

Hawai'i Renters Study 2013

Understanding the Housing Needs of Native Hawaiian and Non-Hawaiian Section 8 Households



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Hawaiian Proverbs

Huli ke alo i ka paia.

Turn the face to the wall.

There is nothing to fear. To go to sleep with one's face to the wall is an indication of confidence in one's safety (i.e. Housing Secure). 'Ōlelo No'eau #1139.

Ua ku i kāhi haiki.

Standing in a narrow place.

Said of one in a precarious position (i.e. Housing Insecure). 'Ōlelo No'eau #2806.



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Mahalo for your kokua.



Picture: Kamehameha Schools Archives. Title: 14-2-53-46 'ohana in front of hale pili nui.
<http://gallery.ksbe.edu/archives/public/Hawaiian-portraits/i-ka-hale/14-2-53-46-ohana-in-front-of-hale-pili-nui>

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EXECUTIVE SUMMARY

Hawai'i Renters Study 2013. Understanding the Housing Needs of Native Hawaiian and Non-Hawaiian
Section 8 Households, Office of Hawaiian Affairs, Honolulu HI, 96817.

INTRODUCTION. Despite recent improvements in the general economy, homelessness and a shortage of affordable housing units continue across the State of Hawai'i. In collaboration with County Housing Directors, the Office of Hawaiian Affairs (OHA) conducted a survey of Hawai'i renters who were either receiving Section 8 housing assistance or were on a Section 8 Wait List (Wait List) as of December 2012. The aim of this study was to assist Section 8 program administrators and policy makers in better understanding the needs of Section 8 and Wait Listed participants particularly documenting the housing needs of low-income Native Hawaiian renters.

METHODOLOGY. A survey was mailed to a random 10% of Section 8 and Wait List households in each of the four counties during the spring of 2013. A total of 1,940 surveys were sent; 31% (n=603) were returned and analyzed. The survey included quantitative (i.e. how many in household, how long on waiting list) and qualitative (i.e. preferred location, reasons for being happy with housing situation) questions.

Hawai'i Renters Study 2013 Sample Sizes									
County	Section 8			Wait List			Grand Totals		
	Native Hawaiian	Non-Hawaiian	Total	Native Hawaiian	Non-Hawaiian	Total	Native Hawaiians	Non-Hawaiian	Total
Hawai'i	40	31	71	116	70	186	156	101	257
Kaua'i	3	14	17	19	22	41	22	36	58
Maui	25	21	46	54	39	93	79	60	139
Honolulu	55	74	129	13	7	20	68	81	149
State	123	140	263	202	138	340	325	278	603

KEY FINDINGS. Five key findings can be considered actionable and worthy of consideration by housing advocates, administrators, and planners.

Finding #1. Section 8 vouchers enhanced housing security.
Based on a proposed "Renter's Hierarchy of Housing Needs" qualitative findings indicated:

- 70% of the Wait Listed who were unhappy with housing shared responses classified as housing insecure, while only 16% of those with Section 8 gave responses classified as housing insecure.

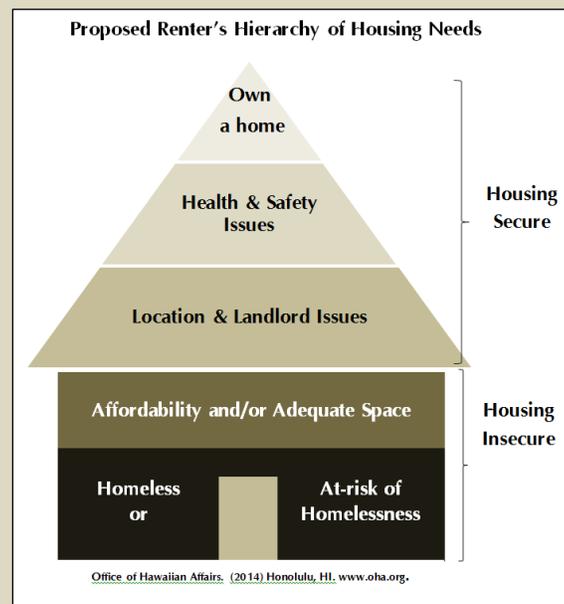
"There's not enough space for my children and I. The cost of rent is not worth it for a one bedroom unit, but I don't have the means to afford another place that has a room for my family. It's also far from everything I have to do."

-Native Hawaiian family of five in Hawai'i County

- Levels of housing security did not vary by Native Hawaiian household status although Native Hawaiians were more concerned about adequate space.

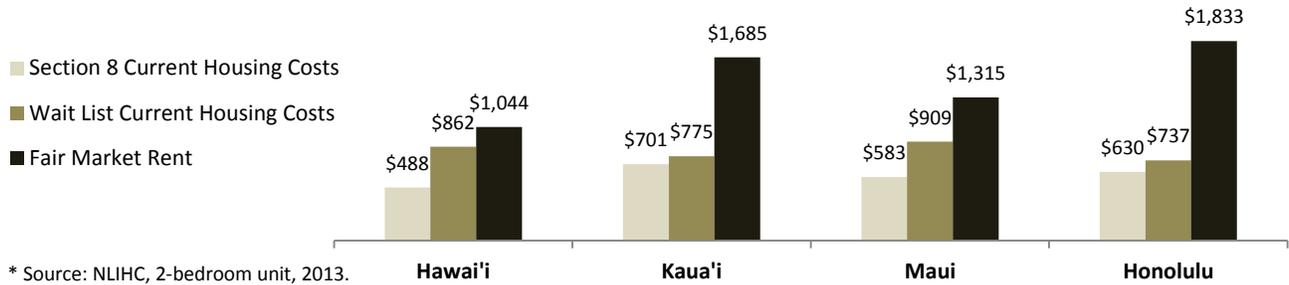
Finding #2. Disparities in Section 8 Wait List times were apparent.

- 70% of Native Hawaiians on Wait List reported waiting 3 or more years.
- 90% on the Wait List in the city and county of Honolulu reported having waited at least four years.



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Average County Housing Costs: Section 8 vs. Wait List vs. Fair Market Rent* (n=432)



* Source: NLIHC, 2-bedroom unit, 2013.

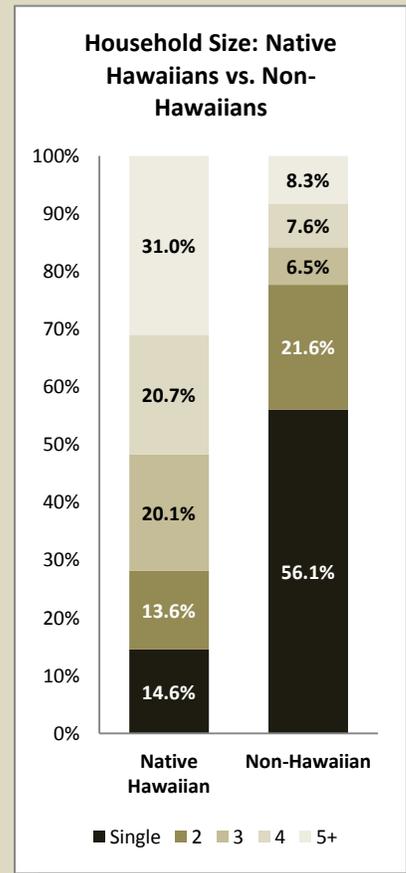
Finding #3. The relative value of Section 8 assistance varied by county. Compared to the average housing costs of Wait Listed households, on average Section 8 vouchers reduced housing costs by 43% (\$488/\$864) in Hawai'i County, 36% in Maui County, 15% in the City & County of Honolulu, and 10% in Kaua'i County.

Finding #4. The dissimilarity in housing needs between Native Hawaiians and non-Hawaiians was linked to different household sizes and composition.

- 52% of Native Hawaiian households included four or more people; 48% of household members were under age 18; 9% were over age 55.
- 56% of non-Hawaiian households were singles; 28% of household members were under age 18; 31% had household members over age 55.

Finding #5. A comparison of key housing characteristics by the nine most preferred districts to live verifies that housing needs differ between Native Hawaiians and non-Hawaiians.

- Native Hawaiian households preferred to live in districts with a high density of Native Hawaiians (i.e. Puna or Leeward O'ahu), and typically needed at least a three-bedroom unit. In addition,
 - Fewer Hawaiians will benefit from Kūpuna (Senior) housing and/or microunits.
 - Housing for Native Hawaiians should consider the needs of growing children.
 - In the long-term, most Native Hawaiians desire homeownership.
- Non-Hawaiians reported greater interest in living in Kona, Honolulu, and Līhu'e districts; In the most preferred districts as much as 60% of non-Hawaiian households requested a studio or one bedroom unit.



POLICY CONSIDERATIONS. The housing needs of low-income Native Hawaiians require unique, flexible solutions. Findings suggest the size, location and family needs of Native Hawaiians warrant affordable housing consideration.

Key Statistics	Section 8		Wait List	
	Native Hawaiian	Non-Hawaiian	Native Hawaiian	Non-Hawaiian
Time on Wait List	-	-	70% = ≥3 yrs.	52% = ≥3 yrs.
Average household size	3.9	1.8	3.6	2.2
Average number of needed bedrooms	3.1	1.8	2.8	2.0
% of households satisfied w/current unit	81%	81%	41%	46%
% of households who prefer to own home	74%	46%	71%	48%

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i. List of Abbreviations and Acronyms

BOT	Board of Trustees (of the Office of Hawaiian Affairs)
df	degrees of freedom (n=1)
CBPP	Center on Budget and Policy Priorities
DHHL	Department of Hawaiian Homelands
ESS	Economic Self-Sufficiency
FMR	Fair Market Rent
GIS	Geographic Information System
NLIHC	National Low-Income Housing Coalition
HUD	U.S. Department of Housing and Urban Development
HPHA	Hawai'i Public Housing Authority
HCV	Housing Choice Voucher (aka Section 8)
n	Number of participants in a sample
No.	Number
OHA	Office of Hawaiian Affairs
<i>p</i>	Probability of making a type I error (a false positive)
PHA	Public Housing Authority
QDA	Qualitative Data Analysis
S8	Section 8 (Housing Choice Voucher Program)
WL	Wait List for Section 8 housing

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Introduction

A. Office of Hawaiian Affairs

In adherence to our vision to *Ho'oulu Lāhui Aloha*, to raise a beloved nation, the Office of Hawaiian Affairs (OHA) recognizes the significance of affordable housing for Native Hawaiians. OHA strives to move our beneficiaries forward in regards to housing by including two key housing-related factors into the 2018 strategic results. These factors aim to increase the percent of Native Hawaiians who improve their capacity to own or rent a home by 2018 by: “decreasing from 55% to 50% the percent of Native Hawaiian renters who are paying more than the HUD standard housing cost (no more than 30% of household income),” and “increasing the percent of Native Hawaiian owner-occupied housing from 56.62% to 58%” (OHA, 2010-2018 Strategic Results). OHA remains steadfast in bettering the condition of Native Hawaiians through data collection, quality research, and analysis in the area of housing.

B. Background

What is the Section 8 Housing Choice Voucher Program? The Housing Choice Voucher program (referred to as Section 8) is the federal government's major program for assisting “very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market.” (City and County of Honolulu, Section 8 Overview). In essence, Section 8 allows eligible participants to search the private market for a rental unit of their choice as long as the unit meets the minimum standards of health and safety according to the county criteria. According to the Honolulu Section 8 Overview website once the renter and landlord agree to terms, “a contract to pay subsidies is signed between the City and the owner once the rental unit and the lease are approved ... the subsidy is ‘invisible’ so that households receiving assistance are not identified and can remain anonymous within the community.”

Who administers Section 8 and how is it funded? Of the seven rental assistance programs managed by the Hawai'i Public Housing Authority (HPHA), the largest is the Section 8, which is funded by the Housing and Urban Development (HUD) program and “established to provide rental subsidies for standard-quality units that are chosen by the tenant in the private market with assistance given through tenant-based vouchers” (HPHA report, 2013). “Housing choice vouchers are administered locally by public housing

agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program”(2011 Section 8 Landlord Workshop).

In the State of Hawai'i, Section 8 vouchers are administered locally by the four counties' public housing agencies (Hawai'i County, Maui County, Kaua'i County and the City and County of Honolulu (O'ahu). This decentralized approach allows each county the liberty to tailor the program to the unique needs of its residents. Despite each county operating on their own accord, they all generally agree on the program's objectives:

- Hawai'i County's Office of Housing and Community Development describes the goal of the program as providing *“the development of viable communities in Hawai'i County by providing decent housing, suitable living environments and expanding economic opportunities”* (Hawai'i County Office of Housing).
- The goal of Kauai's program is to assist *“very low-income families in renting decent, safe, and sanitary housing in the private market”* (Kaua'i County Rental Assistance Division).
- In Honolulu, *“the federally funded Section 8 Program provides for rental subsidies to be paid directly to landlords on behalf of income eligible families and primarily elderly, disabled, or handicapped individuals”* (City and County of Honolulu, Section 8 Overview).

Section 8 Benefit and Requirements. (Figures 1.1.-2.2). In order to be considered for Section 8 housing assistance, applicants must satisfy the following requirements:

- Meet current income limits (at or below 50% median income, set by HUD)
- Fall within definition of a family (see Figure 1.1 for specifics)
- Possess a Social Security card
- Provide evidence of citizenship or eligible immigrant status
- Must not be a sexual offender
- Must have not been convicted of producing/manufacturing methamphetamines

The actual benefit of the Section 8 program goes to the owner of the housing unit. Figures 2.1 and 2.2 outlines the specific process calculating the subsidy share (Section 8 benefit) and the family/tenant share of the “monthly housing assistance payment for a family.” Payments are based on bedroom size, Fair Market Rent (FMR) per county (which include rent and utilities which is not determined by the county housing staff), the household's adjusted income, the cost and availability of eligible units within the established payment standard. Notably, at least in Kauai, most eligible families pay a tenant share that is 30% of their adjusted

Figure 1.1 Section 8 Housing Assistance Payments Program: Admission and Eligibility (City and County of Honolulu: Source <http://www1.honolulu.gov/dcs/admissionandeligibility.htm>)

Factors of Eligibility. To be eligible for the program, the applicant family must:

- Meet current income limits
- Fall within the definition of a family
- Provide a Social Security Number or certify they don't have one for all family members.
- Furnish evidence of citizenship or eligible immigrant status
- Must not be a registered sex offender
- Must not have been convicted of producing and manufacturing of methamphetamines.

Income Limits at Admission. The program provides rental assistance to eligible families at or below the very low (50% of the median income for Honolulu) [income limits set by HUD](#). Not less than 75% of new admissions must have incomes that are at or below the extremely low (30% of the median income set by HUD for Honolulu) income limits. The current income limits by number in the household are as follows effective 12/18/2013:

	1	2	3	4	5	6	7	8
50%	\$33,550	\$38,350	\$43,150	\$47,900	\$51,750	\$55,600	\$59,400	\$63,250
30%	\$20,150	\$23,000	\$25,900	\$28,750	\$31,000	\$33,350	\$35,650	\$37,950

Definition of Family. The Section 8 Program is primarily to help families. A family is defined as:

- Two or more persons intending to or sharing residency whose income and resources are available to meet the family's needs (including single individuals, with no other children who are pregnant or in the process of securing legal custody of any individual under 18 years of age).
- Persons with disabilities.
- Single person 62 years of age or older.
- Person displaced by government action or occurrence of a fire or natural disaster (time limit).
- Remaining member of an eligible family.
- Single individuals who are not elderly, disabled, or displaced.

Elderly, disabled, or displaced applicants and families consisting of 2 or more persons shall have preference over a single person.

Rent, Housing Subsidy, and Family Share of Rent. The amount of rental assistance each family is eligible to receive is based on a payment standard (maximum subsidy based on family size/composition) less the higher of 30% of the family's monthly **adjusted gross income** or 10% of the family's monthly gross income.

The family's share of rent plus utilities is determined by a formula affected by the payment standard, the gross rent (rent to owner plus utilities paid by the tenant) and the family's income. New families to the program or a family who is moving to a new unit cannot pay more than 40% of their monthly adjusted income towards the gross rent if the gross rent is above the payment standard.

If the family chooses a unit for which the gross rent is at or less than the family's payment standard, the family's share of the gross rent will be the "minimum rent" payment of the higher of 30% of monthly adjusted income or 10% of monthly gross income. If the gross rent is above the payment standard, the family will pay the "minimum rent" payment plus the amount above the payment standard.

2013 **Payment Standard** Schedule by bedroom size is as follows:

0	1	2	3	4	5
					\$2,971
\$1,112	\$1,202	\$1,591	\$2,308	\$2,583	

Figure 1.2. FAQs: Section 8 Housing Choice Voucher Program

Source: HPHA <http://www.hpha.hawaii.gov/faqs/section8.html>, 2.25.13

Application

I noticed that your Section 8 program is closed. What does that mean?

The HPHA Section 8 Housing Choice Voucher Program is still operating. However, applications for new vouchers are not being accepted at this time due to the large number of families on the current waiting list for Section 8 Housing Choice Voucher (HCV) Program assistance. When the list is again opened, HPHA will advertise the opening dates and the specific requirements needed to qualify for voucher assistance. No applications will be accepted that do not meet the published application requirements.

Does HPHA's Section 8 HCV program cover all the islands?

The HPHA Section 8 HCV program only covers the island of Oahu. However, each county government does administer their own Section 8 HCV program. In addition to HPHA, the City and County of Honolulu offers Section 8 HCV assistance. You can go to <http://www.hawaii.gov> to obtain information on each counties' Section 8 Housing Choice Voucher Program.

Is there a separate Section 8 program for the disabled?

There is only one Section 8 Housing Choice Voucher Program that HPHA administers. That program encompasses all types of families to include those families who may have a disabled family member. For more information on fair housing issues for the disabled, see "Fair Housing Issues" below.

Are there any other Section 8 programs that are accepting applications?

Some counties in the State of Hawaii are currently accepting applications for Section 8 Housing Choice Voucher Program assistance. You can go to <http://www.hawaii.gov> to obtain information on each counties' Section 8 Housing Choice Voucher Program.

I am already on the HPHA wait list. How long before I am given a Section 8 voucher?

The current waiting period for HPHA administered vouchers is approximately 2 years before families are provided with their vouchers.

Transferring a Voucher To or From Hawaii

I don't live in Hawaii, but am receiving Section 8 assistance. Can I use the voucher if I move to Hawaii? If so, what do I need to do? Does this apply to a project-based voucher?

If you have a current, valid Section 8 Housing Choice Voucher, you may use the voucher in any jurisdiction that accepts your voucher. This is called "portable." There are also "project-based" vouchers, which are not "portable" because they remain with the housing project. You must contact your current Section 8 voucher administrator to begin the process of transferring your Section 8 Housing Choice Voucher to Hawaii.

Other Section 8 Housing Choice Voucher Program Questions

Do you have a list of Section 8 landlords you can send to me in the mainland?

Listings of Section 8 Housing Choice Voucher landlords is provided to only valid local voucher holders.

I live in Hawaii and plan to move to the mainland. How can I transfer my HPHA voucher to another State?

You need to check to be sure that the area you intend to move to has a Section 8 Housing Choice Voucher Program. If the area does, you must contact the HPHA Application Office or county office to inform them of your pending move. The office personnel will provide you with instructions on how to transfer your voucher and assistance in the preparation of the required paperwork.

Figure 2.1. Kauai County Section 8 Program Family Handbook: Payment Standard (Kauai County, 2012)

Payment Standard (Payment Standard = Gross Rent or Rent plus Utilities) and FMRs:

- A payment standard is used to calculate the monthly housing assistance payment for a family. This is the maximum monthly assistance payment for a family assisted in the voucher program (before deducting the total tenant payment by the family).
- The payment standard is calculated by using 103% of the HUD published Fair Market Rents "FMRs". We do not calculate FMRs.
- The payment standard is the LOWER of:
- The payment standard amount for the family unit size **OR** the size of the dwelling unit rented.

KCHA Payment Standards effective as of 10/1/12

Bedroom Size:	0	1	2	3	4	5	6	7	8
HUD FMR	1,235	1,272	1,685	2,293	2,716	3,123	3,531	3,938	4,346
*Payment Standard (110% of FMR):	\$1,112	\$1,145	\$1,517	\$2,064	\$2,444	\$2,811	\$3,178	\$3,544	\$3,911

*This does not mean the Housing Agency will necessarily subsidize a rental unit for that amount. The unit must first be assessed for RENT REASONABLENESS compared to similar units in the area that are not subsidized. Once that amount has been established, the Housing Agency will calculate the amount of subsidy that can be allowed based on the family's income.

UTILITY/SERVICE ALLOWANCE SCHEDULE
EFFECTIVE DATE: 4/1/2012 (Locality: County of Kauai)

Includes Single Family Detached, Two/Three Family (Duplex), Row House/Garden Apartment.

ELECTRIC						
	0-BR	1-BR	2-BR	3-BR	4-BR	5-BR
1. Basic (lighting, refrigeration, tv, clothes washer, & small appliances)	\$63	\$72	\$89	\$99	\$107	\$115
2. Cooking	\$14	\$15	\$23	\$31	\$39	\$44
3. Water heater	\$55	\$62	\$94	\$125	\$156	\$172
4. All electric	\$131	\$149	\$206	\$255	\$302	\$331
GAS (GALS)						
	0-BR	1-BR	2-BR	3-BR	4-BR	5-BR
1. Cooking	\$10	\$12	\$15	\$18	\$21	\$23
2. Domestic Hot Water	\$21	\$34	\$48	\$61	\$75	\$88
3. Cooking Plus Domestic HW	\$23	\$39	\$56	\$72	\$88	\$104
WATER/SEWER						
	0-BR	1-BR	2-BR	3-BR	4-BR	5-BR
1. Water	\$20	\$26	\$32	\$39	\$45	\$52
2. Sewer	\$48	\$48	\$48	\$48	\$48	\$48
3. Trash	\$12	\$12	\$12	\$12	\$12	\$12
Tenant Provided Range	10					
Tenant Provided Refrigerator	12					

Figure 2.2. Kauai County Section 8 Housing Voucher Family Handbook Continued

Calculating Tenant Payments

For all tenants who find a unit at or below the approved Payment Standards, the HUD formula requires the Section 8 recipient to pay the higher of

- 30% of adjusted income,
- 10% of gross income

Most eligible families in KCHA's program pay 30% of adjusted income.

Why Do Some Tenants Pay More Than 30% Of Income Towards Rent?

If a tenant finds an eligible unit for equal or less than the established payment standard, the tenant would not be required to pay more than 30% of his or her income for rent. However, if a tenant locates a unit with a rent higher than the payment standard, they are required to pay the difference out of their own pocket. In other words, the tenant is required to pay his or her regular payment (30% of adjusted income, or 10% of gross income) plus the amount by which the contract rent exceeds the approved standard. In no event, however, shall a tenant be allowed an initial lease for a unit that would require them to pay in excess of 40% of their income. This is a HUD regulation!

Calculation of Subsidy and Family Share

Family share is calculated by subtracting the amount of housing assistance payment (HAP) from the gross rent. Gross Rent is the rent to owner plus any utility allowance. The utility allowance is based on the utilities that the tenant is responsible for paying (i.e., KIUC, the Gas Company, Water, Sewer, etc.). The utility schedule is listed on a previous page.

Examples of total subsidy calculation

1. Gross rent is less than the payment standard:

Ms. Jackson found a one-bedroom unit with a rent to owner (contract rent) of \$900.00. The apartment has an electric stove and an electric water heater that she is responsible for paying.

Her monthly adjusted income is \$1,000.00. Her total tenant payment (TTP) is 300.00

Rent to Owner =	\$900.00	
Utility Allowance =	\$149.00	
Total Gross Rent =	\$1,049.00	
		\$1104.00 (Payment Standard)
TTP:	(\$300.00)	(300.00)
*Total Subsidy:	\$749.00	\$804.00
*Total Subsidy is the lesser of the payment standard or gross rent minus TTP		
Rent to Owner:	\$900.00	
Total Subsidy:	(\$749.00)	
Tenant Share:	\$151.00	

2. Gross rent is more than the payment standard.

This same family found a one-bedroom unit for \$1200.00, with the same utilities

Rent to Owner:	\$1,200.00	
Utility Allowance:	\$149.00	
Total Gross Rent:	\$1,349.00	
		\$1,104.00 Payment Standard
TTP:	\$(300.00)	\$(300.00)
Total Subsidy:	\$1,049.00	(\$804.00)
*Total Subsidy is the LESSER of the payment standard or gross rent, minus TTP.		
Rent to Owner:	\$1,200.00	
Total Subsidy:	(\$804.00)	
Tenant Share:	\$396.00	

income. It is not known if this exact process is used to calculate benefits on each island, or if county exceptions are allowed.

Section 8 Wait List (aka Wait List). Information on how the Wait List is determined is limited. Managed by the County Housing Staff, the Wait List is a list of families who have applied and are eligible for Section 8 assistance but are unable to receive assistance because of inadequate funding. Currently, the City and County of Honolulu's Wait List is closed due to insufficient funding by the federal government (HPHA, 2013). A West Hawai'i Today article helps clarify the situation in Hawai'i County (Sur, 2012). At the time of this report, "more than 6,000 Big Island low-income individuals and families (were) on the wait list for federal rental assistance", which was "three times the amount of units that are available?" Sharon Hirota, the Division Head responsible for implementing Section 8 noted that "we haven't called people off the Wait List since 2010..." Unfortunately the federal government doesn't allocate enough money to serve the population that applies to the program." Sur goes on to verify that the characteristics of those on the Hawai'i Wait list as of 2012: 41% of those on the wait list at the time in Hawai'i County were classified as extremely low-income (defined for a family of four as \$17,320 or less for Hawai'i County). Sur also noted that, "This number is likely much higher, because 25% of those applicants on the list did not provide their income information." In addition,

- Native Hawaiians and Pacific Islander represented 44% of those on the Wait List (Whites 39%; Asians 8%); and that,
- 3,216 (54%) were families with children, 538 (7%) are elderly families.

How does the program work in Hawai'i County? Hirota states, "the family must contribute a portion of their income toward rent and utilities" so if the rent and utilities is about \$1000, we would pay \$650 and the family would pay the difference, which is about \$350." Sur notes that the "total amount of federal rental housing assistance is about \$14 million for the Big Island." Does it make a difference? The article didn't answer this question although Hirota stated that "those households who were notified that they can receive rental assistance are elated" (Sur, 2012).

How many households receive Section 8 vouchers? A 2014 report from the Center on Budget and Policy Priorities (CBPP) about the Housing Choice Voucher program in Honolulu confirmed that 9,305 households received Section 8 vouchers in December 2012 (CBPP, 2014). Although Congress increased program funding in 2014, "agencies will be able to restore less than half of the housing vouchers due to sequestration." By the end of 2013, 865 fewer households were using Section 8. This report also verified that private owners in Hawai'i received \$99,701,124 in Section 8 assistance payments in 2013.

Data limitations occur when Native Hawaiians are grouped with Pacific Islanders. In many studies of need or service utilization, Native Hawaiian and Pacific Islander are often grouped together during data collection, making it difficult to isolate the needs of Native Hawaiians. For example, annual unsheltered homeless counts do not separate data for Native Hawaiians (State Department of Human Services, Statewide Homeless Point-In-Time Counts, 2013) making the number of Native Hawaiians experiencing unsheltered homelessness unknown. However, data collected by government funded homeless service providers show Native Hawaiians make up substantial portions of homeless shelter populations (28%) and those served through outreach services (29%) (Yuan, et al., Homeless Service Utilization Report, 2013). In the face of high renter costs across the state (SMS, 2011), cost-burdened living, and prevalent homelessness (State Department of Human Services, 2013), it is paramount that the needs of Native Hawaiian renters become better documented.

C. Project objectives

In collaboration with county housing officials, this project was designed to help fill a gap in information about the needs of low-income Section 8 renters and future Section 8 renters currently on the Wait List. The research design was specifically designed to document the housing needs of Native Hawaiians households in need of assistance, and compare those with non-Hawaiian households. Filling this gap will better inform policy makers, facilitate more effective housing policies, better guide OHA's advocacy initiatives, and ultimately advance Native Hawaiian economic self-sufficiency.

Methodology

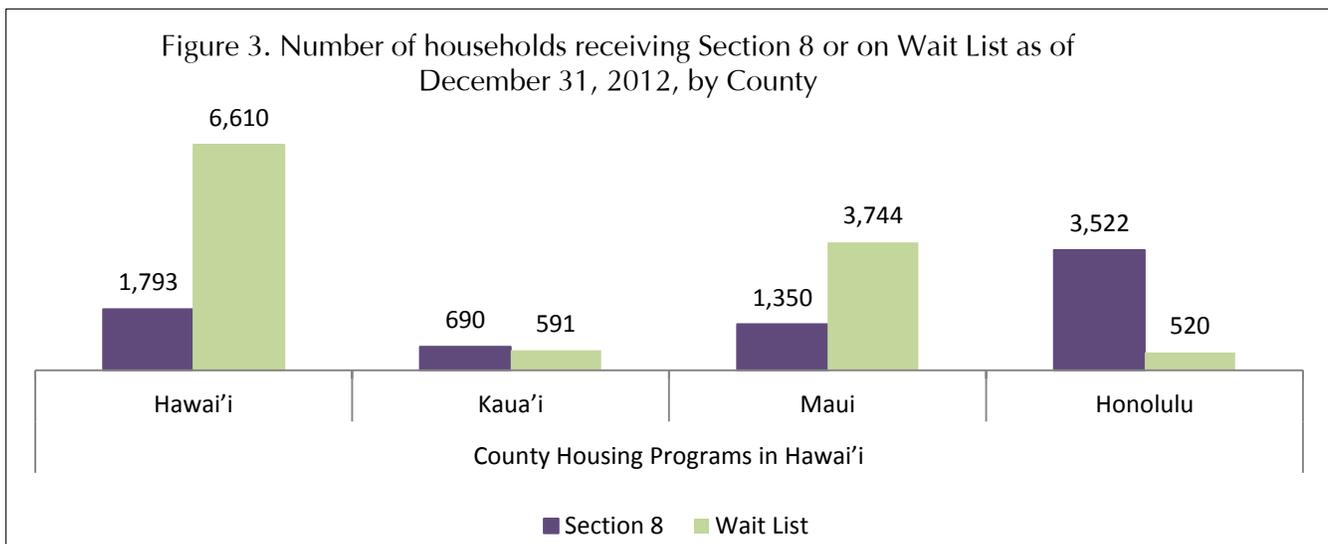
A. Research design and sampling

Target population. The target populations were Section 8 and Wait Listed recipients in the City and County of Honolulu, Hawai'i County, Maui County, and Kaua'i County as of December 31, 2012. Provided by the County Housing Administrators, Table 1 and Figure 3 depict the amount of Section 8 and Wait Listed households in each county.

Table 1. Populations of Section 8 and Wait List Households by County, December 31, 2012

County Housing Programs in Hawai'i					
	Hawai'i	Kaua'i	Maui	Honolulu	Total
Section 8	1,793	690	1,350	3,522	7,355
Wait List	6,610	591	3,744	520	11,465
County Totals	8,403	1,281	5,094	4,042	18,820

Note. Numbers are based on data from each of the four County Housing Administrators. To assure privacy, OHA staff did not receive any written accounting of these numbers other than email communications and never had access to the names and address of the households receiving Section 8 or on the Wait List, only the total numbers.



Based on figures given by county housing directors, 7,355 households were receiving Section 8 assistance and 11,465 households were on the Wait List for a total of 18,820 households across the four counties. Notably, since each county Housing Program manages its Wait List, the Section 8 / Wait List

proportion varied dramatically between counties; for instance, Hawai'i County's Wait List was almost four times larger than its Section 8 population (79% Wait List vs. 21% Section 8): However, in the City and County of Honolulu, nearly the exact opposite was found (13% Wait List vs. 87% Section 8).

Random sampling. In order to produce a representative sample, 10% of Section 8 and Wait List households were randomly surveyed (with an additional 60 on Kaua'i to increase sample size). Table 2 depicts how the 1,942 surveys were distributed:

Table 2. Number of Surveys Sent by Section 8 Status, by County (n=1942)

	County Housing Programs in Hawai'i				
	Hawai'i	Kaua'i*	Maui	Honolulu	State Total
Section 8	179	69 (+30*)	135	352	766
Wait List	661	59 (+30*)	374	52	1,176
County Totals	840	128 (+60*)	509	404	1,942

Note. The original sampling design was to randomly select 10% of Section 8 and Wait Lists population from a list provided by County Housing Administrators as of December 31, 2012. See Table 1 for population numbers. * Indicates an additional 60 (30 Section 8 and 30 Wait List) surveys were sent to Kauai to increase sample size because of the County's small population size.

Collaborative, confidential sampling process. To assure participant confidentiality, the sample was selected by County Housing Staff based on a randomized design developed by OHA's Research Division. Surveys were mailed in March 2013 (additional 60 surveys were sent to Kaua'i participants in May to enhance the Kauai sample sizes). Prior to distribution, OHA staff prepared pre-stamped, unaddressed envelopes for County Housing Administrators. Each county housing office prepared lists of Section 8 and Wait Listed household addresses and on these lists, a random address was chosen as a "starting point". Beginning at these starting points every 10th address was selected to participate until 10% of each of the Section 8 and Wait List in each county was reached.

Data collection: Surveys included an incentive. Typically, response rates among ethnically-diverse households are 10%-15%, and can be improved by offering multiple response methods and an incentive (Derrickson, 1995). The incentive used was a \$10 supermarket gift certificate. The survey envelope included:

- A cover letter from County Housing Administrators indicating the project's purpose, that their household was randomly selected, and that OHA did not have their address.
- A cover letter from OHA containing contact information if they should need assistance in completing the survey.

- A numbered survey indicating whether the household was receiving Section 8 or on the Wait List and which county.
- A pre-stamped envelope addressed to the OHA Research Division.

Surveys were received from March 2013 through September 2013. Incentives were mailed to respondents within a week of OHA receiving a completed survey or conducting phone interviews (n=10).

B. 31% response rate (n=603)

Table 3 depicts the number of surveys received from each county, Section 8 status (Section 8 or Wait List), and by Native Hawaiian household status (families with at least one Native Hawaiian household member).

Table 3. Number of Survey Respondents by County, Section 8 & Native Hawaiian Household Status

County	Section 8			Wait List			Grand Totals		
	Native Hawaiian	Non-Hawaiian	Sub-total	Native Hawaiian	Non-Hawaiian	Sub-total	Native Hawaiians	Non-Hawaiian	County
Hawai'i	40	31	71	116	70	186	156	101	257
Kaua'i	3	14	17	19	22	41	22	36	58
Maui	25	21	46	54	39	93	79	60	139
Honolulu	55	74	129	13	7	20	68	81	149
State	123	140	263	202	138	340	325	278	603

Note. The sample is representative of the actual populations studied, thus findings are generalizable overall. However, because the actual population, and thus sample population of Wait List participants, was much larger in Hawai'i County than other counties, Wait List statistics represent Hawai'i county more than other counties. Sample size of those on Section 8 in Kaua'i county and on the Wait List in the City and County of Honolulu were too small to justify additional cross-tabular analysis.

Figure 4 shows the percent of survey respondents on Section 8 and on the Wait List compared to the actual figures. In total, 44% (263/603) of survey respondents were receiving Section 8 assistance (consequently, 56% on Wait List) vs. 39 (7,355/18,820) for the actual population. Thus, overall response rate was slightly higher for those on Section 8. For consistency, all charts representing Section 8 statistics have been illustrated in lavender-purple hues, while all Wait List findings were depicted in lime-forest green hues.

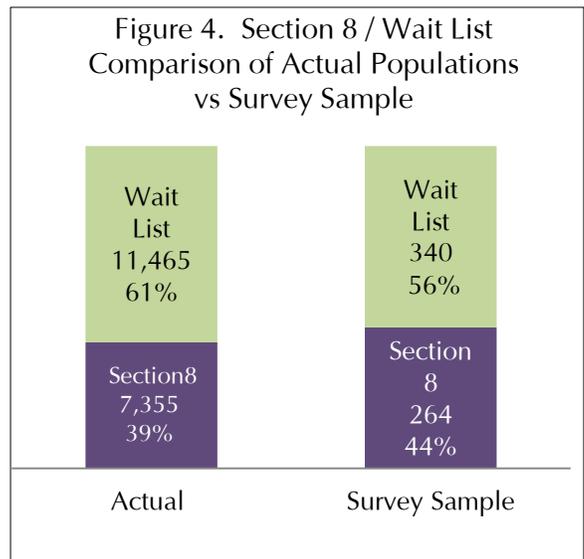


Figure 5.1. Section 8 Sample is Representative of County Distributions

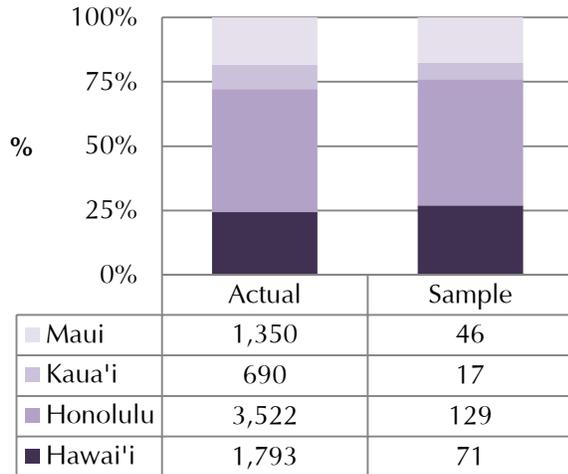
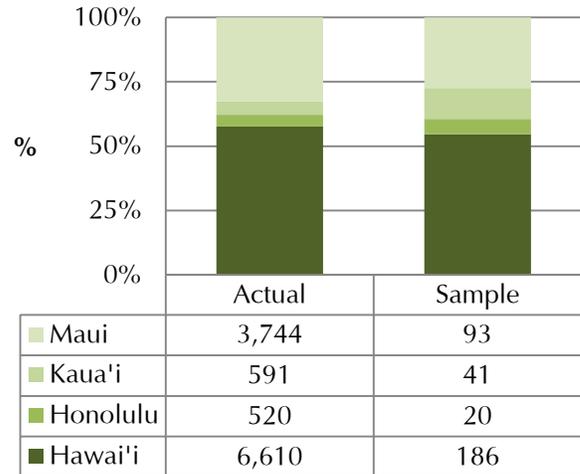


Figure 5.2. Wait List Sample is Representative of Actual Populations.



To illustrate county representativeness, Figures 5.1 and 5.2 compare the percent of sampled Section 8 and Wait Listed households from each county to the actual population. The accurate sampling of this study makes many of its findings generalizable.

C. Survey Instrument

The three page survey instrument referred to as the “Renter’s Survey 2013” is available in Appendix A. It contained three parts:

Part A. About Your Household’s CURRENT Situation

- Part A inquired about household size, current number of bedrooms, current and affordable rent, monthly utilities costs, and concluded by allowing respondents to explain in their own words why they were happy or unhappy with their current rental unit.

Part B. Future: About The HOUSING You WANT In 2 YEARS (2015)

- Part B included questions about the number of needed bedrooms, their desired housing location, whether they prefer to rent or own their housing unit, and how important a variety of housing factors were to their household.

Part C. About You: Help Us Learn About You And What YOU WANT In 5 Years (or longer)

- Part C was comprised of questions pertaining to the respondent’s age, ethnicity, education level, and work hours.

D. Data entry and quantitative data analysis

In an attempt to standardize data entry and maximize accuracy, a master data entry process was utilized consistently. The survey's single open-ended question asking respondents why they were happy or unhappy with their current rental unit provided a valuable and personal insight to the report. To the extent possible, responses were entered verbatim in order to capture the respondent's intent. Some responses were unclear and a "no response" (NR) was entered; of the 603 respondents, 36 were initially classified as unclear or no response. After initial data analysis, it was decided there was no need to include the 23 unsure responses and they were excluded in the final analysis.

Quantitative analysis. Excel and SPSS Professional Statistics Version 21 were used to calculate cross tabulations and descriptive statistics. Pearson's Chi Square test was the only statistical test used to verify the association of "Happy with current rental unit status" and Section 8 status. An alpha level of 0.05 ($p=0.05$) confirmed the association was statistically-significant. For simplicity, the additional variables and subsequent analysis completed with financial variables were explained immediately before the results in the next section.

Zip code analysis. In general, the zip code analysis consisted of the following steps: data cleaning, preliminary frequency analysis, mapping of zip codes, collapsing zip codes into regions within counties, and a final frequency analysis of regions for Native Hawaiian/non-Hawaiians. The zip code analysis was conducted collaboratively with the OHA Geographic Information System (GIS) Specialist. Responses to the question, "What city or zip code of the area you would like to live in?" included written responses and/or numerical zip codes. Offering multiple forms of responses allowed respondents to provide their preference if they did not know the zip code of the area they desired to live in. If multiple cities or zip codes were given only the first listed was used in the analysis. The frequency of all zip codes reported is presented Appendix C12 to Appendix C15. Appendix C16 contains the analysis of zip code frequency by Section 8 status and Native Hawaiian status that is not discussed in the findings.

Housing factors analysis by district. Both a frequency analysis of all zip codes and a coding system depicting different frequency levels were developed for preliminary mapping using OHA's GIS. Based on this initial mapping, and the zip code frequency reported by Native Hawaiians, similar zip codes were collapsed into districts. The frequency of preferred district was then reported overall, by Native Hawaiians and non-Hawaiians (Appendix F1-F9). During this process geographical labels were

given to Honolulu zip codes to more specifically identify the geographical area typically by *ahupua'a* if the zip code area went from ocean to mountain, as many did (i.e. 96817 was identified as Kalihi, 96813 as Nu'uuanu). The map containing frequency of preferred districts overall is presented in Figure 27.1; Figure 27.2 charts district preferences for only Native Hawaiians. A comparison of the preference of the top nine districts between Native Hawaiians and non-Hawaiians is reported in Figure 26. In Table 7, the nine most preferred districts were then compared across Native Hawaiian status, household composition, number of bedrooms using Pivot tables in Microsoft Excel; key findings pertaining to difference in number of bedrooms preferred are in Figures 28.1 and 28.2.

E. Qualitative data analysis

Constant comparative analysis. A constant comparative analysis (Miles and Huberman, 1994) was used by a trained qualitative analyst with experience working with low-income populations in Hawai'i (Derrickson and Anderson, 1999; Derrickson et al., 2013a; Derrickson et. al., 2014), to classify the content of 444 housing quotations into the most appropriate housing theme. The purpose of constant comparative analysis is to continually compare concepts and themes to identify similarities and differences which leads to a better understanding of the data. The resulting conceptualization produced by multiple levels of understanding that allows for a "weaving of the data back together again." (Glaser, 1978).

Constant comparative analysis is a grounded theoretical, inductive approach to analysis in which findings are always rooted in or from the data (Patton, 1987). The analysts' task to integrate meaning about how or why a benefit is created, and to then clarify the logical actions decision makers could take based on findings. The process starts with a content analysis of the entire data set and identifying important patterns in the data creating a classification system, referred to herein as themes. Once the initial theme categorization is quantified, it's classification is checked by others in a reliability assessment, discussion and more consideration occurs, until more clarity is obtained, reclassification or relabeling a them may occur until and greater confidence about findings results. This naturalistic process gradually yields greater understanding of the findings, though the process of emerging or blending of themes, and/or assessment of relationships between themes or the raw data, and other aspects of findings, in a natural inquiring which always stems from the original qualitative data. Typically, this is an iterative process (going back and forth looking at raw data and theme classification) until causal or theoretical relationships emerge and can clearly be described and interpreted (Patton, 1987). Themes and the "working theory of their meaning" are gradually consolidated in a logical manner until an ultimate categorization system is

used to explain findings. The trustworthiness of the project can be based on the quality, experience, unbiasedness of the lead investigator, transparent documentation, which included extensive triangulation and exploration of various facets of interpretation.

Iterative process of qualitative data analysis. (Table 4). At the bottom of the first page of the survey, respondents were asked, “Are you happy with your current unit (Yes or No),” and then asked to “Please explain why or why not”? (See Appendix A for the Renters Survey 2013). The objectives of the qualitative analysis were two-fold:

1. To categorize each response into the housing theme that best captured the key concern or reason why respondents were happy or unhappy with their current housing unit; and
2. To quantify and compare the frequency of housing themes across Section 8 status (Section 8 vs. Wait List), Happy Status (Yes, happy with current housing vs. No, not happy), Native Hawaiian household status (Native Hawaiians vs. non-Hawaiian), and by county of residence.

The decision to capture each response within only one housing theme was selected to isolate the single most important housing need identified by each respondent. This grounded approach was selected because it is complementary to the quantitative analysis of the 18 housing factors from Part B4 of the survey. For quantitative assessment of housing factors respondents first viewed a checklist of 18 housing factors, and then identified how important each factor was to their household. Moreover, because the qualitative response was provided before the list of housing factors was seen it was not biased.

Initial housing theme classification. As denoted in Table 4, the content of quotations were first coded into 20 themes, which were refined through an iterative process into eight themes, which were then prioritized into a five level hierarchy containing two levels of housing security. In this process a “Proposed Hierarchy of Housing Needs” was created to depict the different levels of housing needs; the hierarchy was not finalized until the results of the quantification of themes were full understood. The following narrative sequentially details the qualitative methods, and concludes with a description of the processes used to enhance the trustworthiness of findings.

Table 4. Initial and Final Housing Factor Theme Categorization and Final Levels of Hierarchy Renter's Housing Needs (n=444)

Raw Data	Initial Theme Categorization			Final Themes		Five Final Tiers of Renter's Hierarchy of Needs	Two Levels of Housing Security	
Sample quotations	Order Created	Theme Label	Theme Count	Theme Label	Theme Count			
Multiple Happy	13	Happy/Blessed	18	Multiple Reasons	21	Own a Home	Housing Secure	
"ADA/One Story/Stairs"	14	ADA	8	Health	28			Health and Safety Issues
"Bugs", "Termites", "Rodents"	7	Bugs/Rodents	8					
"Asthma", "Dirty", "Moldy"	8	Health	6					
"Smoking"	12	Health	1	Safety	23			Landlord and Location Issues
"Too Hot"	9	Hot	3					
"Safe," "Drugs," "Violence"	4	Safe/Unsafe	25	Landlord	54			Affordable and Space Issues
"Unfair/Good Landlord"	10	Landlord	31					
"Dog," "Utilities"	16	Landlord	2					
"Too old" "fix"	2	Old/Fix	21	Location	94			Homeless and At risk of Homelessness
"Convenient location"	6	Location	81					
"Noisy," "Quiet"	11	Noise/Quiet	7					
"Affordable"	1	Cost	65	Affordable	65	Housing Insecure		
"Not enough space"	3	Space	76	Space	76			
"DHHL"	15	Hawaiian Own	7	Own Home/ Need Home	76			
"Homeless," "Want Home"	5	Homeless/Need Home	75					

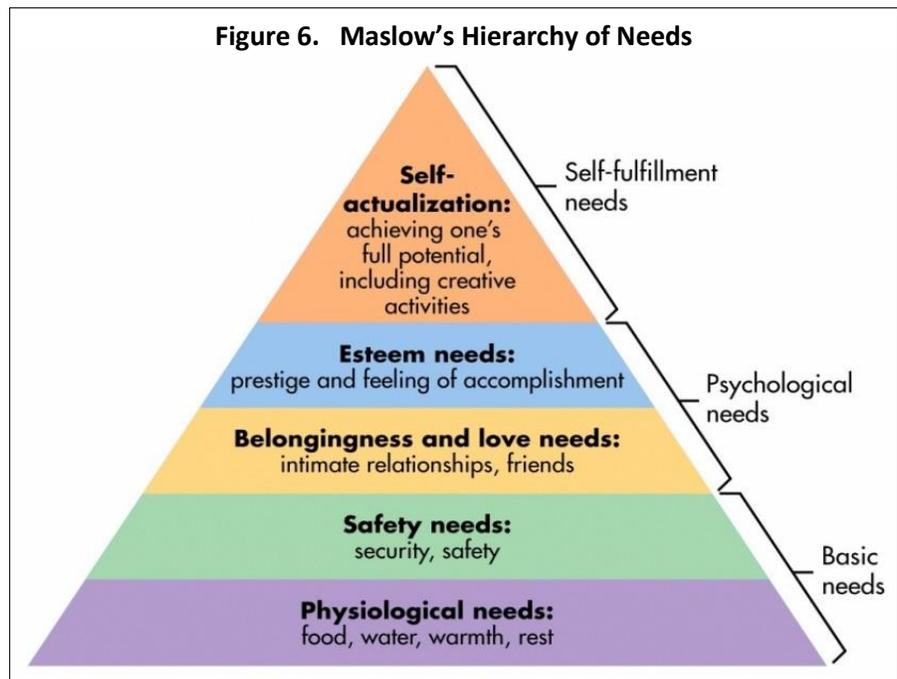
Table 4. This table documents the iterative three step coding process that ultimately evolved through the constantly comparative analysis process, starting with the initial coding system and ultimately resulting in the five levels of the "Proposed hierarchy of renters housing needs" (Figure 23 which was eventually divided into two levels of housing security (Housing Insecure: Levels 1 and 2), and Housing secure (Levels 3,4 and 5). Notably, the "initial Hawaiian own" theme was embedded in the "final need home theme" and was not formally separated into the top tier of the hierarchy as the ultimate goal for Native Hawaiian low income renters.

The initial housing theme categorization was completed without consideration of housing status (S8 or WL) or Native Hawaiian household status. The first eight themes (numbered as one to eight in the second column of Table 4) were developed after the initial scan of the data. An additional 12 themes emerged in the process of the initial coding. Initial coding was checked on multiple occasions before themes were quantified, explored, and debated between research analysts. Including both positive and negative aspects of a theme illustrated how many needs of Wait Listed households could be satisfied by a Section 8 housing voucher. For example, Section 8 respondents happy with their current rental unit sometimes cited “adequate space” as the source of their happiness, whereas Wait Listed respondents who unhappy with their unit reported “inadequate space” being the cause of their unhappiness. Some respondents who cited several reasons for their happiness, which made categorizing their response into one theme unreasonable, were therefor categorized in “multiple happy factors” theme.

Proposed hierarchy of renters’ housing (Figure 6). A diagram illustrating a hierarchy of housing priorities was created by the primary analyst based on data which revealed housing factors that lead to happiness in housing; and the concept of pre-potency of human needs that is the basis of Maslow’s

Hierarchy of Human Needs (Figure 6: Maslow, 1943). Pre-potency of human needs, as described by Maslow, refers to the understanding that there is a hierarchy of needs, with more basic physiological needs requiring fulfillment before a higher level of need arises as important. The two bottom tiers of needs, physiological and safety, together compromise the “basic needs” category. The

next two levels (3rd and 4th levels), belonging and esteem, compose the “psychological needs” category. The top or fifth level consists of self-actualization, or fulfilling one’s full potential for the final “self-fulfillment” category.



Reliability assessment. Multiple processes were used to assess the accuracy of the quotations, theme coding, prioritization, and their interpretation. During the initial coding the only disagreement in theme categorization between researchers arose when the primary qualitative analyst interpreted three quotations in which “respondents were still living at their parent’s home with their kids and not paying anything” as indicative of being at-risk of homeless, and placed in the “need home” theme. However, the second analyst thought otherwise. Notably, discrepancy on 3 out of 444 responses is equivalent to a 99% inter-rater agreement. It was eventually agreed that the three responses would remain as originally coded to be consistent and true to the entire coding system, but that a note about the implicit nature of the “need home” theme would be made in the results.

Final housing themes. Based on preliminary frequency counts and discussions, the initial 20 themes were collapsed in a stepwise process into eight themes. All content related to health were collapsed into the “health theme.” Appendices E1-E8 were developed to verify the type of quotations used to classify the final eight themes by those “happy with housing”, Section 8, Native Hawaiian household and county status. The “multiple happy response” and “need home” themes, which were the two most subjective categories, were carefully reassessed to assure consistent theme categorization, resulting in the final coding using eight themes. Appendix E1-E8 and a draft of the eight themes were then reviewed by other OHA Research Division staff. To verify accuracy of all quotations, two other team members (CH, JP) viewed the original surveys to vet content, punctuation, and assured that adaptations for missing words were applied consistently.

Quantitative analysis of housing themes. Comparative frequency analysis of the final eight housing themes by Section 8, happy with housing, Native Hawaiian, and county were used to compare qualitative and quantitative findings. Comparisons were completed using pivot tables in Microsoft Excel 2010. Although various figures were assessed to explore differences, only three were selected as critical to documenting the key results.

- **Figure 25.1.** This figure compares the frequency of themes of those who are happy with housing on Section 8 vs. unhappy on Wait List was selected. It confirms the key difference in priorities between the most satisfied and least satisfied households, which was previously determined by quantitative analysis to be statistically significantly different.
- **Figure 25.2.** This figure compares the frequency of themes between Native Hawaiians vs. non-Hawaiians who were unhappy with housing while on the Wait List. It was to document whether or not ethnicity played a role in renter’s housing priorities (based on quantitative findings, it only appeared that household size was the key factor affecting differences between ethnic groups).

- **Table 6.** This figure compares the top three most frequently mentioned housing themes for those classified as happy vs. unhappy by county. It confirms the differences in themes reported by respondents between counties that appeared in the qualitative investigation.

Finalizing the hierarchy. The levels of the “Renter’s Hierarchy of Housing Priorities” were aligned with the frequency of the housing themes reported by unhappy Wait List respondents (Figures 25.1 and 25.2). The seven key themes (excluding the multiple factors theme) were consolidated into five levels more consistent with Maslow’s Hierarchy of Human Needs. Most importantly, for the first time the “affordability” and “adequate cost” themes were combined into the second tier, and all issues pertaining to location—both the convenient location and landlord issues were combined as the third tier. No other changes were made to the initial themes or to the order of the first, fourth and fifth tiers. Classifying the bottom two tiers as “housing insecure” and the top three as “housing secure” occurred after the quantitative and qualitative findings were synthesized and preliminary implications were shared with others.

Trustworthiness of findings. The final vetting of the qualitative findings included an assessment of the draft methods and appendices by six professionals, two of whom have extensive experience and knowledge in Hawaiian culture and low income Native Hawaiian Renters (through previous work with the Alu Like program). Suggestions by reviewers were included to enhance understanding but did not fundamentally change any theme or hierarchy. The trustworthiness of the qualitative data analysis was established through several techniques:

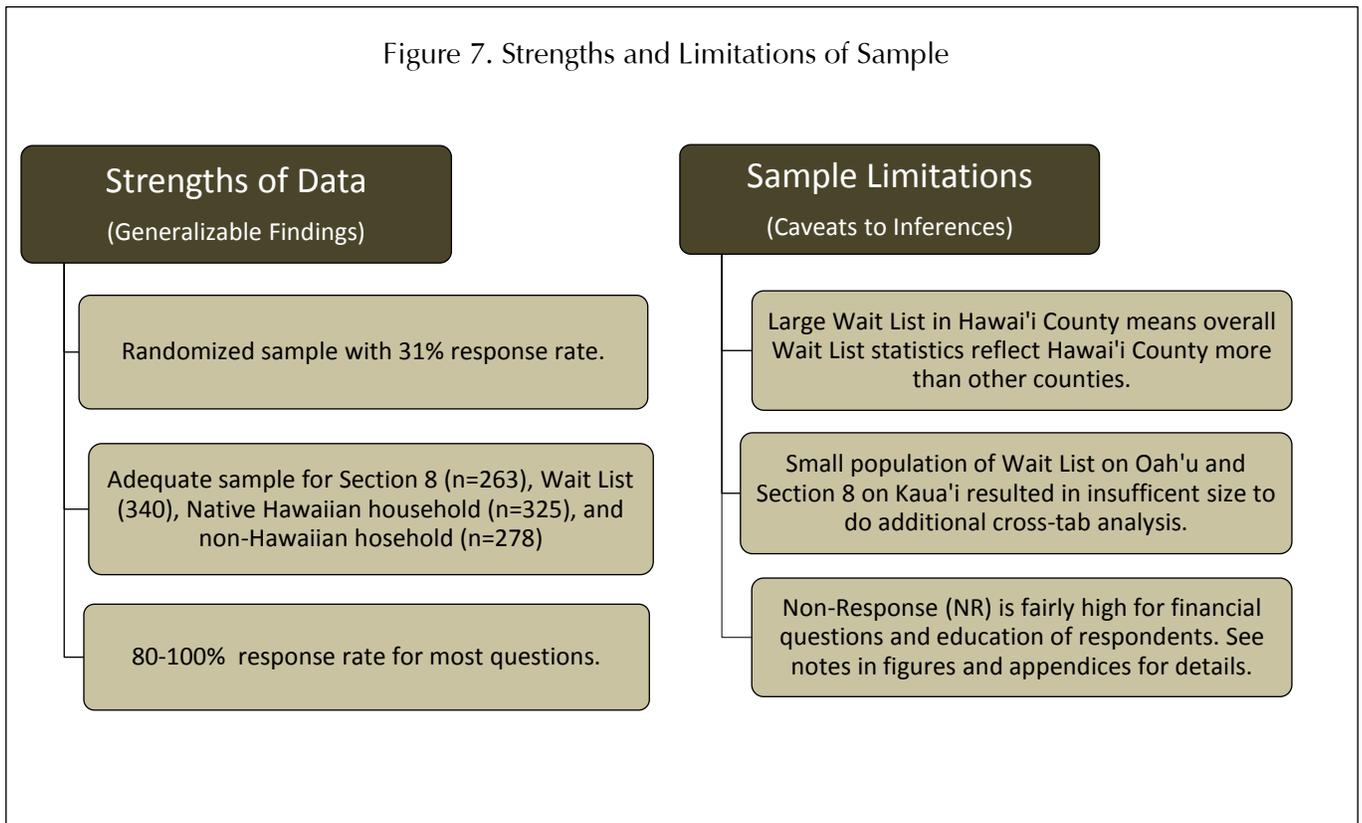
- A prolonged analysis of a purposefully chosen sample, which completed only when no additional findings or discrepancies were found;
- A dense description of reports including an audit trail (notebook of initial analyst);
- Use of multiple investigators who collaboratively assessed the reliability of both data presentation and coding, and vet all work; and,
- Triangulation of data with quantitative findings.

Results and Discussion

Findings are limited to the notable differences between: Section 8 and Wait List respondents (Section 8 status), and Native Hawaiian and non-Hawaiian households (Hawaiian household status). Appendices B, C, and D provide reference data tables for pages one, two and three of the Renter's Survey, respectively. Table 3 depicts the sample sizes by county, by Section 8 status and by Native Hawaiian household status.

Findings are generalizable with a few caveats. Overall, there were 603 respondents making for a 31% response rate. As reported in Figures 4-5.2, due to high response rates and randomized sampling, findings are generalizable to the actual Section 8 and Wait List populations. However, readers should be aware of limitations outlined in Figure 7. To the extent possible sample sizes are noted in each figure or tables; limitations are stated only when response rates are lower than 80% (i.e. financial variables); otherwise response rates per question and therefore results were deemed generalizable.

Figure 7. Strengths and Limitations of Sample



Organization and presentation. Findings are divided into six sections: A) Respondent Characteristics, B) Household Characteristics, C) Qualitative Findings, D) Geographical Preferences, E) Comparison of Key Findings by Native Hawaiian Status, and F) Recommendations for Future Research. To simplify presentation of analysis, respondents were consistently separated into Section 8 status either as (1) Section 8 (purple) or, (2) as Wait List (green). Data was separated further by Native Hawaiian Household Status: either as (1) Native Hawaiian household, or (2) as non-Hawaiian household. For consistency, Native Hawaiian household statistics are consistently depicted in a dark teal color and those of non-Hawaiian households are shown in peach.

A. Respondent Characteristics

Respondent analysis included information regarding ethnicity, age, gender, education level, and paid work hours (Table 5 and Figures 8-11). Overall, the majority of respondents were females over age 40, with a high school diploma, and did not work more than 10 hours a week.

Ethnicity of respondents. Table 5, on the following page, depicts the ethnicity and county of all 603 respondents. Findings are consistent with the diverse ethnic mix of low-income renters in Hawai'i (SMS, 2007), previous work which found Caucasians and Hawaiian/Part-Hawaiians at higher risk than other ethnic groups (SMS, 2007). Over one-third of respondents self-identified as Native Hawaiian (n=212) and one-sixth identified as Caucasian (n=102).

Age of respondents. As shown in Figure 8, on average, respondents from a Native Hawaiian household receiving Section 8 were 15 years younger than respondents from non-Hawaiian Section 8 households (44 vs. 59). Similarly, respondents from Wait Listed Native Hawaiian households were 12 years younger than respondents from Wait Listed non-Hawaiian households (39 vs. 51). Section 8 respondents from both groups (Native Hawaiian and non-Hawaiian) were older than Wait Listed respondents.

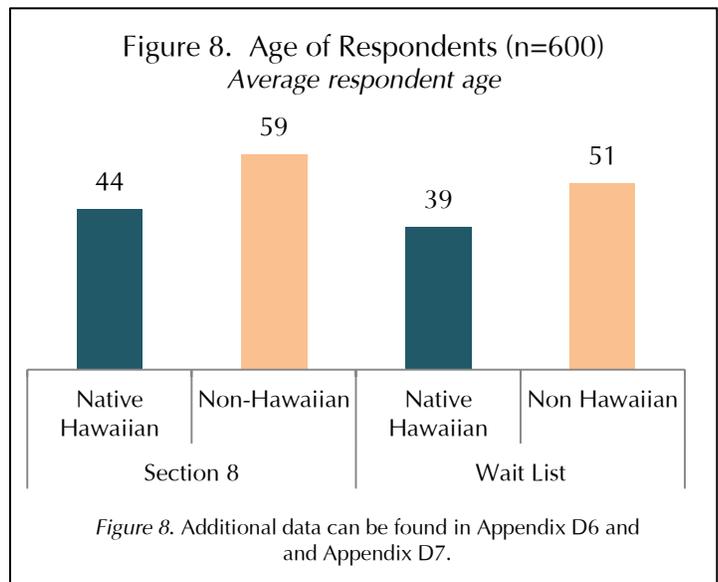
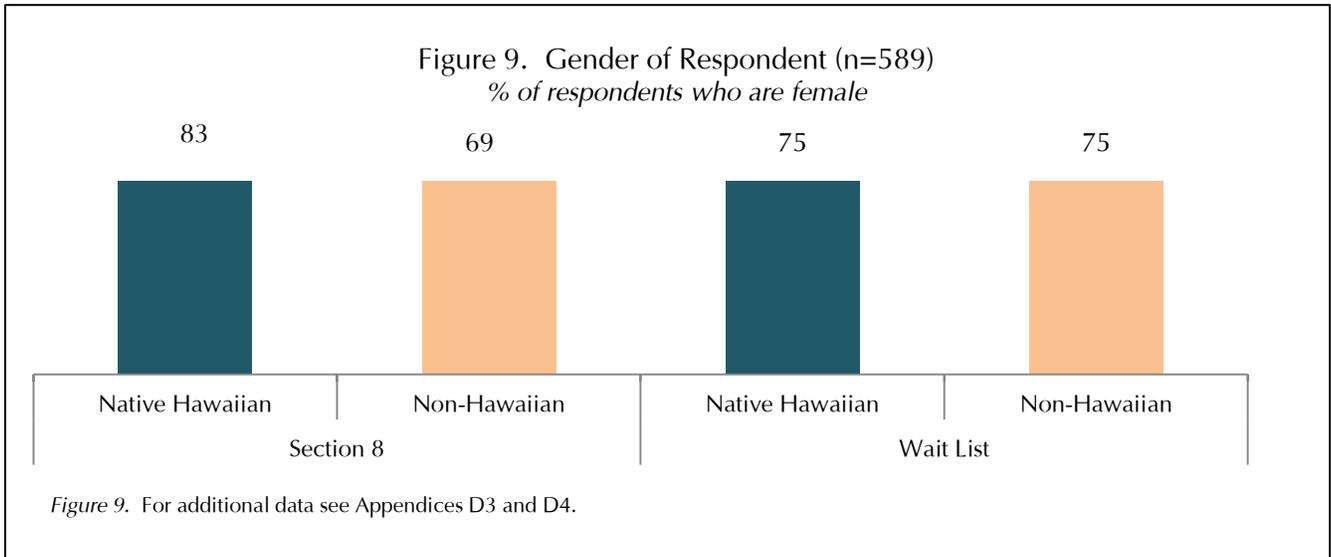


Table 5. Primary Ethnic Group, by County

Ethnicity	Hawai'i	Kaua'i	Maui	Honolulu	State
Native Hawaiian	102	14	56	40	212
Asian					
Filipino	12	0	6	8	26
Japanese/Okinawan	4	1	4	5	14
Korean	0	0	0	3	3
Vietnamese	0	0	0	3	3
Other Asian	2	4	2	11	19
Total Asian	18	5	12	30	65
Caucasian					
Caucasian	39	17	27	19	102
Portuguese	6	2	4	0	12
Total Caucasian	45	19	31	19	114
Other					
African American	1	0	3	5	9
Hispanic	9	2	3	3	17
Native American Indian	5	0	1	1	7
Puerto Rican	4	0	2	3	9
Mix (Non-Hawaiian)	14	7	9	11	41
Total Other	33	9	18	23	83
Pacific Islander (Non-Hawaiian)					
Chuukese/Micronesian	4	0	0	0	4
Marshallese	2	3	1	0	6
Pacific Islander	1	1	0	2	4
Samoan	1	0	0	3	4
Total Pacific Islander	8	4	1	5	18
Unknown	51	7	21	32	112
Grand Total	257	58	139	149	603



Gender and paid work hours. Figure 9 (above) illustrates the percent of respondents who were female. Within every group, females represented no less than 69% (Section 8, non-Hawaiians) of survey respondents and as much as 83% (Section 8, Native Hawaiians). Figure 10 depicts the percent of respondents from Native Hawaiian and non-Hawaiian households who reported working in four categories. The breakdowns for both groups were similar as the majority of respondents from each group worked between 0-10 hours per week and about one-fifth worked full time (40 hours or more). Inferences are limited due to low response rates.

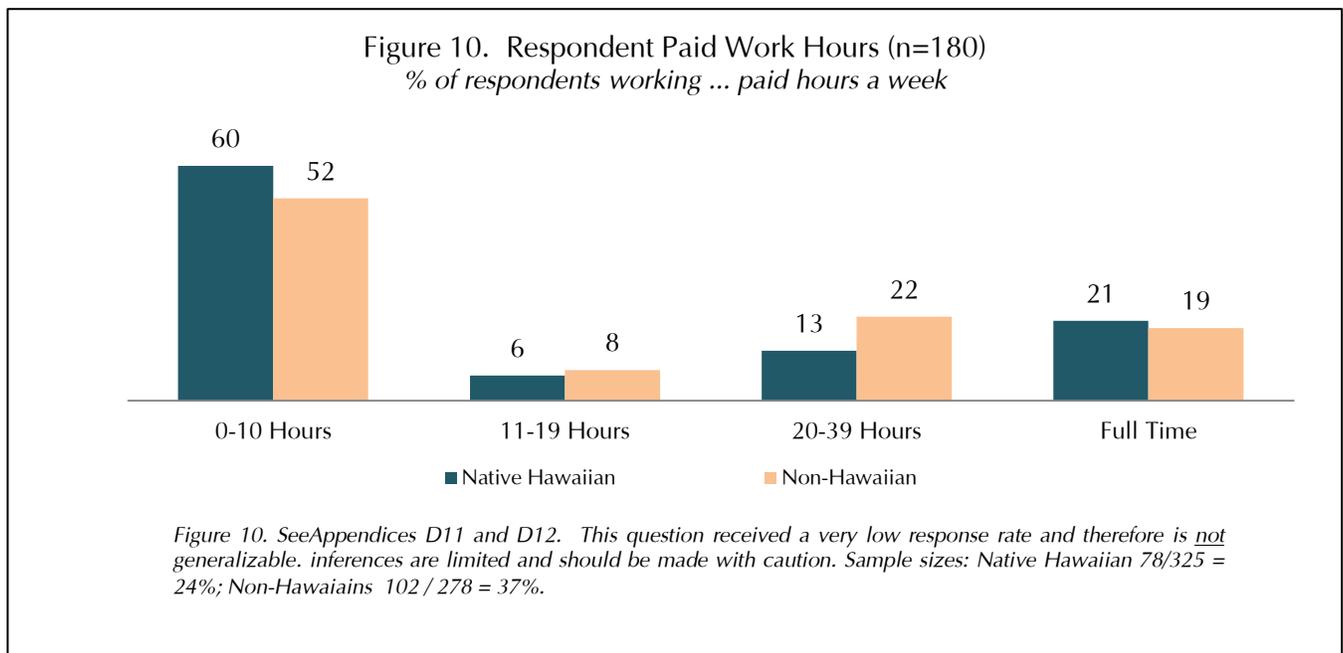


Figure 11. Education Level of Respondent (n=204)
 % of respondents saying ... is their highest education level

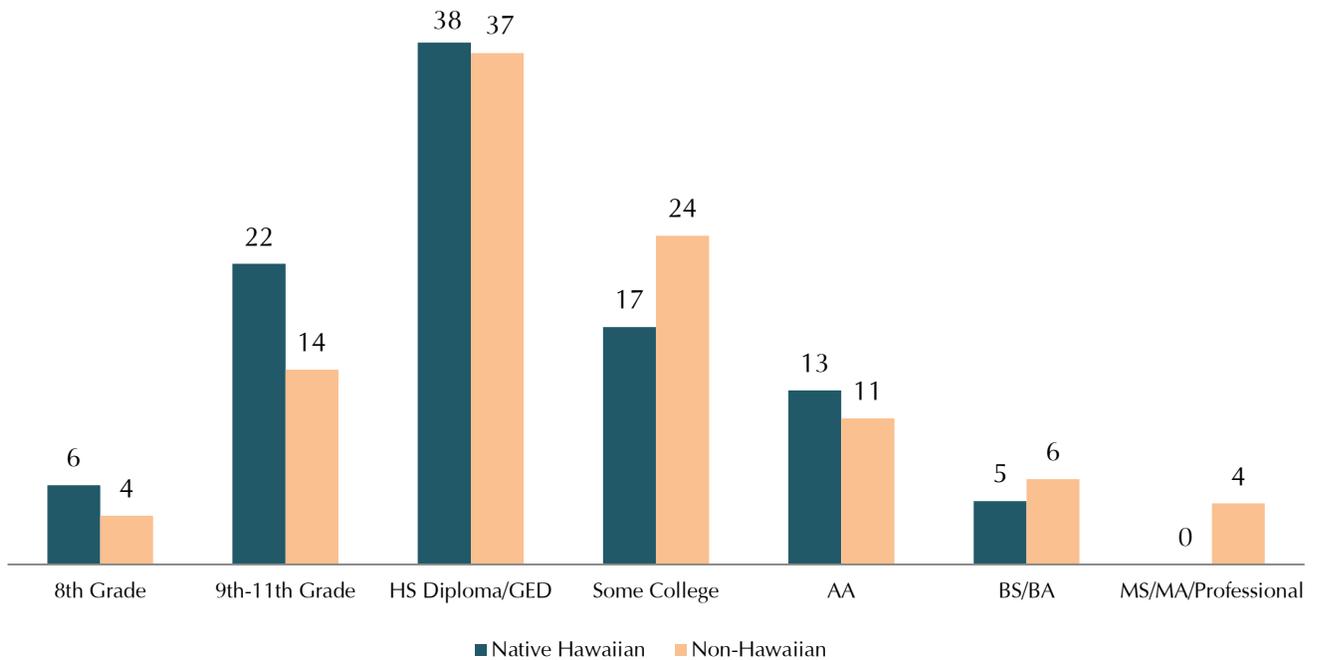
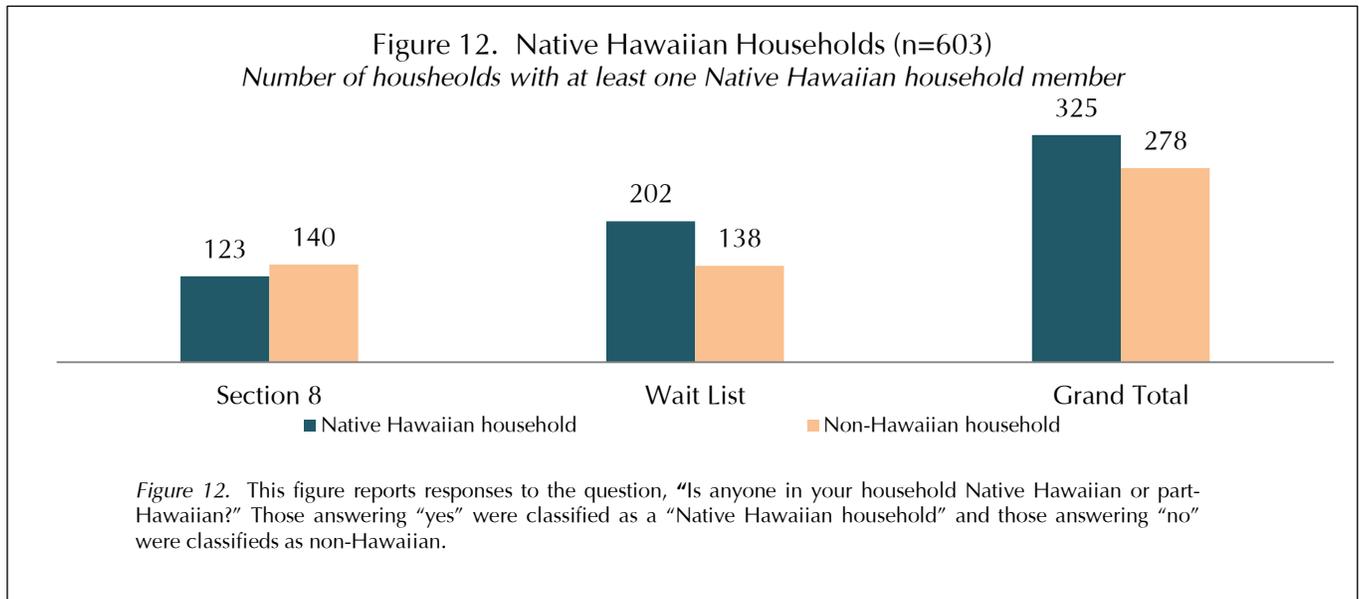


Figure 11. For reference data tables see Appendices D17-D24. Figures may not add to 100% due to rounding. This question received a very low response. Therefore findings are not generalizable, inferences are limited and should be made with caution.

Educational level. Figure 11 illustrates the highest education level of survey respondents. Due to low response rates caution should be applied when making inferences from these findings. Although most Native Hawaiian and non-Hawaiian respondents reported a High School Diploma/GED as their highest education level, 28% of Native Hawaiians (18% of non-Hawaiians) reported not having completed High School. Likewise, relatively fewer Native Hawaiians than non-Hawaiians secured a Bachelor’s or a Master’s Degree (5% vs. 10%). About one in four Native Hawaiian respondents had less than a High School Diploma and about 40% had only a high school diploma.

B. Household Characteristics

The following analysis concentrates on the respondent's household. This section commences with a brief overview of the breakdown of Native Hawaiian households, progresses to household size, housing characteristics, financial indicators including use of assistance programs, and concludes with various aspects of preferred housing.



Native Hawaiian households. Given the randomization of the selection process there was little assurance the survey would produce an adequate Native Hawaiian sample; therefore one of the first inquiries made was verifying how many Native Hawaiian households responded to the survey. As depicted in Figure 12, 325 out of 603, or 54% of households were defined as Native Hawaiian: 123 were on Section 8, and 202 on the Wait List. In comparison to non-Hawaiian households, more Native Hawaiians were on the Wait List than were receiving Section 8 (202 vs. 123), while the proportion of Section 8 vs. Wait List was nearly equal for non-Hawaiians (140 vs. 138).

Figure 13.1 Age Ranges of Household Members (n=603 households)
 % of Household Members Between the Ages of ...

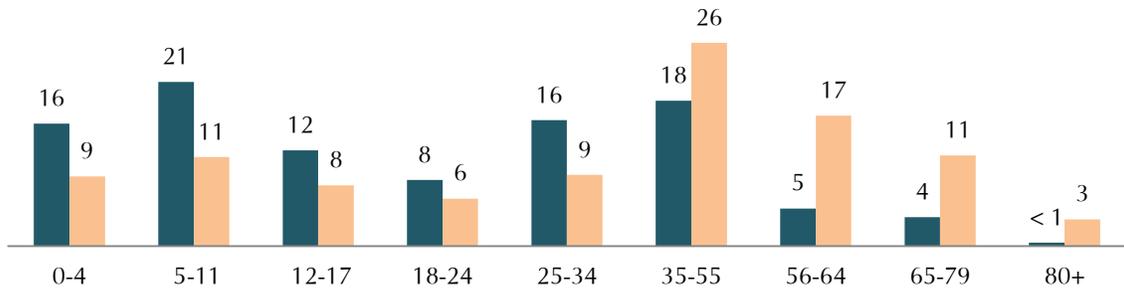


Figure 13.2 Age Ranges of Section 8 Household Members
 % of Household Members Between the Ages of ...

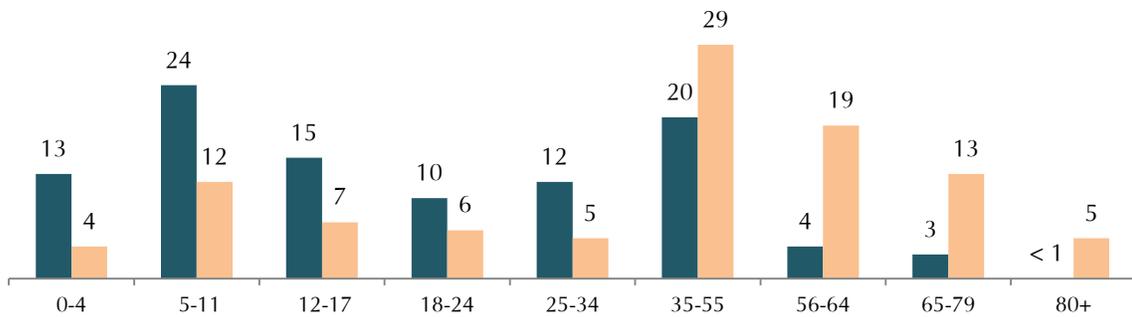
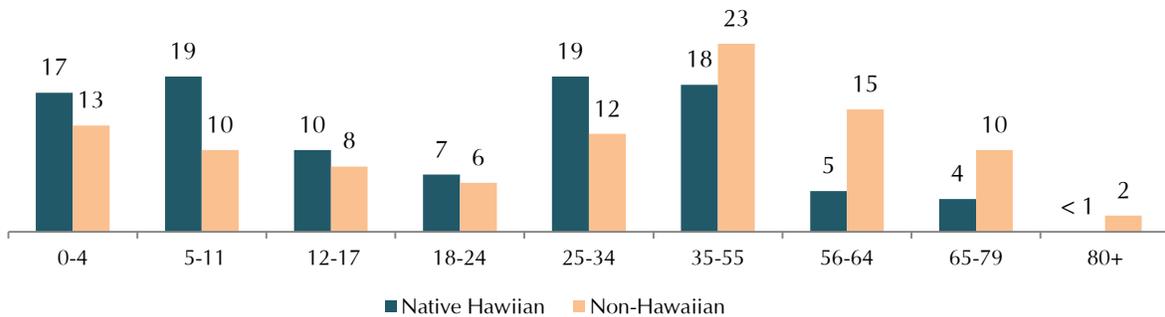


Figure 13.3 Age Ranges of Wait Listed Household Members
 % of Household Members Between the Ages of ...



Figures 13.1-13.3. For additional data see Appendix B9.

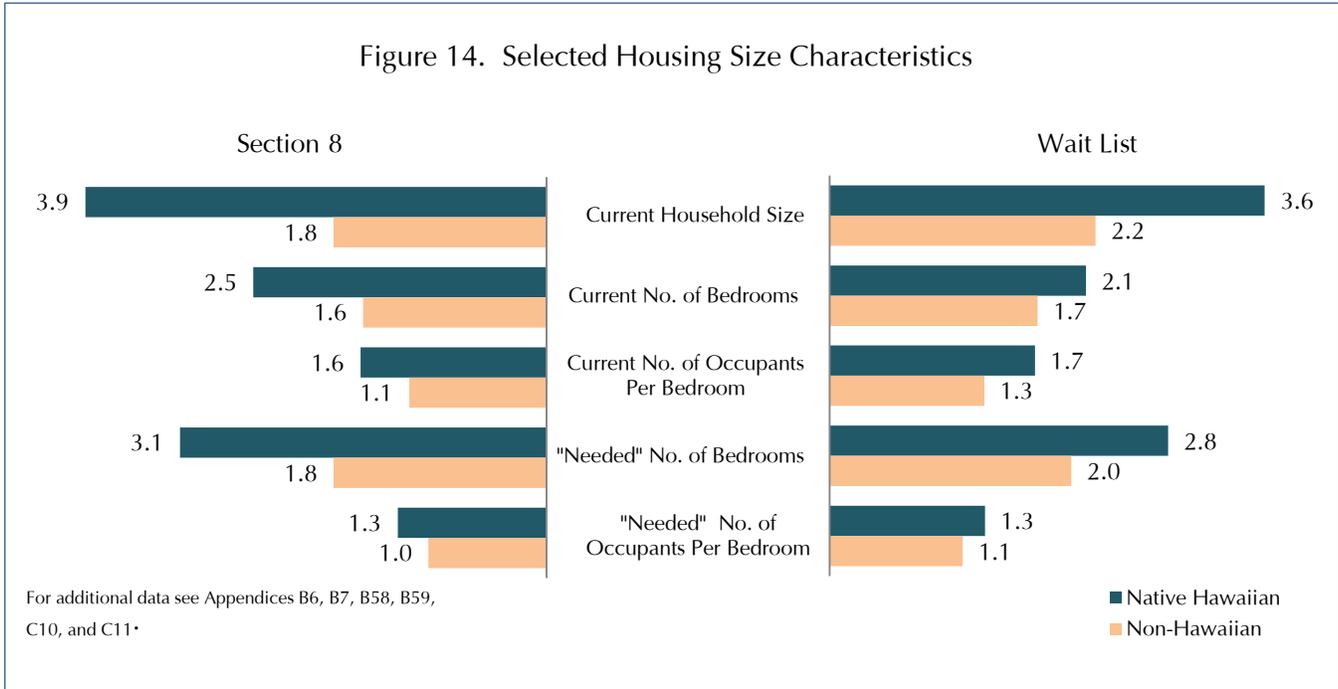
Age ranges of household members (Figures 13.1-13.3) Another meaningful finding lies in the age makeup of household members. Survey respondents were asked, "How many members of your household (including yourself) are there at each age range," followed by a set of age ranges. Each age category was summed resulting in a dataset containing the general ages of every household member; thus allowing an analysis of age reflecting all persons in every household. Compared to non-Hawaiian household members more Native Hawaiian household members were below the age of 18 and fewer were over the age of 55:

- Overall, 49% of Native Hawaiian household members were under the age of 18, while 28% of non-Hawaiians were similarly aged.
- Sixteen percent of all Native Hawaiian household members were under the age of 5, compared to just 9% for non-Hawaiians; 1 in 5 Native Hawaiians were between ages 5 and 11, which was nearly twice the amount for non-Hawaiians (about 1 in 10);
- Less than 10% of all Native Hawaiian household members were over the age of 55, while 31% of non-Hawaiian household members were over 55.

Figures 13.2 and 13.3 shows the same analysis for Section 8 and Wait Listed household members; although the difference was less apparent for households on the Wait List, similar contrasts between Native Hawaiian and non-Hawaiian exist regardless of Section 8 status.

Number of bedrooms needed (Figure 14). One of the most important differences between Native Hawaiian and non-Hawaiian households was that Native Hawaiian households were larger and needed more bedrooms. On average, the Native Hawaiian household receiving Section 8 reported twice as many household members as the non-Hawaiian household (average of 3.9 to 1.8); a comparable difference existed for Wait Listed households (3.6 vs. 2.2). With larger families, Native Hawaiian homes had more bedrooms; the Section 8 Native Hawaiian home had an average of 2.5 bedrooms, compared to 1.6 in a non-Hawaiian home, a difference of nearly one bedroom (0.9). This difference was less prominent when comparing the groups on the Wait List; the current Native Hawaiian home averaged 2.1 bedrooms, while the non-Hawaiian home averaged 1.7 bedrooms, a difference of 0.4 bedrooms. When asked how many bedrooms their household needed, on average, Native Hawaiians households reported needing about 3 bedrooms, while non-Hawaiian household indicated needing about 2 bedrooms.

Figure 14. Selected Housing Size Characteristics



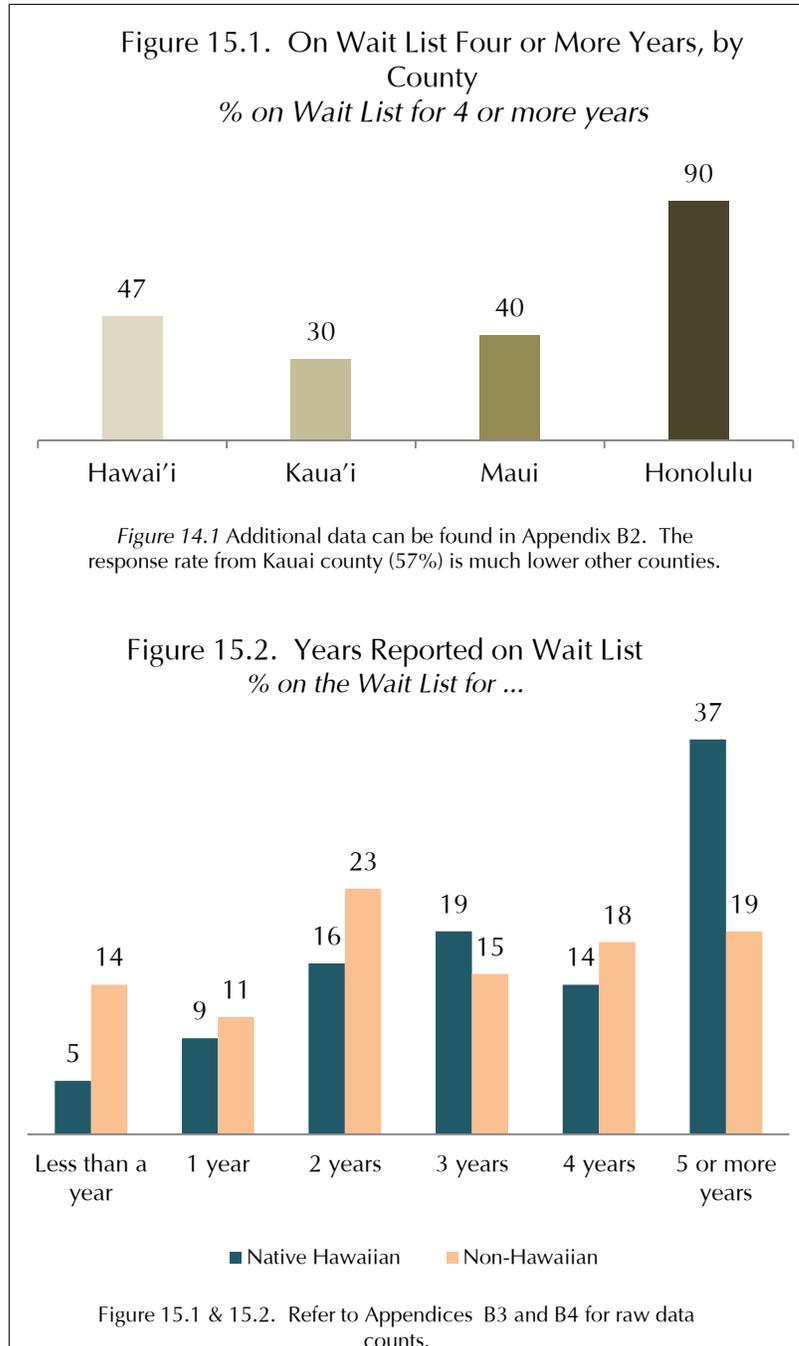
Crowdedness (Occupants per bedroom). Home crowdedness, or occupants per bedroom, was determined by dividing the number of household members by the number of bedrooms; a similar statistic was calculated for future home crowdedness based on the number of bedrooms respondents reported needing in the future. Overall, Native Hawaiian homes were more crowded than non-Hawaiian homes, perhaps because of more children sharing bedrooms, whereas non-Hawaiians tended to be singles.

- Native Hawaiian homes receiving Section 8 currently averaged 1.6 occupants per bedroom, whereas the non-Hawaiian home averaged 1.1.
- On the Wait List, Native Hawaiian homes currently averaged 0.4 more occupants per bedroom than a typical non-Hawaiian home (1.7 to 1.3).

When asked how many bedrooms your household would need in the future, on average, Native Hawaiian households Wait List households reported a bedroom count producing more occupants per room than non-Hawaiian households (1.3 vs. 1.1).

Years on the Wait List.

Responses to this finding came from the question, "If you are on the Wait List, how many years have you been on the Wait List?" (response categories: 0,1,2,3,4 or 5 or more years). There were distinct differences in Wait List times between counties and between Native Hawaiian and non-Hawaiian households. As depicted in Figure 15.1, although at least 30% of Wait List respondents from all four counties reported having been on the Wait List for four or more years, 90% of those in the City and County of Honolulu reporting waiting four or more years. In addition, as illustrated in Figure 15.2 over half (53%) of Native Hawaiians respondents reporting having waited four or more years on the list for a Section 8 housing vouchers, while, only 37% of non-Hawaiians reported a similar wait. Results do not clarify why this occur; further investigation is warranted.



Utilization of assistance programs. Figure 16 depicts the percent of households who were receiving various types of assistance. Overall, the most broadly used assistance programs were food stamps and free medical insurance, while the least common were workers compensation and unemployment. The key differences between Native Hawaiian and non-Hawaiian households correspond to the contrasts in ages of household members.

Figure 16. Utilization of Assistance Programs
% of households receiving each type of assistance

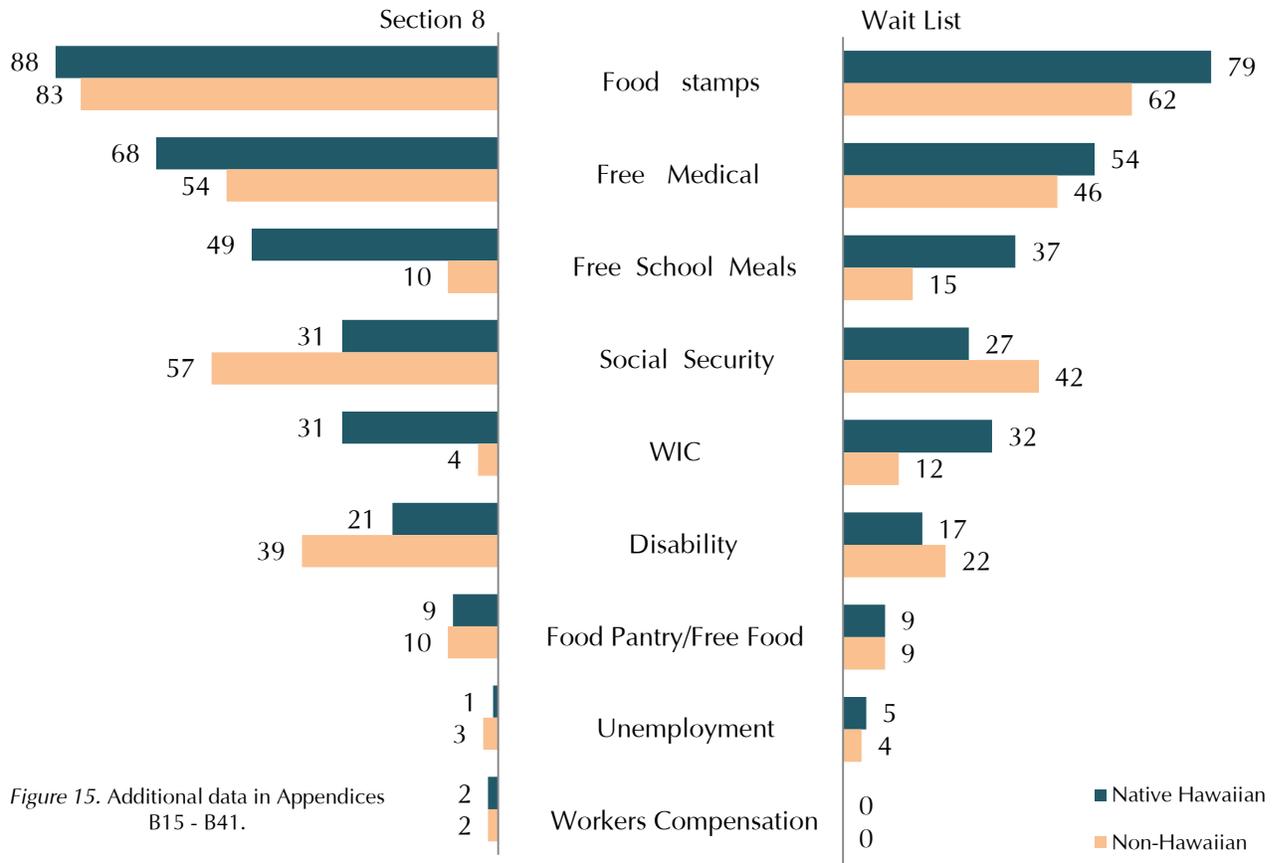


Figure 15. Additional data in Appendices B15 - B41.

For instance, about half (49%) of all Section 8 Native Hawaiian households received free school meals compared to just 10% for Section 8 non-Hawaiian households; 31% of Section 8 Native Hawaiian households received WIC which provides food assistance for women and children under age 5, while only 4% of Section 8 non-Hawaiian households used the program. At the opposite end, a much smaller percent of Native Hawaiian than non-Hawaiian households received assistance intended for elderly and disabled persons, such as Social Security (31% vs. 57%) and disability (21% vs. 39%). Many of the differences observed between Section 8 Native Hawaiian and non-Hawaiian households existed on the Wait List to a smaller degree. The reason for this is likely that many of the differences between Native Hawaiian and non-Hawaiian households (household size, respondent age, household member age range) were smaller on the Wait List than on Section 8.

Variability of all household financial measures. Table 6 depicts descriptive statistics for four household income measures: Annual earned income, monthly rent, affordable rent, and monthly utilities. Notably, there was a large degree of variability of non-normally distributed responses with frequent reports of “\$0” for annual income, monthly rent and/or utilities, which is consistent with the “25% of applicants on the Hawai'i County Wait List reported by Sur (2012). In addition, missing information was non-confirmable by the research team (due to privacy issues that limited lack of access to client addresses). Yet, reports of paying no rent (\$0), no utilities and/or values of less than \$100 a month are likely valid and merit full disclosure. However, due to the unreliability of missing or partial data and that only 70% of respondents reported both current rent and current utilities costs, the research team decided it was best to present financial findings in multiple ways with recommendations for use.

- *Descriptive Statistics (n=603).* Table 6 presents standard descriptive statistics of the four financial measures for all respondents, so that this set of findings can be comprehensively reported along with sample limitations. Use of median values are encouraged since mean values are skewed by large ranges, i.e. Median annual earned income = \$938, Median rent payment = \$325, Median Perceived Affordable Rent = \$300, and Median Utilities = \$150.
- *Average Household Earned Income (n=496).* Figure 17 indicates that the typical Native Hawaiian household reported earning 150% more than the average non-Hawaiian household. During 2012, the average Native Hawaiian household on the Wait List earned \$16,406 and non-Hawaiian households averaged \$10,900. Notably, many respondents who are elderly or disabled, which were more likely to already be receiving Section 8 vouchers, have little earned income, which may be why the response rate was only 82% (\$496/\$603). Earned income findings should be utilized and interpreted cautiously. See Appendix B42-B44 for additional data.

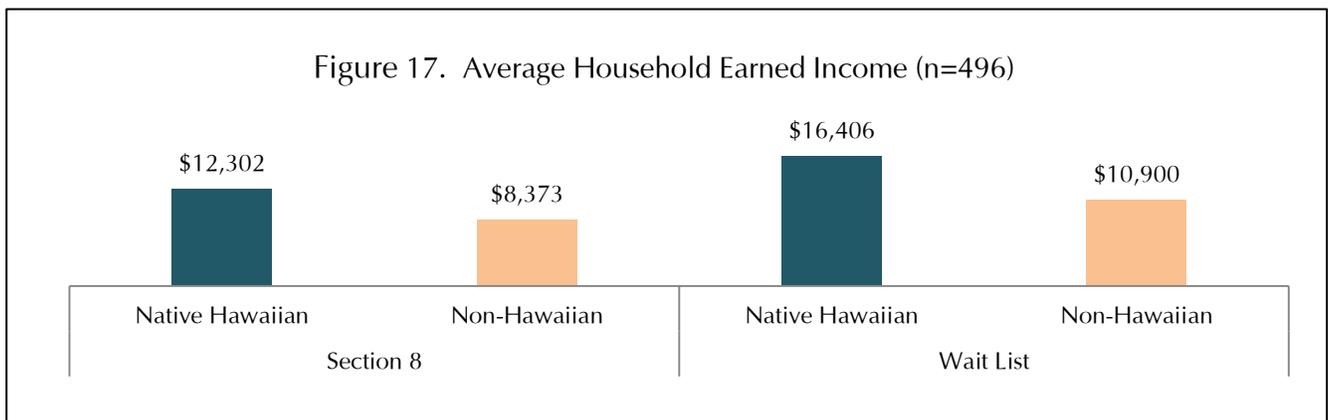


Table 6. Descriptive Statistics For Financial Variables (n=603)

Statistics		Annual Earned Income	Monthly Rent Payment	Perceived Affordable Rent	Monthly Utilities Payment
N (Sample Size)					
	Valid	483	586	553	563
	Missing	120	17	50	40
	Response Rate	80%	97%	92%	93%
Central Tendency					
	Mean	\$12,306	\$431	\$348	\$200
	Std. Error of Mean	\$568	\$15	\$11	\$8
	Std. Deviation	\$12,475	\$358	\$253	\$181
	Median	\$9,058	\$325	\$300	\$150
	Mode	\$0	\$0	\$200	\$0
Range					
	Minimum	\$0	\$0	\$0	\$0
	Maximum	\$65,000	\$1,800	\$1,300	\$1,200
Percentiles					
	10	\$0	\$0	\$50	\$0
	20	\$0	\$116	\$129	\$45
	25	\$698	\$153	\$165	\$65
	30	\$2,353	\$200	\$200	\$85
	40	\$7,250	\$243	\$217	\$120
	50	\$9,058	\$325	\$300	\$150
	60	\$12,000	\$450	\$400	\$200
	70	\$16,240	\$600	\$500	\$269
	75	\$20,000	\$700	\$500	\$300
	80	\$22,000	\$750	\$500	\$318
	90	\$30,000	\$950	\$700	\$406
	Skewness	1.253	0.903	0.921	1.383
	Std. Error of Skewness	0.111	0.101	0.104	0.103
	Kurtosis	1.630	0.299	0.697	2.805
	Std. Error of Kurtosis	0.222	0.202	0.207	0.206

Notes. Table 5 presents standard descriptive statistics of four financial measures, so that means, medians and percentiles can all be used by those who want to report multiple measures for all four variables together, and are aware of the sample limitations: Use of median values are encouraged since mean values are distorted by large ranges. To compare the 432 households reporting both rent and utilities greater than \$0, see Figures 17-20, and Appendix B69.

- *Comparison of mean housing costs (n=432 “Matched data set”).* Out of the 603 households, 71% (n=432) reported both their rent and utilities information required to compare their sum (referred to as housing costs) with the county Fair Market Rent (FMR) value for a two-bed room unit (NLIHC, 2013). Importantly, the decision was made to only compare average housing costs across counties with the “matched data set” (n=432), not with the full data presented in Table 5 (n=603), which include missing or partial financial data. Appendix B69 provides extensive tables from the Matched data set (n=432).

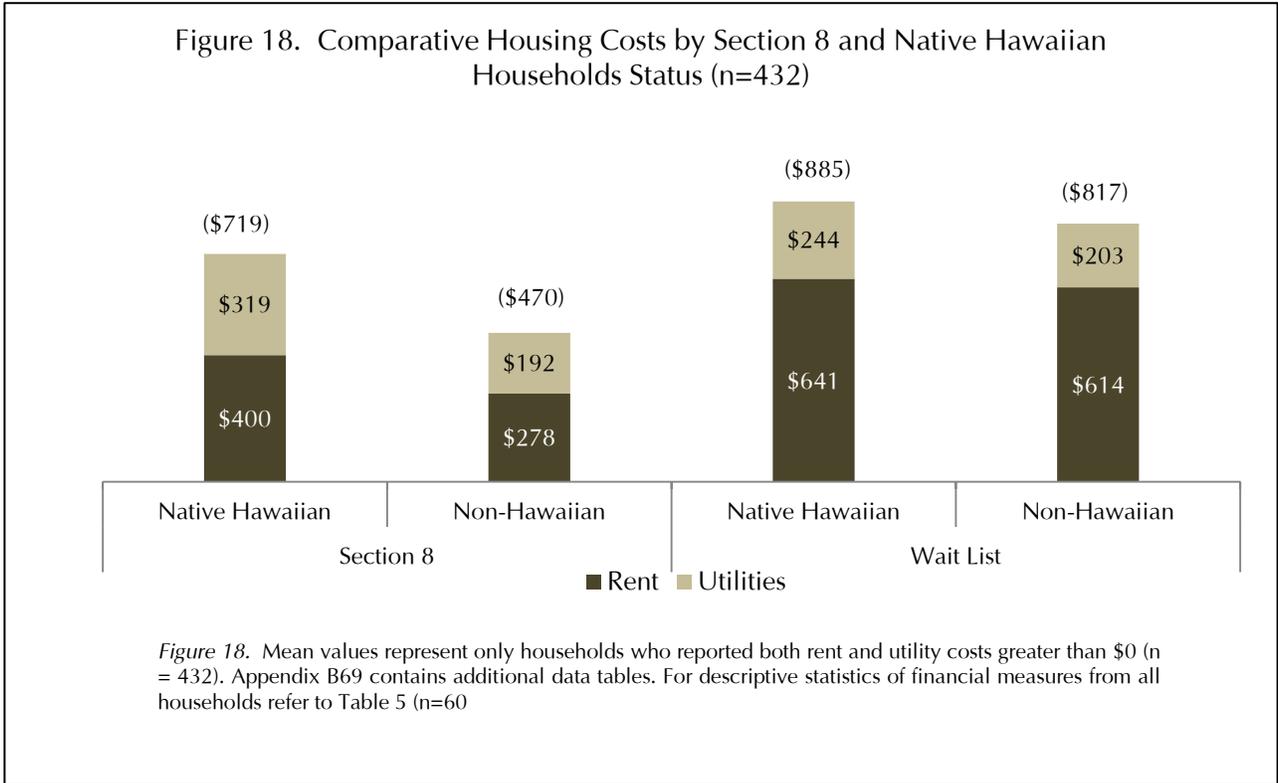
Housing cost comparisons (n=432). Three new variables were created to compare housing costs across and between counties using the matched data set.

- “Housing costs” = (Rent payment + Utility payment): calculated by household;
- “Added Housing Costs Paid by Wait Listed”= (Mean Wait List Rent Payment– Mean Section 8 Rent Payment): calculated from county and state level means in Figure 20; and,
- “Additional Housing Cost to Achieve the FMR”= (FMR – Mean Wait List Housing Costs per county); calculated from county means and FMR in Figure 20.

Figures used to present results include comparisons monthly rent and utility costs across Section 8 and Native Hawaiian household status (Figure 18), comparisons of housing costs with FMR by county (Figure 19.1), by Native Hawaiian households (Figure 19.2), “Relative benefit of Section 8 comparison” (Figure 20). Although not presented in these figures, overall state averages can be found in Appendix B69.

Housing costs. Figure 18 depicts the average values of current rent, current utilities, and the combined housing costs by Section 8 status and by Native Hawaiian household status;

- *Monthly rent costs.* Overall, households receiving Section 8 vouchers paid an average of \$336 in rent (low: \$265 in Hawai'i County; high: \$455 in Kauai County), but always less than the average rent of \$630 paid by those on the Wait List (low: \$575 in Kauai County; high: \$682 in Maui County).
- *Utilities made up a substantial portion of households' housing costs;* utilities made up 44% of housing costs (\$319/\$719) for Section 8 Native Hawaiian households and 41% (\$192/\$470) for Section 8 non-Hawaiian households. Because Wait Listed households had a higher average rent payment, their utilities mad up a smaller proportion of housing costs (28% for Native Hawaiians and 25% for non-Hawaiian households).



- *Housing costs varied by county, Native Hawaiian household status, and by Section 8 status (Appendix B69). Average housing costs ranged from a low of \$488 in Hawai'i County for households with a Section 8 voucher to a high of \$909 for Wait Listed households in Maui County.*

Figure 19.1 and Figure 19.2 compare average housing costs per county with the Fair Market Values (Low Income Housing Coalition, 2013 for a two-bedroom household, the mean number of current bedrooms in this study); Figure 19.1 compares Section 8 vs. Wait List mean housing costs; Figure 19.2 compares Native Hawaiians vs. non-Hawaiians.

Housing Costs Native Hawaiian vs. Non Hawaiians households (Figure 18, & 19.2).

- Section 8 Native Hawaiians housing costs averaged \$719, which was \$249 more than the average housing costs of Section 8 non-Hawaiian households (\$470).
- Wait Listed Native Hawaiians housing costs averaged \$885, which was \$68 more than non-Hawaiian households (\$817).

Figure 19.1 Section 8 and Wait List Housing Costs vs Fair Market Rent (2-Bedroom), by County (n=432)

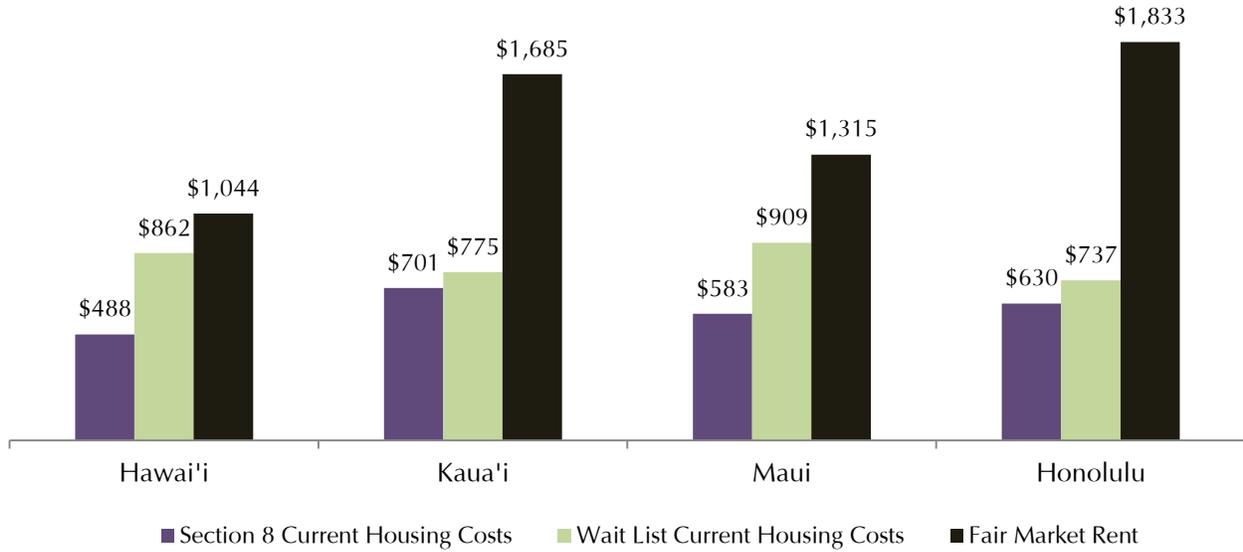


Figure 19.2 Native Hawaiian and Non-Hawaiian Housing Costs vs Fair Market Rent (2-Bedroom), by County (n=432)

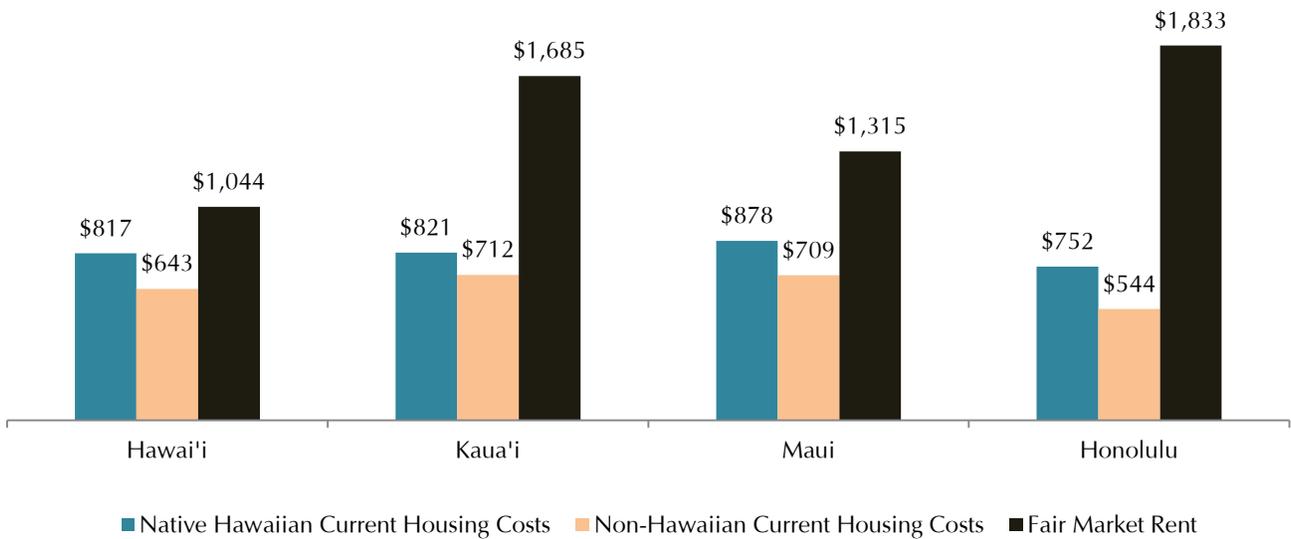


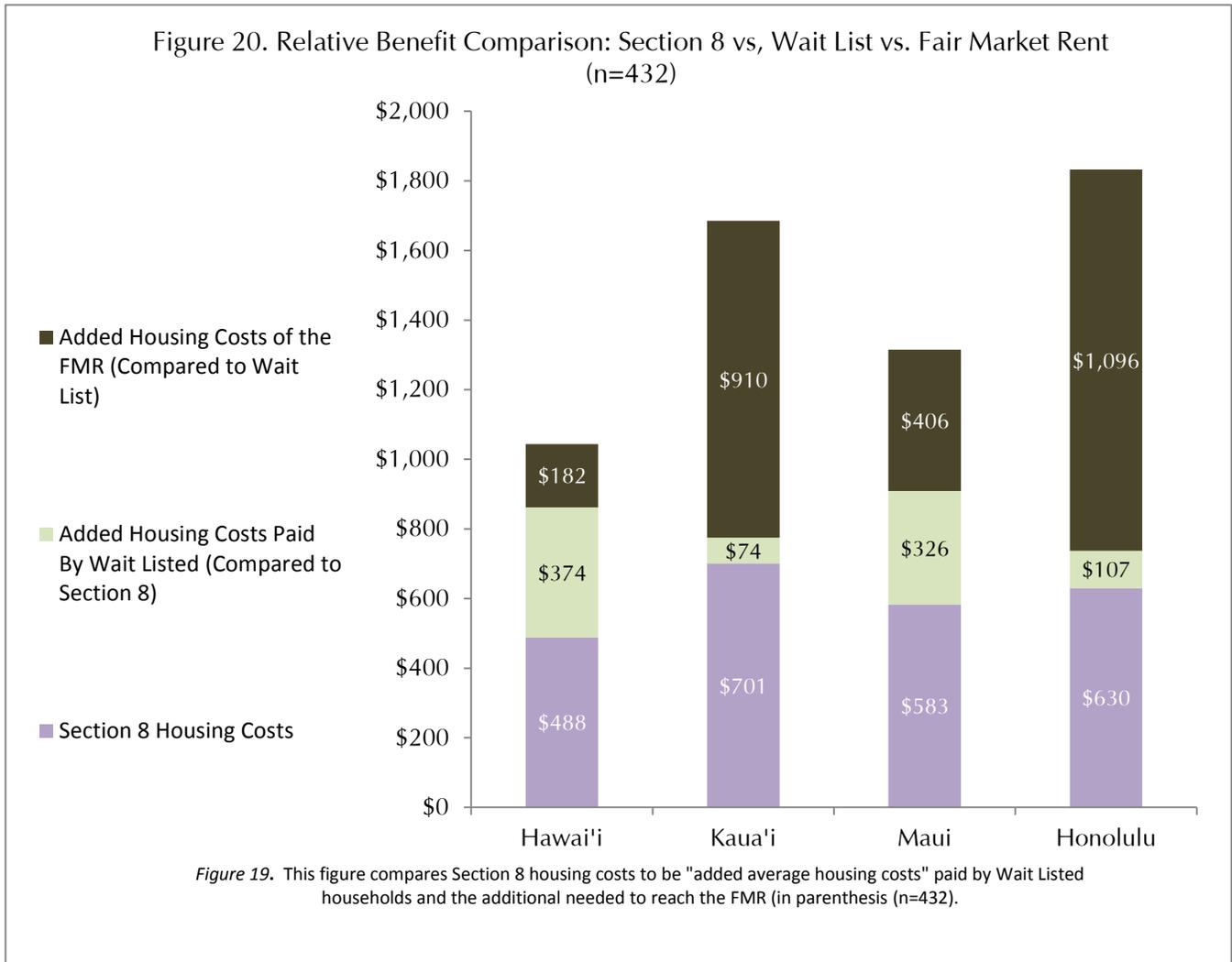
Figure 19.1 & 19.2. Mean values represent only the 71% of households who reported both rent and utility costs greater than \$0 (n = 432). Appendix B69 contains additional data tables. For mean values of financial measures from all households refer to Table

Housing costs vs. FRM across counties (n=432). Several comparisons were made to assess differences in average housing costs: overall comparisons, housing costs by county, and then relative housing cost comparisons (average Section 8 housing cost vs. added average Wait List costs vs. add costs to equal FMR):

Overall comparisons. Across all counties, the FMR which includes rent and utilities was much higher than average Wait List costs, which were consistently higher than Section 8 housing costs.

County comparisons. Average Section 8, Wait List and FMR housing costs for a two bedroom are compared across counties in Table 19.1; Table 19.2 presents findings for Hawaiians and non-Hawaiian households.

- *In Hawai'i County*, the FMR was \$1,044, which is only \$182 greater than the average Wait List housing costs of \$862, and is 2.1 times higher than the housing cost of households receiving Section 8 (\$488). On average, Native Hawaiian housing costs were \$817 vs. and \$643 for non-Hawaiian households.
- *In the City and County of Honolulu*, the FMR was the highest of any county at \$1,833. This value was more than double the mean Wait List housing costs (\$737), and almost triple the average Section 8 household costs (\$630). On average, Native Hawaiian housing costs were \$752 vs. \$544 for non-Hawaiian households
- *In Kaua'i County*, the FMR was \$1,685, which was more than twice the value of the average Wait List costs (\$775). Compared to other counties, Kauai county respondents reported the largest Section 8 housing costs (\$701), and the highest average housing costs reported by non-Hawaiians (\$712).
- *In Maui County*, the FMR was \$1,315, which was not double the average Wait list housing costs of \$909, but was double the mean Section 8 housing costs of \$583. The higher costs of housing among Native Hawaiians on Maui (\$909) may be attributed to the larger household size of Native Hawaiians on Maui (3.9 with an average of 2.2 current bedrooms; see Appendix B69).



Comparisons of the relative benefit of a Section 8 voucher across county. Figure 20 compares the relative value of section 8 vs. Wait List costs vs. FMR by looking at the difference in additive costs. Striking differences in the relative benefit of section 8 assistance were discovered between counties.

In comparison to the average Wait List housing costs, reduced housing vouchers by:

- 43% in Hawai'i County (\$488/\$864):
 - Average Section 8 costs were 57% of Wait List costs; and 46% of the FMR; Wait List households paid only \$182 less than the FMR (83% of FMR).
- 36% in Maui County (\$583/\$909):
 - Average Section 8 costs were 63% of Wait List costs and 44% of the FMR: Wait List households paid \$406 less than the FMR (69% of FMR).

In comparison to the average Wait List housing costs reduced housing vouchers by:

- 15% in the City and County of Honolulu (\$530/\$737):
 - Average Section 8 costs were 85% of Wait List costs, yet only 34% of the FMR; Wait List households paid only \$109 less than the FMR (40% of FMR).
- 10% in Kaua'i County (\$701/775):
 - Average Section 8 costs were 90% of Wait List costs, and 42% of FMR: Wait List households \$910 less than the FMR (46% of FMR).

Discussion of differences in housing costs across counties. These findings make comparing the financial benefit of Section 8 assistance between counties problematic. For instance,

- If comparing Section 8 housing costs to the housing costs of low income renters (Wait Listed households), Hawai'i County appears to offer the greatest relief; while,
- If comparing Section 8 housing costs to the Fair Market Rent, Honolulu stands out as providing the greatest relief.

What factors could explain discrepancies in value of housing assistance across counties? A possible explanation is the difference in the availability of affordable housing across counties. For instance, although the FMR in Honolulu is the highest in Hawai'i, Honolulu has more low-income housing units and homeless shelters than any other county in the State (State Department of Human Services, 2013; HPHA, 2013). With many housing options available to low income renters on O'ahu, findings indicate that most Wait List households housing found housing below the FMR. On the other hand, Hawai'i County had the lowest FMR at \$1044, yet respondents reported the 2nd highest average household costs among Wait Listed households and have far fewer shelter opportunities. A possible explanation for this is that Hawai'i County may suffer from a shortage of low-income units forcing many renters to pay for housing near the Fair Market value. Findings merit additional investigation.

Homeownership preference and happiness with current housing. As depicted in Figure 21, Native Hawaiian households prefer to be homeowners rather than renters. Regardless of Section 8 status, a majority of Native Hawaiian households (71% and 74%) prefers to own their home while a far fewer percent of non-Hawaiian households (46% and 48%) have the same desire. Differences in homeownership preference could be related to the difference in household composition between groups (many single, older non-Hawaiian households vs. larger, younger Native Hawaiian households).

In contrast, Figure 22 illustrates that Section 8 households were more likely to be happy with their current rental unit compared to those on the Wait List, regardless of Native Hawaiian households status. Pearson Chi-Square analysis confirmed that the difference in perception of being “Happy with Current Housing” is statistically significantly different for those on Section 8 vs. Wait List (Chi-square = 79.085, df=1, p=0.000), but not for Native Hawaiians vs. Non-Hawaiians.

It summary, while Figure 22 confirms that in the short-term households both Hawaiian and non-Hawaiian households were significantly happier with a Section 8 voucher than without one; Figure 21 suggests that in the long run, what will really make most Native Hawaiians “happy with their current housing” is homeownership.

Figure 21. Homeownership Preference
% who rather own home

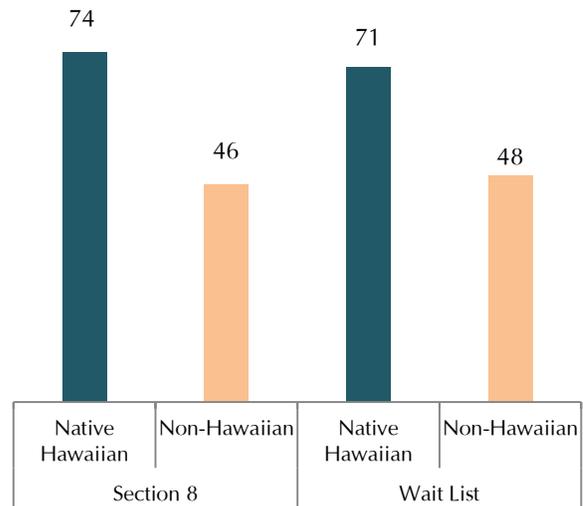


Figure 21. Additional data tables are available in Appendix C5 - C8.

Figure 22. Happy With Housing
% saying they are happy with current unit

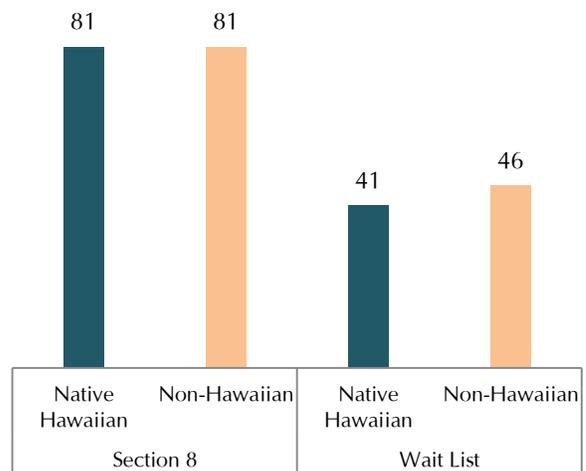


Figure 22. Additional data tables are available in Appendices B67 and B68.

Figure 23.1 Most Important Unit-Related Housing Factors
% saying ... was the most important housing factor

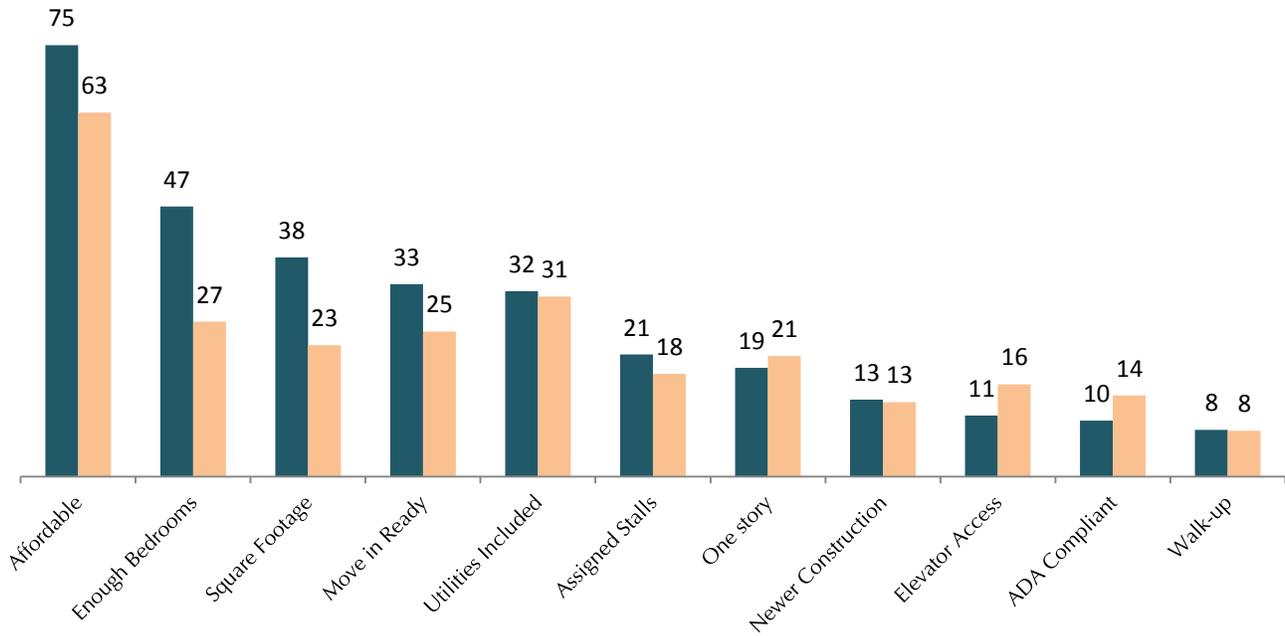
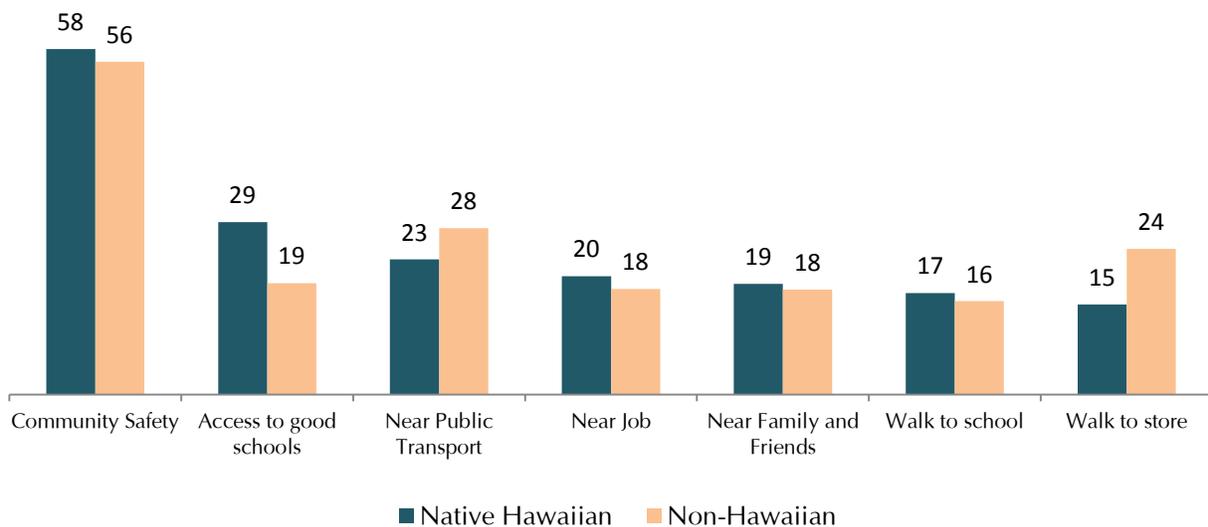


Figure 23.2 Most Important Location-Related Housing Factors
% saying ... is the most important housing factor



Figures 23.1 & 23.2. Findings confirm that affordable costs, adequate number of bedrooms and community safety are the most important housing factors across all groups studied.

Housing factors. Figure 23.1 – 23.2 document the frequency with which 18 housing factors were reported as “most important” to Native Hawaiian and non-Hawaiian households. For each of the 18 factors, respondents were asked to indicate how important to their household each of the 18 factors was (Not at all, Not Very, Somewhat, Very or Most Important). Respondents frequently checked off multiple factors as the most important factor, thus the scale of importance did not work as intended. After review of findings, it was felt that reporting only the “most important” factors was the most useful way to compare results. However, since more Native Hawaiians reported multiple “most factors” a ranking of the top five and bottom five “Most important” factors was utilized for comparison purposes. Overall, affordability, enough bedrooms, square footage and community safety were consistently reported as most important across all groups studied. Key differences in the rankings of the most important factors between ethnic groups are discussed briefly below.

Native Hawaiian Households.

- The top five most important factors identified by Native Hawaiian households were: Affordability (78%), Community Safety (58%), Enough Bedrooms (47%), Square Footage (38%), and Move-In Ready (33%).
- The five factors with the lowest “most important” rankings were: Walk-Up (8%), ADA-Compliant (10%), Elevator Access (11%), Newer Construction (13%) and Walk to Store (15%).
- Notably, Native Hawaiians perceived Enough Bedrooms (47% vs. 27%) and Access to Good Schools (29% vs. 19%) as relatively more important than non-Hawaiians.

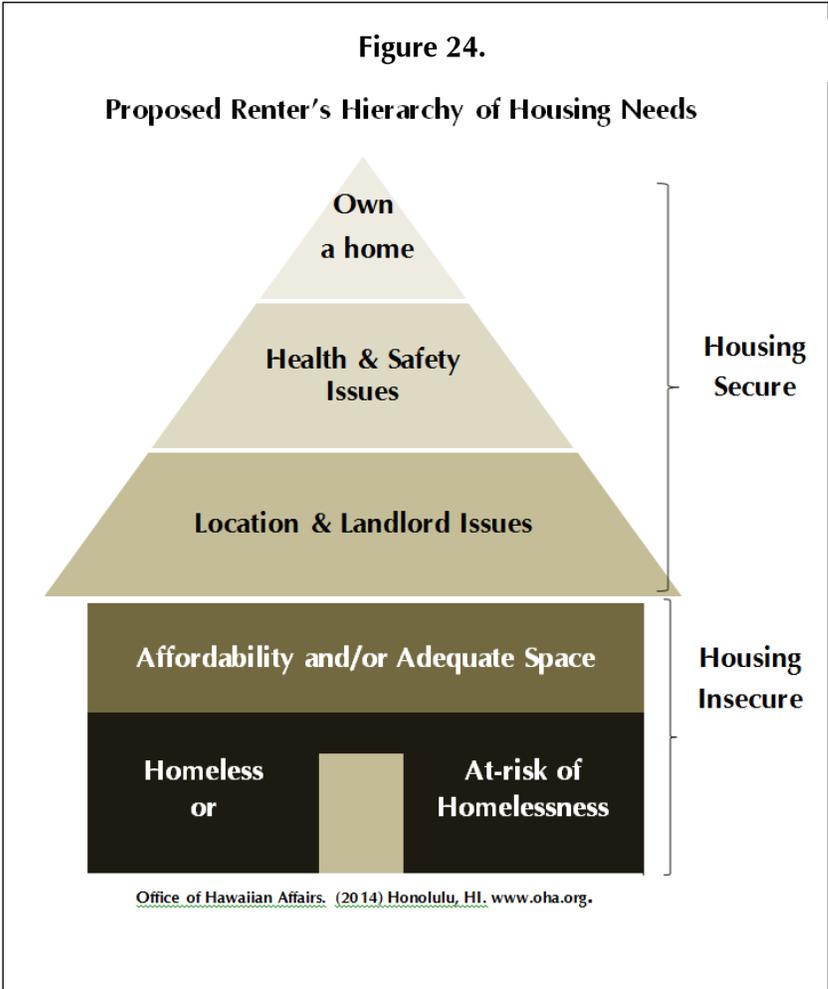
Non-Hawaiian Households.

- The top five most important factors for non-Hawaiians were: Affordability (63%), Community Safety (56%), Utilities Included (31%), Near Public Transportation (28%), and Enough bedrooms (33%).
- The five factors with the lowest most important rankings were: Walk-Up (8%), Newer Construction (13%), ADA-Compliant (14%), Elevator Access (16%) and Walk to School (21%).
- Notably, non-Hawaiians perceived a location Near Public Transportation (28% vs. 23%), or close enough so you could Walk to the Store (24% vs. 15%) as more important than Native Hawaiian households.

C. Qualitative analysis provided a theoretical framework of housing needs

Qualitative data analysis commenced with content analysis of the text responses to “why” households were happy or unhappy with their current housing. A detailed description of how themes were developed has been summarized in the methods. Table 4 documents the process by which initial categorization of content themes referred to as theme coding were collapsed from 20 initial categories of housing factors, into eight themes, and then the final five clusters of related themes. A key output of the qualitative analysis process, was the development of the Proposed Renter’s Hierarchy of Housing Needs (Figure 23), that illustrates the levels or priorities of housing need found in this study. Results includes an orientation to the hierarchy, a description of themes and then ends with a quantification of 8 final themes by Section 8, Hawaiian household and county status. Along the way, qualitative findings are discussed as they relate to the hierarchy and how they compared with previously presented quantitative findings.

Proposed Renter’s Hierarchy of Housing Needs. The hierarchy prioritizes the most fundamental housing needs on the bottom level, to indicate that more basic needs must be met before one focuses on the next higher level. The authors theorize that renters who prioritize needs in the bottom of the hierarchy are “housing insecure,” who fundamentally must focus first on having a roof over their heads. Only once they have a more permanent shelter, do they progress to the second level where a trade-off between cost of housing (affordability) and adequate size of the unit exists for many low-income renters in Hawai’i. Housing insecure renters, typically place much less priority on the higher level issues such as location, health, or safety, likely because they don’t have little choice about these factors because they are simply too costly to consider.



Alternatively, secure renters place more importance on location, issues regarding the specific unit (landlord, new appliances), and/or health and safety issues. The final levels were aligned with their current housing while on the Wait List.

Eight Housing Themes Classified Qualitative Responses. The following overview of each theme, sequenced by levels in the hierarchy, includes representative quotations and a brief discussion of differences across Section 8, Native Hawaiian Household, "Happy with Housing" and county status.

Need Home Theme/Level 1. This theme included responses from all counties and family sizes who conveyed a desperate need for a home. The preponderance of those classified with this theme were unhappy Wait List respondents; many were currently homeless. A few who were happy with housing but expressed they were "*living with family at no cost*" and stated they "*wanted a place of their own*" (but implied they could not afford it) were perceived to be at-risk of homelessness. This theme also included a few Section 8 renters who were fearful that they were not going to find a place to rent, and were at-risk of homelessness if they could not find a place. As this was the most frequently reported theme by Wait Listed, and is truly the most fundamental, the relabeled as "Homeless or At-Risk of Homeless" theme was placed the bottom tier on the hierarchy.

I am homeless, living in a car for about eight months now, with two special needs children.

-Native Hawaiian single mother, Kaua'i Wait Listed for two years

"[I] lived on [the] beach for five years [at the] river mouth.

I used to live out of [a] van, now [I live] in tent."

-Native Hawaiian couple, Maui, Wait Listed for five or more years

"I live in the back yard in a tent at my in-law's house."

-Native Hawaiian, O'ahu, Wait Listed for five or more years

"It is hard to find homes that rent to Section 8."

-Non-Hawaiian family of five on O'ahu with Section 8

In addition, a small but vocal group of Native Hawaiians, shared their passion that "Native Hawaiians should own their own home on their homeland" were also included as their primary message was perceived to be "*don't have land or a home of my own:*"

"I am Native Hawaiian and my family and their descendants come from Hawai'i. We had so much land of our own and were once a rich and thriving Hawaiian people. Now I rely on this system to meet my families' daily needs and don't have land or a home of my own, and I will probably never be able to afford one."

-Native Hawaiian family of three, Hawai'i, Wait Listed for five years

This finding is consistent with the quantitative finding that a higher percentage of Native Hawaiian households desired to own a home more than non-Hawaiians (71% vs. 46% of Wait Listed). Although these few responses were included in the need home theme for quantification (because their message was conceptually closest to the other responses categorized in this theme), the distinctive message or *mana'o* of these Native Hawaiians was eventually moved to the top of hierarchy as Level 5. Notably, it symbolizes the ultimate goal of Native Hawaiian renters, and is consistent with the highest “self-actualizing” theme placed at the apex of Maslow’s Hierarchy of Needs (1943).

Affordability Theme/Level 2. Section 8 respondents consistently reported being happy because they could afford the rent, while Wait List respondents were often unhappy because they couldn’t afford the rent. Qualitative findings confirm the key essence of quantitative findings about the critical importance of affordability to low-income renters. Concerns about affordability of a unit were tied to the size of the unit, and its location; renters shared that they frequently sacrificed space, and sometimes even location, for affordability. More intense, desperate responses about affordability came from non-Hawaiians and from Wait List renters on Maui.

“Too small. Not affordable. Struggling to pay.”

-Native Hawaiian family of four, Maui, Wait Listed four years

“[We are happy] because we can afford the rent, but we do not have enough space for a teenager of 17 years old with William disease and an adult of eighty five year old with Alzheimers. They both need a room with extra space. Right now, we cannot afford [to] pay more rent.”

-Non-Hawaiian family of four, Maui, Wait Listed for five years

Space Theme/Level 2. Generally, responses classified within this theme were from respondents who were either happy with their existing space and/or the number of bedrooms when it met their needs, and were unhappy because it was not adequate. Many unhappy respondents reported living in severely overcrowded situations with over four people to a room, with very limited storage, and/or limited kitchen space, because they could not afford larger units. Notably, a few families with children of different genders implied they were happy with their space when their children were young and could share a bedroom. However, once one of the children reached puberty, sharing was problematic and separate bedrooms were highly desirable. Since space and affordability consistently were reported by Wait List respondents as next important after securing a “*roof over their head*” these two themes were eventually combined into the second level of the housing hierarchy, above the “Need Home” theme.

"There's not enough space for my children and I. The cost of rent is not worth it for a one bedroom unit, but I don't have the means to afford another place that has the room for my family. It's also far from everything I have to do."

-Native Hawaiian family of five, Hawai'i County, Wait Listed three years

"It doesn't suit my family of five. It is a 12"x15" size room with no living room or kitchen. We all share one bed and we also share the kitchen with my landlord."

-Non-Hawaiian family of five on Hawai'i County, Wait Listed for five years

"It suits our needs. We have enough bedrooms, a large yard and privacy."

-Native Hawaiian family of four, Hawai'i County with Section 8

Landlord Theme/Level 3. All categories of respondents reported that a good landlord, one who was understanding about late payments and fixed problems promptly made them happy, while a housing manager who didn't respond to requests for assistance was a key reason why they were unhappy, or a key reason why they needed to move. More Section 8 renters on O'ahu mentioned this theme than renters from other counties. Less frequent, but also included were specific complaints about older units that needed improvements to water pressure, appliances and/or plumbing.

"Landlord is always here to repair any broken or worn out appliance, or any house repairs...."

-Native Hawaiian family of four on O'ahu with Section 8

"I have to move. Bad landlord."

-Non-Hawaiian couple on Maui, Wait Listed five years

Convenient Location Theme/Level 3. The value of being conveniently located to schools, to work, and/or to stores was noted by all types of happy renters, and most often by Section 8 recipients in the City and County of Honolulu. Sometimes, the specific location of a unit within a complex, particularly the first floor (which was ADA-compliant, cooler or with garden), and a less noise were critical factors related to their happiness. Families consistently mentioned yards, parks or schools as factor that enhanced their housing satisfaction.

"Not really. I'm happy it's central because of my children's doctors, bus line, school, shopping, etc. Being that I do not drive, I walk or bus."

-Native Hawaiian family of four on O'ahu

"Convenient, spacious, large yard for kids to play, good size bedrooms and three bathrooms."

-Native Hawaiian family of seven, Hawai'i with Section 8

Since location and landlord themes were less prominent among Wait List respondents, and are both related to physical space, these themes were placed together as the third level of the hierarchy.

Health/ADA/Pest Themes/Level 4. This category included multiple health-related issues. The most frequently mentioned issues were: asthma or allergies, need for a ground floor unit (without many stairs), or complaints about smokers, bugs (termite or roaches in particular), and/or rodents. Section 8 recipients were grateful for a downstairs/ADA unit if they had one, or unhappy if they had “*too many stairs*,” or “*didn't have ADA access when they need it*.” Wait List participants typically mentioned too many steps or “*too many bugs*” (particularly cockroaches). Relatively more seniors and non-Hawaiians reported a health concern than households with children.

“It was built with wheelchair access in the home and a chairlift to get up/down stairs.”

-Native Hawaiian family of four on Maui with Section 8

“I'm in a termite infested, single wall coffee shack with no windows - only screens. Very cold. Termite droppings everywhere.”

-Single Native Hawaiian, on Hawai'i, Wait Listed for two years

Safety Theme/Level 4. Unlike other themes, safety concerns were repeatedly mentioned by respondents from Kaua'i County, but not Maui County. In addition, only respondents residing in Native Hawaiian households noted they “felt safe” while on Section 8, while happiness about safety issues appeared similar for Hawaiians and non-Hawaiian households on the Wait List. Key safety concerns were “*drugs*” and “*a hostile environment of verbal abuse*.” Responses suggested that dangerous situations were tolerated as a result of financial limitations, particularly among Non-Hawaiians.

I feel safe.

-Native Hawaiian couple, O'ahu, with Section 8

I would much rather [have] a place of my own. Due to drug habits of other tenants, it makes it very uncomfortable to live in these conditions; more so when you don't have anywhere to go.

-Native Hawaiian family of seven, O'ahu, Wait Listed one year

We were a family of four waiting since 2009 for HUD.

Our daughter died and our grandson now lives with his father. We are not doing too well, as the loss has been great!! [We] moved to Kaua'i from O'ahu [in] 1989. I thought Kaua'i was safe; found out otherwise it isn't. Due to horrible circumstances of loss of family members, [we are] considering [moving to the] mainland, but can't afford to move.

-Non-Hawaiian family of three on Kaua'i, Wait Listed for four years

Since health and safety themes were closely aligned, and were reported much less frequently than the preceding themes, they were combined in the housing hierarchy and placed on fourth level.

Multiple Reasons Why Happy Theme. This theme captured responses from those who were very happy with their unit who could not be classified in other themes. While a few respondents only shared how grateful they were to have a home, i.e. "I am blessed", most included multiple features of desired housing, typically concurrently being affordable, clean, and in a good location, without a clear indication of which was most important. Hawaiians shared their gratitude more than non-Hawaiians. Numerous Section 8 recipients from O'ahu shared their appreciation of housing assistance, which is consistent with previous results that confirmed very long wait list times experienced in the City and County of Honolulu. Since this theme comprised many other themes, and was not present for those who were unhappy with housing, it was not classified within the hierarchy. However, quotations confirmed that fulfillment of multiple housing factors were needed for maximal housing satisfaction.

*"Well, we just moved here about 2-3 months ago and we love it. It's a lot cleaner and the environment is really good for the children. Also, there's so much [more] room now for our little family, and most of all – it's affordable. A home we can call a home! A home that we can actually afford. The kids and I would like to thank Sec. 8 for blessing us with our home and thank you to all the staff for their hard work
...Thanks, Lisa Ann"*

- Native Hawaiian family of five on O'ahu with Section 8

Quantitative Analysis of Housing Themes Confirm Hierarchy of Needs. Figure 25.1 compares the frequency of housing themes reported by Happy Section 8 respondents vs. Unhappy Wait List respondents. Qualitative findings suggest that respondents classified with themes in the bottom two tiers of the hierarchy were "housing insecure" while those classified with responses in the top themes (or the multiple happy theme) were "housing secure." Based on these criteria:

- 84% of those who were Happy on Section 8 were classified "housing secure"; and only 16% were "housing insecure";
- 30% of those who were unhappy on the Wait List were classified as "housing secure" while 70% were classified as "housing insecure".

Figure 25.2 shows the housing concerns of Native Hawaiians and Non-Hawaiians were remarkably similar. The only notable difference between Native Hawaiians and non-Hawaiian on the Wait List was that due to larger family size, Native Hawaiians were more concerned over space than affordability. Alternatively, non-Hawaiians were more concerned about affordability overall, and this is likely attributed to the lower income reported and smaller household size.

Figure 25.1 Difference in Housing Themes: Happy on Section 8 vs. Unhappy on Wait List

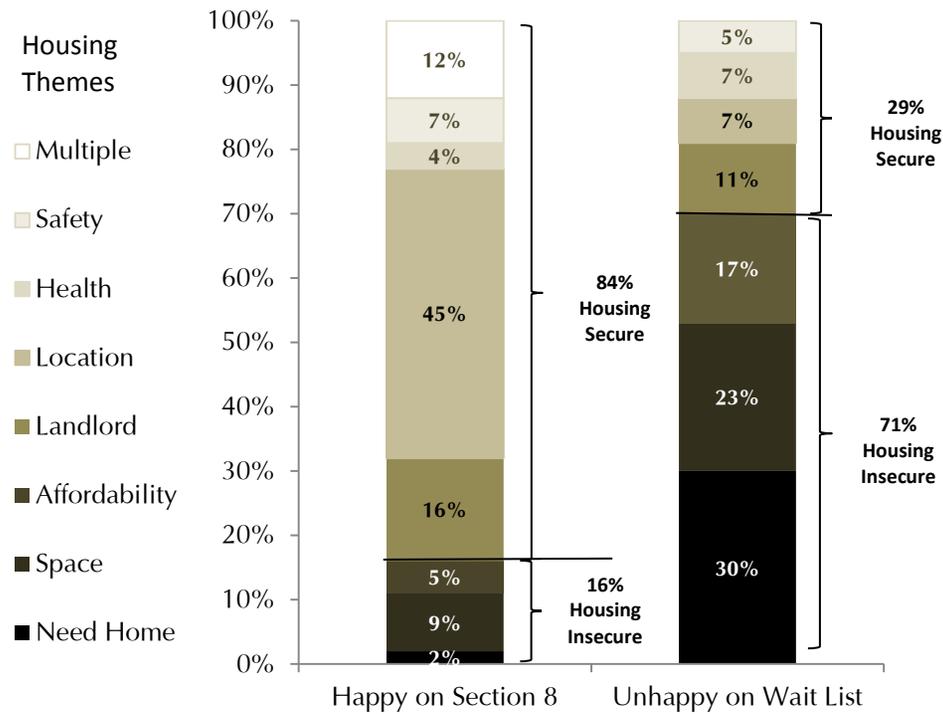
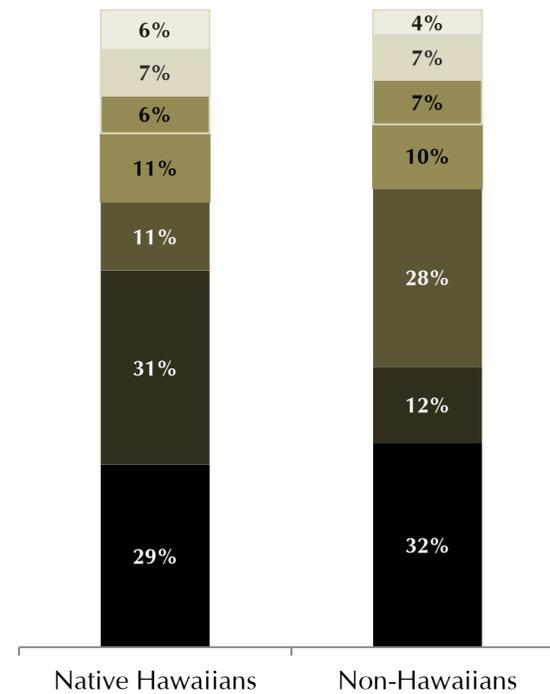


Figure 25.2. Themes Explaining Renters are Unhappy on the Wait List: Native Hawaiians vs. Non-Hawaiians



Frequency of housing theme: Unhappy on the Wait List (Figure 25.2) Thirty-percent of both Native Hawaiian and Non-Hawaiian respondents on the Wait List shared responses indicative of needing a home, most were homeless or shared evidence of being at-risk of homelessness. Another 40% shared that although they had “*a roof over their head*”, either the cost or the size was problematic. Many households with children, regardless of ethnicity reported a very uncomfortable overcrowded unit was all they could afford. Indeed, as illustrated in Figure 25.2, the trade-off or relative importance of affordability vs. space, was the key difference between ethnic groups, and is likely related to the typically larger household size of Native Hawaiian families. Notably, non-Hawaiians with large families also shared that they desired larger unit, but could not afford it. Location, health and/or safety issues were clearly less important for Wait List respondents, as only 20% of unhappy Wait list respondents mentioned one of these concerns.

Comparison of top housing themes for happy and unhappy renters by county. Since all housing is geographically-specific, and qualitative findings indicated there were likely differences by counties, housing themes were also compared by county (Appendix E9). Table 7 outlines the key differences in housing priorities by county, for those who reported they were happy and unhappy with their housing unit using a similar color scheme. Darker colors with white text indicate more basic housing needs (Levels 1-2): Lighter colors with dark font color indicate higher level housing needs (Levels 3-4). Findings reveal key differences between those who were happy vs. unhappy with housing and confirm geographical differences among the unhappy exist:

- ***For those who were happy with their housing.*** A convenient location was the most commonly mentioned housing theme across counties. The importance of other themes varied across counties, but never included either health or safety.
- ***For those who were unhappy with housing.*** Level 1 and 2 factors were most consistently categorized as the key housing themes: needing a home and either space or affordability were two of the top three issues in Hawai'i county, Maui County, and in the City and County of Honolulu. This suggests that almost half of unhappy renters in these counties, most of who were on the Wait List, were struggling at the two lower levels of the housing hierarchy. However, priorities were different in Kaua'i County.

Table 7. Ranked Themes About Why Happy or Not Happy with Housing by County

County	Rank	Unhappy with Housing (Theme - %)	Happy with Housing (Theme - %)
Hawai'i	1	Need Home - 32%	Good Location – 40%
	2	Enough Space - 20%	Affordable – 17%
	3	Affordable - 19%	Need Home – 13%
Kaua'i	1	Enough Space – 27%	Good Location – 37%
	2	Landlord/Old – 19%	Landlord/Old – 16%
	3	Affordable – 15%	Multiple Reasons – 16%
	3	Safety – 15%	
Maui	1	Enough Space – 28%	Good Location – 35%
	2	Need Home – 22%	Affordable – 25%
	3	Affordable – 19%	Enough Space – 19%
Honolulu	1	Enough Space – 26%	Good Location - 43%
	2	Need Home - 23%	Landlord/Old – 19%
	3	Landlord/Old – 15%	Multiple Reasons – 19%

Note. See Appendix E9 for frequency analysis of themes by county: Happy vs. Unhappy with current housing.

The need home theme was not ranked in the top four categories, indicating that homelessness may be less a concern on Kaua'i (among Wait List participant) than in other counties. On the other hand, 15% of unhappy respondents indicated safety as a key concern on Kaua'i, where this was not a top issue in other counties.

From these findings suggest different levels housing crisis in each county:

- Hawai'i County residents appear to be most desperate: 71% of those who were unhappy had responses categorized in Level 1 or 2 of the housing hierarchy; 32% of those who were unhappy and 13% of those who were happy with their housing were qualitatively classified at the most desperate “need of a home” level of need.

- Unhappy renters in Maui (most of who were on the Wait List) were very needy: 69% of the unhappy were classified with responses in Levels 1 and 2 of the renter's hierarchy.
- Unhappy renter's in the City and County of Honolulu were relatively less concerned with affordability and the lower levels of the hierarchy, suggesting less housing stress compared their counterparts in Hawai'i or Maui counties.
- Renters in Kaua'i County, because of relative fewer categorizations of "needing a home" or affordability" themes, appear to have relatively lower levels of housing crisis than renters in other counties.

Implications of Qualitative Findings. Findings confirm quantitative findings that the extent to which households were satisfied with their housing depended upon the fulfillment of key housing needs (cost, affordability, location, etc.). Results imply that having a Section 8 voucher lifts Wait List renters out of homelessness or other forms of housing insecurity (i.e., overcrowdedness, at-risk-of homelessness). Qualitative results confirm quantitative findings which indicated the key difference between Native Hawaiians and non-Hawaiians were related to household size, and that Native Hawaiians place greater importance on space (square footage and number of bedrooms) than affordability, compared to non-Hawaiians. This could imply that, overall, regardless of ethnicity, low-income renters with larger family sizes may prioritize space over affordability, and that smaller households without children are more likely to value affordability over space. Importantly since both affordability and space are on the second tier of the hierarchy, this difference does not affect classification of housing security.

Findings imply that except for the difference related to children, that housing experience of low-income renters is not significantly different between Native Hawaiian and non-Hawaiian households. Instead the experience of housing security, which has been called and measured as "housing instability" in other studies (Bushel 2005), like household food security, may be accurately captured in a scale measure that can be used for ongoing monitoring purposes (Derrickson et al, 2000; Baker et.al, 2001; USDA-ERS, 2014). In addition, like measurement of food insecurity, measurement of housing insecurity may require two separate measures, one for households with children and one for households without children. In addition, differences in value of location convenience, i.e. proximity to schools for children, cultural attractions, or medical resources were also key differences between groups that may be useful aspects of measuring housing insecurity.

F. Geographical Preferences

Nine Most Preferred Districts. Since housing needs were geographically-specific, project analysis concluded by documenting the housing characteristics of all respondents by the geographical area they want to live in most. Zip code preferences reported in the survey were combined into districts by county (Appendix C12-C15); Zip code responses by Section 8 status can be found in Appendix C16. Due the differences in the proportion of respondents on Section 8 vs. Wait List by county, data from Section 8 and Wait List respondents were collapsed to maximize sample power. Figures 26 charts the frequency of responses across the nine most popular districts.

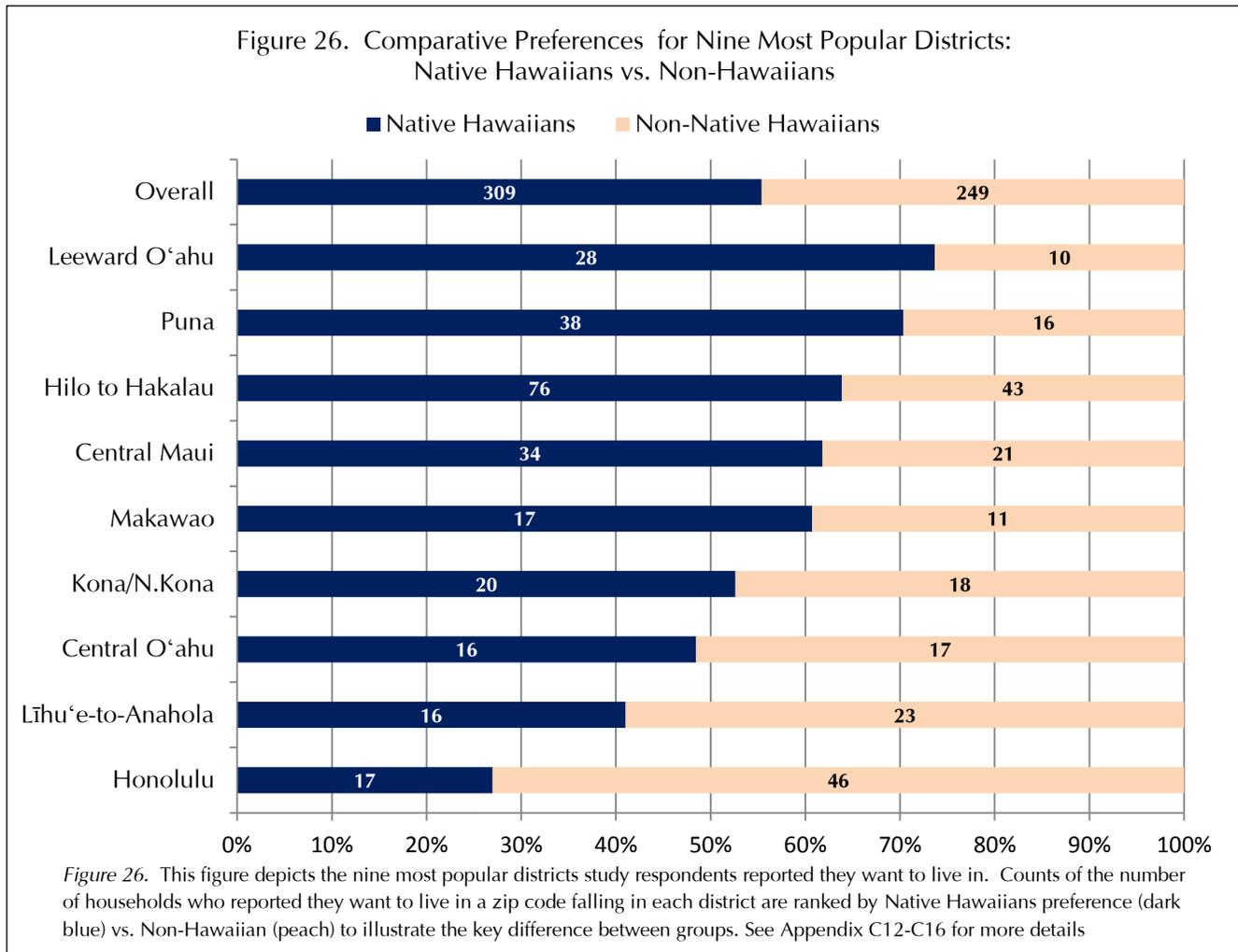


Figure 27.1 illustrates the proportion of respondents who indicated they want live in one of the nine districts. The pink, purple and dark blue regions of Figure 27.1 depict the nine districts that were most preferred to live in by all respondents:

- Hilo, Kona and Puna in Hawai'i County;

Figure 27.1. Chart Depicting District Preferences for all Respondents by County (n=549)

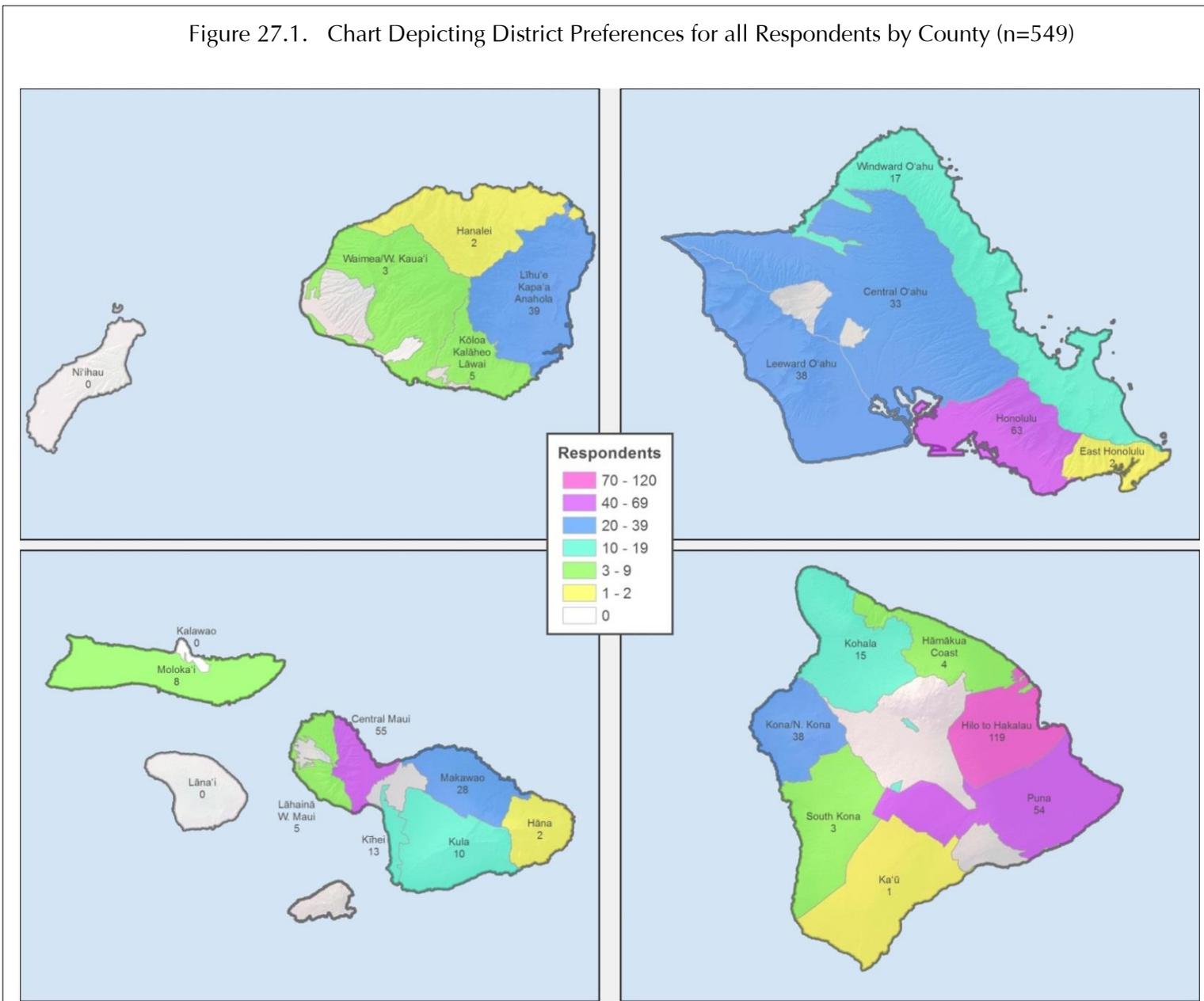
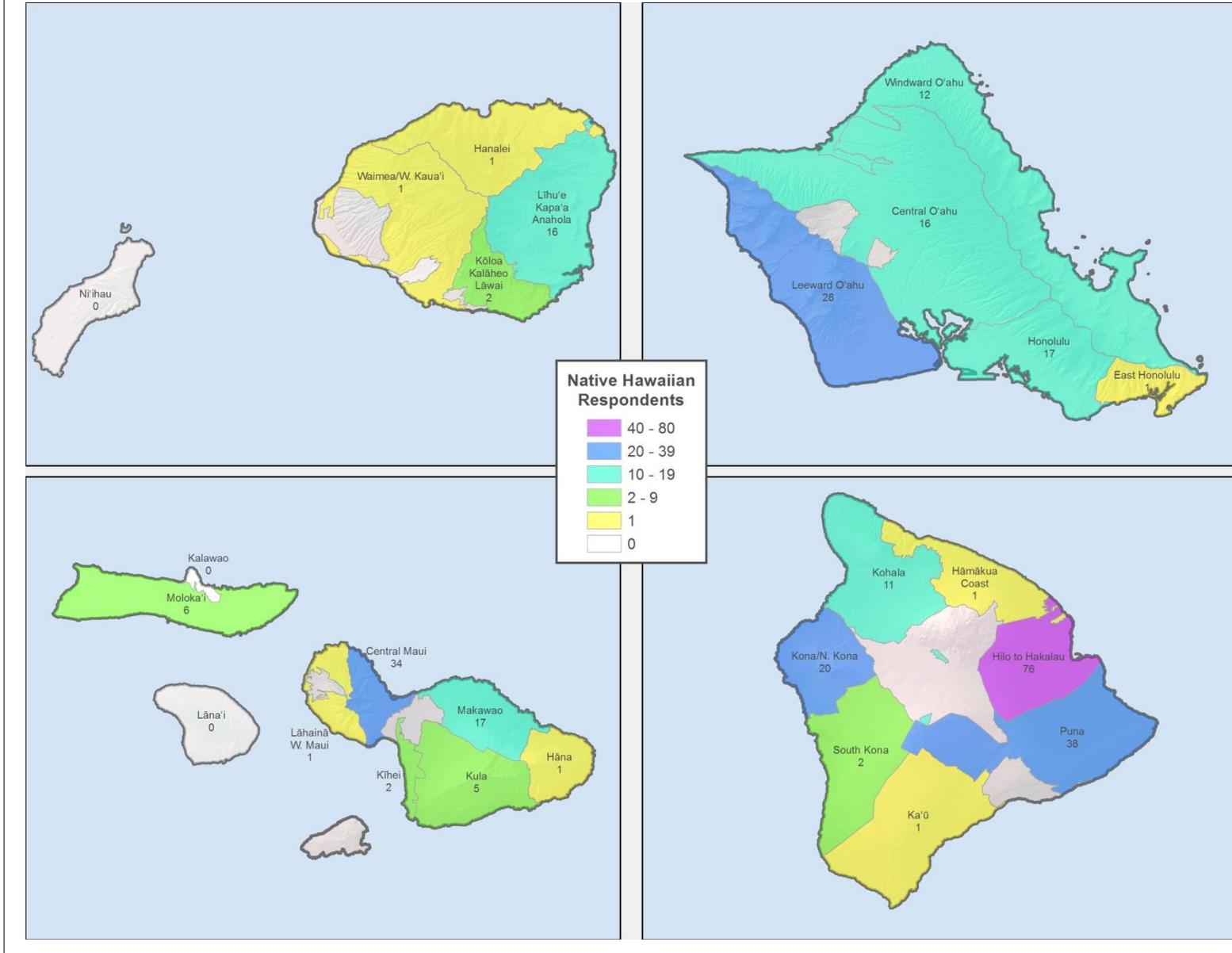


Figure 27.2 Chart Depicting District Preference of Native Hawaiian Respondents by County (n=304)



- Central Maui and Makawao on Maui County;
- Honolulu, Leeward and Central O'ahu in the City and County of Honolulu; and
- Līhu'e to Anahola, in Kaua'i County.

Figure 27.2 depicts preferred districts for only Native Hawaiian respondents using a similar color scheme.

Regardless of Section 8 status, Native Hawaiians more frequently reported wanting to live in areas with a high-density of Native Hawaiians, i.e. Wai'anae, Ewa (O'ahu), Keeau (Puna, Hawai'i), and Kahului (Central Maui). Non-Hawaiians, particularly those on Section 8, favored Honolulu (Mō'ili'ili, Waikīkī and Mānoa), Kīhei on Maui, and Kapa'a on Kaua'i.

Comparison of Key Housing Characteristics by Preferred Districts. Table 8 on the next page, consolidates findings documenting the household composition and preferred number of bedrooms for respondents across the nine most preferred districts. Figures 28.1 and 28.2, on the following page, illustrates the differences among Native Hawaiians and Non-Hawaiians in the relative proportion of households that need smaller units (studio or 1- bedroom), or larger units (3 or more bedrooms) across each preferred district. In Puna, Kona, Makawao, and Honolulu districts over 60% of non-Hawaiians reported, they would be happy with either a studio or one bedroom unit. In Hilo, Central Maui, Leeward O'ahu, Central O'ahu, and Līhu'e-to-Anahola districts at least 60% of Native Hawaiians reported needing at least a three-bedroom unit.

Most notably, across all districts, Native Hawaiians have larger household sizes and more children than non-Hawaiians. Table 8 and Figure 28.2 verify the larger household sizes among Native Hawaiians requires a greater number of bedrooms. Information on the ages of children revealed that in areas preferred by Native Hawaiians adequacy of schools, parks and playgrounds should be considered. In contrast, non-Hawaiian households were frequently twice as likely to include a senior, and often half as likely to include a child as Non-Hawaiian households (except in Central O'ahu where non-Hawaiians also reported larger families). Alternatively, access to doctors, stores and single story units were key considerations for non-Hawaiians, particularly in Hilo, Puna, Kona and Honolulu where the highest proportion of seniors want to live.

Table 8. Summary Characteristics of Households by Preferred Districts: Native Hawaiians vs. Non-Hawaiians

District County	Native Hawaiian No. Household	Mean number of			Percent of HH with child**			Preferred no. of bedrooms				
		HH* Size	Seniors	Children	0-5 yrs	6-11 yrs	12-17 yrs	0 or 1	2	3+	4+	
Hilo	76	Native Hawaiian	3.6	0.3	1.8	X	XX		9%	30%	39%	22%
Hawai'i	43	Non-Hawaiian	2.0	0.7	0.4				41%	33%	19%	7%
Puna	38	Native Hawaiian	3.6	0.3	1.6	XX		X	19%	67%	11%	3%
Hawai'i	16	Non-Hawaiian	1.9	0.7	0.8				67%	27%		7% **
Kona	20	Native Hawaiian	3.8	0.4	1.8	X	X	X	35%	60%	5%	
Hawai'i	18	Non-Hawaiian	1.4	0.8	0.2				89%	11%		
Central	34	Native Hawaiian	3.6	0.3	1.9	X	XX	X	9%	26%	41%	24%
Maui	21	Non-Hawaiian	2.6	0.4	1.0	X			24%	38%	29%	10%
Makawao	17	Native Hawaiian	3.5	0.2	1.7	X	X	X	38%	44%	19%	
Maui	11	Non-Hawaiian	2.6	0.5	1.2	X			70%	20%	10%	
Honolulu	17	Native Hawaiian	2.5	0.5	0.9			X	31%	25%	19%	25%
Honolulu	46	Non-Hawaiian	1.6	0.7	0.3				63%	19%	16%	2%
Leeward O'ahu	28	Native Hawaiian	4.1	0.4	1.9	X	XX	XX	4%	7%	59%	30%
Honolulu	10	Non-Hawaiian	2.1	0.6	0.5				50%	20%	30%	
Central O'ahu	17	Native Hawaiian	3.5	0.2	1.7	XX	XX		12%		44%	44%
Honolulu	11	Non-Hawaiian	2.6	0.5	1.2			X	12%	59%	12%	18%
Lihue/Anahola	16	Native Hawaiian	3.8	0.2	1.6	X	X	XX	20%	13%	40%	27%
Kaua'i	23	Non-Hawaiian	2.2	0.5	0.7		X		30%	30%	40%	

Note. This table documents that differences in household size, composition and bedrooms needed across the nine most preferred districts to live in between Native Hawaiians and Non-Hawaiians. For more detailed description of districts refer to Appendix C12-17. Legend. X= 50% of household reported one child within this age range. XX either >75% of households reported a child this age or at least a 50% chance of two children in this age range. HH *=Household size. ** Indicates there was one family in Puna that reported having 5 children.

Figure 28.1. Comparative Preference for Studio or a One Bedroom Unit

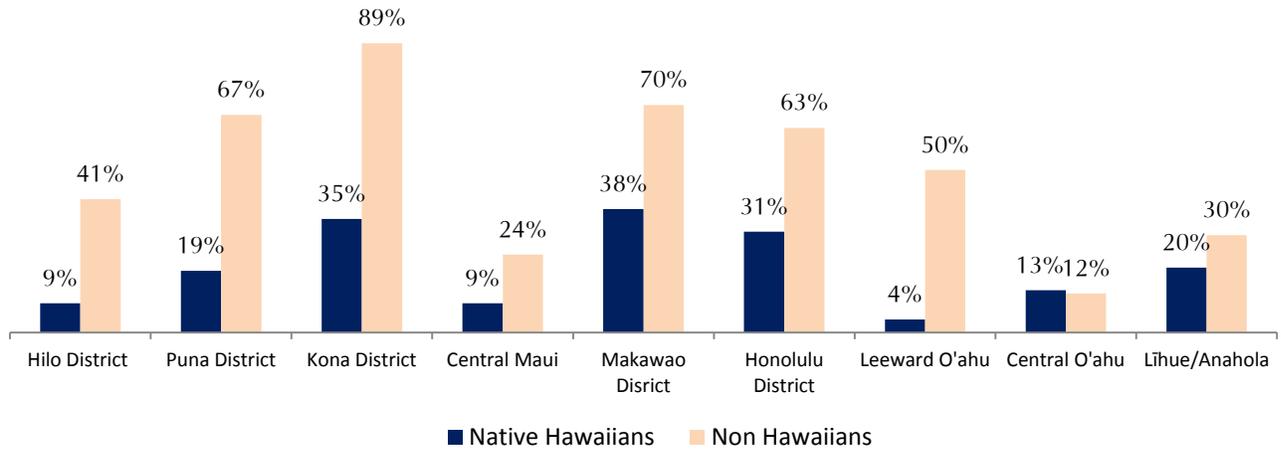
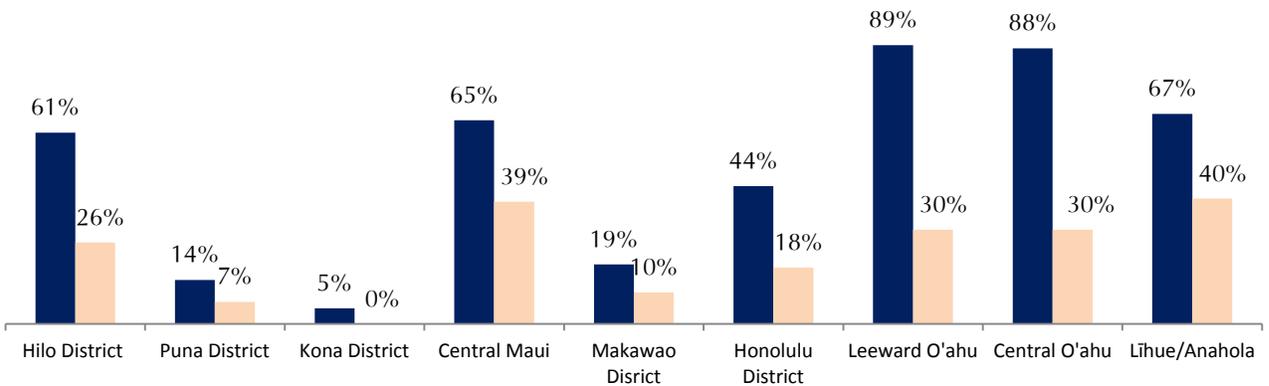


Figure 28.2. Comparative Preference for 3- or 4-Bedroom Units



Figures 28.1 and 28.2 Data for these tables were derived from those in Appendix F1-F9, and are summarized in Table 7.

F. Comparison of findings by Native Hawaiian households status

In summary, Native Hawaiian households share many of the same needs as the general Section 8 and Wait List populations. For example, Native Hawaiian and non-Hawaiian households reported a similar hierarchy of housing themes resulting in similar levels of housing insecurity, and both relied heavily on food stamps and free medical coverage. Yet despite all Native Hawaiian and non-Hawaiian households have in common, there were many important differences between the two:

- Native Hawaiian households were larger, nearly twice the size of non-Hawaiians,
- Native Hawaiian households were much more likely than non-Hawaiians to have children, especially young children under the age of 5.

Table 9. Summary of Renter's Study Housing Statistics

	<u>Section 8</u>		<u>Wait List</u>	
	Native Hawaiian	Non-Hawaiian	Native Hawaiian	Non-Hawaiian
Time on Wait List	-	-	70% = ≥ 3 yrs.	52% = ≥ 3 yrs.
Average household earned income *	\$12,302	\$8,373	\$16,406	\$10,900
Average current rent*	\$348	\$270	\$524	\$534
Average affordable rent	\$280	\$213	\$447	\$385
Average monthly utilities cost*	\$287	\$165	\$238	\$163
Average household size	3.9	1.8	3.6	2.2
Average number of bedrooms	2.5	1.6	2.1	1.7
Average number of occupants per room	1.6	1.2	1.7	1.3
Average number of needed bedrooms	3.1	1.8	2.8	2.0
% of households w/a child under 5	37%	5%	42%	21%
% of households w/child 5-11	55%	14%	44%	17%
% of households w/child 12-17	39%	9%	28%	14%
% of households satisfied with current unit	81%	81%	41%	46%
% of households who prefer to own home	74%	46%	71%	48%

- The average Native Hawaiian home has more occupants per bedroom than a non-Hawaiian home.
- More Native Hawaiians than non-Hawaiians rely on services like WIC and free school lunches.
- Native Hawaiian households report spending more time on the Wait List than non-Hawaiians.
- More Non-Hawaiians desire homeownership than non-Hawaiians.
- Native Hawaiians were less likely than non-Hawaiian households to have a member over the age of 55 and therefore fewer put emphasis on housing factors such as having a single story, elevator access, and an ADA compliant unit.
- More Native Hawaiian households need three or more bedrooms than non-Hawaiians.
- More Wait Listed Native Hawaiians prefer to live in Puna, Hawai'i and Leeward O'ahu than non-Hawaiians.

G. Recommended Future Studies.

This study marks the first time a county-stratified random sample was used to compare the needs of Native Hawaiian and non-Hawaiians households on the Section 8 Housing Voucher Wait List. As such it only answers “tip of the iceberg” of research and applied questions about how to improve housing among low income renter’s in Hawai’i; just a piece in the puzzle of affordable housing options. Various avenues merit further exploration. Idea for future studies are divided into research recommend for Hawai’i researchers and those for national/international research:

Recommended research to be conducted in Hawai’i:

- Further comparison of these findings with those of other housing-related agencies and reports in Hawai’i, including research about homelessness including plans of the Hawaii Inter-agency Council on Homelessness, Point-in-Time homeless counts (State of Hawai’i, 2013), Homeless Service Utilization Reports (Yuan et al., 2013), Hawai’i Housing Policy Studies (SMS, 2007; SMS, 2011), and housing options provided by the Department of Hawaiian Homelands, Legislature and City Councils bills, and governmental housing assistance programs. OHA research staff expects to initiate this effort as second phase of this study.
- Investigation of factors or policies which contribute to longer wait list time for needy Native Hawaiian households, and how to reduce wait list times; Investigation of why wait list times are shorter in Hawai’i county than in other counties.
- A more thorough investigation of income-related findings and education level, which were limited by small sample size in this study.
- Further exploration of the potential differences in the value of Section 8 vouchers by county to confirm that key factors are: housing costs, availability of affordable units in various bedroom sizes, utility costs, households size and household income. If possible, alternative forms of housing assistance (low income housing units, emergency shelters) should also be considered.
- Ongoing assessments which compare the cost of the FMR to the *housing wage*, to constantly link the costs of “affordable housing” to realistic wages by county. For instance, based on 2014 statistics provided by the NLIHC for the State of Hawai’i:
 - a. The FMR for a two bedroom apartment is \$1,640;
 - b. In order to afford this two bedroom unit, without paying more than 30% of income on housing, a household must earn \$65,640 a year. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a *housing wage* of \$31.54 per hour.

- c. A minimum wage worker earning \$7.25 must work 174 hours per week; 4.4 minimum wage workers must work full-time, year-round to afford the two-bedroom FMR;
- d. The average wage for a renter in Hawai'i is \$13.86; to afford the FMR two-bedroom unit, a single worker must work 91 hours a week; or 2.3 average wage full-time workers would be required in order to make the two-bedroom FMR unit affordable.

National/International Studies. The following studies could be undertaken to further explore whether findings of this study have use across the nation:

- Compare/explore methods used to evaluate the benefit of Section 8 vouchers across geopolitical entities, ethnic groups, household sizes and composition, and other housing assistance programs. In addition to financial measures of benefit, other measure of benefit (health, job security, standardized tests scores of children, etc.) could be included and compared with individuals/families who do not receive housing assistance, or who receive different forms of housing assistance.
- Validate the “Proposed hierarchy of renter’s housing needs” with different ethnic groups, living conditions and households sizes to determine if the content and hierarchy exist more broadly, and if the proposed housing security between tier two and three has face, criterion-related and predictive validity (Wehler et. al., 1992, Radimer et. al., 1992, Derrickson and Anderson, 2000; Derrickson et al., 2000).
- Assess whether the term “housing security” that was developed from the grounded qualitative data in this study, or the term “housing instability” which has been used in other studies (Kushel et. al., 2006), is more a more appropriate term. In their work Kushel and colleagues defined housing stability as “having difficulty paying rent, spending more than 50% of income on housing, having frequent moves, living in overcrowded housing or doubling up with friends and relatives.” Findings from this study are consistent with this conceptual understanding of housing instability. However, Kushel (2006), operationally defined housing instability by self-report of “difficulty paying the rent, mortgage or utility bill” in the past year; by that definition a majority of island residents may report themselves as housing instable.
- Assess if a national measure of a scaled “housing security” (or housing stability) for households with and without children, similar to the national food security measure (Hamilton et al., 1997) would be a useful measure of housing status that could be utilized on a national basis to measure the extent of housing insecurity in the United States.

Summary and Policy Considerations

The Office of Hawaiian Affairs remains committed to improving the condition of Native Hawaiians by ensuring present and future housing developments are created equitably. Through evidence based research, the following five findings are well measured, generalizable and are encouraged to be considered by housing advocates, administrators, and planners.

Finding #1 Section 8 assistance enhanced housing security.

- Based on a proposed “Renter’s Hierarchy of Housing Needs” qualitative analysis found 70% of households on the Wait List who were unhappy with their housing shared responses classified as “housing insecure” while only 16% of households with Section 8 gave responses classified as housing insecure.
- Levels of housing security did not vary by Native Hawaiian household status although Native Hawaiians were more concerned with adequate space than non-Hawaiians.

Policy Question: What policies are being considered to improve the housing security of low-income renters?

Finding #2 Disparities in Section 8 Wait List times were apparent.

- 70% of Native Hawaiian households reported waiting 3 or more years vs. 52% for non-Hawaiians.
- A greater percentage of Wait Listed households in Honolulu reported waiting for 4 or more years on the Wait List than other counties.

Policy Questions: What can be done to minimize the difference in wait times between Native Hawaiian and non-Hawaiian households? What can be done to address the long wait times in Honolulu?

Finding #3 The relative value of Section 8 varied by county.

- Average housing costs (rent and utilities) of both Section 8 and Wait Listed respondents were compared to the Fair Market Rent. Assessment of the relative benefit of Section 8 vs. mean Wait List costs and vs. FMR yielded stark contrast per county (Figure 20).

Policy Question: What are the policy implications, if any, of differences in the relative value of Section 8 voucher benefit across counties?

Finding #4 The dissimilarity in housing needs between Native Hawaiians and non-Hawaiians was linked to different household sizes and composition.

- On average, Native Hawaiian households were larger (3.7 > 2.0), younger (49% of Native Hawaiian household members under 18, non-Hawaiian = 28%), and had more bedrooms (2.3 > 1.6) than non-Hawaiian households.
- Non-Hawaiian households tended to be single, over the age of 55, with smaller housing needs than Native Hawaiian households.

Policy Question: What policies are being considered to address the unique needs of low-income Native Hawaiian families?

Finding #5 A comparison of key housing characteristics by the nine most preferred districts to live (Table 8) verifies that housing needs different between Native Hawaiian and non-Hawaiian households

- Native Hawaiians prefer living in districts having a high density of Native Hawaiians such as Leeward (Honolulu), Kona, and Puna, whereas non-Hawaiians reported greater interest living in Kona, Honolulu, and Līhu`e.
- Most Native Hawaiians reported needing three or more bedrooms while as much as 60% of non-Hawaiian household requested a studio/1-bedroom unit.
- More Native Hawaiians desire homeownership than non-Hawaiians; over 70% of Native Hawaiians want to own their home, less than 50% of non-Hawaiians hold the same desire.

Policy Question: Because few Native Hawaiians will benefit from Kūpuna (Senior) housing, what housing plan is underway in these districts and how well do they suit the needs of Native Hawaiian families?

Findings confirm a previous in-depth study of Hawaiian Housing Needs. In 1996, as a part of a larger effort to verify the housing needs of indigenous groups in the United States, researchers with input from a Native Hawaiian advisory panel, documented the housing problems of Native Hawaiians (Eschback and Mikelsons, 1996). Notably, using data from the 1990 census, at least four key findings align with findings from this study:

1. The Native Hawaiian population is younger than the non-Hawaiian population.
2. The unavailability of affordable housing leads to high rates of overcrowding among Native Hawaiians.
3. Homeownership opportunities for Native Hawaiians are limited.
4. Housing for Native Hawaiians will likely be in short supply in the foreseeable future.

Policy Considerations. Secure housing is a foundational need; without it health and well-being suffer (Kushel, 2006). Indeed, it is unrealistic to expect enhancement in education and healthy living when you “don’t have a roof over your head” or stressed about one or more factors related to housing (cost, space, safety). As with most studies of this type, findings add to a body of evidence of what community leaders *already knew* about but had to prove. Thus, a key outcome of this study is that it adds to a larger body of evidence verifying the housing crisis in Hawai'i, specifically among Native Hawaiians, has not improved since the mid-1990's. The three policy implications identified by policy researchers in 1996:

- The unique housing needs of Native Hawaiians require unique solutions.
- The diversity of Native Housing Hawaiian needs requires flexible responses so that limited available public funding assistance may be used with maximum efficiency.
- Public policy should support an environment in which public and private sector resources are used to address the housing needs of Native Hawaiians, as appropriate.

Such recommendations are still appropriate almost 20 years later (Eschback and Mikelsons, 1996). Three specific policy considerations from this study expand on prior recommendations.

1. **A reassessment of existing housing policies, which considers the needs of Native Hawaiians, is warranted.** Having a Section 8 voucher can mean the difference between the daily struggle for shelter and the security of affordable housing. Although many Section 8 recipients benefit from affordable and secure housing, long wait list times suggest supply of assistance is woefully inadequate compared to its need. The housing problems facing Native Hawaiians has not improved much in the last 20 years, which highlights the need to reconsider Hawaii's approach to affordable housing.

2. **Policy makers are encouraged to consider the most effective use of land and housing options.** Low-income Native Hawaiians desire homeownership but need adequate shelter first. Policy makers can carefully balance the trade-offs between securing appropriate rental housing vs. supporting long-term opportunities of homeownership by expanding effective “rent to own” programs for households seeking homeownership. To concurrently move forward both efforts requires prioritization, compromise, and collaboration between stakeholders.

3. **Consider the size, location and use of affordable housing units.** Native Hawaiians, like their indigenous counterparts across the world, have unique housing needs that require, better yet, justify immediate housing solutions. While sufficiency in bedroom and housing size are among the key housing needs found in this study, the location of affordable housing must be considered as well. Housing near quality children schools, convenient transportation, and work opportunities are vital to maximizing the long-term success of housing assistance.

He hālau loa na ‘Ī.

The longhouse belonging to ‘Ī.

‘Ī was a wise and generous chief because he was an ancestor of many, he was referred to as the owner of the longhouse in which all was sheltered. ‘Ī also had a large longhouse in Hilo called ‘Ī-hālau and a fish station at sea station called ‘Ī-ko’a. It is said that when those of ‘Ī-hālau closed their food bowls all at once after eating, the sound could be heard at ‘Ī-ko’a.

‘Ōlelo No’eau #561

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