# COVID-19 AND JOB LOSS:

## Who are the Workers Most Affected in Hawai‘i?

CENTER ON THE FAMILY

HAWAI'I KIDS COUNT

The impact of the COVID-19 pandemic on employment and income in the United States was swift and severe. To slow the spread of the virus, most states implemented social distancing measures (i.e., shelter-in-place and stay-at-home orders) by late March or early April.[1] These necessary public health responses quickly resulted in the shutdown of businesses and layoffs of workers in jobs and industries deemed non-essential. Within a month, employment fell by 20.5 million across the country, with job losses occurring in practically every sector and the highest unemployment rate seen in the leisure and hospitality industries (e.g., accommodations, food services, entertainment, and recreation).[2]


By April, the unemployment rate had reached 14.7%, an increase of 10.3 percentage points from March and the highest it has been since the Great Depression.[3] Early research examining the pandemic's impact on the labor market has revealed disparities in who experienced the brunt of these job losses. National data show that those in low-wage jobs, Hispanics, young workers, women, and those with less education have been disproportionally affected by the economic fallout.[4] These groups of workers are more likely to be employed in the service sector and in jobs that require face-to-face interactions—the industries most impacted by the shutdowns. The pandemic heightened the vulnerability and precariousness these workers already faced compared to their counterparts before the crisis, as they are less likely to have the financial reserves and resources needed to withstand negative economic shocks such as COVID-19 job losses.[5]

## VULNERABLE EMPLOYMENT SECTORS AND WORKERS IN HAWAIʻI

Hawaiʻi was hit particularly hard with record high unemployment resulting from the pandemic crisis. The state's unemployment rate in the first quarter of 2020 remained below the national average, and was 2.4% in March compared to 4.4% nationally.[6] By April, however, Hawaiʻi had one of the highest unemployment rates in the country at 23.8% (well above the national average of 14.7%), with the rate remaining high through May.[7]

While all major industries experienced employment losses from the initial shutdown, an early snapshot of Hawaiʻi's unemployment insurance data revealed that the state's tourism and related industries have been significantly impacted by the crisis. The accommodations and food services industry, which typically accounts for 21.3% of Hawaiʻi's non-government workforce, represented 45.9% of unemployment insurance claims within weeks of the emergency proclamation that resulted in travel restrictions and businesses shutting down.[8] The number of claims from those who held jobs in this industry continued to rise in May and June.[9] Increases in unemployment insurance claims have also been disproportionately high in administrative and waste management services (which includes a range of jobs such as travel reservations services, services to buildings and dwellings, and business support services) and in the retail and transportation industries.[10]

Who are Hawaiʻi's workers in the industries that were most vulnerable to the pandemic's labor market shock? How much do they earn? Is any racial group overrepresented? Do workers tend to be younger, and are they less or more educated? How many are at risk of losing their health insurance and potentially facing housing insecurity if they lose their jobs?

To answer these questions, we turn to the American Community Survey (ACS), a national survey that collects information on the demographic, social, economic, and housing characteristics of the population.[11] We focus on the workforce in five industries in Hawaiʻi with especially high numbers of unemployment insurance claims in the months following the initial shutdown:[12] (1) leisure and hospitality;[13] (2) administrative and waste management services; (3) transportation and warehousing (including air transportation jobs, scenic and sightseeing transportation jobs); (4) retail trade (e.g., furniture, auto, clothing, and department stores); and, (5) other services (including a range of service businesses such as car washes, and hair and nail salons).[14] Using the most recent ACS data available (pre-COVID-19 data), we describe the wage, race/ethnicity, gender, age, educational attainment, health insurance and housing characteristics of the workforce[15] in these industries.

## CHARACTERISTICS OF WORKERS ACROSS THE FIVE INDUSTRIES

| Characteristics | | Percentage |
|---|---|---|
| **Wage[a]** | Very low-wage | 45% |
| | Low-wage | 16% |
| | Mid-wage | 33% |
| | High-wage | 6% |
| **Race & ethnicity** | White | 19% |
| | Black/African American | 1% |
| | Chinese | 4% |
| | Japanese | 10% |
| | Filipino | 23% |
| | Native Hawaiian[b] | 18% |
| | Other Pacific Islander[c] | 4% |
| | Other single race | 7% |
| | Two or more races | 13% |
| **Gender** | Male | 52% |
| | Female | 48% |
| **Age** | 16-25 | 20% |
| | 26-34 | 21% |
| | 35-64 | 53% |
| | 65+ | 6% |
| **Education** | Less than high school | 7% |
| | High school graduates | 43% |
| | Some college | 31% |
| | College graduates+ | 19% |
| **Health insurance[d]** | Yes | 81% |
| | No | 19% |
| **Housing** | Renter | 43% |
| | Owned without mortgage | 13% |
| | Owned with mortgage | 44% |

The majority of workers in these industries already struggled to make ends meet prior to the COVID-19 crisis, with the economic shock exacerbating financial vulnerability for so many. We used the bare-minimum survival budget for the asset limited, income constrained, employed (ALICE) population to identify low wage categories across the industries.[16] The ALICE household survival budget estimates that a working adult with no children needs an hourly wage of at least $15.53 to survive in Hawai'i.[17] Therefore, we describe the lowest wage group earning less than $15.53 per hour as "very low-wage." Findings reveal that across the five industries examined, almost half of workers earn very low-wages (45%), which is not enough to sustain a survival budget.

The second lowest wage bracket is between the minimum survival budget and less than the state median wage ($19.32 per hour), which we describe as "low-wage." Data show that 16% of workers across the vulnerable industries earn low-wages, making between $15.53 and $19.32. Together, the very low-wage and low-wage groups make up well over half (61%) of all workers in vulnerable industries.[18]

Across Hawai'i's vulnerable industries, Filipinos (23%), Whites (19%), and Native Hawaiians (18%) make up the three largest racial groups. There are slightly more males (52%) than females (48%). A fifth (20%) are under 26 years of age, 21% are ages 26-34 years, 53% are 35-64 years, and six percent are 65 years and older. Half of the workers have a high school degree or less education, nearly a third (31%) have completed some college, and about a fifth (19%) are college graduates.

[a] Very low-wage refers to less than $15.53 per hour, low-wage refers to between $15.53 and under $19.32 per hour, mid-wage refers to between $19.32 and under $46.14 per hour, and high-wage refers to $46.14 per hour or higher.

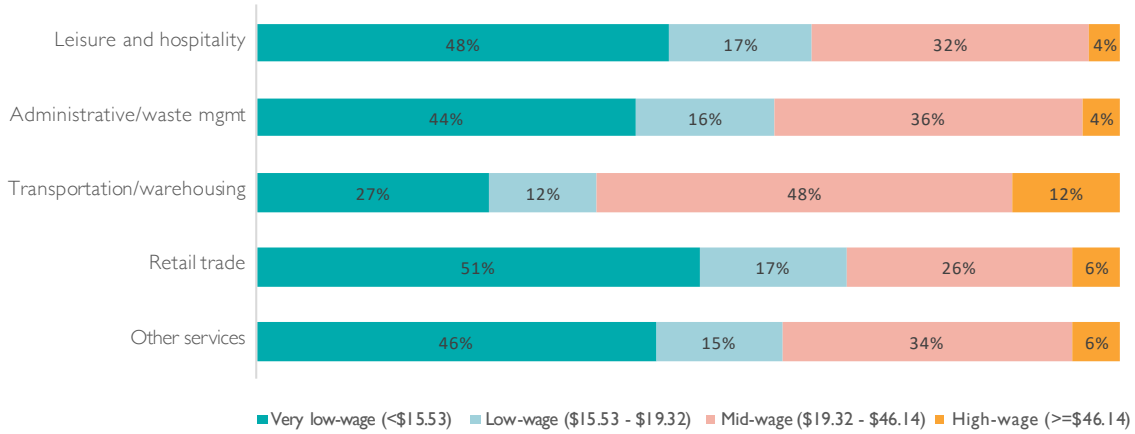
[b] Includes individuals who identify with more than one race including Hawaiian (e.g., Hawaiian and Chinese).

[c] Includes individuals who identify with more than one Pacific Islander group (e.g., Samoan and Tongan).

[d] Employer-sponsored health insurance.

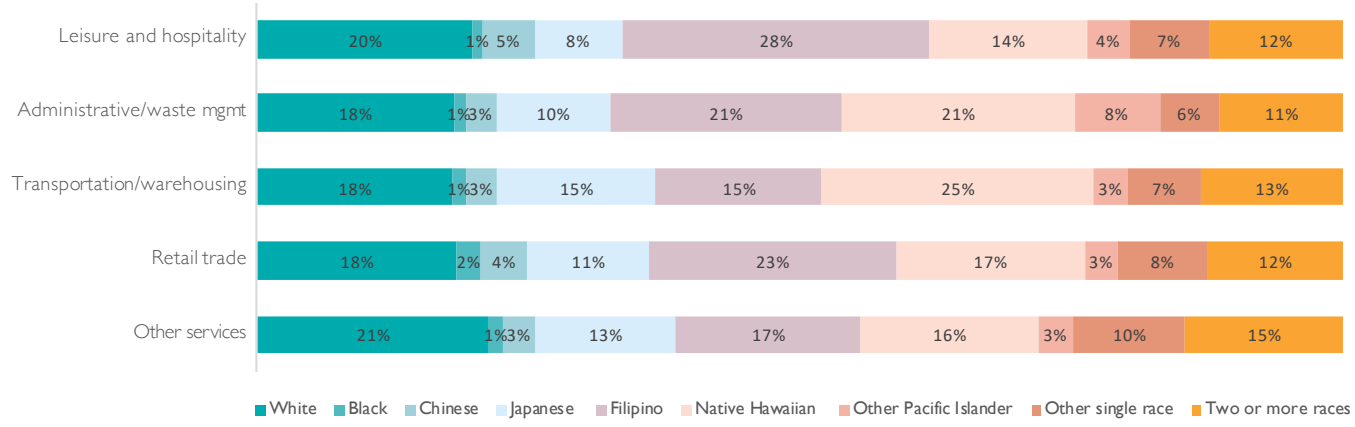
# KEY FINDINGS

## *WAGE*



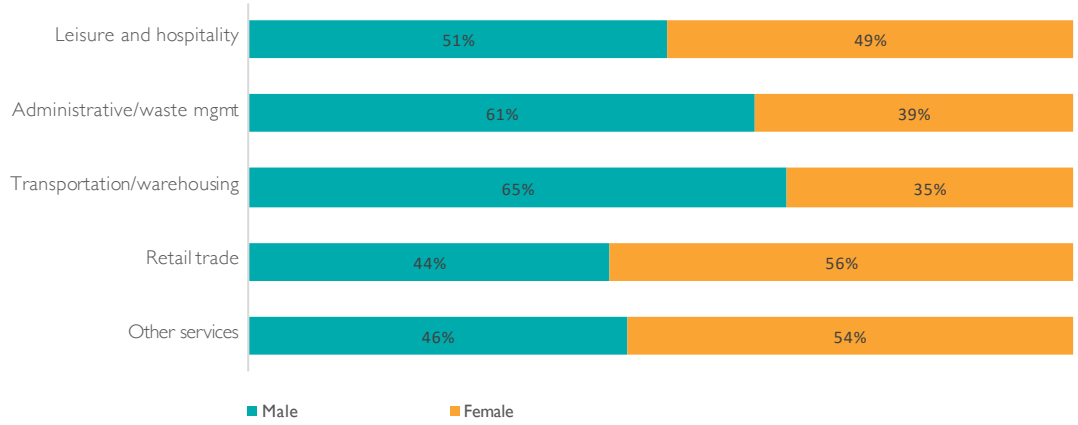

In four of the vulnerable industries, the majority of workers (at least 60%) earn either very low- or low-wages. Roughly two thirds of employees in retail trade (68%) and leisure and hospitality (64%) are in the two lowest wage groups. About half of workers in retail trade (51%), leisure and hospitality (48%), other services (46%), and administrative and waste management services (44%) have very low-wages, making less than the hourly wage of the ALICE survival budget for a single adult ($15.53 per hour). In contrast, transportation and warehousing has the largest proportion of workers in the two highest wage brackets (61%).

## *RACE & ETHNICITY*



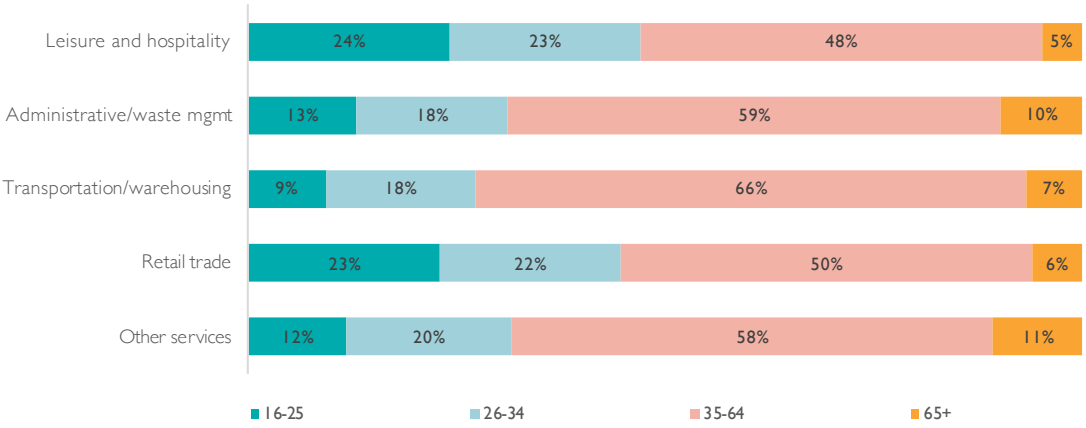

Filipinos are overrepresented in industries such as leisure and hospitality and retail trade, where large proportions of workers make very low- or low-wages. While they make up 17% of the state's working age population,[19] Filipinos make up over a quarter (28%) of workers in leisure and hospitality (the industry with the second largest proportion of very low-wage workers). Filipinos are also disproportionately represented in retail trade (with the largest proportion of very low-wage workers of the five industries), comprising 23% of workers. The next largest shares of workers in retail trade are Whites (18%) and Native Hawaiians (17%).

## GENDER



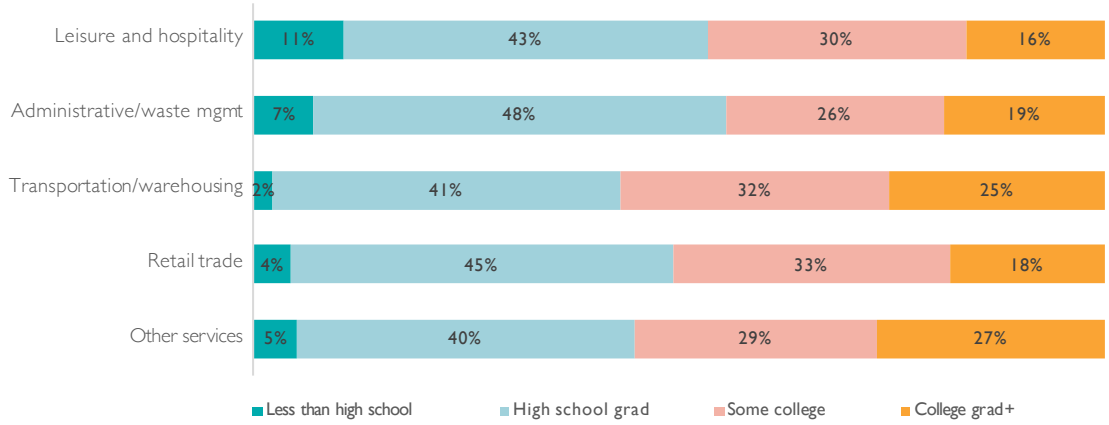

The distribution of gender varies by industry.[20] Women comprise 56% of workers in retail trade (the industry with the largest proportions of very low-wage and low-wage workers), representing the largest share of women in any of the five industries. In contrast, there is a larger share of men (65%) in transportation and warehousing, the industry with the largest proportion of workers in the two highest wage brackets. In Hawai'i's leisure and hospitality industry (which has experienced the largest jobs losses), women and men are evenly represented, making up 49% and 51% of workers, respectively.

## AGE



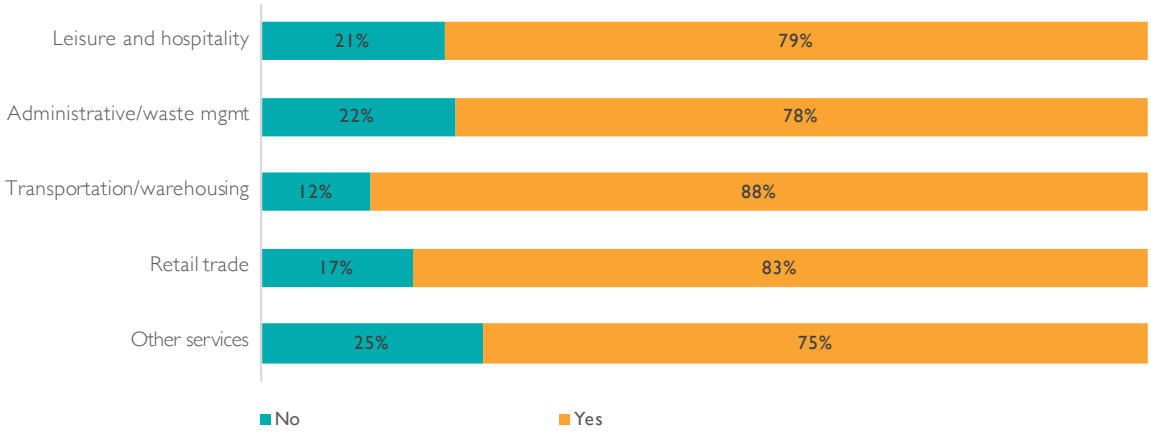

While the majority of workers across these industries are ages 35-64 years, young adults under 35 years comprise nearly half of workers in retail trade (45%) and in leisure and hospitality (47%). In particular, young workers under 26 years of age are disproportionately affected by the economic fallout in Hawai'i. While 17% of the state's working age population is under 26 years,[21] this age group comprises almost a quarter of workers in retail trade (23%) and leisure and hospitality (24%). Older adults ages 65 or above represent much smaller shares of the workforce compared to other age groups, but they represent at least one in 10 workers in administrative and waste management services and other services.

## EDUCATION



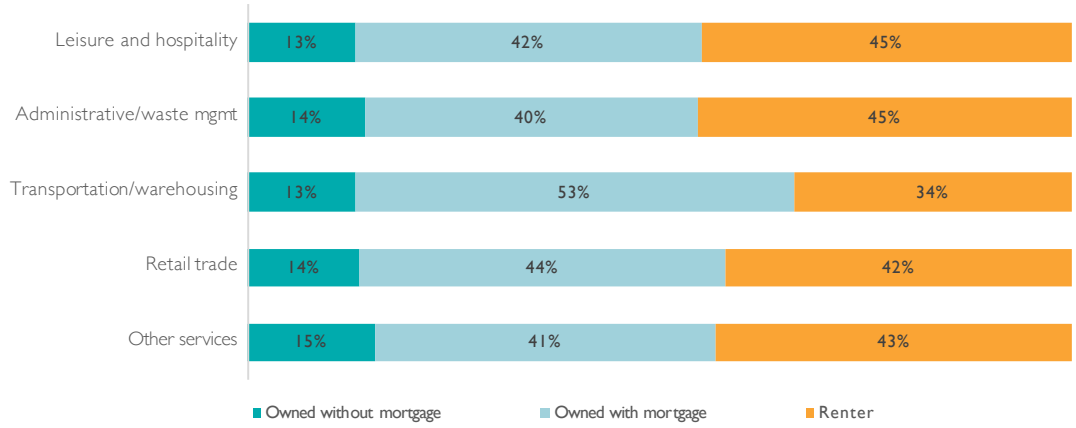

Across the country, job losses have been disproportionally concentrated among those with less education. In Hawai'i, at least one in two workers in administrative and waste management services (55%), leisure and hospitality (53%), and retail trade (49%) have a high school degree or less education. These are industries where the majority of workers have very low- or low-wages.

## HEALTH INSURANCE




The good majority of workers in Hawai'i have insurance through employment.[22] Among the five industries, transportation and warehousing has the largest share of workers with employer-sponsored health insurance (88%), while other services has the lowest (75%). The reliance on employer-sponsored health insurance adds economic and health risks to these vulnerable workers when they lose their jobs and health insurance at the same time.

## *HOUSING*




Job loss can result in housing instability for vulnerable workers. Over 40% of workers are renters in four of the five industries, including administrative and waste management services (45%), leisure and hospitality (45%), other services (43%), and retail trade (42%). In each industry, over 40% of workers have a mortgage, with transportation and warehousing having the largest share of homeowners with a mortgage or loan (53%).

# CONCLUSION

As Hawai'i looks to rebuild its economy, an understanding of who comprises the workforce in these vulnerable industries may inform their recovery as well as the creation of higher quality employment opportunities. While not surprising, it is significant that the workforce in the industries most impacted earn very low- and low-wages. With little—if any—financial reserves, the economic recovery for laid off workers in these industries will be difficult. Data show that it took the ALICE population a decade to recover from the Great Recession, with any limited gains made over the years now likely reversed by the COVID-19 economic downturn.[23] Filipinos are overrepresented among lowest-wage industries, i.e., retail trade and leisure and hospitality. Indeed, unemployment data show that between April and July, Filipinos represented the largest share of filers for whom ethnicity data was known.[24] These job losses stand to exacerbate the economic hardship that many Filipinos may have already faced before the COVID-19 crisis. Women make up well over half of workers in retail trade, which has the largest share of low-wage workers. Women have also represented over half of unemployment insurance filers since April, up from representing roughly a third of filers in the first quarter of the year. Young adults under 35 make up over 40% of workers in these industries. Young workers—especially those under 26 years of age—are particularly vulnerable during economic downturns, with higher unemployment rates and employment interruptions that can have long-term impacts on the accumulation of work experience and wage growth.[25] Finally, half of the workforce in these industries have a high school diploma or less education. The lack of higher educational attainment among these workers creates barriers against their economic security. Research shows that higher education is associated with improved earning potential and shapes access to employment security.[26]

Consistent health insurance shapes access to medical care and is an important determinant of health outcomes, making it even more critical during the COVID-19 public health crisis.[27] The pre-COVID data show that the majority of workers were covered by employer-sponsored health insurance. Job losses in these sectors now increase the risk of losing or experiencing interruptions in health insurance coverage. While health insurance plans through COBRA or the Affordable Care Act marketplace are options,[28] these options may be unaffordable for many. In addition, job loss can result in housing instability. The majority of vulnerable workers in Hawai'i are renters or have mortgages,

## CONCLUSION (CONTINUED FROM PAGE 7)

and rely on their earnings to pay for housing costs. Without protections, renters are particularly vulnerable to housing loss through mass evictions during financial crises.[29]

Except for negligible decreases after some businesses reopened, unemployment claims across these vulnerable industries continued to rise through July, with jobs in leisure and hospitality consistently representing the largest share of claims.[30] Additional waves of economic disruption have followed, as a surge of COVID-19 infections in the late summer forced subsequent shutdowns. Workers who have suffered job loss in these industries are likely now facing difficulty meeting basic needs (e.g., food and healthcare) and falling behind on bills (e.g., rent and mortgage payments). Longer-term unemployment is deepening pre-COVID economic hardship and sinking workers and their families further into a financial abyss. The continuation of supplemental unemployment benefits is critical to meeting the immediate needs of this unemployed workforce. In addition, federal funds allocated to rental assistance programs must be distributed expeditiously to the households in need. As of this writing, a fair amount of CARES Act funding remains unallocated.[31] With those funds due to expire at the end of the year, state leaders must act with a sense of urgency to spend remaining funds. Funding priorities to support people facing job and income loss and who are struggling to make ends meet should include health insurance coverage subsidies, and food banks and other food assistance programs.[32]

Tax measures that allow workers to keep more of what they earn and help them care for their families will be critical to the low-wage workforce over the long term. The federal Earned Income Tax Credit (EITC) has long been recognized as one of the most effective anti-poverty tools,[33] with state-level EITCs leveraging the associated benefits of the federal credit to further combat economic hardship among working poor and low-income families. The credit's refundability is a vital component, ensuring that workers receive the full benefit of the credit.[34] While Hawai'i enacted a state EITC in 2017, the credit is non-refundable and is due to expire at the end of 2022. A permanent, refundable EITC can be a powerful tool to combat economic hardship moving forward. In addition, it is critical to update tax measures to support this workforce, including: (1) accounting for inflation and adjusting the eligibility threshold for Low-income Household Renters' Credit—created over 40 years ago to help make up for the high tax rates that burden low- and moderate-income renters; and, (2) increasing the amount of the Refundable Food/Excise Tax Credit, created over a decade ago to help ease the tax burden on basic necessities.[35]

Finally, when Hawai'i begins to rebuild the economy, it cannot once again do so with industries and jobs that have historically failed to offer workers good wages and means to family-sustaining earnings. Following the Great Recession, the number of low-wage jobs in Hawai'i increased while middle- and high-wage jobs decreased.[36] The pandemic crisis serves as yet another reminder of the fragility of an economy that is overdependent on tourism. Hawai'i cannot repeat history and must diversify its approach to job recovery and growth, including the creation of higher paying jobs. As the state builds a more diversified economy than what currently exists, institutions of higher education in the state can play a critical role by engaging more residents in post-secondary education. With racial and ethnic disparities in per capita earnings following disparities in educational attainment in Hawai'i,[37] these institutions must expand affordable access and increase opportunities for groups that have been historically underrepresented in higher education. As Hawai'i looks to rebuild, it must do so with innovation and the goal of generating higher-quality jobs, not with the goal of returning to the February 2020 economy.

## ENDNOTES

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[9] Hawai'i Department of Labor and Industrial Relations (n.d.). Characteristics of the Insured Unemployed – 2020. Retrieved from https://labor.hawaii.gov/rs/files/2020/07/CIU-pub2020-preliminary.pdf.

[10] Ibid.

[11] This report used data from the American Community Survey (ACS) collected by the U.S. Census Bureau. To ensure the statistical reliability for small groups in the cross tabulation analysis, we used the 2014-2018 ACS 5-year estimates from the Integrated Public Use Microdata Series (IPUMS) project (IPUMS-USA, University of Minnesota, www.ipums.org). Where possible, significance tests were conducted to assess differences of Hawai'i's wage/salary workers in selected industries by sociodemographic characteristics. Significance testing in the context of survey data allows the reader to assess whether an observed difference is due to sampling error alone. In this brief, the commonly used significance level of $p < 0.05$ was used, with an interpretation that the authors are 95% confident that the differences presented are true and not simply due to sampling error. All comparisons in the text reported here were tested for statistical significance, and unless otherwise noted, are significant at the $p < 0.05$ level. While the Current Population Survey (CPS) used in the early national studies contains rich employment data, the ACS is the most appropriate source given the sample size limitation of the CPS (which is unlikely to produce reliable state-level estimates for Hawai'i) and the specific characteristics we wanted to explore.

[12] Hawai'i Department of Labor and Industrial Relations (n.d.).

[13] For the purpose of this brief, this category combines two industries: (1) accommodations and food services, and (2) arts, entertainment, and recreation.

[14] Details on the industrial classification system can be found at https://usa.ipums.org/usa/volii/ind2017.shtml, with more examples of each industry available at https://usa.ipums.org/usa/resources/volii/2017-industry-code-list.xlsx.

[15] Our sample includes wage and salary workers. Self-employed workers are excluded because they have different earning dynamics compared to wage and salary workers. See more explanations in Ross, M., & Bateman, N. (2019). Meet the Low-Wage Workforce. Metropolitan Policy Program at Brookings. Available here: https://www.brookings.edu/wp-content/uploads/2019/11/201911_Brookings-Metro_low-wage-workforce_Ross-Bateman.pdf.

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[17] Ibid.

## ENDNOTES (CONTINUED FROM PAGE 9)

[18] We define mid-wage and high-wage based on state hourly wage by percentile. The mid-wage workers earn $19.32 (50th percentile) or higher but less than $46.14 (90th percentile). The high-wage workers make $46.14 or higher.

[19] We refer the population age 16 or older as working age population. We calculated the share of Filipinos in the state population age 16 or older using 2014-2018 ACS. ACS defines the age 16 or older as the universe for the work and earning-related variables.

[20] Gender differences are statistically significant in each of the five industries.

[21] We refer to the population of ages 16 years or older as the working age population. We calculated the share of the age group 16-26 years in the state population age 16 years or older using 2014-2018 ACS. ACS defines age 16 years or older as the universe for the work and earning-related variables.

[22] Health insurance through employment refers to health insurance through a current employer, former employer, or union at the time of interview as well as workers covered by another family member's current employer, former employer, or union.

[23] Hawai'i Budget and Policy Center (2020a). Hawai'i Wages and Household Costs: A Chartbook for Building a Better Economy. Retrieved from https://www.hibudget.org/projects/hawaii-wages-household-costs-chartbook.

[24] Hawai'i Department of Labor and Industrial Relations (n.d.). Note: Filers for whom ethnicity data is not known include those categorized as "other," which likely reflects individuals who identify with more than one racial category and/or could represent missing data. Due to the large share of filers categorized as "other," filers in this category could also be disproportionately impacted.

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[30] Hawai'i Department of Labor and Industrial Relations (n.d.).

[31] As of early September less than 10% of CARES Act funding had been expended according to the Tracking Federal Funds (see https://www.hawaiidata.org/hawaii-covid-federal-funding), with about half of what the Hawai'i State Legislature appropriated to meet the urgent needs of residents left unallocated.

[32] See Working Families Coalition's CARES Act Spending Priorities for Working Families: https://www.workingfamilieshawaii.org/cares-act-priorities.

[33] Hungerford, T.L. & Thiess, R. (2013). The earned income tax credit and the child tax credit: History, purpose, goals, and effectiveness. Washington, DC: Economic Policy Institute; Marr, C., Huang, C. Sherman, A., DeBot, B. (2015). EITC and child tax credit promote work, reduce poverty, and support children's development, research finds. Washington, DC: Center on Budget and Policy Priorities.

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## *SUGGESTED CITATION*

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