

ALICE® REPORT BRIEFING

February 2018



ALICE® is an acronym for Asset Limited, Income Constrained, Employed. This is a project of United Ways in Connecticut, Florida, Hawai'i, Idaho, Indiana, Iowa, Louisiana, Maryland, Michigan, New Jersey, New York, Ohio, Oregon, Virginia, Washington, and Wisconsin.



Agenda



- The Need for Change
- Introducing the ALICE® Report
- What the data tells us
- AUW's Strategy
- Unlocking Systems-Level Change

Why do we need to evolve our approach?



Because Hawai'i's working families are still struggling....

COST OF LIVING	Honolulu, HI	United States
Overall	200	100
Grocery	152	100
Health	119	100
Housing	342	100
Utilities	165	100
Transportation	128	100
Miscellaneous	121	100
Sperling's BestPlace		

Hawai'i 2016 Poll





living paycheck to 48% paycheck

unsure they can make monthly rent or mortgage

identify high housing 95% costs as a very serious or important problem

ALICE® Report: Asset Limited, Income Constrained, Employed



- Study that assesses the financial stability of individuals and families who are working but unable to afford the basic necessities of living
- Provides a baseline and highlights contributing factors
- Data is reported at county and district levels
- Data will be updated every two years

Minimum Household Survival Budget



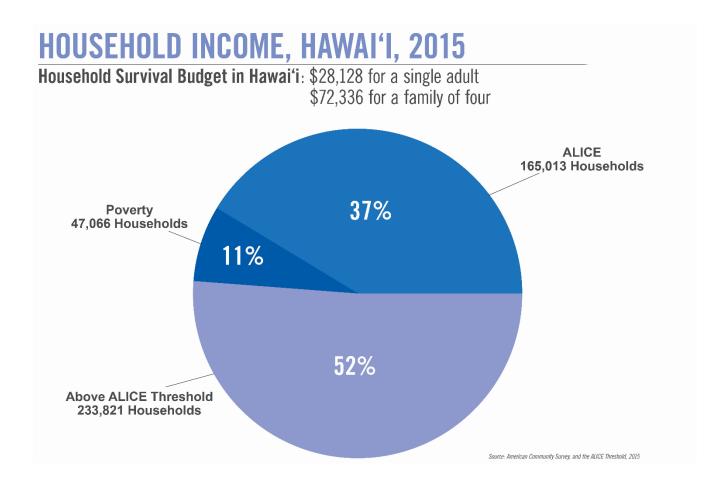
Hawai'i Average - 2015						
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	PERCENT CHANGE 2007- 2015			
Monthly Costs						
Housing	\$944	\$1,362	18%			
Child Care	\$-	\$1,207	24%			
Food	\$312	\$1,032	35%			
Transportation	\$276	\$544	-21%			
Health Care	\$166	\$635	77%			
Miscellaneous	\$213	\$548	20%			
Taxes	\$433	\$700	32%			
Monthly Total	\$2,344	\$6,028	20%			
ANNUAL TOTAL	\$28,128	\$72,336	20%			
Hourly Wage	\$14.06	\$36.17	20%			

^{*}Since 1970, the FPL guidelines have been 15 percent higher in Alaska and 25 percent higher in Hawai'i as a simplified way to recognize the higher cost of living in these states than on the U.S. mainland.

Note: In each category, percent change in an average of the changes for a single-adult and a four-person family, to give a broad sense of changes over time across Hawai'i's households.

How Many Households Are Struggling?





Consequences of Living Below the ALICE Threshold in Hawai'i:



- Housing
- Child Care and Education
- Food
- Transportation
- Health Care
- Income
- Savings









AT-A-GLANCE: HAWAI'I

2015 Point-in-Time Data

Population: 1,431,603 | **Number of Counties:** 4 | **Number of Households:** 445,900

Median Household Income (state average): \$73,486 (national average: \$55,775)

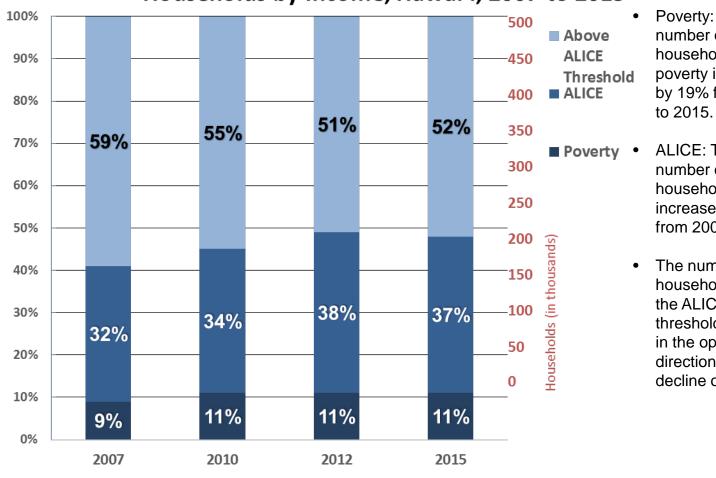
Household Survival Budget in Hawaii: \$28,128 for a single adult; \$72,336 for a family of four

Hawai'i Counties, 2015					
COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY			
Hawai'i	64,201	55%			
Honolulu	307,703	46%			
Kaua'i	21,862	43%			
Maui	52,134	51%			

ALICE Over Time



Households by Income, Hawai'i, 2007 to 2015



- Poverty: The number of households in poverty increased by 19% from 2007
- ALICE: The number of ALICE households increased by 16% from 2007 to 2015.
- The number of households above the ALICE threshold moved in the opposite direction - a decline of 10%

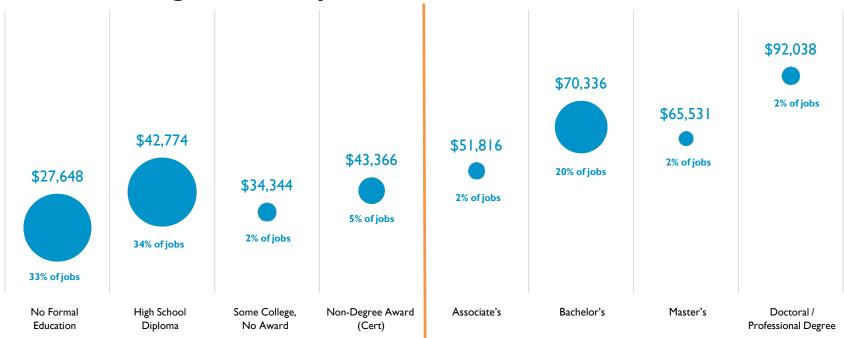
Occupations by Employment and Wage



OCCUPATION	NUMBER OF JOBS	MEDIAN HOURLY WAGE
Retail Salespersons	24,770	\$11.46
Waiters and Waitresses	15,200	\$11.58
Cashiers	14,790	\$10.31
Office Clerks, General	13,660	\$15.22
Janitors and Cleaners	13,330	\$12.02
Maids and Housekeeping Cleaners	12,040	\$17.07
Combined Food Preparation and Serving Workers, Including Fast Food	11,740	\$9.18
General and Operations Managers	11,080	\$41.11
Registered Nurses	10,990	\$44.37
Security Guards	9,920	\$12.94
Secretaries and Administrative Assistants	9,840	\$18.43
Food Preparation Workers	8,720	\$10.65
Landscaping and Groundskeeping Workers	8,180	\$14.93
Cooks, Restaurant	8,130	\$13.47
Stock Clerks and Order Fillers	7,940	\$13.08
Customer Service Representatives	7,600	\$17.03
Laborers and Movers, Hand	7,420	\$13.86
Maintenance and Repair Workers, General	7,240	\$21.03
Bookkeeping, Accounting, and Auditing Clerks	7,060	\$18.21
Teacher Assistants	6,970	\$14.00

Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All industries Combined, 2015

Median wage increases with education requirements, but most jobs in the state require a high school diploma or less.

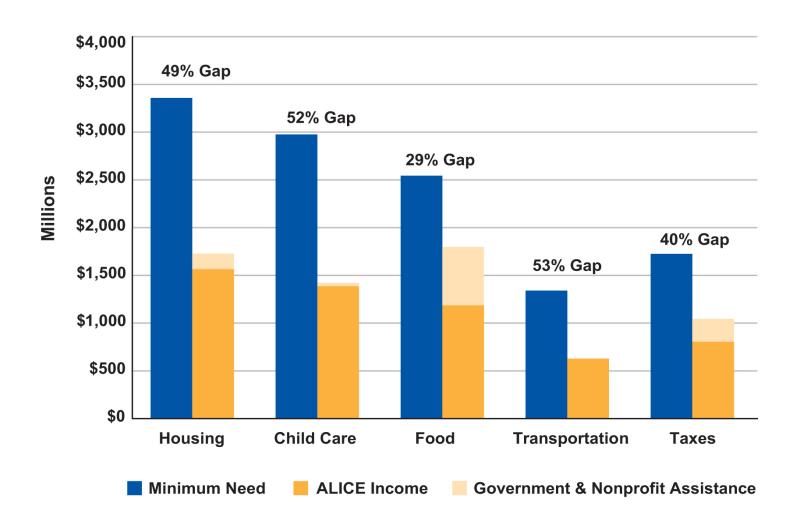






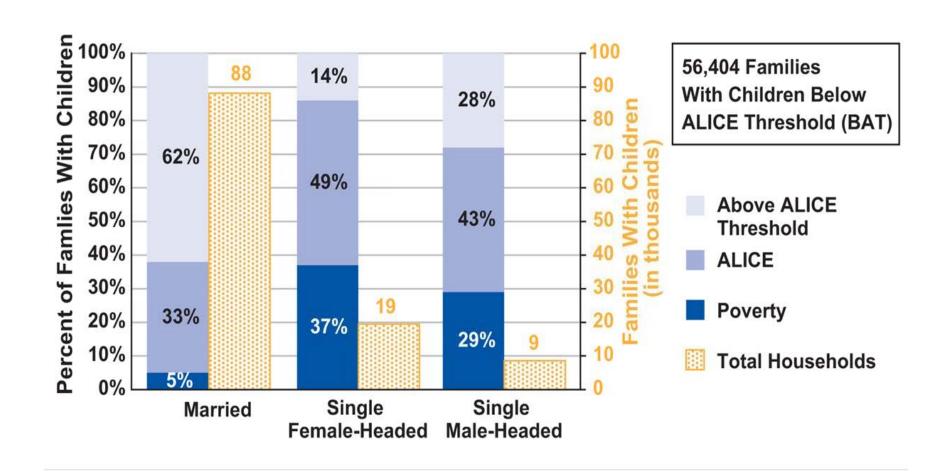
Does Assistance Fill the Gap





Single Female Household with Children





AUW's Current Approach



- Defined Community Impact areas in Education,
 Poverty Prevention and Safety Net with multiple funding strategies in each area
- Managed by Community Impact Committee and Volunteer Councils
- Shared metrics within each impact area
- Fund 3-year grants
- In 2015-17, we funded 43 agencies and 66 programs
- Still "Isolated Impact"

AUW's Go-Forward Strategy



- Focus on poverty prevention and ALICE
- Employ Systems Thinking to identify high-leverage interventions
- Collaborate with business, nonprofit, government and philanthropic sectors to affect systems-level change
- Measure, learn, adapt
- Federal advocacy Meeting in D.C. in May with other ALICE states and Members of Congress
- Hawaii advocacy HB1706/SB2027 eviction prevention and landlord liaison programs

Unlocking Systems-Level Change



- Having a systems mindset and sharing it broadly for collective impact
- Acquiring/developing the right tools for the job
- Deepening systems capacity beyond the leaders
- Continuously learning and adjusting our strategy
- Collaborating with funders who want to invest and participate in long-term and sustainable change



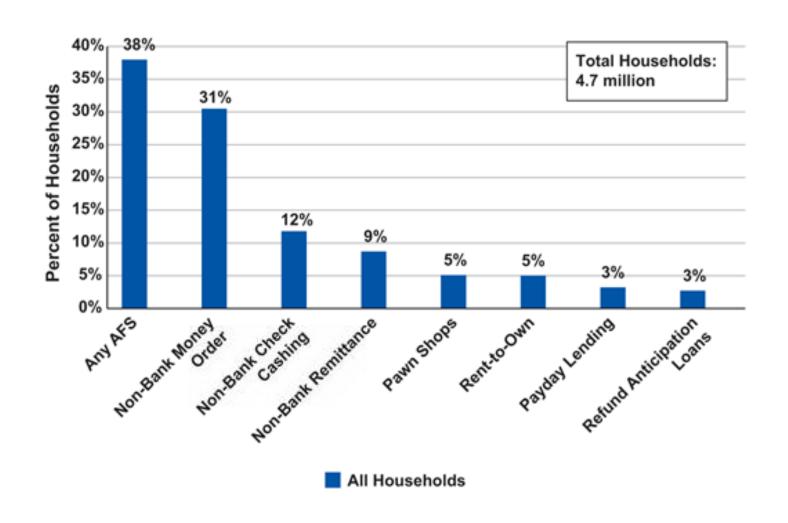


FOR INSPIRING HOPE AND CREATING

OPPORTUNITIES FOR A BETTER TOMORROW.



Use of Alternative Financial Products



ALICE Systems Map



