ISLAND-MATCH QUIZ

WHICH HAWAII ISLAND FITS YOU?

Worksheet + quiz to find your island

WHICH HAWAIIAN ISLAND FITS YOU?

There is no best Hawaiian island. There is only the island that fits your constraints, and most people choose theirs from a vacation memory rather than from the things that decide whether the move works: where your income comes from, what you can spend, what healthcare you need, and how far you are willing to live from a hospital and an airport.

This quiz scores the four main islands against your answers. Circle one option per question, write the points in the grid on page 4, and add up each column. Then use the worksheet to turn your top island into a specific region, because on Hawaii Island especially, the region decides more than the island does.

A note on Moloka‘i and Lāna‘i. They are not scored here. Both have very limited jobs, healthcare, schooling, and housing inventory, and residents of both have actively resisted development for decades. They are real places with real communities rather than lifestyle options, so read the note on page 7 before considering either.

HOW TO SCORE

- O is O‘ahu, H is Hawaii Island (the Big Island), M is Maui, K is Kaua‘i.
- Circle one answer per question, then copy the points beside it into the grid on page 4.
- Your highest two scores are your shortlist. A clear single winner is uncommon and usually means one constraint is doing all the work.

1. WHERE WILL YOUR INCOME COME FROM?

◯ A job I already have that I can do from anywhere	H +2 · K +2 · M +1
◯ A local job in tourism, hospitality, or construction	M +2 · O +2 · K +1
◯ A local job in healthcare, government, or education	O +2 · H +1 · M +1
◯ Retirement income or savings	H +2 · K +1 · M +1

2. WHAT CAN YOU SPEND ON HOUSING EACH MONTH, ALL IN?

◯ Under $2,500	H +3
◯ $2,500 to $3,500	H +2 · K +1
◯ $3,500 to $5,000	O +2 · M +2 · K +2
◯ Over $5,000	O +2 · M +2 · K +2

3. DOES ANYONE IN YOUR HOUSEHOLD NEED REGULAR SPECIALIST CARE?

◯ Yes, ongoing specialist or complex care	O +3
◯ Occasionally, nothing ongoing	O +2 · M +1
◯ No, routine care only	H +1 · K +1 · M +1

4. WHICH WEATHER WOULD YOU RATHER LIVE IN YEAR ROUND?

◯ Wet, green, and cooler	H +2 · K +1 · M +1
◯ Dry and sunny most days	H +2 · M +2 · O +1
◯ Mild and in between	O +2 · K +1

5. HOW FAR FROM A HOSPITAL, A FULL GROCERY STORE, AND AN AIRPORT CAN YOU LIVE?

◯ Under 15 minutes	O +3 · M +1
◯ 15 to 30 minutes	M +2 · K +2 · O +1
◯ 30 to 60 minutes is fine	H +3 · K +1

6. WHAT IS YOUR SITUATION WITH SCHOOL-AGE CHILDREN?

◯ Children at home and private school matters	O +3 · M +1
◯ Children at home, public school, want options	O +2 · M +1 · K +1
◯ Children at home, public school, small community	K +2 · H +2
◯ No children at home	O +1 · H +1 · M +1 · K +1

7. HOW OFTEN WILL YOU FLY TO THE MAINLAND?

◯ Six or more trips a year	O +3
◯ Two to five trips a year	O +2 · M +2 · H +1
◯ Once a year or less	H +2 · K +2

8. HOW MUCH DO YOU DEPEND ON FAST, RELIABLE INTERNET?

◯ Daily video calls, uploads, or streaming for work	O +2 · M +1
◯ Important, but some flexibility	O +1 · M +1 · K +1 · H +1
◯ Email and browsing is enough	H +2 · K +1

9. WHAT DO YOU WANT WITHIN A SHORT DRIVE?

◯ Restaurants, nightlife, shopping, and events	O +3
◯ A mid-sized town with the basics covered	M +2 · H +2 · K +1
◯ As little as possible, rural and quiet	K +2 · H +2

10. WHAT IS YOUR HOUSING PLAN?

◯ Buying within a year and I need real choice	O +2 · H +2
◯ Buying eventually, no rush	O +1 · H +1 · M +1 · K +1
◯ Renting first	O +2 · M +1 · H +1 · K +1

YOUR SCORE GRID

Write the points from each answer in the matching column, then total each one.

Question	O‘ahu	Hawaii Island	Maui	Kaua‘i
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
TOTAL				

WHAT YOUR TOP ISLAND MEANS

Read your highest score first, then your second. The second one matters, because the gap between them tells you how much of your result rests on a single constraint.

O‘ahu scored highest. You need the depth: the jobs, the specialists, the schools, and the flights. About 69 percent of the state lives here, wages are the highest at roughly $1,441 a week, and the physician shortage is 15 percent against 41 to 43 percent on Maui and Hawaii Island. The trade is cost and traffic. Median single-family sales ran about $1,110,000 in 2025 (UHERO 2026 Housing Factbook), and you are buying into the busiest island in the chain.

Hawaii Island scored highest. Your budget, your space, or your independence is driving the result. The median single-family sale was about $465,000 in 2025 (UHERO 2026 Housing Factbook), and it is the only island where homes under $400,000 still appear with any regularity. The trades are real: the lowest wages in the state at about $1,190 a week, a 43 percent physician shortage, longer drives to everything, and fiber that is still being built out street by street. It is also the only county growing while the state shrinks.

Maui scored highest. You want beauty and amenities without Honolulu density. The job market is tourism-weighted, median single-family sales were the highest in the state at about $1,175,000 in 2025 (UHERO 2026 Housing Factbook), and condo prices have been correcting, down about 12 percent to $650,000 in mid-2026. Healthcare is strained, with a 41 percent physician shortage.

Kaua‘i scored highest. You want quiet and you are not relying on a local paycheck. The job market is thin, there are only seven private schools, and the island is still recovering from Hurricane Lowell, which battered Kaua‘i over Labor Day weekend 2026, with insured losses estimated at $0.5 to $1 billion. More inventory has not made it cheaper: asking prices rose while listings grew.

If your top two are close, the tiebreaker is almost always income source or healthcare. Those two override preference more often than anything else on this list.

NOW NARROW IT TO A REGION

An island is not an answer yet. Rainfall across Hawaii varies roughly fortyfold, and the difference between windward and leeward matters more than the difference between islands. Hilo averages about 120 inches of rain a year while Kailua-Kona, on the same island, averages about 18. Answer these in writing.

WHICH ISLAND CAME OUT ON TOP, AND WHICH WAS SECOND?

NAME ONE SPECIFIC TOWN OR DISTRICT ON EACH OF THOSE TWO ISLANDS THAT YOU WANT TO RESEARCH FIRST.

WET SIDE OR DRY SIDE, AND WHY? LOOK UP THE ANNUAL RAINFALL FOR THAT EXACT TOWN BEFORE YOU ANSWER.

HOW FAR IS THAT TOWN FROM THE NEAREST HOSPITAL, AND FROM THE AIRPORT YOU WOULD FLY OUT OF?

WHAT DOES A HOME OR RENTAL IN THAT TOWN ACTUALLY COST RIGHT NOW? WRITE THE FIGURE AND THE DATE YOU CHECKED.

BEFORE YOU COMMIT, VERIFY THESE FIVE

- **Fiber at the exact address.** Hawaii ranks 47th nationally for broadband with 74.6 percent fiber access, and the Hawaii Island buildout is still in progress street by street. Check the address, not the island.
- **Your actual flight routes.** Honolulu is the hub and many neighbor island fares connect through it. Kona has far fewer nonstop routes than Honolulu.
- **An insurance quote for the property.** Standard, hurricane, and flood are three separate policies here. 2026 brought federally declared storm disasters to every county, so exposure is statewide rather than island-specific.
- **The school assignment for that address.** Hawaii runs a single statewide district, and private options concentrate heavily: about 89 schools on O‘ahu against 7 on Kaua‘i.
- **Whether your income survives the move.** If you need a local job, check whether your field exists on that island before you fall for a neighborhood.

ABOUT MOLOKA‘I AND LĀNA‘I

These two are deliberately left out of the scoring, and it is worth explaining why rather than pretending they do not exist.

Moloka‘i has roughly 7,000 residents, no stoplights, and no building taller than a coconut tree. Lāna‘i has about 3,000 residents and one town, with most of the island and its two resorts under single ownership. On both, jobs are very limited, private school options are minimal or nonexistent, healthcare means community clinics and visiting providers, and serious medical cases are flown off island. Groceries, services, and specialists usually mean a trip to Maui or O‘ahu.

Residents of both islands have also actively resisted large-scale development for decades, and that is a deliberate choice about how they want to live rather than a gap in the market. If you are drawn to either, the honest first step is to spend real time there outside of a vacation, talk to people who live there, and be clear with yourself about what you would be asking of a very small community.

A LAST WORD ON THE RESULT

A quiz cannot know your family, your work, or what you will miss. What it can do is show you which constraints are actually driving your choice, and whether the island you had in mind survives them. If your result surprised you, that is the useful part. Go and test it against a specific town, a real listing, and a real flight schedule before you decide anything.

WANT A SECOND OPINION ON YOUR RESULT?

Scan the QR code to book a free, no pressure call. Bring your top two islands and the towns you wrote down, and we will tell you honestly how those places actually live: what your budget buys there right now, what the commute and the weather are really like, and whether the island you scored highest on is the one we would send you to.

Scan to Book a Time Here

Figures reflect 2026 data and several are moving. Prices, storm recovery, and fiber availability change month to month, so verify anything you are about to act on.