

COVID-19 IN HAWAII  
FACTS AND INSIGHTS VOL. 2  
TRACKING CHANGES  
DECEMBER 2020

# As the COVID-19 crisis continues, economic hardships deepen and anxiety grows.

Building on the sobering findings of our baseline report published in July, Bank of Hawaii Foundation again commissioned Anthology Research to conduct a follow up survey to better understand the current effects of the pandemic on residents.

This **COVID-19 in Hawaii - Facts and Insights, Vol. 2** report shares key findings of that recent survey. Of particular note are its revelations that the financial and emotional effects of the COVID-19 pandemic are reaching further into our communities, forcing tough choices for many families. Government programs have helped, but the financial hardships caused by COVID-19 have continued to grow in reach and severity.

As tourism, the state's largest industry, begins to slowly find its footing, we find broad public support for the original visitor-arrival pre-testing program, as well as for government plans allowing businesses to carefully reopen.

Despite the many challenges, Hawaii residents – even those hit hardest by the pandemic – are hopeful and optimistic.

We must all do our part to foster and grow such hope by keeping our communities safe while providing opportunities for people to get back to work.



## RESEARCH METHODOLOGY

A statewide online and telephone survey of full-time Hawaii residents was conducted from October 22 to November 9, 2020. A total of 944 completed surveys were collected, using a stratified sampling approach by county. The resulting overall margin of error is +/- 3.19% points at the 95% level of confidence.

# The financial hardships created by COVID-19 have grown in reach and severity despite billions in federal aid for Hawaii.

Before the COVID-19 pandemic, nearly half of all Hawaii households were barely getting by. Now, the extent of financial suffering is greater than ever and government support alone will not be enough to get people back on their feet.

Despite federal government awards to Hawaii totaling more than \$10 billion (more than 80% of which has already been injected back into the local economy)<sup>1</sup>, more Hawaii households have seen their incomes decline, expenses rise and employment negatively affected.

Residents are struggling to pay for basic necessities, including housing, utilities and transportation. More than a quarter of residents have experienced food insecurity since the start of the pandemic.

As a result, more Hawaii households are being forced to take action to survive, relying on food banks and other charities, as well as borrowing wherever they can.

Unemployment benefits are only extending so far to avert financial ruin, with nearly a third of households having exhausted their benefits or facing the prospect of doing so in the next month.

53%

of residents have seen their household income decline since the start of the COVID-19 pandemic,   
 ↑ from 45% in May.

2 in 5

residents predict a drop in total household income for 2020 compared to 2019.

## Households with children continue to be more affected.

63%

of residents living with at least one child under age 18 have seen their combined household income decline,   
 ↑ from 51% in May.



<sup>1</sup> Hawaii Data Collaborative: <https://www.hawaiiidata.org/federal-funds>; Accessed December 11, 2020

49%

of households have experienced at least one of these tested job impacts since the start of the pandemic, ↑ from 40% in May.

This rises to 43% among Maui County residents.

Reduced hours/pay ↑ from 25% in May 35%

Worked less/experienced a lower demand for product or services ↑ from 26% in May 34%

Furloughed/placed on temporary leave ↑ from 21% in May 27%

Business owner with a decrease in revenue ↑ from 19% in May 24%

Laid off from work ↑ from 12% in May 22%

This jumps to 25% among households with a child under 18.

Unable to work due to lack of childcare ↑ from 5% in May 11%

43% of households have experienced at least one of these tested financial hardships since the start of the pandemic (up from 29% in May):

24% Picked up food at a food bank or a food distribution drive ↑ from 13% in May

20% Experienced difficulties paying a car loan or paying for car repairs ↑ from 11% in May

19% Experienced problems paying rent or mortgage ↑ from 15% in May

18% Experienced problems paying utilities ↑ from 11% in May

14% Sought support from a local charity ↑ from 8% in May

12% Had an unfunded health crisis for a family member ↑ from 6% in May

Nearly 1 in 2 households (46%) have experienced an increase in household expenses, ↑ from 39% in May.

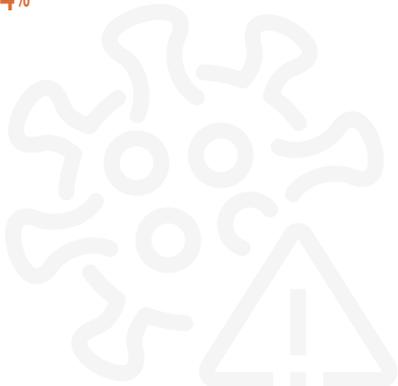
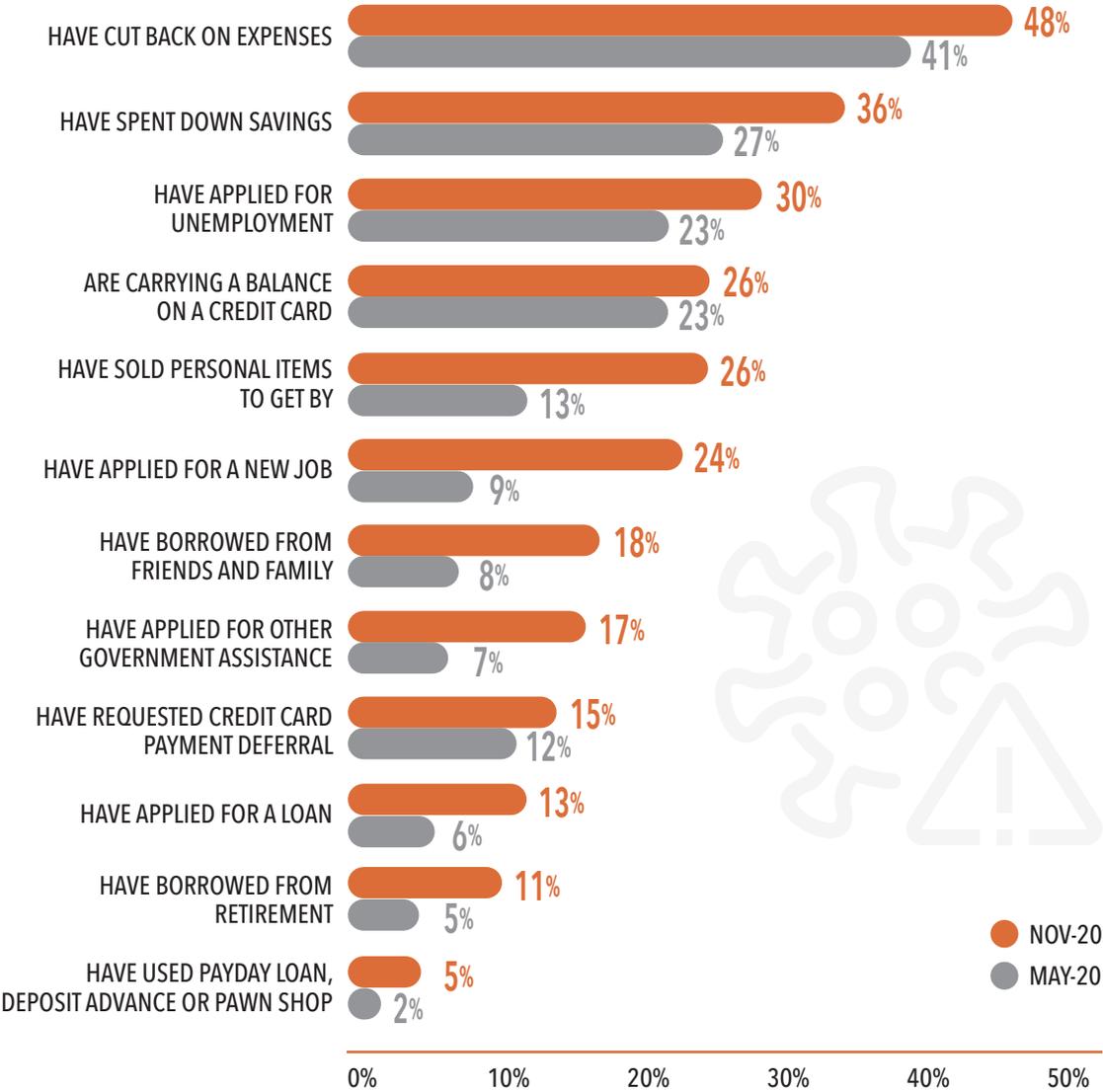
1 in 3 residents are delinquent in paying at least some of their bills, ↑ from 1 in 4 in May.

More than 1 in 4 residents (27%) has had issues with food security since the start of the pandemic, ↑ from 1 in 5 (19%) in May.

To deal with decreases in income, more Hawaii households are having to take action to get by:



Every item tested to the right, with the lone exception of applying for unemployment benefits, is more likely to occur among households with at least one child under 18.



Unemployment benefits (n=281)

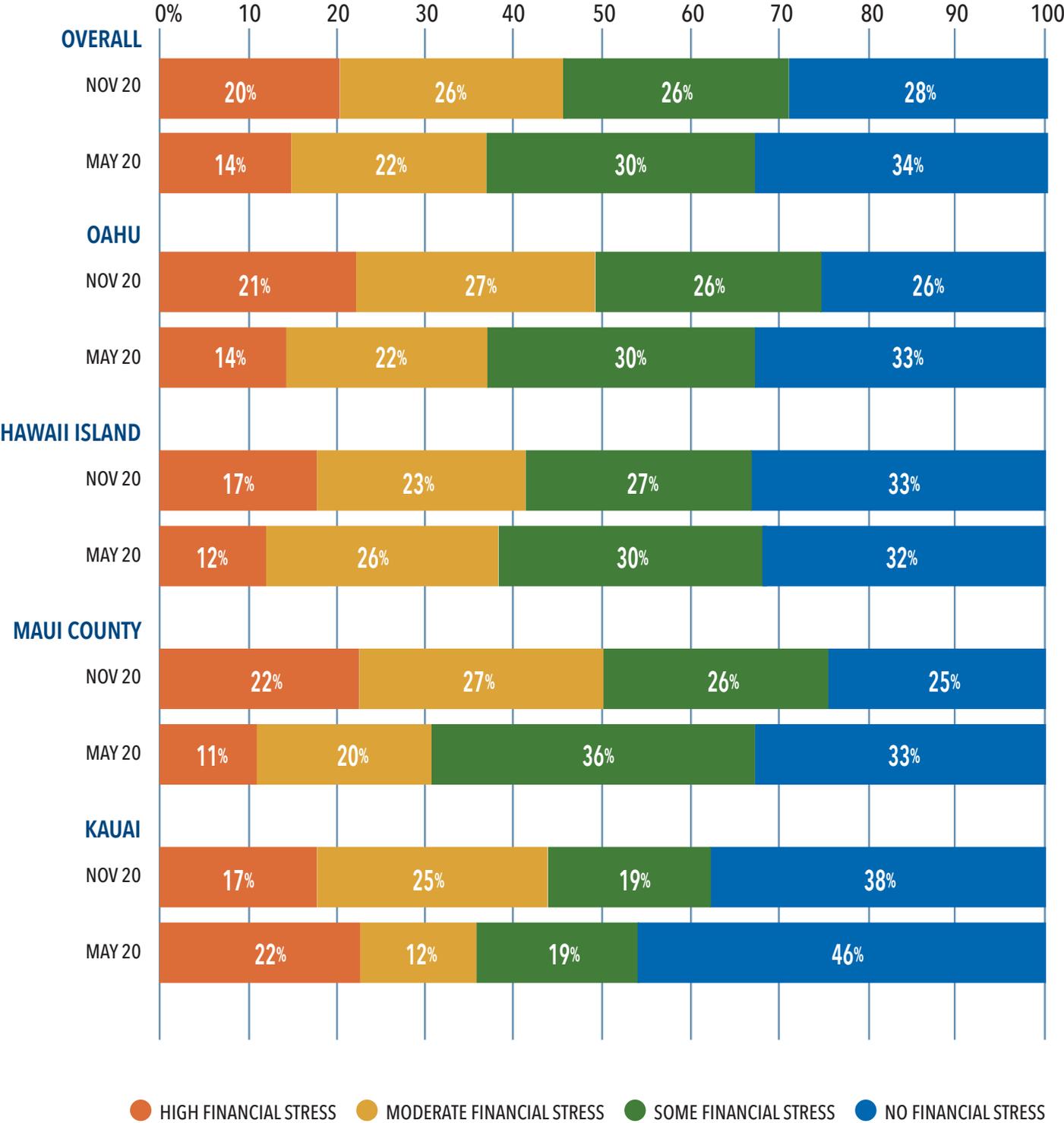


**1 in 3**  
 (31%) have already exhausted their benefits or will do so in the next month.

**1 in 3**  
 (34%) who have filed for unemployment benefits have not yet received payments.

**1 in 3**  
 (35%) are currently receiving unemployment benefits.

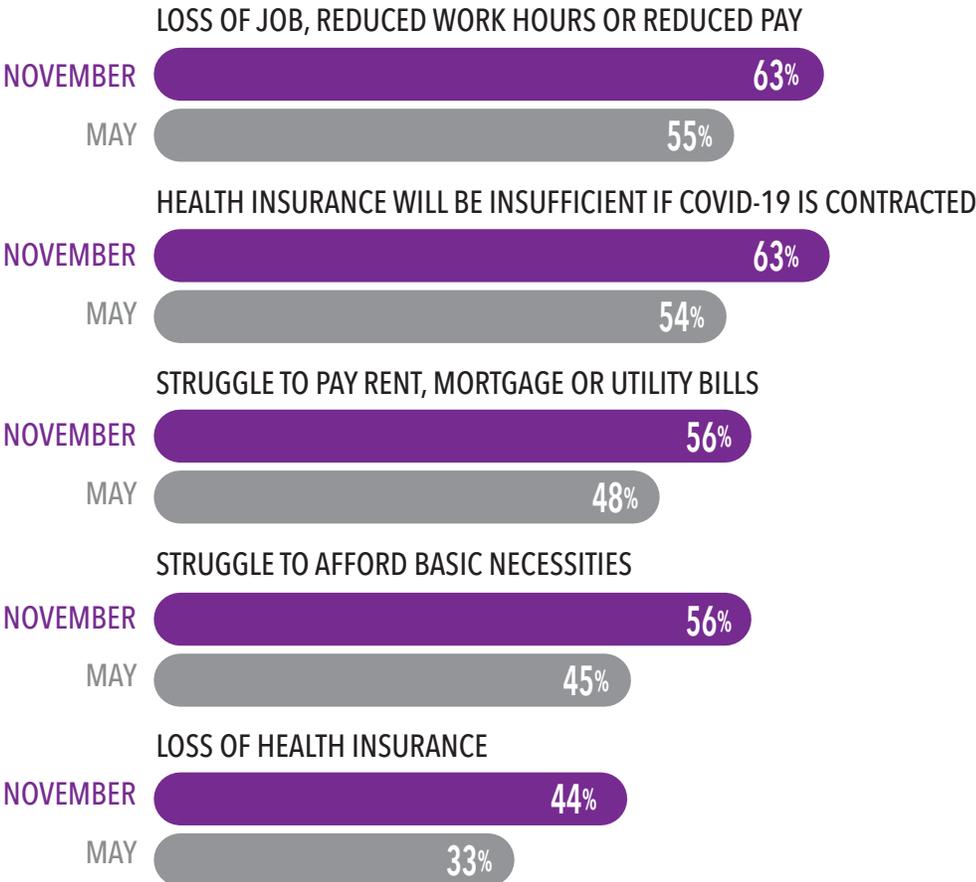
# Financial stress due to COVID-19 is increasing.



# Looking ahead, residents are even more worried about the effects of the COVID-19 pandemic than they were earlier in the year.



As the health and financial effects of the pandemic and the virus become more apparent, anxiety and stress caused by both are increasing.



Worried (Net) = Very worried + Somewhat worried + A little worried



All items above are more of a concern among those with children in their households versus those without.

# COVID-19 is touching more Hawaii households, resulting in greater resident concerns about the health effects of the virus than its economic impacts.

While the COVID-19 pandemic has created financial crises in many Hawaii households, most residents are more worried about the virus's threat to their individual health.

This fear is largely driven by increased visibility of COVID-19 in the community. Compared to earlier in the pandemic, significantly more residents now personally know someone who has tested positive for the virus, or worse, been hospitalized.

Surge testing throughout the community has resulted in a five-fold increase in the number of residents who indicate they have been tested for the virus, reaching four out of five households in the state.

However, while most Hawaii residents are concerned about the virus, nearly one in five do not see it as a threat. Among this group, there is an increasing belief that the virus is not as dangerous as it is being portrayed.

2 out of 3

Hawaii residents worry more about the health effects of COVID-19 than its financial effects.



Perception differs among residents hit with reduced income. Those who have experienced

a decline in household income since the start of the pandemic were

more likely (45%) to view the threat of the virus in financial terms than

were those who live in homes that have not seen any declines in income (13%).

82%

of residents feel that COVID-19 poses a real danger to themselves and their family, **↑ from 71% in May.**

However, the worry about personally contracting COVID-19 has dropped to 72%, **↓ from 81% in May.**



88%

of residents are worried that someone in the household will contract COVID-19, **↑ from 81% in May.**

43%

personally know of someone who has tested positive for COVID-19, **↑ from 18% in May.**

19%

personally know of someone that has been hospitalized for COVID-19, **↑ from 8% in May.**

**COVID testing has increased significantly statewide.**

36% of Hawaii residents have been tested for COVID-19, **↑ from 7% in May.**

More than four in five households (82%) have had at least one person tested for COVID-19, **↑ from 12% in May.**

18%

do not consider COVID-19 a threat to themselves or others living in their household, **↓ from 29% in May.**



**Residents who do not consider COVID-19 a threat, cite as their reasons:**

They are following all government guidelines.

59%

**↓ from 72% in May**

Members of their household are all healthy.

31%

**↓ from 38% in May**

They do not believe COVID-19 is as dangerous as reported.

27%

**↑ from 17% in May**

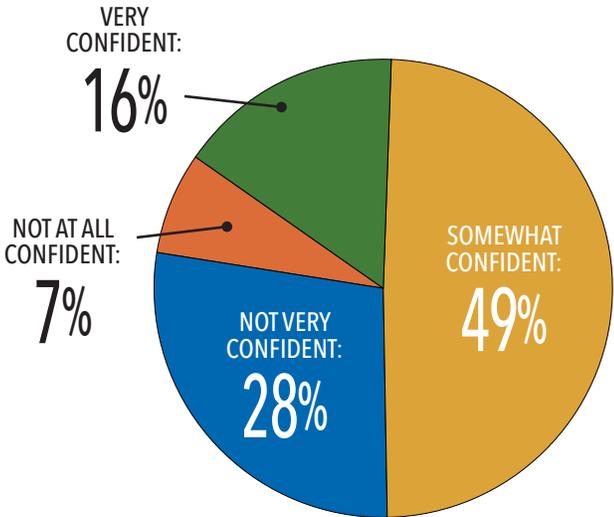
Household members seldom leave the home.

25%

**↓ from 32% in May**

# Optimism for economic recovery exists, though it will face headwinds and residents feel it will take time to fully materialize.

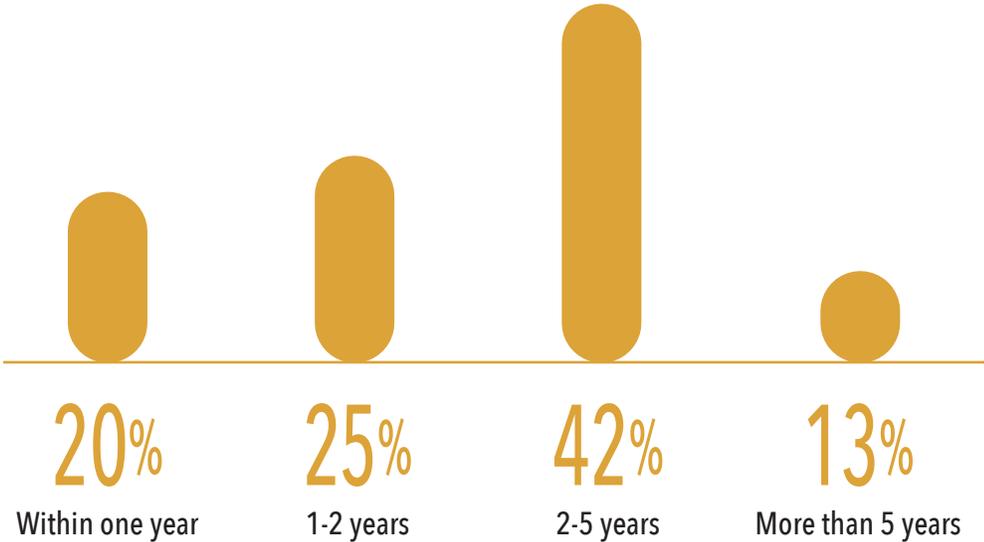
A majority of Hawaii residents are confident of an eventual full economic recovery for the state. One in five residents is hopeful that economic activity will rebound within the next year, but more than half believe it will take two years or more.



Neighbor island residents are more bullish on recovery, with 19% feeling very confident and 54% somewhat confident.



How long do residents think full economic recovery will take?



Households with children tend to be more optimistic about the state's economic prospects.

**26%** of those who live with at least one child in their household believes the state will fully recover economically within the next year. By comparison, this number drops to 16% among residents who live in homes without a child.

# Fatigue is setting in with regard to COVID-19-related restrictions and requirements, resulting in less resident compliance with measures to prevent the spread of the virus.



Many months into the pandemic, Hawaii residents are increasingly tiring of all things COVID-19. Fewer residents indicate they are “following all” government requests and mandates aimed at preventing spread of the virus.



**62%**

of residents say they are “following all” government mandates, ↓ from 68% in May



On Kauai, only 56% of residents indicated they were adhering to all government requests and mandates, ↓ from 82% in May.

Nearly 1 in 3 residents has engaged in risky activities.

29% of Hawaii residents admit to taking part in one or more activities in the last 30 days that could expose them or others to the virus.



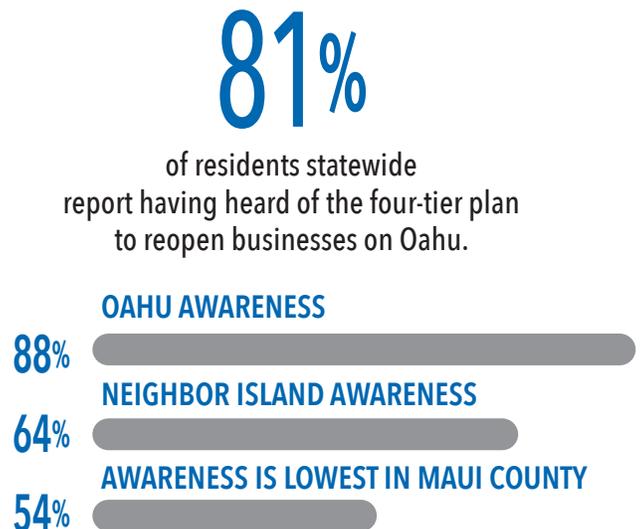
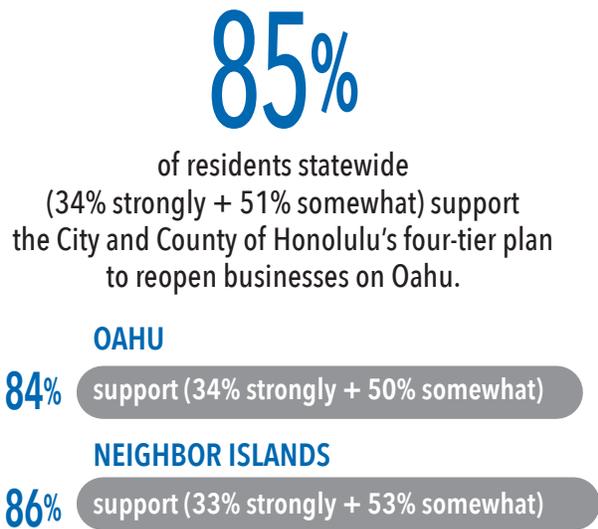
- 13% Attended a family or other social event where more than 10 people were present
- 12% Did not wear a mask when they know they should have
- 8% Visited a bar, nightclub or karaoke bar
- 8% Attended a celebration of life or funeral where more than 10 people were present
- 30% of parents allowed their child to have a playdate or party with other children not living in their home

# Residents are largely receptive to data-driven plans for reopening businesses in each county, but reaction is mixed toward having statewide policies.

The City and County of Honolulu was the first county statewide to establish a four-tier plan for loosening restrictions on businesses based on set criteria: the number of daily cases reported and daily positivity rates.

The four-tier plan has garnered support among both Oahu and neighbor island residents. A majority of neighbor island residents would also support a similar plan loosening restrictions in their counties.

However, residents are split on the idea of a coordinated statewide approach, with more than half of neighbor island residents preferring the freedom to set their own guidelines. This sentiment is especially strong in Maui and Kauai counties.



## 76% of neighbor island residents support a plan similar to the City and County of Honolulu's for loosening restrictions on their island.

Residents statewide are split on having a statewide set of guidelines and rules versus allowing each county to establish their own.



**53%** believe each county should be able to establish its own guidelines and rules (59% among neighbor island residents).

**77%** on Kauai prefer autonomy to establish its county-level guidelines.

**47%** believe there should be a single statewide set of guidelines and rules.

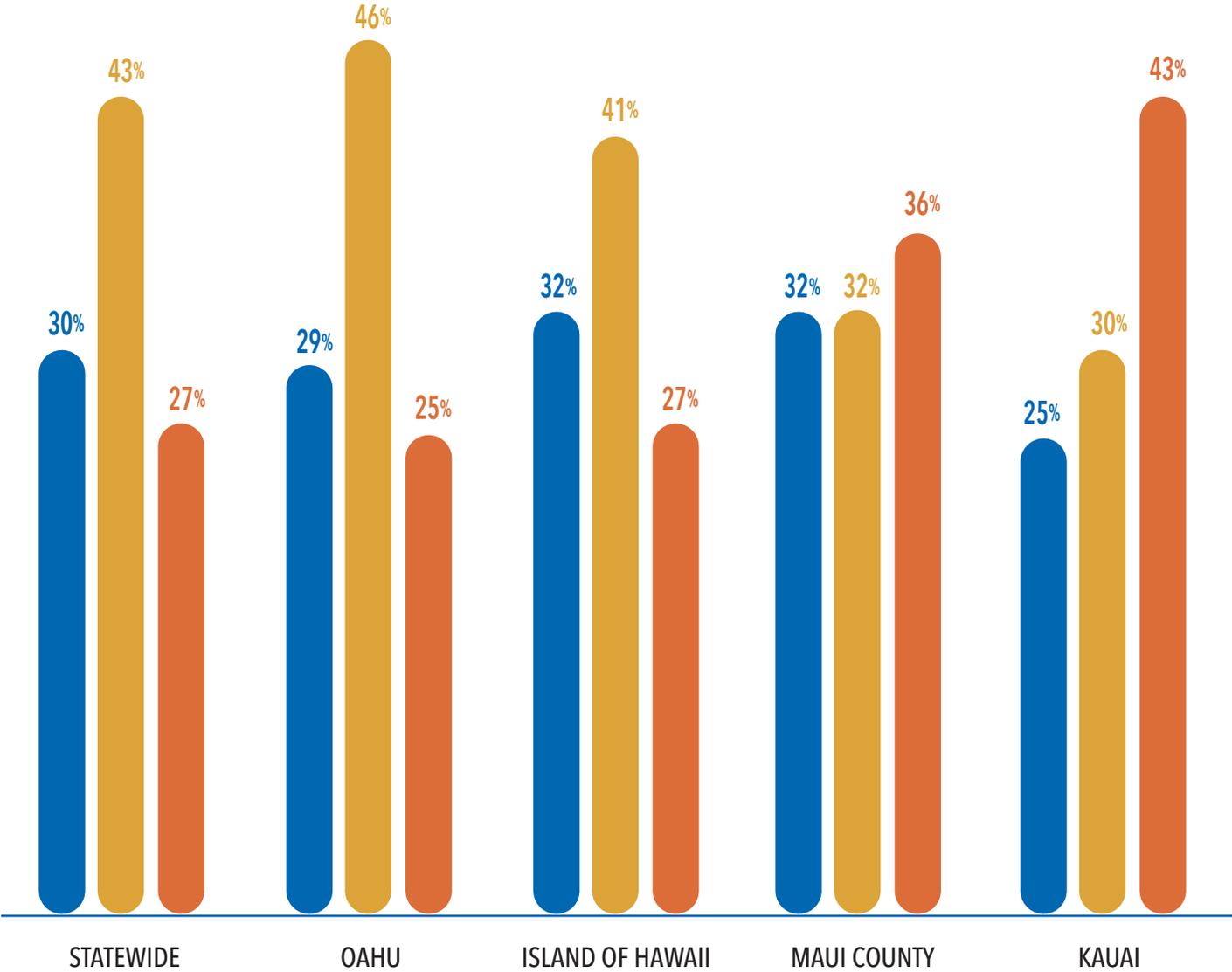
*Those who tend to view COVID-19's impact more in terms of its financial impact tend to prefer a coordinated statewide approach, while those who tend to focus more on the health ramifications of the pandemic are more likely to prefer a more localized response by county mayors.*

# Nearly 3 in 4 residents support a pre-testing program to reopen the state to visitors.

Public support is strong for the State of Hawaii’s original pre-testing program, launched on October 15, 2020, which enabled visitors to bypass the state government’s 14-day quarantine period by providing proof of a negative test taken within 72 hours of arriving in the Islands.



● STRONGLY SUPPORT ● SOMEWHAT SUPPORT ● OPPOSE



# Residents are becoming slightly more comfortable with returning to some in-person activities after COVID-19 restrictions are eased, but some habits developed during the pandemic may persist.

The pandemic has forced residents to adopt new behaviors for nearly everything done outside the home, from eating and shopping to entertainment. Restrictions to prevent the spread of COVID-19 have limited public access or capacity for some businesses and driven much economic activity online.

As these restrictions are eased, some residents will be comfortable going back to dining in restaurants and browsing retail stores. However, many may stick with the delivery channels they've grown accustomed to using. Businesses that have developed new service channels or delivery methods may be well served in continuing such expanded offerings.

## RESTAURANTS

**23%**  
will dine-in at restaurants more often  
↑ from 13% in May

**35%**  
will order home delivery at about the same frequency  
↑ from 27% in May

**53%**  
will order pick-up/takeout at about the same frequency  
↑ from 45% in May

## RETAIL

**25%**  
will order online and pick-up in-store more often  
↑ from 18% in May

**54%**  
will shop in-store at about the same frequency  
↑ from 46% in May



# COVID-19 has changed the way we work and how our children learn. It has also contributed to creating more stressors.

More than half of Hawaii residents have worked remotely from home at some point during the pandemic and the majority of school-age children are still attending school virtually. For many, these trends will continue even after the pandemic has subsided. Working parents are being hit especially hard by the pandemic, facing high levels of stress resulting from juggling work, home schooling and other responsibilities.



**58%**

of Hawaii residents have worked remotely from home.

**69%**

of school-aged children are currently attending school virtually.

## CHALLENGES FACING PARENTS

- 47%** of parents indicate childcare has become more of a challenge since the pandemic began.
- 68%** of parents whose children are not back in the classroom indicate that home schooling has become more of a challenge.
- 45%** of working guardians say it has become very stressful juggling work, household and children.

Going forward, these trends will continue for some.

<p><b>1 in 5</b> (22%) will work from home more frequently, 23% about the same.</p>	<p><b>1 in 7</b> (16%) will have a child learning from home more frequently, 17% about the same.</p>
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# A County-by-County View of COVID-19's Effects.

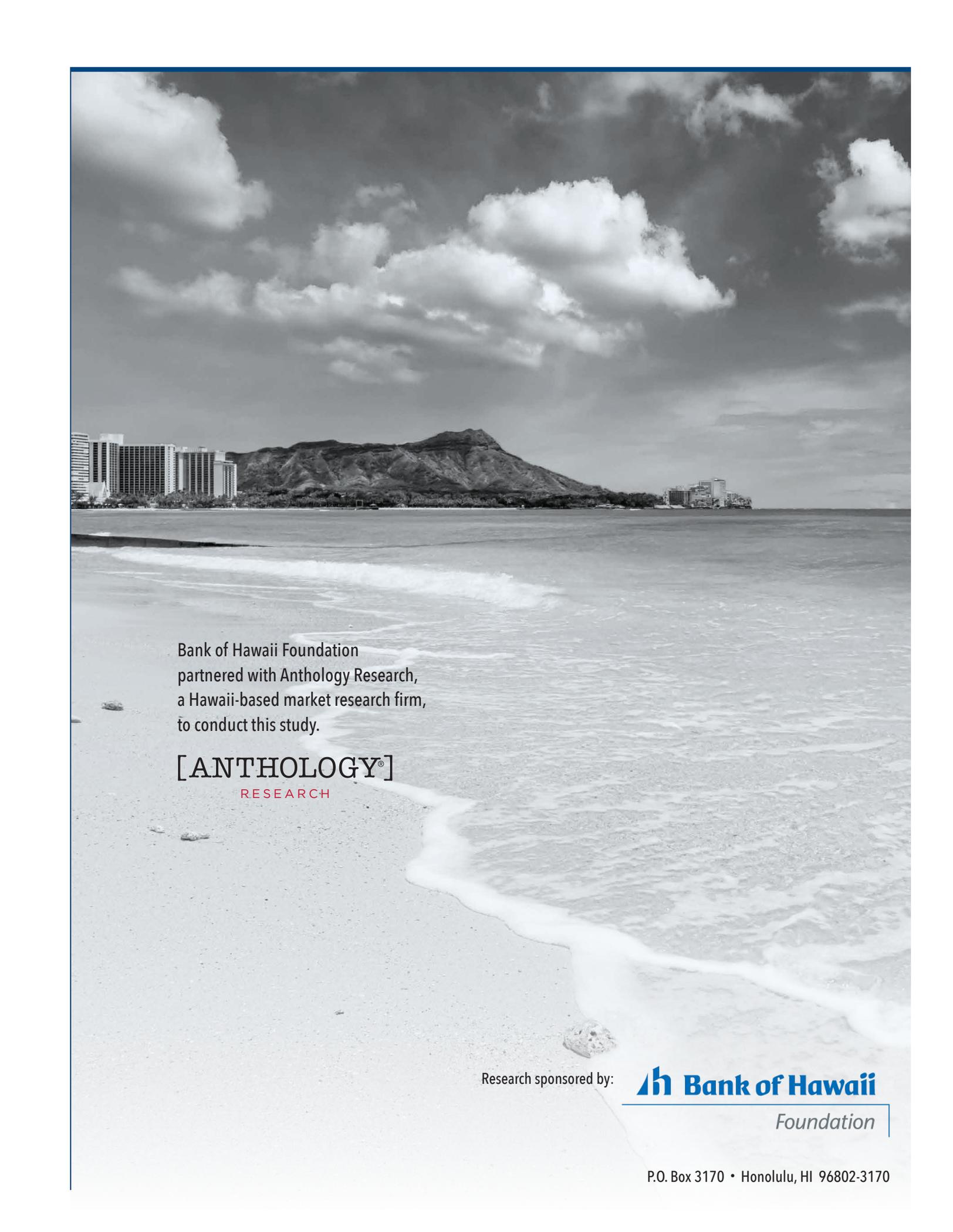
PREVENTION	OAHU	ISLAND OF HAWAII	MAUI COUNTY	KAUAI
Residents who believe they are following all government guidelines for COVID-19 prevention all of the time.	62% ↓ from 67% in May	69% ↑ from 65% in May	65% ↓ from 71% in May	56% ↓ from 82% in May
Residents who know someone who has tested positive for COVID-19.	45% ↑ from 19% in May	46% ↑ from 17% in May	38% ↑ from 20% in May	28% ↑ from 11% in May

FINANCIAL CHALLENGES	OAHU	ISLAND OF HAWAII	MAUI COUNTY	KAUAI
Households that have experienced high financial stress due to the COVID-19 pandemic.	21% ↑ from 14% in May	17% ↑ from 12% in May	22% ↑ from 11% in May	17% ↓ from 22% in May
Residents who have picked up food from a local foodbank or food distribution drive in the past three months.	23% ↑ from 11% in May	30% ↑ from 16% in May	28% ↑ from 17% in May	26% ↑ from 23% in May
Residents who have sought support from a local charity in the past three months.	14% ↑ from 6% in May	10% ↑ from 9% in May	18% ↑ from 8% in May	14% ↓ from 21% in May
Residents who consider themselves living paycheck-to-paycheck.	46% ↑ from 37% in May	45% ↑ from 40% in May	52% ↑ from 36% in May	44% ↑ from 41% in May

EMPLOYMENT	OAHU	ISLAND OF HAWAII	MAUI COUNTY	KAUAI
Households with at least one member laid off from work.	<p><b>21%</b></p> <p>↑ from 10% in May</p>	<p><b>18%</b></p> <p>↓ from 20% in May</p>	<p><b>29%</b></p> <p>↑ from 15% in May</p>	<p><b>18%</b></p> <p>no change</p>

EDUCATION	OAHU	ISLAND OF HAWAII	MAUI COUNTY	KAUAI
Children in household learning virtually/online.	<b>70%</b>	<b>69%</b>	<b>66%</b>	<b>52%</b>
Children in household back in classroom.	<b>14%</b>	<b>11%</b>	<b>7%</b>	<b>17%</b>
Combination of online and in-person classroom learning.	<b>11%</b>	<b>5%</b>	<b>12%</b>	<b>47%</b>
Children not old enough to attend school.	<b>16%</b>	<b>17%</b>	<b>14%</b>	<b>16%</b>





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