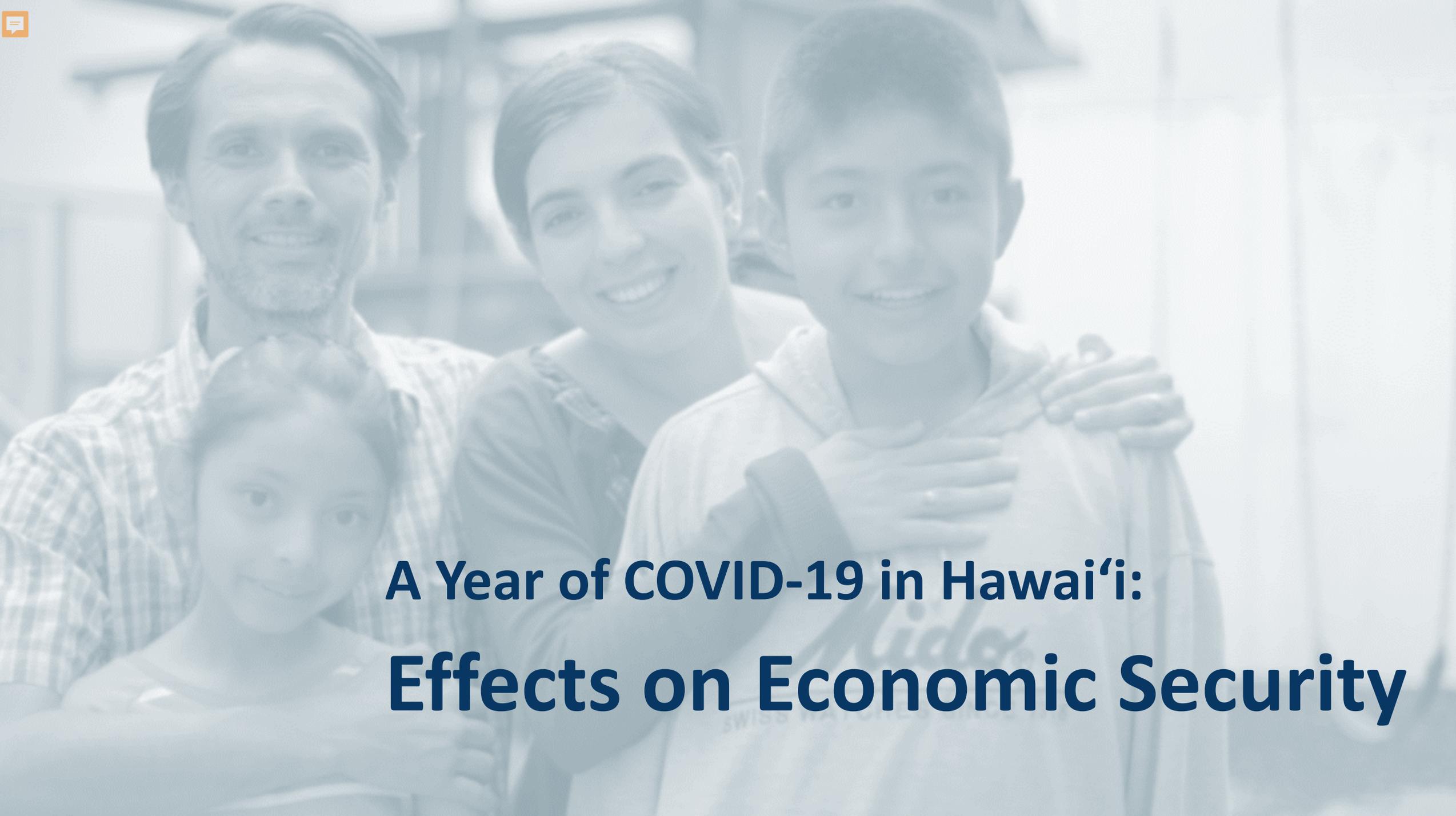
# Join the movement for ALICE

## Mahalo Nui Loa



**Hawai'i  
Budget  
& Policy  
Center**

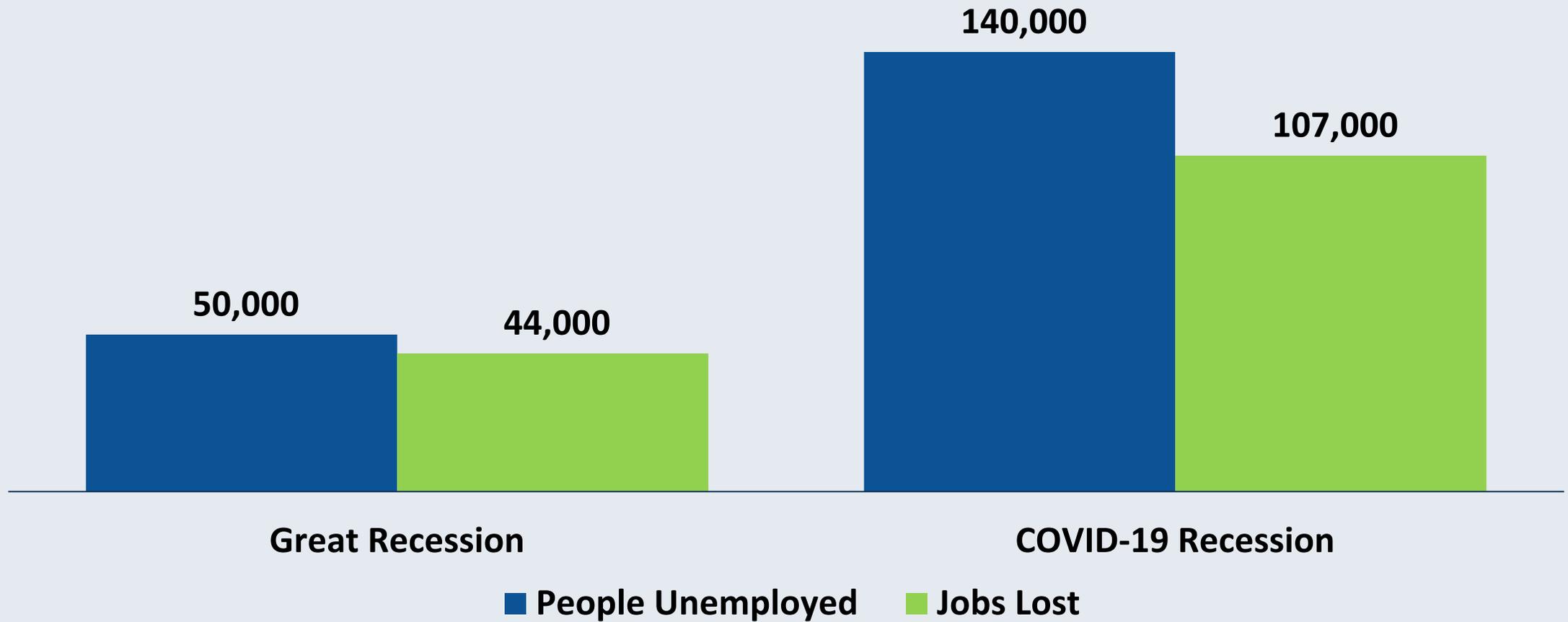
**Beth Giesting  
Director**



**A Year of COVID-19 in Hawai'i:  
Effects on Economic Security**

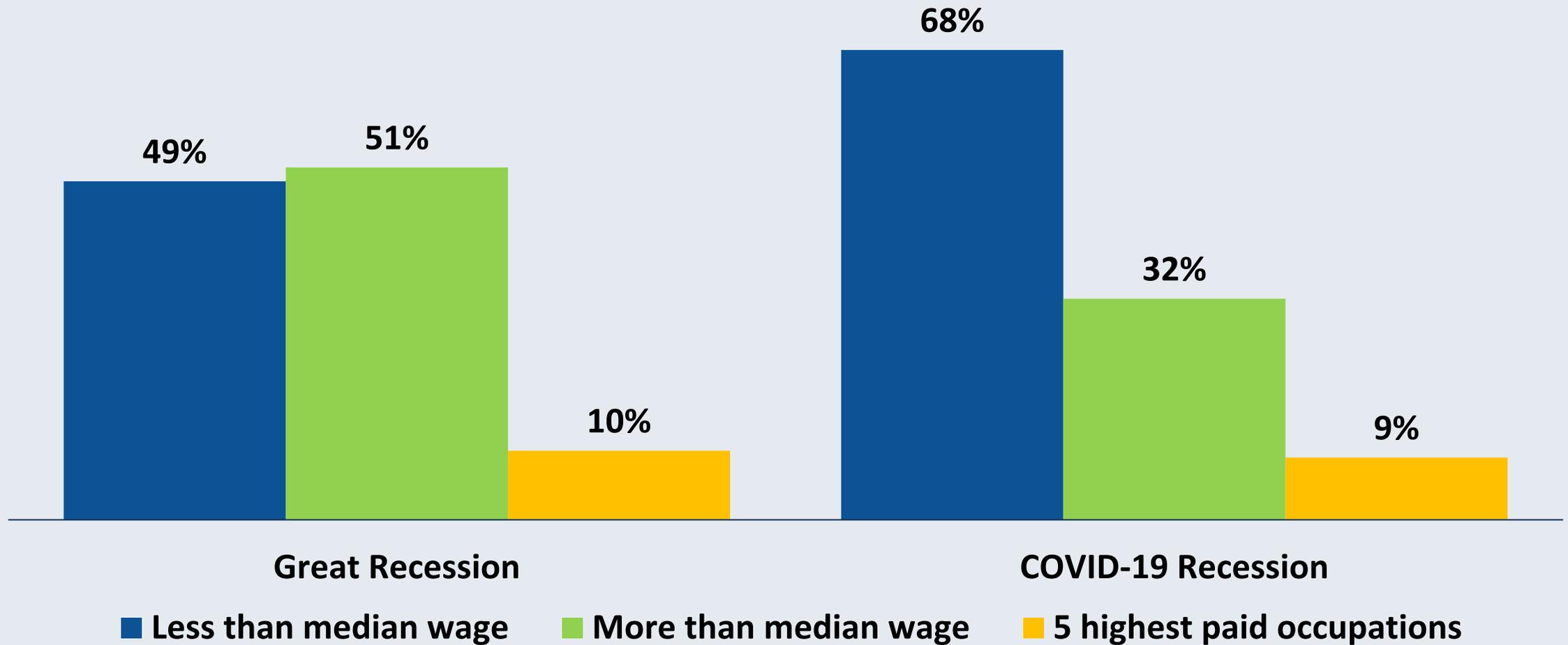


# Unemployment and jobs lost



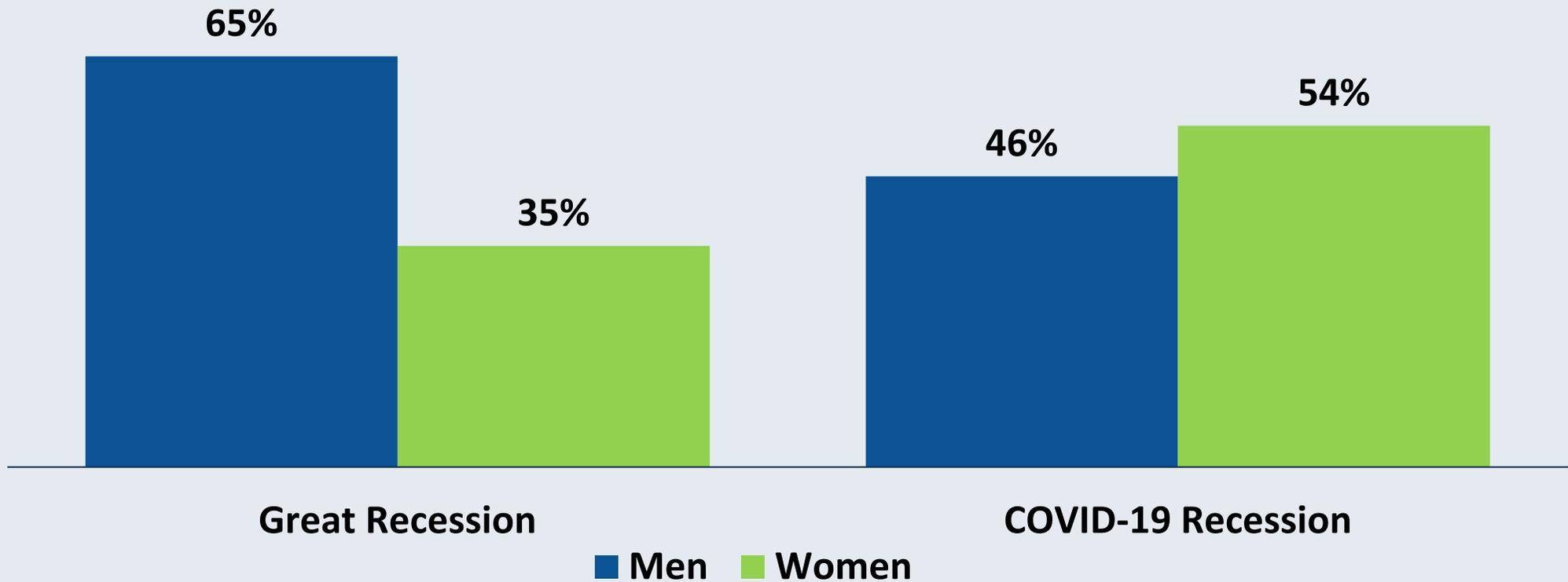


# Unemployment by wage





# Unemployment by gender

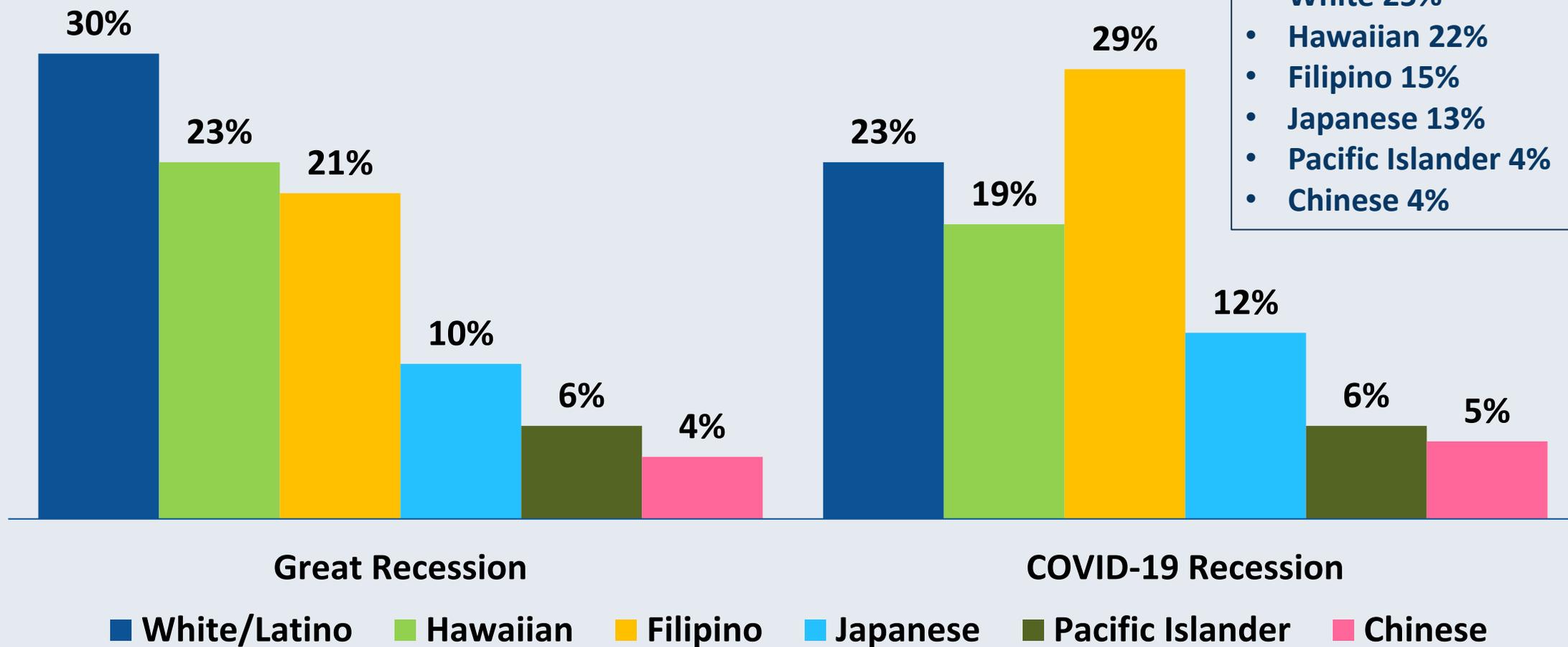




# Unemployment by race/ethnicity

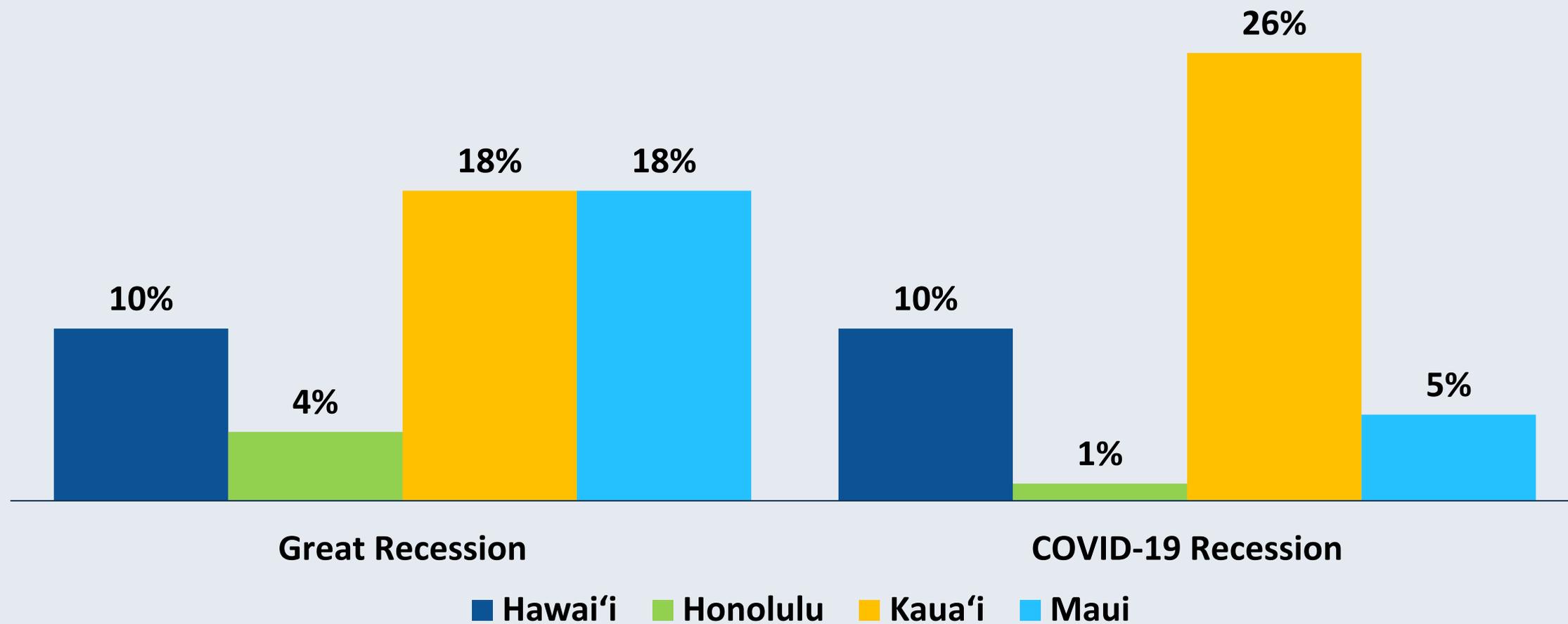
**Hawai'i Total Population**

- White 25%
- Hawaiian 22%
- Filipino 15%
- Japanese 13%
- Pacific Islander 4%
- Chinese 4%





# Rent increases (1-BR fair-market)



# Housing sales prices

## Great Recession:

**Honolulu median price -5%**

## COVID Recession (June '21 v June '19):

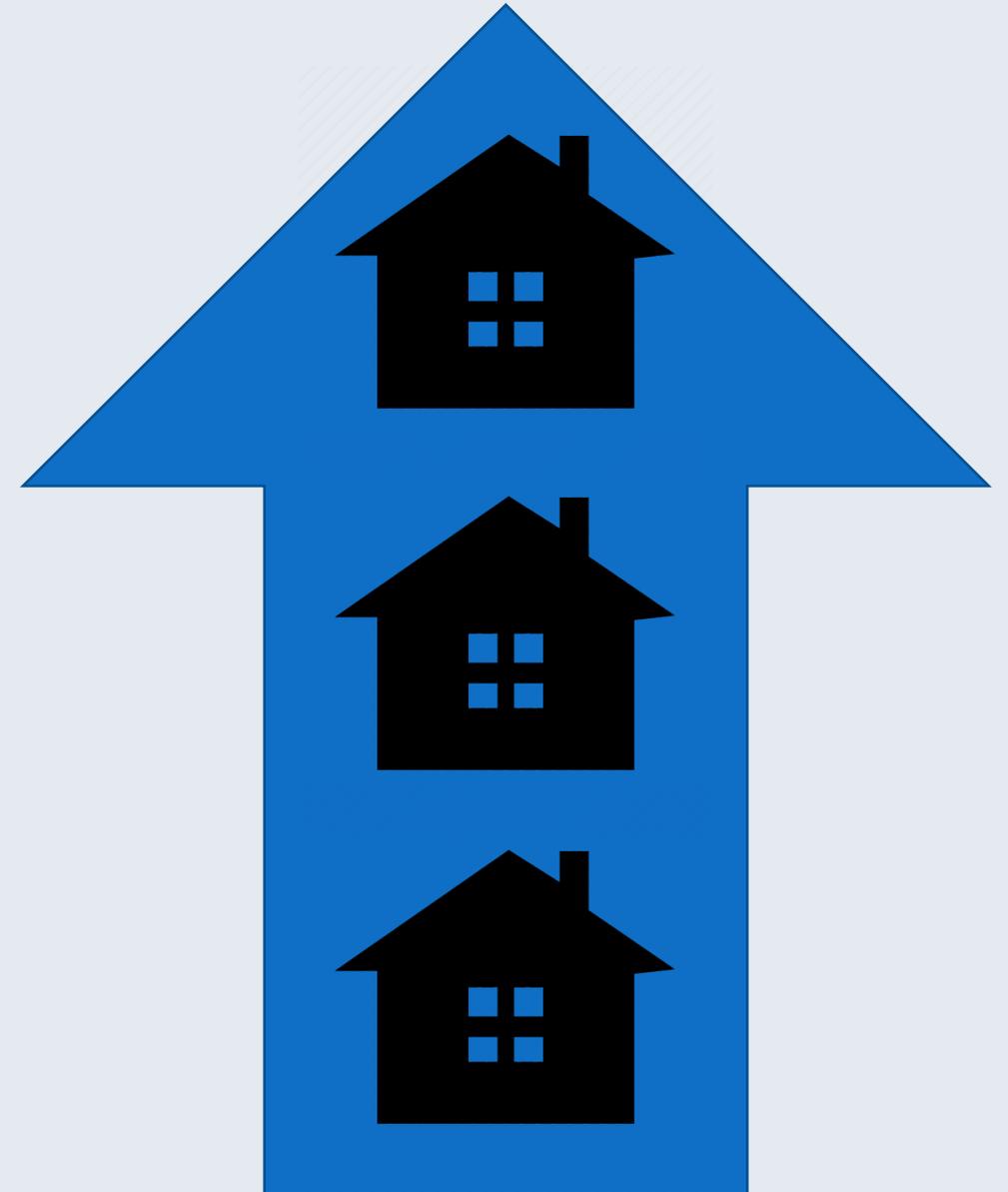
### Median home prices

**Hawai'i County +38%**

**Honolulu +9%**

**Maui +29%**

**Kaua'i +51%**





# Impact

- **On unemployed** – lost earnings, advancement, retirement contributions
- **On women** – less income parity and security
- **On children** – lost year of education, low-income and rural kids hurt more
- **On job market** – some low-skill service/retail jobs won't be back. Will there be a labor shortage and higher hourly wages?
- **On housing** – more crowding and displacement. More effective demand for change?
- **On health** – COVID exposure, vaccine status, economic stress, poor housing options hurt low-income families more



# Investing in Hawai'i's future

- **Housing** that meets needs of people who live and work here
- **Public preschool** for all 3- and 4-year-olds
- **Post-high school education** e.g., UHS, technical, skilled trades
- **Broadband** affordable and everywhere

Beth Giesting

[Beth@HIBudget.org](mailto:Beth@HIBudget.org)

[www.HIBudget.org](http://www.HIBudget.org)



# HAWAI'I BUDGET & POLICY CENTER

Better information. Better policy. Better Hawai'i.

**Council for  
Native  
Hawaiian  
Advancement**

**Kuhio Lewis  
President & CEO**



# **COUNCIL for NATIVE HAWAIIAN ADVANCEMENT**



2021





# *Our Kuleana*

Enhance the cultural, economic, political, and community development of Native Hawaiians, and Hawaii.



# Programs & Services

## Hawaiian Trades Academy

- Workforce development

## Native Community Development Financial Institution (CDFI)

- \$9 million loan fund

## Business Development Programs

- Technical Assistance
- Accounting Marketing & Communications

## Financial Literacy Programs

- HUD-certified home counseling
- IDA Program





# Programs & Services

## Emergency Assistance Program

- Provides rent and utility assistance

## Policy Center

- Advocate for Native Hawaiians, state and federal levels

## Pop-Up Mākeke

- Online marketplace for native artisans and small businesses





## Programs & Services

### Annual Native Hawaiian Convention

- Offering educational opportunities
- Convene community
- Cultivate Native Hawaiian leadership
- Develop policy & advocacy strategies
- Provide access to resources
- Networking opportunities

1622

CONVENTION  
ATTENDANCE





# HAWAIIAN TRADES ACADEMY

KICKSTART YOUR TRADES CAREER

**Launched in Fall 2019**

**Goal:** Raise household income by focusing on getting ALICE population into high paying trade jobs

- Police - \$65,000
- Fire - \$56,015
- Carpentry - \$53,976
- Electrician - \$64,248
- CDL - \$54,792
- Solar - \$52,145



8-12 weeks

4-5 hours a week

## Average 45-hour investment

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- Certifications or License
- Financial Literacy
- Cultural Connection
- Mentorship
- Hands-on experience
- Job Placement



# HAWAIIAN TRADES ACADEMY

KICKSTART YOUR TRADES CAREER

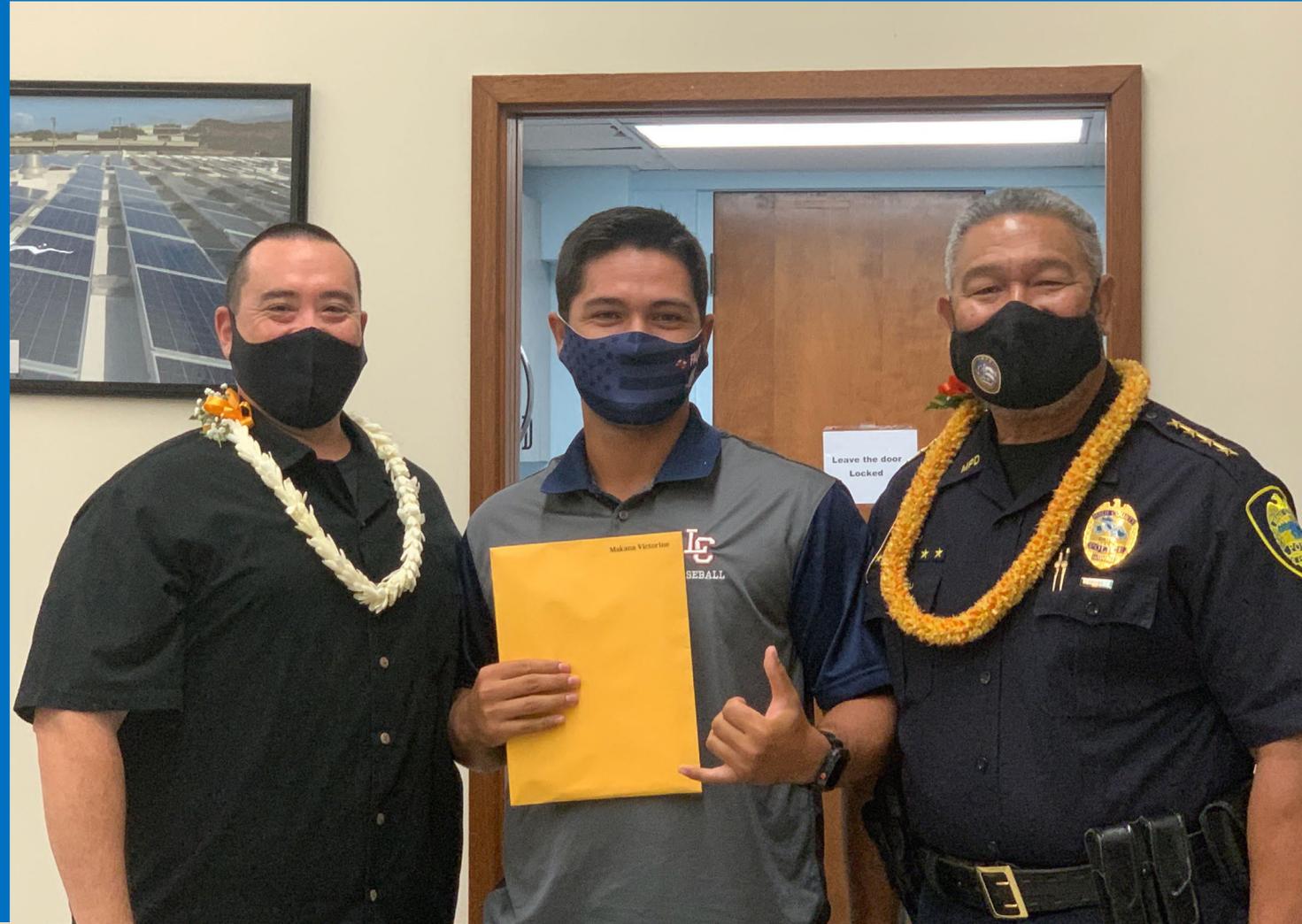


Aloha United Way



# HAWAIIAN TRADES ACADEMY

KICKSTART YOUR TRADES CAREER



Programs held on:

- Oahu
- Kauai
- Maui
- Molokai

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## GRADUATES

Commercial Drivers: 20

Fire: 86

Police: 27

Carpentry: 114

Solar: 16



**HAWAIIAN  
TRADES ACADEMY**

KICKSTART YOUR TRADES CAREER



Aloha United Way



# HAWAIIAN TRADES ACADEMY

KICKSTART YOUR TRADES CAREER



**HAWAIIAN  
TRADES ACADEMY** 

POLICE EXAM PREP PROGRAM ON KAUA'I

**APPLICATIONS NOW OPEN!**

[hawaiiancouncil.org/trades](http://hawaiiancouncil.org/trades)

# RENT & UTILITIES ASSISTANCE PROGRAM

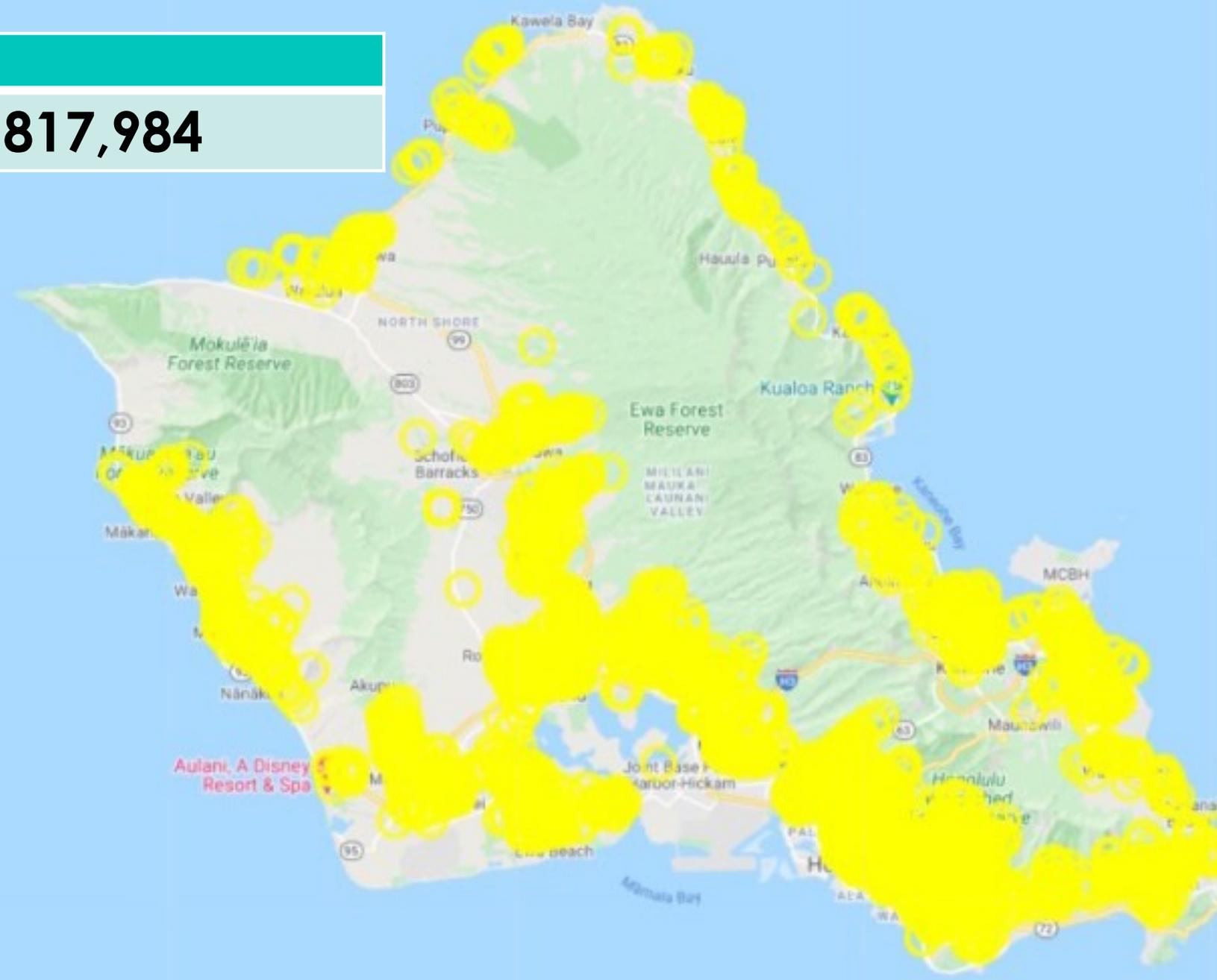
- Renting in the State of Hawai'i
- 18 years or older
- Prove one or members of household has qualified for unemployment benefits or experienced a reduction in household income, incurred significant costs, or other financial hardship due to COVID-19
- Demonstrate a risk of experiencing homelessness or housing instability, unsafe or unhealthy living conditions, or any other evidence of such risk
- Meet income qualification—less than 80% Area Median Income (AMI). Amount differs by county.

## 80% Area Median Income (AMI) Table for Hawai'i

Household Size	Honolulu County	Hawai'i County	Kauai County	Maui County
1 person	\$70,500	\$54,400	\$54,400	\$57,400
2 people	\$80,600	\$62,150	\$62,150	\$65,600
3 people	\$90,650	\$69,900	\$69,900	\$73,800
4 people	\$100,700	\$77,700	\$77,700	\$82,000
5 people	\$108,800	\$83,900	\$83,950	\$88,600
6 people	\$116,850	\$90,100	\$90,150	\$95,140
7 people	\$124,900	\$96,300	\$96,350	\$101,700
8 people	\$132,950	\$102,550	\$102,600	\$108,250



Status	Awards	Value
Disbursed	5,682	\$45,817,984



## Are you renting or do you own your home?

RENT

OWN

>[HAWAIIANCOUNCIL.ORG/KOKUA](https://hawaiiancouncil.org/kokua)



**Goodwill  
Hawai'i**

**Katy Chen  
President & CEO**

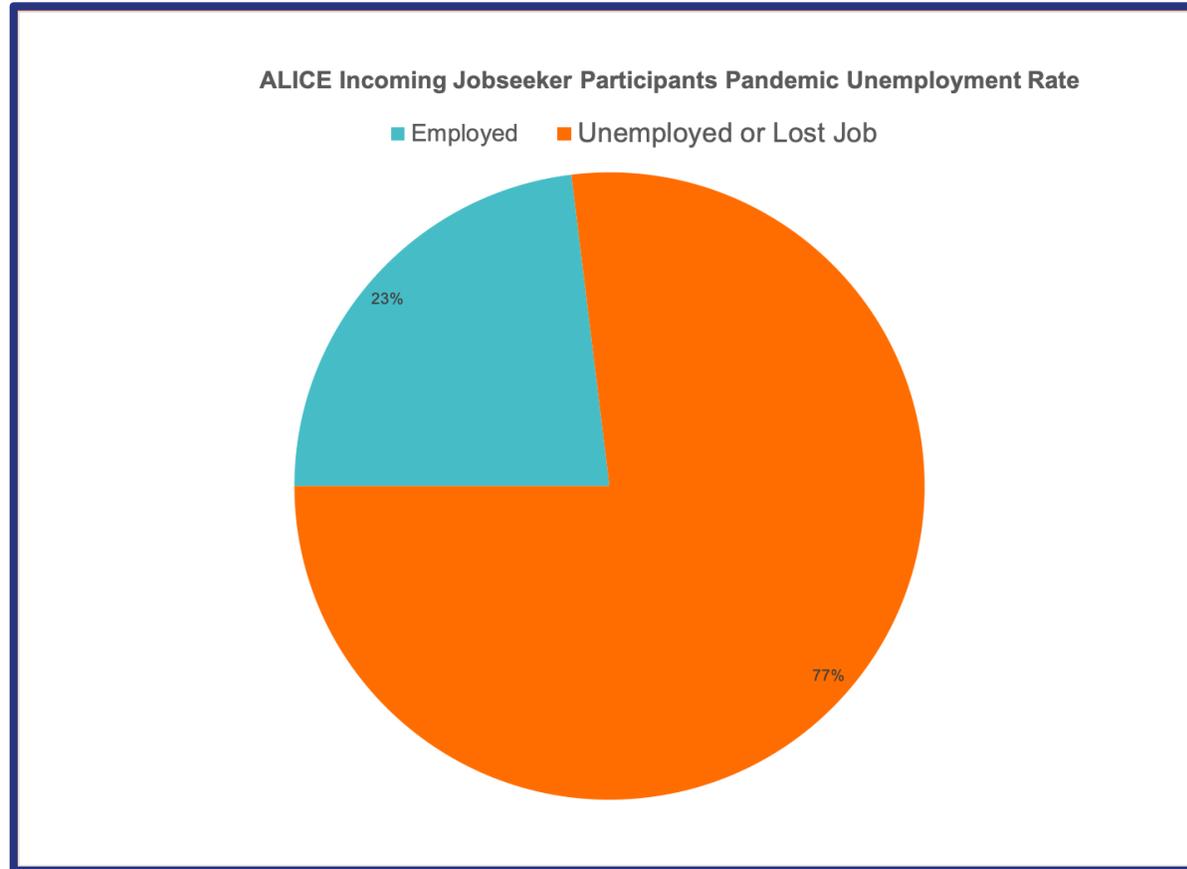
# About Us



## Aloha United Way ALICE Program specific:

- 181 people served (goal was 100)
- Placements = 50
- Average wage earned = \$16.56/hr.

# COVID-19 Impacts



**3 in 4 people were unemployed or had been displaced from work**

# COVID-19 Services



## Helped over 2,000 people:

- Apply for unemployment, financial aid and/or healthcare
- Find a new or higher-paying job
- Connect to other FREE resources to support themselves and their family

# Meet Allen

[CLICK link for Success Story Video](#)



# Looking ahead



- **BUILD** on partnerships to bring more training and job opportunities to our clients; as well as connect them to other resources.
- **LEVERAGE** Goodwill's retail presence to increase our reach and connect with new potential clients.
- **BE FLEXIBLE** in order to respond to and meet the ever-changing needs of the A.L.I.C.E. population.

# How can you help?



**1. PARTNER**

**2. COLLABORATE**

**Goodwill Hawaii Contact Info:**

Emily Lau

Vice President Mission Services

[Elau@higoodwill.org](mailto:Elau@higoodwill.org)

Ph: 808-836-0313, Ext. 1087

**Honolulu  
Habitat for  
Humanity**

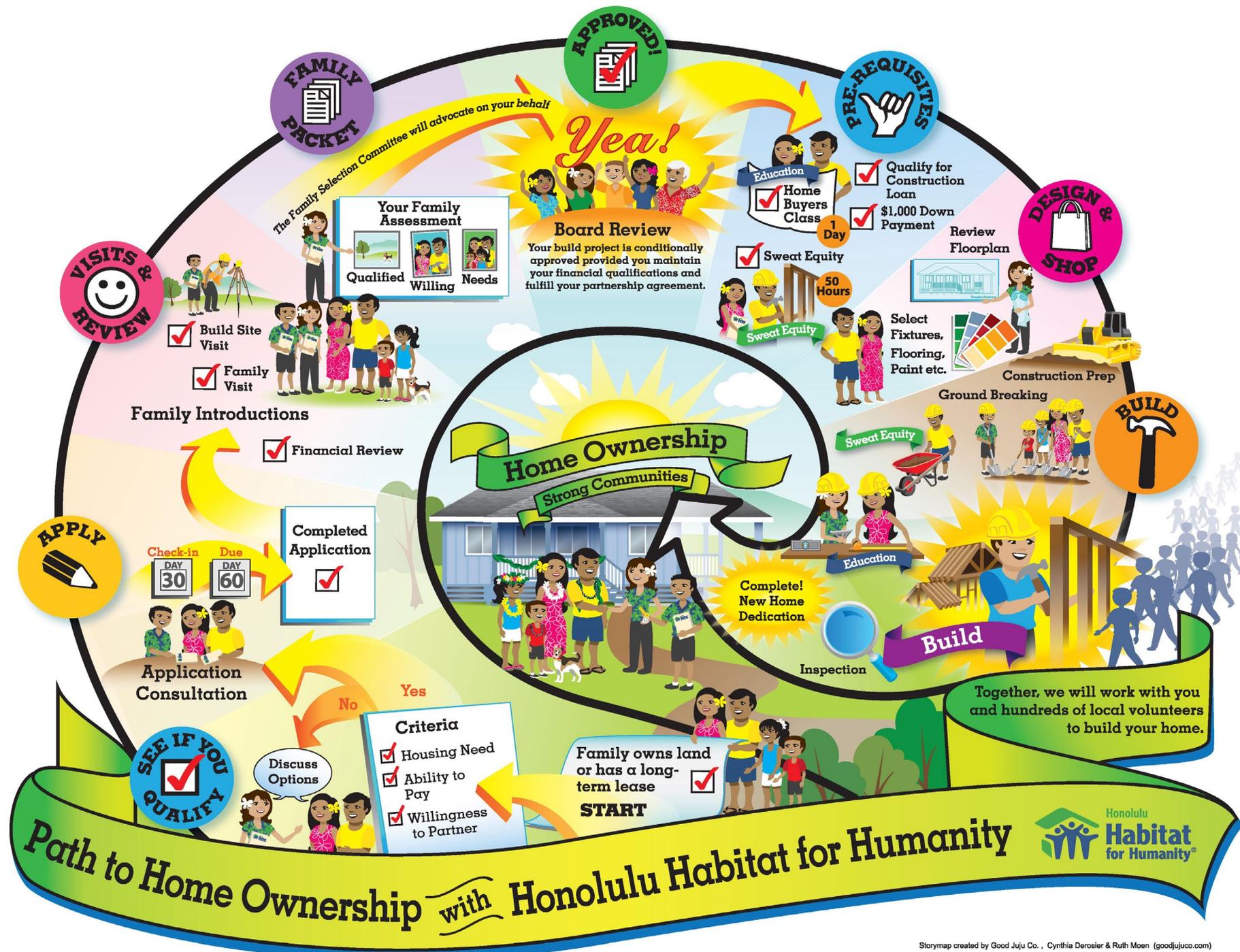
**Jim Murphy  
Executive Director**

# Honolulu Habitat for Humanity

Affordable home ownership helps make families and communities stronger

Our families are resilient, financially stable and willing to partner

Community involvement is the fabric of our ability to serve our mission



**Path to Home Ownership with Honolulu Habitat for Humanity**



Storymap created by Good Juju Co., Cynthia Derosier & Ruth Moen (goodjujuco.com)

# COVID-19 Impact

- Office/ReStore were closed for six weeks and reopened only when safety measures were in place
- Reduced ability to have volunteers out a build sites
- Fortunately, no families fell out of our program
- Interest in our housing program tripled

We never  
stopped  
building

- Restructured build program to reduce construction timelines, use a blend of contracted labor & volunteer labor
- Completed three homes during COVID and have three more under construction
- Creating of revolving fund to manage multiple builds using grant funds

**It's not about  
the house;  
it's about the  
community  
that builds  
that house.**

- Our families have been and always will be ALICE.
- The more we are able to build, the more people we get involved the stronger the fabric of that community becomes.
- Our 5 year strategic plan involves building better, community engagement and volunteers

**Wanna build  
a house?**

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Build with us

Share your expertise

Refer someone who might need our  
program

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# Mahalo Nui Loa for your time.

**Agency Contact: Jim Murphy**  
**[jmurphy@honoluluhabitat.org](mailto:jmurphy@honoluluhabitat.org)**



CREATING  
CHANGE



**Hawai'i  
HomeOwnership  
Center**

**Reina M. Miyamoto**

**Executive Director**

**Dale Tomei**

**Education Coordinator**

# *ALICE Conversation Series*



Hawai'i  
HomeOwnership  
Center

NeighborWorks® HomeOwnership Center

**July 29, 2021**

# What is the Hawaii HomeOwnership Center?



We are a non-profit organization dedicated to helping prospective first-time homebuyers to realize their dream of homeownership.

# Our start in 2003...



- **Lifetime membership of homeownership preparation & post-purchase services.**
  - Homebuyer education classes
  - Unlimited homeownership coaching
  - 57% of education graduates have purchased homes
  - 70% of those purchasing homes are ALICE
- **Financial Capabilities Pilot Program**
- **In 2020 started Foreclosure Prevention & Rental Counseling in response to the pandemic.**



# Advancing our mission... through affordable financing

- **HHOC Mortgage was created in 2009 as an affiliated non-profit organization.**
  - Purpose:
    - Sustainability for HHOC
    - Affordable financing for first-time buyers
- **Niche Products:**
  - Down Payment Assistance Loan (second mortgage)
  - Down Payment and Closing Cost Deferred Loan



# Advancing our mission... creating & preserving affordable homes

- HHOC Housing and Land Trust was created as a non-profit affiliate
  - Purpose:
    - Preserve affordability of homes under government buy-back restriction.
    - Create affordable homes, to be kept affordable for the life of the home.
  - Our 5th townhome is currently in escrow with one more listed for sale.





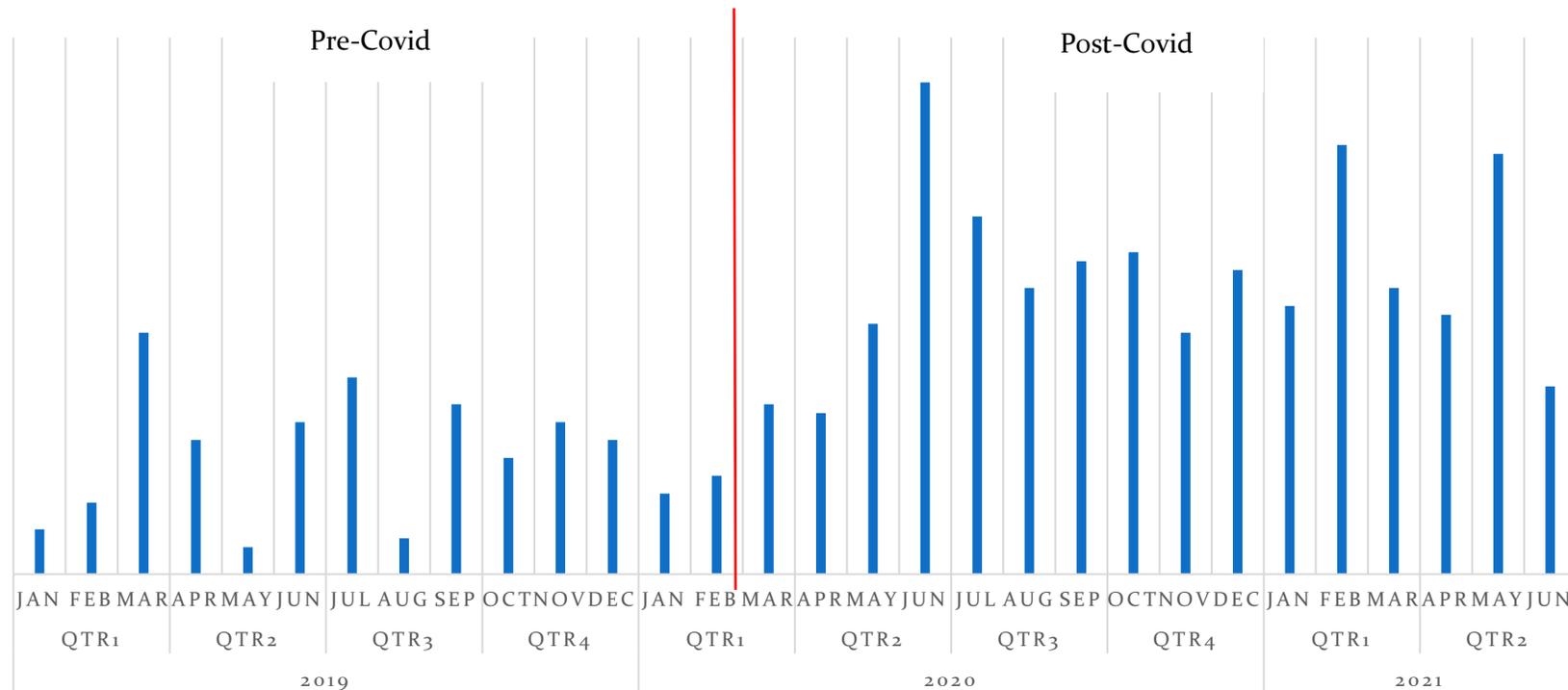
# How did COVID-19 affect our programs ?

- **All in-person sessions transitioned to virtual options.**
  - All group sessions transitioned to webinars
  - Counseling sessions transitioned to video conferencing and phone meetings
- **Added Rental Counseling and Foreclosure Counseling Program**
- **And a surprising result from our program delivery changes...**

# Increased Participation w/ Classes by Webinar

(Homeownership Preparation Program)

NEW ALICE MEMBERS TAKING HOMEBUYER EDUCATION  
SINCE 1/1/2019 BY MONTH-YEAR





# Developing Financial Capabilities in the ALICE population

- **Goal: Develop a scalable model that would instill positive financial habits of monthly budgeting & saving.**
  - Use experience teaching money management & credit through homeownership education.
  - Test model intended to impact more families with existing staff.
- **Financial Capabilities Pilot included:**
  - Two education classes on budgeting, saving, credit
  - Submission of a monthly budget and saving deposit for 6 consecutive months
  - Incentive match for savings 1:1 up to \$350

# Financial Capabilities Participants

(partnerships with job training & affordable rental projects)

- Average Household annual income \$33,281
- 32% Male , 67% female
- Average age 43.5 years



# Outcome of the ALICE Financial Capabilities Program

- 58% completion rate
- 72% said they did not save on a regular basis prior to program
- 92% said they would continue to save following the program
- 35% improvement in their outlook for the future in pre and post survey



# Multigenerational Impact

*“Working with other household members (kids) to educate them why they were making choices in order to save. **Teaching the kids that it is important to save on a regular basis** which was not the case prior to participating in the matched savings program.”*

*Glen O.*

*“Because we were not used to saving on a regular basis, looking at where we spent money and making conscious decisions to cut some items out was difficult. **The kids took it the hardest, but they learned that it was important to save money each month.**”*

*Valerie K.*

## Improved Budgeting and Saving Skills

*“Job loss & reduced hours at work due to COVID-19. Had to downsize & cut expenses, **but was impressed & thankful for the money management and savings help when we needed it most.**”*

*Shelley S.*

*“The biggest challenge was being afraid that after making a commitment to contribute to the monthly savings account, if there was an unexpected expense, I would not be able to fulfill what I committed to. Now that **I have an emergency savings account, I feel much better about sticking to my commitment to myself to save on a regular basis.**”*

*Jocelyn Y.*



”Participating in the match cohort **taught me the value of saving my money** for future financial goals, while budgeting for expenses. I feel the like skills learned in the cohort have definitely **prepared me for the unexpected financial effects, caused by the pandemic**. I appreciate this program and feel it is essential for low-income communities to have direct access to such knowledge and resources that the HHOC provides!”

# Moving Forward for ALICE



- Continued outreach to ALICE communities for all services offered by HHOC.
- Partner with other non-profits and corporate entities to provide outreach opportunities and funding support.
- Continue to improve efficiencies in our Financial Capability pilot to increase the scalability.

# Contact Information

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# August Session: ALICE Innovation & Legislation



**Mahalo Nui Loa for your time.**

