

ALICE IN THE CROSSCURRENTS

2024
UPDATE

AN UPDATE ON FINANCIAL HARDSHIP IN HAWAI'I

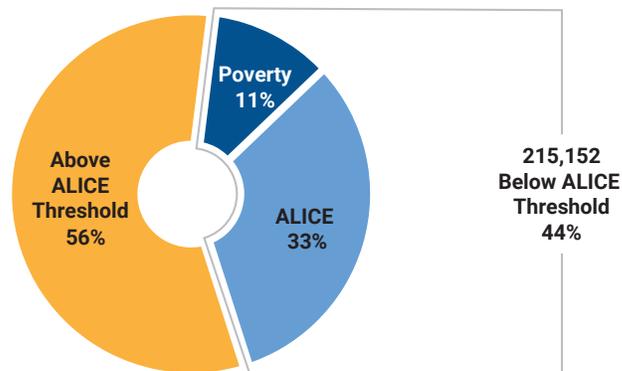
In 2022, financial hardship in Hawai'i continued to be shaped by the conflicting economic forces of the pandemic, and remained substantially undercounted by official measures.

These powerful crosscurrents — COVID-19, inflation, wage growth, and the expansion and expiration of [pandemic public assistance](#) — impacted how many Hawai'i households were below the [ALICE Threshold of Financial Survival](#).

Between 2021 and 2022, the number of households in poverty in Hawai'i decreased by 4,482 (to 11% of all households), while the number of ALICE households increased by 16,666 (to 33% of all households). **By 2022, of the 493,567 households in Hawai'i, 215,152 — 44% — were below the ALICE Threshold.**

With the latest data from the [American Community Survey](#) (2022), the [U.S. Census Bureau's Household Pulse Survey](#) (2023), the [Federal Reserve Board's Survey of Household Economics and Decisionmaking](#) (SHED) (2022), and the Aloha United Way Survey (summarized in [ALICE in Hawai'i: 2022 Facts and Figures](#)), this Update highlights the conflicting forces that continue to present opportunities for, and barriers to, financial stability in Hawai'i.

Total Households in Hawai'i = 493,567



KEY TERMS

- **ALICE:** Asset Limited, Income Constrained, Employed — households that earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.
- **ALICE Household Survival Budget:** Reflects the minimum costs of household necessities in Hawai'i (housing, child care, food, transportation, health care, and technology) plus taxes, adjusted for different counties and household types
- **ALICE Threshold of Financial Survival:** Derived from the Household Survival Budget, the minimum average income that a household needs to afford basic costs, calculated for all U.S. counties
- **Below ALICE Threshold:** Includes households in poverty and ALICE households combined
- **ALICE Essentials Index:** A measure of the average change over time in the costs of essential goods and services



Aloha United Way

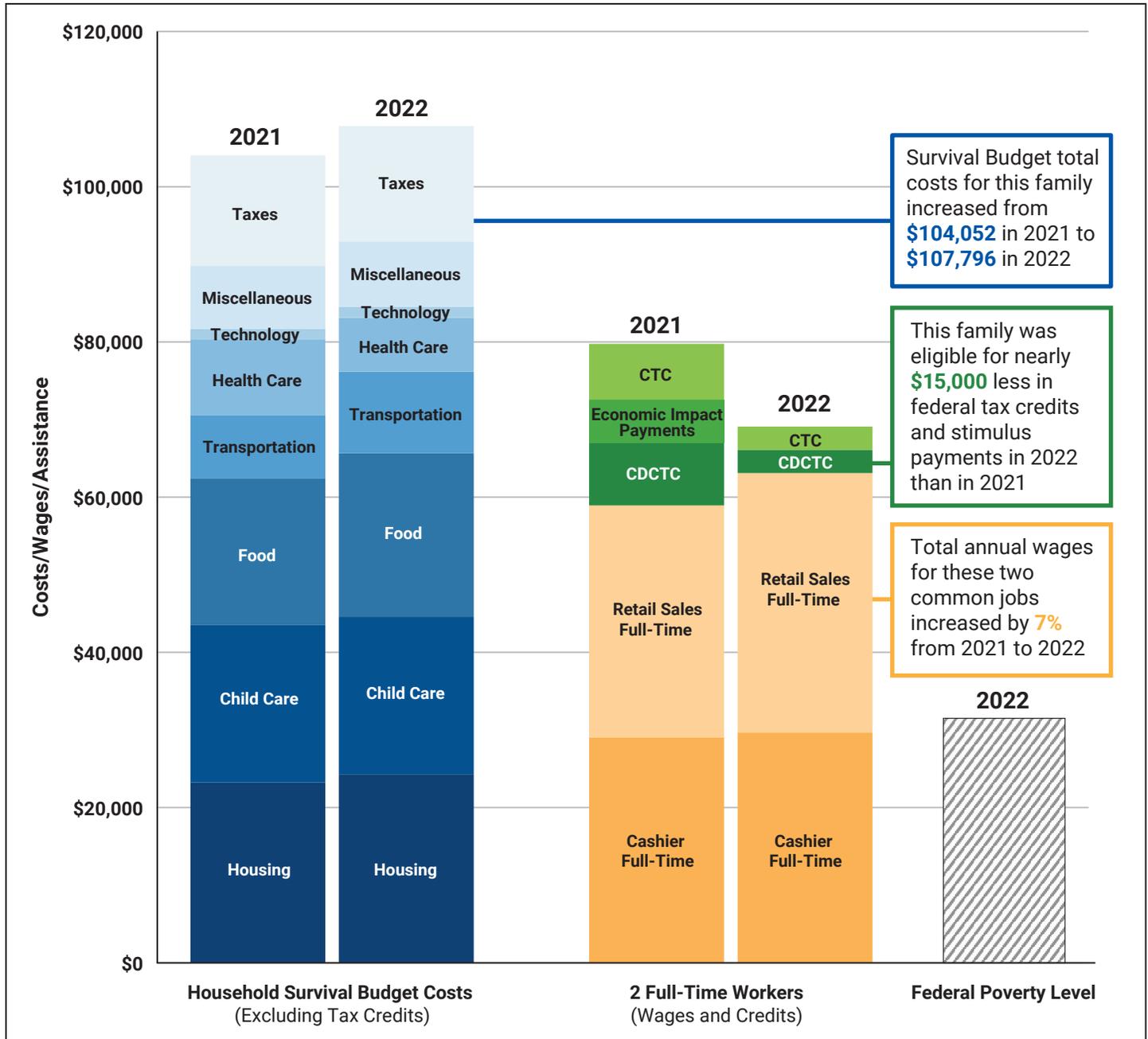
HOUSEHOLD COSTS, PUBLIC ASSISTANCE, AND WAGES

Financial hardship among Hawai'i households shifted from 2021 to 2022 based primarily on three factors:

- **Costs:** From 2021 to 2022, the ALICE Household Survival Budget for a single adult in Hawai'i increased from \$36,912 to \$39,384, well above the FPL of \$15,630. For a family of four with an infant and a preschooler, the budget (including tax credits) increased from \$85,812 to \$99,552, well above the FPL of \$31,920. Excluding tax credits, costs for a family of four totaled \$107,796 in 2022, up from \$104,052 in 2021. (More data on inflation is available in the [ALICE Essentials Index](#) June 2024 Update.)
- **Public assistance:** Pandemic assistance had the most pronounced effects on families with children. The Economic Impact Payments and the expansions of the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC) helped many ALICE families through 2021. But this assistance was substantially reduced when the [2021 American Rescue Plan](#) expired, stimulus payments ended, and tax credits reverted to 2020 levels. In 2022, a family of four with an infant and a preschooler in Hawai'i was eligible for approximately \$15,000 less in maximum federal tax credits and stimulus payments than in 2021.
- **Wages:** As pandemic assistance wound down, wages increased for most low-wage jobs. For example, median retail sales wages in Hawai'i increased from \$14.36 per hour in 2021 to \$16.06 per hour in 2022.



Comparison of Costs, Public Assistance, and Wages, Family of Four, Hawai'i, 2021 and 2022



Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time income is calculated based on 40 hours per week.

Sources: ALICE Threshold, 2021 and 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2021 and 2022; Internal Revenue Service, tax credits—CTC, CDCTC, EITC, 2021 and 2022; U.S. Department of the Treasury, 2022 and 2023.

See page 13 for Household Survival Budget sources and visit UnitedForALICE.org/Household-Budgets/Hawaii to see the Household Survival Budget for all counties and for any household composition.

Across the country, between 2019 and 2022, [wages for the lowest-paid jobs increased](#) at a faster rate than at any point since 1979. This was in part due to a [tighter labor market](#) in which workers reevaluated their employment situation in the wake of the pandemic and inflation, and employers had to offer more competitive wages to attract and retain them. Minimum wage increases in some states also contributed to this effect. In Hawai'i, the minimum wage increased from \$10.10 per hour in 2019 to \$12.00 per hour in 2022, while the federal minimum wage remained at \$7.25 per hour.

While wage increases helped fill the gap when pandemic assistance ended, they were not enough to make up for years of falling behind. In 2022, of the 20 most common occupations in Hawai'i as reported by the Bureau of Labor Statistics (BLS), 70% still paid less than \$20 per hour. And of the workers in these 20 most common occupations, 33% were below the ALICE Threshold in 2022. Occupations with the largest share of ALICE workers included security guards, personal care aides, cashiers, waiters/waitresses, and food preparation and serving supervisors.

Labor Characteristics of Most Common Occupations, Hawai'i, 2019–2022

Most Common Occupations	Total Employment, 2022 (BLS)	Percent of Workers Below ALICE Threshold, 2022 (ACS PUMS)	Median Hourly Wage, 2022 (BLS)	Percent Change in Wage, 2019–2022 (BLS)
Fast Food and Counter Workers	20,340	38%	\$13.46	13%
Retail Salespersons	16,540	34%	\$16.06	17%
Office Clerks, General	16,530	31%	\$18.63	14%
Cashiers	14,790	49%	\$14.28	15%
Waiters and Waitresses	12,950	48%	\$11.04	-57%*
General and Operations Managers	12,440	4%	\$48.43	0%
Registered Nurses	11,800	9%	\$57.74	8%
Cooks	11,630	38%	\$18.10	12%
Administrative Support Supervisors	9,290	22%	\$28.98	5%
Security Guards and Surveillance Officers	9,100	51%	\$16.94	5%
Driver/Sales Workers and Truck Drivers	8,740	33%	\$18.76	-2%
Laborers and Movers, Hand	8,660	36%	\$18.27	12%
Customer Service Representatives	8,250	42%	\$17.94	2%
Stockers and Order Fillers	7,780	42%	\$17.01	17%
Secretaries and Administrative Assistants	7,730	29%	\$22.34	10%
Food Preparation and Serving Supervisors	7,650	44%	\$19.50	-4%
Landscaping and Groundskeeping Workers	7,490	38%	\$18.16	1%
Maintenance and Repair Workers	6,810	26%	\$24.85	9%
Personal Care Aides	6,770	50%	\$15.42	19%
Elementary and Middle School Teachers	5,200	16%	\$30.00	-1%

Note: BLS = Bureau of Labor Statistics; ACS PUMS = American Community Survey Public Use Microdata Sample. Occupation titles and percent of workers below the ALICE Threshold come from ACS PUMS. ALICE Threshold status is determined by comparing workers' household income to the Household Survival Budget for their household composition and location. Employment and wage numbers are from BLS and are matched to the closest PUMS occupation title (which are generally broader than those in BLS).

* Starting in 2021, the BLS methodology changed for this occupation so caution should be used when comparing to 2019. Nationally, wages for waiters/waitresses increased.

Sources: ALICE Threshold, 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2022; U.S. Census Bureau, American Community Survey, PUMS, 2019 and 2022

To see the most common occupations for workers below the ALICE Threshold in your community, visit UnitedForALICE.org/ALICE-EVD. For more data on jobs by hourly wages and full-time, part-time, and hourly work schedules, visit UnitedForALICE.org/Labor-Force/Hawaii.

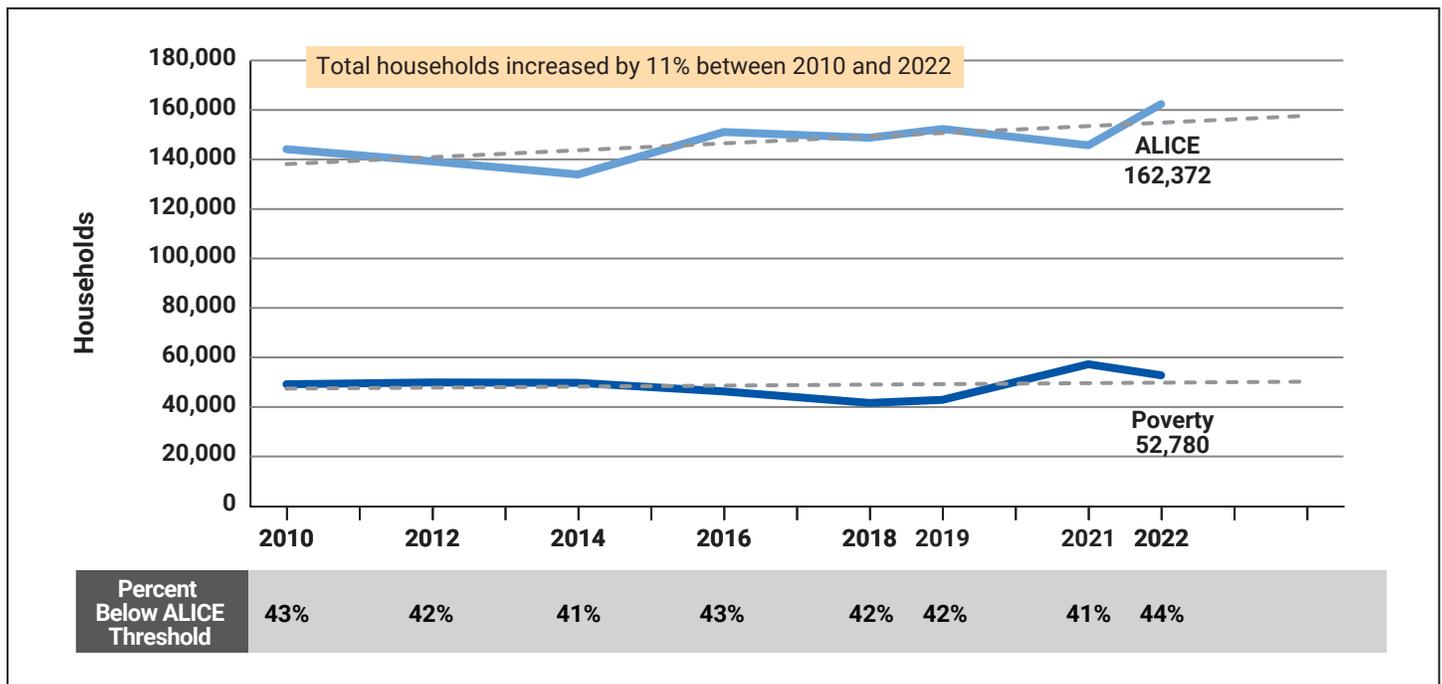
Financial Hardship Over Time

Despite some ups and downs in number, the share of financially insecure households in Hawai'i has remained substantial, never dipping below 41% of all households since the end of the Great Recession (2010–2022). **And in 2022, that percentage reached a new high, with 44% of all households below the ALICE Threshold.**

This most recent increase was driven entirely by growth in the number of ALICE households, which rose from 145,706 in 2021 to 162,372 in 2022 (up 11%). The number of households in poverty actually decreased for the first time since 2019, declining from 57,262 in 2021 to 52,780 in 2022 (down 8%).

This finding — a growing number of households that are struggling financially, often ineligible for public assistance, and undercounted by official measures — represents a major vulnerability in our economic system. It also suggests that overall social and economic policies are falling short in addressing the root causes of financial instability. The trend line shows clearly that the broader trajectory of hardship in Hawai'i has not improved for over a decade.

Households by Income, Hawai'i, 2010–2022



Note: The gray dashed trend lines in this figure highlight the general direction of the point-in-time data for the years shown. These lines indicate whether the numbers of ALICE and Poverty-Level households have been generally increasing, decreasing, or remaining flat. The ALICE trend line is statistically significant at $p < 0.05$; however, the Poverty trend line is not statistically significant, and caution should be used when making predictions.

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

To see additional data on financial hardship over time in Hawai'i, visit UnitedForALICE.org/Hawaii.

SPOTLIGHT ON ALICE DEMOGRAPHICS

Families With Children

While recent attention has focused on the rising [Supplemental Poverty Rate](#) for children following the expansion and reversal of Child Tax Credits during and after the pandemic, longer-term trends — specifically, the rise in ALICE households with children — tell a more nuanced story.

Since the end of the Recession, the number of households with children in Hawai‘i has remained flat (less than a 1% change from 2010 to 2022). Married-parent households fell in number from 88,557 in 2010 to 85,160 in 2022 (down 4%), while the number of single-parent households with children increased. The number of single-female-headed households increased from 23,523 in 2010 to 25,078 in 2022 (up 7%), and the number of single-male-headed households increased from 8,414 in 2010 to 10,390 in 2022 (up 23%).

In Hawai‘i, the number of households with children in poverty has been declining over the past decade for both married-parent and single-female-headed households, but has increased sharply for single-male-headed households. At the same time, the number of ALICE households with children has increased across all three family types. By 2022, 43% of families with children in Hawai‘i were below the ALICE Threshold. And longstanding disparities in financial hardship by household type remained: 79% of single-female-headed families and 67% of single-male-headed families were below the ALICE Threshold in 2022, compared to 30% of married-parent families.

Households With Children, Hawai‘i

	Married-Parent	Single-Female-Headed	Single-Male-Headed
Percent Change 2010 to 2022			
Total Households	▼ Decreased 4%	▲ Increased 7%	▲ Increased 23%
Households in Poverty	▼ Decreased 3%	▼ Decreased 7%	▲ Increased 42%
ALICE Households	▲ Increased 20%	▲ Increased 25%	▲ Increased 40%
Percent Below ALICE Threshold, 2022	30%	79%	67%

Note: Poverty rates for families with children differ from rates for individual children, in part due to different surveys and in part because there are often multiple children in a single household, which can accentuate swings.

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

THE COST OF CHILD CARE

Child care remains one of the highest and fastest-growing Survival Budget costs for households with children, and the [child care system](#) is still feeling the impact of the COVID-19 pandemic. Provider shortages and lack of affordable care present fewer options for parents. According to the October 2023 Household Pulse Survey, when families in the the U.S. were asked what they did when child care was closed, unavailable, or unaffordable, the most common responses for respondents below the ALICE Threshold were to cut work hours (34%), take unpaid leave (31%), or supervise one or more children while working (21%).

Households Headed by People Age 65 and Over

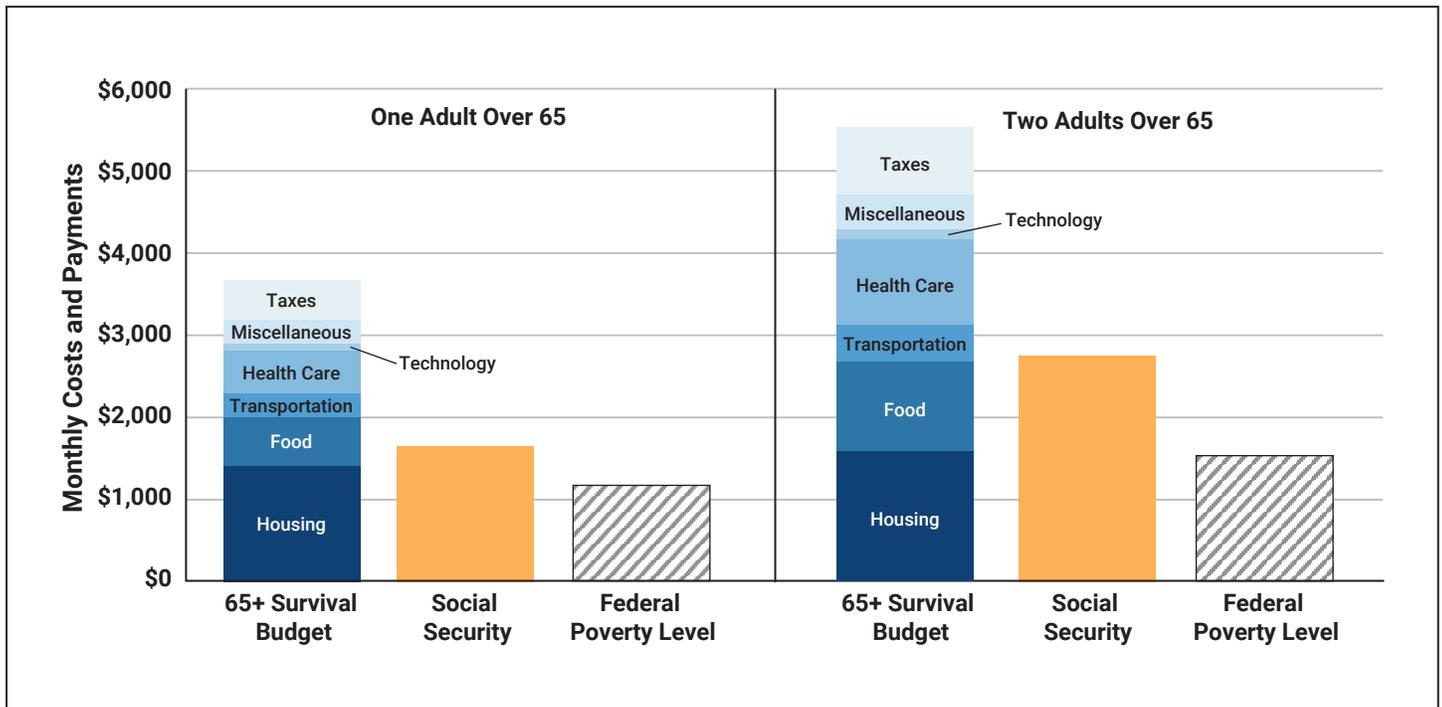
With the [aging of the Baby Boomer generation](#), households headed by people age 65 and over are the fastest-growing age group in Hawai'i (up 52% between 2010 and 2022). They are also the age group with the most substantial increase in the number of households below the ALICE Threshold (up 45% during the same period).

In 2022, 43% of Hawai'i's 65+ households were below the ALICE Threshold (70,458). And while the number of these households was up substantially (from 48,502 in 2010), the rate of hardship was similar (45%). Social Security helps [reduce the poverty rate for households headed by older adults](#) (11% in Hawai'i in 2022), yet benefits have not been enough to help bring older adults to financial stability. As a

result, for more than a decade, a substantial number of these households have been ALICE (32% in 2022). In 2022, monthly costs for the ALICE 65+ Survival Budget for one adult in Hawai'i were \$2,021 more than the [average Social Security payment](#) of \$1,657.

With increasing costs and insufficient retirement savings, many older adults have needed to continue working. In 2022, more than 70,500 people age 65 and over living below the ALICE Threshold in Hawai'i did not have retirement savings beyond Social Security. And it is estimated that nearly half of private-sector employees do not have access to an [employer-provided retirement plan](#). In 2022, over 61,000 people age 65 and over in Hawai'i were working.

Monthly ALICE 65+ Survival Budget Total, Average Monthly Social Security Payments, and the Federal Poverty Level, Hawai'i, 2022



Note: See page 13 for a breakdown of monthly ALICE 65+ Survival Budget costs.

Sources: ALICE 65+ Survival Budget, 2022 (see the ALICE [Methodology](#) for details); Social Security Administration, 2022

Native Hawaiian, Pacific Islander, Black, and Hispanic Households

Rates of financial hardship differ substantially by race/ethnicity in Hawai'i due to [persistent systemic racism](#), [discrimination](#), and [geographic barriers](#) that limit many families' access to resources and opportunities for financial stability. In 2022, 62% of American Indian/Alaska Native, 57% of Native Hawaiian/Pacific Islander, 51% of Black, and 51% of Hispanic households were below the ALICE Threshold in Hawai'i, compared to 44% of households headed by someone of Two or More Races, 43% of White households, and 39% of Asian households.

These inequities in financial hardship ripple across other areas. For example, according to data from the 2022 Aloha United Way Survey, 38% of Black, 38% of Hispanic, and 35% of Native Hawaiian respondents below the ALICE Threshold reported that they had difficulty providing enough food for their household during the pandemic, compared to 22% of White households below the Threshold and 15% of all Hawai'i households. And a higher percentage of Native Hawaiian and Hispanic respondents below the Threshold said that they had difficulty paying for housing expenses during the pandemic (44% for each group), compared to 35% of White households below the Threshold and 27% of all Hawai'i households.

Additionally, while rates of infection were similar across racial/ethnic groups, Native Hawaiians/Pacific Islanders in the U.S. experienced some of the [highest COVID-19 death rates](#).



Household Financial Status and Key Demographics, Hawai'i, 2022

	Total	Below ALICE Threshold	■ Poverty ■ ALICE ■ Above ALICE Threshold		
ALL HOUSEHOLDS	493,567	215,152	11%	33%	56%
AGE					
Under 25 Years	14,097	10,402	19%	54%	26%
25 to 44 Years	142,611	65,332	10%	36%	54%
45 to 64 Years	171,354	68,960	11%	30%	60%
65 Years and Over	165,505	70,458	11%	32%	57%
RACE/ETHNICITY					
American Indian/ Alaska Native	1,744	1,083	16%	46%	38%
Asian	188,726	73,801	7%	33%	61%
Black	11,297	5,770	7%	44%	49%
Hispanic	40,431	20,556	9%	42%	49%
Native Hawaiian/ Pacific Islander	40,068	22,931	12%	45%	43%
Two or More Races	100,100	43,608	7%	36%	56%
White	129,317	55,202	8%	35%	57%
HOUSEHOLD TYPE					
Married With Children	85,160	25,580	6%	24%	70%
Single-Female- Headed With Children	25,078	19,805	34%	45%	21%
Single-Male-Headed With Children	10,390	6,938	21%	46%	33%
Single or Cohabiting, Under 65, no Children	207,434	92,371	9%	35%	55%
RURAL/URBAN					
Rural	97,774	47,736	14%	34%	51%
Urban	395,793	167,416	10%	33%	58%

Note: The groups shown in this figure are based on head of household and overlap across categories. Within the race/ethnicity category, all racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; in this Update, the American Indian/Alaska Native, Asian, Black, Native Hawaiian (includes other Pacific Islanders), and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. Because household poverty data is not available for the American Community Survey's race/ethnicity categories, annual income below \$15,000 is used as a proxy. Counties are defined as rural or urban based on the USDA's designation of metropolitan or non-metropolitan at the census tract level. Counties with 50% or more of the population in metropolitan tracts are designated as urban; those with 50% or more of the population in non-metropolitan tracts are designated as rural.

Sources: ALICE Threshold, 2022; American Community Survey, 2022

ALICE REMAINS IN THE CROSSCURRENTS

Many ALICE households face [ongoing distress](#) because they have not recovered from the Great Recession, debt accumulation, a job loss, or other major challenges. Many are working hard and still struggling to find safe housing, quality child care, accessible health care, nutritious food and reliable transportation that they can afford. Rising wages and pandemic assistance mitigated some of the financial impact of business disruptions, a health crisis, and rising inflation of the past few years. Yet 44% of households in Hawai'i were still struggling in 2022 – [ranking](#) Hawai'i 35th among all states and the District of Columbia in financial hardship (with 1st representing the lowest rate of hardship). Insights from representative surveys (the Federal Reserve SHED, the Household Pulse Survey, and the Aloha United Way Survey, summarized in [ALICE in Hawai'i: 2022 Facts and Figures](#)) help explain why:



Inflation is Hitting ALICE Harder

- **The cost of basics** is increasing faster than the overall rate of inflation, as reported by the [ALICE Essentials Index](#). And it has gotten harder for households below the ALICE Threshold to keep up with bills than at the height of the pandemic. According to the Household Pulse Survey, 51% of households below the ALICE Threshold in Hawai'i reported that it was somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses in October 2023, up from 48% in August 2020.
- **Housing costs** are on the rise across the state, and the impact is greater for those who were already struggling financially. According to the SHED, in 2022, 39% of households below the ALICE Threshold in the the U.S. reported that their rent or mortgage had increased in the prior 12 months (compared to 27% of households above the Threshold).

Changes in Public Assistance Impact ALICE

- **Food assistance:** During the pandemic, food pantries experienced a substantial increase in [demand for services](#), and Supplemental Nutrition Assistance Program (SNAP) [eligibility criteria broadened and monthly payments increased](#) (through February 2023). In 2022, the need remained high, with one in six Americans (49 million) [receiving public charitable food assistance](#) – down from the height of the pandemic, but still up markedly from 40 million in 2019. In part due to the SNAP income eligibility level in Hawai'i (200% of the FPL), public food assistance was not accessible to all households that were struggling financially: Only 36% of all Hawai'i households in poverty and 21% of all ALICE households participated in SNAP in 2022. Among all eligible people, estimated [SNAP participation rates were higher](#).
- **Rent:** With rising costs, the end of both [state](#) and [federal eviction bans](#), and [limited remaining pandemic rental assistance](#), many Hawai'i households continued to struggle to pay their rent. According to the Household Pulse Survey, 14% of renter households below the ALICE Threshold in Hawai'i were behind on rent payments in October 2023, up from 12% in August 2020. In Hawai'i in 2022, 70% of households below the ALICE Threshold were rent burdened (paying more than 30% of their income on rent) and 45% were severely rent burdened (paying more than 50% of their income on rent).

ALICE is Less Prepared for Crises and Retirement

- **ALICE struggles to save:** According to ALICE in Hawai'i: 2022 Facts and Figures, nearly half (47%) of households below the ALICE Threshold in Hawai'i said they would only be able to cover household expenses for two months or less based on the money they had available. And 23% of households below the Threshold said they wouldn't be able to cover expenses for even four weeks with the money they had readily available (without borrowing or withdrawing from retirement accounts).
- **ALICE is less insured against emergencies:** In 2022, according to the Aloha United Way Survey, over one third (35%) of households below the ALICE Threshold in Hawai'i said that they were not at all or only slightly confident that they have enough insurance in case of emergency.
- **Financial hardship impedes retirement savings:** According to the SHED, in 2022 while 24% of all non-retired adults and 34% of non-retired adults above the ALICE Threshold in the U.S. reported that their retirement savings plan was currently on track, only 12% of those below the Threshold reported the same. And households below the Threshold are less likely to have a retirement account. According to the Aloha United Way

Survey, 46% of Hawai'i households below the Threshold had a retirement account in 2022, compared to 79% of households above the Threshold.

- **Financial hardship takes a toll on mental health:** The negative impact of financial stress on mental health has been [well established](#). According to the Household Pulse Survey, 16% of respondents below the ALICE Threshold in Hawai'i reported feeling nervous, anxious, or on edge nearly every day during the prior two weeks in October 2023 – down from August 2020 (20%), yet almost twice as high as for those above the Threshold (9% in 2023).

This research shows a clear trend in our communities and our economy: Financial hardship is widespread, and it's not going away. The current system is not working for ALICE. The narrative in this Update helps make the case for innovative, cross-sector change in Hawai'i and across the U.S. The data, tools, and resources on the [United For ALICE](#) website can equip business, government, education, and nonprofit leaders to make data-informed decisions that address the root causes of financial hardship. Collaborative effort at all levels – local, state, and federal – will be needed to change the trajectory for ALICE households.



ALICE ONLINE

Visit UnitedForALICE.org to explore interactive data and resources. Click the icons below to get started.

 <p>Interactive Maps Data at the state, county, municipal, and ZIP-code levels</p>	 <p>ALICE Demographics Information about ALICE households by age, race/ethnicity, household type, and location</p>	 <p>County Reports An in-depth look at ALICE data, county by county</p>
 <p>Data Sheet Spreadsheet of ALICE data over time and by location</p>	 <p>ALICE Household Budgets ALICE Household Survival and Stability Budgets for the state and one or more counties</p>	 <p>ALICE Essentials Index Key data on the increase in the cost of household basics over time</p>
 <p>Legislative District Tool ALICE data by legislative district, including state upper and lower chambers and congressional districts</p>	 <p>National Overview National ALICE data and a comparison of financial hardship across U.S. states</p>	 <p>Economic Viability Dashboard Key data on the local economic conditions that matter most to ALICE households: Work, Housing, and Community Resources</p>
 <p>Research Advisory Committees Information about the members and role of these critical groups</p>	 <p>ALICE Methodology Overview of the sources and calculations used in the ALICE research</p>	 <p>Equity for ALICE Creating equity for ALICE by illustrating how structural racism and systemic barriers limit life outcomes, and working to remove those barriers so that all people can participate fully in all aspects of our social and economic systems</p>
 <p>ALICE Voices Are you ALICE? Use this tool to share your story</p>	 <p>ALICE in Action Programs, practices, and policy changes implemented by partners across the United For ALICE network</p>	 <p>ALICE Videos Videos that highlight the ALICE research and partner network</p>

ALICE RESEARCH & METHODOLOGY

The ALICE Household Survival Budget calculates the cost of household essentials for each county in Hawai'i and relies on a wide range of public data sources, listed below. For household income, the ALICE measures rely on the U.S. Census Bureau's American Community Survey (ACS) – both household tabulated data and individual data from the Public Use Microdata Sample (PUMS) records. Household costs are compared to household income to determine if households are below the ALICE Threshold. The latest [ALICE Methodology](#) review was completed in the summer of 2023. Methodology enhancements include:

- Health care costs:** A “poor health multiplier” is used to capture the additional costs lower-income households incur for being in poor or fair health. Based on the latest research, out-of-pocket costs in the health care line item are increased by 19% (a more conservative estimate than the 30% used in prior years).
- Broadband added:** To reflect the finding that the majority of Americans now [have home broadband](#), basic broadband internet has been added to technology costs. The smartphone plan has been updated to include an unlimited (albeit less expensive than the previous 10GB version) smartphone plan for each adult in the household.
- Determining ALICE status:** For 2021 data and years prior, the ALICE Threshold was rounded by budget total to the nearest ACS income bracket (e.g., Threshold of \$32,500 corresponded to bracket \$30,000–\$34,999; **all** households in that bracket were below the ALICE Threshold). Starting this year (2022 data), the Threshold is calculated in proportion to where it falls within the bracket (e.g., if Threshold is \$32,500, **half** of households in the bracket are below the Threshold).

ALICE Household Survival Budget, Hawai'i, 2022			
	Single Adult (Age 18–64)	Single Adult (Age 65+)	2 Adults, 1 Infant, 1 Preschooler
Monthly Costs			
Housing – Rent	\$1,251	\$1,251	\$1,716
Housing – Utilities	\$163	\$163	\$310
Child Care	-	-	\$1,690
Food	\$645	\$595	\$1,757
Transportation	\$334	\$283	\$873
Health Care	\$123	\$525	\$579
Technology	\$86	\$86	\$116
Miscellaneous	\$260	\$290	\$704
Tax Before Credits	\$420	\$485	\$1,238
Monthly Total	\$3,282	\$3,678	\$8,983
ANNUAL TOTAL Before Tax Credits	\$39,384	\$44,136	\$107,796
Tax Credits (CTC and CDCTC)	\$0	\$0	(\$8,244)
ANNUAL TOTAL With Tax Credits	\$39,384	\$44,136	\$99,552
Full-Time Hourly Wage	\$19.69	\$22.07	\$49.78

Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time hourly wage represents the wage needed at 40 hours per week to support the annual total, with credits. For the family of four, this represents the combined wage needed for two workers. Many households incur higher costs, especially for housing, as units may not be available at Fair Market Rent.

Sources: AAA, 2022; Agency for Healthcare Research and Quality, 2022; American Community Survey, 2022; Bureau of Labor Statistics, 2022—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2022—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2023—Medicare - Chronic Conditions; Centers for Medicare & Medicaid Services, 2020—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2023; Federal Reserve Bank of Atlanta—Policy Rules Database; Federal Highway Administration, 2017; Feeding America, 2023; Frank, 2022; Internal Revenue Service, 2022; Medicare.gov; State of Hawai'i Department of Human Services, 2022; The Zebra, 2022; U.S. Department of Agriculture, 2022—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2022—Fair Market Rents; USTelecom, 2022.

To view ALICE Household Survival Budgets for all counties and for any household composition, visit UnitedForALICE.org/Household-Budgets/Hawaii.

Data Notes: The income data used in this Update rely on ACS estimates. The ACS is based on a representative sample, rather than all housing units and people; therefore, these estimates have a [degree of uncertainty](#). Some data points are geographic averages, others are one- or five-year averages depending on population size (see the [Data Sheet](#) for details). Percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%. ALICE analysis includes households regardless of work status, as employment is fluid and most households have members who are working, have worked, are out on disability, or are looking for work. ALICE analysis does not include people who are unhoused or living in group quarters.

ABOUT UNITED FOR ALICE AND OUR PARTNERS

ALICE in the Crosscurrents: An Update on Financial Hardship in Hawai'i is brought to you by [Aloha United Way](#) in partnership with [United For ALICE](#), a driver of innovative research and action around financial hardship for ALICE (Asset Limited, Income Constrained, Employed) households. With a commitment to [racial and economic justice](#), United For ALICE and United Ways across Hawai'i share this work with foundations, government, corporations, and other nonprofits to inform policy and promote positive change for ALICE households. The grassroots ALICE movement, developed by United Way of Northern New Jersey, has spread to 31 states and the District of Columbia. Learn more about the ALICE movement [here](#).

To create the ALICE Reports, our [team of researchers](#) works with [Research Advisory Committees](#) composed of experts from our partner states. This work is guided by our rigorous [methodology](#), which is updated biennially with experts from across our Research Advisory Committees.

United For ALICE partners with [Aloha United Way](#) to bring this research to Hawai'i. This work is sponsored by the following organizations:



To learn more about how you can get involved in advocating and creating change for ALICE in Hawai'i, contact: impact@auw.org.

To access interactive ALICE data and resources for Hawai'i, go to UnitedForALICE.org/Hawaii.

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