

Hawaii Income, Poverty, and Health Insurance Coverage, 2002 to 2006

The U.S. Census Bureau has updated a number of measures of economic wellbeing among people, families and households in Hawaii through 2006, including their gain in income, poverty status, and health insurance coverage.

As shown in Table 1, Hawaii's Median *Family* Income increased at an annual rate of 4.6 percent between 2002 and 2006, outperforming the U.S. growth rate of 3.1 percent during the same time frame. The Census Bureau defines a "family" as a group of two or more people related by birth, marriage, or adoption and residing together. The *Family* category is a subset of all *Households*, which is discussed below. "Median" refers to the middle, meaning that there are an equal number of families above and below this income level. How the median changes over time is an indication of how better off families are becoming in dollar terms (although since inflation is not taken into account the "real" gain in welfare is somewhat smaller). In 2006, Hawaii's Median Family Income was 20.1 percent higher than that of the U.S. and ranked the 6th place among the 51 states and districts. This represents continued improvement for Hawaii from its 9th place position in 2003.

Table 1. Median Family Income

Year	Hawaii (\$)	U.S. (\$)	Hawaii as % of U.S.	Hawaii Rank
2002	58,703	51,742	113.5	8
2003	60,647	52,273	116.0	9
2004	63,813	53,692	118.9	7
2005	66,472	55,832	119.1	7
2006	70,277	58,526	120.1	6

Table 2 presents Hawaii's Median *Household* Income in comparison with the national level. A "household" consists of all the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roommates, is also counted as a household. As with family income, Hawaii's Median Household Income has also experienced a steady growth in recent years, up an average 4.9 percent per year from 2002 to 2006. By comparison, U.S. Median Household Income growth averaged 3.0 percent during the same time period. Hawaii's Median Household Income was 26.2 percent higher than the U.S. in 2006 and ranked the 4th place in the nation in dollar terms.

Table 2. Median Household Income

Year	Hawaii	U.S.	Hawaii as % of U.S.	Hawaii Rank
2002	50,565	43,057	117.4	7
2003	50,787	43,564	116.6	8
2004	53,554	44,684	119.9	7
2005	58,112	46,242	125.7	4
2006	61,160	48,451	126.2	4

Table 3 shows the trend of Hawaii's poverty status of persons from 2002 to 2006. In 2006, 9.3 percent of Hawaii's resident population was below the poverty level, compared with 13.3 percent nationally. (In dollar terms Hawaii, ranked 4th lowest in poverty among the 50 states and District of Columbia in 2006). Hawaii's poverty status has been improving since recording a 10.0 percent poverty rate in 2003.

Table 3. Percent of People Below Poverty

Year	Hawaii	U.S.	Hawaii Rank
2002	10.1	12.4	39
2003	10.9	12.7	31
2004	10.6	13.1	38
2005	9.8	13.3	45
2006	9.3	13.3	47

The Census Bureau also released an estimate of the number of people without health insurance coverage. As shown in Table 4, the average non-coverage rate for Hawaii between 2004 and 2006 was 8.6 percent, which was substantially below the 15.3 percent rate for the nation as a whole. Hawaii was the second lowest state for non-insured, next to Minnesota.

Table 4. Three-Year Average Percentage of People Without Health Insurance Coverage

Year	Hawaii	U.S.	Hawaii Rank
2004-2006	8.6	15.3	50

ABOUT THE DATA

These data are mostly from the 2006 American Community Survey, except the insurance coverage data, which are from the 2006 Current Population Survey. More than 6,000 households, covering more than 12,000 people in Hawaii are interviewed each year by the U.S. Census Bureau under the American Community Survey.

The count of Households excludes group quarters such as military barracks, college dormitories and institutionalized persons. Because the results are derived from surveys, the numbers are subjects to sampling errors. In addition, no adjustments have been made for the effects of inflation or differences in cost-of-living between the states. The data were released by the Census Bureau on August 28, 2007. This report and the tables were compiled from Census Bureau data by the Research and Economic Analysis Division of the Hawaii Department of Business, Economic Development and Tourism.

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