

# Hawai'i Community Stabilization Initiative



Socioeconomic Trends, 2007–2011

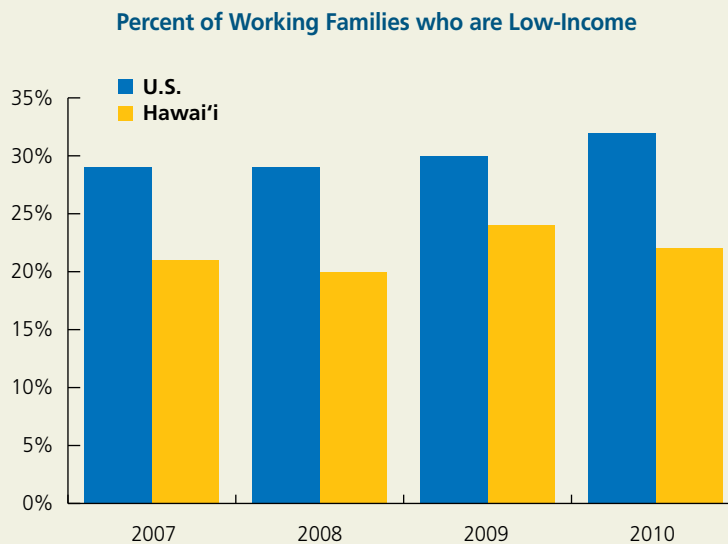
April 2012

# Overview

The recession that began in December 2007 technically ended in June 2009 when the economy began to grow again; however, unemployment has persisted and rates of long-term unemployment remain high.<sup>1</sup> Millions of Americans who have managed to keep their jobs have faced pay cuts, reductions in work hours, or involuntary moves to part-time employment and, against this backdrop, household incomes have continued to drop.<sup>2</sup> Consequently, the number of low-income working families has increased steadily, as the middle class continues to shrink.



## Box 1: More Working Families Struggle to Meet Basic Needs



Between 2007 and 2010, the percentage of working families who are low-income increased from 29% to 32% nationwide. These families earned an income less than 200% of the official poverty threshold, which was less than \$44,226 in 2010 for a family of two adults and two children, for instance. Children comprised half of those living in these low-income working families.<sup>3</sup> While the good majority of working families earn enough to stay above the poverty threshold, many are among the near-poor; indeed, as some of the near-poor slipped below the poverty threshold in recent years, poverty in America has also increased.<sup>4</sup> In Hawai'i, the impact of recession on working families peaked in 2009, when 24% of working families struggled to meet basic needs (i.e., were low-income), up from 21% in 2007. Unlike the national trend, Hawai'i's economy seemed to have turned around for working families in 2010.

Source: U.S. Census Bureau. (n.d.) American Community Survey: Public use microdata.

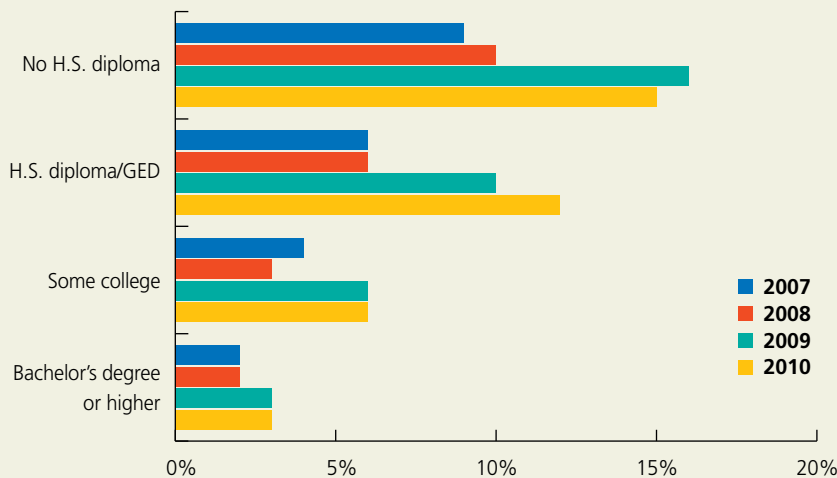
*Millions of Americans who have managed to keep their jobs have faced pay cuts, reductions in work hours, or involuntary moves to part-time employment and, against this backdrop, household incomes have continued to drop.*

## Overview (continued)

Some demographic groups have been more adversely affected by the economic downturn and high unemployment than others. People without a high school diploma or its equivalent are more likely to be unemployed.<sup>5</sup> Poor and low-income workers often lack the training or skills needed to find employment with good wages, benefits, and opportunities for advancement – such jobs are increasingly requiring a college degree, credential, or other specialized training.<sup>6</sup> While married parents lost jobs during the recession, single parents saw a larger increase in unemployment.<sup>7</sup> In these families, the single parent often bears the full responsibility of household and childrearing duties, and finding and maintaining a job that allows them the flexibility to prioritize those duties is difficult, especially in a weak job market. Families headed by younger single parents tend to experience greater economic hardship.<sup>8</sup>

### Box 2: Educational Attainment Remains the Best Insurance Against Unemployment

Unemployment Rate by Educational Attainment, Hawai'i

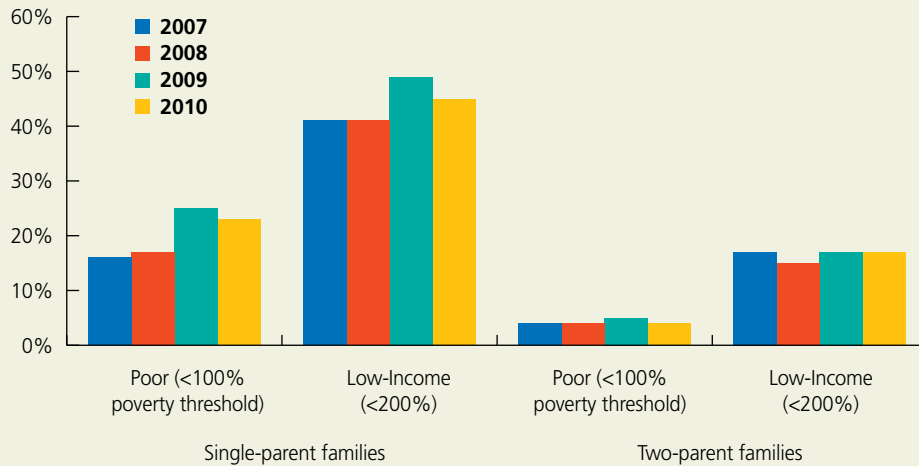


In Hawai'i, the unemployment rate for those lacking a high school diploma went up from 9% to 15% between 2007 and 2010; whereas, the corresponding rates for those with a Bachelor's degree or higher were 2% and 3%. While the impact of recession was widespread, education credentials remain the best insurance against the odds of unemployment. In 2010, 17% of low-income working families in Hawai'i had at least one parent who lacked a high school diploma, and 41% of them had no parent with any education past high school, limiting their economic mobility.

Source: U.S. Census Bureau. (n.d.) American Community Survey: Public use microdata.

### Box 3: The Recession Took Its Toll on Single-Parent Families

Percent of Families who are Poor or Low-Income by Single-Parent vs. Two-Parent Families, Hawai'i

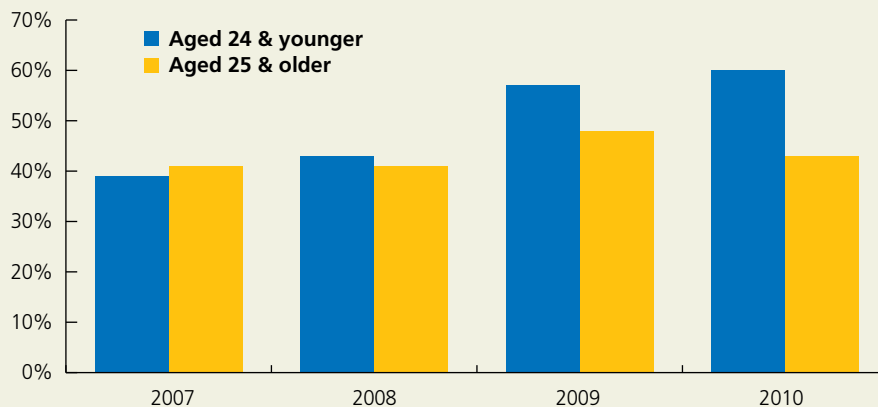


The recession took its toll on single parents, so many of whom were already low-income or living in poverty before the economic downturn. Compared to married-couple families, single-parent families (single-mother families in particular) were more than twice as likely to be low-income (45% vs. 17% in 2010) and more than five times as likely to live in poverty (23% vs. 4% in 2010).

Source: U.S. Census Bureau. (n.d.) American Community Survey: Public use microdata.

### Box 4: Job Losses Were Greater for Younger Single Parents Than Older Single Parents

Percent of Single-Parent Families who are Unemployed by Age, Hawai'i



During the recession and recovery, job losses for younger single parents were greater than for older single parents. Before the recession, the unemployment rates for the younger (aged 24 and below) versus older (aged 25 and over) single parents were very similar (39% vs. 41% in 2007). In 2010, 60% of the younger single parents were unemployed, compared to 43% for their older counterparts.

Source: U.S. Census Bureau. (n.d.) American Community Survey: Public use microdata.

### About this report

This report is an update to the 2011 *Hawai'i Community Stabilization Initiative Indicator Report*, which was developed in response to the Hawai'i Community Foundation's (HCF) interest in assessing and tracking the impact of the Great Recession on Hawai'i's residents. In response to the urgent needs of Hawai'i's families and individuals facing unprecedented financial strain, HCF designed and is implementing the Hawai'i Community Stabilization Initiative. The initiative aims to mitigate the impacts of the recession by funding services that: (1) increase eligible residents' utilization of available government assistance programs, primarily the Supplemental Nutrition Assistance Program (SNAP, or "food stamps"), Earned Income Tax Credit refunds, and eviction abatement assistance; and (2) expand services to residents that are facing major debt and credit issues so that they may restructure debt, create greater financial resiliency, and possibly forestall mortgage foreclosures and personal bankruptcies. This report aims to provide HCF with data to both monitor socioeconomic changes in the community and identify possible areas for programming direction.

Based on an extensive review of the research literature on low-income families and working families in various income categories, this report presents a comprehensive framework for understanding and tracking the socioeconomic conditions of Hawai'i's residents in the context of the recent recession and current recovery phase. Indicators were selected based on the following criteria:

- ▶ **Relevancy**—measures a concept or issue that is clearly relevant to low-income and working families and individuals.
- ▶ **Validity**—accurately reflects or assesses the specific concept or issue that is being measured.
- ▶ **Acceptability**—can be easily understood or accepted by a variety of audiences.
- ▶ **Reliability**—is comparable across time and geographic locations.
- ▶ **Availability**—has data available in a timely, efficient, and cost-effective manner over the long term.

# Overview

Indicators, and the report, are organized into four domains:

- 1 Employment and Education** – presents employment, earnings, and unemployment data as well as college enrollment trends during and following the recession;
- 2 Financial Security and Safety Net** – addresses the financial vulnerability of low-income and working families;
- 3 Tax Credits for Working Families** – discusses tax credits aimed at helping low-income individuals and families with children keep more of their income; and,
- 4 Basic Needs and Family Expenditures** – examines basic needs that families must meet (i.e., housing, food, health care and child care) despite their economic circumstances.

This report presents Hawai'i's trends since 2007 for the selected indicators. The year 2007 is used as the baseline as the recession began late in that year. The *most recent* data presented for each indicator represents the most current data available at the time this report was prepared. For each domain, a summary table with state-level data and rates of change is presented. More detailed trend data, some with county-level data, are presented in charts in the appendix.

# Employment and Education

## The U.S. Context

The pace of job losses slowed dramatically following the enactment of the American Recovery and Reinvestment Act (ARRA, the federal stimulus package) in 2009, with job growth beginning in 2010.<sup>9</sup> Job growth over the past two years – which has primarily occurred in the private sector, with the more recent gains concentrated in the professional and business services, leisure and hospitality, and manufacturing categories – has contributed to the decline, albeit slow, in the unemployment rate.<sup>10</sup> The jobs deficit of the Great Recession, however, is much larger than that of previous recessions, and there are still four unemployed workers for every available job. Job creation will have to continue to increase and remain strong for the next couple of years in order for the country to return to its pre-recession employment levels.<sup>11</sup>

Long-term unemployment remains a significant problem, with over 40% of those who were unemployed in February 2012 having looked for work for 27 weeks or longer.<sup>12</sup> For eligible unemployed workers, unemployment insurance provides temporary income support. Unemployment insurance is critical for sustaining purchasing power and provides a much needed boost to the recovering economy. During recessions and recoveries with high and long-term unemployment, the federal government has historically provided support to states allowing for additional weeks of benefits beyond the typical 26 weeks.<sup>13</sup> Policymakers recently extended such federal support to states that were put in place in response to the downturn; however, federal benefits will be phased down during the course of 2012 (based on state unemployment rates), reducing the maximum number of weeks of additional benefits.<sup>14</sup>

Those who have remained employed or have secured jobs during the downturn have, nevertheless, been adversely affected by persistent unemployment, as wages respond to the strength of the job market. Wage growth has been slower the past several years than at any time in the last three decades. For working families, the current wage trend only compounds the already stagnant or falling incomes seen in the last decade.<sup>15</sup>

Finally, there is a strong correlation between college enrollment and recessions, with enrollment increasing during and for several years



***Hawai'i's unemployment rate has remained below the national average but has, nevertheless, followed the national trend during the recession and recovery.***

## Employment and Education (continued)

following a recession while unemployment remains high.<sup>16</sup> In order to make themselves more marketable to future employers, laid-off workers return to college to gain additional training and skills or to retrain in areas where the job market is expanding.

### Hawai'i Data Trends

Hawai'i experienced a drop in the number of people employed during the recession (4% between 2008 and 2009) but has shown moderate rebound since 2010, resulting in a slight decrease (1%) between 2007 and 2011. The City and County of Honolulu has followed a similar trend to that of the state. Maui County has seen the largest drop in the number of people employed, about 10% between 2007 and 2011, and was the only county to continue to see a decrease in the recent two consecutive years (2010 and 2011).

Median earnings for major occupations in Hawai'i have risen very slowly since 2007, with some occupations experiencing greater increases than others. Median earnings in sales and related occupations saw a 12% increase between 2007 and 2010. Office and administrative support occupations along with transportation occupations each experienced a 9% increase in median earnings, while food preparation and serving-related occupations have remained relatively unchanged since 2007.

Hawai'i's unemployment rate has remained below the national average but has, nevertheless, followed the national trend during the recession and recovery. The annual average unemployment rate was highest in 2009 and 2010, both 6.9%, and had only decreased slightly by 2011, to 6.7%. Neighbor island rates have been higher than the City and County of Honolulu rate (5.3), with Hawai'i County having the highest unemployment rate for the vast majority of the time since 2007. Unemployment rates in 2011 in Hawai'i, Kauai, and Maui counties were 9.5, 8.5, and 7.6, respectively.

The proportion of unemployed workers receiving unemployment insurance increased in 2008 and 2009, then decreased the following two years. The reciprocity rate for 2011 was 40.1%, 4% lower than what it was in 2007 when the recession began. Of the unemployment insurance recipients in 2011, nearly half of them were between 25 and 44 years old, two thirds were men, and over one fourth were in the construction sector.

In the midst of high unemployment, undergraduate enrollment in the University of Hawai'i System saw a 22% increase between 2007 and 2011. An increase in community college enrollment (by 32%) is largely responsible for the overall increase. College enrollment seems to have stabilized between 2010 and 2011.



## Employment and Education (continued)

**TABLE 1:** Employment and Education Summary

Indicator	Most Recent		Change Since	
	Year	Data	1 Yr Ago	2007
<b>Number of people employed, aged 15 and over</b>	2011	616,453	2%	-1%
<b>Median earnings for major occupations (in \$):</b>				
<b>Office and administrative support</b>	2010	32,940	3%	9%
<b>Food preparation and serving related</b>	2010	20,280	-1%	0%
<b>Sales and related</b>	2010	25,750	7%	12%
<b>Transportation and material moving</b>	2010	31,180	4%	9%
<b>Unemployment rate</b>	2011	6.7	-3%	148%
<b>Percent of unemployed workers receiving unemployment insurance</b>	2011	40.1	-7%	-4%
<b>Percent of unemployment insurance recipients that are:</b>				
<b>under 25 years old</b>	2011	6	-9%	-8%
<b>25 – 44 years old</b>	2011	47	-1%	2%
<b>45 – 59 years old</b>	2011	34	1%	-6%
<b>over 60 years old</b>	2011	13	6%	20%
<b>males</b>	2011	66	1%	5%
<b>females</b>	2011	34	-3%	-8%
<b>in construction</b>	2011	28	1%	8%
<b>in accommodation and food service</b>	2011	9	-13%	-25%
<b>in administration and support</b>	2011	14	8%	34%
<b>in retail trade</b>	2011	6	0%	7%
<b>in other industries</b>	2011	43	0%	-6%
<b>Number of undergraduate enrollment in University of Hawai'i System</b>	2011	53,693	1%	22%

Note: % change is color coded to indicate an improved condition (in blue), a worsened condition (in red), or that no change is observed (in black). The % change is coded grey for descriptive indicators where the direction of change does not imply improvement or deterioration of the condition.

## Employment and Education (continued)

### Data charts in appendix:

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- ▶ Figure 1. Number of People Employed
- ▶ Figure 2. Median Earnings for Major Occupations
- ▶ Figure 3. Unemployment Rate
- ▶ Figure 4. Percent of Unemployed Workers Receiving Unemployment Insurance
- ▶ Figure 5. Distribution of Unemployment Insurance Recipients by Age
- ▶ Figure 6. Distribution of Unemployment Insurance Recipients by Sex
- ▶ Figure 7. Distribution of Unemployment Insurance Recipients by the Highest Four Industries
- ▶ Figure 8. Number of Undergraduate Enrollment in University of Hawai'i System

# Financial Security and Safety Net

## The U.S. Context

Adverse financial events, such as the involuntary job loss or cut in pay or work hours that so many families have experienced in recent years, create material hardships for families across income strata. Those with fewer assets, however, experience greater hardship.<sup>17</sup> Asset holdings can play an important role in mitigating the impact of adverse events and may allow families to maintain a level of consumption and financial well-being during such times.

Homeownership has traditionally been viewed as a significant asset for families, increasing a family's capacity to build wealth. The bursting of the housing bubble that characterized the Great Recession, however, undermined home values and weakened this important source of household capital.<sup>18</sup> In addition, levels of homeownership in the U.S. have slipped as rates of foreclosure increased, and job losses and income declines have prevented new buyers from entering the market.<sup>19</sup>

Over the past decade, other asset building (e.g., savings accounts, retirements accounts) has become increasingly challenging due to declining income and increasing costs of living, leaving families with little in reserve to protect them during financially difficult times.<sup>20</sup> By the start of the recession, nearly a third of U.S. families were already "liquid asset-poor," meaning they lacked enough cash or assets that could be readily converted to cash to live just at the subsistence level for three months.<sup>21</sup> This decline in asset building has coincided with an increase in household indebtedness. The debt-to-income ratio has steadily increased over the past several decades as access to credit became easier and consumer pressure increased.<sup>22</sup> For many families, excessive debt becomes dangerous when employment gaps and financial emergencies occur, especially if they turn to credit in order to pay bills and make ends meet.

For low-income families with little or no assets, the federal safety net has been critical in preventing and reducing excessive hardship during this period of high unemployment. The safety net is comprised of a wide range of programs – the largest of which include such programs



***The percent of revolving borrowers (i.e., those who owe money on credit cards, including bankcards and retail store cards) that are delinquent 90 days or more has dropped below the pre-recession level after reaching the highest peak in 2009.***

## Financial Security and Safety Net (continued)

as Unemployment Insurance, Temporary Assistance to Needy Families, Supplemental Nutrition Assistance Program, the Earned Income Tax Credit, etc. – which provide families with cash or near-cash support<sup>23</sup> (some of these programs are addressed further in other sections of this report). Low-income families have been significantly impacted by the high unemployment rate in recent years.<sup>24</sup> Recent legislation enacted to address the recession by strengthening the safety net has extended the reach and increased some program benefits. Most low-income unemployed families now receive at least one safety net benefit, and these programs are credited with keeping millions of low-income families from slipping into poverty during the recession and recovery.<sup>25</sup>

### Hawai'i Data Trends

The homeownership rate in Hawai'i remained relatively stable between 2007 and 2010 (the latest year for which data are available). About 60% of households lived in owned homes (mortgage-free and mortgage-owned) in 2007 compared to 58% in 2010. The proportion of households renting has similarly remained stable, at 40% in 2007 compared to 42% in 2010. Homeownership, however, varied by income though, again, there was also little change over the period examined. By 2010, of households with income under \$35,000, 38% lived in mortgage-free or mortgage-owned homes, while 62% lived in rented homes; of households with income at or above \$35,000, 65% lived in mortgage-free or owned homes, compared to 35% who lived in rented homes.

The percent of revolving borrowers (i.e., those who owe money on credit cards, including bankcards and retail store cards) that are delinquent 90 days or more has dropped below the pre-recession level after reaching the highest peak in 2009. Delinquency rates have been highest in Hawai'i and Maui Counties during most of this period, but have also been on the decline from the peaks seen in late 2009 and early 2010.

The average balance owed on bankcards (i.e., credit cards issued by financial institutions) that are delinquent at least 60 days peaked in the first quarter of 2010, but has since been cut by nearly half to \$2,688 in the fourth quarter of 2011. Kauai had led the state with the highest balance average in recent quarters, but is now seeing a decline.

## Financial Security and Safety Net (continued)

Mortgage delinquency increased steadily through the recession, then leveled off during the recovery, and was at 4.5% in the fourth quarter of 2011. The proportion of mortgage borrowers past due at least 120 days has consistently been higher in Hawai'i and Maui Counties.

The longer mortgage loans are delinquent, the greater the likelihood that the home will end up in foreclosure. The number of foreclosures per 10,000 households increased dramatically during the recession and recovery, then turned around in 2011. The 2011 quarter three foreclosure rate of 23 per 10,000 households was, nevertheless, 264% higher than the rate four years ago. In the last quarter of 2011, data showed that Hawai'i and Maui Counties had the highest foreclosure rates—more than two times as high as that of the state.

Bankruptcy is another unfortunate outcome of the inability to meet debt. The number of bankruptcy filings increased by 142% between 2007 and 2011, with the total number of filings peaking in April 2010 (391 filings).

Finally, the number of households receiving Temporary Assistance to Needy Families (TANF), a safety net program, increased by 26% between 2007 and 2011, with temporary declines in 2008. The American Recovery and Reinvestment Act of 2009 (ARRA) provided an expansion of TANF, through the Emergency Contingency Funds (ECF), to states with an increase in assistance caseloads and basic assistance expenditures, or an increase in expenditures related to short-term benefits or subsidized employment.<sup>26</sup> By September 2010, Hawai'i had received \$49,452,393 through the ARRA ECF.

## Financial Security and Safety Net (continued)

**TABLE 2:** Financial Security and Safety Net Summary

Indicator	Most Recent		Change Since	
	Year	Data	1 Yr Ago	2007
<b>Percent of households:</b>				
<b>in mortgage-free homes</b>	2010	19	11%	-3%
<b>in mortgage-owned homes</b>	2010	39	-1%	-2%
<b>in rental homes</b>	2010	42	-3%	4%
<b>Percent of revolving borrowers 90 days or more past due</b>	2011 Q4	0.72	-15%	-37%
<b>Average total balance of bankcards 60 days or more past due (in \$)</b>	2011 Q4	2,688	-43%	-6%
<b>Percent of mortgage borrowers 120 days or more past due</b>	2011 Q4	4.5	-4%	194%
<b>Foreclosure rate per 10,000 households</b>	2011 Q3	23	-71%	264%
<b>Number of bankruptcy filings</b>	2011	3,352	-16%	142%
<b>Number of households receiving TANF</b>	2011 (1)	7,786	6%	26%

(1) Average of monthly data from January to December of the reporting year.

Note: % change is color coded to indicate an improved condition (in blue), a worsened condition (in red), or that no change is observed (in black). The % change is coded grey for descriptive indicators where the direction of change does not imply improvement or deterioration of the condition.

### Data charts in appendix:

- ▶ Figure 9. Percent of Households in Mortgage-free, Mortgaged or Rental Homes
- ▶ Figure 10. Percent of Households in Mortgage-free, Mortgaged, or Rental Home by Household Income
- ▶ Figure 11. Percent of Revolving Borrowers 90 Days or More Past Due
- ▶ Figure 12. Average Total Balance of Bankcards 60 Days or More Past Due Per Delinquent Bankcard Borrower
- ▶ Figure 13. Percent of Mortgage Borrowers 120 Days or More Past Due
- ▶ Figure 14. Foreclosure Rate
- ▶ Figure 15. Foreclosure Rate by County
- ▶ Figure 16. Number of Bankruptcy Filings
- ▶ Figure 17. Number of Monthly Bankruptcy Filings by County
- ▶ Figure 18. Number of Households Receiving TANF

# Tax Credits for Working Families

## The U.S. Context

There are three major federal tax credits that support families with children and help them keep more of their income:

- The *Earned Income Tax Credit* (EITC) provides a credit to low-income working families and individuals, and is recognized as an effective measure to fight poverty as it lifts nearly seven million Americans, half of them children, out of poverty each year.<sup>27</sup> The EITC varies by a taxpayer's filing status and number of children, and the credit is fully refundable, meaning that any excess beyond the taxpayer's liability becomes a payment. In 2011, over 26 million workers/working families received over \$59 billion in EITC for the 2010 tax year. The average credit was \$2,100, but the credit can be as high as \$5,751.<sup>28</sup> For many low-income families, the EITC-supported refund may be the largest single payment they experience in a year, and many use their refund to cover every day expenses, pay down debt, or even set funds aside for savings.<sup>29</sup> The American Recovery and Reinvestment Act (ARRA) of 2009 temporarily expanded the EITC through 2013 by increasing benefits for larger families and raising the income threshold at which the credit begins to phase out for married couples. The expansions benefit over 7 million families across the country and make 900,000 new families eligible for the EITC.<sup>30</sup>
- The tax system subsidizes child care expenses for working parents and parents attending school through the *Child and Dependent Care Tax Credit* (CDCTC). The CDCTC is a non-refundable credit, meaning it can only reduce a family's income tax liability to zero and any additional credit is lost. Therefore, only families who owe federal income tax can benefit, and low-income families that have little or no tax liability rarely qualify for the maximum benefit.<sup>31</sup> Among families claiming the credit in 2011, the largest average benefit went to those that had incomes between \$100,000 and \$200,000.<sup>32</sup>



***The proportion of tax returns claiming the EITC increased by 22% between 2007 and 2009, the latest year for which data are available.***

## Tax Credits for Working Families (continued)

- The *Child Tax Credit* (CTC) helps working families offset the cost of raising children. Families can claim the credit for each qualifying child under the age of 17. Part of the credit is refundable – if the credit exceeds a family’s tax liability, a portion of the difference is given back to the family as a refund.<sup>33</sup> Temporary provisions made in the early 2000s and extended in 2009 and 2010, doubled the credit to what it is now – up to \$1,000 per qualifying child – through 2012. The CTC will revert to \$500 when the extensions end in 2013, and many families may lose eligibility for the refundable portion of the credit without further legislation to extend and keep the current credit level.<sup>34</sup>

### Hawai’i Data Trends

The proportion of tax returns claiming the EITC increased by 22% between 2007 and 2009, the latest year for which data are available. The average amount of the credit also increased by \$229, or 13%. The percent of tax returns claiming the CDCTC and the CTC, along with the average amount of credits, has shown little to no change since 2007.

**TABLE 3:** Tax Credits for Working Families Summary

Indicator	Most Recent		Change Since	
	Year	Data	1 Yr Ago	2007
<b>Percent of income tax returns claiming:</b>				
Earned Income Tax Credit	2009	17	13%	22%
Child and Dependent Care Tax Credit	2009	4	-2%	4%
Child Tax Credit	2009	16	-4%	0%
<b>Average amount of credit claimed for (in \$):</b>				
Earned Income Tax Credit	2009	1,963	10%	13%
Child and Dependent Care Tax Credit	2009	461	0%	0%
Child Tax Credit	2009	1,245	-1%	-2%

Note: % change is color coded to indicate an improved condition (in blue), a worsened condition (in red), or that no change is observed (in black). The % change is coded grey for descriptive indicators where the direction of change does not imply improvement or deterioration of the condition.

#### Data charts in appendix:

- ▶ Figure 19. Percent of Income Tax Returns Claiming EITC, CDCTC & CTC
- ▶ Figure 20. Average Amount of Credit Claimed for EITC, CDCTC & CTC



# Basic Needs and Family Expenditures

## The U.S. Context

**Housing.** High levels of housing instability preceded the Great Recession, with the number of families reporting housing problems increasing since the early 2000s. By the time the recession began, over 40% of U.S. households with children were already struggling to afford housing or were living in overcrowded or physically inadequate housing.<sup>35</sup> Despite falling home values, housing affordability has worsened in recent years. The share of working households with a severe housing cost burden – i.e., paying more than half of their income for housing – increased between 2008 and 2010 for renters and owners.<sup>36</sup> Increasing cost burdens during this period have been largely due to income declines for both renters and owners as well as rent increases where renters are concerned. Low-income and poor families are particularly vulnerable to homelessness when affordable housing is scarce and when the economy is still weak. Federal funds were made available through ARRA for the Homeless Prevention and Rapid Re-Housing Program (HPRP), aimed at providing families with housing search assistance, temporary rental assistance, and other short-term assistance associated with securing housing.<sup>37</sup> This boost to the safety net is credited with preventing an increase in the homeless population, and indeed the number of homeless people remained unchanged between 2009 and 2011.<sup>38</sup> However, experts warn that there is still much reason for concern as indicators related to housing instability – i.e., housing affordability, unemployment and foreclosures rates, and at-risk housing conditions such as “doubling up” by living with family or friends – continue to be troubling. Homelessness is a lagging indicator, meaning the rate of homelessness may yet increase as these related indicators have not improved significantly.<sup>39</sup> In addition, resources provided through HPRP have run out in many communities and the program is due to end in the fall of 2012.

**Food.** When income decreases and families must nevertheless meet fixed expenses such as rent or mortgage, flexible expenses such as food are often where families cut their budget. Indeed, as incomes declined and prices increased, the average annual expenditure on food decreased by nearly 5% between 2008 and 2010.<sup>40</sup> Low-income



*The share of working households with a severe housing cost burden – i.e., paying more than half of their income for housing – increased between 2008 and 2010 for renters and owners.*

## Basic Needs and Family Expenditures (continued)

families are particularly vulnerable to experiencing difficulty getting food on the table, especially during financially challenging times. By 2010, 14.5% of households (17.2 million households) were food insecure (i.e., they experienced difficulty at some point during the year providing enough food for all household members due to lack of resources), with about a third of these households experiencing very low food security (i.e., the food intake of some household members was reduced and normal eating patterns were disrupted due to limited resources).<sup>41</sup> By 2011, nearly 45 million Americans were receiving assistance from the Supplemental Nutrition Program (SNAP, formerly “food stamps”, the largest food assistance program), an increase of about 69% since the start of the recession.<sup>42</sup> The increase in enrollment reflects persistently high unemployment, higher benefits as a result of ARRA, and increased program outreach during the economic downturn.<sup>43</sup> Other important food assistance programs designed to reduce food hardship include the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) and the National School Lunch Program.

**Health Care.** The share of non-elderly Americans covered by employer-sponsored insurance (ESI) has decreased steadily over the past decade, with 2010 marking the tenth year in a row of ESI erosion. Reasons for the decline in ESI coverage over the past decade include two economic downturns with high unemployment, premiums that have outpaced income growth and impacted employee take-up behavior, and health insurance costs that have similarly affected employers’ offering of this benefit.<sup>44</sup> No one demographic or socioeconomic group has been spared from the erosion of ESI, however, those in the lower end of the income distribution are less likely to have ESI and more likely to be uninsured.<sup>45</sup> Thus, an increase in the share of uninsured Americans has accompanied the decline in ESI coverage. Public insurance has been effective at reducing the number of uninsured children, but not at preventing the increases in the number of uninsured parents and other adults due to restrictive eligibility.<sup>46</sup> Additionally, the Patient Protection and Affordable Care Act (i.e., health care reform), components of which took effect in 2010, has been credited with shielding young adults from further coverage losses as individuals up to age 26 are now allowed to stay on or join their parents’ employer-sponsored health insurance policy.<sup>47</sup>

**Childcare.** Despite the high unemployment rate among parents, nearly two thirds of children under the age of six had all parents (meaning the single parent in single-parent families or both parents in two-parent families) in the labor force in 2010.<sup>48</sup> Blending work and family life presents a number of challenges to parents, among them finding safe, quality, and affordable child care for young children. While low-income working parents face the

## Basic Needs and Family Expenditures (continued)

same issues other working parents do when it comes to child care needs, they have fewer resources, less workplace flexibility (especially when jobs are scarce and parents are limited in finding better employment) and, therefore, greater vulnerabilities.<sup>49</sup> There are considerable resources directed at assisting low-income families with their child care needs so that parents can work and remain employed – the Child Care and Development Fund (CCDF) is the primary federal program devoted to child care services. Funds provided through ARRA allowed states to extend CCDF support to more families requiring child care.<sup>50</sup> There is also a growing awareness of the impact early childhood settings can have on learning and school readiness and, consequently, a growing public commitment to early learning opportunities for children from low-income families.<sup>51</sup>

### Hawai'i Data Trends

As the economy worsened, calls to Aloha United Way's 2-1-1 Information and Referral Hotline reflected a growing need for assistance in meeting the most basic household needs. Except for 2008, the top three referrals requested over the period of 2007–2011 centered around housing needs (rental assistance), food needs (referrals to food pantries), and health insurance needs (both adults' and children's).

Hawai'i is one of the least affordable housing markets in the U.S. In 2007, the median home price was 69% more than the affordable price, defined as the price of a home financed under a standard mortgage where the monthly mortgage payment is less than 30% of the median household income. The gap between the prevailing price and the affordable price has been narrowing since 2007 as home values have declined, and in 2011, the median price fell slightly below (-3%) the affordable price.

There was a slight but steady increase in the proportion of homeowners with incomes under \$35,000 reporting a housing burden between 2007 and 2010, with nearly two thirds of these homeowners spending at least 30% of their household income on housing by 2010. The good majority (84%) of renters in this income category were already reporting a housing burden in 2007, with that proportion increasing to 87% by 2010. The proportion of homeowners and renters with incomes above \$35,000 reporting a housing burden also saw slight increases during the period examined.

The share of people “doubling up” (i.e., living in multifamily households) has remained relatively stable over the past several years, with a slight increase seen among those with

## Basic Needs and Family Expenditures (continued)

income below 200% of the poverty level between 2007 and 2010. The proportion of overcrowded households has similarly remained stable, with the share of households in overcrowded renter-occupied units being higher than those in owner-occupied units.

A total of 4,356 households received homeless shelter services at some point during the 2011 fiscal year, representing a 14% increase from 2007. A good majority of these households were served in the City and County of Honolulu. Prior to entering services, 3% of these households lived in their rental or owned home (a share that has remained unchanged between 2007 and 2011) and 14% lived with family or friends (also a proportion that has not increased significantly during the period examined). By the fourth quarter of 2011, 82% (or \$5,082,791) of the ARRA Homeless Program Funds awarded to Hawai'i had been disbursed.

The number of SNAP recipients increased by 81% between 2007 and 2011, with the average benefit increasing by 45% (from \$149 to \$216) during that period. The number of WIC recipients also increased, by 12%. The percent of students receiving free or reduced school lunch increased from 40% in 2007 to 44% in 2010, with Hawai'i County having the largest share of students in the program throughout all four years and 57% by 2010. As with all these food-needs indicators, the pounds of food distributed by the Hawai'i Food Bank increased steadily between fiscal years 2007 and 2011, with 11.8 million pounds of food distributed in 2011, an increase of 55% from the 2007 amount.

Hawai'i has long enjoyed a lower health uninsured rate among its residents compared to most other states. The percent of uninsured residents remained low and relatively stable between 2007 and 2009 (the latest year for which data are available). Maui County had the highest share of uninsured people in 2009, 8.8%. Med-Quest enrollment increased by 73% between 2007 and 2011. A dramatic increase between 2008 and 2009 (39%) was largely attributed to the shift from a fee-for-service program to a managed care program (Med-Quest) for aged, blind, and disabled Medicaid recipients.

Finally, in relation to child care, the percent of children under five years of age attending nursery, preschool, or kindergarten increased slightly through 2009, then returned to a level similar to 2007 by 2010. There was more variation among those with incomes below 200% of the poverty level, with the percent of children attending these settings more than doubling between 2008 and 2009, then dropping again in 2010 to a share similar to 2007.

## Basic Needs and Family Expenditures (continued)

**TABLE 4:** Basic Needs and Family Expenditures Summary

Indicator	Most Recent		Change Since	
	Year	Data	1 Yr Ago	2007
<b>Housing finance gap</b> (Difference between prevailing and affordable home prices, expressed as a percentage of affordable price)	2011	-3	-191%	-104%
<b>Percent of households with housing burden:</b>				
Owner-occupied with income below \$35,000	2010	64	7%	9%
Owner-occupied with income \$35,000 or more	2010	33	-3%	10%
Renter with income below \$35,000	2010	87	2%	4%
Renter with income \$35,000 or more	2010	38	-4%	4%
<b>Percent of people living in multifamily households</b>	2010	29	2%	10%
<b>Percent of households with overcrowded dwellings</b>	2010	9	0%	-2%
<b>Number of households receiving homeless shelter services</b>	2011	4,356	2%	14%
<b>Number of SNAP recipients</b>	2011 (1)	164,155	18%	81%
<b>Number of WIC recipients</b>	2011 (1)	36,800	1%	12%
<b>Percent of students receiving free or reduced school lunch</b>	2010	44	4%	10%
<b>Food distributed by Food Bank (million pounds)</b>	2011	11.8	4%	55%
<b>Percent of uninsured</b>	2009	5	4%	-8%
<b>Number of Med-Quest recipients</b>	2011 (1)	274,957	6%	73%
<b>Percent of children under 5 years old attending nursery, preschool, or kindergarten</b>	2010	21	-14%	4%

(1) Average of monthly data from January to December of the reporting year.

Note: % change is color coded to indicate an improved condition (in blue), a worsened condition (in red), or that no change is observed (in black). The % change is coded grey for descriptive indicators where the direction of change does not imply improvement or deterioration of the condition.

## Basic Needs and Family Expenditures (continued)

### Data charts in appendix:

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- ▶ Figure 21. Number of 211 Referrals
- ▶ Figure 22. Top Five 211 Referrals

#### Housing

- ▶ Figure 23. Housing Finance Gap
- ▶ Figure 24. Percent of Households with Housing Cost Burden
- ▶ Figure 25. Percent of People in Multifamily Households by Poverty Level
- ▶ Figure 26. Percent of Households in Overcrowded Dwellings
- ▶ Figure 27. Number of Households Receiving Homeless Shelter Services
- ▶ Figure 28. Distribution of Households by Various Types of Residence Prior to Shelter Entry
- ▶ Figure 29. Percent of ARRA Homeless Program Funds Disbursed

#### Food

- ▶ Figure 30. Number of SNAP Recipients
- ▶ Figure 31. Average SNAP Benefit Per Recipient
- ▶ Figure 32. Number of WIC Recipients
- ▶ Figure 33. Percent of Students Receiving Free or Reduced School Lunch
- ▶ Figure 34. Pounds of Food Distributed by Food Bank

#### Health care

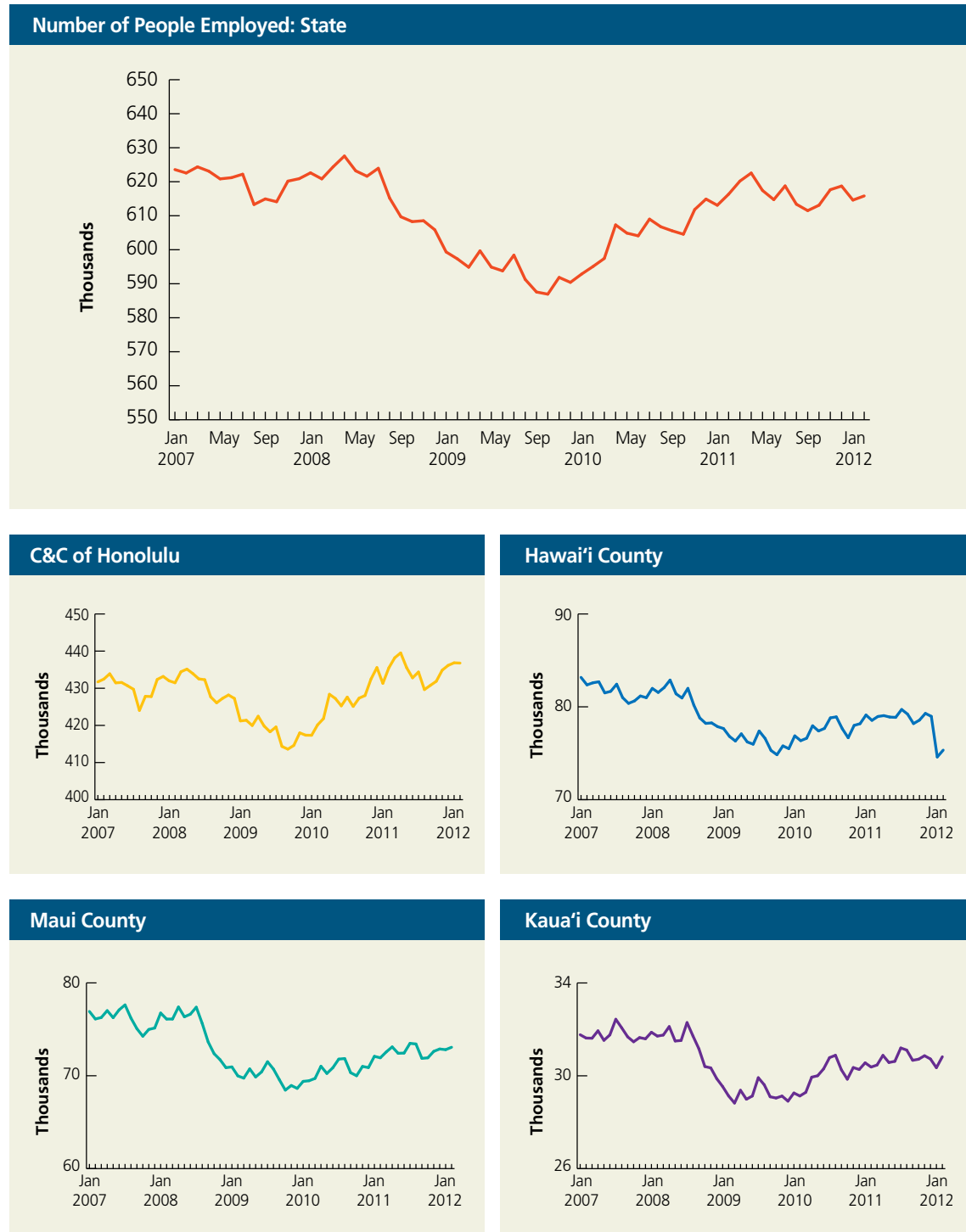
- ▶ Figure 35. Percent of People Without Health Insurance
- ▶ Figure 36. Number of MedQuest Recipients

#### Childcare

- ▶ Figure 37. Percent of Children Under 5 Years Old Attending Nursery, Preschool, or Kindergarten by Poverty Level

# Appendix: Employment and Education

**FIGURE 1.**

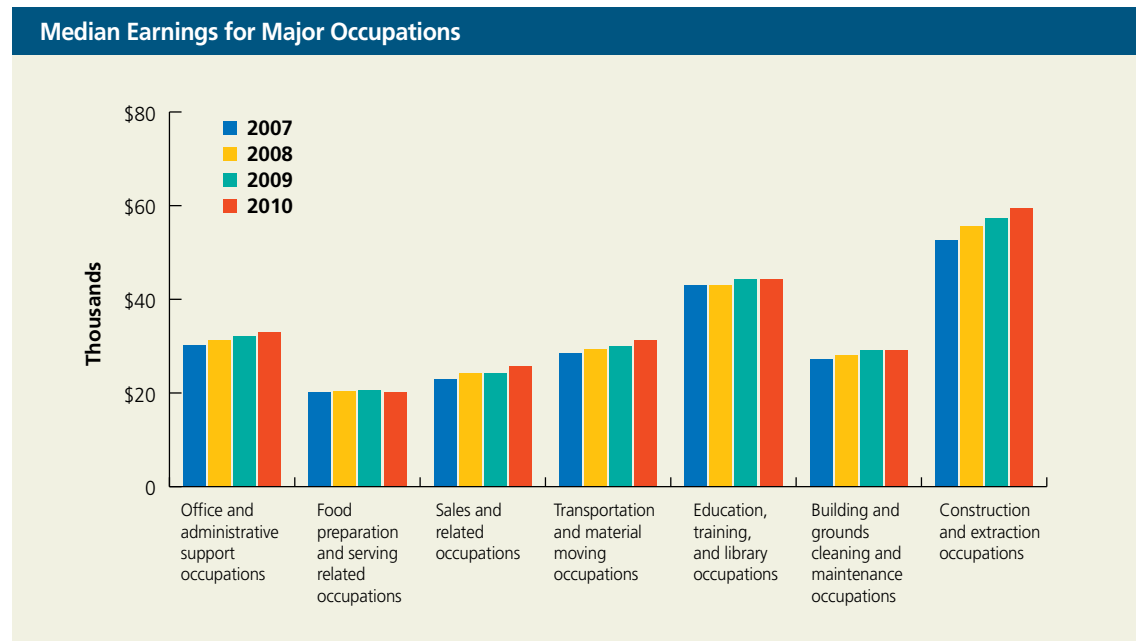


Technical notes: Data are not seasonally adjusted. All state data reflect model reestimation, and state data since April 2010 reflect both model reestimation and revised population controls.

Source: U.S. Bureau of Labor Statistics. (n.d.). Local Area Unemployment Statistics.

## Appendix: Employment and Education (continued)

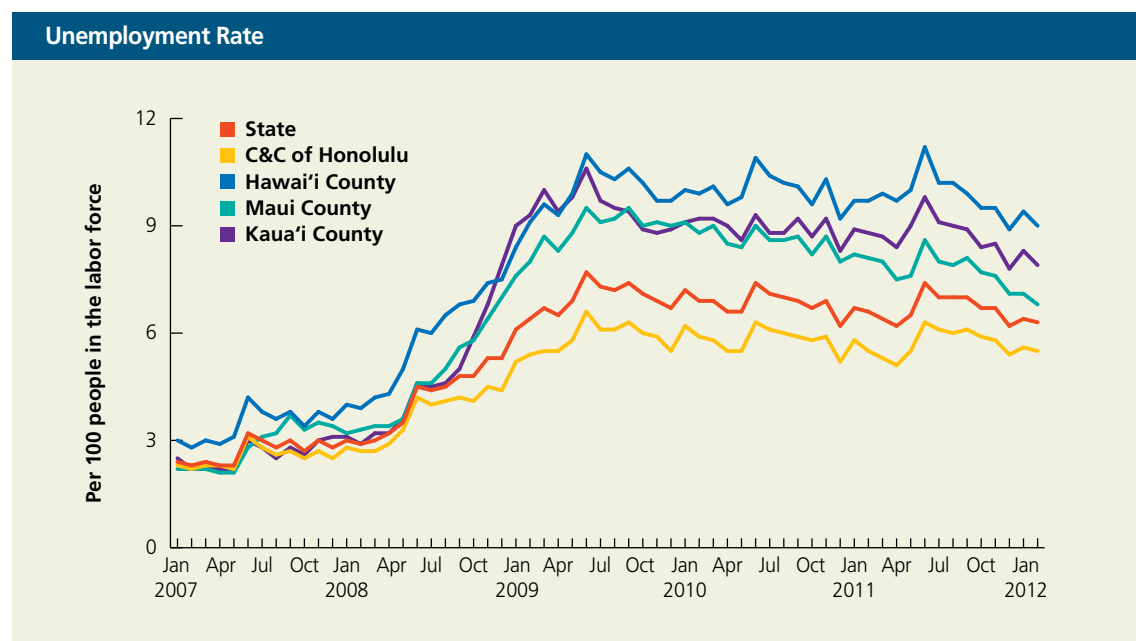
**FIGURE 2.**



Technical notes: These seven largest occupational groups made up over 60% of total estimated employment in Hawai'i.

Source: U.S. Bureau of Labor Statistics. (n.d.). Occupational Employment Statistics (OES) Survey.

**FIGURE 3.**



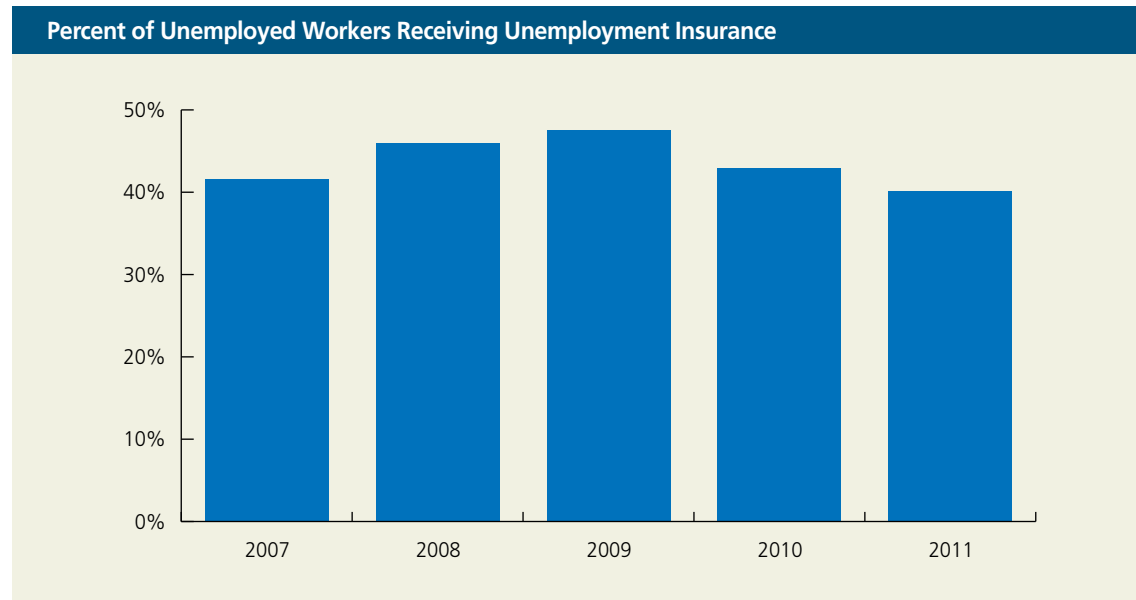
Technical notes: Data are not seasonally adjusted. All state data reflect model reestimation, and state data since April 2010 reflect both model reestimation and revised population controls.

Source: U.S. Bureau of Labor Statistics. (n.d.). Local Area Unemployment Statistics.



## Appendix: Employment and Education (continued)

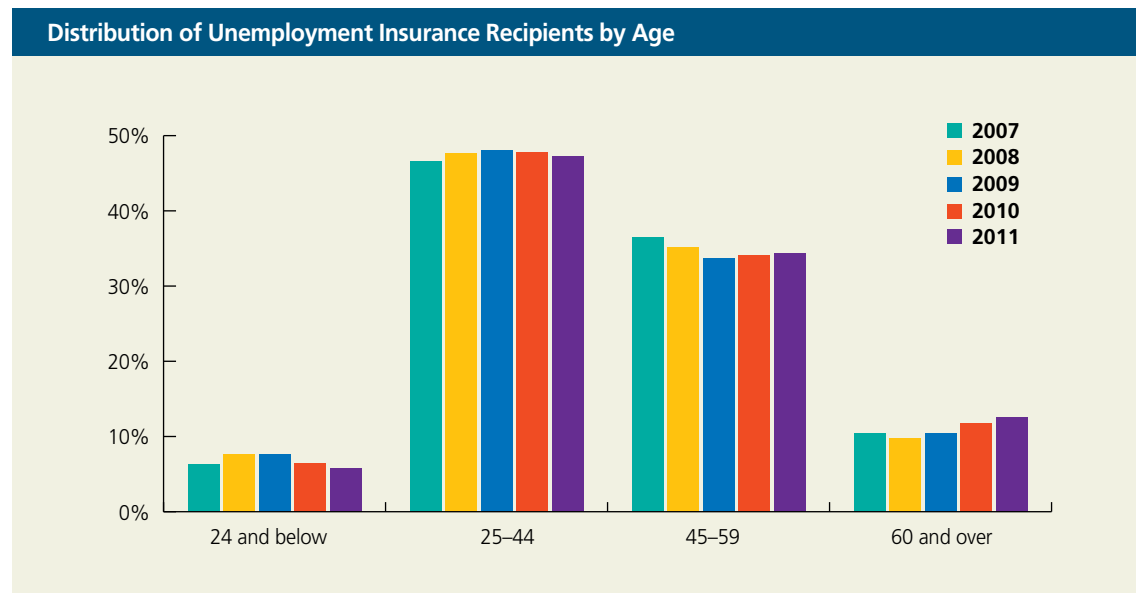
**FIGURE 4.**



Technical notes: This indicator (also referred to as the reciprocity rate) represents the insured unemployed in regular programs as a percentage of the total unemployed.

Source: U.S. Department of Labor, Employment and Training Administration. (n.d.). Unemployment Insurance: Program Statistics.

**FIGURE 5.**

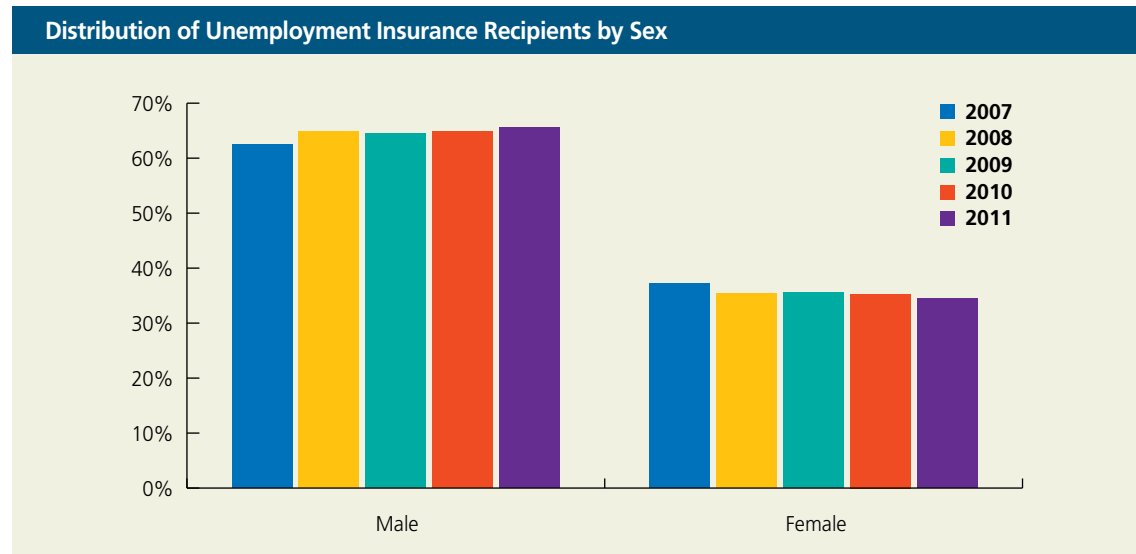


Technical notes: The characteristics of the Insured Unemployed provides information on the demographic composition of unemployment insurance claimants. The data are based on a sample or on the universe of those who file a continued claim in the week containing the 19th of the month, which reflects unemployment during the week containing the 12th. This corresponds with the Bureau of Labor Statistics Current Population Survey.

Source: U.S. Department of Labor, Employment and Training Administration. (n.d.). Unemployment Insurance: Program Statistics.

## Appendix: Employment and Education (continued)

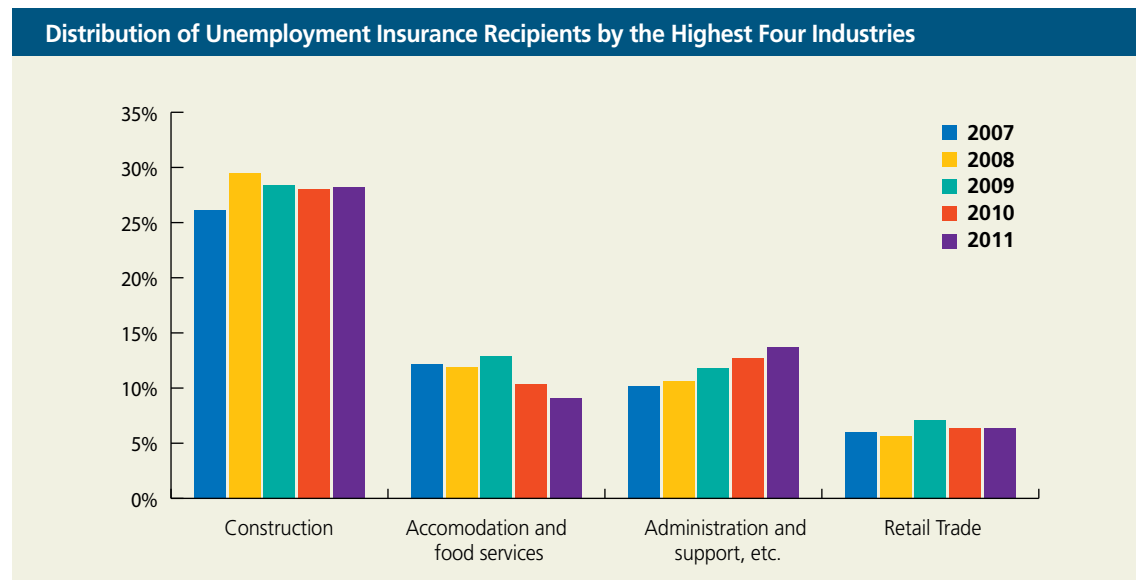
**FIGURE 6.**



Technical notes: The characteristics of the Insured Unemployed provides information on the demographic composition of unemployment insurance claimants. The data are based on a sample or on the universe of those who file a continued claim in the week containing the 19th of the month, which reflects unemployment during the week containing the 12th. This corresponds with the Bureau of Labor Statistics Current Population Survey.

Source: U.S. Department of Labor, Employment and Training Administration. (n.d.). Unemployment Insurance: Program Statistics.

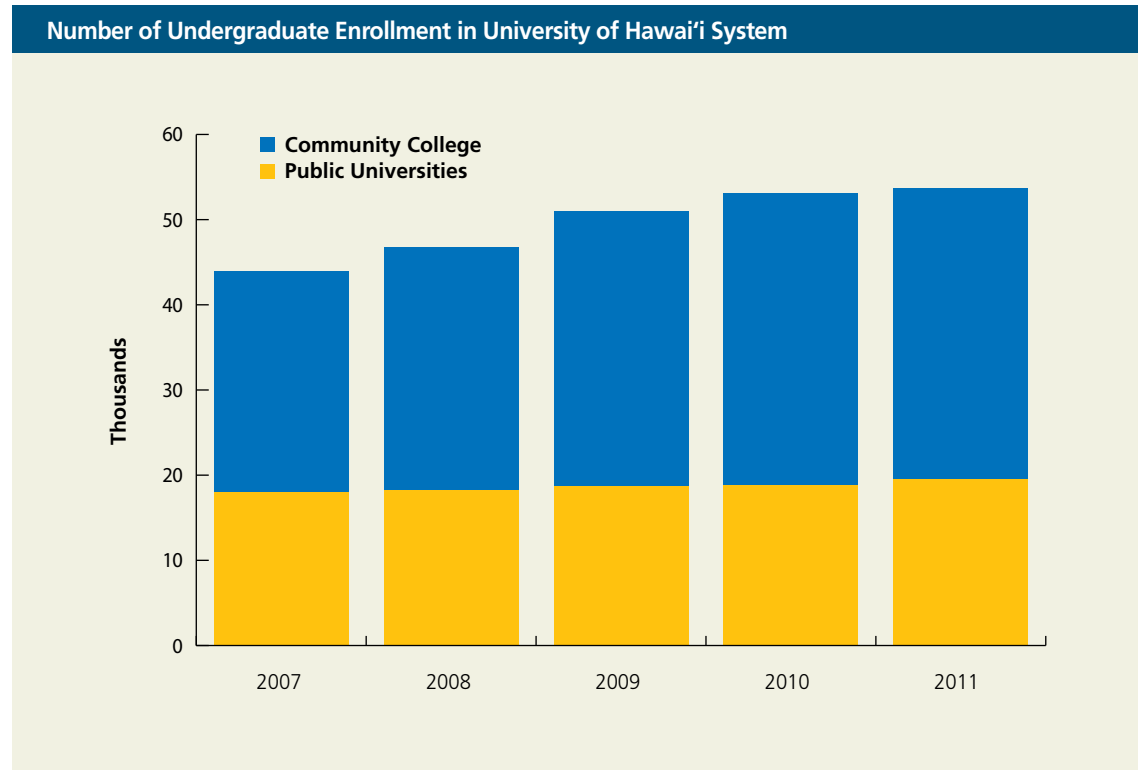
**FIGURE 7.**



Technical notes: The characteristics of the Insured Unemployed provides information on the demographic composition of unemployment insurance claimants. The data are based on a sample or on the universe of those who file a continued claim in the week containing the 19th of the month, which reflects unemployment during the week containing the 12th. This corresponds with the Bureau of Labor Statistics Current Population Survey.

Source: U.S. Department of Labor, Employment and Training Administration. (n.d.). Unemployment Insurance: Program Statistics.

**FIGURE 8.**

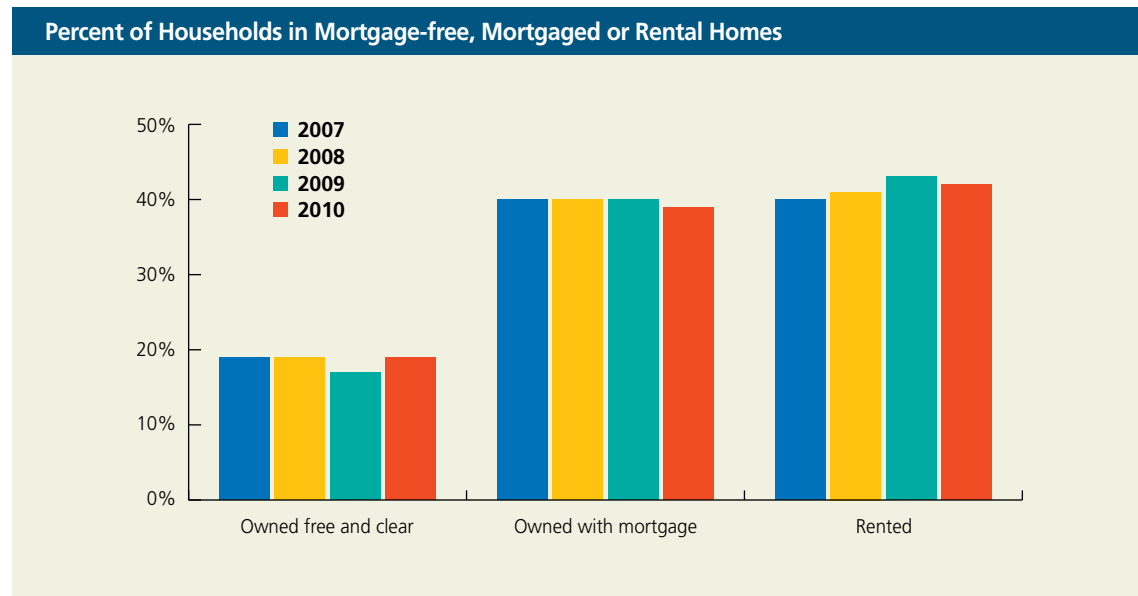


Technical notes: Unduplicated count of undergraduate students enrolled in University of Hawai'i System, which includes: (1) public universities (UH Mānoa, UH Hilo, and UH West O'ahu); and (2) community colleges (Hawai'i CC, Honolulu CC, Kapi'olani CC, Kaua'i CC, Leeward CC, Maui CC, and Windward CC).

Source: University of Hawai'i, Institutional Research Office. (n.d.). Admission Records.

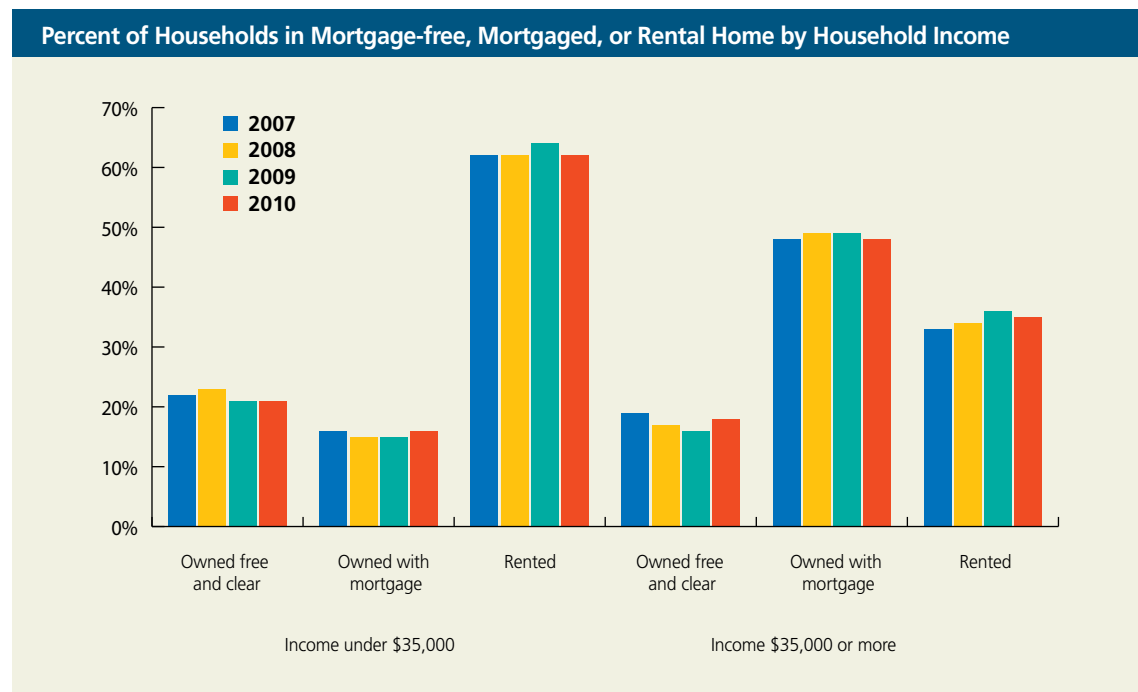
# Appendix: Financial Security and Safety Net

**FIGURE 9.**



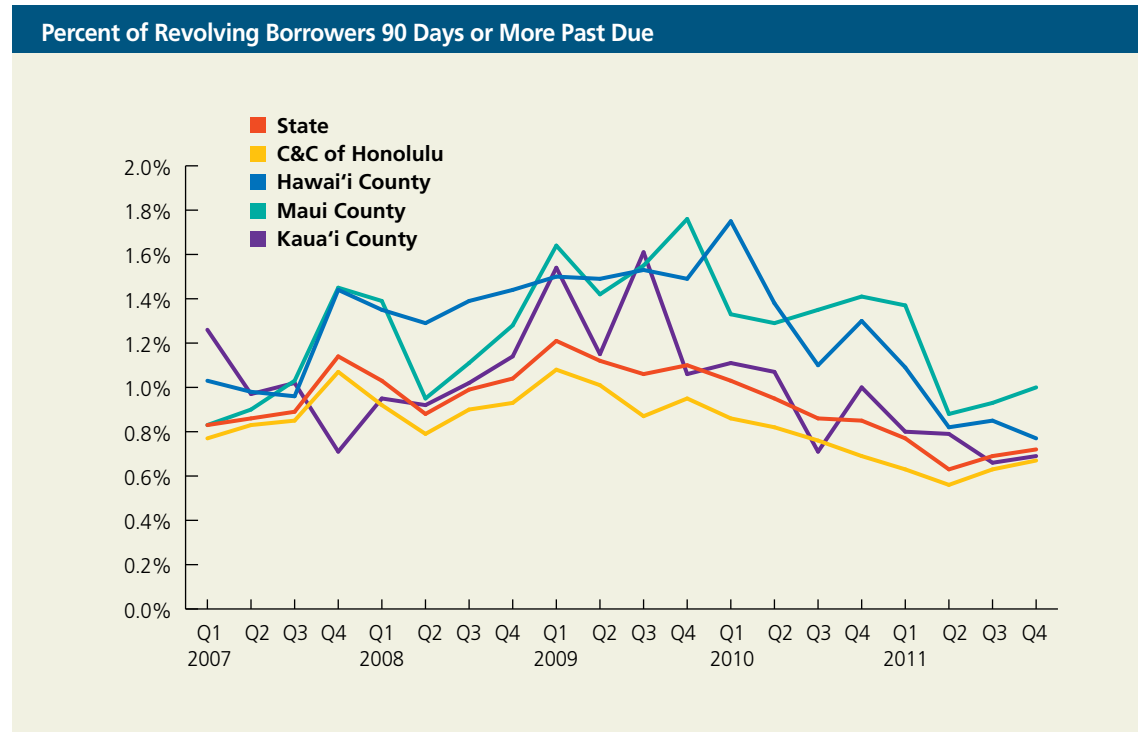
Source: U.S. Census Bureau. (n.d.). American Community Survey 2007, 2008, 2009 and 2010.

**FIGURE 10.**



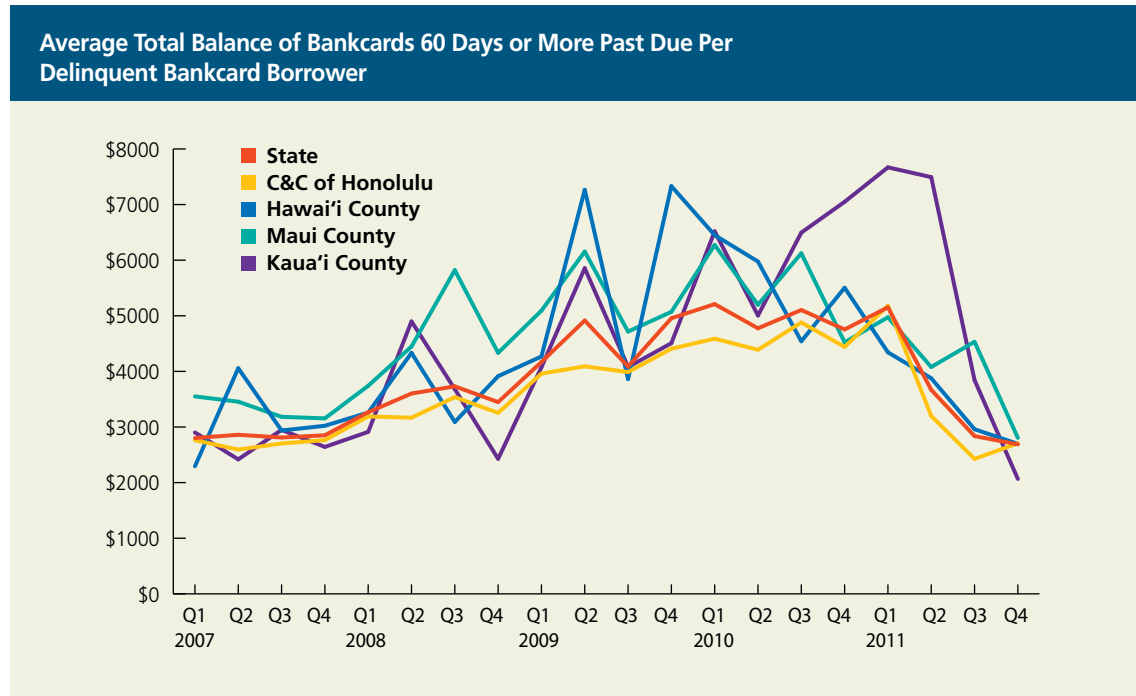
Source: U.S. Census Bureau. (n.d.). American Community Survey 2007, 2008, 2009 and 2010.

**FIGURE 11.**



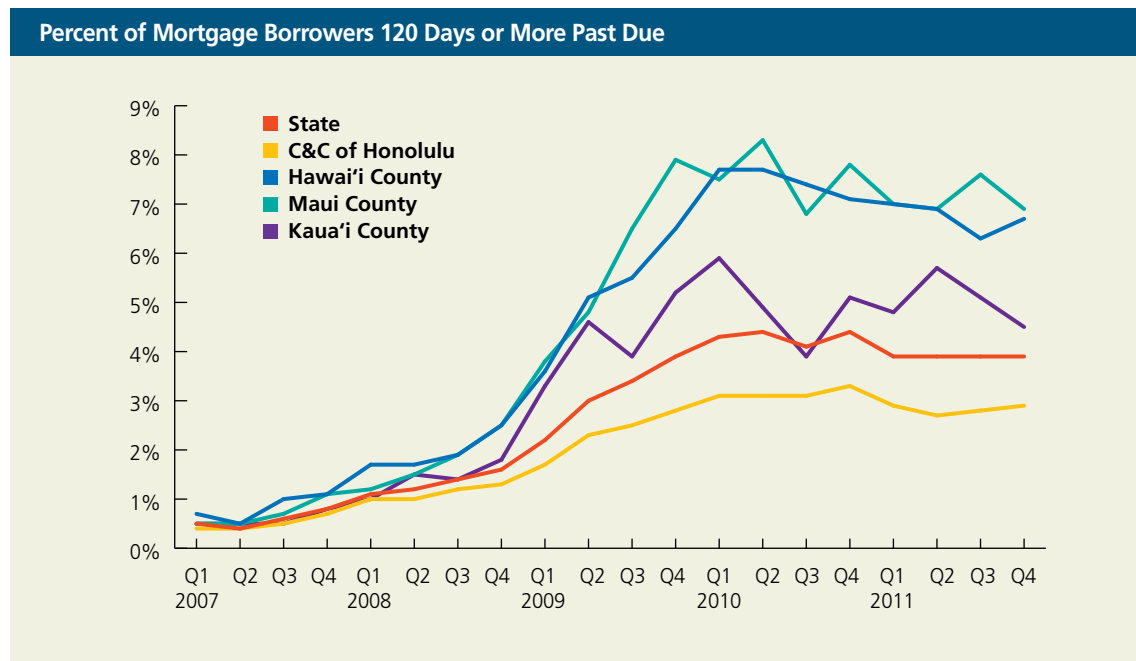
Technical notes: Revolving borrowers are those who owe money on credit cards, including bankcards and retail store cards.  
 Source: TransUnion's Trend Data database.

**FIGURE 12.**



Technical notes: Data include only bankcard holders who are 60 or more days past due. Bankcards are credit cards issued by financial institutions. Source: TransUnion's Trend Data database.

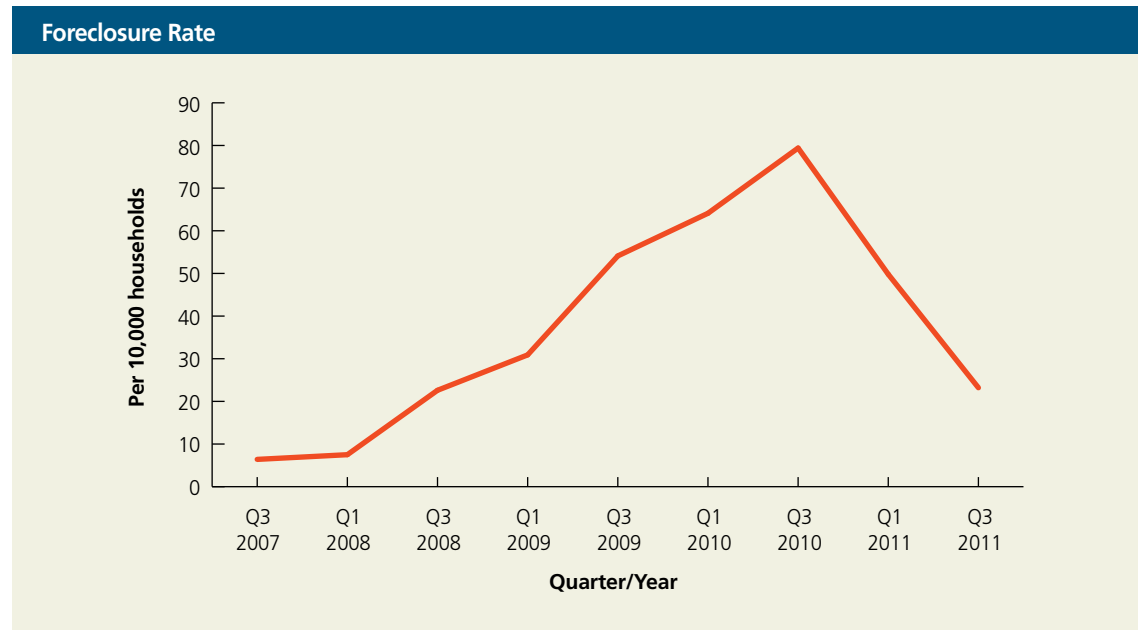
**FIGURE 13.**



Source: TransUnion's Trend Data database.

## Appendix: Financial Security and Safety Net (continued)

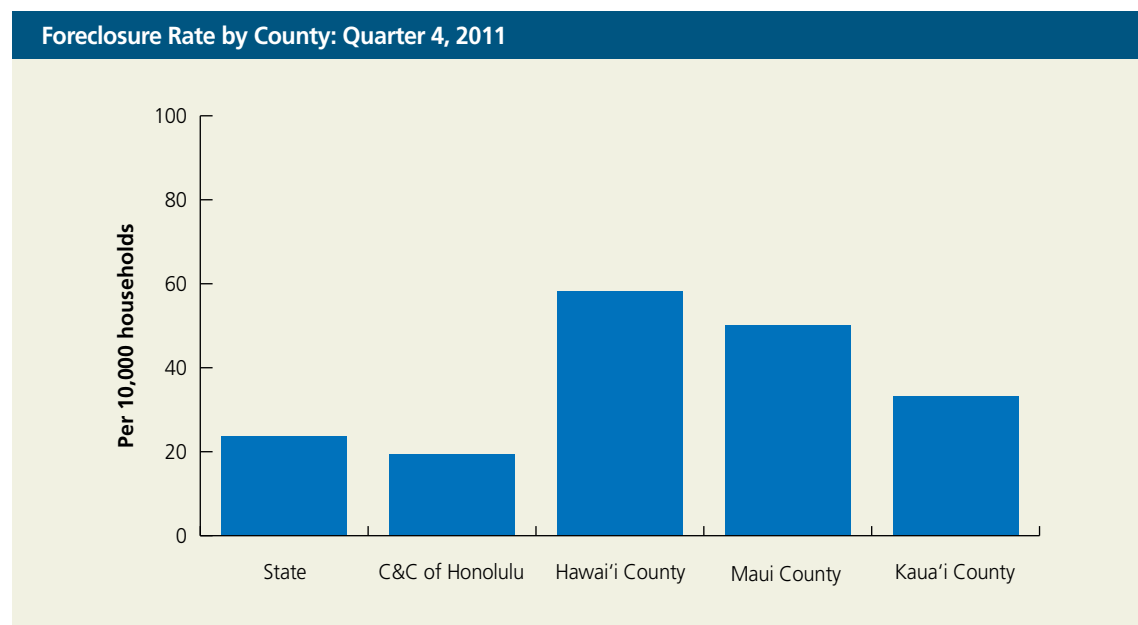
**FIGURE 14.**



Technical notes: Foreclosure rate equals the number of foreclosures divided by the number of households multiplied by 10,000. The number of households was based on RealtyTrac's data (the number of foreclosures multiplied the number of households per one foreclosure). Data for 2008 and Q1 of 2009 was interpolated using other available data in 2008-2010.

Source: RealtyTrac.

**FIGURE 15.**

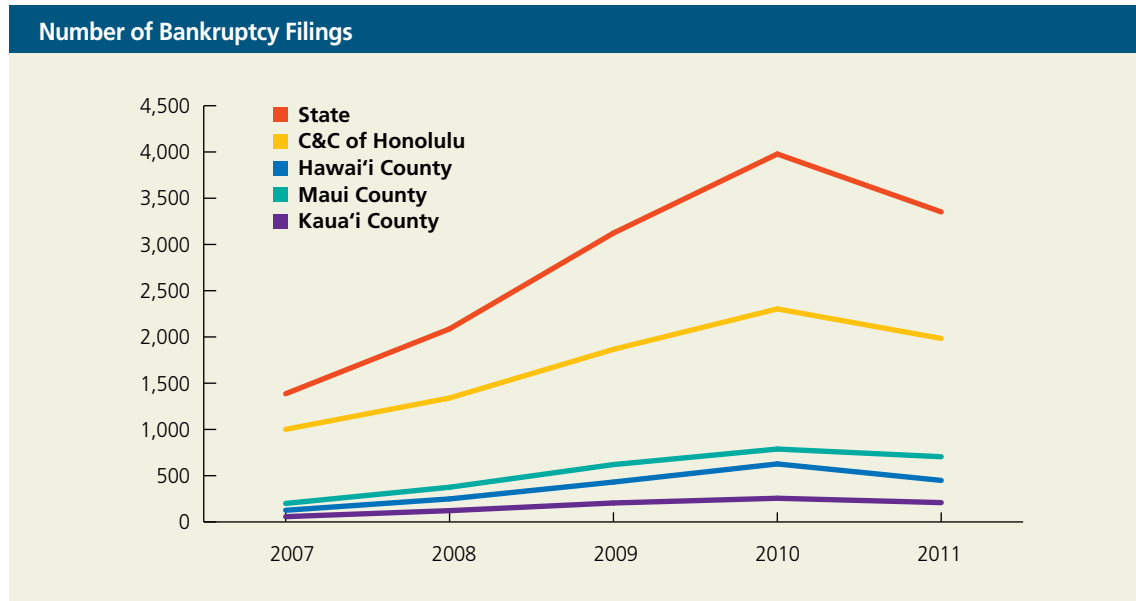


Technical notes: Foreclosure rate equals the number of foreclosures divided by the number of households multiplied by 10,000. The number of households was based on RealtyTrac's data (the number of foreclosures multiplied the number of households per one foreclosure).

Source: RealtyTrac.

# Appendix: Financial Security and Safety Net (continued)

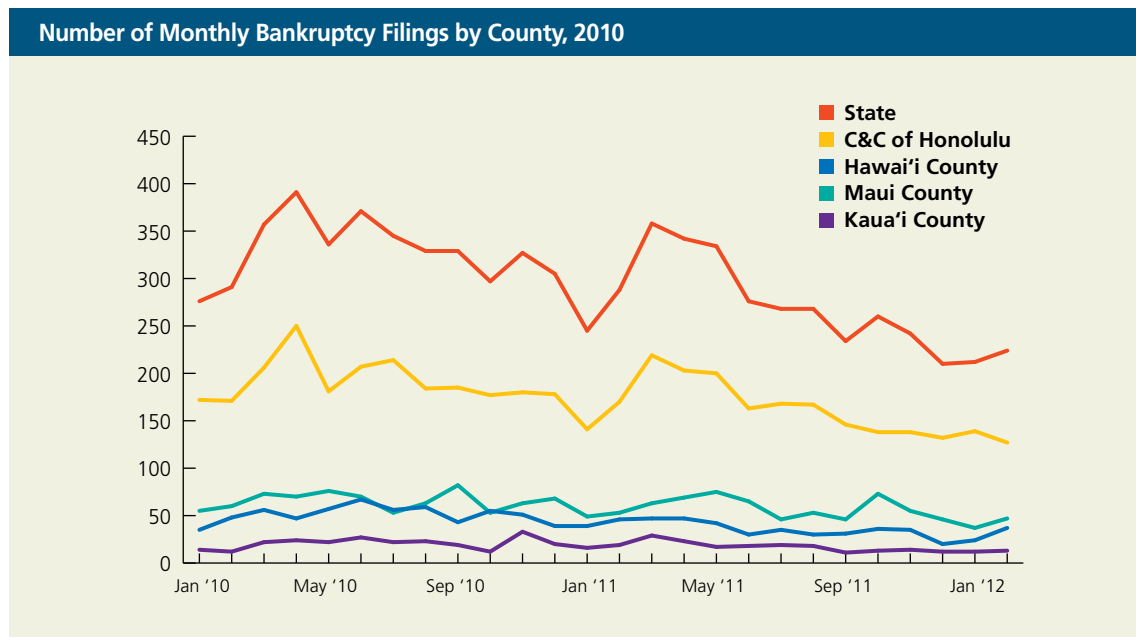
**FIGURE 16.**



Technical notes: Data include both business and consumer filings of Chapters 7, 11, and 13.

Source: U.S. Bankruptcy Courts. (n.d.). Report F-5A, Business and Nonbusiness Bankruptcy County Cases by Chapter, 12 Month Period Ending December. U.S. Bankruptcy Court District of Hawai'i. (n.d.). Bankruptcy Filings and Statistics for 2007 - 2011.

**FIGURE 17.**

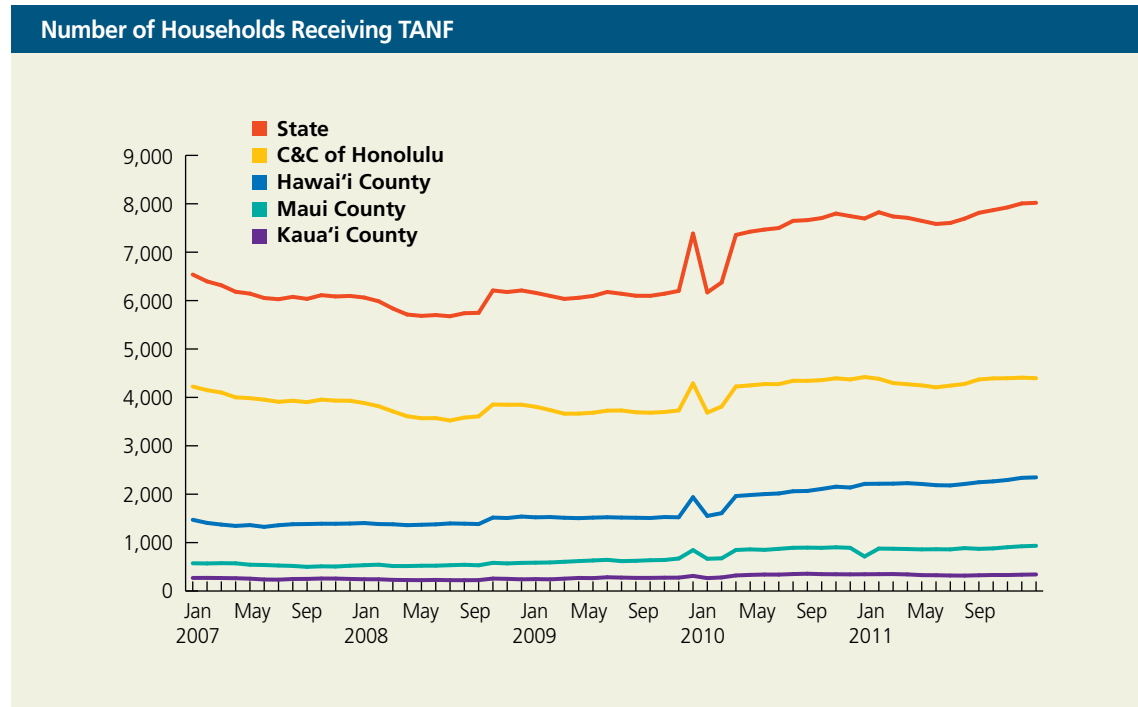


Technical notes: Data include both business and consumer filings of Chapters 7, 11, and 13.

Source: U.S. Bankruptcy Courts. (n.d.). Report F-5A, Business and Nonbusiness Bankruptcy County Cases by Chapter, 12 Month Period Ending December. U.S. Bankruptcy Court District of Hawai'i. (n.d.). Bankruptcy Filings and Statistics for 2010 and 2011.



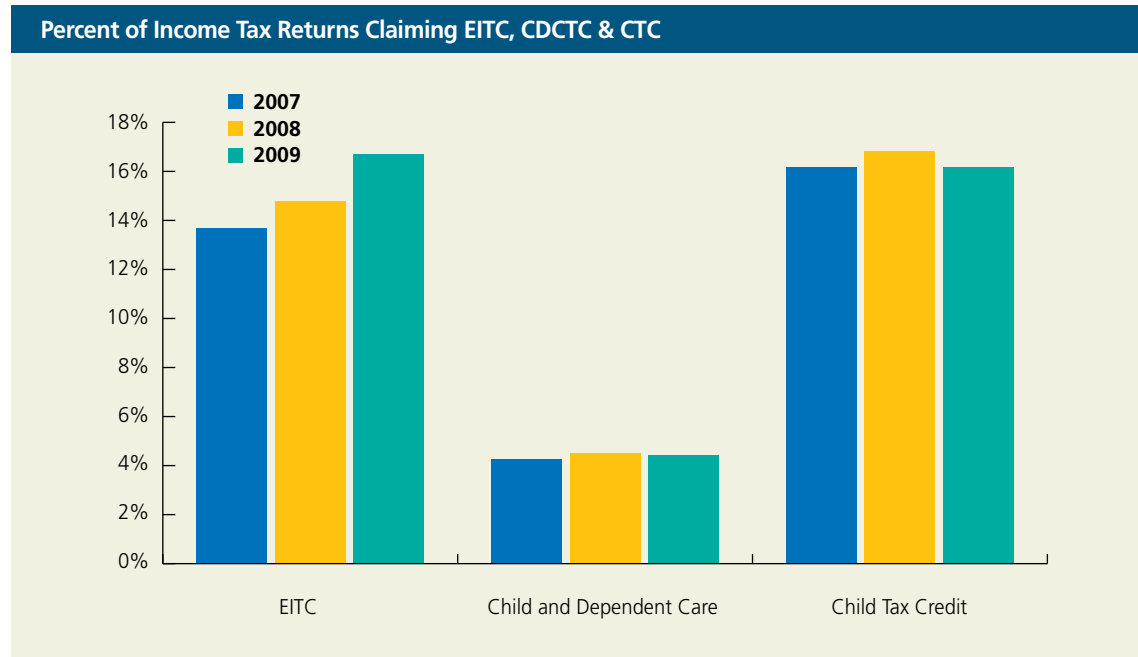
**FIGURE 18.**



Source: Hawai'i State Department of Human Services. (n.d.). TANF Administrative Records.

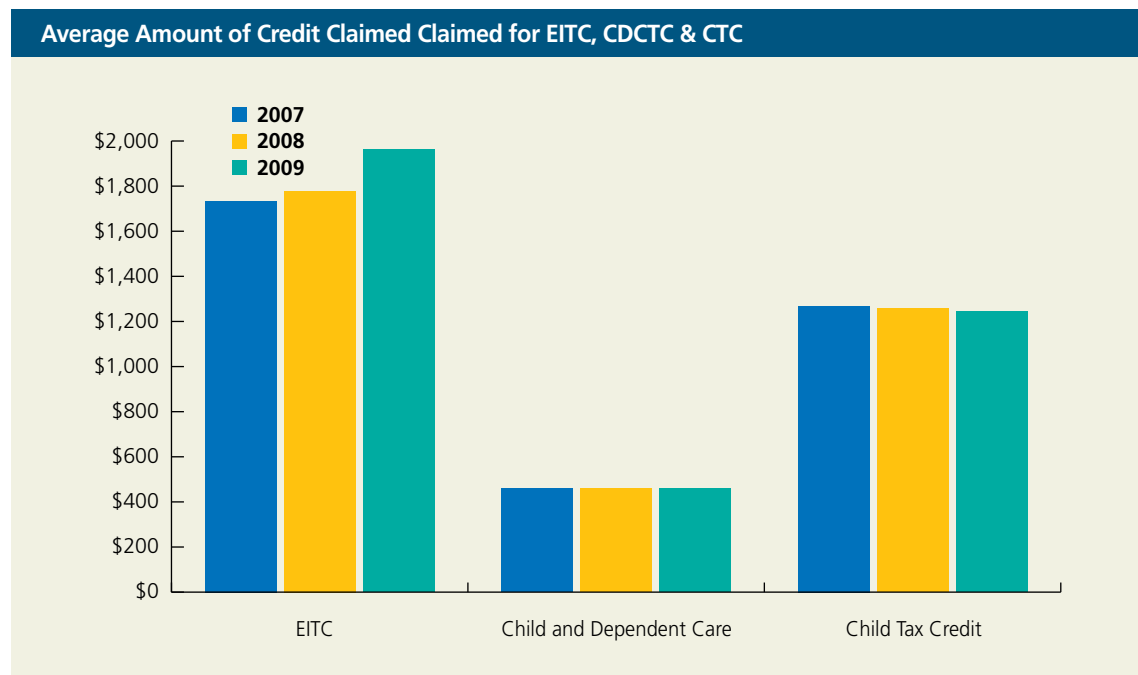
# Appendix: Tax Credits for Working Families

**FIGURE 19.**



Source: IRS Individual Master File, Statistics of Income (May, 2010, June 2011, December 2011).

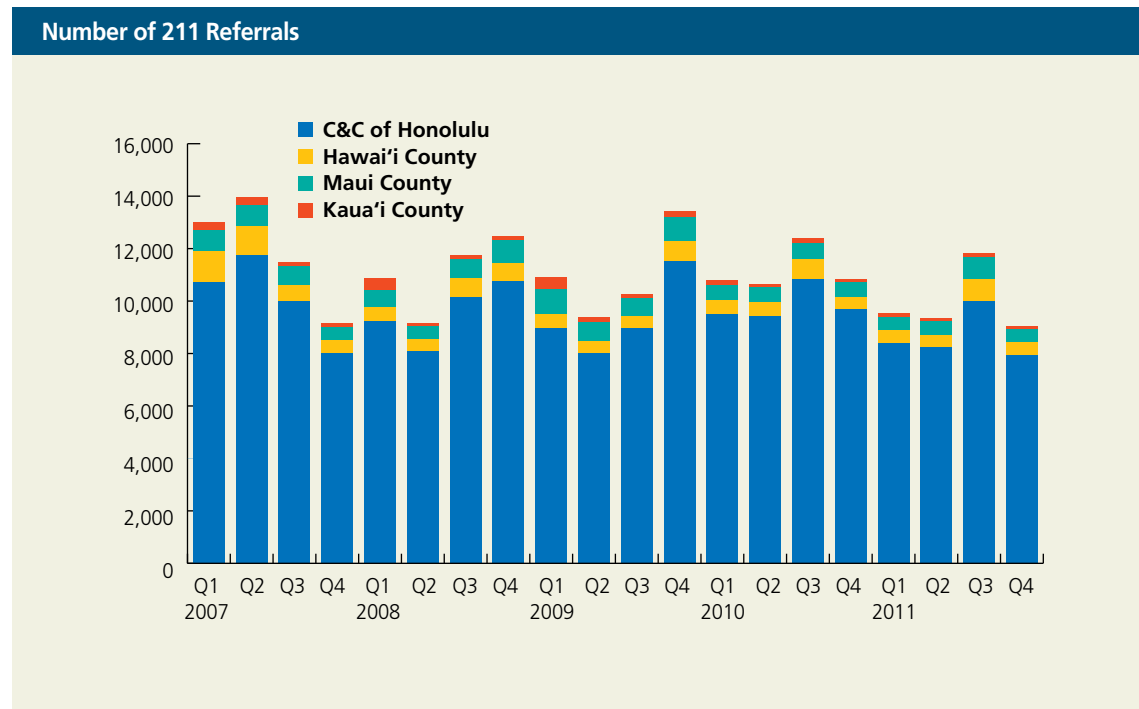
**FIGURE 20.**



Source: IRS Individual Master File, Statistics of Income (May, 2010, June 2011, December 2011).

# Appendix: Basic Needs & Family Expenditures

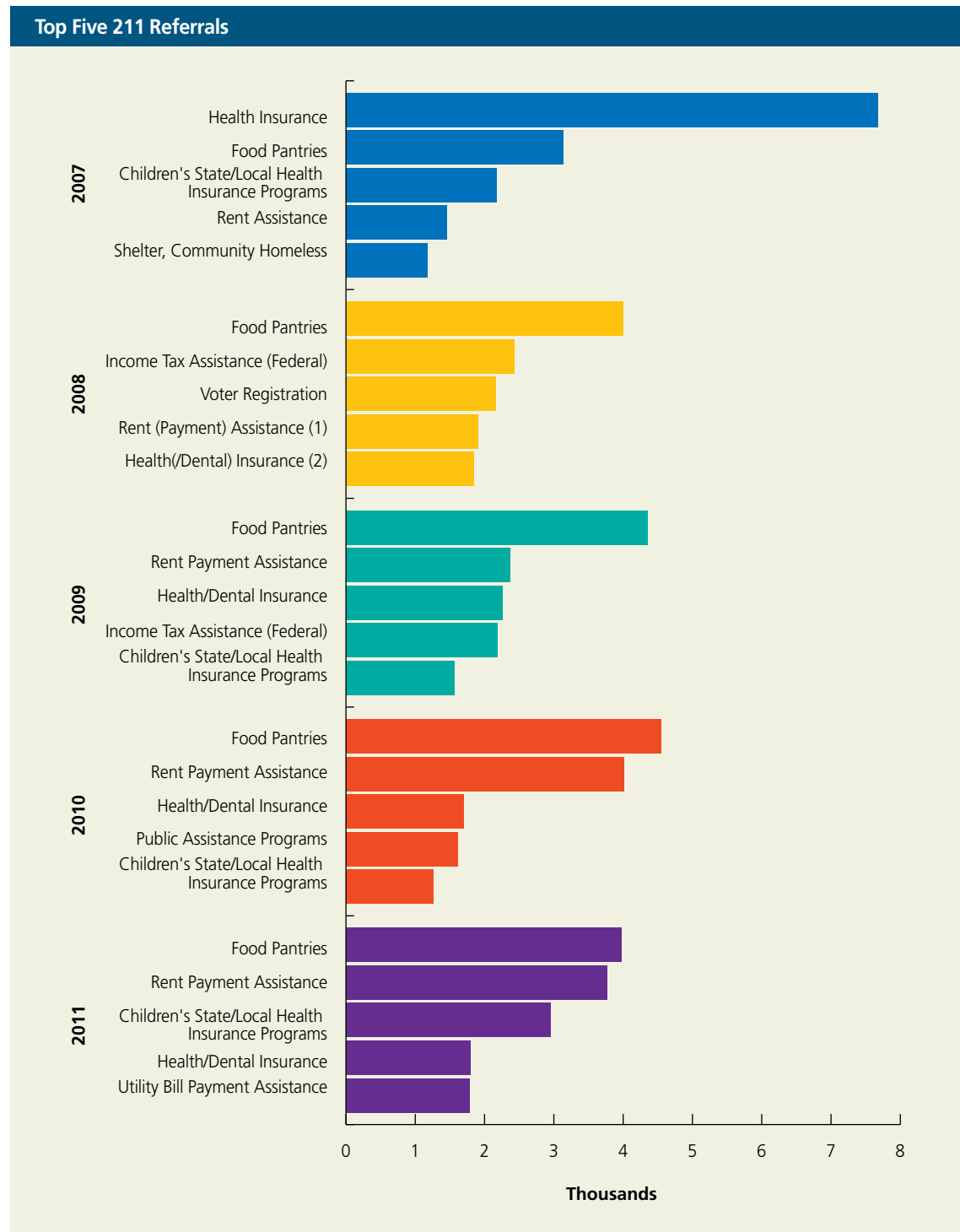
**FIGURE 21.**



Source: Aloha United Way.

## Appendix: Basic Needs & Family Expenditures (continued)

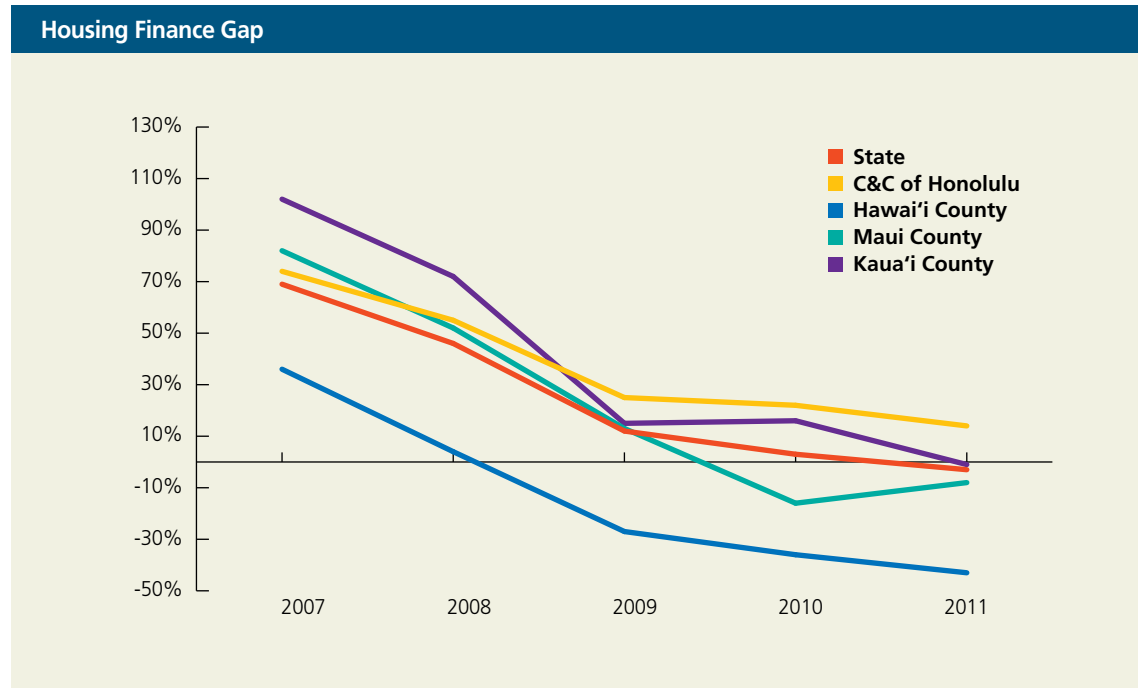
**FIGURE 22.**



Technical notes: (1) Included Rental Payment Assistance in Quarter 4. (2) Included Dental Insurance in Quarter 4.

Source: Aloha United Way.

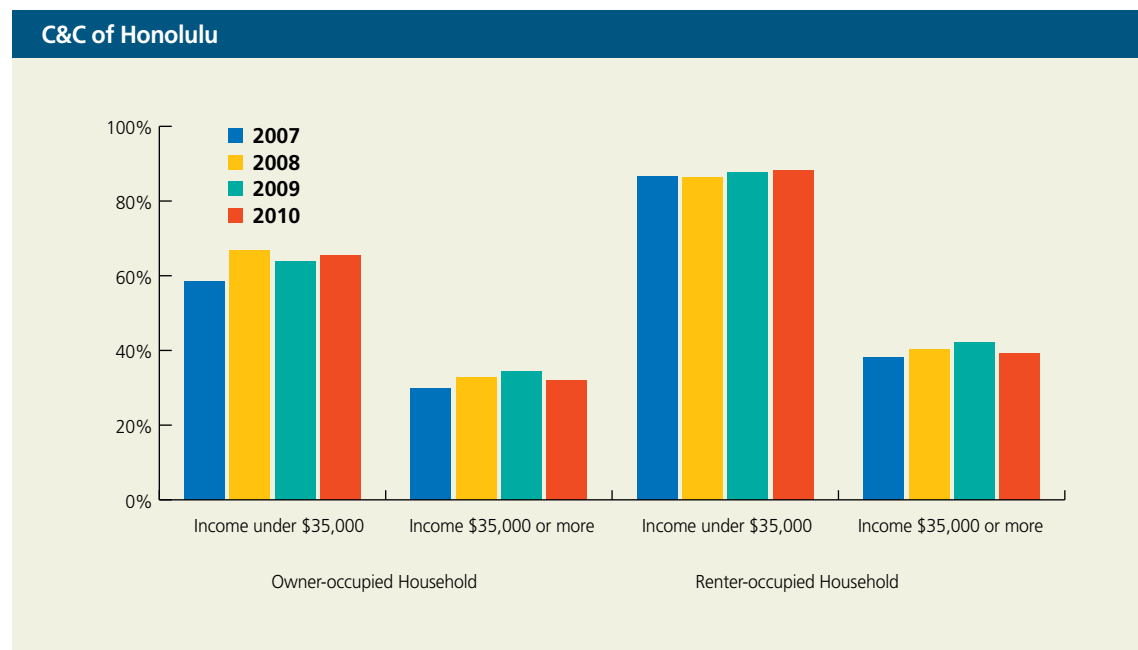
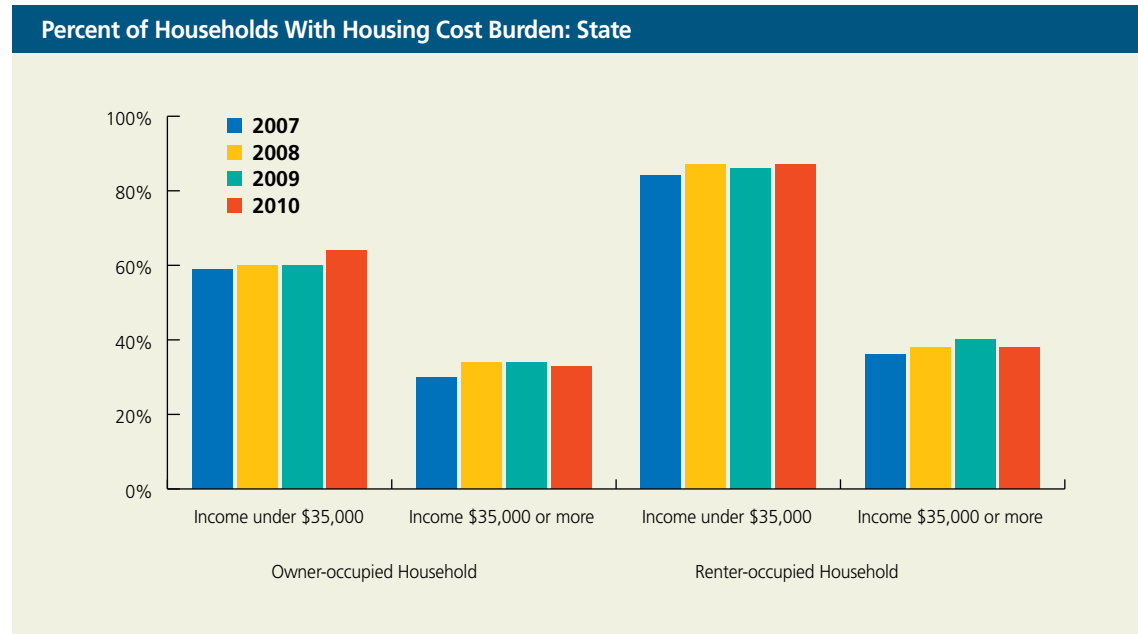
**FIGURE 23.**



Technical notes: Housing Finance Gap measures the difference between the median sales price of a single family home and the housing price associated with an 'affordable' single family home for a family with an income equal to the median family income in the state (or in particular counties) expressed as a share (%) of the affordable price. The affordable price is defined as the price of a home financed under a standard mortgage (20% down payment and 30-year term at the prevailing mortgage rate) where monthly mortgage payments take up no more than 30% of total family income. This indicator captures the shortfall between affordable ownership of a house and median incomes in the State of Hawai'i.

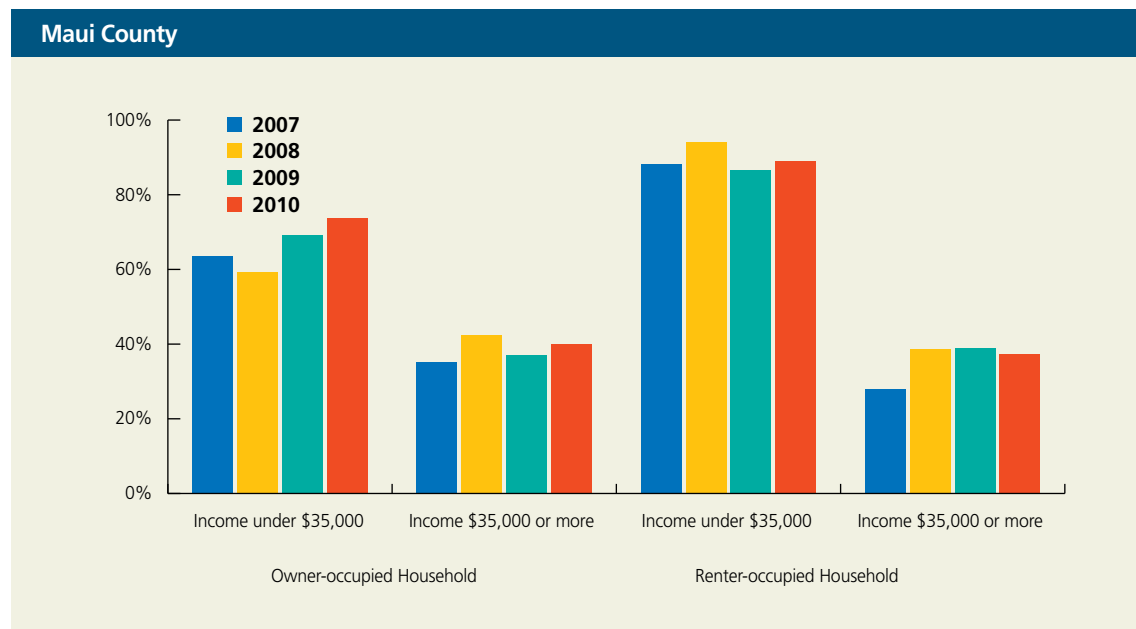
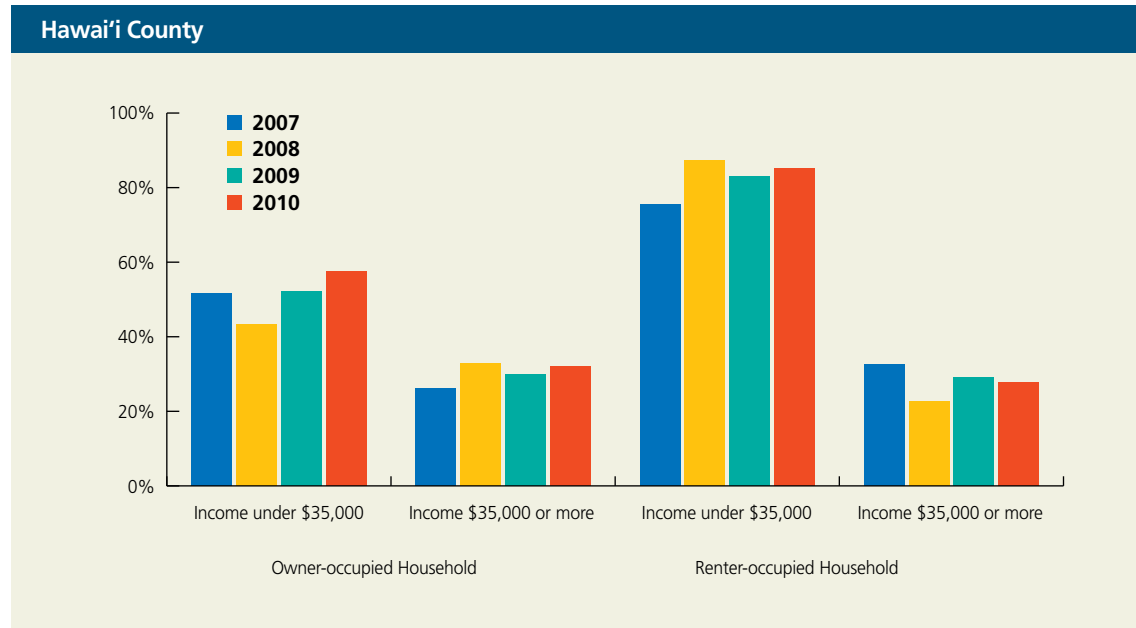
Source: COF calculations based on information from UHERO and Prudential Locations LLC.

**FIGURE 24.**



## Appendix: Basic Needs & Family Expenditures (continued)

**FIGURE 24.** (continued)

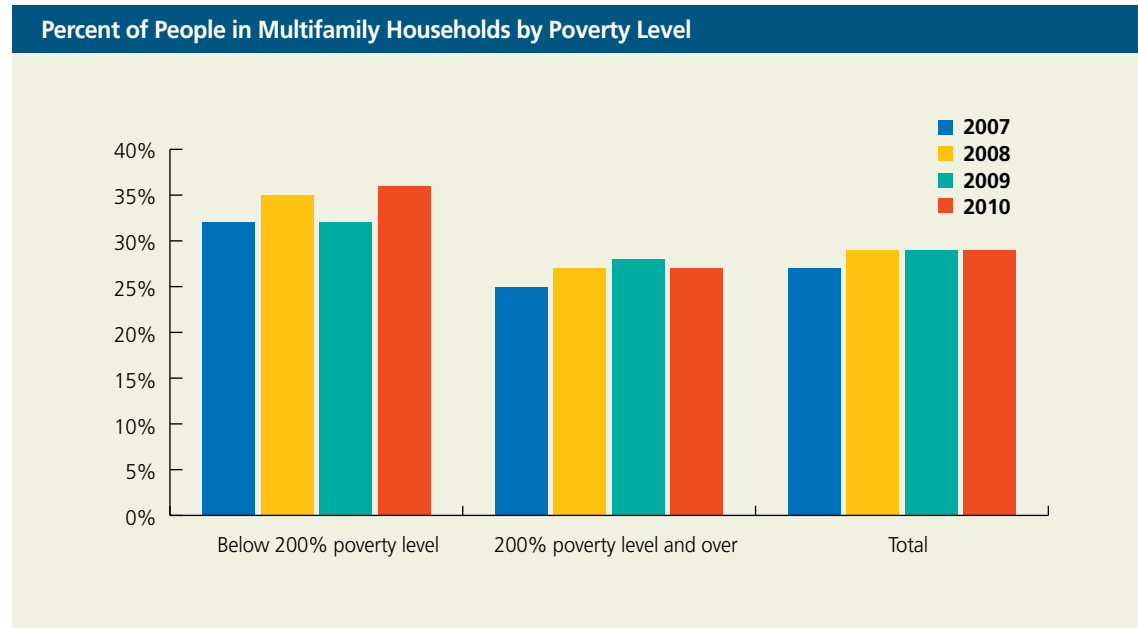


Technical notes: Housing cost burden is defined as spending 30% or more of the household income on housing. The total number of owner-occupied units includes households with zero or negative income. The total number of renter-occupied units includes households with zero or negative income and no cash rent. Kauai data are not available for reporting separately but are included in the state figures.

Source: U.S. Census Bureau. (n.d.). American Fact Finder: American Community Survey.

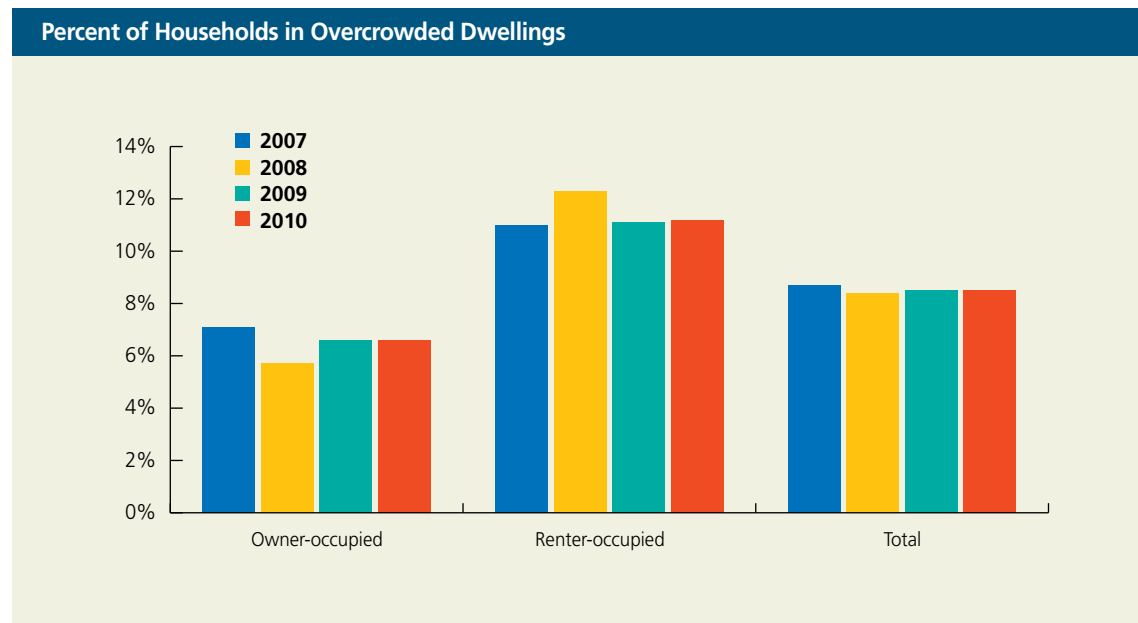
## Appendix: Basic Needs & Family Expenditures (continued)

**FIGURE 25.**



Source: U.S. Census Bureau. (n.d.). American Community Survey: Public use microdata.

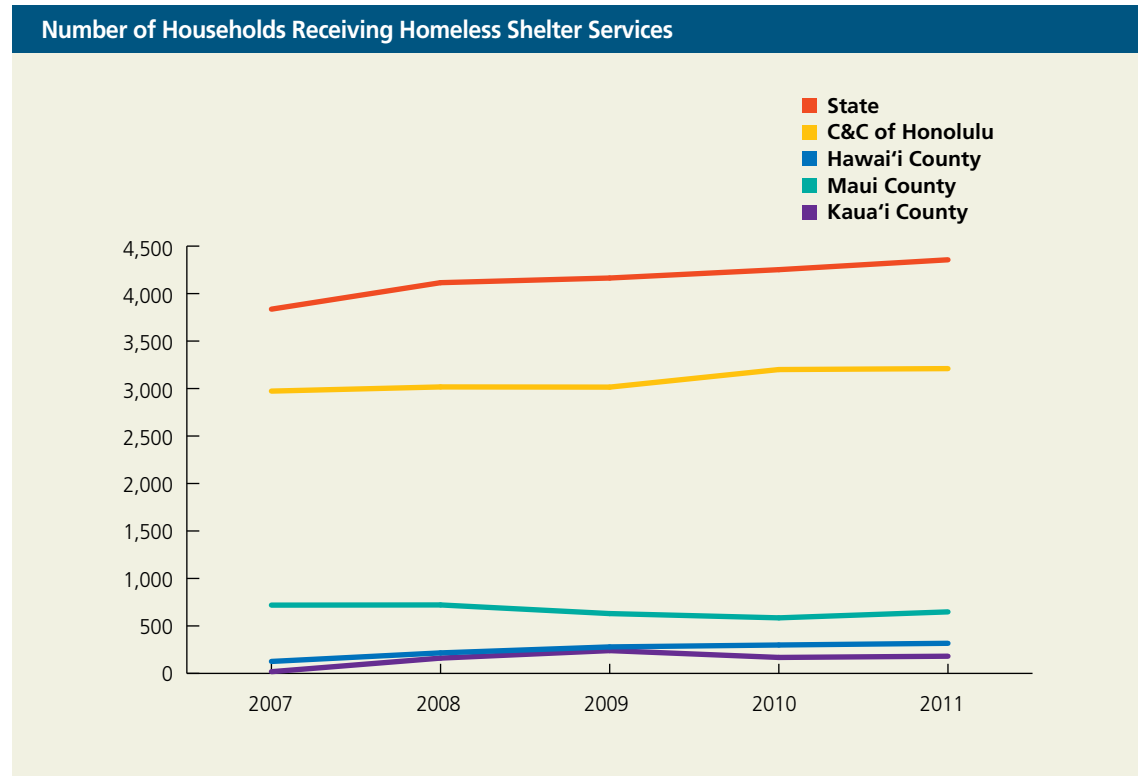
**FIGURE 26.**



Source: U.S. Census Bureau. (n.d.). American Fact Finder: American Community Survey.



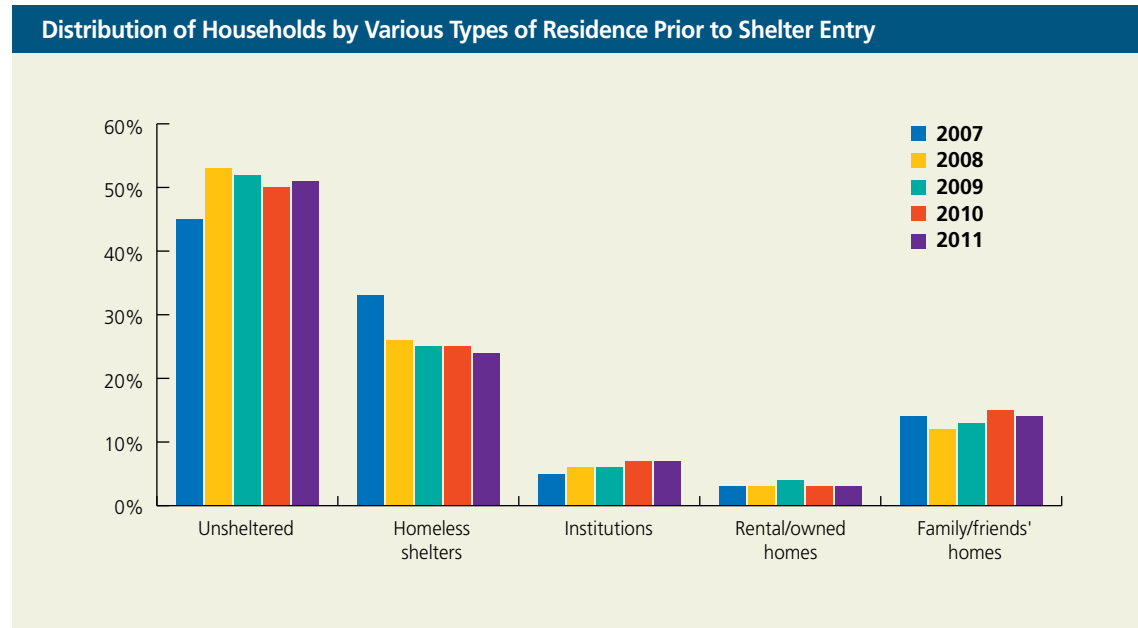
**FIGURE 27.**



Source: Center on the Family. (n.d.). Homeless Information Management System: Records. Hawai'i State Department of Human Services, Homeless Program Office.

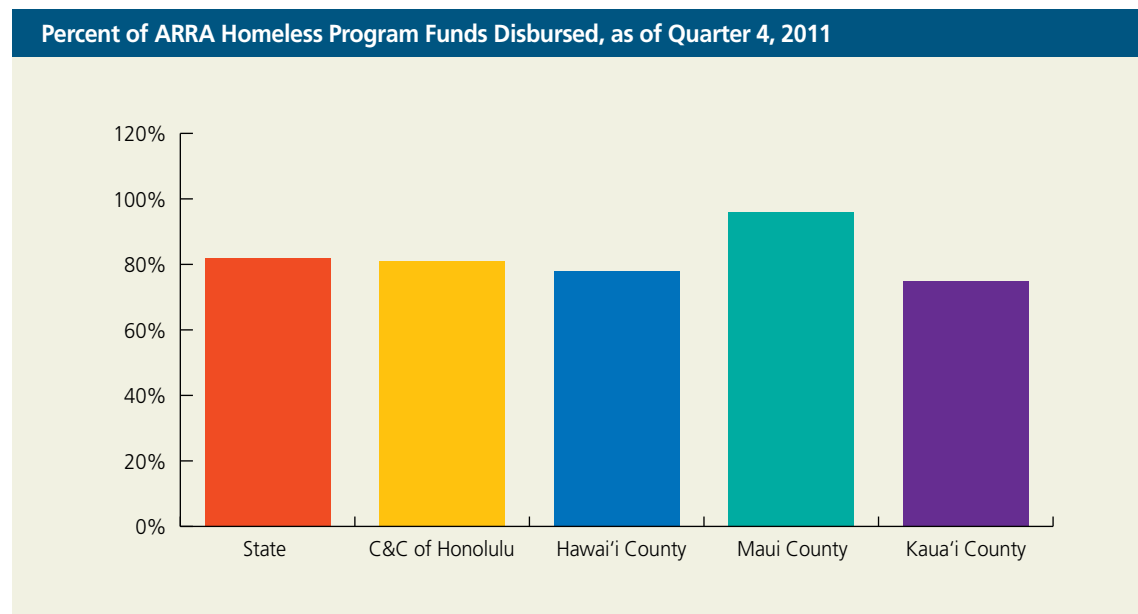
## Appendix: Basic Needs & Family Expenditures (continued)

**FIGURE 28.**



Source: Center on the Family. (n.d.). Homeless Information Management System: Records. Hawai'i State Department of Human Services, Homeless Program Office.

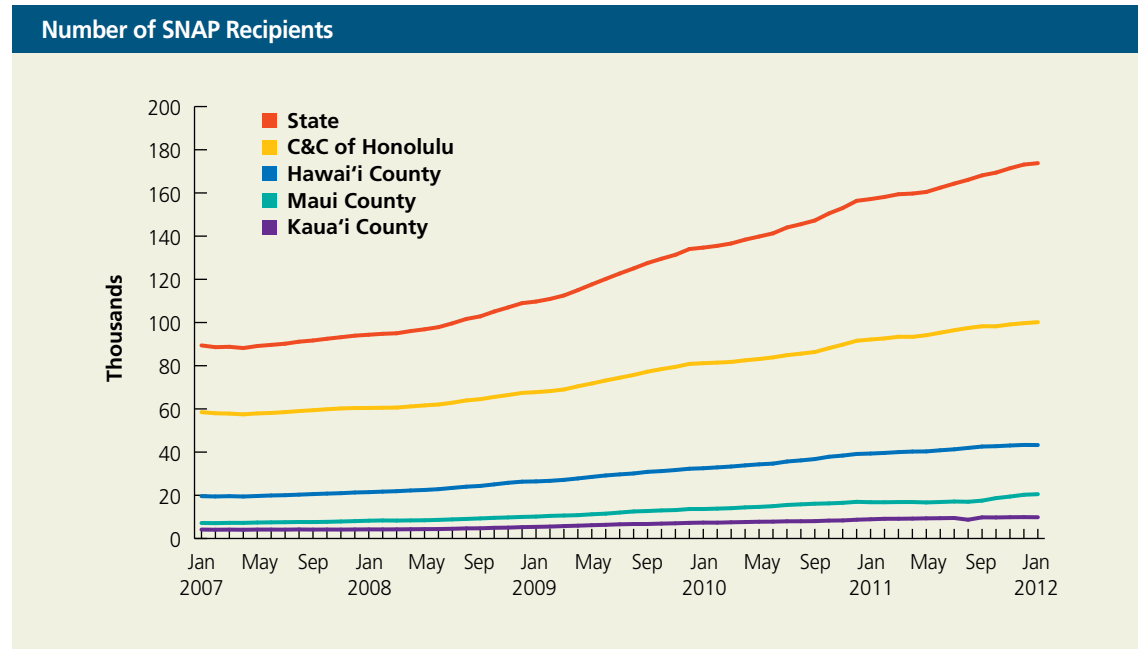
**FIGURE 29.**



Source: Recovery.gov

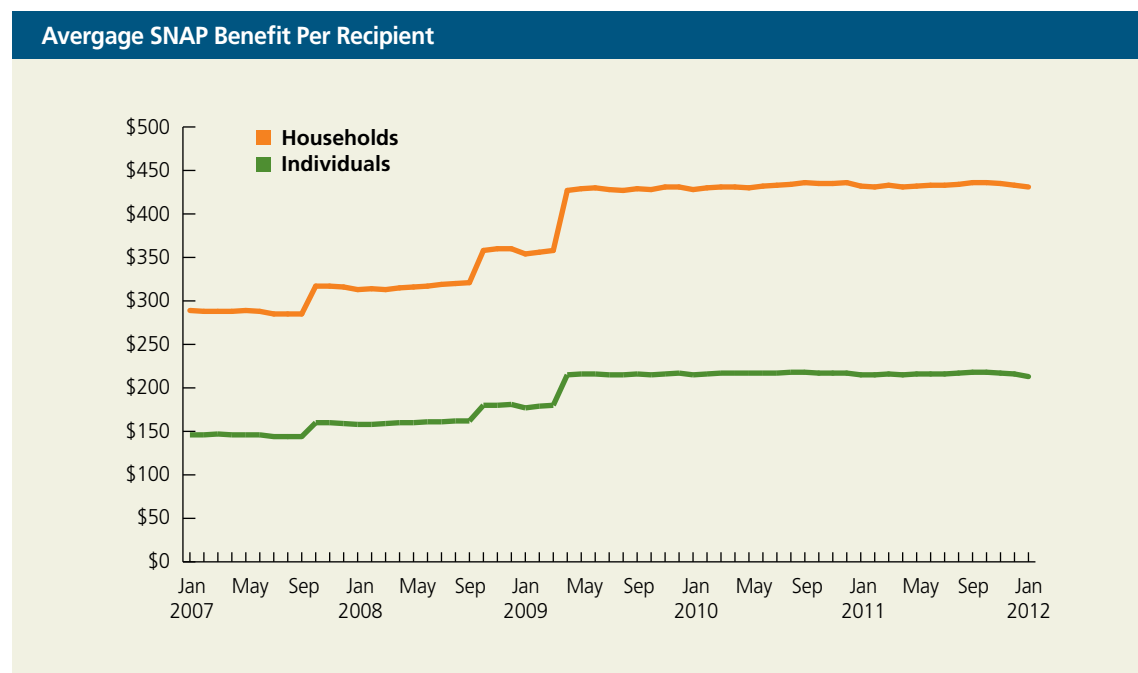
## Appendix: Basic Needs & Family Expenditures (continued)

**FIGURE 30.**



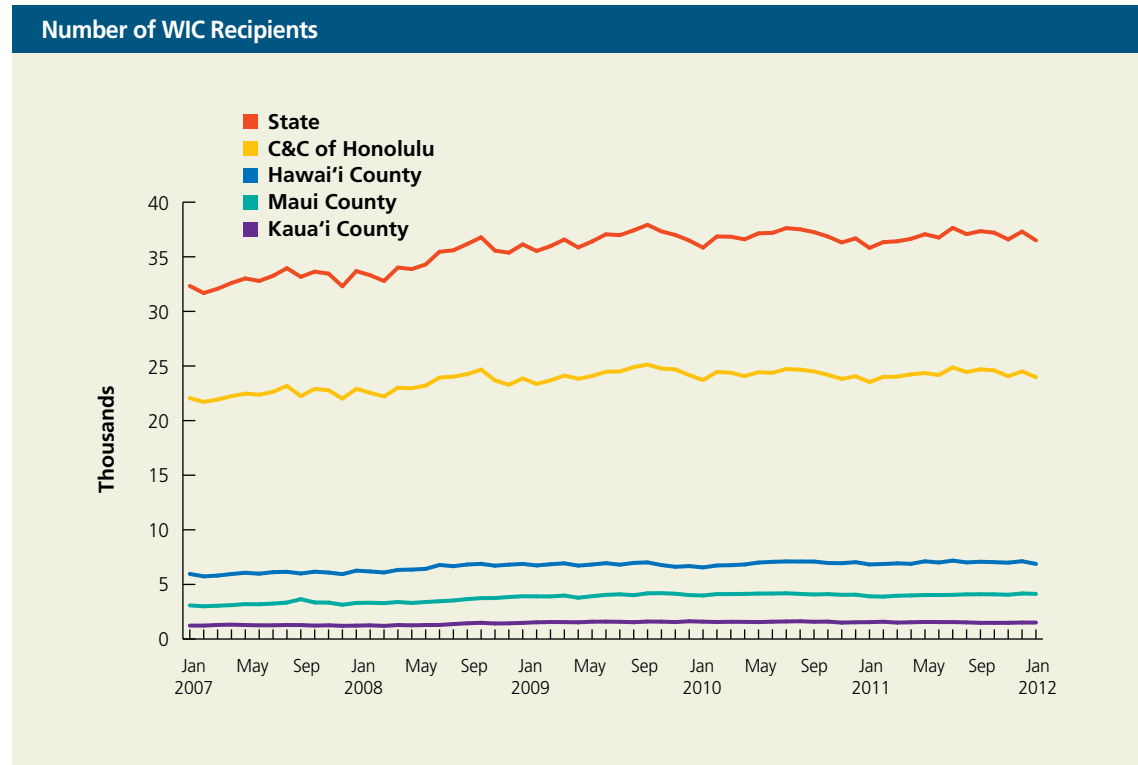
Source: Hawai'i State Department of Human Services. (n.d.). SNAP Administrative Records.

**FIGURE 31.**



Source: Hawai'i State Department of Human Services. (n.d.). SNAP Administrative Records.

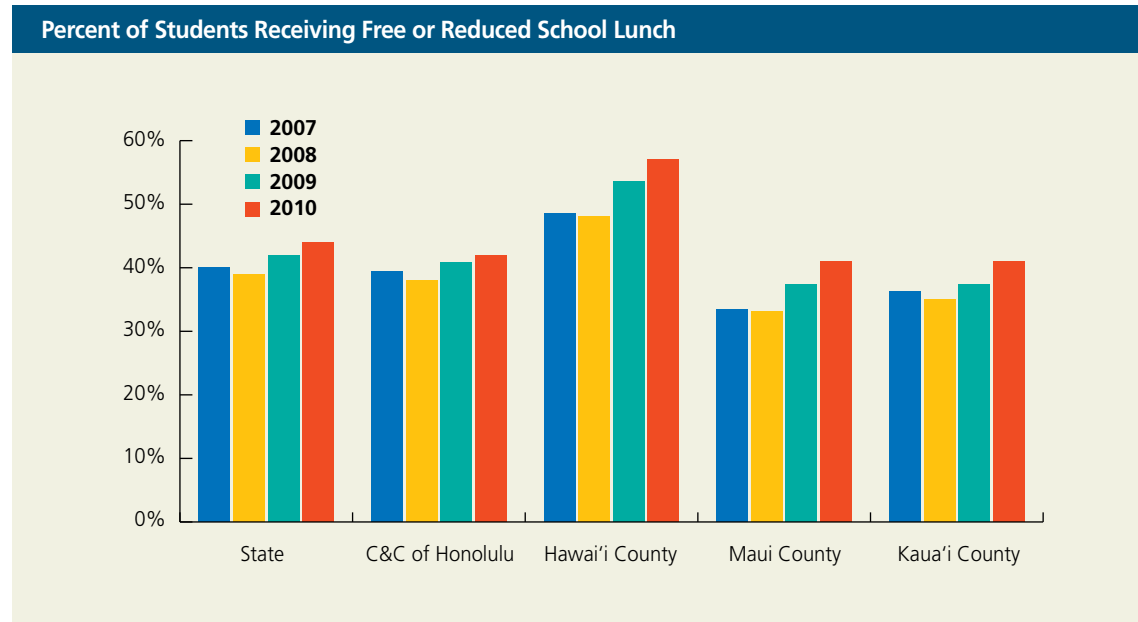
**FIGURE 32.**



Source: Hawai'i State Department of Health. (n.d.). WIC Administrative Records.

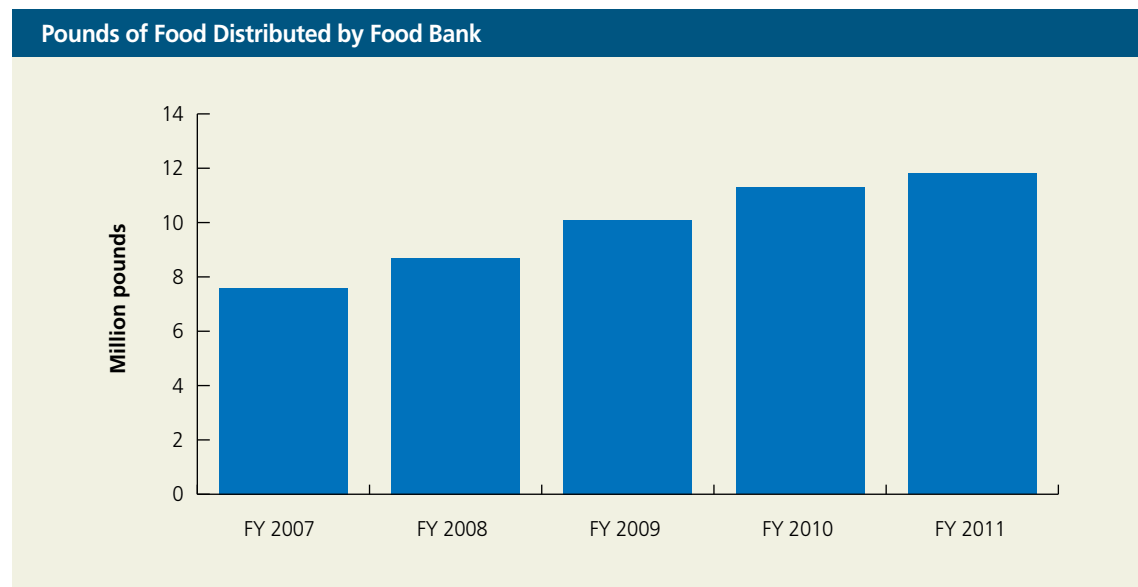
## Appendix: Basic Needs & Family Expenditures (continued)

**FIGURE 33.**



Source: Hawai'i State Department of Education, Systems Accountability Office. (n.d.). Administrative Records.

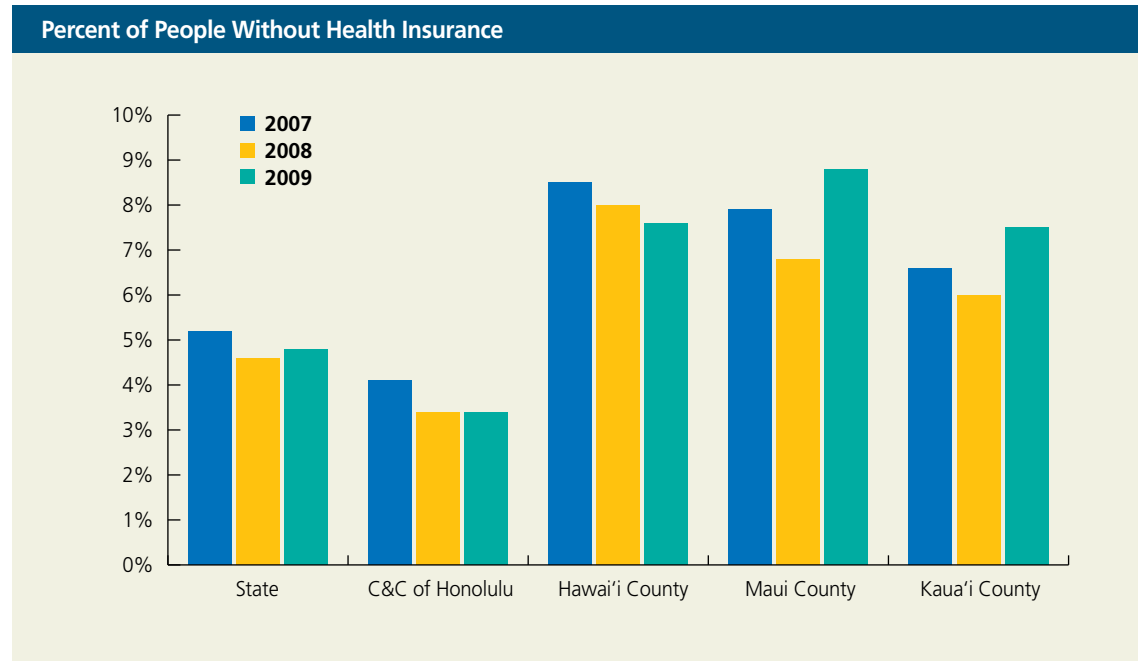
**FIGURE 34.**



Source: Hawai'i Food Bank. (n.d.). Annual Report.

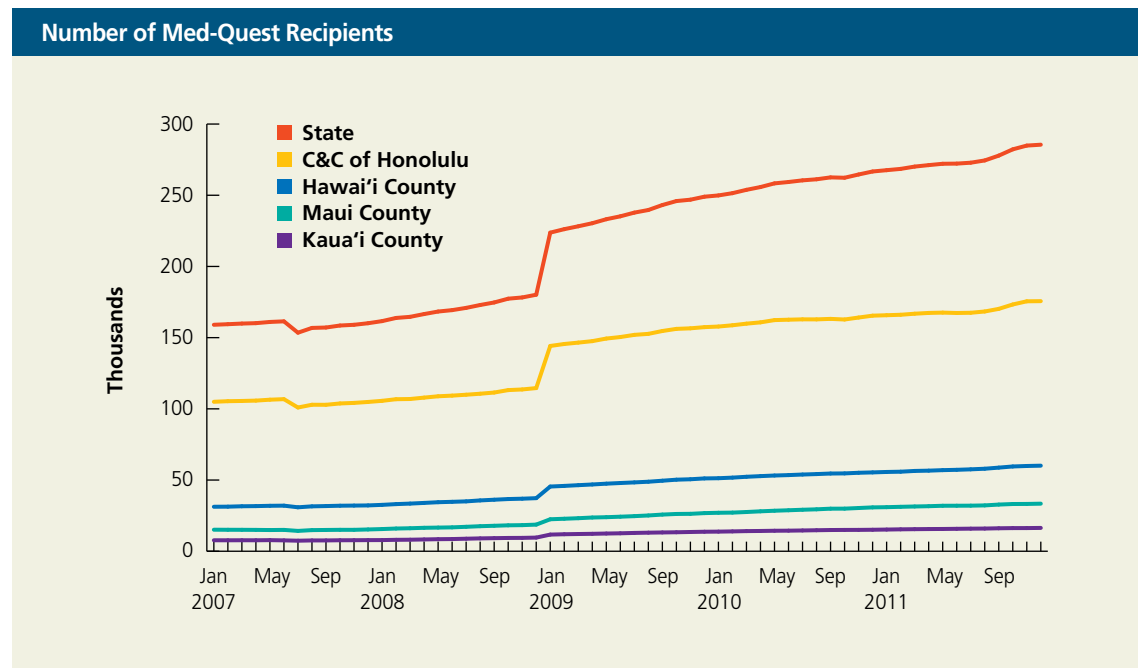
## Appendix: Basic Needs & Family Expenditures (continued)

**FIGURE 35.**



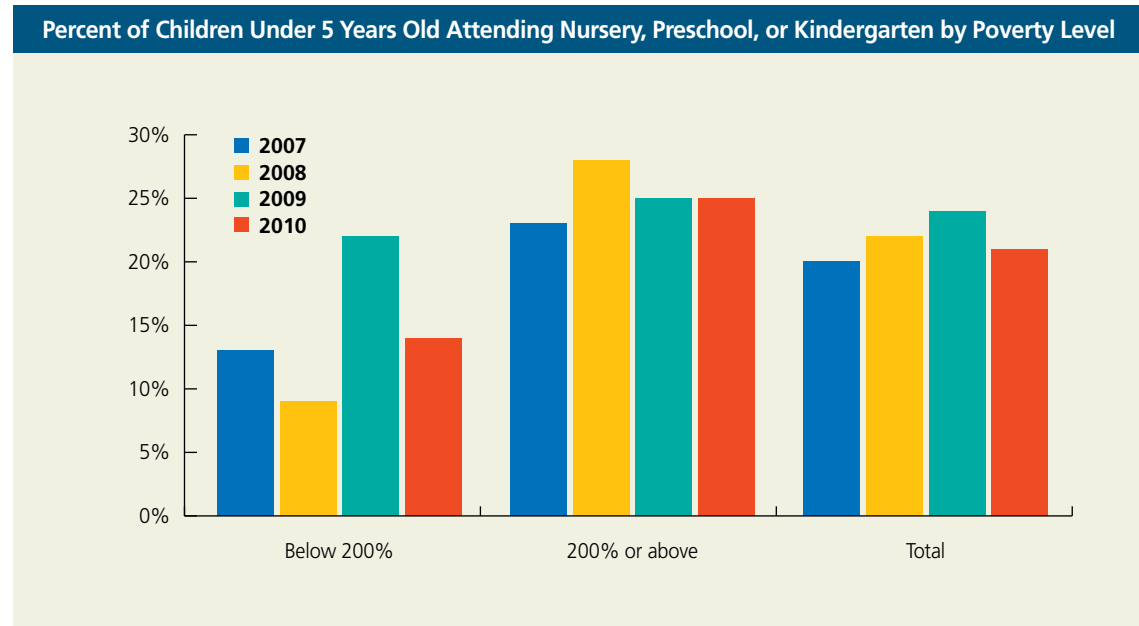
Source: Hawai'i State Department of Health. (n.d.). Hawai'i Health Survey.

**FIGURE 36.**



Source: Hawai'i State Department of Human Services. (n.d.). Administrative Records.

**FIGURE 37.**



Source: U.S. Census Bureau. (n.d.). American Community Survey: Public use microdata.

# Citations and Notes

- <sup>1</sup> Center on Budget and Policy Priorities. (2012). *Chart book: The legacy of the great recession*. Washington, D.C.: Center on Budget and Policy Priorities. Retrieved March 5, 2012, from [www.cbpp.org](http://www.cbpp.org).
- <sup>2</sup> Roberts, B., Povich, D., & Mather, M. (2010). *Great recession hit hard at America's working poor: Nearly 1 in 3 working families in United States are low-income*. Working Poor Families Project Policy Brief, Winter 2010-2011. Retrieved March 19, 2012, from [www.workingpoorfamilies.org](http://www.workingpoorfamilies.org); Roberts, B., Povich, D., & Mather, M. (2011). *Overlooked and underpaid: Number of low-income working families increases to 10.2 million*. The Working Poor Families Project Policy Brief, Winter 2011-2012. Retrieved March 19, 2012, from [www.workingpoorfamilies.org](http://www.workingpoorfamilies.org); Shierholz, H. & Gould, E. (2011). *A lost decade: Poverty and income trends continue to paint a bleak picture for working families*. Washington, D.C.: Economic Policy Institute. Retrieved March 7, 2012, from [www.epi.org](http://www.epi.org).
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