holomua
COLLECTIVE

2026 Hawai‘i Affordability Survey



AE Consulting

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Executive Summary

Holomua Collective's annual Affordability Survey aims to understand how local employees feel about issues impacting the cost of living in Hawai'i and what they think needs to be done to move the needle on affordability. More than 5,000 Hawai'i employees responded to the 2026 survey—the largest participation since it began in 2024.

Many of the survey's key findings remained consistent with previous years' results, signaling that it remains too difficult for working families to afford life in Hawai'i. Housing was the #1 ranked factor impacting the cost of living in Hawai'i, followed by wages and taxes. Nearly two-thirds of respondents (64%) are housing cost-burdened, meaning they spend more than 30% of their income on housing, and nearly three-quarters of respondents said it is difficult to save any money from their paycheck (71%).

Only 25% of all respondents had an income increase in the last year that kept up with the inflation rate *(approximately 3.5%)*. And despite nearly all respondents being full-time employees, 31% work at least one other job to make ends meet. In the face of these persistent affordability pressures, 29% of respondents believe they will have to move to a less expensive state, with another 45% saying they are unsure if they will have to leave Hawai'i.

But local workers are not just struggling to keep up with the cost of living—they also do not see sufficient opportunities to get ahead. While 67% of respondents are satisfied with their current primary job, fewer agree that there are opportunities for advancement in their current industry in Hawai'i (58%), and only 35% said there are sufficient pathways to prepare local residents for living wage jobs. Moreover, economic opportunity was at the very bottom of the list when it comes to factors that make respondents want to stay in Hawai'i. Personal reasons like family, culture, and lifestyle topped this list of "pull factors," while only 3% of respondents said economic opportunity is a reason to stay.

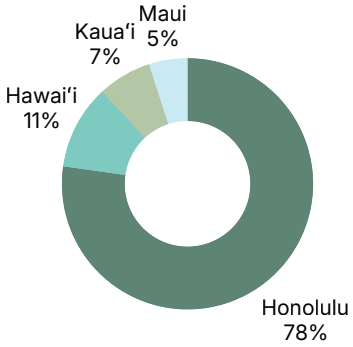
These findings make clear that Hawai'i's working families are facing two interconnected problems: affordability and lack of economic opportunity. In the face of these pervasive issues, respondents were divided on their hope for Hawai'i's future, with 39% feeling discouraged and 37% hopeful. But respondents also shared what would increase their hope: Affordable housing, higher wages, and government reform. These factors align closely with the top three factors impacting the cost of living in Hawai'i, affirming that these are the critical areas Holomua Collective and its partners should prioritize to make Hawai'i a place where working families can afford to stay and build a future.

Who did we hear from?

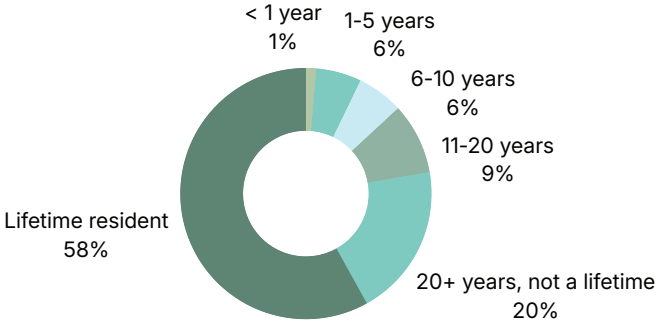
In 2026, 5,167 Hawai'i employees participated in Holomua Collective's Affordability Survey to share their perspectives on cost-of-living issues and challenges in the state. Respondents represented 25 organizations across public, private, and nonprofit sectors. Some of the largest industry respondent groups represented were Government (49%), Healthcare (21%), and Higher Education (11%).

Respondents were primarily located in Honolulu County (78%), while 11% were in Hawai'i County, 7% in Kaua'i County, and 5% in Maui County. More than half of respondents (58%) were lifetime residents of Hawai'i, with another 20% having lived in Hawai'i for over 20 years.

Respondents by County



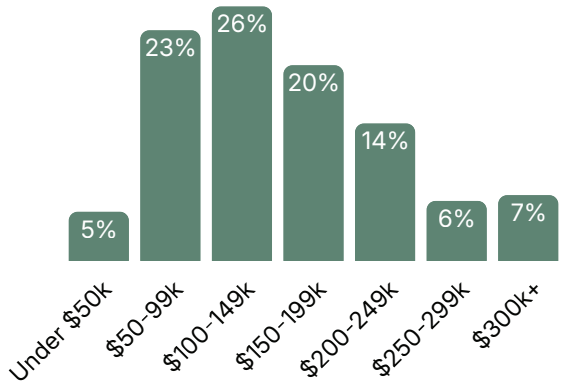
Years Residing in Hawai'i



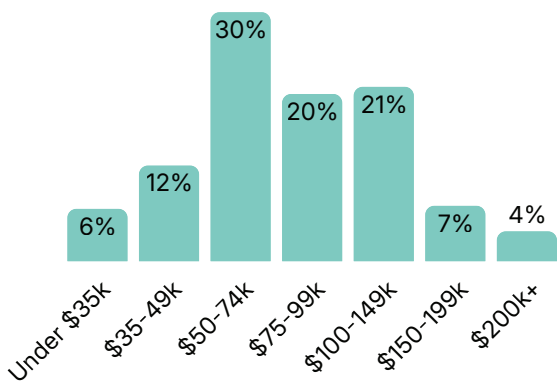
Respondents' median household size was 3. About half owned their home (53%), while 36% were renters. The average respondent was highly educated, with nearly two-thirds of respondents (64%) holding a bachelor's degree or postgraduate degree. For comparison, statewide, an estimated 38% of residents hold a bachelor's degree or higher *(U.S. Census Bureau)*.

Respondents also had relatively high household incomes and individual incomes. The median household income was $140,000, compared to the state median of $100,745 *(U.S. Census Bureau)*. The median individual income was $75,000, while the statewide median sits at $56,320 *(U.S. Bureau of Labor Statistics)*.

Household Income Level



Individual Income Level



Can I afford life here?

In 2026, the top factors impacting the cost of living in Hawai'i remained unchanged from last year's survey:



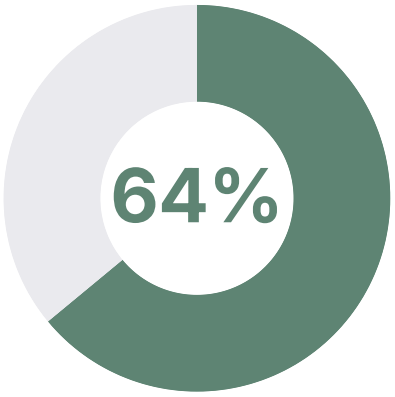
Since the first survey in 2024, respondents have consistently ranked Housing first and Wages second when it comes to factors impacting the cost of living, reflecting persistent affordability pressures in these key areas.

Housing Costs

On average, respondents spend about $3,044 per month on housing, including rent or mortgage payments and any additional costs, like utilities and homeowners association fees. Consistent with last year's survey findings, **nearly two-thirds of respondents are housing cost-burdened (64%)**, meaning they spend more than 30% of their income on housing. Respondents with an individual income lower than $100k per year, respondents with children, and Honolulu and Maui County respondents were more likely to experience housing cost burden.

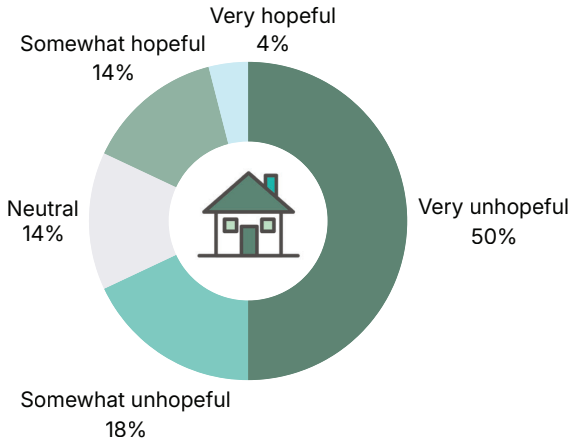
Sixty-eight percent of renters are unhopeful about their prospects for owning a home in Hawai'i within five years, with 50% saying they are very unhopeful. The most common reasons renters cannot buy a home were not being able to afford the down payment (75%) or not being able to afford the mortgage payment (71%). Only 10% of renters said they don't want to buy a home.

Housing Cost Burden



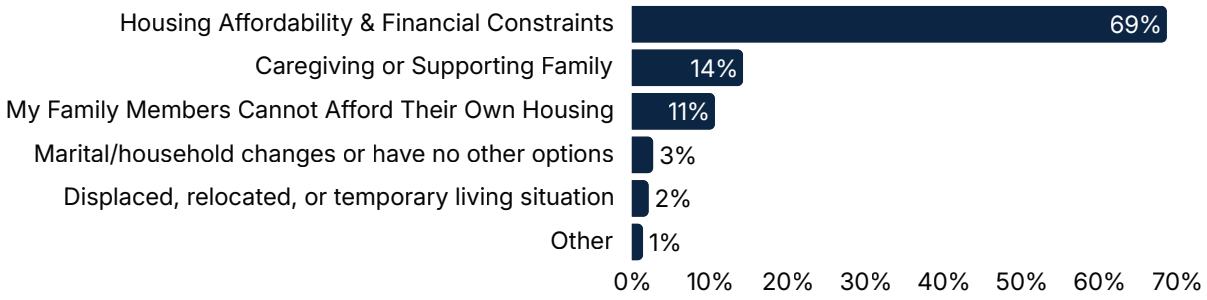
of respondents spend more than 30% of their income on housing

How hopeful are you that you can own your own home in Hawai'i in the next five years?



This year, respondents were asked whether their current living situation, including where they live and whom they live with, is by choice or by necessity. Overall, **36% of respondents said that their current living situation is by necessity**. When respondents whose living arrangement is by necessity were asked to explain the reason, the most common response was housing affordability and financial constraints (69%). Renters were more likely than homeowners to say that their living situation is out of necessity.

For those whose current living arrangement is "by necessity," What is the reason for your current living arrangement?



Childcare Costs

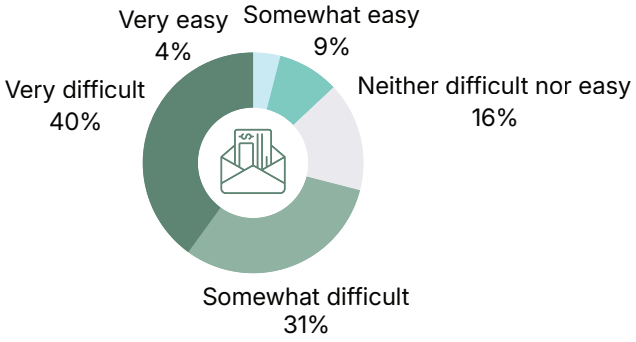
Childcare is another significant expense for many local families. Respondents' monthly childcare costs averaged $1,100 per month. The majority of respondents (82%) agreed that Hawai'i needs to increase access to childcare and education for children ages 0-5. Agreement on this issue has remained strong since the first survey was conducted in 2024.

Making Ends Meet

Given the high costs of housing and other basic living expenses relative to earnings, **most respondents said it is difficult to set aside any money from their paycheck (71%)**, with 40% saying it is very difficult to save from their paycheck. About one-third of respondents (36%) said they worry frequently or all the time about being able to pay their monthly bills, and 35% worry about unanticipated healthcare expenses.

Hawai'i's affordability pressures force hardworking individuals and families to make difficult choices. **Twenty-eight percent (28%) of respondents said they are likely to skip or reduce paying bills in order to pay another**, with respondents earning less than $50,000 being more likely to fall into this group (43%).

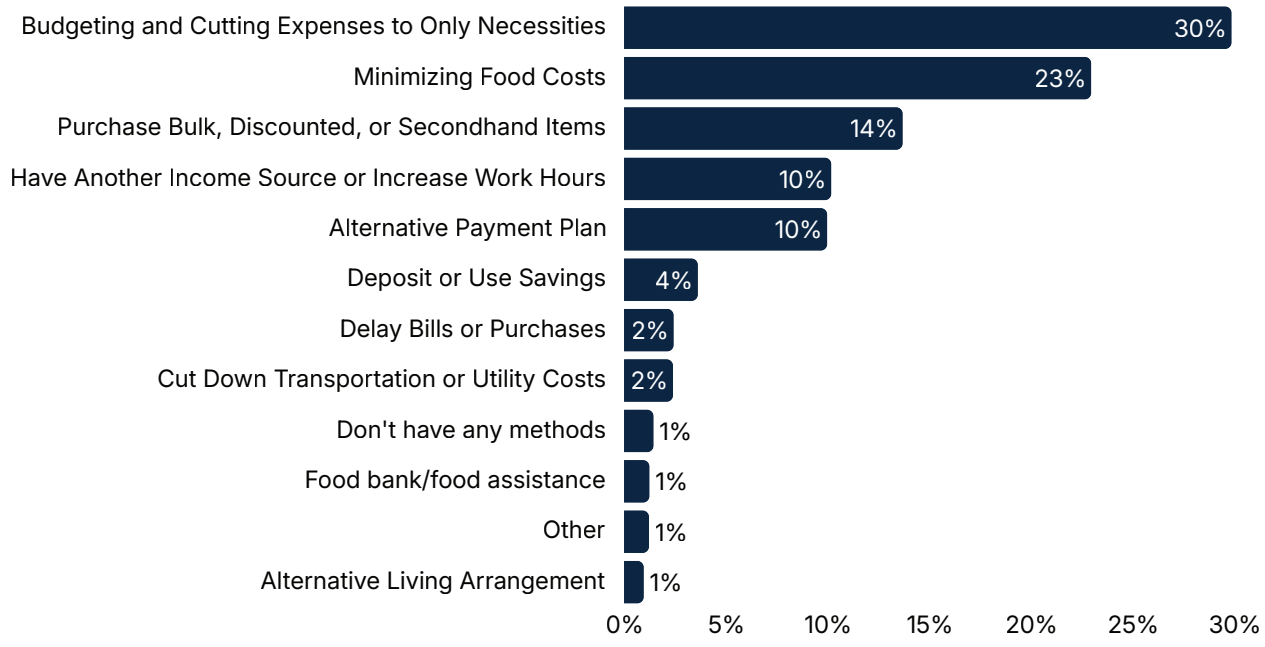
How easy is it to set aside any money from your paycheck?



The most common methods respondents use to stretch their paycheck are budgeting or cutting expenses to only necessities (30%), minimizing food costs (23%), and purchasing bulk, discounted, or secondhand items (14%).

Findings suggest rising food costs are an increasing expense burden on respondents. Compared to 2025, there was a slight increase in respondents whose primary strategy is to minimize food costs, from 19% to 23%. In 2026, a new category was added for participants who specifically said they utilize local food banks or food assistance programs to make ends meet, representing 1% of respondents.

What methods do you use to stretch your paycheck?



Can I get ahead here?

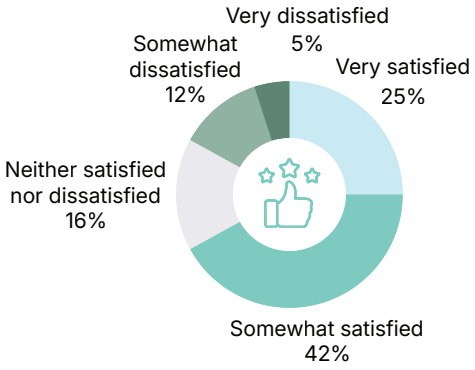
Given the persistently high cost of living and rising inflation, Hawai'i's working families are facing immense pressure just to keep up. In addition to asking about current job satisfaction, this year's survey sought to understand how respondents' employment status and income have changed and whether they see opportunities to get ahead in Hawai'i.

Consistent with last year's survey findings, **67% of respondents are satisfied with their jobs**. Respondents in the Non-Profit, Building, and Finance industries had the highest job satisfaction, while Retail, Government, Human Resources, and Healthcare industry respondents reported relatively lower job satisfaction. Job satisfaction was also higher among individuals earning more than $100,000 per year.

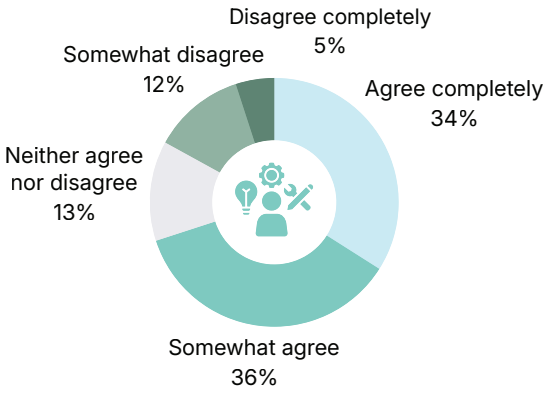
Sixty-three percent (63%) of respondents are likely to recommend their primary employer to others, and 84% are likely to remain in their primary job for at least another year. Encouragingly, 70% of respondents agreed that their current job fully uses their skills and education.

Most respondents are full-time employees (96%), and 70% are salaried at their primary job. Yet, **31% of respondents said they work at least one other job**. Renters and respondents with children were more likely to work multiple jobs to make ends meet.

How satisfied are you with your primary job?



My current job fully uses my skills and education



Employment & Income Changes

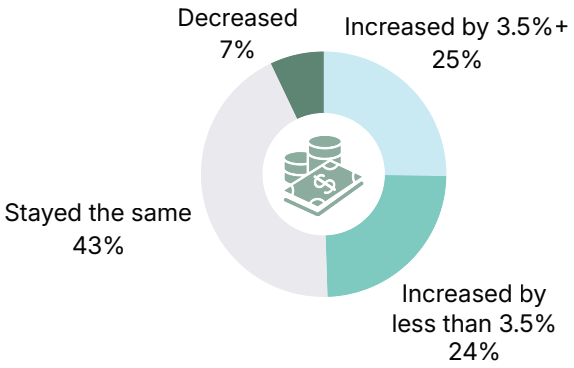
This year, respondents were also asked how their employment status or qualifications had changed in the last year. The most common types of employment changes were a new role or position (19%), a new employer (11%), or number of work hours (10%). Few respondents reported changing their industry credentials (2%) or education level (2%).

In terms of individual income changes in the last year, about half of respondents said their income increased (49%), while 43% said their income stayed the same, and 7% had decreased income. Yet, **only 25% of respondents had an income increase that kept up with the inflation rate** *(approximately 3.5%)*.

Respondents in the Energy or Communications & Technology industries were more likely to have had their income increase in the last year.

Of respondents whose income kept up with inflation, nearly one-third (31%) reported changing their job role or position in the last year, underscoring the importance of continued advancement.

Individual Income Change in the Last Year

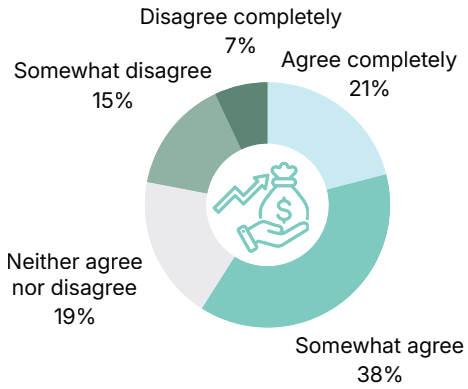


Pathways to Economic Security

Although respondents are largely satisfied with their jobs and feel their jobs fully use their skills and education, fewer agree that there are opportunities for advancement in their industry in Hawai'i (58%), with only 21% expressing complete agreement.

Respondents from the Insurance, Communications & Technology, and Finance industries were more likely to agree that there are opportunities for advancement in their industry, while respondents in Retail and Higher Education were more likely to disagree.

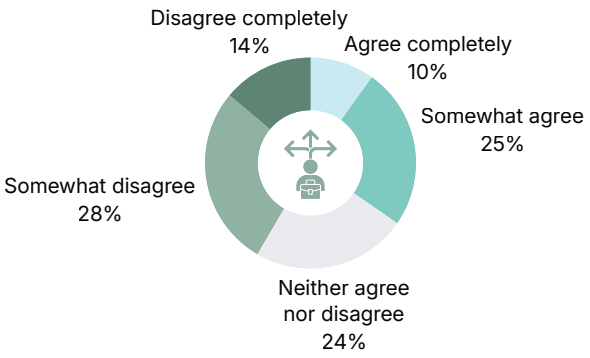
There are opportunities for advancement in my current industry in Hawai'i



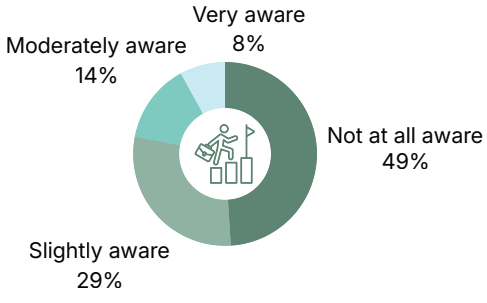
Moreover, **only 35% of respondents agree that there are sufficient pathways to prepare residents for living wage jobs** in Hawai'i. Respondents who work multiple jobs were more likely to disagree about pathways to living wage jobs, as well as opportunities for advancement in their industry. Awareness of workforce development opportunities continues to be a barrier, with more than three-quarters of respondents (78%) being not at all aware or only slightly aware of workforce development programs in Hawai'i.

For many local workers, the path to getting ahead in Hawai'i is unclear—and that may call their future here into question.

There are sufficient pathways to prepare local residents for living wage jobs in Hawai'i



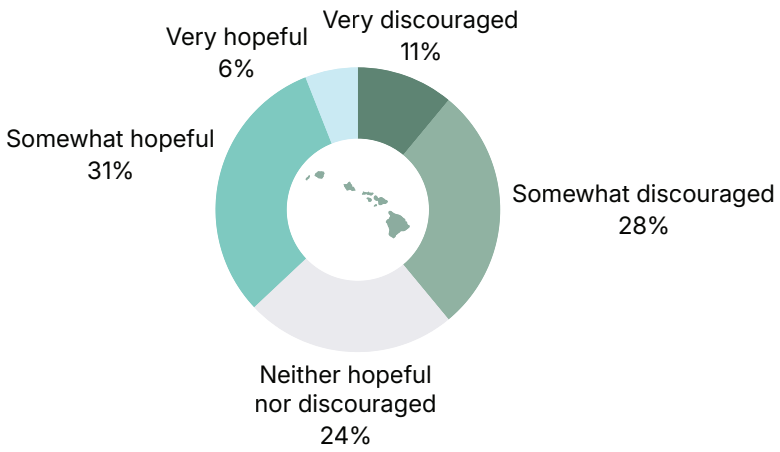
Awareness of workforce development programs in the state that allow for career growth and/or strengthening of economic position



Can I build a future here?

Facing mounting affordability pressures amplified by uncertain pathways to economic security, respondents were divided on their hope for Hawai‘i’s future. **While 37% were hopeful about Hawai‘i’s future, 39% were discouraged.** Only 6% said they were very hopeful.

How hopeful are you about Hawai‘i’s future?



Notably, respondents whose income kept up with inflation in the last year were more hopeful about Hawai‘i’s future (42%) compared to those whose income did not (35%), even though income alone was not a significant predictor of hope. On the flip side, **only 25% of respondents who do not see opportunities for advancement in their current industry in Hawai‘i were hopeful**. This data reinforces the role of economic opportunity in enabling working families to envision a better future for Hawai‘i.

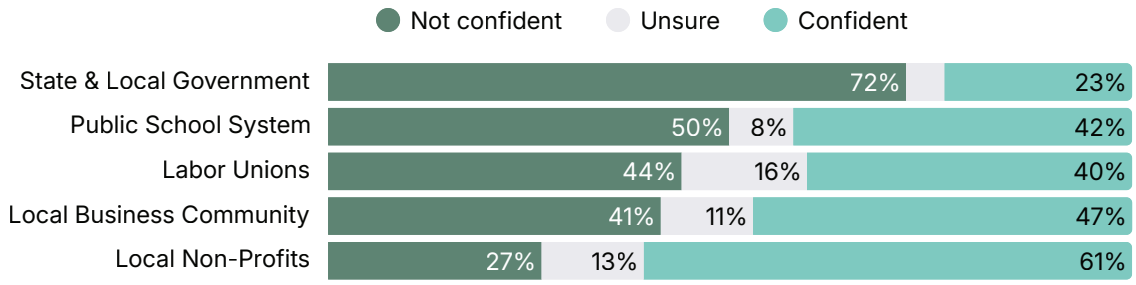
Respondents were asked to rank the top three factors that would most increase their hope in Hawai‘i’s future. **Affordable Housing was the #1 factor, followed by Higher Wages and Government Reform**, aligning closely with respondents’ top-ranked factors impacting the cost of living: Housing, Wages, and Taxes.

Which of the following would most increase your hope in Hawai‘i’s future?
(Top 3 Ranking)

1. Affordable housing
2. Higher wages
3. Government reform
4. Stronger public schools
5. Business growth
6. Childcare access
7. Medical care access
8. Workforce training

Respondents also rated their level of confidence in various Hawai'i institutions, including labor unions, state and local government, public schools, local businesses, and local non-profits, to do right by Hawai'i's working families. **Confidence was highest in local non-profits (61%) and lowest in state and local government (23%)**, consistent with last year's findings. Notably, respondents who had higher confidence in institutions were also more hopeful about Hawai'i's future, while respondents who were not confident were more discouraged.

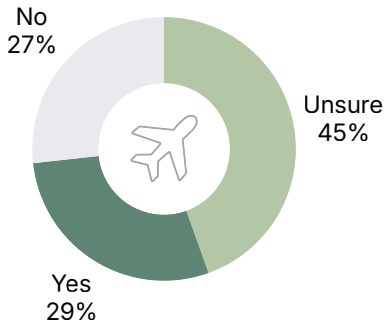
Confidence in Hawai'i Institutions



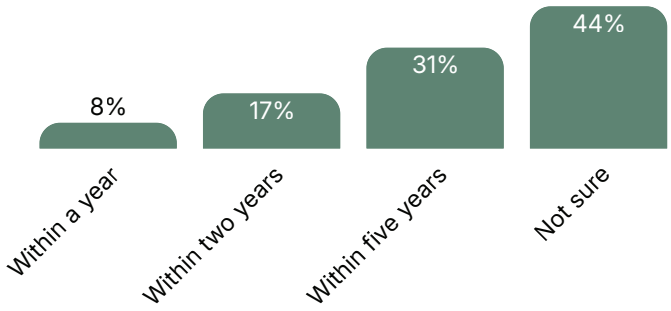
Moving Away

Twenty-nine percent (29%) of respondents said they believe they will have to move to a less expensive state, and another 45% are unsure if they will have to move, consistent with last year's survey findings. Of respondents who said they will have to move, more than half plan to move within five years (56%), while 44% are unsure when they will be moving.

Do you think that you will have to move to a less expensive state?



Moving timeline for respondents who said they will have to move



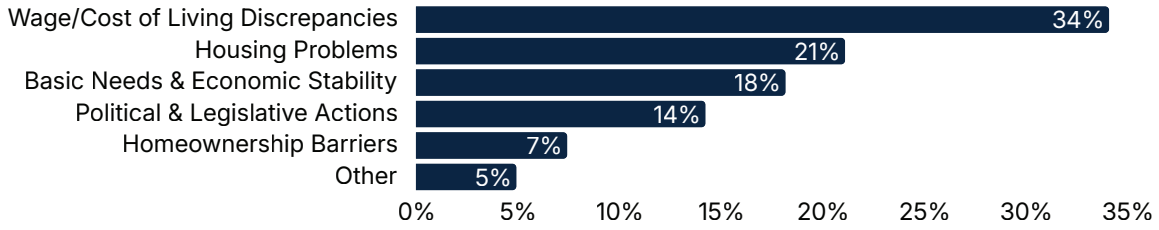
Certain respondent groups are feeling greater pressure to move away, including those who are dissatisfied with their jobs and those who don't see opportunities for advancement, renters, and lower-income earners. These respondents were more likely to say they will have to leave Hawai'i than their counterparts:

- **Respondents who are discouraged about Hawai'i's future** (43%), compared to 17% of respondents who are hopeful about Hawai'i's future.
- **Respondents who do not see opportunities for advancement in their industry** (41%), compared to 24% of those who do.
- **Respondents who are dissatisfied with their job** (41%), compared to 24% who are satisfied.

- **Renters** (40%), compared to 22% of homeowners.
- **Respondents whose current living situation is "by necessity"** (38%), compared to 24% of respondents whose living situation is "by choice."
- **Respondents under 35 years old** (36%), compared to 27% of respondents over 35.
- **Individuals earning less than $100k** (31%), compared to 25% of those earning more than $100k.
- **Housing cost-burdened respondents** (31%), compared to 23% of respondents who are not housing cost-burdened

Respondents who are planning to move or are contemplating moving were asked what would need to change for them to stay in Hawai'i. One-third of them said that they would either be paid commensurate with the cost of living in Hawai'i, or the cost of living would be lowered to match their pay (34%). Twenty-one percent (21%) mentioned problems related to housing, and 18% cited basic needs and economic stability.

If you could change one thing to make it possible for you to stay in Hawai'i, what would it be?

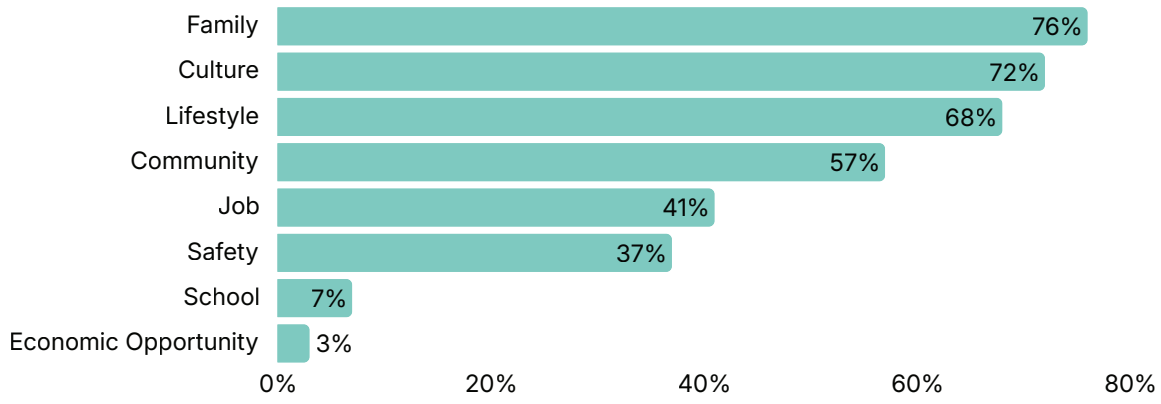


Reasons to Stay in Hawai'i

While affordability is a known "push" factor that may influence residents' decision to move away, there are also many "pull" factors that make them want to stay. The top reasons respondents said they want to stay in Hawai'i were Family (76%), Culture (72%), and Lifestyle (68%). **The least-popular reason was Economic Opportunity, selected by only 3% of respondents.**

Respondents who said they won't be leaving the state were more likely to select all of the top "pull" factors compared to those who will have to move.

What makes you want to stay in Hawai'i? Select all that apply

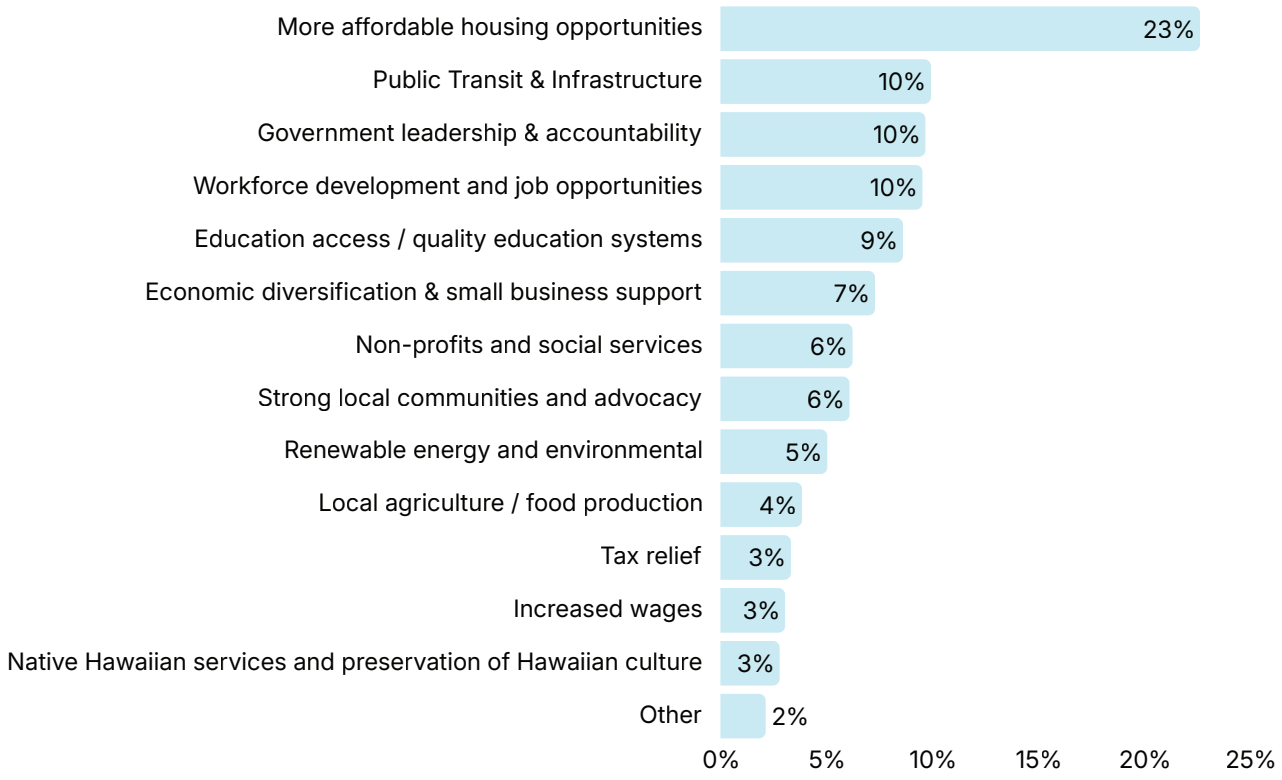


Bright Spots

In 2026, respondents were also asked to share any "bright spots" or things that they feel are moving in the right direction in terms of improving affordability and economic opportunity in Hawai'i.

While it is evident that housing remains a top affordability concern for respondents, it is also the most visible "bright spot." Nearly a quarter of responses focused on more affordable housing opportunities and/or preservation of local housing stock (23%). Ten percent (10%) mentioned public transit and infrastructure, 10% cited government leadership and accountability, and 10% described workforce development efforts and increased job opportunities. Other comments offered bright spots related to education, economic diversification, non-profits and social services, community strength and advocacy, renewable energy, and more.

In terms of improving affordability and economic opportunity in the state, are there any bright spots or things that seem to be moving in the right direction?



Conclusion

Holomua Collective's annual Affordability Survey highlights the challenges working Hawai'i residents are facing when it comes to the cost of living and what it will take for them to build a future here.

The survey findings point to what needs to change to make Hawai'i a place where residents can afford to stay and thrive:

Addressing Affordability
The past three years of survey data illustrate persistent affordability challenges. Respondents have consistently ranked housing and wages as the top two factors impacting the cost of living in Hawai'i, respectively. Nearly two-thirds of respondents are housing cost-burdened, and only 25% of all respondents reported an income increase in the last year that kept up with the inflation rate. While 96% of respondents are full-time employees, nearly one-third work at least one other job in addition to their primary job.

Creating Economic Opportunity
Only 3% of respondents said economic opportunity makes them want to stay in Hawai'i, and when it comes to perceived opportunities for advancement in their industry locally, respondents were divided. Those who don't see pathways for career growth were less hopeful about Hawai'i's future and more likely to say they will have to move to a less expensive state.

Building Hope and Confidence
Only 37% of respondents are hopeful about Hawai'i's future, while 39% are discouraged. Only 23% of respondents are confident in state and local government to do right by Hawai'i's working families, and government reform was among the top three factors that would increase their hope.

Three years of listening to Hawai'i employees point to a challenge that cannot be solved through affordability policy or economic development alone. Hawai'i must do both: reduce the costs and barriers that make it difficult to build a life here while creating more pathways to higher wages, career advancement, business growth, and long-term economic security. At the same time, progress must be visible and credible to make Hawai'i a place where working people can see a prosperous future.

Holomua Collective is focused on identifying and advancing solutions that address both affordability and economic opportunity for Hawai'i's working families.

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