



Native Hawaiian College and Career Experiences

Native Hawaiian perspectives on wellbeing emphasize relationships, interconnections, and balance. **'Imi Pono** seeks to provide a fuller picture of wellbeing among Native Hawaiians and Hawai'i residents in order to supplement data from surveys that are narrowly focused or deficit-based. The survey is a partnership among Kamehameha Schools, Lili'uokalani Trust, the Office of Hawaiian Affairs, and Papa Ola Lokahi.

Key Findings

1. When compared to non-Hawaiians, Native Hawaiians are **less likely to hold a bachelor's or master's degree**. Additionally, they are more likely to have incurred education-related debt and less likely to have repaid all of it.
2. Three out of five (65%) Native Hawaiians ages 25 years and older **would have liked to complete more education**. The need to work and cost of college are key barriers to college completion among Native Hawaiians.
3. About four out of five (84%) currently employed Native Hawaiians are **satisfied with their current job or career**, and 40% describe it as fulfilling their desire to contribute to their community.
4. Nearly half (48%) of Native Hawaiians **thought about moving from Hawai'i**. Main reasons include a lower cost of living elsewhere, potential increase in earnings, or to take a new job or advance their career.



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'Imi Pono Hawai'i Wellbeing Survey 2022: Native Hawaiian College and Career Experiences. www.ksbe.edu/research/imi_pono_hawaii_wellbeing_survey

Purpose

College and Career Experiences

This brief examines the relationships among education attainment, job satisfaction, and college and career experiences of Native Hawaiians. The current achievement gap between Native Hawaiians and non-Hawaiians stems from a colonial history that contrasts sharply with long-standing Indigenous beliefs about knowledge. Native Hawaiians have always pursued education through various pathways. Examples of this pursuit are woven throughout oli (chants), ‘ōlelo no‘eau

(proverbs), and mo‘olelo (stories) that reference observation, learning, and wisdom seeking. Related to education are career pathways Native Hawaiians choose for personal and financial reasons, which consider individual interests as well as family and community obligations. While education attainment and job type are common indicators of economic mobility, this brief highlights the choices and experiences of Native Hawaiians through a wider lens of wellbeing.

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Sample and Methods

Data were collected via electronic survey from February through April 2022. A total of 1,277 Hawai‘i residents ages 18 and older participated in the survey, with 52% identifying as Native Hawaiian and 48% as non-Hawaiian. Among all respondents, 28% are from Honolulu County, 26% from Maui County, 24% from Hawai‘i County, and 22% from Kaua‘i County. The confidence interval for the state—including breakouts for Native Hawaiians and non-Hawaiians—is 95% or higher. The county level confidence interval is 90%. To access all data and briefs from the ‘Imi Pono Survey, please visit: https://www.ksbe.edu/research/imi_pono_hawaii_wellbeing_survey/. Data are available to download and explore through an interactive dashboard. In some cases, data presented in this brief are for a subset of the entire respondent sample (e.g., adults ages 25 and older). Therefore, data in this brief may not match what is displayed for all respondents in the dashboard.

Given the data collection methodology, **survey respondents are likely more financially affluent and hold higher education degrees** than the general Native Hawaiian and Hawai‘i population.

Context

College

College completion typically provides more career options and higher wages, yet many factors can promote or hinder attending a postsecondary institution and completing a degree. In comparison with other major ethnicities in Hawai'i, fewer Native Hawaiians enroll in college or obtain a bachelor's or higher degree. For example, in 2017, 17% of Native Hawaiian adults ages 25 and older obtained a bachelor's degree, a rate that is about half that of the state (32%). Similarly, the proportion of Native Hawaiians who obtained a master's degree remains half of the state rate (5% versus 11%).¹



For many, student loans are needed to attend college and earn a postsecondary degree. Nationally, student loans have grown to become the second-highest source of consumer debt. In 2020, there were 45 million borrowers in the U.S. collectively owing \$1.7 trillion in unpaid student loans, with the average college student carrying \$30,000 of debt.² Studies show middle-class students shoulder more student loan debt after graduating because their families often make too much money to qualify for student aid packages but not enough to fully pay for college.³ Additionally, many students may be underprepared to manage personal finances as adults, as there is no requirement for students in Hawai'i to take personal finance courses.⁴



¹ Kana'iaupuni, S. M., Kekahio, W. M., Duarte, K., & Ledward, B., with Fox, S. M., & Caparoso, J. T. (2021). *Ka Huaka'i: 2021 Native Hawaiian educational assessment*. Kamehameha Publishing.

² Friedman, Z. (2020). *Student loan debt statistics in 2020: A record \$1.6 trillion*. Forbes. <https://www.forbes.com/sites/zackfriedman/2020/02/03/student-loan-debt-statistics/?sh=290e7b9b281f>

³ Scholarship America. (2021). *The far-reaching impact of student debt crisis*. <https://scholarshipamerica.org/blog/the-far-reaching-impact-of-the-student-debt-crisis/>

⁴ Ross, J. (2022). *Mapped: Personal finance education requirements, by state*. Visual Capitalize. <https://www.visualcapitalist.com/students-receiving-personal-finance-education-by-state/>

Context Cont.

Career

COVID-19, artificial intelligence, and shifting consumer and employee expectations are reshaping work and highlighting the need for both technical credentials and skills that are transferable across jobs and industries. Workforce projections indicate that about 35% of Hawai'i jobs require a bachelor's degree or higher, and more than 60% are attainable via an industry-recognized credential, postsecondary certificate, or associate degree.⁵

Compared with other ethnicities, Native Hawaiians have the lowest employment rate in the state (93% versus 95% statewide). Among employed Native Hawaiians, sales and office jobs are most common (28%). While 24% of Native Hawaiians work in management, business, science, and the arts, this is nine percentage points below the state average. Additionally, among the major ethnicities in Hawai'i, Native Hawaiians have the highest percentage of families in poverty (12%) and the lowest percentage of families with a livable income (58%).⁶ Income and employment can influence decisions regarding where to live and, in some cases, leaves families believing their only choice is to leave Hawai'i due to the combination of a higher (and increasing) cost of living and relatively low wages.



⁵ Carnevale, A., Smith, N., & Strohl, J. (2013). *Recovery: Projection of jobs and education requirements through 2020*. <https://cew.georgetown.edu/cew-reports/recovery-job-growth-and-education-requirements-through-2020/#resources>

⁶ Kana'iaupuni, S. M., Kekahio, W. M., Duarte, K., Ledward, B., with Fox, S. M., & Caparoso, J. T. (2021). *Ka Huaka'i: 2021 Native Hawaiian educational assessment*. Kamehameha Publishing.

Findings

Native Hawaiians are less likely than non-Hawaiians to hold a bachelor's or master's degree. Additionally, they are more likely to have incurred education-related debt and less likely to have repaid all of it.



The respondent pool from this survey contains higher proportions of respondents who hold bachelor's or master's degrees than the general population; however, it supports the

persistent finding found in larger data sets (see previous Context section) that Native Hawaiians are more likely to not have attended college or have only completed some college or obtain an associate degree than non-Hawaiians. Conversely, Native Hawaiians are less likely than non-Hawaiians to hold a bachelor's or master's degree.⁷

About three-quarters (72%) of Native Hawaiian survey respondents who completed some postsecondary education took out education-related loans, compared with 56% of non-Hawaiians. Among those who have education-related debt, nearly half (47%) of Native Hawaiians carry less than \$30,000 of debt, 37% carry between \$30,000 and less than \$80,000, and 16% have \$80,000 or more in debt. Native Hawaiians are also less likely than non-Hawaiians to have repaid all education debt (18% versus 25%).

There are also differences by county, where Honolulu County has the highest percentage of residents who took out education-related loans (65%). Honolulu County also has the highest percentage (23%) of those with debt over \$80,000 among those with any education-related debt.

⁷ Among survey respondents, Native Hawaiians are twice as likely as non-Hawaiians (20% versus 9%) to not have attended college. Additionally, Native Hawaiians are more likely to have only completed some college or an associate degree (35%) than non-Hawaiians (25%). The reverse was shown among those with higher degrees, with 65% of non-Hawaiians completing a bachelor's or master's degree, compared with 44% of Native Hawaiians. Education attainment differences vary significantly between Native Hawaiians and non-Hawaiians and between counties, with the highest percentage of residents in Honolulu County obtaining a bachelor's degree or higher (63%).

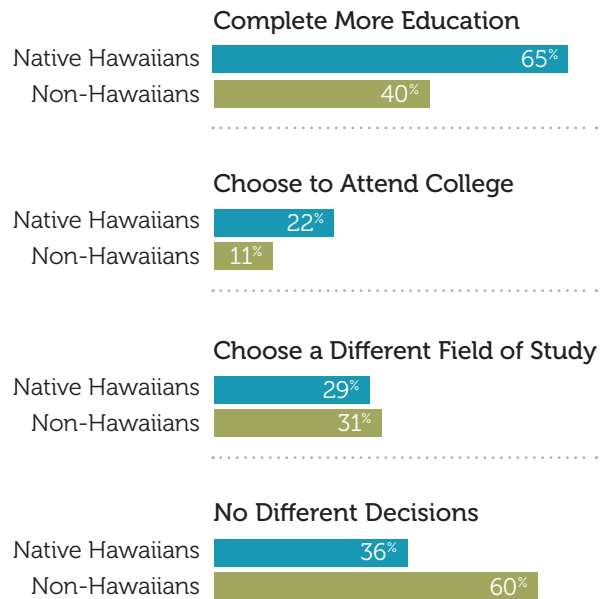
Findings Cont.

Three out of five (65%) Native Hawaiians ages 25 years and older would have liked to complete more education. The need to work and the cost are key barriers to college attendance and completion among Native Hawaiians.

Approximately 65% of Native Hawaiians ages 25 years and older report that if they could make different decisions regarding their education, they would have completed more education, compared with 40% of non-Hawaiians. Additionally, twice as many Native Hawaiians (22%) would choose to attend college as non-Hawaiians (11%). Slightly less than one-third of Native Hawaiians and non-Hawaiians also report they would choose a different field of study if they could redo their choices. However, some respondents would not make any different education decisions: 36% of Native Hawaiians and 60% of non-Hawaiians would not make any different decisions (*Figure 1*).

Among those who didn't attend college, Native Hawaiians cite having to work to financially provide for themselves and their family (37%)

Figure 1. If you could, what different decisions would you make regarding your education?



as the top reason why they did not attend college. The next most prominent reason was the high cost of college, this was reported by 32% of Native Hawaiians compared to 20% of non-Hawaiians. Additionally, Native Hawaiians report pursuing other opportunities and interests (12%), not liking school and it being stressful and difficult (12%), or the timing not being right (11%) as other prohibitive factors in attending college.

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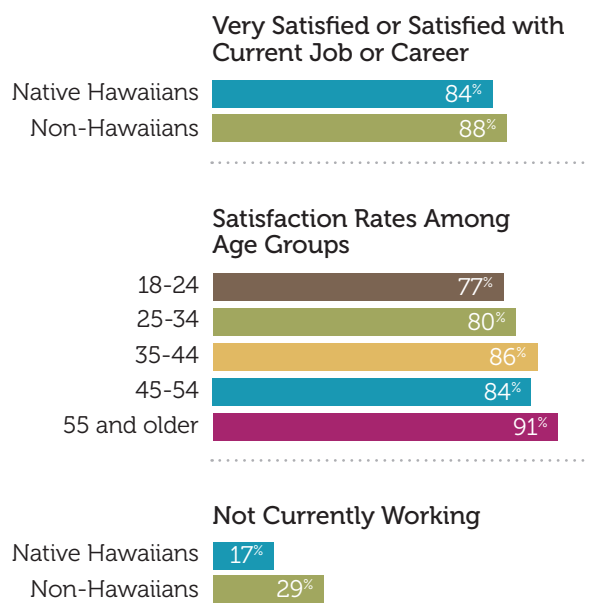


Findings Cont.

About four out of five (84%) Native Hawaiians are satisfied with their current job or career, and 40% describe it as fulfilling their desire to contribute to their community.

The majority of Native Hawaiians and non-Hawaiians currently working report they are very satisfied or satisfied with their current job or career (84% and 88%, respectively). Satisfaction rates are lowest among those ages 18 to 24 years (77%) and highest among those ages 55 and older (91%). Among all survey respondents, 17% of Native Hawaiians and 29% of non-Hawaiians indicated they are not currently working (Figure 2).

Figure 2. Career Satisfaction



When asked about the top three statements that describe their primary work, 64% of Native Hawaiians who are currently working said that it contributes to a household income that supports them and their family. Native Hawaiians also describe applying their strengths and skills to the work (56%) and fulfilling their desire to contribute to their community (40%). Compared with non-Hawaiians (6%), nearly three times as many Native Hawaiians (16%) describe their work as providing the opportunity to focus on cultural issues that are important to them.

Nearly half (48%) of Native Hawaiians thought about moving from Hawai'i. Main reasons include a lower cost of living elsewhere, potential increase in earnings, or to take a new job or advance their career.

Educational and career pathways can influence whether one stays in or leaves Hawai'i. Among all respondents, nearly half of Native Hawaiians (48%) thought about moving from Hawai'i in the past year, compared with non-Hawaiians (40%). Among those who considered moving, Native Hawaiians indicated the following reasons: a lower cost of living elsewhere (33%), increase earning potential (18%), or a new job or career advancement (10%). These reasons were provided by significantly higher percentages of Native Hawaiians compared with non-Hawaiians.⁸

⁸ For more information on outmigration from Hawai'i: Caparoso, J. T., Kekahio, W., Ledward, B., & Kanai'aupuni, S. (2019). *Island living, island leaving: Who leaves and who stays in Hawai'i*. Kamehameha Schools, Strategy & Transformation. <https://sites.google.com/ksbe.edu/wellbeing2018/migration>

Conclusion

College and career decisions are complex, considering personal interests, family responsibilities, future goals, and anticipated benefits and costs. With fewer Native Hawaiians holding a bachelor's or master's degree than non-Hawaiians, they may be more likely to work in lower-wage jobs. Research shows income is related to physical health, housing, and children's education. More Native Hawaiians carry educational debt than non-Hawaiians do, which can lead to increased financial stress and greater difficulty in obtaining other future loans. For Hawai'i residents—Native Hawaiians, especially—financial concerns are the primary reason many consider moving away.

On the positive side, many Native Hawaiians report that, looking back, they would opt to complete more education, presenting an opportunity for creative interventions. Most Native Hawaiians are satisfied with their current career and say it provides a variety of benefits, including financial support, community contribution, and a focus on cultural issues. Strategic investments in post-secondary education and career development for Native Hawaiians can help make Hawai'i's economy stronger and more equitable.

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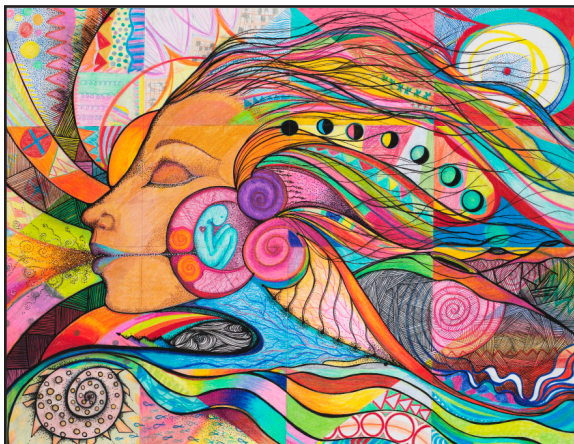


Next Steps

1. Increase **support for financial literacy courses and programs** that focus on financing post-secondary education and student loan refinancing, consolidation, and repayment options.
2. Promote **scholarships for Indigenous students** in postsecondary education to reduce the need to take out loans.
3. Strengthen **upskilling, micro-credentialing,** and other **alternative career pathways** for college-age students and working adults.
4. Provide **supports to lessen barriers to postsecondary enrollment** as well as providing **wraparound services** for students to continue their postsecondary education.
5. Expand the number of **livable-wage jobs in Hawai'i** to mitigate the combined effects of low wages, income and educational inequality, and a high, and increasing, cost of living.
6. Continue to **diversify Hawai'i's economy** by harnessing the talent, passion, and community mindset of Native Hawaiians.

The Artist

Nai'a Lewis



Credit: Nai'a Lewis | Title: Wahine Toa (Goddess Mural)
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Art in the traditional sense is often my medium of expression but I also work as a healer, maker, communicator, community organizer, creative mentor, and life transformation coach.

The mural highlights the healing and intuitive forces within all women but is meant to bring attention to the increasing rates of missing and murdered indigenous girls and women and the desecration of the sacred spaces essential for healing. Twenty indigenous women aged 15-30+ convened for a week-long retreat in Hawai'i, sponsored by Wahine Toa. Each participant helped create the mother goddess image, which shows her healing breath; her words are spells, and she holds a vision that unites all humanity and brings balance to the world.