FOR MOVING FAMILIES

18 QUESTIONS FOR HAWAII FAMILIES

Schools, commutes, costs and daily life

livinginhawaii.com

INTRODUCTION

Why this checklist exists

Every year, families arrive in Hawaii full of certainty, and every year some of them quietly move back. After years of watching families arrive and families leave, we noticed something: the ones who stayed were not luckier or richer. They had simply asked better questions before the moving container was booked.

The ones who left were almost always surprised by something. A grocery bill. A commute. A school deadline. A homesickness that showed up right on schedule around year two. None of those surprises were unknowable. They were just unasked.

These are the 18 questions that separated the families who built a life here from the families who booked a second container home. Answer them the inexpensive way: on paper, before the boxes are packed, instead of the expensive way, after.

WHAT TO EXPECT

How this works

The checklist takes about 15 minutes, and it works best when both partners go through it together with real numbers on the table.

You'll move through four sections: Money first, because budget surprises end more Hawaii moves than anything else. Then Home and Location, Kids and Schools, and finally Staying Power, the questions families skip most: work, community, and the two-year wall nobody warns you about.

The rule is the same for every question: check the box only if you can answer it today, with real numbers and real plans, not hopes. An unchecked box is not a verdict. It's a task, and every task on this list clears with a few weeks of homework.

At the end, your score lands you in one of three places: ready to pack, close but not yet, or a season of homework away. By the last page you'll know whether your Hawaii plan is built to arrive, or built to stay.

18 QUESTIONS BEFORE YOU PACK FOR HAWAII CHECKLIST

☐ 1. DO WE KNOW OUR REAL HAWAII MONTHLY NUMBER, NOT OUR MAINLAND BUDGET PLUS A LITTLE?

A family of four living comfortably in Hawaii typically spends $8,000 to $12,000 per month on housing, childcare, groceries, transportation, and utilities. Families who leave usually budgeted their mainland number plus 20%. The gap is bigger than that, and it compounds every month.

☐ 2. HAVE WE PRICED CHILDCARE AT HAWAII RATES?

Infant and toddler daycare runs roughly $1,500 to $3,000 per month per child, with Honolulu at the top of the range. Families who assumed mainland pricing often underestimated it by half.

☐ 3. IS THERE A FLIGHT FUND IN THE BUDGET?

A family of four flying to the West Coast twice a year spends $4,000 to $8,000 annually, more from the outer islands, more to reach the East Coast. Weddings, funerals, and grandparents don't wait for sale fares. Budget it monthly, like a utility: $350 to $650 for most families.

☐ 4. DO WE KNOW WHAT OUR PAYCHECK ACTUALLY LOOKS LIKE AFTER HAWAII TAXES?

Hawaii's income tax climbs to 11% today, and to 13% on very high incomes (over $500,000 single or $1 million joint) starting in 2027. The General Excise Tax adds 4.5% on every island (up to 4.712% passed on to you) to nearly everything, including services and groceries that most mainland states don't tax. Local salaries in many fields also run below mainland metros. Run the real take-home number before assuming your income travels with you.

☐ 5. COULD WE AFFORD THIS MOVE TWICE?

Shipping a household and one car typically costs $10,000 to $20,000+, plus several thousand more in the first 90 days replacing what didn't make the container. A move that doesn't work out means paying most of it again in reverse. Families who stayed had enough cushion that the move wasn't a one-way bet.

☐ 6. WILL WE STILL HAVE 6 MONTHS OF HAWAII-PRICED EXPENSES SAVED AFTER THE MOVE IS PAID FOR?

Not mainland-priced expenses. Six months at your real Hawaii number, sitting untouched after every deposit, shipment, and setup cost has cleared. This single cushion is the most common difference between families who weathered their first surprise and families who packed back up.

☐ 7. DID WE CHOOSE OUR ISLAND WITH A BUDGET, OR WITH A VACATION MEMORY?

O'ahu single-family medians have pushed past $1.1M and Maui sits above $1.1M. The Big Island's east side is the only place in the state where sub-$500K family homes appear with any regularity, and it comes with trade-offs in rain, jobs, and distance to specialists. Families who stayed picked the island their number could afford, then learned to love it. It works in that order far more often than the reverse.

☐ 8. HAVE WE DRIVEN OUR FUTURE COMMUTE AT 7AM ON A SCHOOL DAY?

The drive from Ewa or Kapolei into town that took 25 minutes on your vacation can take 45 to 75+ minutes at rush hour. Commute misery is one of the top reasons families relocate within O'ahu in their first two years. Test the real drive at the real hour before signing anything.

☐ 9. DO WE KNOW THE MICROCLIMATE OF OUR EXACT TARGET NEIGHBORHOOD, NOT JUST THE ISLAND?

Hilo gets over 120 inches of rain a year; Kona, on the same island, gets a fraction of that. Windward neighborhoods are green because it rains. Leeward is sunny and dry. Ten minutes of driving can change the weather you live in every single day. Families wish they'd checked before falling for a house.

☐ 10. ARE WE PLANNING TO RENT FOR 6 TO 12 MONTHS BEFORE WE BUY?

Renting first lets you test the school, the commute, the neighbors, and the weather with a lease instead of a mortgage. In a market this expensive, one year of rent is cheap insurance against buying in the wrong place. Most families who are still here five years later rented first.

☐ 11. HAVE WE CHECKED THE UNGLAMOROUS PROPERTY DETAILS THAT DON'T EXIST ON THE MAINLAND?

Catchment water systems, cesspools awaiting mandatory conversion, lava zone insurance ratings, leasehold vs fee simple ownership, and HOA fees that can run several hundred dollars a month. Any one of these can quietly add hundreds to your monthly cost or complicate a future sale. Ask about all five on every property you consider.

18 QUESTIONS BEFORE YOU PACK FOR HAWAII CHECKLIST

- [ ] **12. DO WE KNOW THE ACTUAL PUBLIC SCHOOL OUR TARGET ADDRESS FEEDS INTO, AND HAVE WE LOOKED INTO IT?**

  Hawaii has one statewide school system, but quality varies a lot from school to school. Look up the exact public school your address is zoned for on the Hawaii Department of Education website, read its Strive HI performance report, and visit if you can. A transfer to a different public school isn't guaranteed, so don't assume you can pick a school outside your zone.

- [ ] **13. IF PRIVATE SCHOOL IS THE PLAN, CAN WE SUSTAIN IT FOR THE WHOLE JOURNEY?**

  Tuition at Hawaii's well-known private schools runs roughly $10,000 to $30,000+ per year, per child, and admission at the most sought-after schools is competitive. Families wish they'd stress-tested the full 12-year cost, not just next year's.

- [ ] **14. WHAT'S OUR PLAN FOR SUMMERS, SICK DAYS, AND AFTER-SCHOOL WITHOUT FAMILY NEARBY?**

  On the mainland, grandparents cover the gaps. Here, they're 2,500 miles away. After-school care, summer programs, and a backup plan for the inevitable sick day all cost money and require waitlists. The families who struggled most were the ones who'd never priced the village they were leaving behind.

- [ ] **15. HAVE WE EXPERIENCED HAWAII OUTSIDE OF VACATION MODE?**

  A week in a resort tells you nothing about a Tuesday with a sick kid, no dishwasher parts on the island, and rain for the ninth straight day. Before committing, spend time in your target neighborhood doing normal life: groceries, laundromat, rush hour, a rainy weekend. Families who stayed knew what ordinary felt like before they signed up for it.

- [ ] **16. IS AT LEAST ONE INCOME SECURE OR FULLY PORTABLE BEFORE WE LAND?**

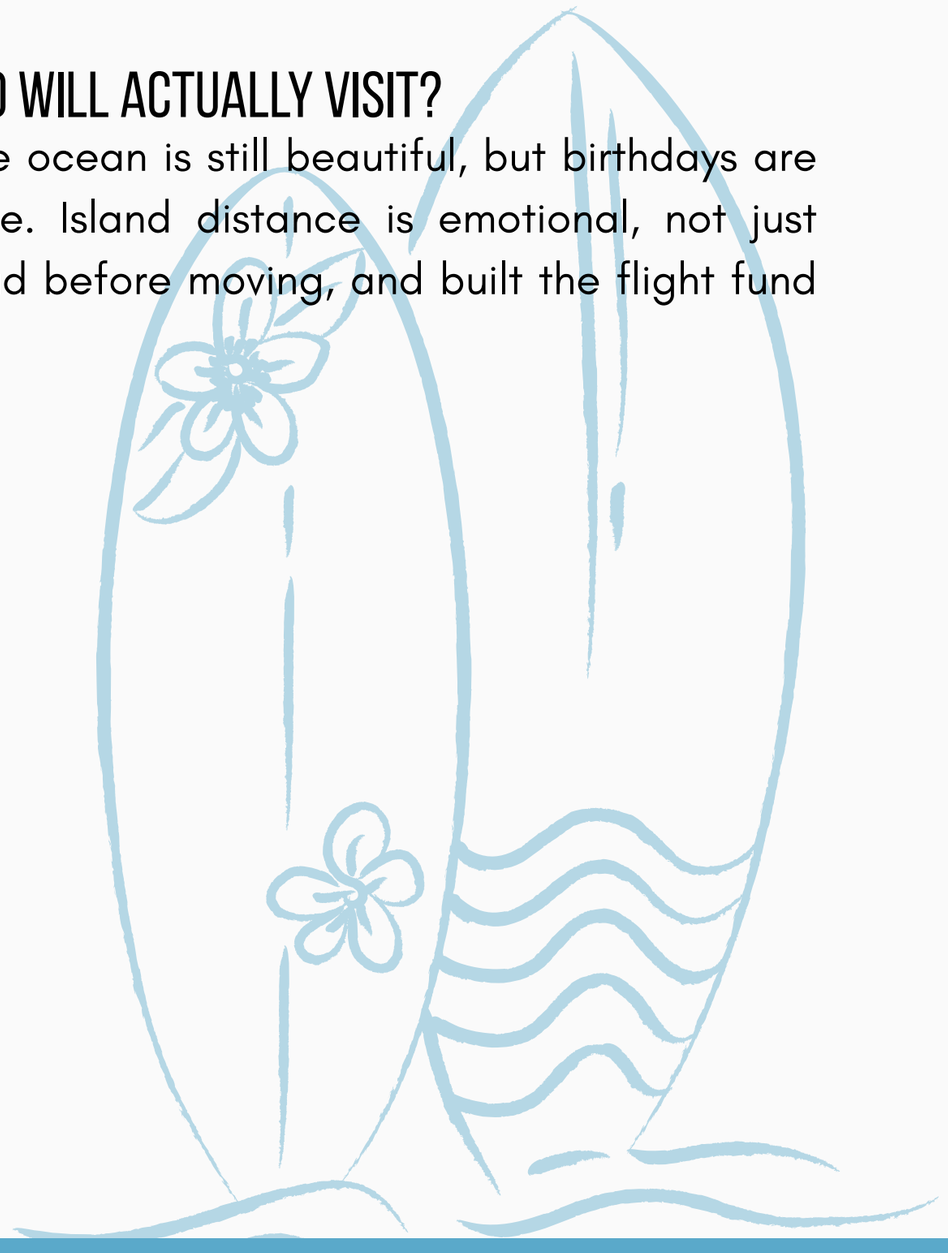
  "We'll figure out work when we get there" is the sentence that precedes most move-backs. Hawaii's job market is real but concentrated in tourism, healthcare, government, and military support, and many fields pay less than mainland equivalents. Land with a job, a transfer, or a proven remote income, not a plan to find one.

- [ ] **17. ARE WE READY TO JOIN A COMMUNITY, NOT JUST OCCUPY A LOCATION?**

  Hawaii is not a backdrop; it's a place with deep culture, local rhythms, and unwritten rules about respect, patience, and giving before taking. The transplants who thrive show up humble, learn the culture, support local, and let belonging take the years it takes. The ones who struggle expected the aloha to flow one direction.

- [ ] **18. HAVE WE TALKED HONESTLY ABOUT WHAT WE'LL MISS, AND WHO WILL ACTUALLY VISIT?**

  Around the two-year mark, most transplant families hit a wall: the ocean is still beautiful, but birthdays are being missed back home and the promised visitors came once. Island distance is emotional, not just geographic. Families who stayed named what they'd miss out loud before moving, and built the flight fund and the visit calendar to handle it.



WHAT TO DO NEXT

Your score is a starting line, not a verdict

If you scored 16 to 18: Start making it real. Set your moving window by working backwards from early August if kids are involved, get shipping quotes from at least two container companies, and start your rental search 60 to 90 days before your target arrival. Your unchecked boxes are your final errands. Clear them before you book anything.

If you scored 11 to 15: You're closer than most families ever get. Turn your unchecked boxes into a to-do list and work them in order: money questions first, because they decide everything else. Most families clear this gap in one to three months, and it's the cheapest insurance a Hawaii move can buy.

If you scored 10 or fewer: Not never. Not yet. Pick your three easiest unchecked boxes and clear those first. Momentum matters more than speed here. Give yourself a season of homework, and revisit this checklist when the boxes start filling in. The islands will still be here, and you'll arrive as a family that stays.

READY TO TALK IT THROUGH?

Whatever you scored, do this today

Scan the QR code to book a free, no-pressure call with us. Bring your score and your target island, and we'll tell you honestly which of your unchecked boxes matter most for that island, and how families like yours usually clear them. No pitch, no obligation. Just a local answer key from people who live these questions every day.

Scan to Book a Time Here

Because the goal was never just to move to Hawaii. It's to build a life here that lasts.