2026 BUDGET WORKSHEET

THE REAL COST OF LIVING IN HAWAII

Plan your monthly budget with real numbers

livinginhawaii.com

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 Hawaii 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 Hawaii County.

2. WHAT WILL GROCERIES COST YOU EACH MONTH?

Hint: Multiply what you spend on groceries each month now by 1.3. Hawaii grocery prices run roughly 30 percent above the national average, the highest in the country, and the 4.5 percent General Excise Tax is added at the register. On Maui, Hawaii Island, or Kaua‘i, add another 5 to 15 percent. Example: $800 a month now × 1.3 = $1,040 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 Hawaii tax calculator or ask a tax preparer. Hawaii 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 Hawaii average. On Maui or Kaua‘i, add 20 to 40 cents a gallon. Adjust for the commute you expect here. Example: 40 gallons × $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, Hawaii can charge 4.5 percent of the car’s value. 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 Hawaii Department of Human Services. Income limits reach higher than many families expect.

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 often costs $20,000 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 HAWAII 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 HAWAII BUDGET

The lines a mainland budget template usually leaves out.

- **General Excise Tax: 4.5% on every island, up to 4.712% passed on to you.**
- **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 Hawaii 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 Hawaii, 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