

AH Committee

From: Jabola-Carolus, Khara J <kjabola-carolus@dhs.hawaii.gov>
Sent: Saturday, November 13, 2021 1:27 PM
To: AH Committee; Autumn R. Ness
Cc: Trinh, Calaine
Subject: 11/15 CSW Presentation
Attachments: HSCSW Presentation Maui 11.15.21.pdf

Some people who received this message don't often get email from kjabola-carolus@dhs.hawaii.gov. [Learn why this is important](#)

Aloha:

Please find my HSCSW presentation for 11/15 attached herewith.

Mahalo,
Khara

Khara Jabola-Carolus
Executive Director
Ka Komikina Kūlana Olakino o Nā Wāhine (Hawai'i State Commission on the Status of Women)
Ph. # (808) 586-5758
[Website](#) | [Facebook](#) | [Instagram](#)

NOTICE: This information and attachments are intended only for the use of the individual or entity to which it is addressed, and may contain information that is privileged and/or confidential. If the reader of this message is not the intended recipient, any dissemination, distribution or copying of this communication is strictly prohibited and may be punishable under state and federal law. If you have received this communication and/or attachments in error, please notify the sender via email immediately and destroy all electronic and paper copies.



HAWAII STATE
COMMISSION
ON THE STATUS OF WOMEN

Comprehensive Affordable Housing Plan

Testimony from
Hawai'i State Commission on the Status of Women
Khara Jabola-Carolus, J.D.

Council of the County of Maui
Affordable Housing Committee Meeting
November 15, 2021

SUMMARY OF TOPICS

MAIN POINTS COVERED

- "Affordable housing" is unaffordable for women.
- Women and single-mom households have different housing needs.
- Women have more to lose from housing insecurity.
- Gender discrimination and disparities should be factored into housing law.
- Housing law must be determined by reality, not realtors, developers & investors.

- Women are not able to cope with housing costs as well as men.
- Women are poorer than men, including men of the same race.
- Prior to COVID, 85% of people living paycheck to paycheck in the United States were women.
- Women in Hawai'i earned 85% of men's wages.
- The average labor earnings for men in Hawai'i were over \$14,000 higher than women workers (\$44,941). Filipinas and Native Hawaiian women have the lowest earnings (\$33,000 and \$37,000).

AFFORDABLE HOUSING
IS UNAFFORDABLE FOR
WOMEN.

	Median Annual Earnings for Women Employed Full-Time, Year-Round	Median Annual Earnings for Men Employed Full-Time, Year-Round	Earnings Ratio Between Women and White Men Employed Full-Time, Year-Round
White	\$46,000	\$52,050	88.4%
Native Hawaiian	\$37,000	\$45,000	71.1%
Filipino	\$33,000	\$38,200	63.4%
Japanese	\$48,000	\$56,000	92.2%
Other Race or Two or More Races	\$40,000	\$50,000	76.8%
Hispanic	\$39,000	\$40,000	74.9%
Chinese	\$41,000	\$50,000	78.8%
Other Asian	\$40,000	\$45,000	76.8%
Pacific Islander	N/A	\$28,800	N/A
Korean	\$43,800	N/A	84.1%
Black	N/A	\$44,700	N/A
			All Women to All Men
Total	\$40,000	\$49,400	81.0%

FACTORING IN WOMEN'S INEQUALITY

- The number of ALICE households in Hawai'i increased to 59% of households due to the economic shock of the COVID-19 shutdown. This increase has been driven by single mother households.
- During COVID, Hawaii women experienced the highest rate of unemployment in the U.S., with Filipinas experiencing the highest rate.
- Despite women making up two thirds of frontline workers, there were significant job losses in feminized sectors.
- During COVID > 4,800 child care seats were lost despite \$11.9m of CARES Act money to private providers (compared to \$2.5m awarded to Head Start) while child care worker wages at \$12.43/hour.

SOURCE: PATHWAYS IN THE PANDEMIC, WOMEN'S FUND OF HAWAII, AUG. 2021

SINGLE MOMS

16,000

Single mothers are the most likely households to live in poverty—more than one in three (34.3%) are poor—followed by households with children that are headed by a single father (18.3%);

83% of households participating in the Section 8 Housing Choice Voucher Program are led by women.

Section 8 is severely underfunded & discrimination is legal in Hawaii.

Why Landlords Target Mothers for Eviction

Mothers are being evicted far more frequently than other Americans. This is the hidden story of America's looming housing crisis.



TAKEAWAY

GENDER DISCRIMINATION AND
INCOME DISPARITIES ARE
FACTORS THAT SHOULD BE
TAKEN INTO ACCOUNT FOR AN
EFFECTIVE AFFORDABLE
HOUSING POLICY.



**The housing crisis hits
women differently than
men.**

HIGHER STAKES

DOMESTIC VIOLENCE

A domestic violence center found that 43% of clients responded they were “staying at shelters, transitional housing, homeless on the street or back living with the abuser.” Greater risk of eviction.

LANDLORD ABUSE

Documented increase in landlord sexual exploitation during COVID.

SEX TRAFFICKING

25% of 97 sex trafficking victims identified in 2019 by CFS reported being coerced or forced to trade sexual activity for a place to stay.

9.2.5

MEAN ANNUAL WAGE FOR THE TOP 10 MOST COMMON OCCUPATIONS, MAUI COUNTY

2019 Rank	Occupation	Estimated Employees	Annual Mean Wage	Statewide Annual Wage
1	Waiters and Waitresses	4,100	\$56,560	\$55,200
2	Retail Salespersons	3,620	\$30,250	\$33,130
3	Maids and Housekeeping Cleaners	3,210	\$37,980	\$38,740
4	Fast Food and Counter Workers	2,180	\$27,870	\$26,440
5	Cashiers	2,160	\$30,430	\$27,870
6	Cooks, Restaurant	1,980	\$42,810	\$35,900
7	Landscaping and Groundskeeping Workers	1,650	\$37,100	\$37,960
8	Maintenance and Repair Workers, General	1,470	\$50,160	\$48,790
9	Office Clerks, General	1,330	\$34,690	\$35,070
10	Janitors and Cleaners, Except Maids and Housekeeping Cleaners	1,280	\$37,100	\$33,670

SOURCE: U.S. BUREAU OF LABOR STATISTICS, MARCH 2020.

For Sale Units, Current 2.96 Workforce Housing Policy requirements

Units Required	Income Groups		Corresponding Income Levels	Maximum Allowed Sales Price (at 4% Interest Rate)
30%	Below Moderate	81-100% AMI	\$75,000 - \$95,900	2 br \$449,310 4 br \$607,890
50%	Moderate	101-120% AMI	\$96,000 - \$115,080	2 br \$539,155 4 br \$729,445
20%	Above Moderate	121-140% AMI	\$116,500 - \$134,260	2 br \$629,085 4 br \$851,115

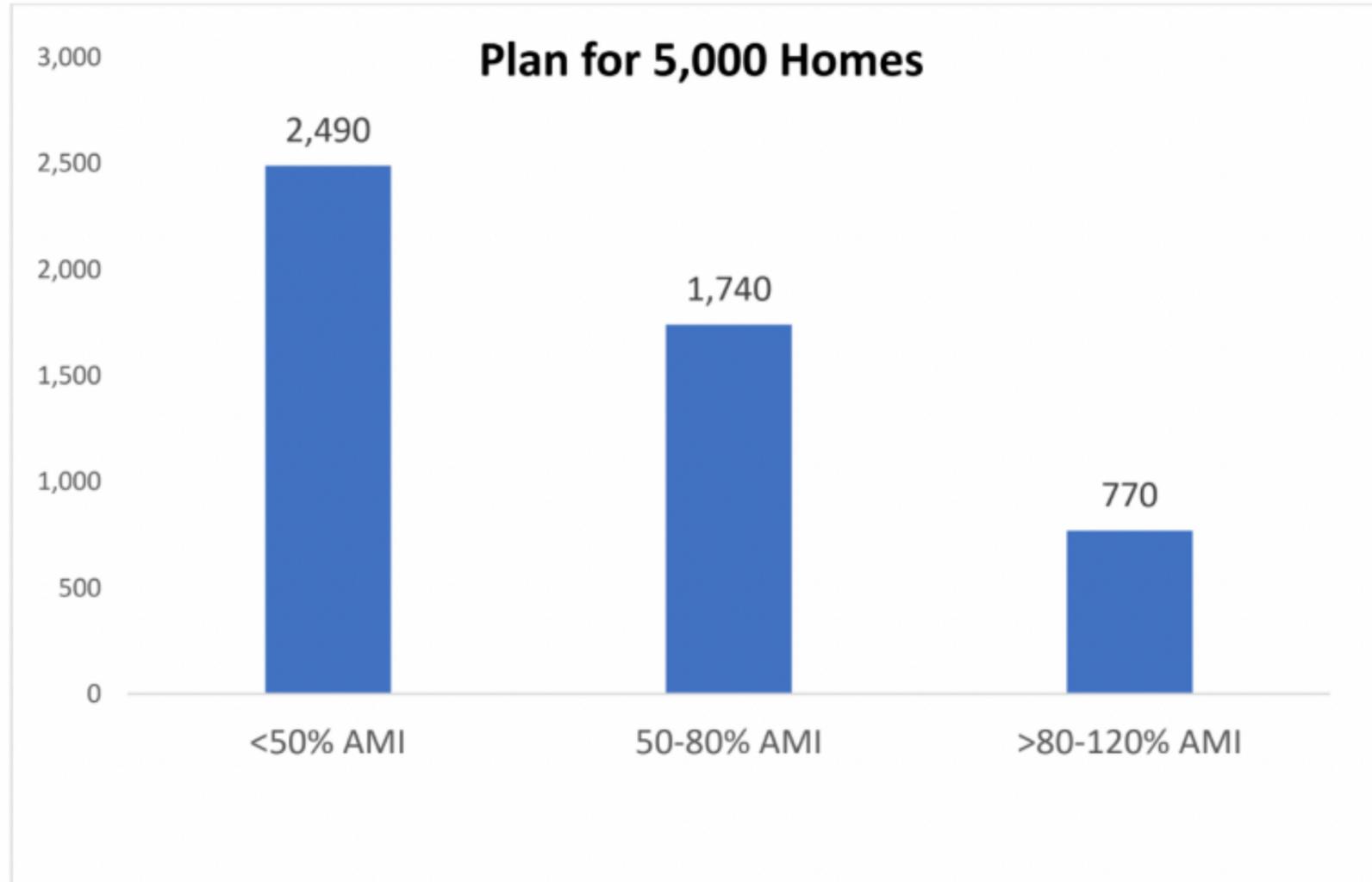
Rental Units, Current 2.96 Workforce Housing Policy requirements

Units Required	Income Groups		Corresponding Income Levels	Maximum Allowed Rents
33%	Very Low and Low	Up to 80% AMI	Up to \$76,720	2br \$1726 3br \$1995
33%	Below Moderate	81-100% AMI	\$76,720 - \$95,900	2br \$2158 3br \$2493
33%	Moderate	101-120% AMI	\$95,900 - \$115,080	2br \$2589 3br \$2992

ANALYSIS

Workforce housing policy requirements cover income brackets that require two full time income earners in a household. These are out of reach for single moms, women in the most common jobs on Maui. Even two full-time income earners in one of the most common 10 jobs in Maui are at or around 80-90 %AMI.

Maui County Comprehensive Affordable Housing Plan (MCCAHP)



**What does
data on need
say?**

Goal 1. Build 5,000 affordable homes for local residents at or below 120% area median income.

- Reserve 50% of affordable homes for local residents below 50% AMI
- Reserve 35% of affordable homes for local residents at 50% to 80% AMI
- Reserve 15% of affordable homes for local residents above 80% to 120% AMI

Maui County Comprehensive Affordable Housing Plan (MCCAHP)

There is existing capacity in the development industry to build for-sale homes at 100%-140% AMI, but county investments will be necessary to target affordability to local residents 50% to 80% AMI, which represent 35% of the total need under 120% AMI.



**Housing law must be determined by reality not
realtors, developers and investors.**

**These amendments are needed because
current law isn't working as intended, and
destabilizes women.**

THIS IS URGENT.



“We want to build an economy that is measured by the well-being of single moms. The current economy, the old norm, is gender-blind, which really means based on men’s needs.”

Building Bridges, Not Walking on Backs: A Feminist Economic Recovery for COVID-19, HSCSW, 2020