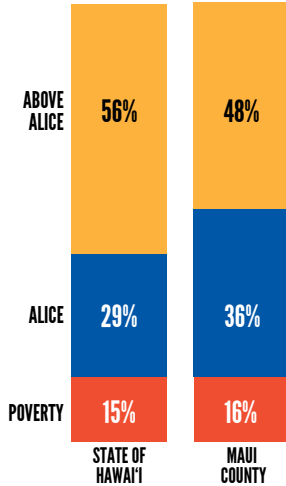


# ALICE in Hawai'i: 2022 Facts and Figures Maui County at a Glance

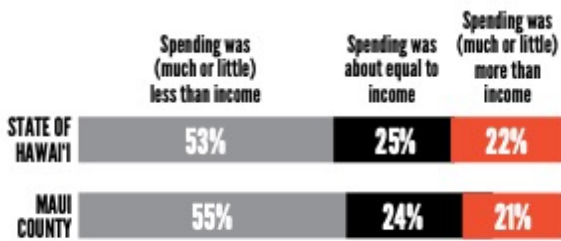
Percentage of ALICE Households



**52%**  
of households  
are below the ALICE Threshold

**47%**  
of households  
are "just getting by"  
or "finding it difficult to get by"

Balancing Spending with Income



Methods Used by Households  
in Last 12 Months to Cover Expenses  
when Spending Exceeded Income

- 76% Used credit cards
- 72% Used savings
- 72% Reduced expenses
- 59% Worked extra hours or took another job
- 52% Sold items for cash
- 40% Loan from friends / family
- 37% Overdrew checking account
- 39% Loan from financial institution

Covering Expenses in Time of Crisis

**33%**  
of households could cover costs  
for two months or less

Household Debt

**53%** have some debt  
**25%** have more debt than they feel is manageable

In partnership with:



### Importance of Credit Score

**69%**  
know their credit score

**25%**  
rate their credit score "fair" or "poor"

### If you had an unexpected emergency that costs \$400, how would you pay for this expense?

- 57% Use cash or money in checking/savings account
- 29% Credit card/pay next statement
- 18% Credit card/pay over time
- 14% Borrow from family/friends
- 11% Sell something for cash
- 6% Wouldn't be able to pay for this expense right now

### The Effect of the COVID-19 Pandemic

EXPERIENCED DURING THE PANDEMIC		STILL A CHALLENGE AT THE TIME OF THE SURVEY
24%	Difficulty paying off debts	24%
29%	Difficulty paying household expenses	23%
27%	Mental health issues	21%
20%	Difficulty providing enough food for the household	16%
22%	Serious health condition, physical disability, or medical issue other than COVID-19	15%
23%	Reduction of hours / wages	12%
37%	Member of the household getting COVID-19	11%
10%	Getting health care or medication needed to due to cost	9%
9%	Challenges related to childcare	8%
21%	Loss of job	7%
16%	Challenges related to education and/or remote learning	7%

For more information on ALICE in Hawai'i: 2022 Facts and Figures and to view the full report, visit <https://www.auw.org/alice-initiative>.