

'Imi Pono

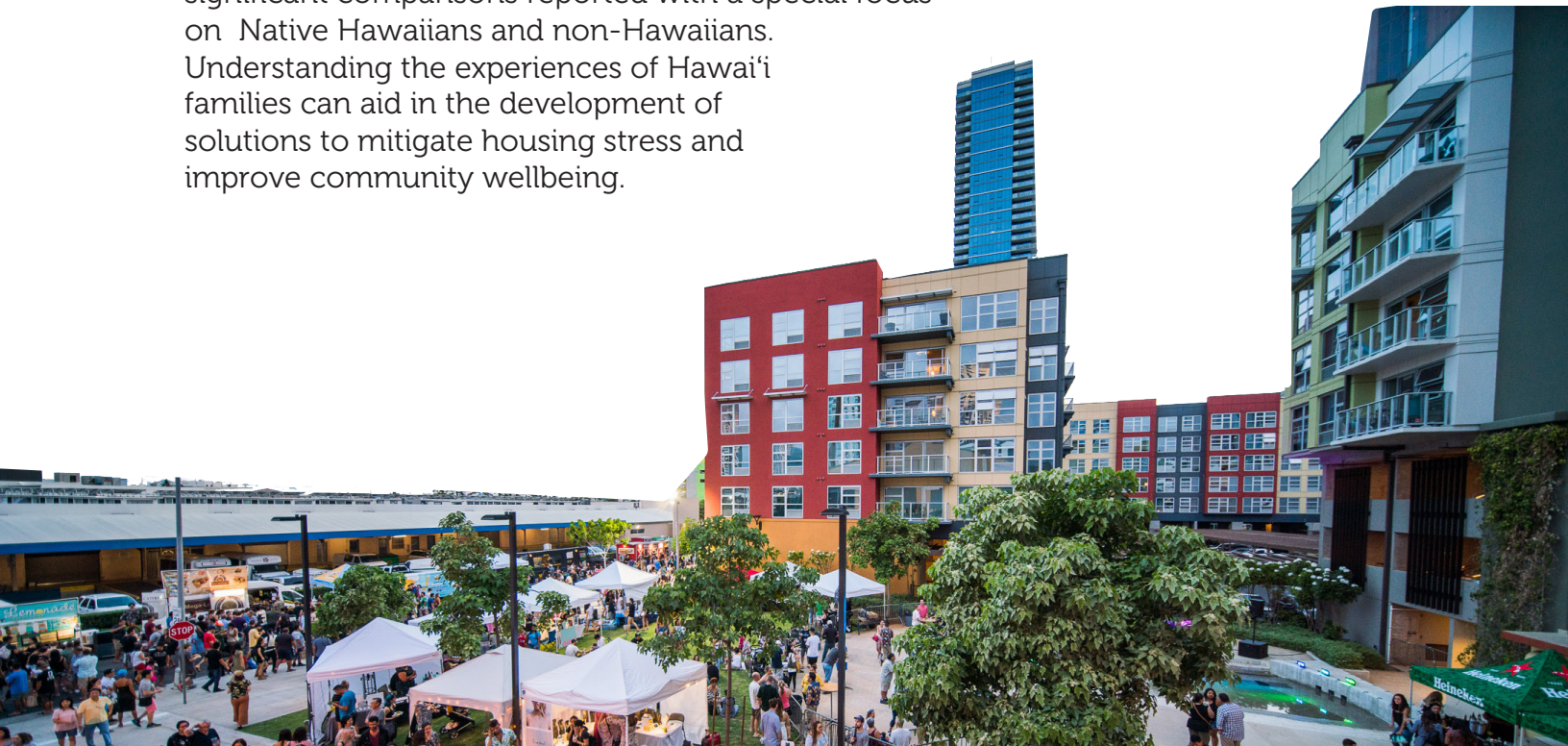
Hawai'i Wellbeing Survey 2023

Housing Stress and Relief Among Hawai'i Families

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 to supplement data from narrowly focused or deficit-based surveys. The survey is a partnership among Kamehameha Schools, Lili'uokalani Trust, the Office of Hawaiian Affairs, Papa Ola Lokahi, and The Queen's Health System.

Purpose: Housing Stress and Relief in Hawai'i

This brief examines sources of housing stress and relief among Hawai'i residents. Hawai'i is one of the most expensive places to live in the U.S. In 2022, the median sales price of a single-family home in Hawai'i was \$852,000. Quality, affordable housing is associated with greater physical and mental health as well as better educational outcomes among children. Poor or unstable housing contributes to stress and chronic disease, which negatively impacts children's education and development. Survey data were analyzed and statistically significant comparisons reported with a special focus on Native Hawaiians and non-Hawaiians. Understanding the experiences of Hawai'i families can aid in the development of solutions to mitigate housing stress and improve community wellbeing.



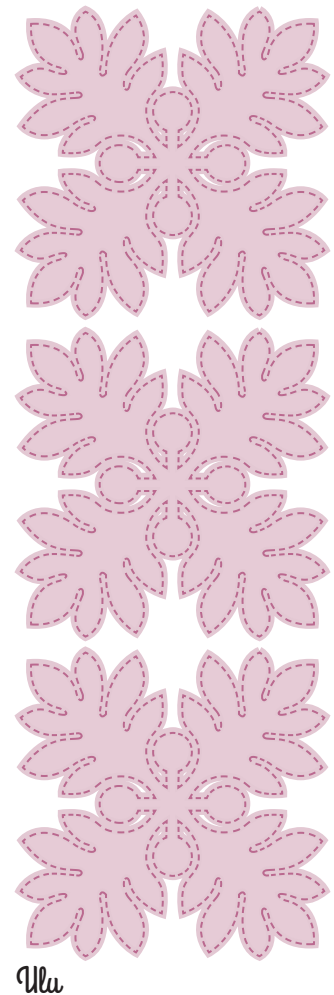
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'Imi Pono Hawai'i Wellbeing Survey 2023: Housing Stress and Relief Among Hawai'i Families. www.ksbe.edu/research/imi_pono_hawaii_wellbeing_survey

Key Findings

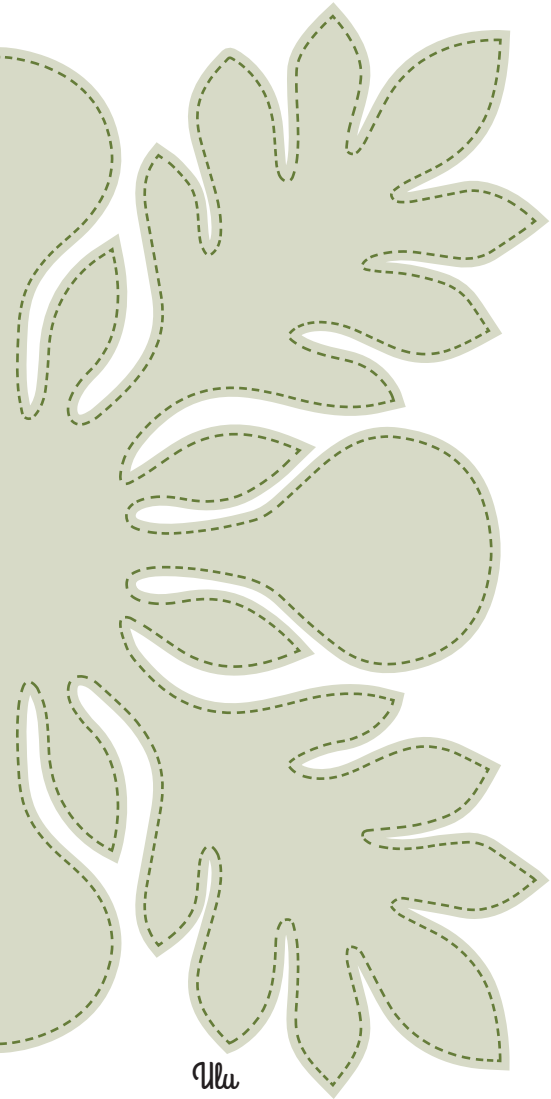
- 1. There is a range of different housing situations across Hawai'i.** One out of ten households (11%) are made up of six or more people and three out of ten Hawai'i residents (29%) changed their living situation in the past year.
- 2. Some Hawai'i families are considerably stressed about having a place to live.** More than one-quarter of Hawai'i residents (28%) say they are “quite a bit” or “extremely” worried about losing their current housing in the next 3-5 years.
- 3. Native Hawaiians are really feeling the strain of housing instability.** Native Hawaiians are more likely to live in large households, to have changed their living situation in the past year, and to be more worried about losing their current housing in the future by 7-9 percentage points than non-Hawaiians.
- 4. Despite experiencing housing stress, Native Hawaiians provide relief to others.** Native Hawaiians provide housing assistance to others at nearly double the rate of non-Hawaiians (40% compared to 23%).



Sample and Methods

Data were collected via electronic survey from February through April 2023. A total of 1,329 Hawai'i residents ages 18 and older participated in the survey, with 61% identifying as Native Hawaiian and 39% as non-Hawaiian. Among all respondents, 35% are from Honolulu County, 28% from Hawai'i County, 22% from Maui County, and 16% 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%. Complete findings are available at https://www.ksbe.edu/research/imi_pono_hawaii_wellbeing_survey/.

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. In comparison to results from the 2021 and 2022 'Imi Pono surveys, more affluent Native Hawaiians are reflected in this sample.



Context

Housing is a basic need and some countries, like Finland, are working to make it a human right. This is because research suggests housing to be a major determinant of health outcomes.^{1,2} Studies associate quality housing with higher levels of physical and mental health. On the other hand, poor or inadequate living conditions, such as the presence of lead-based paint, mold, asbestos, or overcrowding, can contribute to chronic disease and injury.³

In addition to quality, housing stability is an important factor of wellbeing. Frequent moves or the threat of losing housing can be very stressful for families. These situations increase rates of depression, anxiety, and hopelessness. Housing instability is associated with behavioral issues in children, as well as higher rates of pregnancy, drug use, and depression in adolescents.⁴ Studies show that inadequate and unstable housing negatively affect children's mental health and educational performance.⁵

Owning a home not only provides shelter, but the home can be leveraged as a financial asset. A big advantage of homeownership is the creation of equity, which can unlock additional lines of credit (e.g., Home Equity Line of Credit). As such, wealth accumulation hinges on the homeowners' ability to build and manage home equity over time.⁶ Furthermore, researchers argue that homeownership is a proven means of transferring wealth from one generation to the next.⁷

¹Swope, C. B., & Hernández, D. (2019). Housing as a determinant of health equity: A conceptual model. *Social Science & Medicine*, 243, 112571. <https://doi.org/10.1016/j.socscimed.2019.112571>

²Garrison, V. H., & Pollack, C. E. (2018). Guest Editors' Introduction: The Health-Housing Nexus: New Answers to Key Questions. *Cityscape*, 20(2), 3–6. <https://www.jstor.org/stable/26472163>

³Quality of housing. *Quality of Housing - Healthy People 2030*. (n.d.). <https://health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/quality-housing>

⁴Keen, R., Chen, J. T., Slopen, N., Sandel, M., Copeland, W. E., & Tiemeier, H. (2023). Prospective Associations of Childhood Housing Insecurity With Anxiety and Depression Symptoms During Childhood and Adulthood. *JAMA Pediatrics*, 177(8), 818. <https://doi.org/10.1001/jamapediatrics.2023.1733>

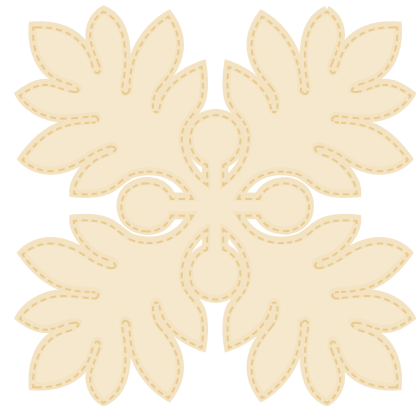
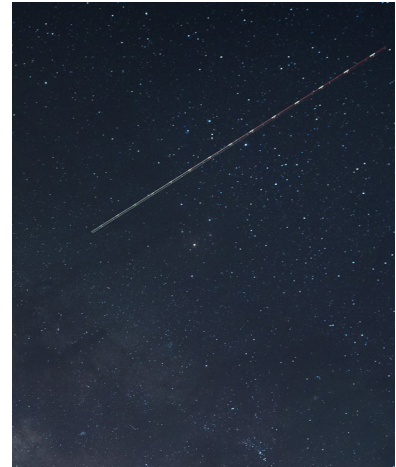
⁵Levine Coley, R., Leventhal, T., Doyle Lynch, A., & Kull, M. (2013). *Poor quality housing is tied to children's emotional and behavioral problems* [Policy research brief]. MacArthur Foundation. https://www.macfound.org/media/files/hhm_research_brief_-_september_2013.pdf

⁶Research series: *How does homeownership contribute to wealth building?* Habitat for Humanity. (n.d.). <https://www.habitat.org/our-work/impact/research-series-how-does-homeownership-contribute-to-wealth-building>

⁷Boehm, T. P., & Schlottmann, A. M. (2001). (rep.). [Housing and Wealth Accumulation: Intergenerational Impacts](#).

Housing costs in Hawai‘i are 2.7 times higher than the national average.⁸ In 2022, the median sale price of a single-family home was \$852,000 and the median condominium price was \$600,000. These prices mean fewer than one out of three local households can afford a single-family home and less than half can afford a condo (see Footnote 8). As a result, large, multi-family households and frequent changes in living arrangements are common across Hawai‘i.

The Department of Hawaiian Home Lands (DHHL) is governed by the Homes Commission Act of 1920, which was established to return Native Hawaiians to the land.⁹ Native Hawaiians are defined as individuals with 50% or more “Hawaiian blood.”¹⁰ DHHL beneficiaries may receive 99-year homestead leases at \$1 per year for residential, agricultural, or pastoral purposes. They may also receive financial assistance through a variety of loans for home purchase, construction, or repair. As of June 2022, DHHL has assigned 9,981 leases and the waitlist for the homesteading program includes 28,971 Native Hawaiians.¹¹



⁸University of Hawai‘i Economic Research Organization. (2023). *The Hawai‘i Housing Factbook*. UHERO. <https://uhero.hawaii.edu/wp-content/uploads/2023/06/TheHawaiiHousingFactbook.pdf>

⁹Department of Hawaiian Home Lands. Department of Hawaiian Home Lands. (n.d.). <https://dhhl.hawaii.gov/>

¹⁰For more information on the Hawaiian Homes Commission Act and the politics of blood quantum, see Kauanui, J. K. (2008). *Hawaiian Blood: Colonialism and the politics of sovereignty and Indigeneity*. Duke University Press.

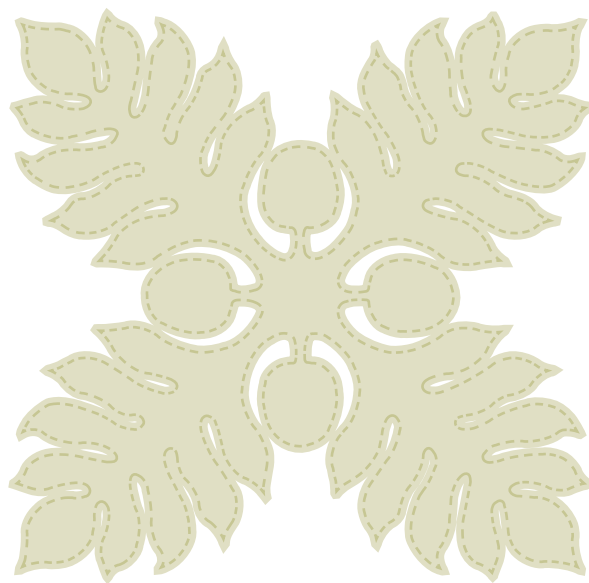
¹¹Department of Hawaiian Home Lands. (2022). *Annual report: 2022*. <https://dhhl.hawaii.gov/wp-content/uploads/2023/02/DHHL-FY22-Annual-Report.pdf>

Findings

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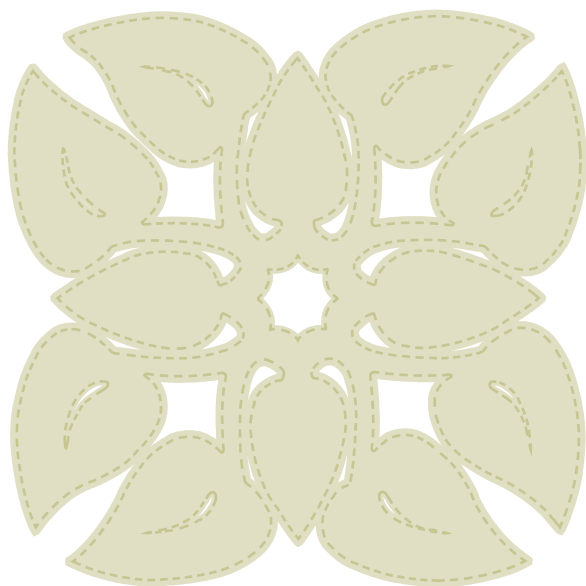
Nearly half of Hawai'i families do not own a home.

Homeownership typically provides greater stability and financial flexibility for families. About half of those surveyed (53%) report that they own their home. One-fifth of respondents (21%) report they rent or lease their home. Another 21% report they are staying in a family or friend's home. The remaining 5% report they are living in a shelter, temporary housing, or in a situation not listed on the survey. Kaua'i County households had the lowest rates of homeownership (46%) and highest rates of renting (29%) compared to other counties. Rates are similar among Native Hawaiians and non-Hawaiians for these different housing situations.



One out of ten Hawai'i households have six or more people living together.

The number of people living in a home impacts household resources. In some cases, more people can mean more shared finances and support. In other cases, it can mean more obligations and stress. Most Hawai'i households are comprised of 1-2 or 3-5 people (44% and 46%, respectively). However, 11% of Hawai'i households are made up of six or more people. Native Hawaiians are twice as likely to live in homes with six or more people than non-Hawaiians (13% compared to 6%). Smaller households tend to have higher education levels than larger households, but household sizes are not influenced by income.



Anthurium

Native Hawaiians worry about losing their current home.

Whether or not they have moved in the past year, Hawai'i families are worried that they may need to relocate in the future. More than one-quarter of Hawai'i residents (28%) say they are "quite a bit" or "extremely" worried they may not be able to afford their current housing in the next 3-5 years. Across counties, Native Hawaiians (32%) are more worried than non-Hawaiians (23%) about being able to afford their current housing arrangement (Figure 1).

Not surprisingly, income is a factor in how worried Hawai'i residents are about their housing situation. Households earning \$85,000 or less a year are more than twice as likely than households making \$145,000 or more to report feeling "quite a bit" or "extremely" worried about losing their current home (39% compared to 16%). Additional analyses reveal individuals in the lowest income level to be more stressed about housing compared to medium- and high-income earners regardless of their ethnicity.

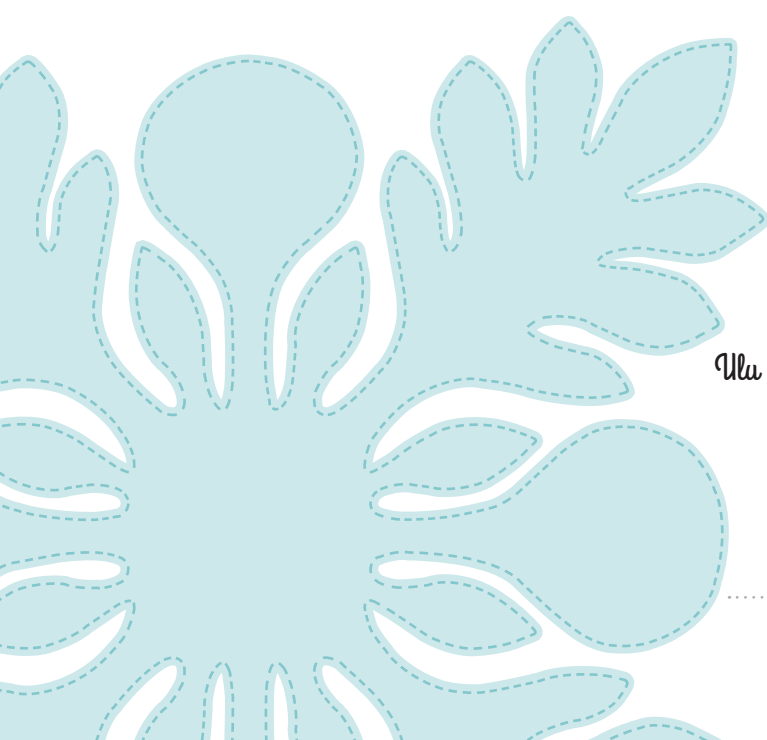
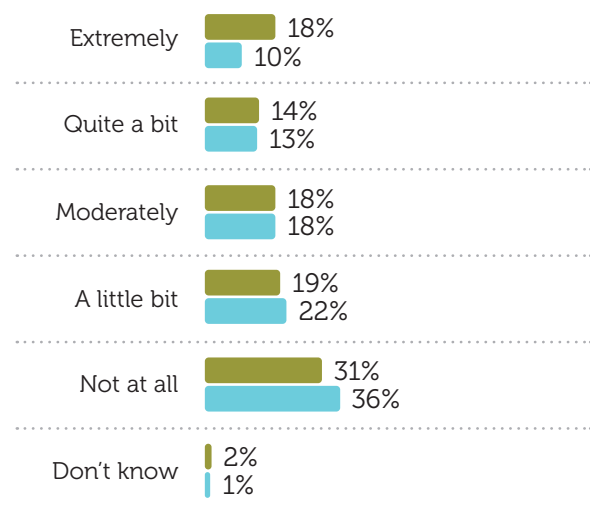
Native Hawaiian families experience high rates of housing instability.

Safety, quality, and consistency typically contribute to greater wellbeing in families when it comes to housing. On the other hand, frequent changes in living conditions are often disruptive and stressful.

Roughly three out of ten Hawai'i residents (29%) have experienced at least one change in their living situation in the past 12 months. Native Hawaiians (33%) experience changes in their living situation at a higher rate than non-Hawaiians (24%). Higher education levels and income are associated with greater housing stability.

Remarkably, 4% of Hawai'i households experienced three or more moves in the past year. Households with six or more people are the group most likely to have changed their living arrangements three or more times in the past 12 months. This rate is more than twice as high as households with 1-2 people (8% compared to 3%).

Figure 1. Level of Concern about Housing Affordability of Native Hawaiian and non-Hawaiian Adults



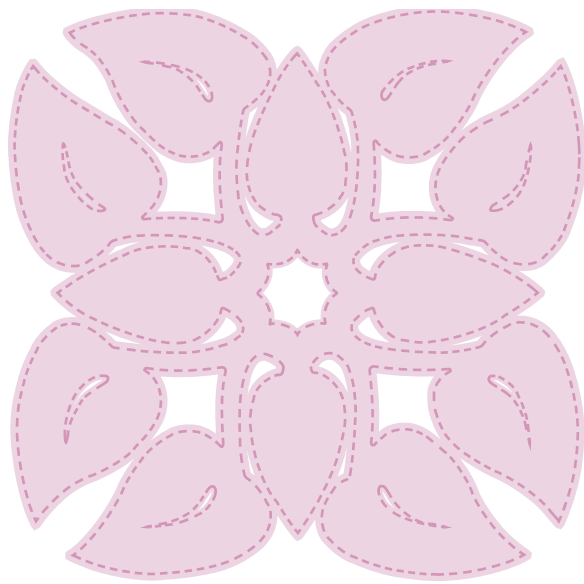
Highly educated Native Hawaiians are anxious about housing.

To better understand how different characteristics may contribute to housing stress, a series of two-way Analysis of Variance (ANOVA) tests were performed. Results show ethnicity to be a significant predictor in housing stress on its own as well as in combination with education level and household size. In general, being Native Hawaiian is a predictor of greater housing stress. Interestingly, higher educated Native Hawaiians are more anxious about housing than less educated Native Hawaiians, but more educated non-Hawaiians are less anxious than lower educated non-Hawaiians. Among respondents with 1-2 people or six or more people in the home, Native Hawaiians are significantly more anxious about housing than non-Hawaiians.

Households without school-age children believe their housing situation will remain stable.

A separate survey question asks respondents how confident they are that their current housing arrangement will stay the same in the next 3-5 years. Nearly three-fourths of Hawai'i residents (73%) feel it is "likely" or "very likely" that their housing situation, for better or worse, will be the same in the near future. Native Hawaiians are less confident than non-Hawaiians in their housing stability by a difference of 10 percentage points (69% compared to 79%). Households without school-age children (82%) report greater confidence in their housing stability than those with school-age children (69%).



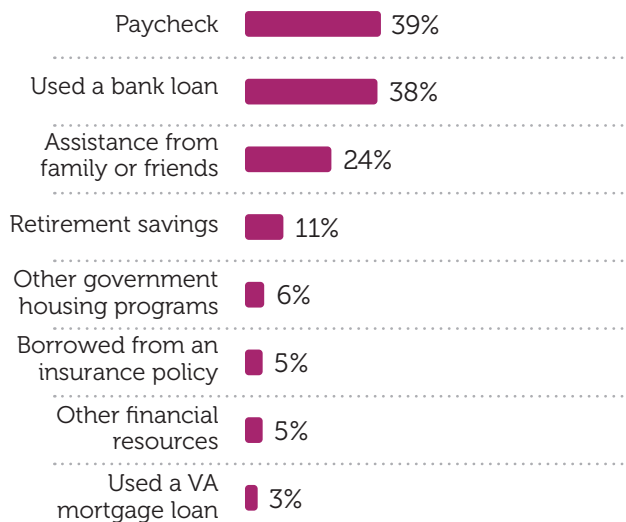


Anthurium

Hawai'i families use a variety of tools to gain housing.

Hawai'i families make use of a variety of tools to afford a place to live. Paycheck and use of a bank loan were the two most reported types of financial resources used to acquire housing (39% and 38%, respectively) (Figure 2). There are no discernible differences between Native Hawaiians and non-Hawaiians or across counties regarding the use of these types of resources.

Figure 2. Types of Financial Resources to Acquire Housing



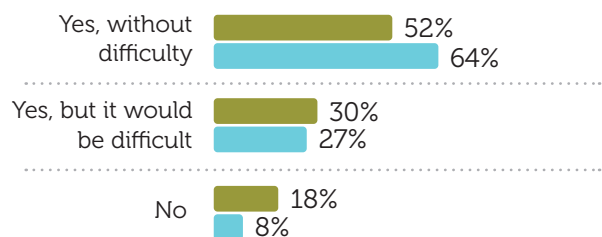
Covering emergency expenses can be difficult.

High costs of housing may be a factor in why some residents find it difficult to pay for emergency expenses. According to Aloha United Way's 2023 Asset Limited, Income Constrained, Employed (ALICE) Report, between 2018 and 2022 the number of Hawai'i households living in poverty increased from 9% to 15%.¹²

A question in the survey asks respondents if they could cover a one-time, unplanned expense of \$500. 57% of respondents say "Yes, without difficulty." However, 29% of respondents report "Yes, but it would be difficult" and 14% report "No." Native Hawaiians (18%) are more likely to report not being able to cover an unplanned \$500 expense than non-Hawaiians (8%) (Figure 3).

Geographically, Hawai'i County households are least likely to be able to afford an unplanned \$500 expense (18% compared to the statewide average of 14%).

Figure 3. Ability to Cover an Emergency Expense Comparison of Native Hawaiian and non-Hawaiian Adults



¹²United For ALICE. (2023). "ALICE in the Crosscurrents: COVID and Financial Hardship in Hawai'i." <https://www.unitedforalice.org/national-reports>



Native Hawaiians offer housing relief to others.

Due to the nature of online surveys, it is difficult to reach vulnerable populations. Still, 1% of ‘Imi Pono Survey respondents say they are living in a shelter or transitional housing. According to the Point in Time Counts, sponsored by the U.S. Department of Housing and Urban Development, 6,223 people are experiencing homelessness in the state of Hawai‘i in 2023.¹³ The majority of people experiencing homelessness are in Honolulu County (4,028), followed by Hawai‘i (1,003), Maui (704), and Kaua‘i counties (488).

Despite housing stress being common in Hawai‘i, residents tend to look after each other. One-third

of Hawai‘i residents (34%) say they provided housing assistance, in the form of financial support or shelter, to someone else in the past year. This rate is nearly double among Native Hawaiians (40%) compared to non-Hawaiians (23%) (Figure 4). Hawai‘i County residents (39%) report the highest rates of giving housing assistance to others, followed by Kaua‘i (34%), Maui (33%), and Honolulu counties (30%).

Figure 4. Percent Who Provided Housing Assistance by Native Hawaiian and non-Hawaiian Adults



¹³2023 point in time counts. Hawai‘i Health Data Warehouse. (2023, June 29). <https://hhdw.org/2023-point-in-time-counts/>



When it comes to providing housing assistance to others, higher levels of education are associated with lower rates of giving. The group most likely to offer assistance to others are households with a high school diploma or some college (46%) followed closely by those who earned less than a high school diploma (44%). Households with a bachelor's degree or higher report the lowest rates (31%). This may be a function of some households having closer connections with other households who need assistance. For instance, some families may feel a stronger bond with those who need help or may have more opportunities to provide assistance to others.



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Conclusions

Results from the 2023 'Imi Pono Hawai'i Wellbeing Survey shed new light on the housing experiences of Hawai'i families.¹⁴ Specifically, it indicates large households and housing instability are common across Hawai'i. These conditions, combined with a fair percentage of households not being able to cover a \$500 emergency expense, can add considerable stress to individuals and families. These challenges are more prevalent in Native Hawaiian families, which are more likely to live in large households, to have changed their living situation in the past year, and to be more worried about losing their current housing in the future.

¹⁴Housing stress and instability are complex issues rooted in home prices. Scholars argue that "affordable housing" refers to government subsidized housing for low-income people whereas "housing affordability" emphasizes the general imbalance in home prices compared to people's incomes. For more information see: <https://www.jchs.harvard.edu/state-nations-housing-2023>

Stable homes are significant contributors to family wellbeing and critical components of thriving communities. Generally speaking, higher incomes and education levels are correlated with greater housing stability and lower stress. However, it can be extremely difficult for Hawai'i families to focus on education or career advancement when their housing situation is tenuous. Again, this places Native Hawaiian households at greater risk as they tend to have lower rates of advanced education attainment and earn lower wages compared to non-Hawaiians.

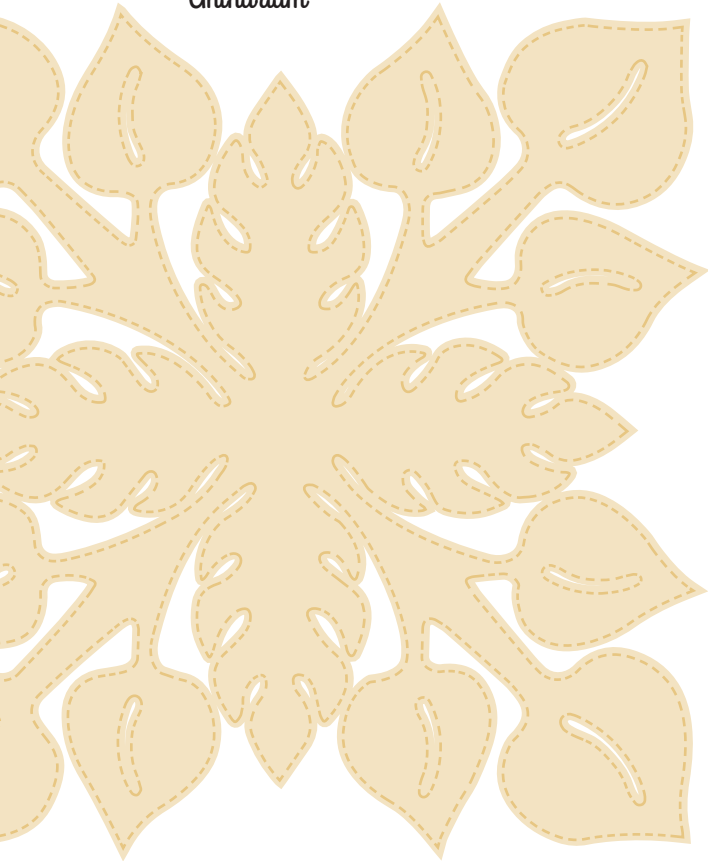
Housing stress—in the form of frequent moves or worrying about losing a home—is a statewide issue. Very few differences exist across counties, suggesting policies

must emphasize structural, widespread reform. Fortunately, one-third of total respondents say they gave financial support or sheltered another person in the past year. Native Hawaiians give relief to others at a rate nearly twice as high as non-Hawaiians. This trait is in line with previous 'Imi Pono findings showing Native Hawaiians to be especially community-minded, civically engaged, and agents of social cohesion.

In 1970, Hawai'i's Lieutenant Governor Thomas Gill described Hawai'i's housing situation as a crisis. More than half a century later, local families continue to struggle to live comfortably in Hawai'i. The current governor's Emergency Housing Plan for Hawai'i focuses on removing barriers and aligning supports to put more local families on a path to homeownership.¹⁵ As descendants of the Indigenous population and an essential part of what makes Hawai'i unique, Native Hawaiians deserve to live in their homeland without excessive stress.



Anthurium



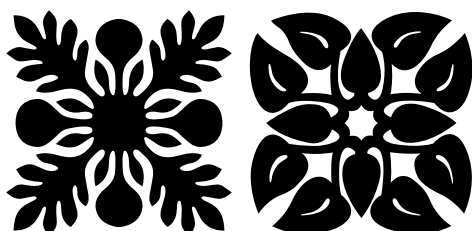
¹⁵Emergency proclamation relating to housing. Office of the Governor. (n.d.). <https://governor.hawaii.gov/housing/emergency-proclamation-relating-to-housing/>

Next Steps



1. Educate policymakers on the importance of *quality, stable homes* to individual and community wellbeing.
2. Conduct research on the *long-term effects of chronic housing stress* on Native Hawaiians and other groups over-represented in having housing stress.
3. Promote policies and practices that *address housing affordability* at the county and state levels.
4. Continue to find effective ways to *reduce the Department of Hawaiian Home Lands waitlist*.
5. Support Community Development Financial Institutions (CDFIs) and other policies and programs that *help underserved groups acquire housing*.
6. *Explore workforce housing opportunities* and take the Housing Hawai'i's Future pledge.

The Art



Hawaiian Quilting Patterns

A Hawaiian quilt block design is a traditional Hawaiian quilting style that uses simple to intricate radially symmetric applique patterns. Designs often include stylized floral or fruit designs. Hawaiian-style quilts typically use solid or near-solid fabrics in only two colors. These quilts were historically made from the fabrics introduced to Hawai'i in the 1820s.