



**UNITED WE FIGHT.
UNITED WE WIN.**

LIVE UNITED

United Way *ALICE* Report: Hawai'i

2016 Data Update
11/6/2018



What does it cost to live in Hawai'i?

Household Survival Budget, Hawai'i Average, 2016

Hawai'i Average – 2016		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$859	\$1,272
Child Care	\$-	\$1,208
Food	\$305	\$1,011
Transportation	\$290	\$573
Health Care	\$196	\$728
Technology	\$55	\$75
Miscellaneous	\$214	\$584
Taxes	\$439	\$970
Monthly Total	\$2,358	\$6,421
ANNUAL TOTAL	\$28,296	\$77,052
Hourly Wage	\$14.15	\$38.53

HI FPL = \$13,670 single adult and
\$27,950 family

HI minimum wage 2016:
\$8.50/hour = \$17,000/year

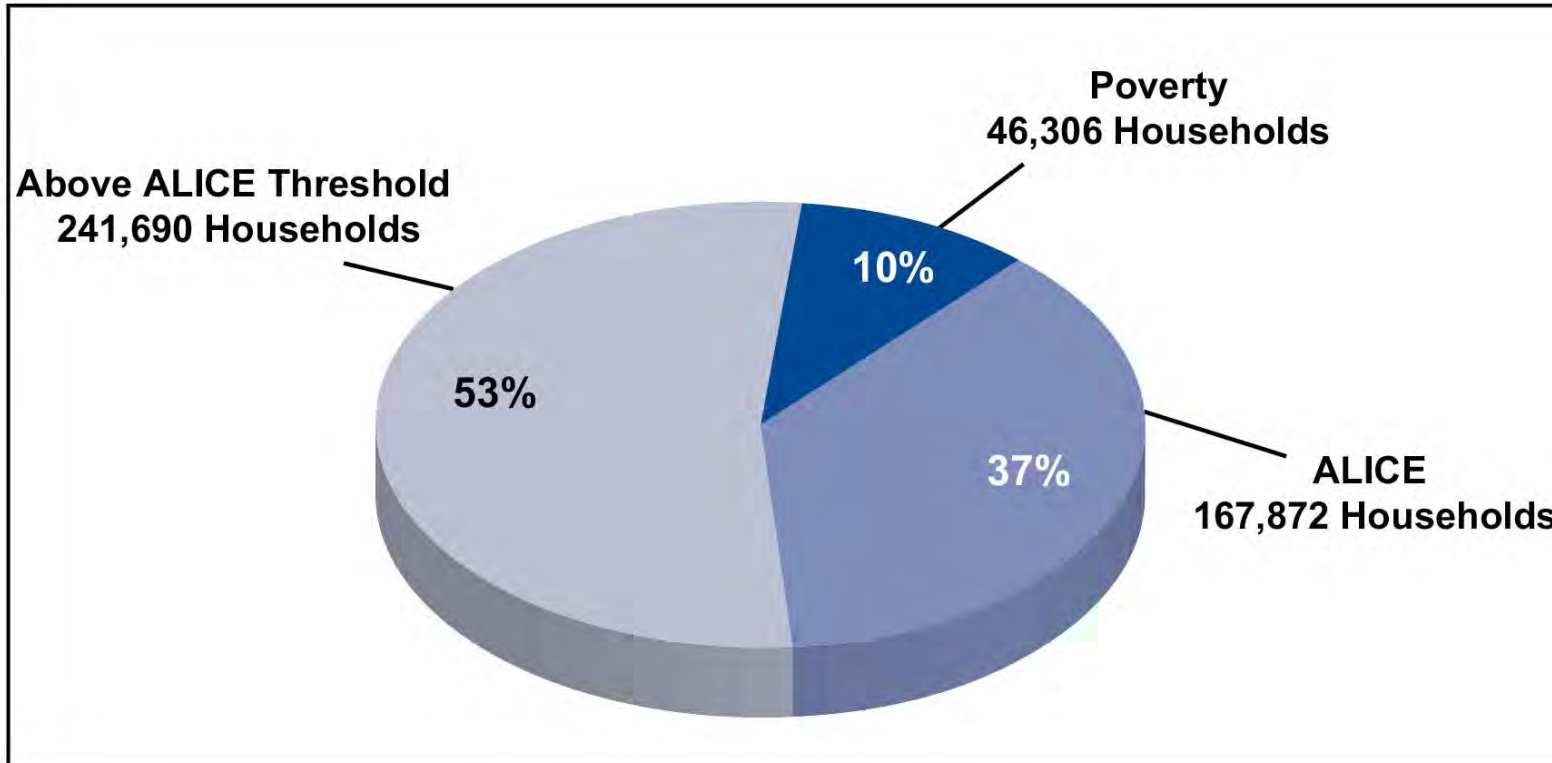
Basic costs increased from 2010
to 2016:
2% for a single adult, 15% for a
family of four - compared to 9%
inflation

Household Survival Budget

- **Housing:** HUD's Fair Market Rent (40th percentile)
 - **Child Care:** Registered Family Child Care Homes
 - **Food:** Thrifty Level (lowest of four levels) of the U.S. Department of Agriculture (USDA) Food Plans – with regional variation
 - **Transportation:** Car expenses include gas and motor oil and other vehicle maintenance expenses from Consumer Expenditure Survey (CES)
 - **Health Care:** nominal out-of-pocket health care spending, medical services, prescription drugs from Consumer Expenditure Survey (CES).
 - **Technology:** smart phone using Consumer Reports "Best Low-Cost Cell-Phone Plans"
 - **Miscellaneous:** 10 percent of the total (including taxes) to cover cost overruns.
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47 Percent of Households Can't Make Ends Meet

Households by Income, Hawai'i, 2016

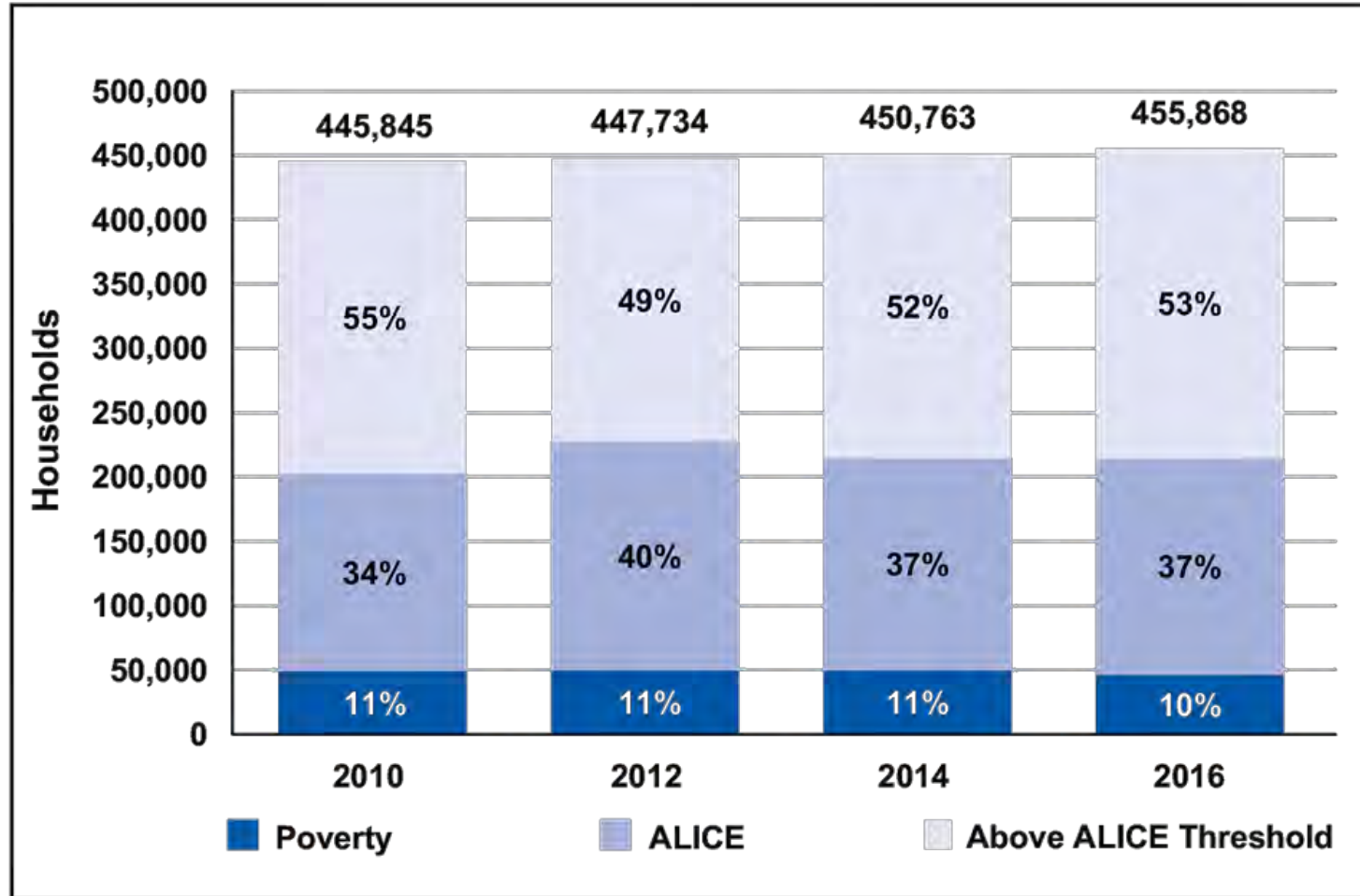


In 2016, 214,178 households (47%) lived below the ALICE Threshold

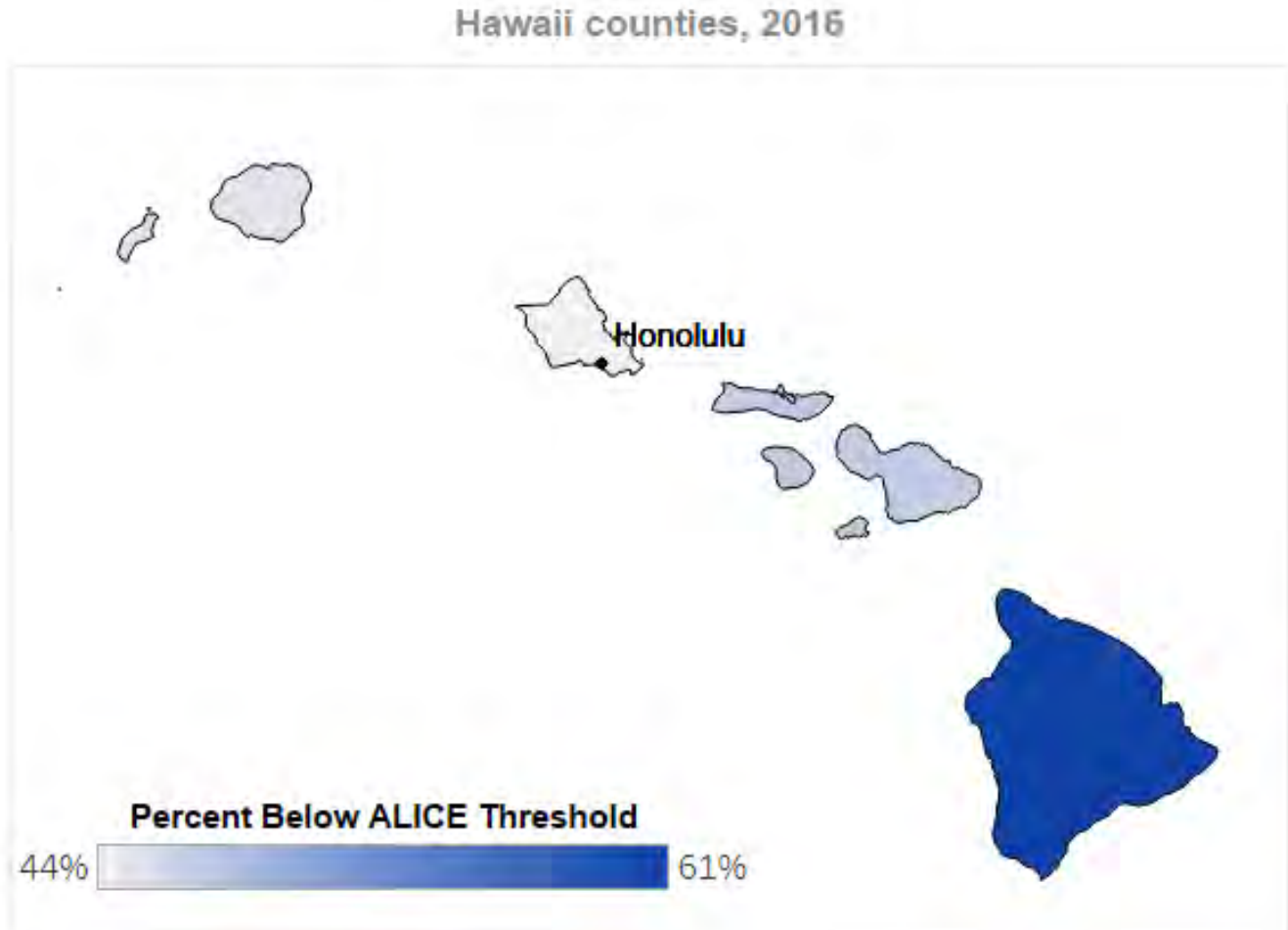
10% lived in poverty and 37% were ALICE

Financial hardship is increasing over time

Households by Income, Hawai'i, 2010 - 2016



ALICE lives in all counties in Hawai‘i



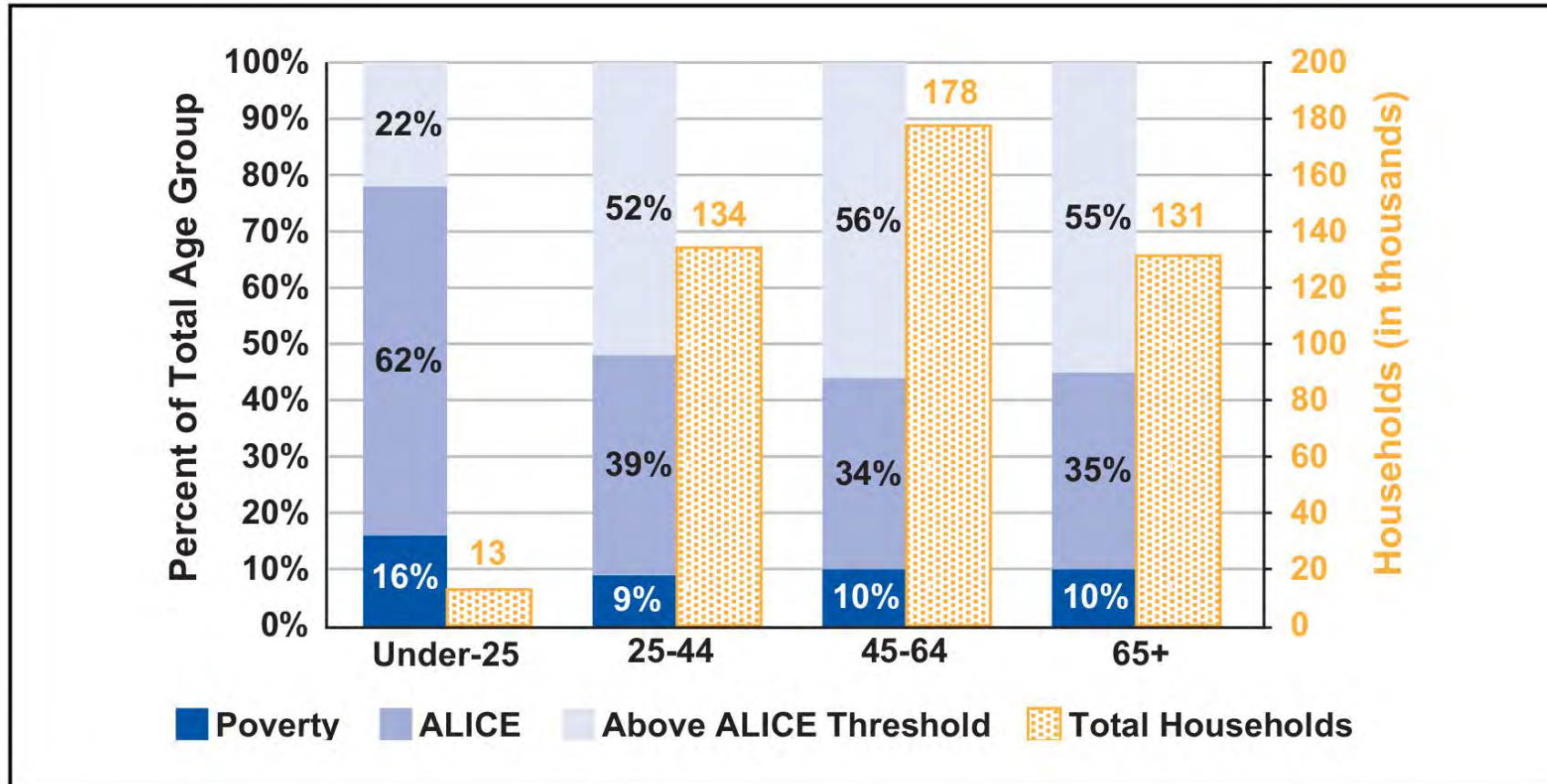
Drill down options on the website

- Zip code
- County subdivisions
- Places
- Congressional districts
- PUMAs

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ALICE households are in all age groups

Household Income by Age, Hawai'i, 2016

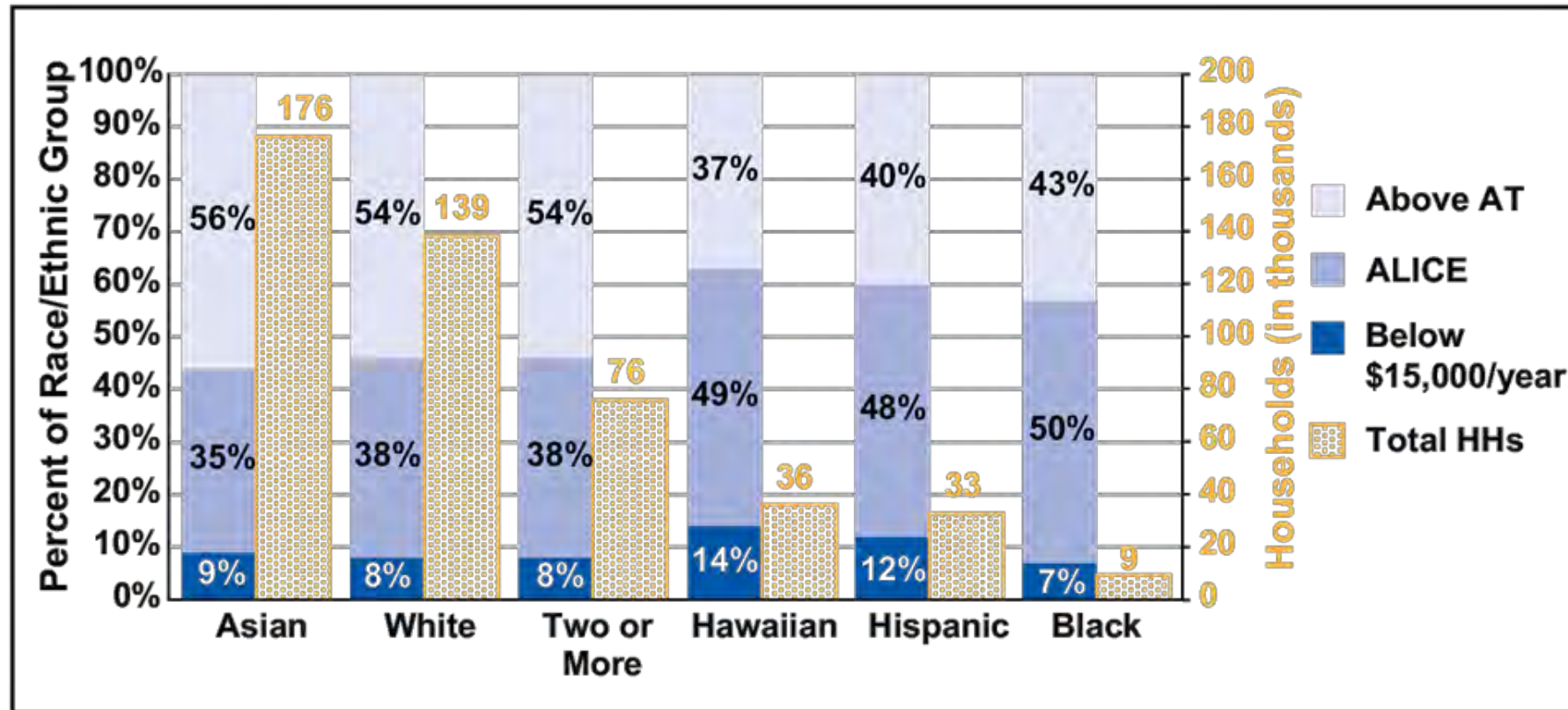


Households headed by 45 to 64-year-olds are the largest group by age in the state

Households headed by under-25-year-olds are more likely to live below the ALICE Threshold

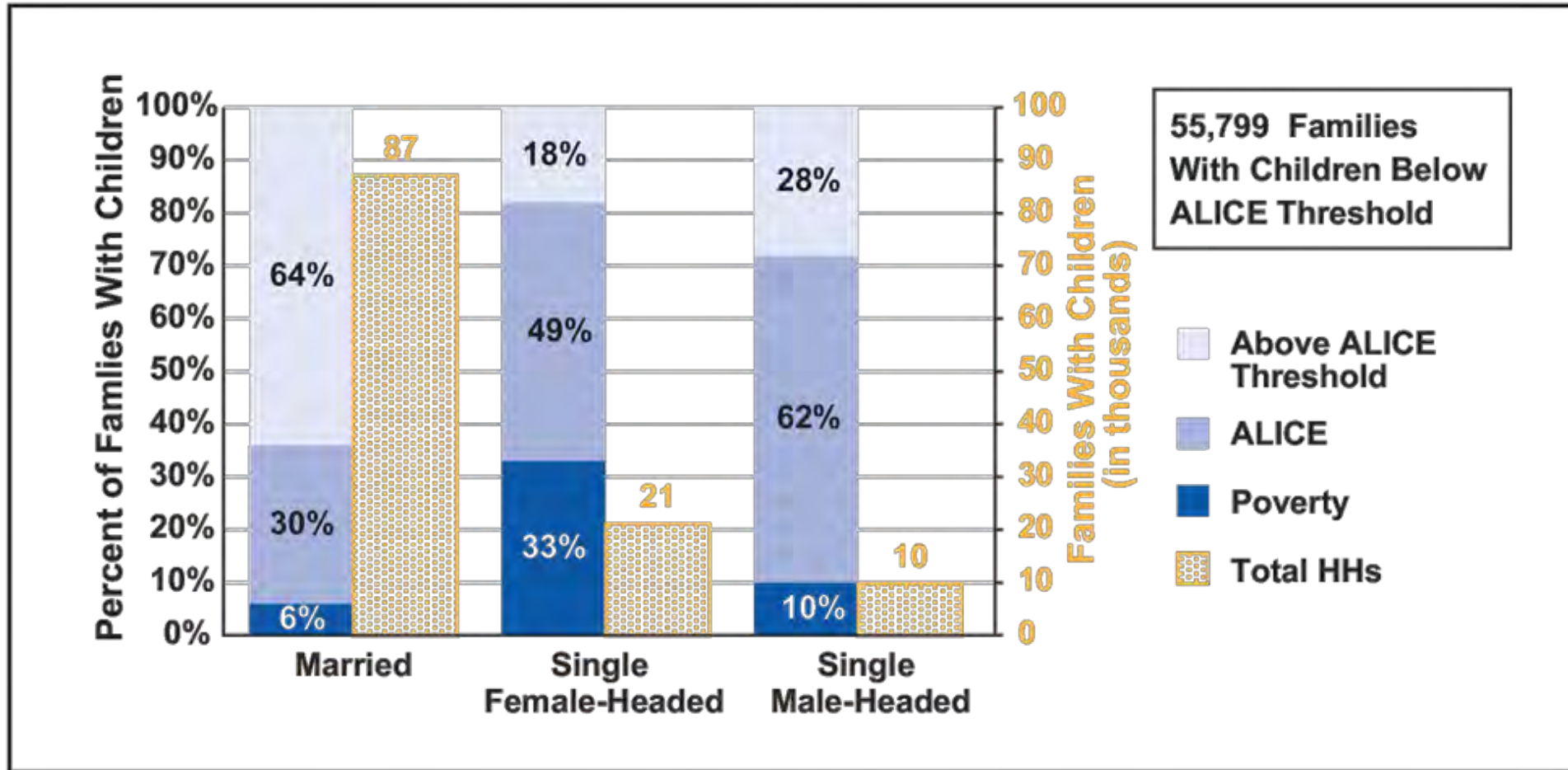
ALICE households are composed of all races and ethnicities

Household by Income and Race/Ethnicity, Hawai'i, 2016



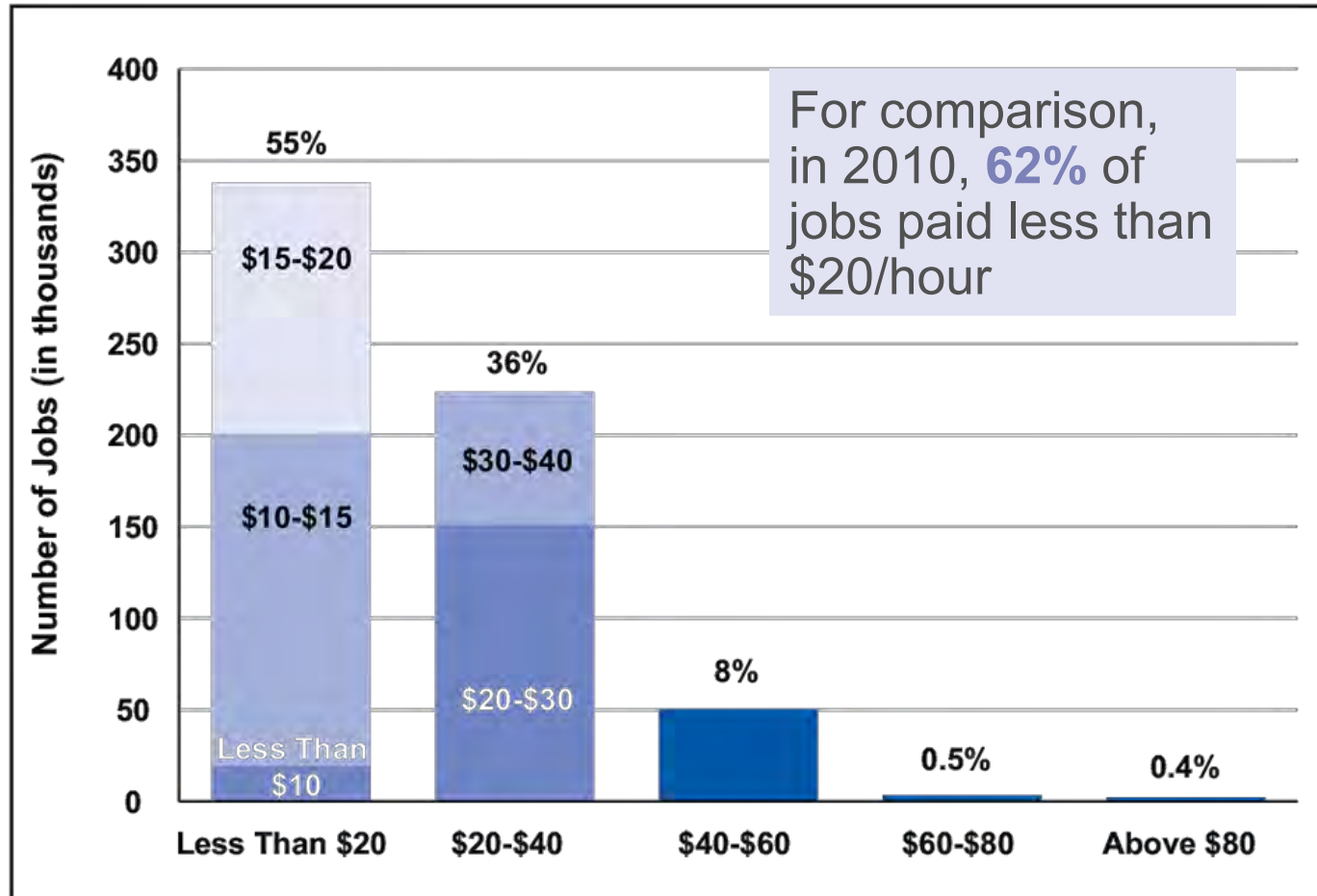
ALICE households vary by family type

Families with Children by Income, Hawai'i, 2016



How much are people earning in Hawai'i?

Jobs by Hourly Wage, Hawai'i, 2016



Wages needed to support the Household Survival Budget:

Single adult
\$14.15/hour

Family of four
\$38.53/hour

ALICE workers keep the economy running

- ALICE workers are “Maintainers”
- They care for the workforce and build and maintain the infrastructure
- In 2016, only two of the top 20 occupations – general and operations managers and registered nurses – paid enough to support the Household Survival Budget for a family of four

Occupations by Employment and Wage, Hawai‘i, 2016

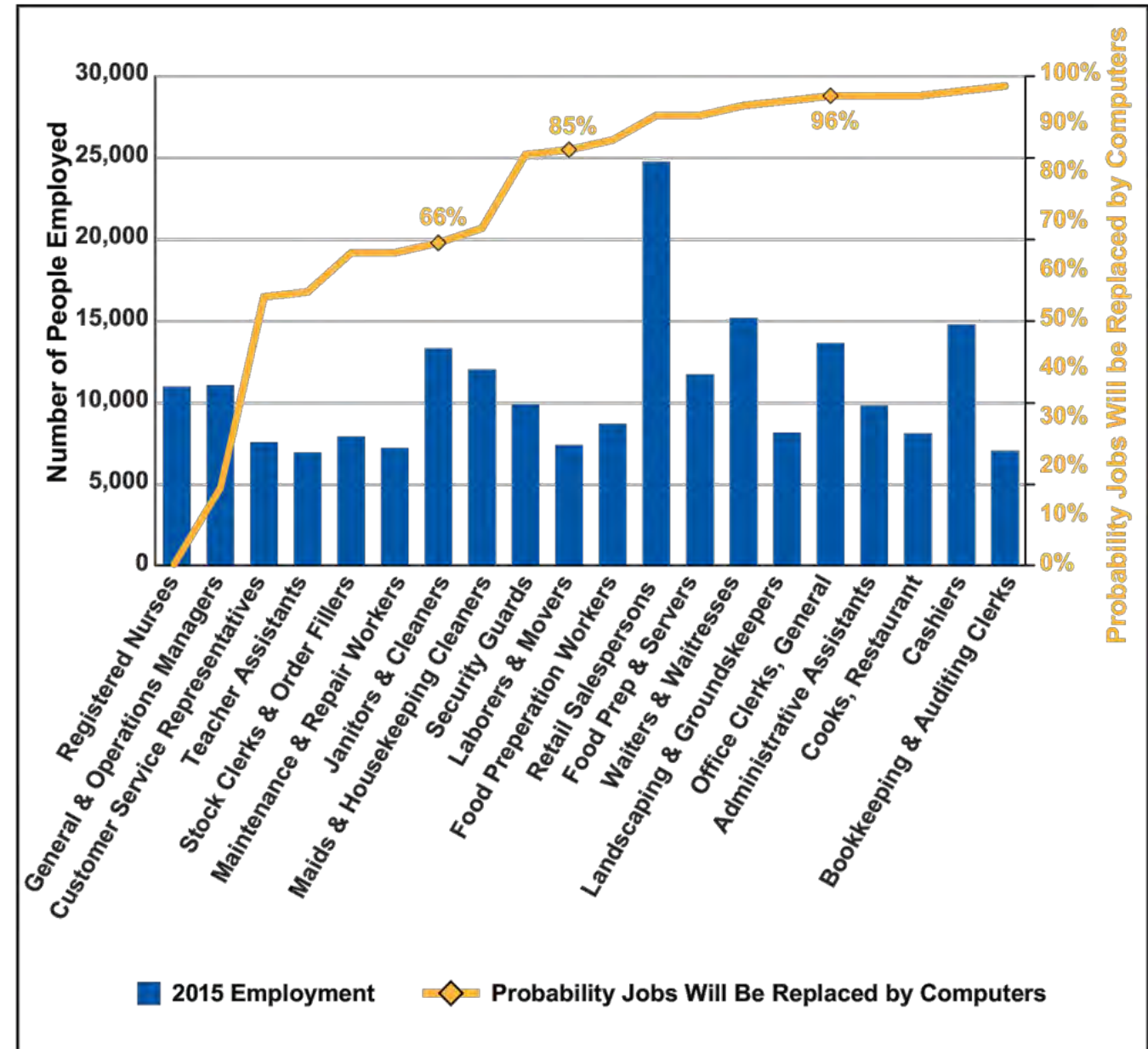
Occupation	Number of Jobs	Median Hourly Wage
Retail Salespersons	23,110	\$12.27
Cashiers	16,130	\$10.31
Waiters and Waitresses	16,110	\$16.46
Janitors and Cleaners	13,070	\$12.59
Food Prep, Including Fast Food	12,880	\$9.71
Office Clerks	12,480	\$15.87
Maids and Housekeeping Cleaners	11,930	\$17.88
Registered Nurses	11,300	\$43.76
General and Operations Managers	11,070	\$43.89
Secretaries and Administrative Assistants	9,880	\$18.62
Security Guards	9,770	\$14.11
Stock Clerks and Order Fillers	8,630	\$12.93
Cooks, Restaurant	8,410	\$14.60
Food Preparation Workers	7,710	\$11.09
Customer Service Representatives	7,610	\$16.87
Laborers and Movers, Hand	7,490	\$14.08
Maintenance and Repair Workers	7,190	\$21.09
Landscaping and Groundskeeping Workers	7,020	\$14.34
First-Line Supervisors of Office Workers	6,970	\$24.82
Retail Salespersons	23,110	\$12.27

Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES)
Wage Survey - All Industries Combined, 2016.

Many Top Jobs Changing due to Technology

- Many jobs are projected to be replaced by computers (over 96% probability for some occupations)
- ALICE workers will need new skill sets: The ability to work with data and new technologies will become an increasingly vital skill even within maintainer jobs

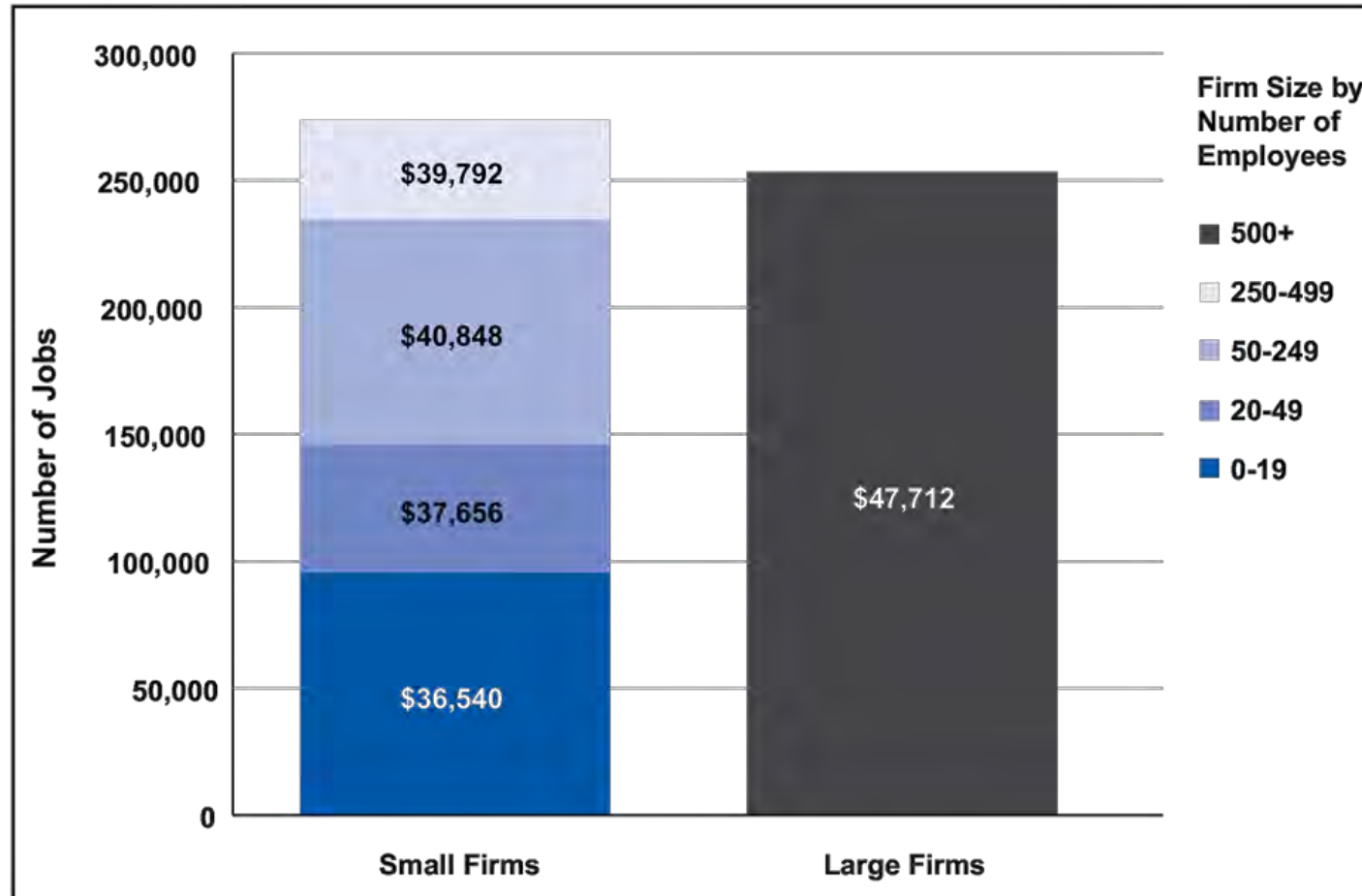
Occupations by Number of Jobs and Tech, Hawai'i, 2015



Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey - All Industries Combined, 2015.

It matters where ALICE works

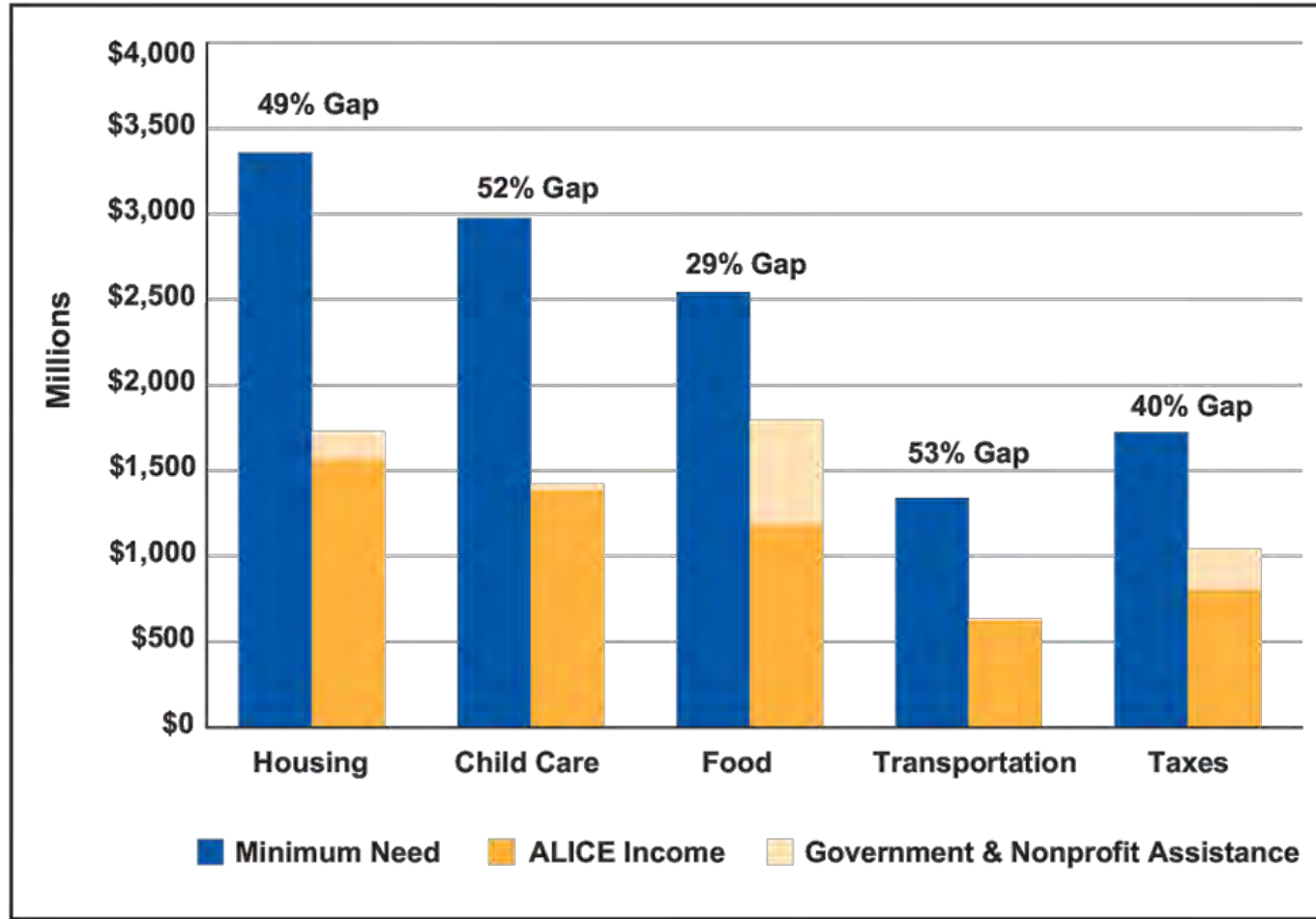
Private Sector Employment by Firm Size with Annual Wage, Hawai'i, 2016



Small firms have lower wages, fewer benefits and higher turnover

Even with Assistance there are Gaps

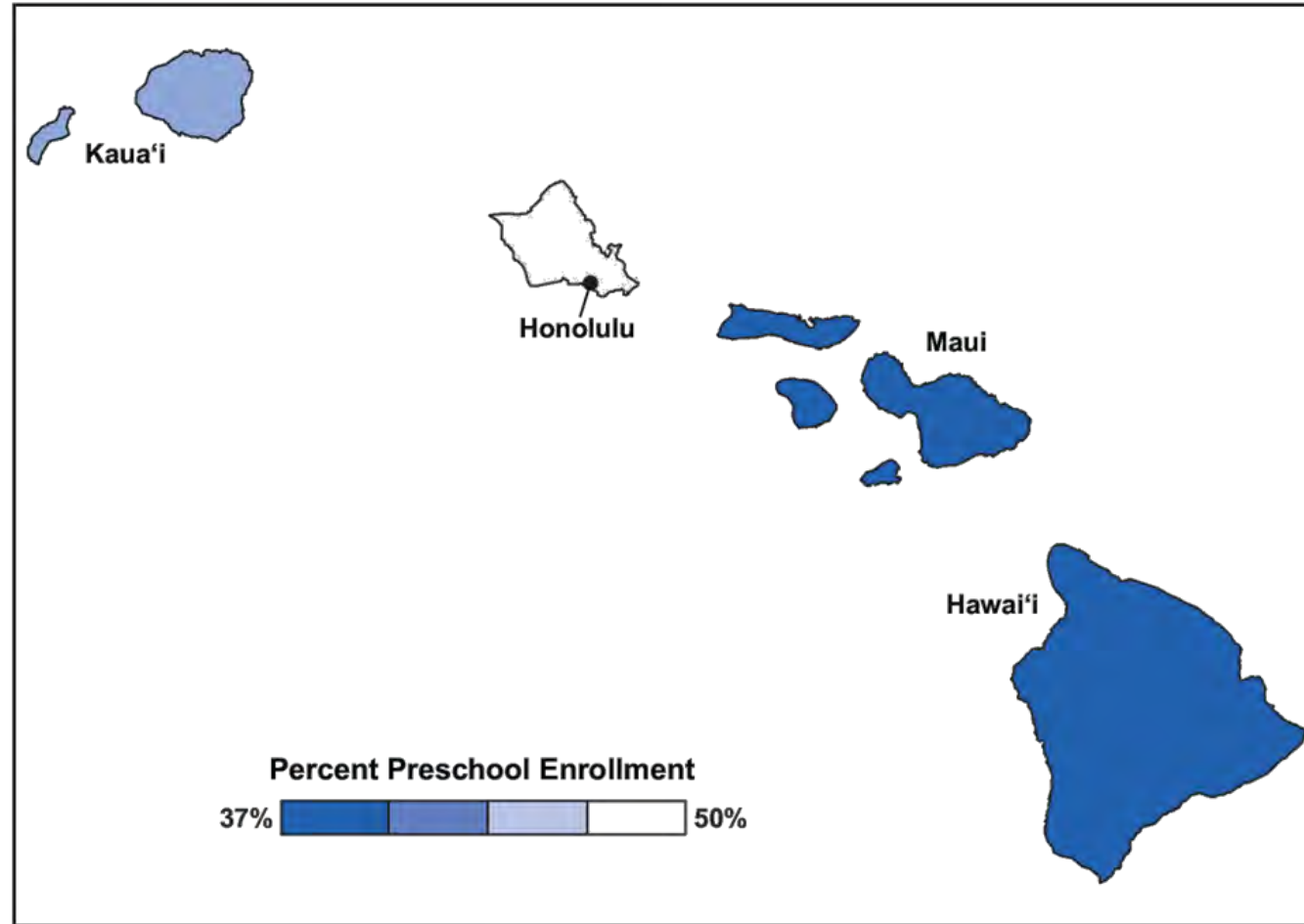
Comparing Basic Need With Public and Nonprofit Spending by Category, Hawai'i, 2015



Excluding health care and miscellaneous expenses

Community Resources Vary by Location

Preschool Enrollment, Hawai'i, 2015



Emerging trends in Hawai'i

Changing American Household

- Millennials, Baby Boomers
- Migration in/ out of state

Market Instability

- Gig economy, contingent workforce
- Future jobs and technology

Growing Inequality of Health

- Cost of and access to health Insurance
 - The Wealth-Health Gap – social determinants of health; personalized medicine; biotechnology and genetic engineering, bio inequity
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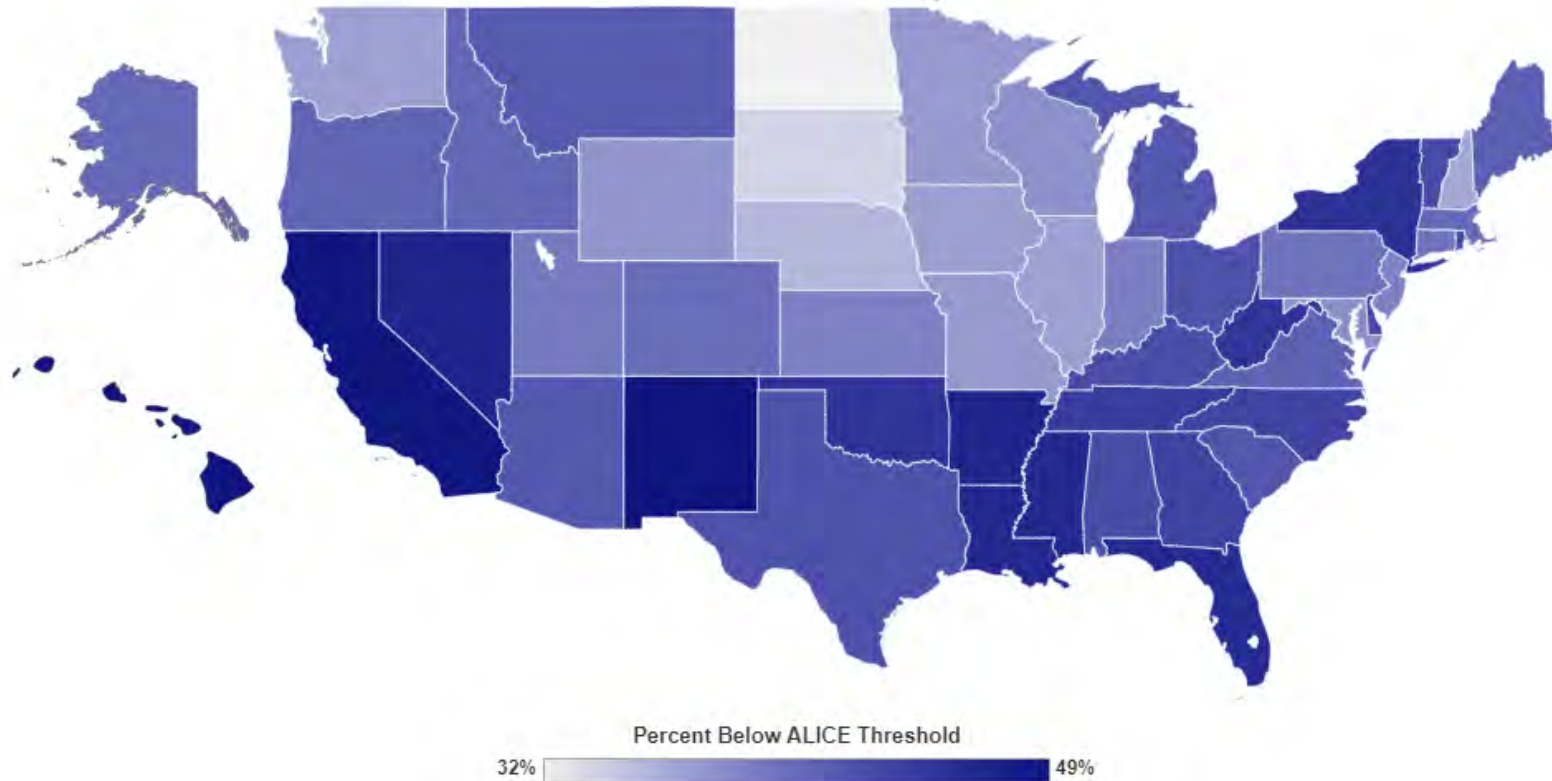
Conclusion: Overcoming Obstacles

Obstacles and Ideas Being Debated, Considered and Piloted

- Widening Skills Gap — Digital training, public education, lifelong learning opportunities
- Lack of Stable and Viable Employment — Reduce barriers to employment, portable benefits, small business support, lifetime employment
- Lack of Savings and Assets — Access to credit, private and public financial instruments
- Systemic Bias — Level the playing field for all, address bias by race/ethnicity, sexual orientation, gender identity, age, and disability status

***For solutions to be effective,
they must be as comprehensive and as interconnected as the problems are***

How does New Hawai'i compare?

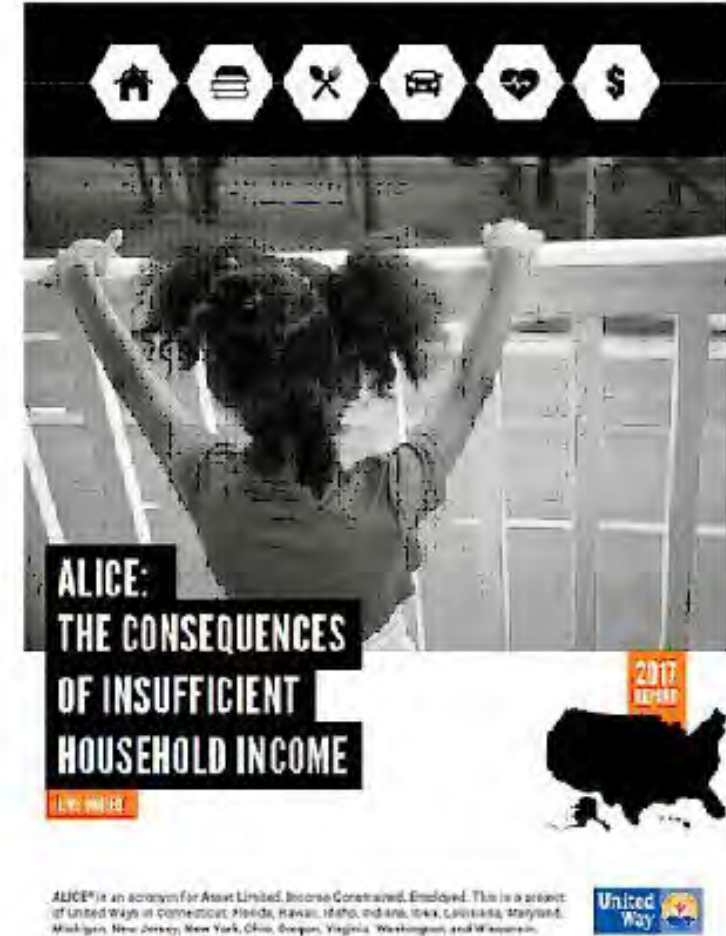


- Hawai'i has the 4th highest percentage of households with income below the ALICE Threshold compared to other states
- New Mexico has the highest with 49 percent
- North Dakota has the lowest with 32 percent

Additional Resource: Consequences Report

- When families are ALICE, they often face difficult choices.
- The Consequences Report provides an in depth look at...
 - The trade-offs families are forced to make
 - The costs incurred by the wider community

On UnitedWayALICE.org under
“downloads” on “In the U.S.” page



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Thank you for your commitment to ALICE