



THE REAL COST OF LIVING IN HAWAII: 2026 MONTHLY BUDGET WORKSHEET



THE REAL COST OF LIVING IN HAWAII

Most people who move here budget correctly for rent and then get caught by costs that do not exist on the mainland, or that behave differently here. These fifteen questions walk you through every one of them. Each comes with a hint on exactly what to look up or calculate. Write your answer on the two lines below it. By the last question, you will have a Hawai'i budget you can actually trust.

1. WHERE ARE YOU MOVING, AND WHAT WILL YOUR HOUSING PAYMENT BE?

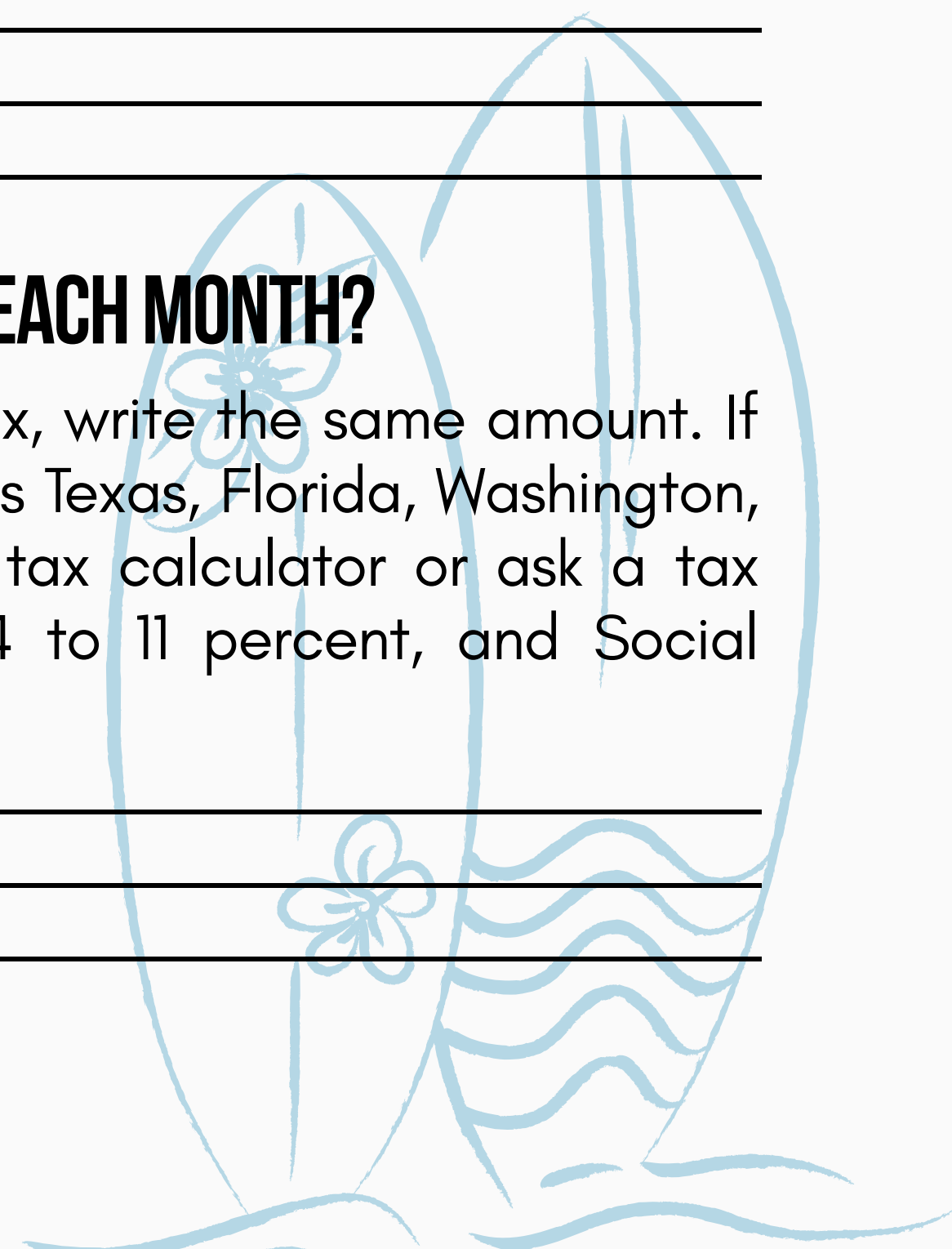
Hint: Write the island and the town or neighborhood, then your expected monthly rent or mortgage payment. Be specific, because costs change between islands and within them. For reference, median rent in 2025 was about \$2,083 in Honolulu and \$1,510 in Hawai'i County.

2. WHAT WILL GROCERIES COST YOU EACH MONTH?

Hint: Take what you spend on groceries each month now and multiply it by 1.5. Hawai'i grocery prices run roughly 50 percent above the national average, and the General Excise Tax, about 4.7 percent, is added at the register. On Maui, Hawai'i Island, or Kaua'i, add another 5 to 15 percent. Example: \$800 a month now $\times 1.5 = \$1,200$ a month here.

3. HOW MUCH STATE INCOME TAX WILL YOU PAY EACH MONTH?

Hint: If you already pay a similar state income tax, write the same amount. If you are coming from a state without one, such as Texas, Florida, Washington, or Nevada, run your income through a Hawai'i tax calculator or ask a tax preparer. Hawai'i has twelve brackets from 1.4 to 11 percent, and Social Security is not taxed.



4. WHAT RANGE SHOULD YOU BUDGET FOR ELECTRICITY EACH MONTH?

Hint: Ask the landlord or seller for the last 12 months of electric bills for the home. Write down the lowest and highest month, then add 25 percent to the high one, because the utility has warned bills could rise 20 to 30 percent as oil prices climb. Example: bills of \$180 to \$320 become a budget of \$180 to \$400.

5. WHICH HOUSEHOLD TASKS WILL YOU MOVE OUT OF THE EVENING PEAK?

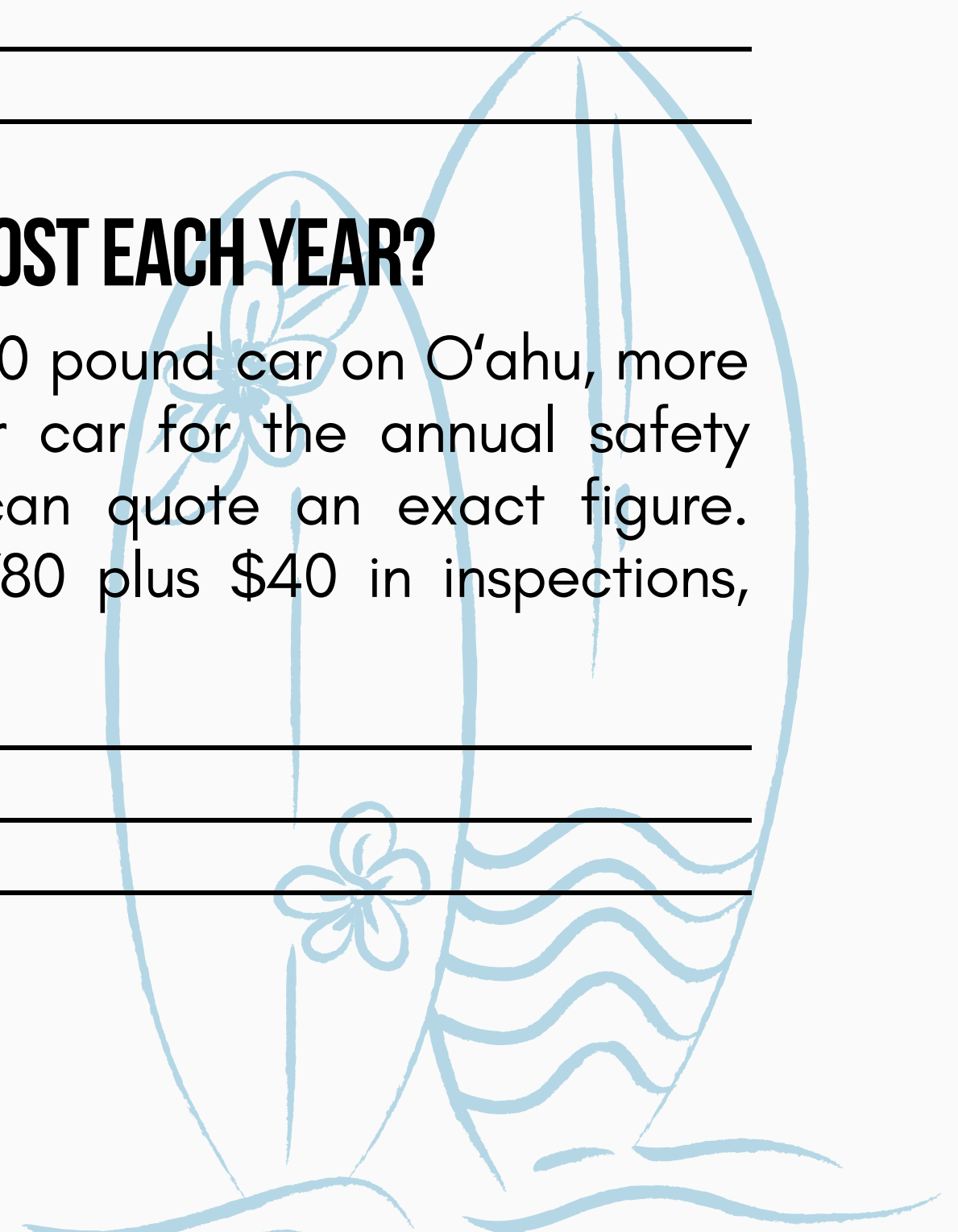
Hint: Time of use rates charge more during the evening peak. List the big power users you can run earlier in the day, such as laundry, the dishwasher, and EV charging. Air conditioning is the largest single electricity cost you control, so note how you plan to manage it too.

6. HOW MANY VEHICLES WILL YOU OWN, AND WHAT DOES EACH WEIGH?

Hint: Registration here is charged by the pound, so weight matters. Find each vehicle's weight on your current registration or in the owner's manual. If you plan to buy a car here, a lighter model lowers the cost every year you own it.

7. WHAT WILL REGISTRATION AND INSPECTION COST EACH YEAR?

Hint: Use about \$390 a year for an ordinary 3,500 pound car on O'ahu, more for heavier vehicles, then add \$15 to \$25 per car for the annual safety inspection. Your county motor vehicle office can quote an exact figure. Example: two average cars come to about \$780 plus \$40 in inspections, around \$820 a year.



8. HOW MUCH WILL YOU SPEND ON GAS EACH MONTH?

Hint: Multiply the gallons you use each month now by \$5.49, the September 2026 Hawai'i average. On Maui or Kaua'i, add 20 to 40 cents a gallon. Adjust for the commute you expect here. Example: 40 gallons $\times$ \$5.49 = about \$220 a month.

9. IF YOU ARE BRINGING A CAR, WILL YOU OWE USE TAX ON IT?

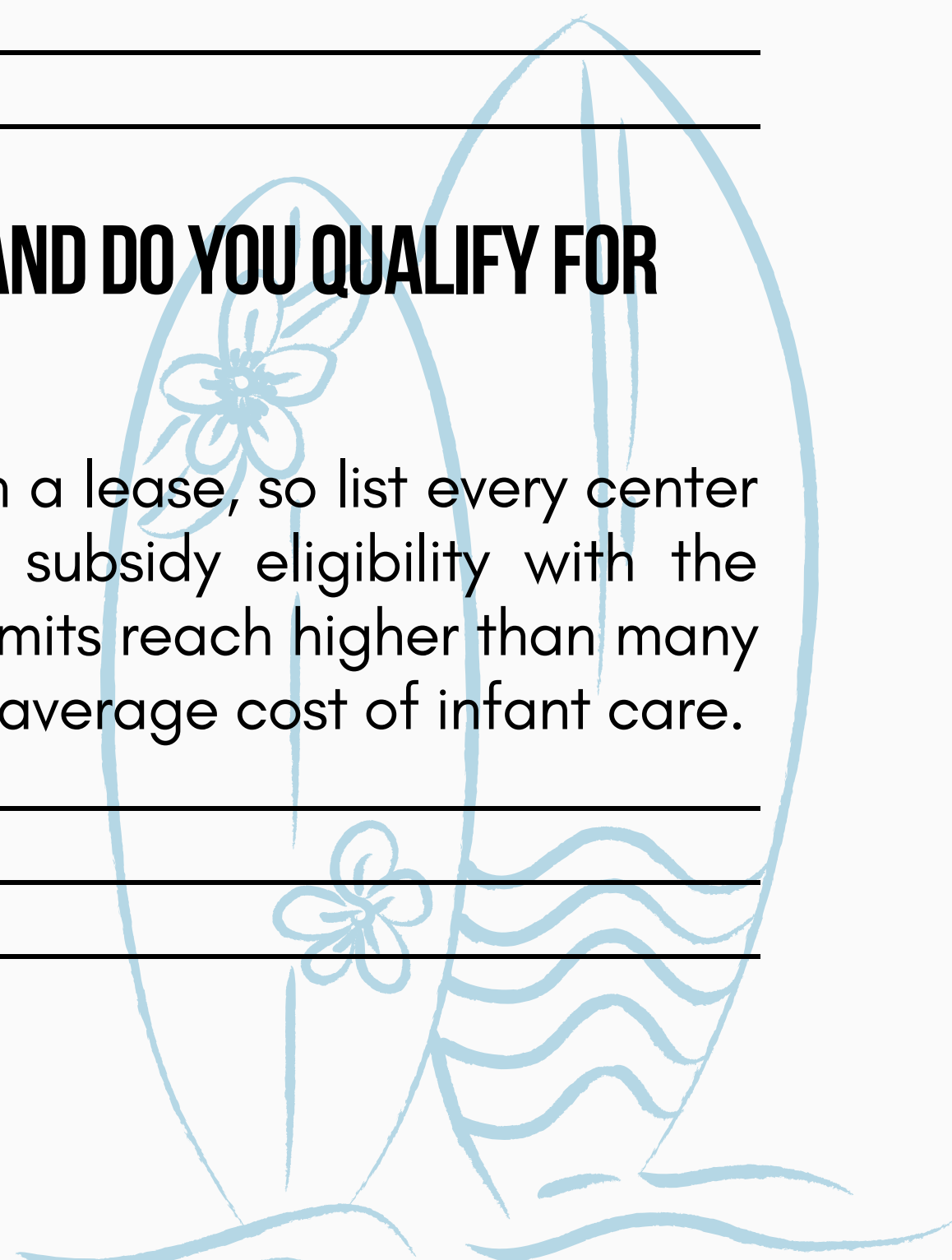
Hint: Find your bill of sale or registration showing you paid sales tax in your current state. If you have it, write \$0. If not, Hawai'i can charge 4.5 percent of the car's value, 4 percent in Maui County. Skip this if you are not bringing a car. Example: a car worth \$20,000 with no proof = \$900.

10. WHAT WILL CHILDCARE COST EACH MONTH?

Hint: Skip this if you have no children under five. Call at least two licensed centers near where you will live and ask for their monthly rate for your child's age. For reference, infant care here runs about \$22,000 to \$25,000 a year, roughly \$1,830 to \$2,080 a month per child.

11. WHERE ARE YOU ON CHILDCARE WAITLISTS, AND DO YOU QUALIFY FOR HELP?

Hint: A childcare spot can take longer to get than a lease, so list every center where you have joined a waitlist. Then check subsidy eligibility with the Hawai'i Department of Human Services. Income limits reach higher than many families expect, and Hawai'i's subsidies cover the average cost of infant care.



12. WHAT ARE THE ASSOCIATION FEE AND ASSESSMENT HISTORY FOR THE HOME?

Hint: Ask the listing agent or landlord for the current monthly association fee and every special assessment from the last five years. For comparison, the median fee is about \$470 statewide and \$882 on O'ahu listings. Frequent past assessments usually mean more are coming. Write N/A if there is no association.

13. WHAT WILL INSURANCE COST EACH MONTH FOR THIS ADDRESS?

Hint: Get quotes for all three policies: standard homeowners or renters, hurricane, and flood. As a rough guide they average about \$67, \$123, and \$85 a month. Hurricane deductibles are a percentage of your coverage, so ask for the deductible in dollars too. Renters usually need only a renters policy.

14. DOES THE PROPERTY HAVE A CESSPOOL?

Hint: Check the listing and seller disclosures, or ask the seller directly. State law requires conversion by 2050, which commonly costs \$20,000 to \$50,000 or more. If it has one, divide your estimate by the years you plan to own the home to get a yearly set-aside. Renters can write N/A.

15. WHAT IS YOUR TOTAL MONTHLY HAWAI'I BUDGET, AND DOES IT FIT?

Hint: Add your monthly answers from questions 1, 2, 3, 4, 8, 10, 12, and 13, plus questions 7 and 14 divided by 12, plus your other usual spending. Then add at least 5 percent as a buffer, because prices here rose 5.6 percent over the past year against 3.4 percent nationally. Compare the total with your monthly take-home pay.

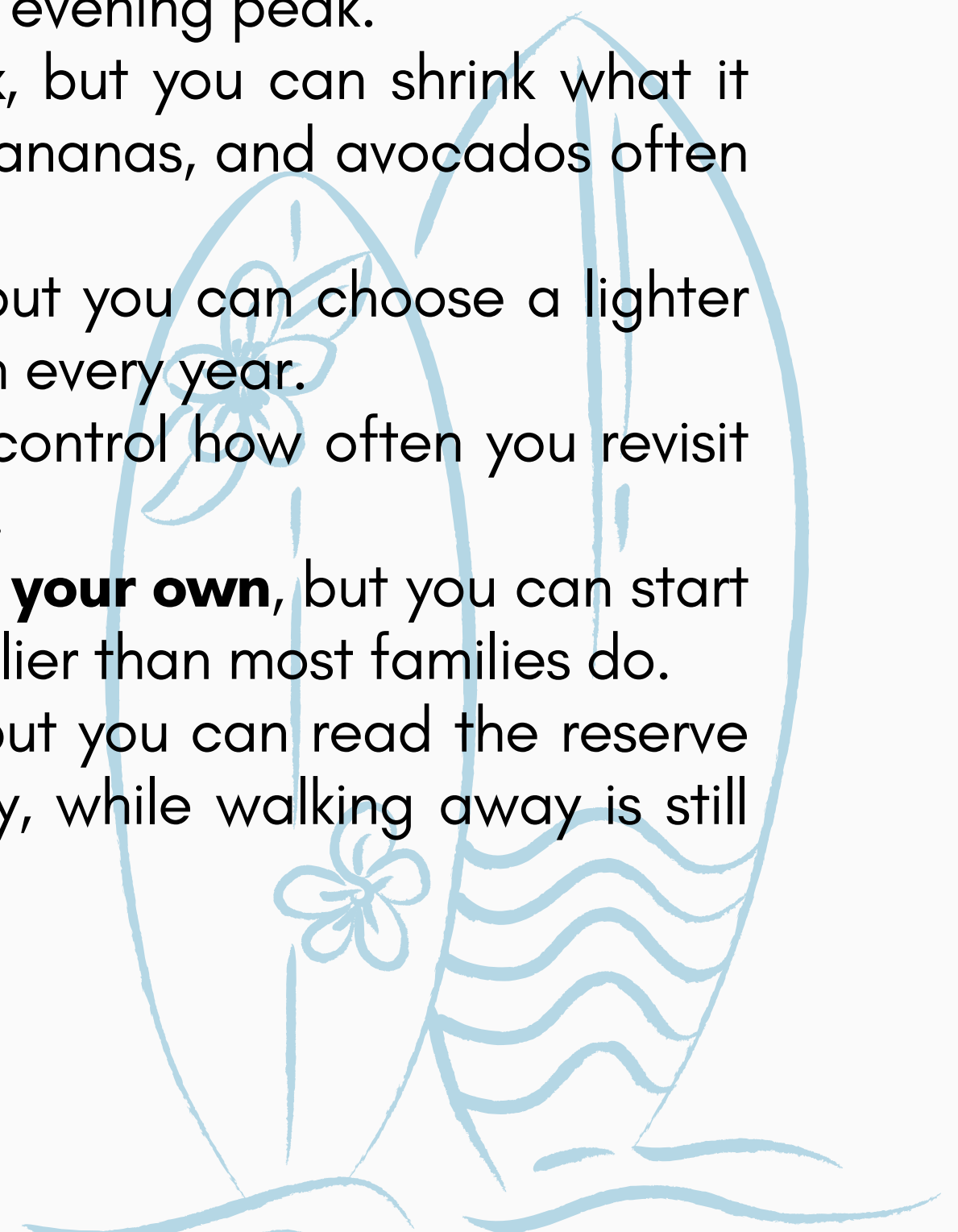
BUILD YOUR REAL HAWAI'I BUDGET

The lines a mainland budget template usually leaves out.

- **General Excise Tax on groceries and services.** Budget roughly 4.7 percent on top of shelf prices, on every island.
- **Electricity as a range, not a number.** Plan for the fuel charge to move, and assume higher bills if you rely on air conditioning.
- **Vehicle weight tax and inspection.** Roughly \$390 a year for an average car on O'ahu, plus the safety check.
- **Use tax on a car you bring with you,** unless you have proof of sales tax paid.
- **Gas at Hawai'i prices,** with a neighbor island premium if you live outside O'ahu.
- **Childcare, priced center by center,** and checked against subsidy eligibility.
- **State income tax** if you are coming from a state without one.
- **Housing costs beyond the payment.** Association fees, assessment history, and all three insurance policies, priced for the specific address.
- **A warehouse store membership.** Most residents consider it close to essential.

WHAT YOU CAN CONTROL, AND WHAT YOU CAN'T

- **You cannot control the fuel charge on your electric bill,** but you can control when you use power. Time of use rates reward shifting laundry, dishwashers, and EV charging away from the evening peak.
- **You cannot avoid the General Excise Tax,** but you can shrink what it applies to. Local produce such as papaya, bananas, and avocados often costs less than it does on the mainland.
- **You cannot change the weight tax rate,** but you can choose a lighter vehicle, which directly lowers your registration every year.
- **You cannot control inflation,** but you can control how often you revisit your budget and how much slack you build in.
- **You cannot make childcare affordable on your own,** but you can start the waitlist and the subsidy check months earlier than most families do.
- **You cannot control your building's fees,** but you can read the reserve study and assessment history before you buy, while walking away is still free.



WHERE TO START, DEPENDING ON YOU

You are single or a couple without kids. Your biggest surprises will be electricity and the car. Price your likely electric bill as a range, decide whether you need a car at all, and if you do, favor a lighter one and budget the weight tax from day one.

You have young children. Start with childcare, because it can outweigh every other item in this guide. Price specific centers, join waitlists before you move, and check subsidy eligibility even if you assume you will not qualify.

You are retiring here. Social Security is not taxed in Hawai'i, which helps. But fixed incomes feel faster local inflation most, and electricity is the cost most likely to move without warning. Build a budget with real slack, and revisit it twice a year.

You are military. Some of these costs land differently for you, starting with the weight tax exemption for non-resident active duty members. Your allowances deserve their own guide, so treat this as the civilian baseline and adjust from there.

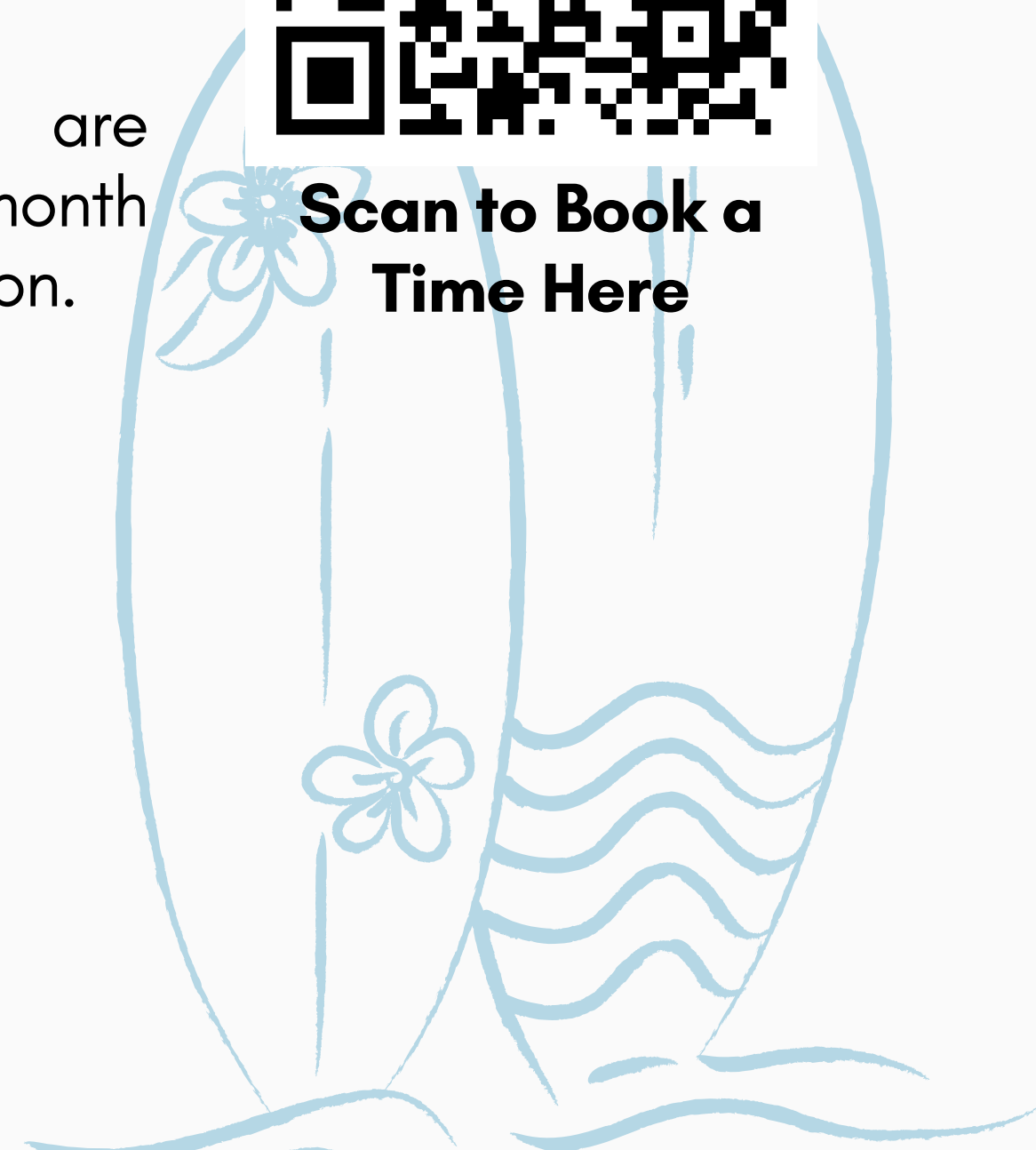
WANT THE NUMBERS FOR YOUR MARKET?

Scan the QR code to book a free, no pressure call. Bring your answers and we will go through them with you: what housing actually costs in the area you are considering, which numbers look light, and whether your total works before you commit to anything.

Figures here reflect 2026 data and several are moving. Fuel, electricity, and inflation change month to month, so verify anything you are about to act on.



**Scan to Book a
Time Here**



THE REAL COST OF LIVING IN HAWAII:

WHAT YOUR 2026 BUDGET NEEDS TO INCLUDE

Everyone already knows Hawai'i is expensive. The cost of living index here is usually quoted somewhere between 185 and 193, which means roughly double the national average, and you have probably seen that number more times than you can count.

The trouble is that an index does not tell you what your bills will be. Most people who move here budget correctly for rent and then get caught by costs that simply do not exist on the mainland, or that behave differently here. This guide is about those. Six of them, what each one actually costs, why, and which parts you can do anything about.

One note on timing. This is an unusual autumn to be budgeting. Oil prices surged in 2026, and Honolulu-area inflation hit 5.6 percent in July against 3.4 percent nationally. Several of these costs are moving right now, which is exactly why they are worth understanding before you commit.

1. THE TAX ON YOUR GROCERY RECEIPT

Hawai'i has no traditional sales tax, and a lot of movers hear that as good news. What it has instead is the General Excise Tax, a tax on business revenue that sellers usually pass straight on to you. The base rate is 4 percent, every county adds a surcharge, and in practice it commonly shows up on receipts at about 4.712 percent.

Here is the part most people miss: it applies to groceries. Most states exempt food, but Hawai'i is one of the few that still taxes it. That sits on top of prices that already carry the cost of shipping nearly everything 2,500 miles, which is why Hawai'i's grocery price index is the highest in the country. It also applies to services, from a haircut to a plumber, so it touches almost every line of a budget.

If you are moving from Texas, Florida, Washington, or Nevada, add state income tax to this line too. Hawai'i runs twelve brackets from 1.4 to 11 percent. The good news is that Act 46, the largest income tax cut in state history, is phasing in through 2031, and the state estimates a family of four earning \$88,000 will save about \$20,000 over five years. Social Security is also not taxed here.

2. AN ELECTRIC BILL THAT FOLLOWS OIL

Hawai'i has the highest electricity rates in the country. Hawaiian Electric's 2025 average residential rate on O'ahu was about 40.5 cents per kilowatt hour, more than double the national average, and higher on Hawai'i Island, Moloka'i, and Lāna'i. Kaua'i is served separately by a member-owned cooperative.

The high rate is the part people expect. What they do not expect is that the bill moves on its own. Roughly 70 percent of the state's electricity still comes from burning imported oil, and the fuel portion of your bill is adjusted regularly to reflect what that oil costs. No rate hearing is required. When world oil prices rise, your bill rises within weeks, even if you use exactly the same amount of power.

That is happening now. Hawaiian Electric reported that a typical O'ahu residential bill rose about \$50 between late March and late May as oil climbed, and the utility has warned that typical bills could rise 20 to 30 percent over the coming months. Separately, it has asked regulators for its first major base rate increase in more than five years, which is still under review.

So when you budget electricity, do not use a single quoted monthly figure. Use a range, and build in room for the fuel charge to move. Air conditioning is the biggest single variable you control, and where on an island you live determines how much of it you will need.

3. KEEPING A CAR LEGAL COSTS EXTRA

Gas is the visible part. Hawai'i regular averaged about \$5.49 a gallon in mid September, among the three most expensive states in the country, and roughly 21 percent higher than a year earlier. With no in-state oil production, freight alone typically adds 60 to 90 cents a gallon over the West Coast. On Maui and Kaua'i, expect 20 to 40 cents more than O'ahu, and more again on Moloka'i and Lāna'i, where there is a single gas station.

The less visible part is what it costs just to keep a car registered. Hawai'i charges a weight tax at both the state and county level, by the pound. On O'ahu, where the county rate is among the highest, an ordinary 3,500 pound car renews for roughly \$390 a year. Heavier trucks and SUVs pay more, and county rates vary widely between islands. Every car also needs an annual safety inspection, typically \$15 to \$25.

Then there is a one-time cost that catches people on arrival. If you bring a car from the mainland, Hawai'i can charge a 4.5 percent use tax on its value, 4 percent in Maui County, unless you can show proof you already paid sales tax on it in your previous state. Keep that paperwork before you ship anything.

Two footnotes worth knowing. Electric vehicles are not a clean way out, because Hawai'i started a road usage charge for EVs in July 2025. And non-resident active duty military members are exempt from motor vehicle weight taxes entirely.

4. CHILDCARE PRICED LIKE A SECOND RENT

For families with young children, this is often the biggest hidden cost of all, because it rarely appears in general cost-of-living guides. Recent 2026 estimates put center-based infant care in Hawai'i at roughly \$22,000 to \$25,000 a year, about 47 percent above the national average. That is close to \$2,000 a month for one child, before any other line in the budget.

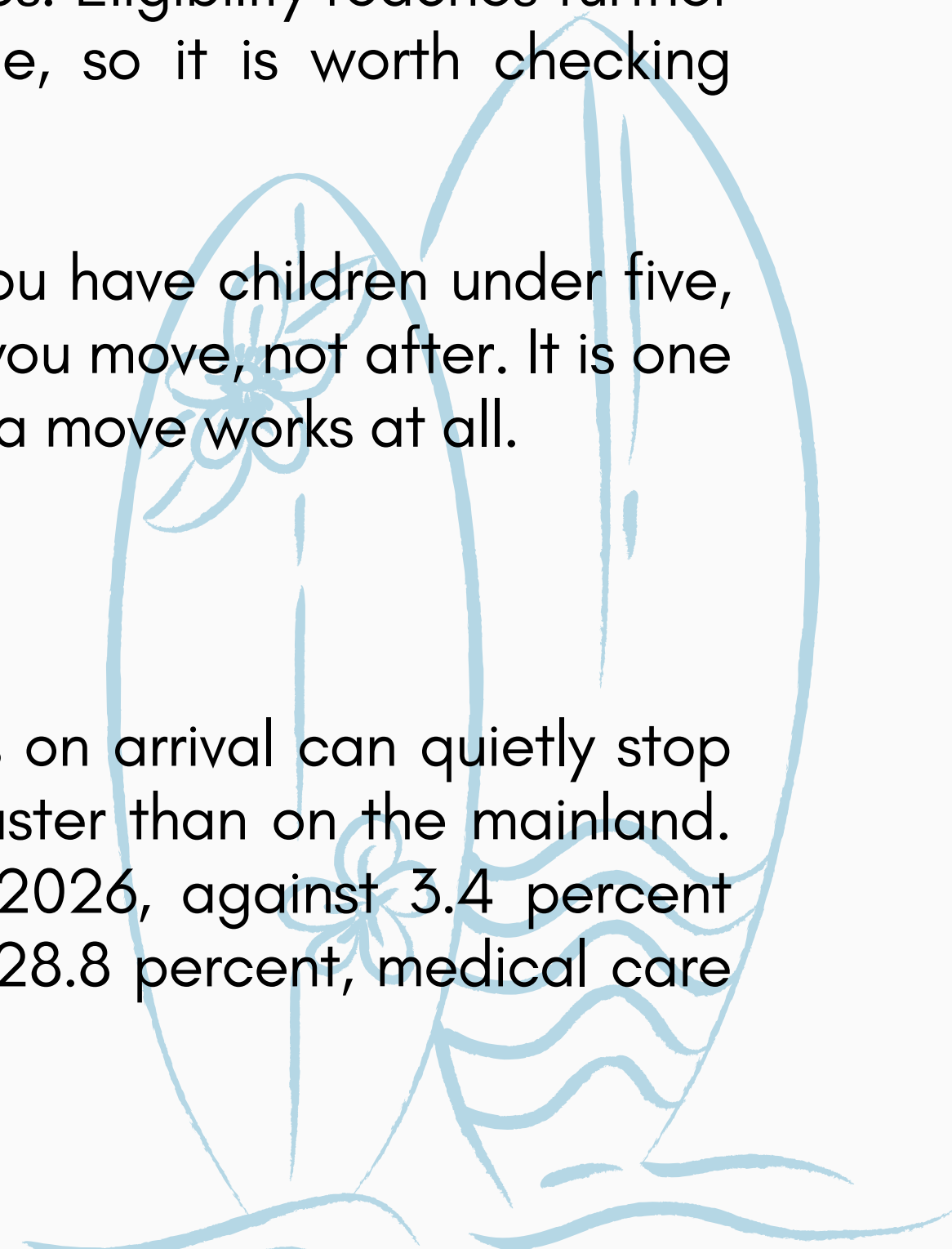
Two children makes the arithmetic stark. And availability is its own problem: licensed capacity fell during the pandemic and has struggled to recover, partly because childcare wages compete poorly with tourism jobs in a high cost state. Getting a place can take longer than getting a lease.

There is a genuine bright spot. Hawai'i is one of only three states where childcare subsidies cover the average cost of infant care, through programs administered by the Department of Human Services. Eligibility reaches further up the income scale than many families assume, so it is worth checking before you rule it out.

The practical advice is simple and important. If you have children under five, get on waitlists and price specific centers before you move, not after. It is one of the few costs large enough to change whether a move works at all.

5. PRICES CLIMB FASTER HERE

The last hidden cost is time. A budget that works on arrival can quietly stop working, because prices here have been rising faster than on the mainland. Honolulu-area inflation was 5.6 percent in July 2026, against 3.4 percent nationally. Over the year to May, energy was up 28.8 percent, medical care 6.5 percent, and shelter 5.4 percent.



In practice, that means building a Hawai'i budget with more slack than you would on the mainland, and revisiting it every six months rather than every few years. Neighbor island households should add a little more again, since grocery prices on Maui, Hawai'i Island, and Kaua'i typically run 5 to 15 percent above O'ahu.

6. THE FEES BEHIND EVERY FRONT DOOR

Most people budget housing as a single number: the rent or the mortgage. In Hawai'i, that number is only where housing costs begin, and it is the part this guide has held back until now because it deserves its own section.

Start with association fees. According to UHERO's 2026 Housing Factbook, 42 percent of Hawai'i homeowners pay a monthly association fee, against 25 percent nationally, and the state's median fee of \$470 is the second highest in the country. Honolulu's median is \$526. Listings tell a harsher story than those medians: the median advertised fee on O'ahu listings in early 2026 was \$882 a month. None of that includes special assessments, the one-time bills associations levy when reserves fall short, which have become common in older buildings.

Then insurance, which here is not one policy but up to three: standard, hurricane, and flood, with hurricane deductibles set as a percentage of your coverage rather than a flat amount. Statewide property insurance premiums rose 13.4 percent in 2024 alone. Our insurance guide covers this in depth, and it belongs in every housing budget.

Some costs are attached to the property itself. State law requires more than 83,000 cesspools to be converted or connected to sewer by 2050, nearly 49,000 of them in Hawai'i County, and conversions commonly run \$20,000 to \$50,000 or more. If you are buying, that can be a future bill that comes with the address.

Renters are not exempt. Landlords generally price association fees and insurance into the rent, so these costs reach you either way. Whether you rent or buy, the useful question is never just the monthly payment. It is everything that arrives with the keys.

