

Editorial | Island Voices

Tax fairness bill would ease the stress on working families

By Trisha Kajimura

Posted February 23, 2017

February 23, 2017



COURTESY PIXABAY

Tax credits will go a long way toward relieving the acute financial stress of low-income earners. Trisha Kajimura, executive director of Mental Health America of Hawaii, says it's time to help the most vulnerable by passing the Hawaii Tax Fairness bill.

The numbers are sobering: 1 in 5 people in America has a diagnosable mental health condition. Close to 20 percent of American adults suffer from some kind of anxiety disorder. We, at Mental Health America of Hawaii, listen and learn when people call our crisis line and when they participate in the programs we create. But while we focus

on immediate care and treatment, we have an obligation as a community to address systemic issues that are eating away at the mental health of low-income earners.

A study published in the journal *Science*, pointed out that “the stress of worrying about finances can impair cognitive functions in a meaningful way.” The calls we get and the interactions we have with the community tell us that desperate financial straits and the overwhelming feeling of helplessness it induces are among the most common contributors to mental illness. It is vital that we address these underlying triggers. That is why we support the effort to allow people of limited means to keep more of the money they earn so that they can regain control over their lives.

Legislators should seize the opportunity to pass the omnibus tax fairness bill this session. [Senate Bill 648/House Bill 209](#) is an important step toward correcting a system that drives people into ever greater poverty by placing an unduly heavy tax burden on low-income workers. The working family credit, and an update of the food credit and the renters’ credit to reflect the current cost of living in Hawaii, represent simple justice and tax fairness. These tax credits can help save lives.

ADVERTISING



Let me share a couple of stories. As a teen, “Kiana” was diagnosed with depression. Thankfully, she got help, got married and now has two children. She cleans homes for a living. No sick leave. No vacation. Her husband works, but money is tight. Her income helps them get by, paycheck to paycheck. Her parents live on disability checks. They often ask her for money. The stress of not having enough while also needing to help her parents causes her to slide back into depression. That makes it hard for her to work, so she makes less money. She takes her medication as prescribed, but stress makes it tougher to recover. It is a vicious cycle.

Tax credits, while seemingly modest, will go a long way toward relieving the acute financial stress of low-income earners.

Last year researchers found that nearly 50 percent of Americans could not come up with \$400 to meet a sudden emergency, like car repairs or medical bills. That shocking statistic is manifested more acutely in Hawaii where we seem to have not quite shaken

the legacy of a plantation economy. Too many people work two or three jobs for wages so low that they cannot even cover the cost of essentials, let alone middle-class comforts, or the unexpected crisis.

Living paycheck to paycheck is a major stressor that creates anxiety. Seeking help for that anxiety is hard because the cost of copayments is money that could go toward paying another household bill. If somehow the money for therapy can be scraped together, who pays for child care so the parent can see the therapist?

We should be embarrassed by the growing numbers of the houseless. We should be embarrassed that in the aloha state the taxman reaches deep into the pockets of those who have the least. We worry that raising taxes will cause the wealthy to flee the state. We should worry more, perhaps, about what the growing numbers of the mentally ill on the streets says about where our sense of fairness has fled.

It's time to help the most vulnerable by passing the Hawaii Tax Fairness bill, SB 648/HB 209.

Trisha Kajimura is executive director of Mental Health America of Hawaii.

✉ **Get the latest news by email** [Sign Up](#)