SHORTLIST BEFORE YOU SCOUT

WHICH ISLAND FITS YOUR FAMILY?

15 steps to narrow four islands down to two



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INTRODUCTION

This guide is for families deciding which Hawaiian island can actually support their life, not just their vacation. It walks through fifteen steps covering income, housing, monthly costs, healthcare, schools, towns, climate and travel, so you can narrow four islands down to two on paper before you spend a dollar on a scouting trip.

1. START WITH YOUR FAMILY'S NON-NEGOTIABLES, NOT THE POSTCARD

Before you compare islands, write down the four or five things your family cannot move without. For most families that list includes a job or income source, a school setup you trust, healthcare you can reach quickly, and a monthly budget you will not blow past. Rank them honestly. If steady local employment and strong medical care sit at the top, that points you toward O‘ahu. If space, a yard, and a slower pace matter more than career options or convenience, the Big Island starts to make sense. You are not picking a favorite island yet. You are deciding which trade-offs your family can actually live with, because every island asks you to give something up.

2. MATCH THE ISLAND TO YOUR INCOME, NOT JUST YOUR DREAM

The four islands do not offer the same job markets, and that quietly decides which ones are realistic. O‘ahu has by far the most local jobs, the widest range of industries, the military presence, and the best odds if one of you needs traditional employment. Maui and Kaua‘i lean heavily on tourism and hospitality. The Big Island has the fewest jobs spread across the most land. You can see this in local incomes: the median family income for a four-person household runs highest in urban Honolulu on O‘ahu and noticeably lower on the Big Island, which tells you where the higher-paying work concentrates. If you both work remotely, this matters less and the neighbor islands open up. If one of you needs a local paycheck, start with O‘ahu.

3. RUN THE INCOME-TO-COST MATH BEFORE YOU FALL FOR A LISTING

Hawaii rewards families who do the math early. The median income for a four-person family statewide sits around the low six figures, while a single-family home in much of the state now runs past one million dollars. That gap is the reason "we will figure it out when we get there" is a risky plan. Before you get attached to any island, write out your real monthly take-home, then build the full housing cost on top: mortgage, property tax, insurance, and any HOA or condo fees. Insurance and condo association fees in particular have been climbing across the state, so do not use an old quote. If the numbers only work with both incomes and zero surprises, that is useful to know now rather than after you ship your car.

4. COMPARE HOUSING BY WHAT YOUR BUDGET ACTUALLY BUYS ON EACH ISLAND

The same budget buys a very different home depending on where you land. As of spring 2026, the median single-family home was roughly $1.17 to $1.2 million on O‘ahu (a record $1.24 million in June), where homes sold in about two to three weeks, so you compete and move fast. Maui's median was about the same, roughly $1.17 to $1.2 million, but the market was much slower, with homes sitting around 130 days, which gives families more room to negotiate. The Big Island, especially the Hilo side, is consistently the most affordable, with larger lots and lower prices, while sunny Kona runs higher. A budget that buys a small older place on O‘ahu might buy a newer home with a yard on the Big Island. Pull live listings for your price range on each island and compare bedrooms, lot size, and age, not just the headline number.

5. ADD THE MONTHLY COSTS THAT SURPRISE MAINLAND FAMILIES

The mortgage is only part of the picture, and two of these costs catch nearly every mainland family off guard. First, electricity: Hawaii has the highest power rates in the country, roughly 45 to 50 cents per kWh in 2026, more than double the national average (Kaua‘i's co-op, KIUC, runs lower).

A typical bill lands near $245 a month for a modest home, and a big house running constant air conditioning costs more. Second, groceries: Hawaii imports an estimated 85 to 90 percent of its food, so everything at checkout carries a shipping premium, and that premium is usually steepest on the neighbor islands where fewer big stores compete. Build a true monthly number that includes power, groceries, car insurance, and the cost of flying the family back to the mainland for holidays.

6. Learn How Locals Tame the Big Costs Before You Rule an Island Out

A high sticker cost does not have to be the final word, and knowing the workarounds can keep an island on your list. Because power is so expensive, Hawaii leads the nation in rooftop solar, with a large share of single-family homes already running panels, and at island rates a system can pay for itself in roughly four to six years. If a home you like already has owned solar, that changes the monthly math a lot. On groceries, Oʻahu has the most warehouse stores and price competition, which softens the blow compared to a remote neighbor island town. Kauaʻi's power runs through a member-owned co-op and tends to sit a little lower than the other islands. Factor these realities in before you cross an island off for cost alone.

7. Check Healthcare Depth Before You Get Attached

This is the factor families underweight, and it can quietly decide the island. Oʻahu has the deepest medical care by far. Queen's Medical Center in Honolulu is the only Level I trauma center in the entire state and the wider Pacific region, and Kapiolani Medical Center for Women and Children is the state's main hospital for pediatrics, high-risk pregnancy, and infant intensive care. The neighbor islands have solid everyday hospitals and clinics, but serious or specialized cases are often flown to Oʻahu, which takes time to arrange. If anyone in your family has an ongoing condition, a planned pregnancy, or a child who may need specialists, weigh how a real medical situation would actually play out from where you want to live.

8. LOOK AT SCHOOLS THE WAY YOU WILL ACTUALLY USE THEM

Hawaii runs a single statewide public school system, so quality and feel vary by district and neighborhood rather than by separately funded towns. O‘ahu has the deepest mix of public, charter, and private options. Its well-known private schools, including Punahou, ‘Iolani, and Mid-Pacific, are nationally regarded, with top-tier tuition in the high twenty to mid thirty thousands per year, while many religious schools run lower. Kamehameha Schools became tuition-free for all enrolled students (preschool to 12) starting with the 2026 to 2027 school year; admission gives preference to Native Hawaiian applicants. About one in six Hawaii students attends private school, roughly double the national rate, and the strong private schools carry real waitlists, so apply early. Neighbor islands have fewer private seats but strong options like Seabury Hall on Maui, Hawaii Preparatory Academy on the Big Island, and Island School on Kaua‘i.

9. CHOOSE THE TOWN, NOT JUST THE ISLAND

Picking O‘ahu or the Big Island is only half the decision. Within each island, towns feel completely different for families. On O‘ahu, areas like Mililani, Kapolei, and Kailua are popular with families for their schools, parks, and community feel, while East Honolulu neighborhoods are known for strong public schools. On the Big Island, Hilo is green, rainy, and affordable, while Kona is sunnier, drier, and pricier. On Maui, Kīhei is hot and beachy while Upcountry towns like Kula and Makawao are cooler and more rural. Decide what your family actually wants from a town, then match it, because two homes on the same island can mean two very different daily lives.

10. PICK THE SIDE OF THE ISLAND FOR WEATHER AND PACE

Each island has dramatic microclimates, and the side you choose shapes your whole experience. The wet, green side of an island looks lush and grows everything, but you will see a lot of rain, which matters if your kids live outdoors. The dry, leeward side is sunnier and better for constant beach days, but it can feel hot and brown by comparison. On O‘ahu, the windward side feels slower and greener while leeward areas sit closer to the city and the jobs.

On the Big Island, that contrast is extreme between rainy Hilo and sunny Kona. A family that wants daily beach afternoons has a different answer than one that wants cool mornings and a garden, so choose the climate first, then the town inside it.

11. MAP A NORMAL WEEK ONTO EACH FINALIST

Picture an ordinary Tuesday, not a vacation day. Where is school drop-off, and how long is the drive in real traffic? O‘ahu commutes, especially along the H-1 in and out of Honolulu, can be long even when the distance looks short on a map, so a "close" home can still mean a slow morning. Where do you buy groceries, and how far is it? What do the kids do after school and on weekends, and is that ten minutes away or a forty minute drive each way? Where is the doctor, the dentist, the hardware store, the airport for mainland trips? When you run your family's real routine through each finalist, one island usually starts to feel workable while another starts to feel like a daily stretch.

12. PLAN FOR INTER-ISLAND AND MAINLAND TRAVEL

Living in Hawaii means accepting that you are on an island, and that has real logistics for a family. Each island is its own world, so seeing friends on another island, or reaching that O‘ahu specialist, usually means a flight, not a drive. Cars and household goods are shipped over by barge, which takes planning and money. The bigger emotional cost for many families is distance from grandparents and relatives on the mainland: holiday flights for a family of four add up, and so does the travel time. Before you choose, think honestly about how often you will want or need to travel, and budget both the dollars and the days. For some families this nudges them toward O‘ahu simply because it has the most flights.

13. PICTURE THE ADJUSTMENT, NOT JUST THE MOVE

A family move to Hawaii is also a culture and lifestyle change, and planning for that is part of choosing well. You are moving into established local communities with their own pace, etiquette, and history, and arriving with curiosity and respect goes a long way. Kids may need time to settle into a new school and make friends, and the distance from extended family can hit harder than expected once the novelty fades. The slower pace that drew you in can feel isolating at first if you have not built a community yet. None of this should scare you off, but families who picture the real adjustment, not just the beaches, tend to choose the island and town that will actually support them through it.

14. USE VIDEO, DATA, AND LOCAL GROUPS TO VISIT BEFORE YOU VISIT

You can learn a surprising amount without a plane ticket, and this is how you make the on-paper shortlist trustworthy. Watch day-in-the-life and neighborhood tour videos for the specific towns on your list, not just the island. Use street view to drive the roads around homes and schools you are considering. Join the local community Facebook groups for each town and read what residents actually complain about and celebrate, from traffic to schools to weather. Check school websites and the state education pages directly, and pull current grocery prices from store apps to sanity-check your budget. This kind of homework turns a guess into a short, informed list of two.

15. NARROW TO TWO ON PAPER, THEN RENT OR SCOUT ONCE BEFORE YOU COMMIT

You do not need to visit all four islands. The point of every step above is to get your list down to two islands, or even two specific towns, that fit your jobs, budget, schools, and healthcare needs on paper. From there you have two smart paths. Some families plan one focused scouting trip to confirm what they already learned, spending the days doing normal life: a grocery run, a school drive-by, a weekday commute at rush hour. Others rent in their top town for several months before buying, which lets them test the schools, the commute, and the daily feel before committing to a home in an expensive market. Either way, a confident shortlist beats four scattered vacations every time.

WHAT TO DO NEXT

A checklist can narrow four islands down to two, but the final call usually comes down to details on paper that don't settle themselves. If it's time to compare specific towns, budgets, or school options side by side, book a free 45-minute Hawaii Move Strategy call. No pressure, no sales pitch, just a real conversation about which island can actually support the life being planned.

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