

Alice

A Report for the Office of Economic
Revitalization

March 2024

Suzanne Skjold
Chief Operating Officer

Kayla Keehu-Alexander
Vice President, Community Impact



ALICE IN THE CROSSCURRENTS



COVID AND FINANCIAL HARDSHIP IN HAWAI'I

2023 Report | UnitedForALICE.org



Aloha United Way

ALICE in Hawai'i: 2022 Facts and Figures





Summary of ALICE Reports

auw.org/alice-initiative

ALICE in the Crosscurrents: COVID and Financial Hardship in Hawai'i

- Released: April 2023
- Data from US Census Bureau: American Community Survey, collected nationally in 2021

Key Findings

- 41.4% of Hawai'i is ALICE (2021)
- 12% of Hawai'i lives in poverty (2021)
- Cost of living increased by 18% since 2018. The ALICE Threshold in 2021 was now \$85,812 for a family of 4, or \$21.45/hr each for 2 working adults.

[2023 ALICE in the Crosscurrents: COVID and Financial Hardship in Hawai'i \(auw.org\)](http://auw.org)

ALICE in Hawai'i: 2022 Facts and Figures

- Released: December 2022
- Data from primary phone and online survey results. 2,391 Hawai'i residents surveyed by Anthology, collected from July to Sept 2022

Key Findings

- 44% of Hawai'i is ALICE (up from 42%)
- 15% of Hawai'i lives in poverty (up from 9%)
- Lack of savings and High Debt are major stressors. 33% of ALICE Households have more debt than they can manage.
- 1 in 4 households are facing current mental health issues.
- [ALICE in Hawaii - 2022 Facts and Figures Full Report.pdf \(auw.org\)](http://auw.org)

Key Findings 2022 Facts and Figures Report

POVERTY SHARPLY INCREASED

There was a sharp increase in the number of households pushed below the poverty line (15% in 2022 vs. 9% in 2018).

MORE PEOPLE ARE AT A TIPPING POINT

More Hawai'i households have fallen below the ALICE Threshold (44% in 2022 vs. 42% in 2018).

NEW MINIMUM WAGE CLOSER TO ALICE THRESHOLD

The vast majority of households below the ALICE Threshold (84%) have combined annual household income of less than \$75,000, the equivalent of two full-time wage earners making \$18/hr. each.

COVID'S LASTING IMPACT

The COVID-19 pandemic negatively impacted Hawai'i residents' financial and emotional wellbeing, and many of these negative impacts persist.

A GROWING CRISIS: MENTAL HEALTH

The three most common issues that continue to impact Hawai'i households overall are:

- Mental health challenges
- Difficulty paying off debts
- Difficulty paying for housing

STRUCTURAL DISPARITIES PERSIST

There are significant disparities by race/ethnicity, household size and households with children that mean some households are much more likely than others to be below the ALICE Threshold.

RESIDENTS IN DEBT

More than 3 in 4 Hawai'i households are carrying debt and 1 in 3 below the ALICE Threshold owe more than is manageable.

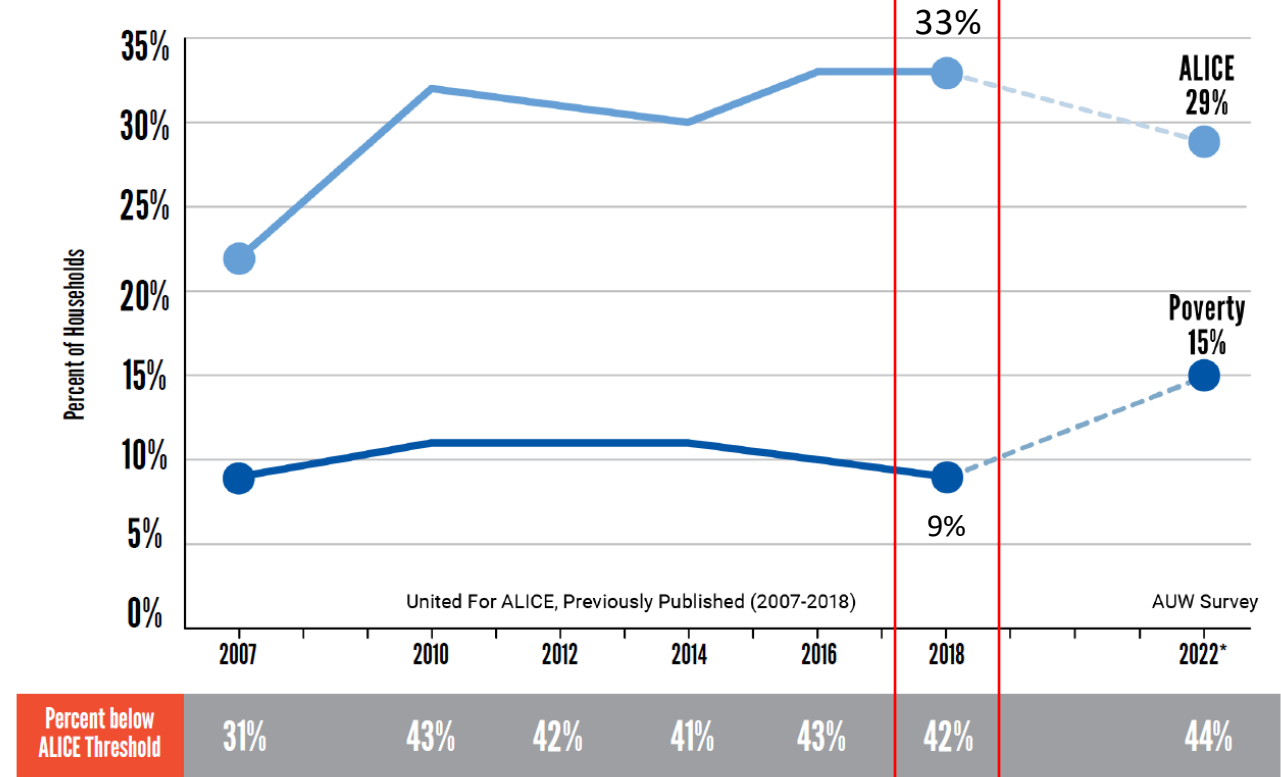
MORE PEOPLE ARE AT A TIPPING POINT

More Hawai'i households have fallen below the ALICE Threshold (44% in 2022 vs. 42% in 2018).

POVERTY SHARPLY INCREASED

There was a sharp increase in the number of households pushed below the poverty line (15% in 2022 vs. 9% in 2018).

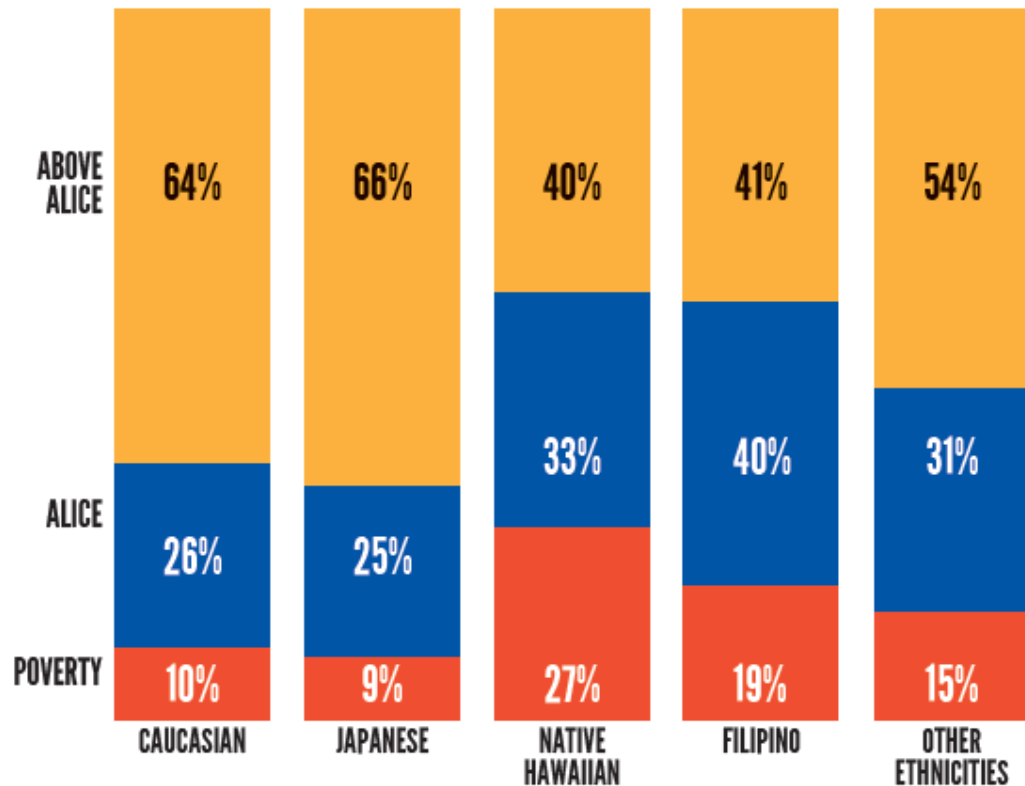
Households by Income, Hawai'i, 2007 – 2022



*Note: Data for 2007–2018 is from previously published reports by United For ALICE. Data for 2022 was collected by Anthology for this Aloha United Way (AUW) Survey.

2020 ALICE Report

Percentage of ALICE Households by Ethnicity



STRUCTURAL DISPARITIES PERSIST

There are significant disparities by race/ethnicity, household size and households with children that mean some households are much more likely than others to be below the ALICE Threshold.

Specifically, households below the ALICE Threshold are more likely...

To have children
in the household:

54%

of households with
children are below the
ALICE Threshold.

To live in
larger households:

65%

of households with 3
or more occupants are
below the ALICE Threshold.

To be Native Hawaiian
or Filipino:

A majority of Native
Hawaiian (60%) and
Filipino (59%) residents
fall below the ALICE
Threshold.

To have lower levels of
educational attainment:

65%

of respondents without a
college degree are below
the ALICE Threshold.

To struggle with paying
for basic household expenses:

46%

of households below the
ALICE Threshold are unable to
pay all of their bills on time.

To have insufficient
income:

84%

have combined annual household
income of less than \$75,000,
well below the median income of
\$87,722 as reported by the
Census Bureau for 2020.

To be working, but with
inconsistent work opportunities:

62%

have members of the household
who work full time

30%

work part-time

29%

are paid hourly



Renters report
greater difficulty
getting by,
with **67%**

just getting by or
finding it difficult to get by,
compared to 42%
of homeowners.

ALICE and Household Income (Crosscurrents, 2021)

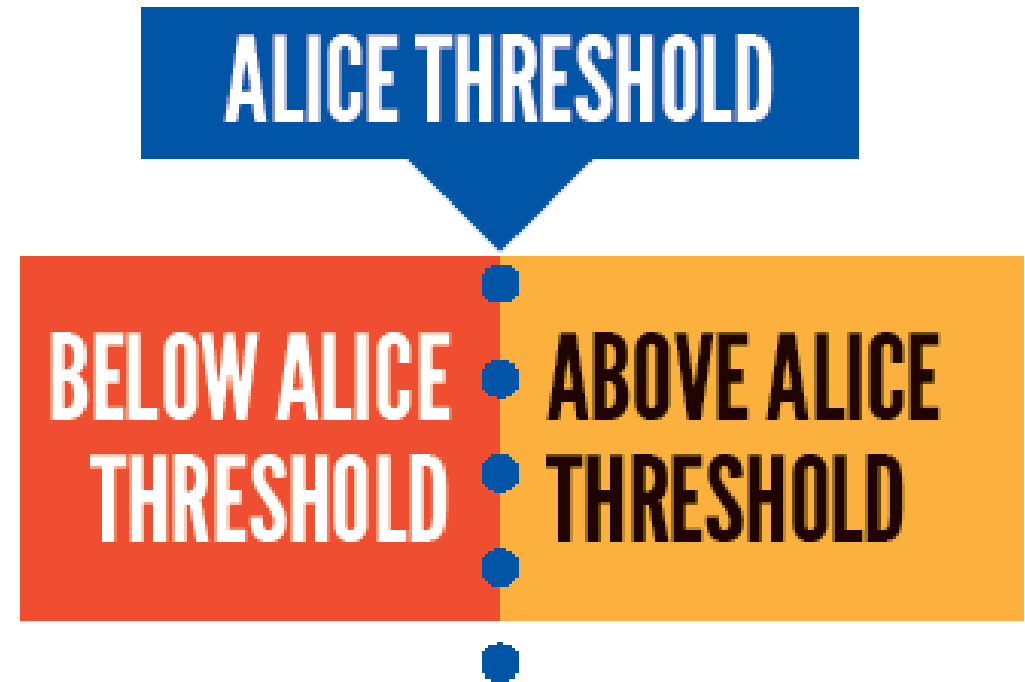
ALICE Household Survival Budget, Hawai'i Average, 2021			
	Single Adult	Single Senior	2 Adults, 1 Infant, 1 Preschooler
Monthly Costs			
Housing – Rent	\$1,210	\$1,210	\$1,645
Housing – Utilities	\$154	\$154	\$292
Child Care	-	-	\$1,690
Food	\$578	\$533	\$1,575
Transportation	\$281	\$243	\$681
Health Care	\$146	\$491	\$809
Technology	\$75	\$75	\$110
Miscellaneous	\$244	\$271	\$680
Tax Before Credits	\$388	\$445	\$1,189
Monthly Total	\$3,076	\$3,422	\$8,671
ANNUAL TOTAL Before Credits	\$36,912	\$41,064	\$104,052
Tax Credits (CTC and CDCTC)	-	-	(\$18,240)
ANNUAL TOTAL with Credits	\$36,912	\$41,064	\$85,812
Full-Time Hourly Wage	\$18.46	\$20.53	\$42.91

Oahu: \$81,960
\$39.40

ALICE and Household Income (Statewide 2022)

NEW MINIMUM WAGE CLOSER TO ALICE THRESHOLD

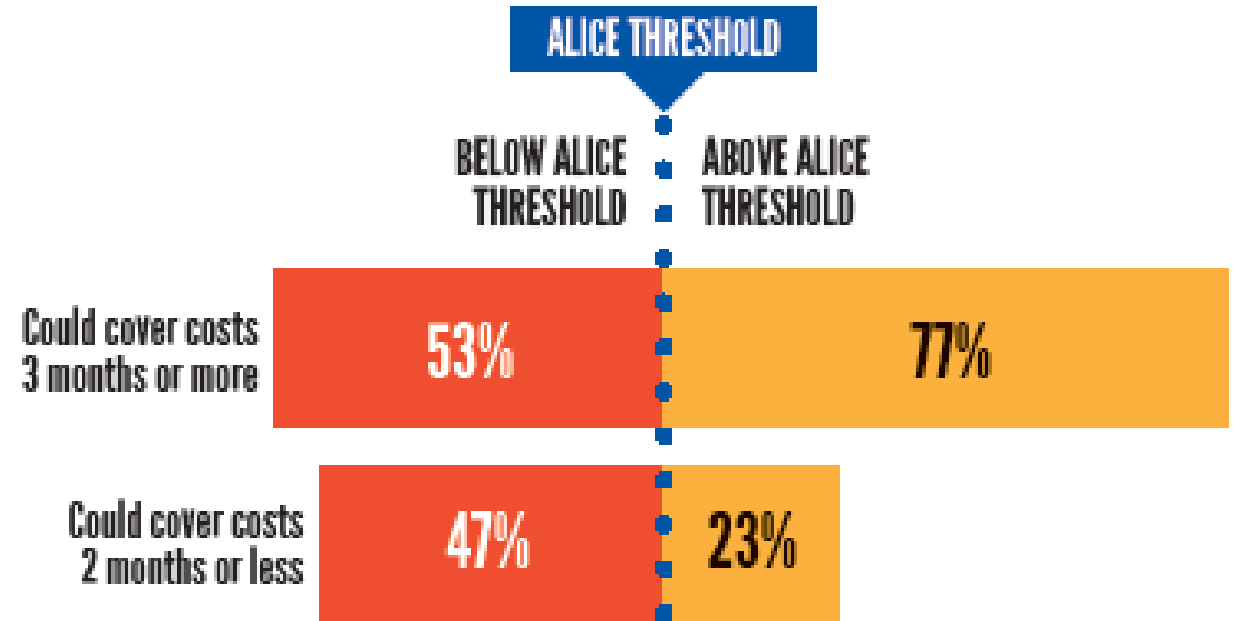
The vast majority of households below the ALICE Threshold (84%) have combined annual household income of less than \$75,000, the equivalent of two full-time wage earners making \$18/hr. each.



Covering Expenses in Crisis

BELOW ALICE THRESHOLD

23% Nearly one in four would not have enough money to cover expenses for 4 weeks.



ALICE Economic Viability Dashboard

www.unitedforALICE.org/Maps-And-Data/EVD



U.S. or State: County ** only if state is selected: PUMA ** only if state is selected:

The **Work domain** provides an in-depth look at workers below the ALICE Threshold and their jobs. The key indicator shown on the Work Map is the percentage of full-time workers who earn enough to support the Household Survival Budget for one adult and one school-age child. The darker the shading on the map, the higher the percentage. Additional ALICE work variables are included in the charts below the map.

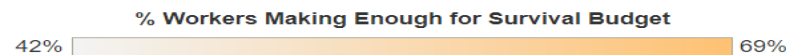
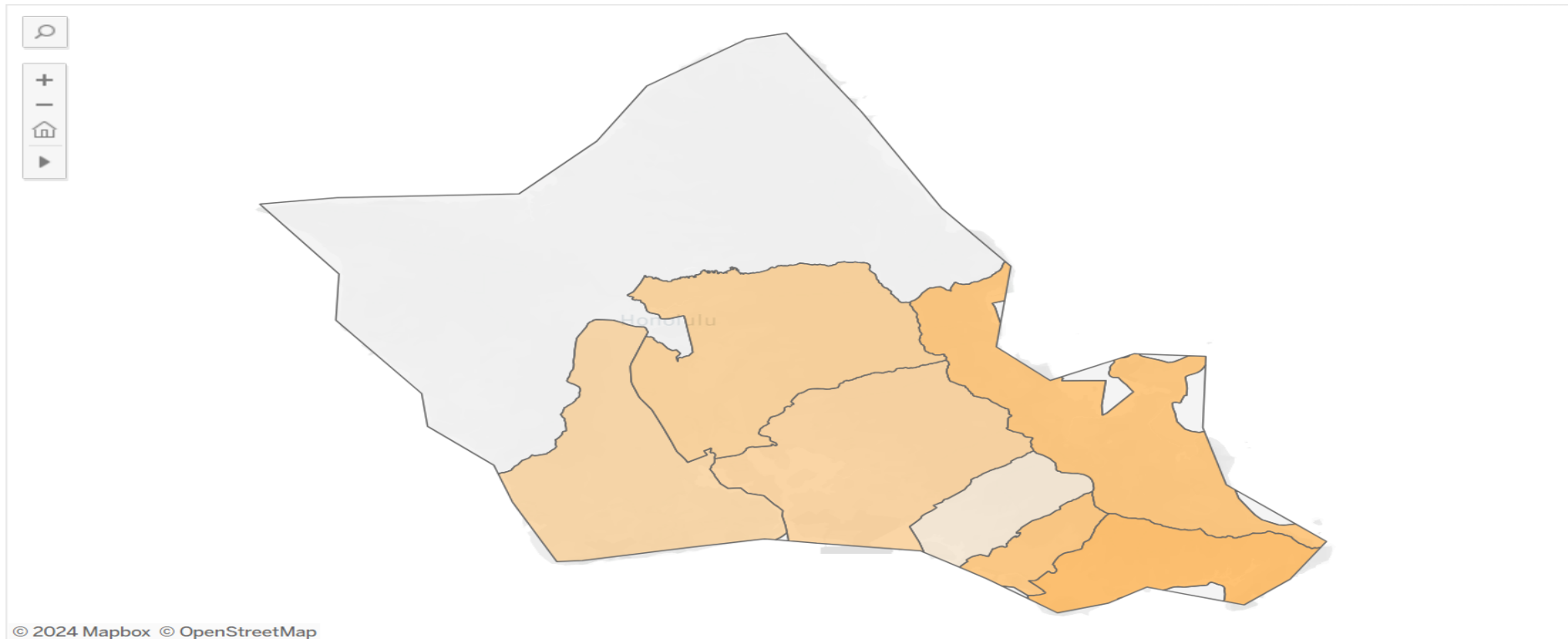
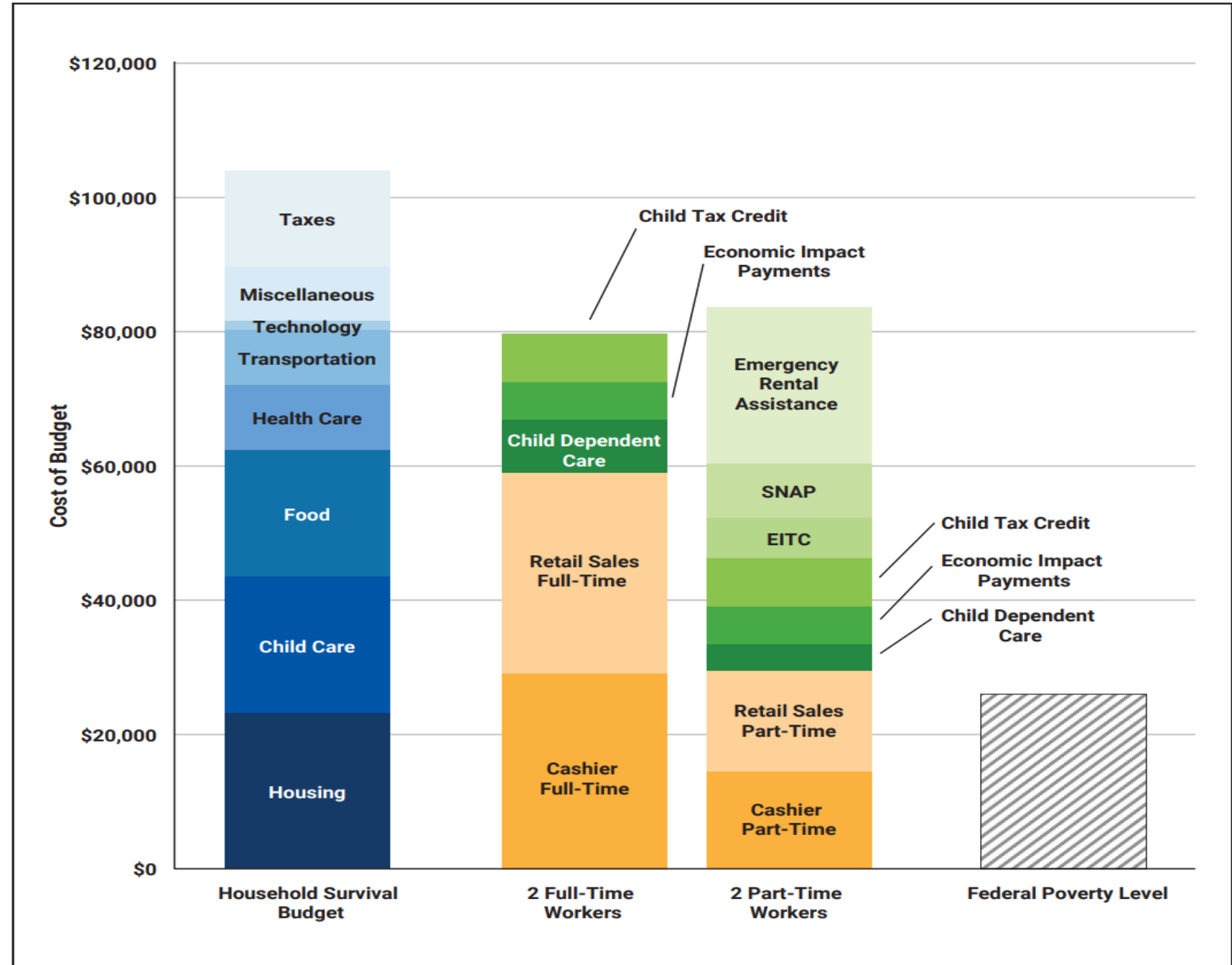


Figure 5. Income and Expenses, Family of Four, Hawai'i, 2021



The ALICE Initiative

2022-2024



ALICE

Asset Limited, Income Constrained, Employed

Cost of Living

Housing for Hawaii's Families

Workforce & Career Opportunities

VISION

Individuals and families are able to thrive economically and culturally, enjoy generational prosperity, and continue living in Hawai'i.

GOAL

Improve systems, policies, and the continuum of services for individuals and families to support upward economic mobility above the ALICE Threshold.

COLLECTIVE IMPACT

Common Agenda

Shared Measurements

Mutually Reinforcing Activities

Continuous Communication

Backbone Support

Year 1 Successes

COLLABORATION

17 grantees increased partnerships, collaborations & referrals by 233%

ADVOCACY

96% of grantees engaged in advocacy to raise wages & benefits, and scale programs

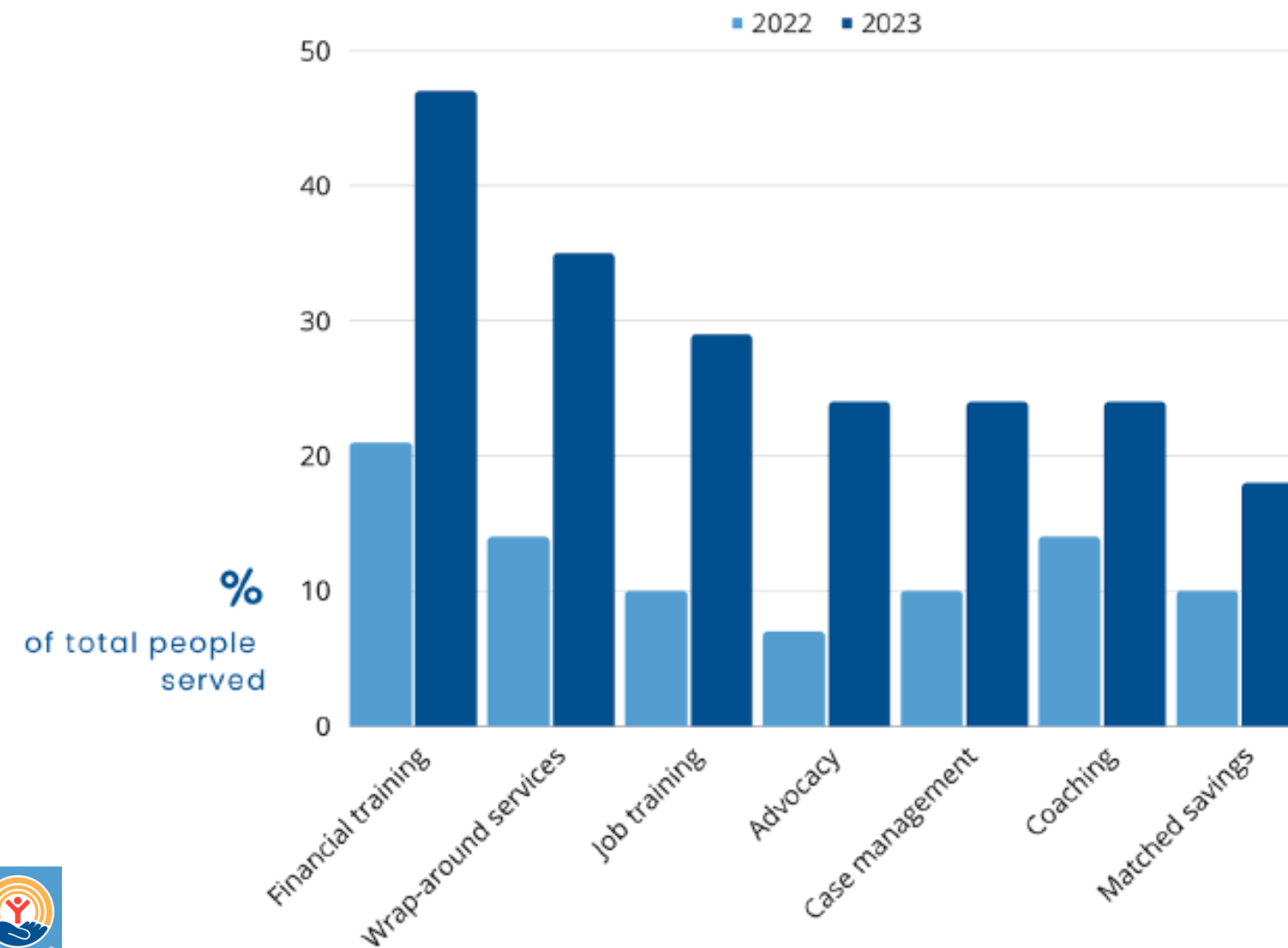
IMPACT

15,741 individuals served by grantees

Scaling Up for ALICE

Top services increased by ALICE providers in Year One

2022	2023	Increased by:
Financial training (21%)	Financial training (47%)	123%
Wrap-around services (14%)	Wrap-around services (35%)	150%
Job training (10%)	Job training (29%)	190%
Advocacy (7%)	Advocacy (24%)	242%
Case management (10%)	Case management (24%)	140%
Coaching (14%)	Coaching (24%)	71%
Matched savings (10%)	Matched savings (18%)	80%



ALICE Hui



1

Systems Change
(Advocacy)

2

Holistic Data

3

Capacity Building

4

Wages & Benefits

5

ALICE Awareness

Stories of Success

Grantee Accomplishments

Financial Stability

Hawaiian Community Assets

Housing

INPEACE
Ho'oulu Waiwai Program

Workforce

PIDF
Kupa 'Āina Program

2025-2027 Cohort



Process

3 Year Agency-level Funding

Retuning Grantees

New Grantees & Partners



Priorities

Housing for Hawaii's Families

Cost of Living

Workforce & Career Opportunities



Progress

Multi-Sector Collaborations

Increase Resources & Stakeholders

Mahalo for your support for ALICE!

Visit auw.org/alice-initiative
complete Hawaii reports, data and information about
the ALICE Initiative

Visit unitedforalice.org/state-overview/Hawai'i
for Hawaii and national census data and reports

