

The Economic Security of Older Women and Men in Hawai`i

KEY FINDINGS

Social Security is the most common source of income for seniors in Hawai`i, and is especially crucial for women.

- More than eight in ten older women and men in Hawai`i (aged 65 and older) receive Social Security benefits (Table 2).
- Among women in Hawai`i, Japanese women are the most likely to receive Social Security benefits (87.3 percent), and Filipinas are the least likely (77.9 percent; Table 2).
- Older women in Hawai`i receive median annual Social Security benefits of \$12,000, about 80 percent of the amount older men receive (\$15,158; Table 2).
- Social Security averages 39.4 percent of older women's annual income in Hawai`i, and 29.0 percent of older men's (Figure 5). For single older women, it averages 40.8 percent of total annual income, compared with 37.5 percent for married older women in Hawai`i (Institute for Women's Policy Research 2016).

Fewer older women than men in Hawai`i have pensions or retirement savings plans, and the income from these sources is lower for women than men.

- Just 35.5 percent of older women receive income from a pension or retirement savings plan, compared with 47.0 percent of older men (Table 2).
- For those with a pension or retirement savings plan, women's median annual income is about 60 percent of men's (\$12,596 compared with \$21,344; Table 2).
- Among older women from the largest racial and ethnic groups in Hawai`i, Filipinas are the least likely to receive income from a pension or retirement savings plan (24.0 percent), and Japanese women are the most likely (42.2 percent).

The majority of older women in Hawai`i are single, while most older men are married.

- Forty-three percent of older women in Hawai`i are married, compared with about 70 percent of older men (Table 1).
- Marriage rates among older women vary across racial and ethnic groups, ranging from a low of 34.5 percent for Native Hawaiian women to a high of 47.4 percent for Filipinas (Table 1 and Figure 1).

More older men in Hawai`i receive asset income than older women.

- Among older women and men, 28.3 percent of women and 35.5 percent of men receive income from assets including an estate or trust, interest, dividends, royalties, and rent (Table 2).
- Older women's median annual asset income in Hawai`i is about 75 percent of older men's (\$3,900 compared with \$5,000; Table 2).

Older women in Hawai`i are more likely than older men to live in poverty.

- Just over nine percent (9.1 percent) of older women in Hawai`i live in poverty, compared with 5.8 percent of older men (Table 1).
- Women of another Asian race have the highest poverty rate (19.3 percent), followed by Chinese women (14.7 percent) and Hispanic women (11.7 percent; Table 1 and Figure 4). Filipinas are the least likely to live in poverty (6.4 percent).
- The poverty rate of single older women in Hawai`i is more than three times higher than the rate for married older women (13.0 percent and 4.1 percent, respectively; Institute for Women's Policy Research 2016).

Economic Security among Older People in Hawai'i: Gender and Racial/Ethnic Disparities

This briefing paper examines many aspects of the economic security of women and men aged 65 and older in Hawai'i, including their marital status, poverty, and various sources and amounts of income, with attention to disparities by gender and race/ethnicity. The paper builds on IWPR's "The Economic Security of Older Women and Men in the United States" (Finkle, Hartmann, and Lee 2007). The empirical analysis of this briefing paper is based on microdata from the U.S. Census Bureau's American Community Survey (Ruggles et al. 2015). Five years of data (2010-2014) were combined to ensure sufficient sample sizes of older women and men in Hawai'i from different racial and ethnic groups, including those who identify as Japanese, White, Filipino, Native Hawaiian, Chinese, with another Asian group,¹ with another race or two or more races, and Hispanic. Racial groups except Native Hawaiian are non-Hispanic; since fewer than half of Native Hawaiians in the state identify as Native Hawaiian alone, all older people who report having any Native Hawaiian background, including those who are of multiple races or Hispanic, are counted as Native Hawaiian in the analysis (see Methodology for more detail).

While this brief focuses on the status of older women, many of the challenges that older women experience stem from inequities that women face earlier in life. In Hawai'i, as in the nation as a whole, younger women experience a gender wage gap (Hess et al. 2015) and must contend with the high cost of child care and shortage of affordable housing, which can undermine their efforts to achieve economic stability and lay the foundation for security as they age (Hawai'i Appleseed Center for Law and Economic Justice 2016). The wage gap is linked to the interaction of numerous structural inequalities, including occupational segregation, pay secrecy, the uneven distribution of care work, gender discrimination in education and employment, and the lack of a strong work-family policy infrastructure (e.g., paid family leave and paid sick leave; Blau and Kahn 2016; Costello and Hegewisch 2016; Hegewisch and Hartmann 2014). Ensuring that older women in Hawai'i are able to achieve economic security and stability, therefore, requires attending not only to the challenges women face later in life, but also to the disparities they encounter at younger ages.

Table 1.

Characteristics of Older Women and Men in Hawai'i by Race and Ethnicity, 2014

	Japanese	White	Filipino	Native Hawaiian	Chinese	Other Asian	Other Race or Two or More Races	Hispanic	All
WOMEN									
Racial and ethnic composition	32.6%	22.8%	14.3%	10.5%	6.6%	6.4%	4.1%	2.7%	100.0%
Percent married	43.1%	43.9%	47.4%	34.5%	46.2%	42.2%	41.0%	37.3%	42.9%
Percent living in poverty	7.1%	8.9%	6.4%	9.2%	14.7%	19.3%	9.4%	11.7%	9.1%
Median personal income	\$20,400	\$19,871	\$13,895	\$18,785	\$19,386	\$13,030	\$17,482	\$18,251	\$18,253
Population size	38,434	26,810	16,867	12,397	7,815	7,490	4,821	3,149	117,783
MEN									
Racial and ethnic composition	27.7%	28.7%	13.9%	10.8%	7.2%	4.8%	4.2%	2.8%	100.0%
Percent married	70.0%	66.6%	79.3%	61.0%	73.5%	71.2%	60.5%	67.2%	69.2%
Percent living in poverty	3.2%	5.5%	4.9%	6.2%	11.5%	15.2%	5.8%	6.5%	5.8%
Median personal income	\$32,843	\$38,000	\$19,790	\$27,400	\$22,273	\$22,767	\$25,264	\$25,264	\$28,975
Population size	26,265	27,221	13,142	10,208	6,782	4,509	3,981	2,607	94,715

Notes: Includes those aged 65 and older. Racial groups except Native Hawaiian are non-Hispanic. Those who identify as Native Hawaiian in combination with another race or ethnicity are included in Native Hawaiian and not in the category of two or more races. Income is in 2014 dollars. Median personal income includes income from wages and salaries, Social Security benefits, asset income, pensions and retirement savings, and Supplemental Security Insurance benefits.

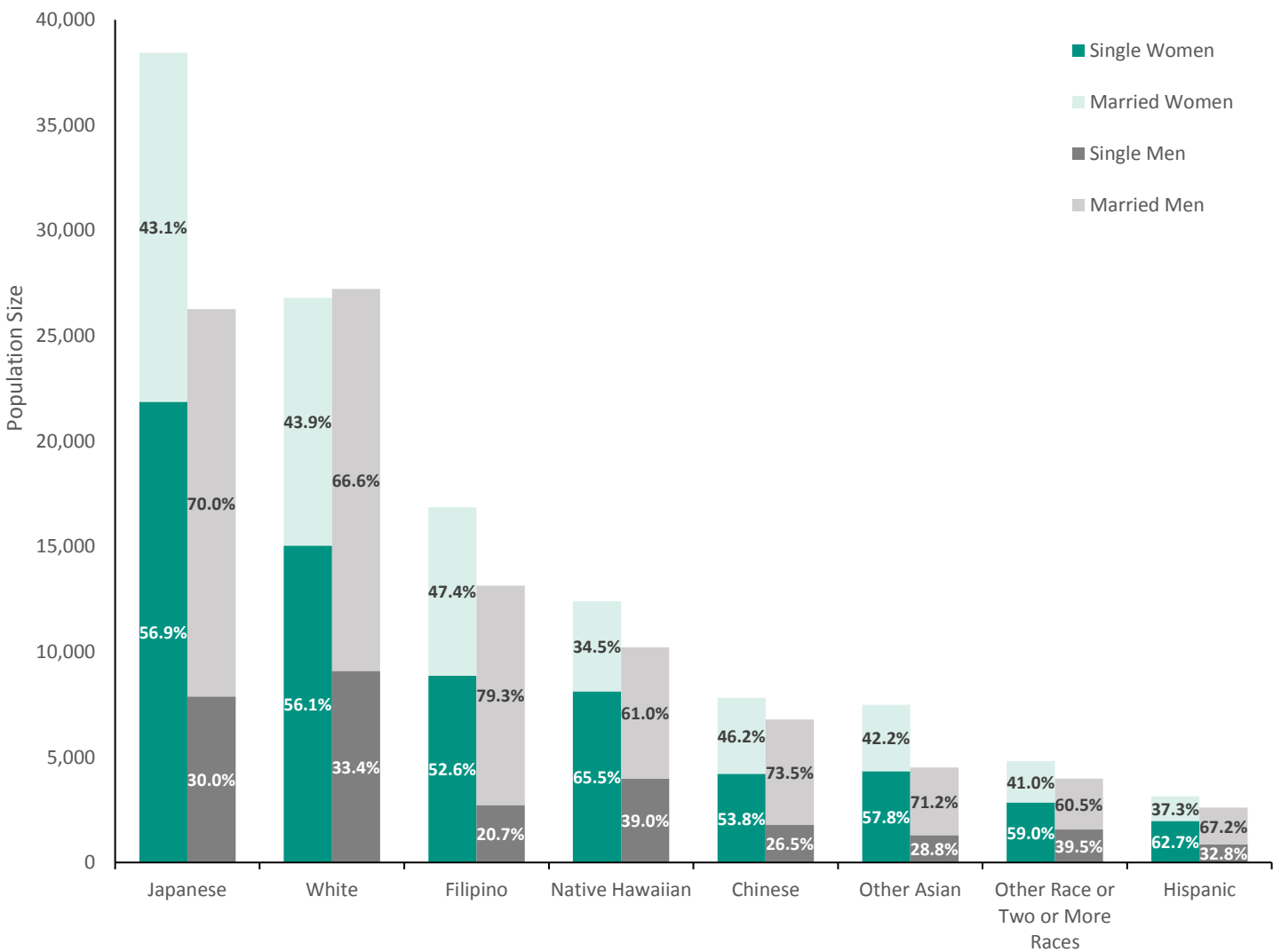
Source: IWPR analysis of 2010-2014 American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0).

¹ See Methodology for full definition of the group "Other Asian."

Marital Status

Nationwide, there about 29 percent more older women than men, due in part to women’s greater longevity (Institute for Women’s Policy Research 2016; Hartmann and English 2009); in Hawai‘i, there are about 25 percent more older women than men (117,783 compared with 94,715; Table 1). In keeping with the disparity in population size, older women in Hawai‘i are much less likely than their male counterparts to be married. The majority of older women (57.1 percent) are single (separated, divorced, widowed, or never married), and therefore are not living with a spouse who can provide additional income (Table 1). In contrast, only 30.8 percent of older men in Hawai‘i are single. Older women’s marital status varies considerably by race and ethnicity: Filipinas are the most likely to be married (47.4 percent), and Native Hawaiian women are the least likely (34.5 percent; Table 1 and Figure 1).

Figure 1.
Marital Status among Older Women and Men in Hawai‘i by Race and Ethnicity, 2014



Note: Includes those aged 65 and older. Racial groups except Native Hawaiian are non-Hispanic. Native Hawaiians include those who are Native Hawaiian alone or in combination with other races or ethnicities. Hispanic and other race or two or more races exclude Native Hawaiians. Single men and women include those who are separated, divorced, widowed, or never married/single.

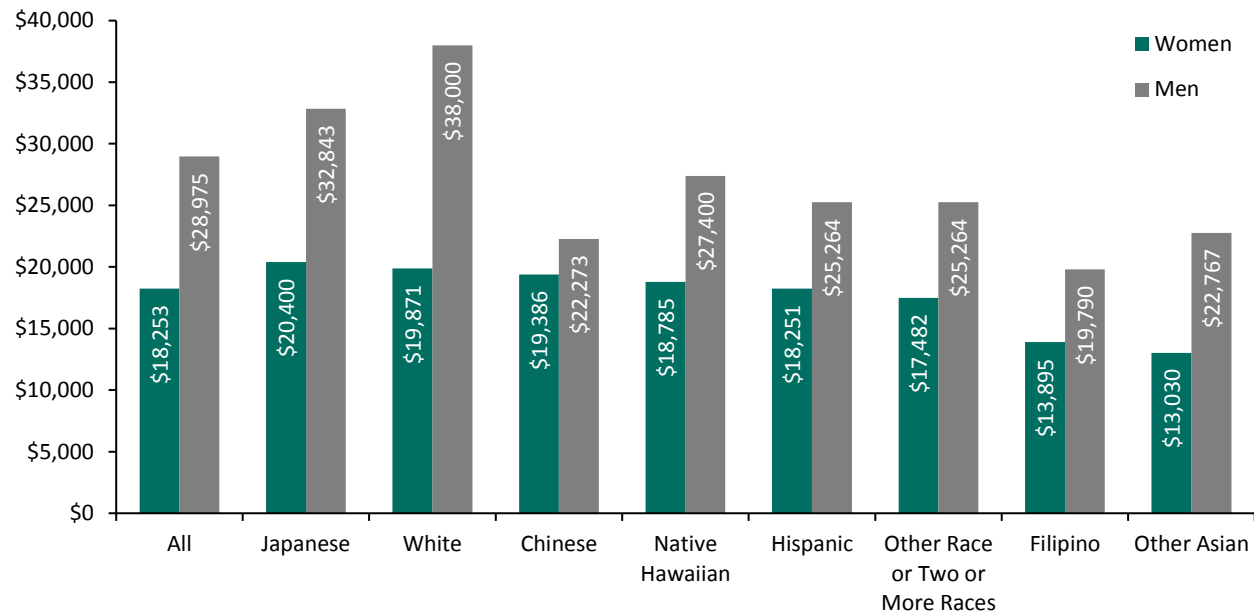
Source: IWPR analysis of 2010-2014 American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0).

Income

In Hawai`i, as in the rest of the nation, older people's economic security differs by gender and race/ethnicity. Women have lower median annual personal incomes than men (\$18,253 compared with \$28,975; Table 1), a pattern that holds true across all racial and ethnic groups. The median income of Filipino men, the group of men with the lowest income, is just \$610 less than the median income of Japanese women, who have the highest income among women (Table 1, Figure 2). Among women from the largest racial and ethnic groups in Hawai`i, median personal income ranges from a high of \$20,400 for Japanese women to a low of \$13,030 for women of another Asian race. Median annual personal incomes for older women and men in Hawai`i are higher overall than in the United States, where median personal income is \$15,470 for older women and \$26,700 for older men (Institute for Women's Policy Research 2016).

Figure 2.

Median Annual Personal Income for Older Women and Men in Hawai`i by Race and Ethnicity, 2014



Notes: Includes those aged 65 and older. Racial groups except Native Hawaiian are non-Hispanic. Native Hawaiians include those who are Native Hawaiian alone or in combination with other races or ethnicities. Hispanic and other race or two or more races exclude Native Hawaiians. Income is in 2014 dollars. Median personal income includes income from wages and salaries, Social Security benefits, asset income, pensions and retirement savings, and Supplemental Security Insurance benefits.

Source: IWPR analysis of 2010-2014 American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0).

Poverty

Older women in Hawai`i are more likely than older men to live in poverty: 9.1 percent of older women (10,466 women) live below the poverty threshold, compared with 5.8 percent of older men (5,380 men; Table 1, Institute for Women's Policy Research 2016). For each racial and ethnic group, women are more likely to be in poverty than their male counterparts, with the largest difference between Japanese women and men (7.1 percent compared with 3.2 percent, respectively; Table 1 and Figure 4). Striking disparities exist between single and married women as well: 13.0 percent of single older women in Hawai`i live below the poverty line, compared with 4.1 percent of married older women. In the nation as a whole, 11.1 percent of older women and 7.2 percent of older men live below the poverty threshold (Institute for Women's Policy Research 2016).

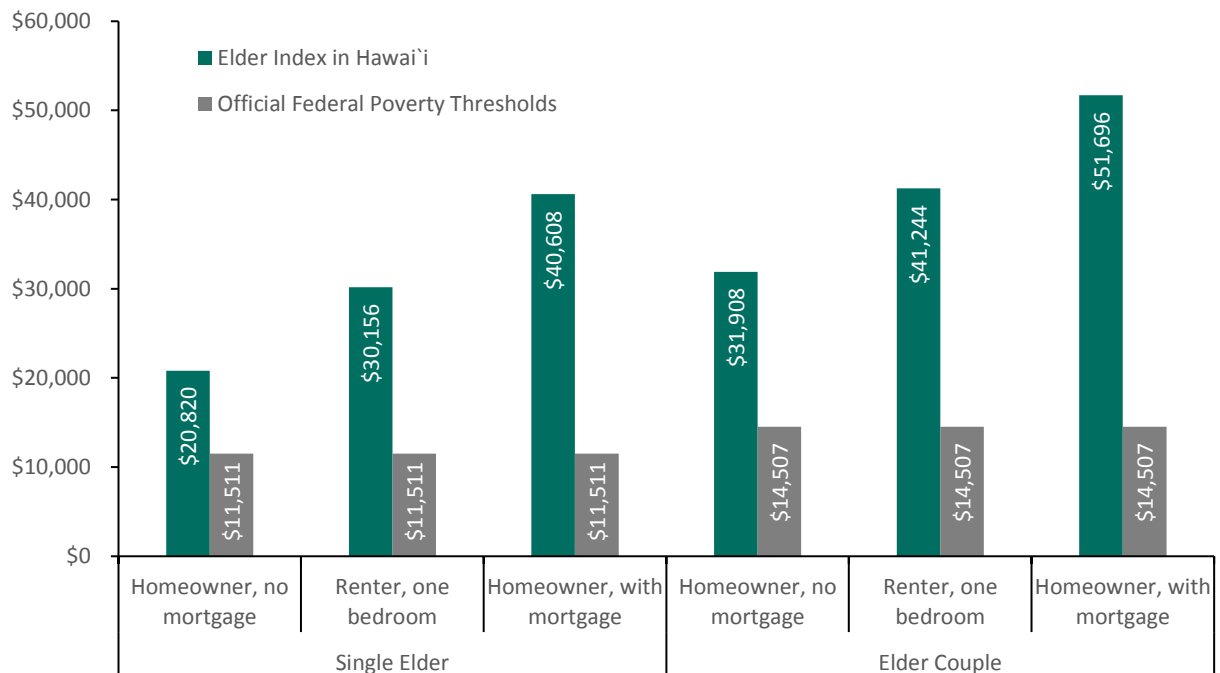
Measuring Economic Security and Poverty in Hawai`i

The official poverty thresholds, which are set by the federal government and based on family size and the number of related children, have been criticized as inadequate and outdated measures of hardship (Citro and Michael 1995; Fass 2009). Their formula is based on outdated assumptions: when the thresholds were established in the 1960s, food was about a third of a family's expenses, so "poverty" was defined as three times the minimum food budget. Today, food is about ten percent of individuals' disposable personal income (United States Department of Agriculture 2016). The thresholds do not account for costs of living that vary widely by location, such as housing—an expense that is exceptionally high in Hawai`i. They also do not take public assistance (e.g., the Earned Income Tax Credit and food nutrition assistance) into account when determining a family's resources. To better reflect the costs for older women and men to live in a specific region, the Elder Index (<http://www.basiceconomicsecurity.org/EI/>) was developed as an alternative standard that provides a conservative estimate of the income necessary to live in the community and meet basic needs without public or private assistance. The Elder Index includes state-specific costs for housing (including utilities, taxes, and insurance), food, transportation, health care (costs assuming each individual is in good health), and miscellaneous expenses, such as clothing, personal and household items, and a landline telephone.

The poverty threshold for a single person aged 65 and older living alone is \$11,511, and for two older people is \$14,507. The Elder Index, however, for a single older person in Hawai`i ranges from \$20,820 to \$40,608 depending on housing, and from \$31,908 to \$51,696 for two elder people in Hawai`i.

Figure 3.

Official Federal Poverty Thresholds and Elder Index in Hawai`i, by Marital and Housing Status

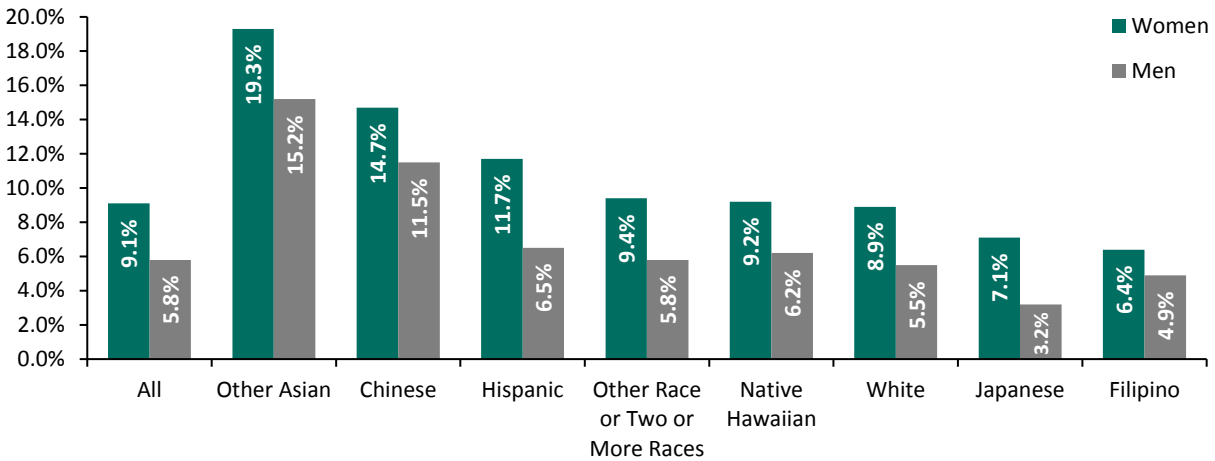


Notes: The Elder Index was developed by the Gerontology Institute at the University of Massachusetts Boston with Wider Opportunities for Women, and is maintained in partnership with the National Council on Aging. The Elder Index is for 2016 and assumes that each individual's health status is good. The poverty thresholds are for those aged 65 and older with no related children under the age of 18, in 2016.

Sources: The Elder Index (National Council on Aging 2016) and 2016 Poverty Thresholds (U.S. Census Bureau 2016).

Figure 4.

Poverty Rates for Older Women and Men in Hawai'i by Race and Ethnicity, 2014



Notes: The poverty rate is the official poverty level as provided in the American Community Survey. Includes those aged 65 and older. Racial groups except Native Hawaiian are non-Hispanic. Native Hawaiians include those who are Native Hawaiian alone or in combination with other races or ethnicities. Hispanic and "other race or two or more races" exclude Native Hawaiians. Source: IWPR analysis of 2010-2014 American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0).

Social Security

More than eight in ten older women and men in Hawai'i receive Social Security benefits, making this the most common form of income for the state's older population (Table 2). Men's median Social Security benefits are higher than women's (\$15,158 compared with \$12,000 annually). This disparity reflects men and women's differing experiences in the workforce. Men are more likely to be employed consistently over time, while women are more likely to exit the workforce or work part-time due to caregiving obligations; in addition, men are concentrated in higher-paying occupations than women. The unequal distribution of domestic and care work leads to women having fewer years of earnings and lower lifetime earnings, reducing the amount of their Social Security benefits in retirement (Costello and Hegewisch 2016). Older women and men in the United States are becoming increasingly reliant on Social Security as they age, in part because as they a large number and share of older Americans have no source of income other than Social Security (Hartmann, Hayes, and Drago 2011).

Social Security benefit levels for older women and men in Hawai'i vary across racial and ethnic groups. Among older women, median annual benefits range from a low of \$10,414 for Filipinas, just 63.9 percent of White men's benefits, to a high of \$12,992 for Japanese women (79.8 percent of White men's benefits; Table 2). Among older men, median annual benefits are highest among White men at \$16,288, and lowest among men of another Asian race at \$11,727.

Single older women in Hawai'i receive higher average Social Security benefits than married women, and these benefits make up a larger share of their overall income, at \$11,168 and 40.8 percent, compared with \$9,656 and 37.5 percent, respectively. In the United States overall, 86.1 percent of older women and 86.7 percent of older men receive Social Security benefits, with median annual benefits of \$11,342 for women and \$15,776 for men (Institute for Women's Policy Research 2016).

Pensions and Retirement Savings Plans

Older women in Hawai'i are less likely to receive income from a pension or retirement savings plan than older men (35.5 percent of older women compared with 47.0 percent of older men) across all racial and ethnic groups (Table 2). Among women, rates of pension or retirement savings receipt vary from a high of 42.2 percent among Japanese women to a low of 24.0 percent among Filipinas (Table 2).

In the nation overall, 31.7 percent of older women and 43.6 percent of older men have a pension or retirement savings plan.

While pensions and retirement savings plans provide a significant source of income to the share of older women who receive them, women's median annual income from these sources is much lower than men's. In Hawai'i, Chinese women and White men receive the largest amounts among their cohorts (\$16,600 and \$24,211, respectively). Older Filipino women and men have the lowest pension and retirement savings income, at median annual amounts of \$6,515 and \$11,401, respectively. Median annual income from these sources in the nation overall is \$9,899 for older women and \$16,316 for older men (Institute for Women's Policy Research 2016).

Assets

Income from assets, including income from an estate or trust, interest, dividends, royalties, and rent, is the third most common form of income for both older women and men in Hawai'i (28.3 percent of older women and 35.5 percent of older men receive asset income; Table 2). For those with assets, the median annual amounts received, however, are low: just \$3,900 for women and \$5,000 for men. These amounts differ widely by race and ethnicity. Median asset income for White women is \$7,115 annually, compared with only \$5,981 for Chinese women, \$4,211 for Native Hawaiian women, \$2,600 for Japanese women, and \$2,033 for Filipinas (Table 2). Similarly, men's asset incomes vary significantly across racial groups, ranging of a high of \$9,556 among White men to a low of \$1,038 for Filipino men. For those with asset income, Filipinas and Native Hawaiian women have higher median annual income from assets than their male peers, but men's asset income exceeds women's in all other racial groups for which sample sizes are sufficient for analysis. In the United States as a whole, 24.9 percent of older women and 33.4 percent of older men receive asset income, at median annual amounts comparable to those in Hawai'i: \$3,093 for older women, and \$4,125 for older men (Institute for Women's Policy Research 2016).

Earnings

Earnings from wages and salaries are the second least common source of income among older people in Hawai'i. Among women aged 65 and older, 16.1 percent are employed either part- or full-time, compared with 22.1 percent of their male counterparts (Table 2). Among all older women workers, median annual earnings are \$24,211, compared with \$33,119 for older men workers, a difference of \$8,908. Older women and men in Hawai'i are more likely to be employed than in the United States as a whole; in the country overall, 12.5 percent of older women and 19.8 percent of older men work for pay either part- or full-time, with median annual earnings of \$20,327 and \$32,200, respectively (Institute for Women's Policy Research 2016).

Supplemental Security Income

Supplemental Security Income (SSI) is a means-tested public benefit program that provides cash for basic food, clothing, and shelter needs to disabled adults and children with limited income, and to low-income people 65 and older. Women are 55.4 percent of the older population in Hawai'i, but make up 58.9 percent of older people receiving SSI, underscoring their greater likelihood of being economically insecure or disabled. Overall, 3.8 percent of older women and 3.3 percent of older men in Hawai'i receive SSI benefits (Table 2).

Receipt of SSI also varies across racial and ethnic groups. Among older women, Hispanic women are most likely to receive SSI (6.4 percent), followed by Chinese women (6.0 percent) and women included in the Other Asian category (5.9 percent). In the nation overall, 5.2 percent of older women receive SSI, a rate higher than that for older women in Hawai'i as a group (Institute for Women's Policy Research 2016). Older women and men in Hawai'i who receive SSI have median benefit amounts of \$7,200, which is comparable to U.S. median benefit amounts (\$7,058 for older women and \$7,474 for men; Institute for Women's Policy Research 2016).

Table 2.

Retirement Income Sources among Older Women and Men in Hawai'i by Race and Ethnicity, 2014

	Japanese	White	Filipino	Native Hawaiian	Chinese	Other Asian	Other Race or Two or More Races	Hispanic	Total
WOMEN									
Total Population	38,434	26,810	16,867	12,397	7,815	7,490	4,821	3,149	117,783
Social Security									
Percent receiving	87.3%	86.9%	77.9%	87.2%	86.0%	79.7%	85.9%	79.7%	85.0%
Median annual benefit received	\$12,992	\$11,944	\$10,414	\$12,374	\$11,579	\$10,977	\$12,000	\$10,672	\$12,000
Pensions/Retirement Savings									
Percent receiving	42.2%	33.1%	24.0%	41.7%	37.7%	26.1%	27.9%	40.4%	35.5%
Median annual income received	\$14,876	\$12,719	\$6,515	\$10,948	\$16,600	N/A	N/A	N/A	\$12,596
Assets									
Percent receiving	35.5%	34.6%	16.1%	18.4%	34.6%	18.2%	16.1%	18.1%	28.3%
Median annual income received	\$2,600	\$7,115	\$2,033	\$4,211	\$5,981	N/A	N/A	N/A	\$3,900
Earnings									
Percent employed	12.1%	16.3%	24.9%	18.2%	13.6%	11.5%	21.0%	16.1%	16.1%
Median annual earnings received	\$24,211	\$29,600	\$20,327	\$26,061	N/A	N/A	N/A	N/A	\$24,211
Supplemental Security Income									
Percent receiving	2.3%	3.4%	5.7%	3.7%	6.0%	5.9%	4.1%	6.4%	3.8%
Median annual benefit received	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$7,200
MEN									
Total Population	26,265	27,221	13,142	10,208	6,782	4,509	3,981	2,607	94,715
Social Security									
Percent receiving	86.6%	85.9%	78.0%	87.8%	81.3%	72.6%	79.3%	84.9%	83.9%
Median annual benefit received	\$15,855	\$16,288	\$12,196	\$15,600	\$12,806	\$11,727	\$13,817	\$14,008	\$15,158
Pensions/Retirement Savings									
Percent receiving	56.3%	45.8%	36.7%	52.6%	39.2%	32.3%	41.8%	47.8%	47.0%
Median annual income received	\$24,000	\$24,211	\$11,401	\$20,200	\$20,414	N/A	N/A	N/A	\$21,344
Assets									
Percent receiving	42.9%	45.9%	17.3%	21.0%	41.3%	23.2%	25.2%	23.3%	35.5%
Median annual income received	\$3,151	\$9,556	\$1,038	\$3,790	\$7,000	N/A	N/A	N/A	\$5,000
Earnings									
Percent employed	17.2%	25.5%	27.3%	18.5%	17.0%	22.2%	34.1%	17.1%	22.1%
Median annual earnings received	\$40,655	\$42,483	\$23,376	\$33,540	N/A	N/A	N/A	N/A	\$33,119
Supplemental Security Income									
Percent receiving	2.1%	1.4%	3.1%	4.6%	7.5%	12.8%	2.9%	5.3%	3.3%
Median annual benefit received	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$7,200

Notes: Includes those aged 65 and older. Racial groups except Native Hawaiian are non-Hispanic. Native Hawaiians include those who are Native Hawaiian alone or in combination with other races or ethnicities. Hispanic and "other race or two or more races" exclude Native Hawaiians. Income is in 2014 dollars. N/A indicates that sample sizes are insufficient to report results. Median annual amount calculations exclude zero values; negative values are included in the median annual income received from assets calculation. Pensions and retirement savings include pre-tax retirement, survivor, and disability pension income, and annuity, IRA, and Keogh income. Assets include income from an estate or trust, interest, dividends, royalties, and rents

Source: IWPR analysis of 2010-2014 American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0).

Comparison of Average Income for Older Women and Men in Hawai'i

Figure 5 shows the average amount of each income source received by older women and men. For each source of income other than assets, average income is lower than median income because averages include zero values while medians do not. Average income from assets is higher than median income because those at the high end of the income distribution often have very high asset income.

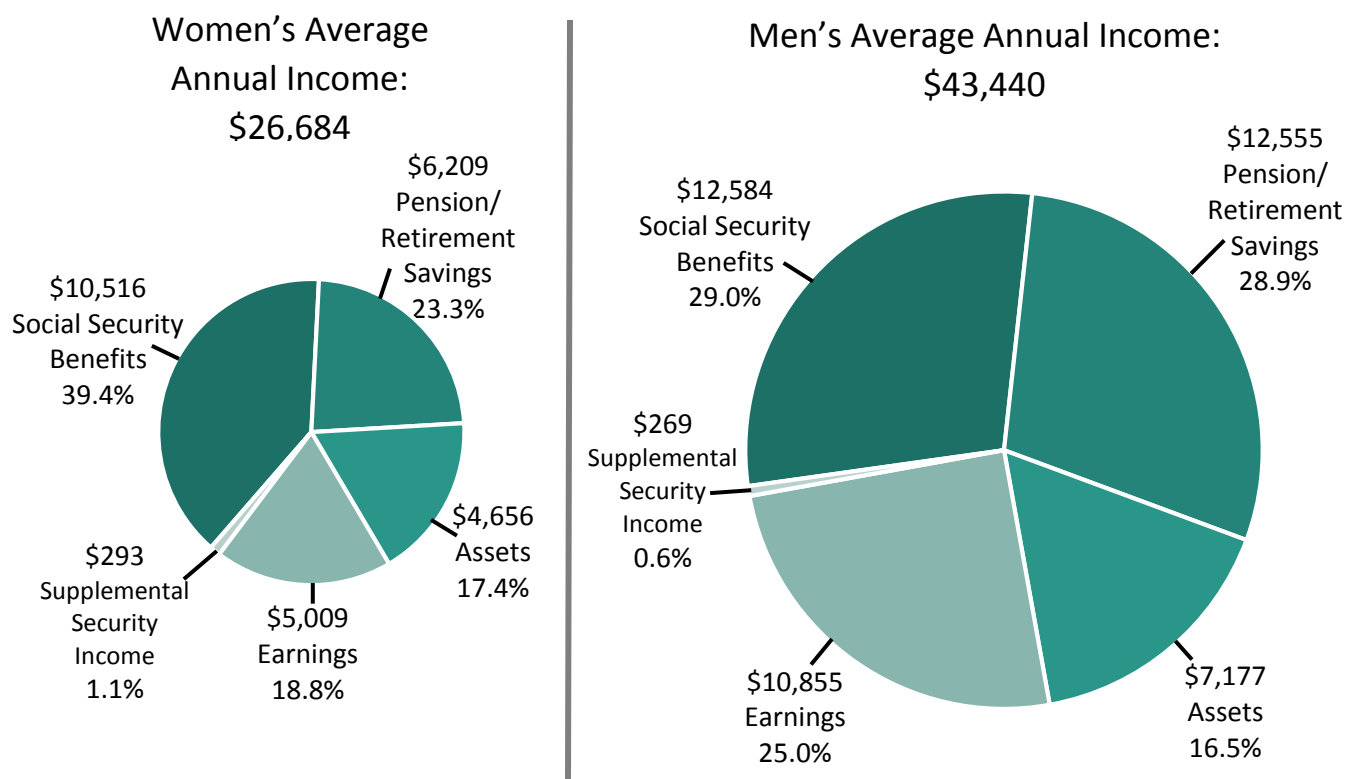
Social Security benefits are the largest source of income for both older women and older men, but make up a higher share of women's total average income than men's (39.4 percent for women and 29.0 percent for men; Figure 5). While women depend on Social Security to provide a larger share of income, they receive less, on average, than men (median annual benefits are \$10,516 for women and \$12,584 for men; Figure 5).

Average pension and retirement savings income, asset income, and earnings all show even more substantial gender differences. Women's average pension and retirement savings plan income is \$6,209, just 49.5 percent of men's average of \$12,555 (Figure 5). Average earnings from full- or part-time employment also show large gender differences. On average, women earn only 46.1 percent as much as do men from employment, a difference of \$5,846 annually (\$5,009 for women, compared with \$10,855 for men; Figure 5).

Supplemental Security Income is the only income source for which the average annual amount received is similar for older women and older men in Hawai'i (\$293 and \$269, respectively; Figure 5).

Figure 5.

Average Income Amounts by Source for Older Women and Men in Hawai'i, 2014



Notes: Older women and men include those aged 65 and older. Income is in 2014 dollars. Total average annual income includes the income sources presented in the figure. Percentages and average amounts are calculated based on average annual incomes from each source including zero values. Average asset income amounts are higher than median asset income amounts because those at the highest end of the income distributions often have very high asset incomes, raising the mean above the median.

Source: IWPR analysis of 2010-2014 American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0).

Policy Recommendations

Many older women face critical life challenges that demand the attention of policymakers, advocates, employers, educators, and funders. Although on some indicators of women's status older women in Hawai'i do relatively well compared with women in other states across the nation, women in Hawai'i continue to experience inequities that can prevent them from obtaining economic security at older ages. This report calls for commitments from Hawai'i policymakers to focus on strategies and programs alleviating age-, gender-, and race-based inequalities and poverty across the lifespan. Because today's younger woman is tomorrow's older woman, policy changes that improve the status of younger women in Hawai'i are also critical to ensuring the well-being of older women in the state.

Strategies to address inequity and support the health, educational, and employment aspirations of women of every age in Hawai'i, coupled with policies that support women with caregiving responsibilities, would bolster women's financial security throughout their life course. These strategies include:

- Ensuring that affordable health care, Medicare, or Medicaid, which are critical resources to help families reduce out-of-pocket costs and improve health outcomes, are accessible so that everyone in Hawai'i has health care.
- Facilitating access to higher or continuing education programs by providing supports for those who face barriers to completing a degree or by providing other types of continuing education programs. Prioritize investment in educational opportunities for Native Hawaiian and Pacific Islander, Filipina, and "other Asian" women through grants and scholarships.²
- Tackling occupational segregation by ensuring that career advice for women and girls explicitly addresses the earnings potential of different fields of study and occupations. Increase opportunities for women to pursue careers in higher paying technical fields, and monitor vocational and education training programs to ensure that there is active outreach and support for women pursuing nontraditional careers.
- Addressing the gender wage gap by fully enforcing existing legislation that ensures workplace equity and prevents discrimination, and developing new statutes that increase transparency and hold employers accountable for gender and race disparities in hiring, compensation, and promotion practices.
- Educating policymakers in Hawai'i about the important role that workplace benefits such as paid sick days and paid family and medical leave play in ensuring that both women and men can remain in the workforce and contribute to the Hawai'i economy. Given that women are more often responsible for unpaid caregiving, the lack of such supports can deter women from being employed full-time, which in turn negatively affects retirement savings.
- Improving access to quality, affordable child care³ and allowing eligible parents to receive child care subsidies whether they are in work, looking for work, or pursuing training and education.
- Expanding pension and retirement benefits to include more part-time workers, who are more likely to be women.
- Encouraging the Hawai'i legislature to review regional- or county-level standards such as the Basic Economic Security Tables and the Elder Index (<http://www.basiceconomicsecurity.org/>) that calculate the income needed for a basic standard of living including all essential family expenses, such as child care and housing—critical needs in Hawai'i. Such measures would serve well as income eligibility guidelines for programs and policies designed to help families achieve and older women and men sustain economic security.

² Filipina, Native Hawaiian, and "other Asian" women have rates of Associate's and Bachelor's degree attainment that are below the overall averages for women in Hawai'i (Institute for Women's Policy Research 2016).

³ In Hawai'i, the cost of full-time, center-based care for an infant is nearly 30 percent of the median annual earnings of women in Hawai'i who work full-time, year-round (Hess et al. 2015)

Recommendations to Improve Mid Life and Older Women’s Economic Status in Hawai`i:

- Increase benefits for all current Social Security recipients to compensate for the health care expenses of older individuals, which have risen faster than the rate of inflation, and provide outreach for citizens to learn more about Social Security benefits and to increase the number of eligible individuals in Hawai`i who receive Supplemental Security Income.
- Educate mid-life and older women on the financial and health-related risks of increased age, the costs and limited coverage of health care and long-term care options, and the need to be prepared for disabilities in later life.
- To address the high cost of housing in Hawai`i, advocate for more affordable elder housing and fund new and innovative housing projects as pilots for potentially alleviating some needs for long-term services and supports.
- Convene continuing education programs across all islands to help women plan proactively for a secure older age. Such content should include information on improving skills (e.g., computer literacy); understanding finances, basic money management, and savings and investments; maximizing workplace benefits; recognizing and responding to gender, race, and age discrimination; promoting health through diet, exercise, and stress reduction; housing options, eligibility for public benefits, and caregiving resources; and support for building and sustaining friendships and community networks.
- Target and improve pension, health, and long-term support and services (LTSS) benefits for the oldest old, who are primarily women, as well as divorced, widowed, immigrant, and poor women.

Methodology

To analyze the economic security of women and men aged 65 and older in Hawai`i, IWPR used 2010-2014 American Community Survey microdata to ensure sufficient sample sizes to disaggregate the data by race and ethnicity (Institute for Women’s Policy Research 2016). The ACS is a large annual survey conducted by the U.S. Census Bureau of a representative sample of the entire resident population in the United States, including both households and group quarter facilities.

The tables and figures present data for individuals, often disaggregated by race and ethnicity. In general, race and ethnicity are self-identified; the person providing the information on the survey form determines the group to which he or she (and other household members) belongs. People who identify as Hispanic or Latino may be of any race; to prevent double counting, IWPR’s analysis separates Hispanics from racial categories except Native Hawaiian—including Japanese, White, Filipino, Chinese, Other Asian, and Other Race or Two or More Races. The group Native Hawaiian includes those indicating they are Native Hawaiian alone or in combination with any other racial or ethnic group(s), including Hispanic (see Table 3).

The group Other Asian includes those identifying as: Asian Indian and Asian write-in, Asian Indian, “Asian, Not Specified,” Bangladeshi, Burmese, Cambodian, Chinese and Asian write-in, Chinese and Filipino, Chinese and Japanese, Chinese and Vietnamese, Guamanian/Chamorro, Hmong, Indonesian, Japanese and Filipino, Korean, Laotian, Malaysian, Mongolian, Nepalese, one or more other Micronesian races, one or more other Polynesian races, “Other Asian Not Elsewhere Classified,” “Other Asian Race Combinations,” Pacific Islander, Pakistani, Samoan, Sri Lankan, Taiwanese, Thai, Tongan, and Vietnamese.

Survey respondents are coded as married if they are married with a spouse present or absent, and single if they are separated, divorced, widowed, or never married. Respondents are coded as in poverty if their family income is below 100 percent of the poverty threshold for their family type, as determined by the U.S. Census Bureau.

Table 3.

Distribution of Races and Ethnicities within Native Hawaiian group

Races and Ethnicities	Count	Percent
Native Hawaiian alone	9,437	42%
Native Hawaiian and White	4,483	20%
Native Hawaiian and Hispanic	805	4%
Native Hawaiian and Japanese	769	3%
Native Hawaiian and Filipino	1,169	5%
Native Hawaiian and Chinese	2,693	12%
Native Hawaiian and Two or More Races/Ethnicities	3,249	14%
Total	22,605	100%

Note: Data include men and women in Hawai'i aged 65 and older.

Source: IWPR analysis of 2010-2014 American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0).

To report the number of recipients and median amounts for each source of income, respondents were included if they received more than zero dollars from each of the following: Social Security benefits; pension or retirement savings plans (including retirement, survivor, or disability pension income, or from annuities, IRAs, or Keogh plans); and Supplemental Security Income. Respondents were counted as receiving asset income if they received any non-zero amount (including negative values) from assets (including income from an estate or trust, interest, dividends, royalties, and rent). Respondents who were employed in the last week, either full- or part-time, were included as employed. Earnings include wages, salaries, commissions, cash bonuses, tips, and other income received as an employee for the previous 12 months. Personal income received includes all the aforementioned income sources.

Average income amounts from assets shown in Figure 5 are substantially higher than the median amounts shown in Table 2, because asset income is especially unequally distributed. Many people have no asset income or a small amount of asset income, while a few have substantial asset income, raising the average.

Data are not presented for median or average amounts if the unweighted sample size is less than 100 respondents per cell, and are not presented for other indicators if the average cell size for the category total is fewer than 35 respondents. In tables and figures, N/A indicates that sample sizes are insufficient to report results. All dollar amounts are presented in 2014 inflation-adjusted dollars.

IWPR used personal weights to obtain nationally-representative statistics for person-level analyses. Weights included with the IPUMS ACS for person-level data adjust for the mixed geographic sampling rates, nonresponses, and individual sampling probabilities. Estimates from IPUMS ACS samples may not be consistent with summary table ACS estimates available from the U.S. Census Bureau due to additional sampling error and the fact that over time, the Census Bureau changes the definitions and classifications for some variables. The IPUMS project provides harmonized data to maximize comparability over time; updates and corrections to the microdata released by the Census Bureau and IPUMS may result in minor variations in future analyses.

Some of the differences reported for a given indicator are likely to be statistically significant. That is, they are unlikely to have occurred by chance and probably represent a true difference between Hawai'i and the country as a whole, or between racial and ethnic groups in Hawai'i. In other cases, these differences are too small to be statistically significant and are likely to have occurred by chance. IWPR did not calculate or report measures of statistical significance. Generally, the larger a difference between two values (for any given sample size or distribution), the more likely it is that the difference is statistically significant. Sample sizes differ among the indicators analyzed.

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This briefing paper, funded by the Myron B. Thompson School of Social Work at the University of Hawai`i at Manoa, was prepared by Emma Williams-Baron, Julie Anderson, M.A., Cynthia Hess, Ph.D., and Jessica Milli, Ph.D. Colette Browne, Dr.PH. and the Takasaki Endowment, Myron B. Thompson School of Social Work, University of Hawai`i, collaborated with IWPR to develop the policy recommendations

About the Status of Women in the States



The Status of Women in the States is an ongoing research project conducted by the Institute for Women's Policy Research to measure and track the status of women in all 50 states and the District of Columbia. IWPR's Status of Women in the States reports have helped state and local partners educate the public on issues related to women's well-being, inform policies and programs, make the case for establishing commissions for women, establish investment priorities, and inspire community efforts to strengthen area economies by increasing the participation of women and improving women's status.

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The Institute for Women's Policy Research conducts and communicates research to inspire public dialogue, shape policy, and improve the lives and opportunities of women of diverse backgrounds, circumstances, and experiences. The Institute works with policymakers, scholars, and public interest groups to design, execute, and disseminate research and to build a diverse network of individuals and organizations that conduct and use women-oriented policy research. IWPR's work is supported by foundation grants, government grants and contracts, donations from individuals, and contributions from organizations and corporations. IWPR is a 501(c)(3) tax-exempt organization that also works in affiliation with the women's studies and public policy and public administration programs at The George Washington University.

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The Myron B. Thompson School of Social Work at the University of Hawai`i at Mānoa provides educational excellence that advances social work with its focus on social justice. The School provides undergraduate and graduate education with principal responsibility for the generation, transmission, and application of knowledge for the global enterprise with special attention to Native Hawaiian, other Pacific Islander, and Asian populations in the State and Pacific region. The Takasaki Endowment supports these efforts by addressing social policy needs and directions to benefit vulnerable populations.