KNOW BEFORE YOU GO

MOVING TO HAWAII REALITY CHECK

20 questions to ask before you go

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20 QUESTIONS BEFORE YOU GO

Most Hawaii residents love living here. UH's 2026 Quality of Life Survey found 46 percent of residents thought about moving away in the past year, up from 40 percent in 2024, and cost of living was the top reason. Yet 88 percent said they are satisfied with their lives. The difference is usually planning.

Hawaii is the most expensive state on MERIC's cost of living index, wages trail the national average, and a move with a pet takes months of lead time. So this checklist works in the order you will actually face it: the money, housing, work and daily life, the move itself, and the part people regret most. Answer all twenty questions honestly before you book the flight.

PHASE ONE · THE MONEY QUESTIONS

☐ **1. WHAT WILL YOUR MONTH ACTUALLY COST HERE?**
Hawaii is the most expensive state on MERIC's 2026 cost of living index, at 185.8 against a U.S. average of 100. Housing scores 302.6 and groceries 135.8. Build a real monthly budget before you pick a move date.

☐ **2. WILL YOUR PAYCHECK KEEP UP WITH HAWAII PRICES?**
The average weekly wage here is $1,387, against $1,654 nationally, and wages grew just 1.7 percent over the past year, the slowest of any state (BLS). The same job can buy less here.

☐ **3. HAVE YOU PRICED ELECTRICITY AND GAS?**
Electricity runs about 47 cents per kWh here, about 2.6 times the U.S. average. Regular gas is about $5.66 a gallon, against $4.25 nationally.

☐ **4. DO YOU HAVE WORK LINED UP BEFORE YOU LAND?**
Unemployment is low at 2.8 percent, but the state added only about 400 jobs in a year. Openings fill slowly and often through local networks, so line up a job or remote income before you move.

☐ **5. COULD YOU AFFORD TO MOVE BACK IF YOU HAD TO?**
Keep a separate fund in case you need to move back. Shipping adds up fast: Matson's price to ship one car to Hawaii starts at $1,790.

PHASE TWO · THE HOUSING QUESTIONS

☐ 6. HAVE YOU PRICED RENT ON THE ISLAND YOU WANT?

Oahu's average rent is about $2,789 a month. A 1-bedroom averages $2,425 and a 3-bedroom $3,505 (RentCafe, September 2026).

☐ 7. IS BUYING REALISTIC ON YOUR INCOME?

Oahu's September 2026 medians were $1.11 million for a house and $523,000 for a condo. Statewide, a median house takes more than 180 percent of the median income.

☐ 8. HAVE YOU PICKED THE ISLAND THAT FITS YOUR LIFE?

Each island is a different life. Weekly wages average $1,441 in Honolulu but $1,190 in Hawaii County. Visit the one you would actually live on.

☐ 9. HAVE YOU CHECKED HOA FEES AND INSURANCE?

42 percent of Hawaii homeowners pay HOA fees, against 25 percent nationally, and the median fee is $470 a month. Property insurance premiums rose 13 percent in 2024, and some condo buildings are struggling to keep hurricane coverage.

☐ 10. WILL YOU RENT BEFORE YOU BUY?

Renting for six months to a year lets you learn the neighborhoods, the commute and the weather before you commit. It is the simplest way to avoid buying in the wrong place.

PHASE THREE · WORK AND DAILY LIFE

☐ 11. CAN YOU LIVE WITH THE COMMUTE?

Honolulu drivers lost 49 hours to traffic in 2025, about $903 each, the 20th worst in the U.S. (INRIX). Test your commute at rush hour.

☐ 12. IS THE HEALTHCARE YOU NEED ON YOUR ISLAND?

Hawaii is short 644 doctors, or 833 counting which island they practice on. Hawaii County is short 224 and Maui 179. In Hawaii County, 39 percent say a lack of nearby care is a major problem.

☐ 13. HAVE YOU LOOKED INTO SCHOOLS?

Compare public school options and private school costs for the exact area you plan to live in, and check waitlists and deadlines early.

☐ 14. ARE YOU READY FOR ISLAND LIFE DAY TO DAY?

Orders take longer to arrive, some products are hard to find, and the humidity brings bugs and mold. Groceries score 135.8 on MERIC's index, about 36 percent above the U.S. average.

PHASE FOUR · THE MOVE ITSELF

☐ 15. HAVE YOU STARTED YOUR PET'S PAPERWORK?

Pets need two rabies shots and a passing blood test, then a 30-day wait. Labs can take 1 to 2 months. Miss a step and it becomes a 120-day quarantine.

☐ 16. WILL YOU SHIP YOUR CAR OR SELL IT?

Matson's price to ship a car from the mainland starts at $1,790, with 9 to 45 days from the West Coast. Matson has suspended shipping electric and plug-in hybrid vehicles, so an EV may need another carrier or a sale.

☐ 17. DO YOU KNOW THE REGISTRATION DEADLINE?

After your car arrives, get a Hawaii safety inspection, then finish registration within 30 days. Check your county's steps before the car lands.

☐ 18. WHAT IS ACTUALLY WORTH SHIPPING?

Shipping household goods is expensive and slow. Compare the cost to ship each large item against buying it here, and pack the things you would struggle to replace. Many people sell bulky furniture before they go.

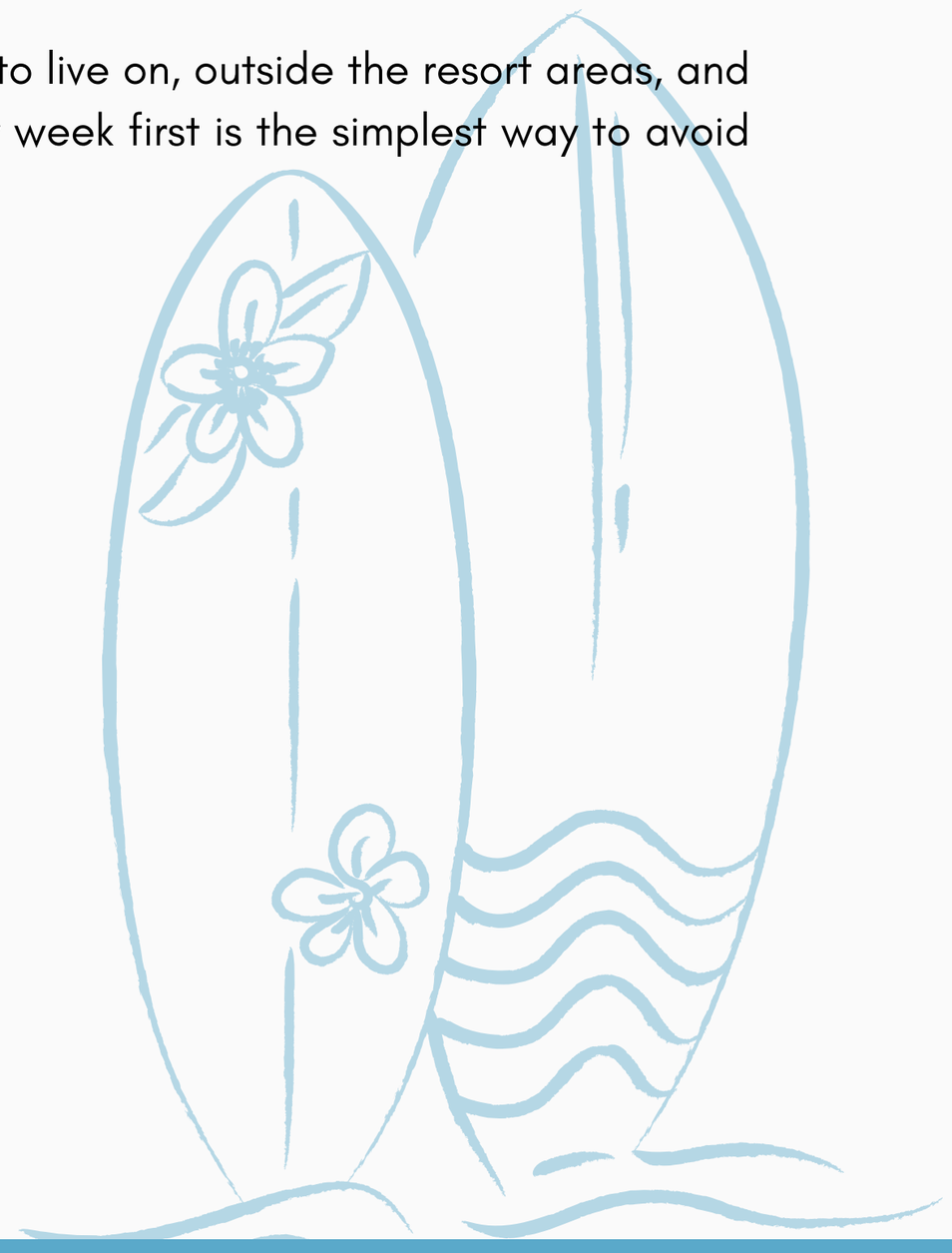
PHASE FIVE · WHAT PEOPLE REGRET

☐ 19. HOW OFTEN WILL YOU FLY HOME, AND CAN YOU AFFORD IT?

Mainland round trips run about $350 in winter and $800 to $1,200 for summer nonstops (Beat of Hawaii, 2026). Budget for the trips you will want to take.

☐ 20. HAVE YOU SPENT REAL TIME HERE FIRST?

A vacation is not daily life. Spend time on the island you plan to live on, outside the resort areas, and live on a local budget while you are there. Seeing an ordinary week first is the simplest way to avoid surprises after you move.



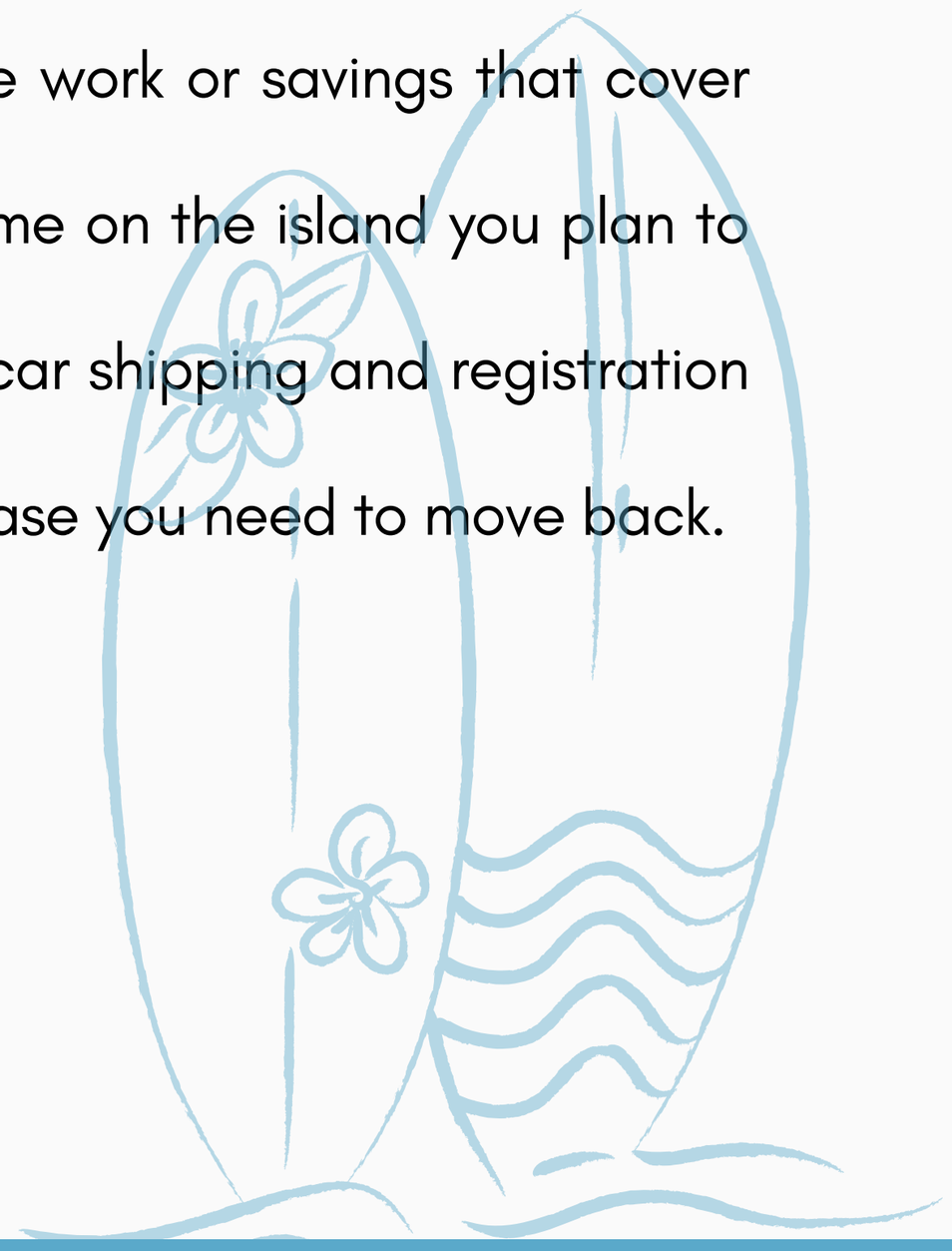
THE NUMBERS AT A GLANCE

The figures behind the twenty questions, from 2025 and 2026 data. Statewide unless noted.

• **All-in, Hawaii is the most expensive state**. MERIC's 2026 index puts it at 185.8, with housing at 302.6.
• **Average pay trails the mainland**. The average weekly wage is $1,387 here, against $1,654 nationally.
• **A kilowatt-hour costs about 47 cents**. That is about 2.6 times the U.S. average, and gas is about $5.66 a gallon.
• **Housing is the biggest cost**, with Oahu rent averaging $2,789. A 1-bedroom averages $2,425 and a 3-bedroom $3,505.
• **The median Oahu house is $1.11 million**, and the median condo $523,000 (September 2026).
• **A doctor shortage is real**. The state is short about 644 doctors, and Hawaii County and Maui are each about 40 percent short.
• **A pet move needs months of lead time**. Rabies testing and the 30-day wait take at least two to three months.
• **Leaving crosses many minds**. 46 percent thought about it in 2026, with cost of living the top reason, yet 88 percent are satisfied with life here.

5 SIGNS YOU ARE READY TO MOVE

• **A Hawaii budget worked out.** You have priced rent, power, gas and groceries for your island.
• **Income lined up.** You have a job offer, remote work or savings that cover the gap.
• **A real visit, not a vacation.** You have spent time on the island you plan to live on.
• **Hard dates on the calendar.** Pet paperwork, car shipping and registration are scheduled.
• **A fallback fund.** You have money set aside in case you need to move back.



WHERE TO START, DEPENDING ON YOU

You are still dreaming. Start with questions 1 to 3. Run your monthly budget at Hawaii prices before you pick an island or a date.

You have a job offer. Check the pay against local costs, then test the commute and price rent near the job before you sign.

You are moving with kids. Look at schools and healthcare early, and confirm doctors on your island are taking new patients.

You are bringing a pet. Start the rabies paperwork now. It takes at least two to three months before your pet can skip quarantine.

You plan to buy. Rent first for six months to a year, and check HOA fees and insurance before you make an offer.

READY TO TALK IT THROUGH?

Scan the QR code to book a free 45-minute Hawaii Move Strategy call. Bring your budget, your timeline and the island you have in mind, and we will walk through what your move really takes and where people usually get surprised.

No pressure, no sales pitch, just a real conversation about whether moving to Hawaii works for you.

Scan to Book a Time Here

Figures reflect 2025 and 2026 data and change through the year. This is general information, not tax, legal or financial advice. Confirm pet, vehicle and shipping rules with the official agency or carrier before you act.