

Budget Tips for Residents, Created By Residents

General Tips:

Housing should be about 30% of your net income (aka what you take home after taxes)

Food should be about 10-15%

Transportation should be about 15%

Transportation includes car payments, insurance payments, and fuel costs.

Food:

- Sam's Club or Costco membership. Discount membership available through HRP.
- Costco also sells the cheapest tires and gas on the island.
- Chinatown has a market that has cheap produce and groceries.
- Numerous farmer's markets throughout Hawaii and many neighborhoods occur weekly. Check out their website: <https://hfbf.org/farmers-markets/>

Entertainment:

- Beaches and hiking are free.
- Local places (ie: Zoo, Aquarium) tend to give a discount if you have a Hawaii state ID so always ask for a "Kama'aina discount."
- Certain museums have free Admissions Day (Check the Honolulu Museum of Art or the Bishop Museum websites)

Used Goods:

- Craigslist is a lifesaver in Hawai'i! If you are looking for an apartment before you come, contact a fellow resident in your future department to see if they can check out a place beforehand. Don't pay anything until you have seen the place. While it has its dangers and scams, being smart can get you a ton of great stuff for cheap.
- Savers, Salvation Army, and Goodwill are thrift shops with multiple locations on the island. Since there is a high turnover of military personnel the Goodwills and Salvation Armies on Hawaii are usually well stocked. We recommend Savers in Kailua and Kalihi as well as Goodwill in Kaimuki and Downtown Honolulu.
- Elite Discount Furniture sells discounted hotel furniture that is gently used for a great price.
- Also consider discount stores such as Ross and TJ Maxx.

Childcare and Schools:

- www.patchhawaii.org is a great resource for licensed child care and scholarships for preschool and school tuition.
- "Honolulu Magazine" annually publishes rankings of state public schools. Check out their website: <http://www.honolulumagazine.com/>

Housing:

- The average rent for an apartment in 2021 for the Honolulu county is \$1,961.
- One bedroom apartments in Honolulu rent for \$1,405 a month on average and two bedroom apartment rents average \$1,798.
- Consider living with a roommate.
- Rush hour in Hawaii typically starts around 6:30 AM in the morning and 3:30 PM in the afternoon.
- Cheaper housing available in the central area (Aiea, Pearl City) and west side (Ewa Beach) compared to downtown Honolulu area, but take into account commute times, which can take over an hour in peak rush hour traffic.
- Consider location of public school districts if you have children (see "Childcare and Schools" above).
- The following is a graph depicting areas where many HRP residents choose to live.



Honolulu Average Rent By Neighborhood

