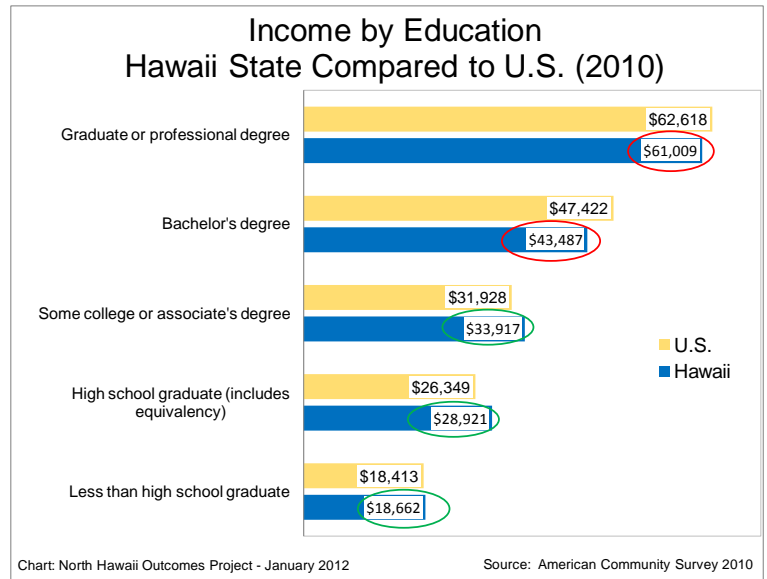


Demographics – Income and Poverty

Professional Education has Less Positive Impact on Income in Hawaii

The impact of a bachelor's degree or professional degree on income in Hawaii is less than the impact of the same degree for the U.S. Hawaii income is relatively higher than the U.S. income for the education level less than high school, high school graduate, and some college. However, for the bachelor's and graduate levels of education, the average Hawaii income is relatively lower than the U.S. This relatively lower income for professionals may partly explain why Hawaii County has a shortage of doctors and healthcare professionals (see Figure 19).

Figure 19

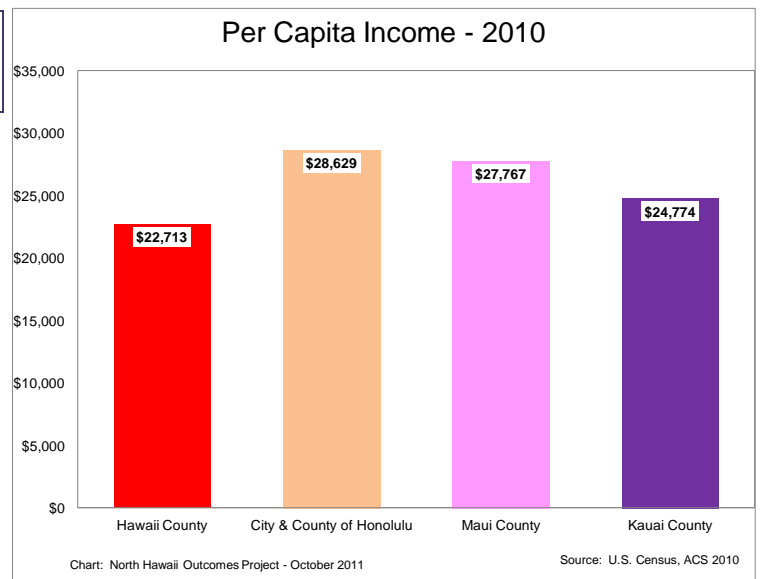


Lower Per Capita Income in Hawaii County

Hawaii County has a substantially lower average per capita income according to the 2010 U.S. Census data.

The average per capita income in 2010 for Hawaii County was \$22,713 compared to \$28,629 for the City and County of Honolulu, \$27,767 for Maui County and \$24,774 for Kauai County (see Figure 20).

Figure 20

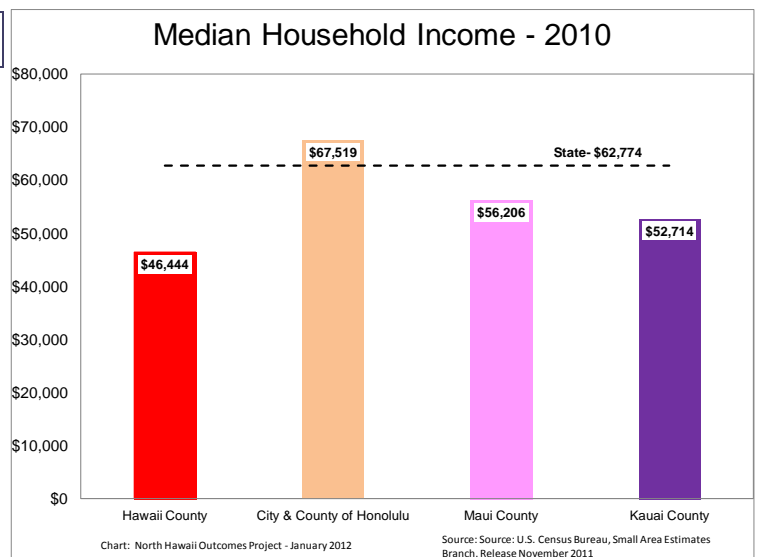


Lower Median Income in Hawaii County

Hawaii County has a substantially lower median household income compared to the other counties.

The median income in Hawaii County in 2010 was \$46,444 compared to \$67,519 for the City and County of Honolulu, \$56,206 for Maui and \$52,714 for Kauai County (see Figure 21).

Figure 21

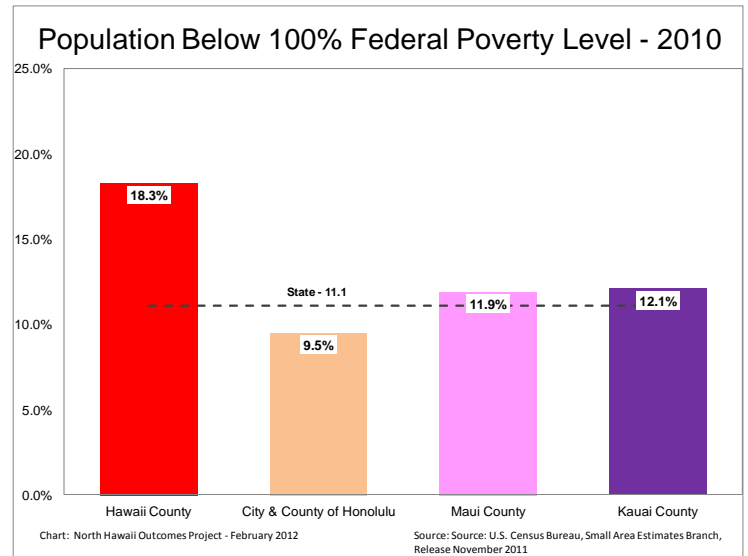


Higher Poverty Rate in Hawaii County

Hawaii County has nearly one in five residents (18.4%) with an income at or below 100% Federal Poverty Level (compared to about one in ten (9.1%) for the City and County of Honolulu (see Figure 22).

According to the U.S. Department of Health and Human Services, the 2010 Hawaii Federal Poverty guideline for a family of four was \$25,360 compared to poverty level of the other states which was \$22,050, except Alaska which was \$ 27,570.

Figure 22

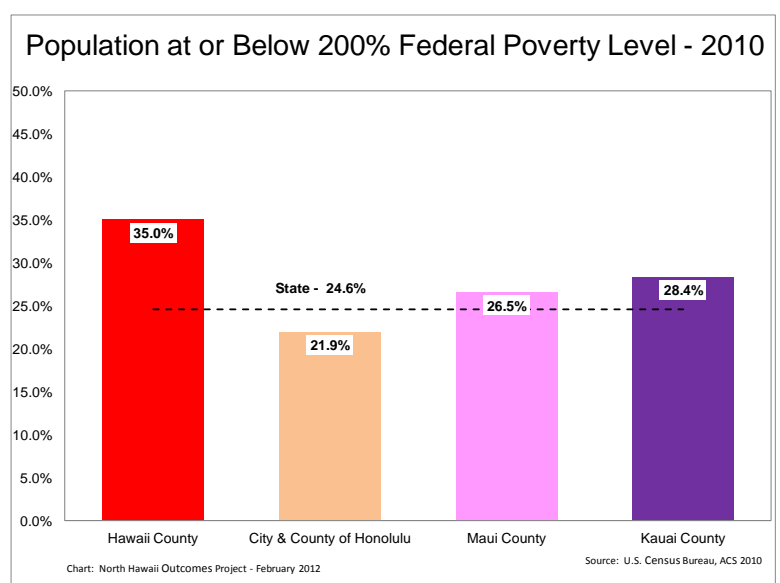


Higher Poverty Rate in Hawaii County

Hawaii County has more than one third of its population (35.0%) with an income at or below 200% Federal Poverty Level compared to (21.9%) for the City and County of Honolulu (see Figure 23).

Hawaii County also has greater income disparity as measured by the Gini Index (see Figure 6 on page 8).

Figure 23



Poverty Within Hawaii County

Even many of the wealthier regions of Hawaii County have 200% poverty rates similar to the state average of 23.6%. The districts with the highest poverty rates in Hawaii County are Ka'u, Puna and South Hilo. These have 45-55% of the population at or below 200% of Federal Poverty Level. The 2010 Federal Poverty Guideline for a family of four in Hawaii was \$25,360.

Figure 24

