

STAND. COM. REP. NO. 769

Honolulu, Hawaii
March 6, 2009

RE: H.C.R. No. 16
H.D. 1

Honorable Calvin K.Y. Say
Speaker, House of Representatives
Twenty-Fifth State Legislature
Regular Session of 2009
State of Hawaii

Sir:

Your Committee on Human Services, to which was referred
H.C.R. No. 16 entitled:

"HOUSE CONCURRENT RESOLUTION ENCOURAGING STATE AND COUNTY
ACTION TO STIMULATE INDIVIDUAL SAVINGS AND DEVELOPMENT OF
CREDIT AND TO FORMULATE AN INVENTORY OF BANKING SERVICES
AVAILABLE TO LOW-INCOME PERSONS AND THOSE WITH NO CREDIT
HISTORY IN THE STATE,"

begs leave to report as follows:

The purpose of this concurrent resolution is to encourage the
State of Hawaii, the Counties of Hawaii, and local financial
institutions to work in a mutually beneficial endeavor for the
stimulation of personal savings accounts and the development of
credit among the unbanked and underbanked population. This
concurrent resolution also encourages the formulation of an
inventory of banking services available to those most in need of
them.

The Department of Commerce and Consumer Affairs testified in
support of this resolution.

Your Committee emphasizes that those most likely to be
targeted by this concurrent resolution include low-income
individuals and families, the less educated, female-headed
households, young adults, families living in rural communities,



and immigrants. Although this list is far from complete, these are the most vulnerable to being financially underserved.

Your Committee, in an effort to better define the financially underserved category, has amended this concurrent resolution by including the elderly and senior citizens as one of the groups to be among the most common reported to be classified as unbanked.

As affirmed by the record of votes of the members of your Committee on Human Services that is attached to this report, your Committee concurs with the intent and purpose of H.C.R. No. 16, as amended herein, and recommends that it be referred to the Committee on Consumer Protection & Commerce in the form attached hereto as H.C.R. No. 16, H.D. 1.

Respectfully submitted on
behalf of the members of the
Committee on Human Services,


JOHN M. MIZUNO, Chair



State of Hawaii
House of Representatives
The Twenty-fifth Legislature

HSCR 769

Record of Votes of the Committee on Human Services

Bill/Resolution No.: HCR 16	Committee Referral: HUS, CPC, FIN	Date: 03/02/09		
<input type="checkbox"/> The committee is reconsidering its previous decision on the measure.				
The recommendation is to: <input type="checkbox"/> Pass, unamended (as is) <input checked="" type="checkbox"/> Pass, with amendments (HD) <input type="checkbox"/> Hold <input type="checkbox"/> Pass short form bill with HD to recommit for future public hearing (recommit)				
HUS Members	Ayes	Ayes (WR)	Nays	Excused
1. MIZUNO, John M. (C)	✓			
2. BROWER, Tom (VC)	✓			
3. BELATTI, Della Au	✓			
4. BERTRAM, Joe, III				✓
5. CARROLL, Mele				✓
6. NISHIMOTO, Scott Y.	✓			
7. SHIMABUKURO, Maile S.L.				✓
8. YAMANE, Ryan I.				✓
9. WARD, Gene	✓			
TOTAL (9)	5			4
The recommendation is: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted If joint referral, _____ did not support recommendation. <div style="text-align: center; font-size: 10pt;">committee acronym(s)</div>				
Vice Chair's or designee's signature: <i>John M. Mizuno</i>				
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