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DEPARTMENT OF BUSINESS, ECONOMIC DEVELOPMENT & TOURISM

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DEPT. COMM. NO. 283

DTS# 202512011640LA

December 23, 2025

The Honorable Ronald D. Kouchi
President and Members
of the Senate
Thirty-Third State Legislature
State Capitol, Room 409
Honolulu, Hawaiʻi 96813

The Honorable Nadine K. Nakamura
Speaker and Members of the
House of Representatives
Thirty-Third State Legislature
State Capitol, Room 431
Honolulu, Hawaiʻi 96813

Dear President Kouchi, Speaker Nakamura, and Members of the Legislature:

For your information and consideration, I am transmitting a copy of the report titled *Self-Sufficiency Income Standard, Estimates for Hawaiʻi 2024,* as required by Section 201-3(5), Hawaiʻi Revised Statutes. In accordance with Section 93-16, Hawaiʻi Revised Statutes, I am also informing you that the report may be viewed electronically at: http://dbedt.hawaii.gov/overview/annual-reports-reports-to-the-legislature/.

Sincerely,

James Kunane Tokioka
DBEDT Director

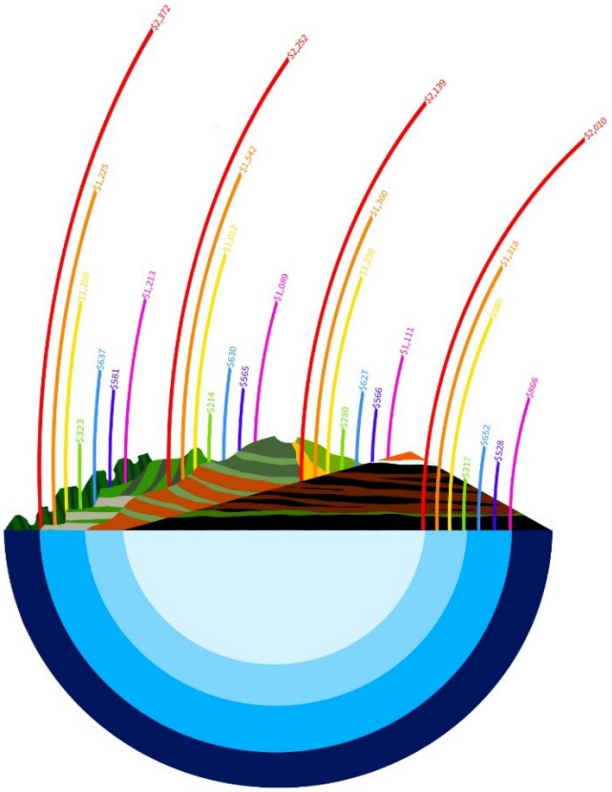
Enclosure

c: Legislative Reference Bureau

STATE OF HAWAI'I • DEPARTMENT OF BUSINESS, ECONOMIC DEVELOPMENT & TOURISM

Self-Sufficiency Income Standard

Estimates for the State of Hawai‘i and Counties for 2024



The title page graphic, created by Solomon Enos, illustrates the monthly self-sufficiency budget required for a single adult with one preschooler and one school-age child, by county.

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RESEARCH & ECONOMIC ANALYSIS DIVISION

DBEDT • STATE OF HAWAI'I

Department of Business, Economic Development and Tourism

December 2025

This report fulfills the reporting requirements of 201-3(5), Hawai'i Revised Statutes and was prepared by the Research and Economic Analysis Division. This publication was produced by Laura Viso, Economist, and edited by Dr. Oscar Carvallo, Economist, Mustafa Shirzad, Economist, and Dr. Joseph Roos, Manager of the Economic Research Branch.

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I. Executive Summary

Under Hawai‘i Revised Statutes §201-3(5), the Department of Business, Economic Development & Tourism (DBEDT) must update the Self-Sufficiency Income Standard every two years. Established in 2008, this standard measures the income needed for families to meet basic needs without subsidies, using recognized methodologies and accounting for housing, food, childcare, transportation, health care, taxes, and other essentials, adjusted for location, family size, and wage earners.

The first report was released in 2009, with the ninth edition published in December 2023. All reports are available at: http://dbedt.hawaii.gov/economic/reports_studies/self-sufficiency-income-study. This tenth update sets Hawai‘i’s 2024 self-sufficiency income standards and compares family budgets to federal poverty thresholds, state minimum wage, and median family income for five representative family types. It assumes adults work full-time (40 hours per week).

Major Highlights. In 2024, self-sufficiency budgets across Hawai‘i counties remain significantly higher than the state median income for many family types, creating substantial affordability challenges. Families with children face the greatest gaps—often requiring incomes far above the median. For example, a one-adult household with one preschooler needs more than double the median income (105.5% higher). All single-adult families with children fall below the self-sufficiency level, and nearly 24% of two-adult families remain below. At Hawai‘i’s state median family income, single-parent households do not reach self-sufficiency anywhere in the state, whereas two-adult households (with or without children) generally do. Single adults are close—above the standard on average—but with a thin margin in the highest-cost counties, especially Kaua‘i.

Minimum wage earnings illustrate the challenge at the lower end of the income scale: one-adult households earning minimum wage fall short in most cases, while two-adult households earning minimum wage come closer but still remain below the standard in several counties.

County comparisons show Kaua‘i has the highest budgets, while Hawai‘i County is the most affordable. Honolulu and Maui fall in the mid-to-high range, with Maui slightly higher for larger families. The statewide average generally falls between Honolulu and Maui.

Affordability gaps widen with family size:

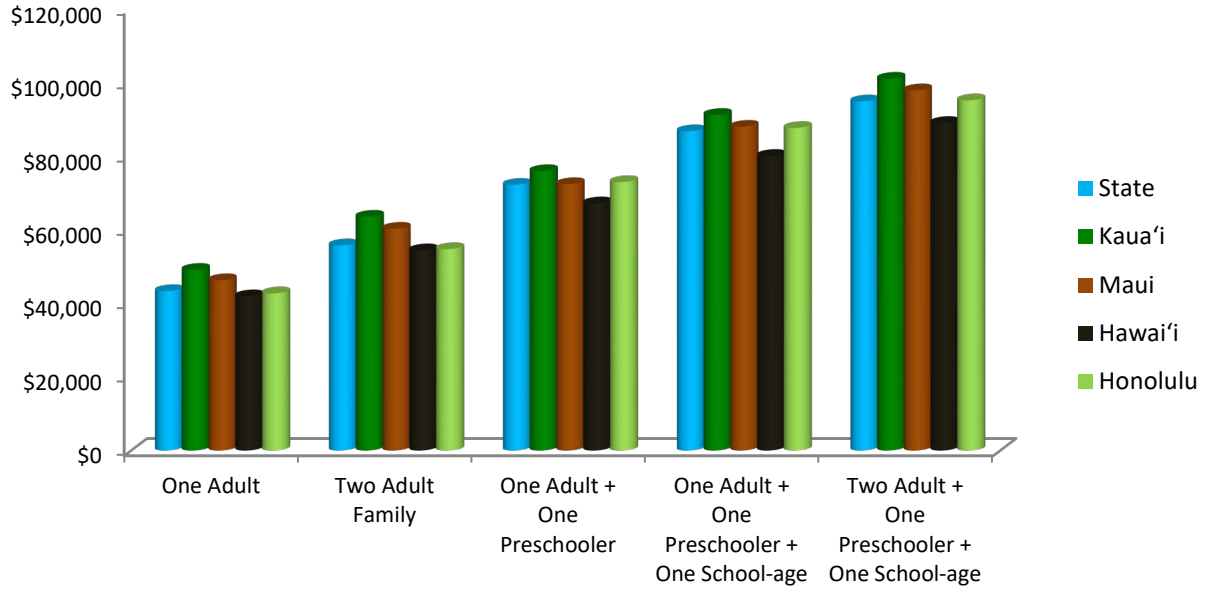
- One Adult: $41.9k–$49.1k (difference $7.2k)
- Two Adults: $54.4k–$63.5k (difference $9.1k)
- One Adult + Preschooler: $67.2k–$75.9k (difference $8.8k)
- One Adult + Preschooler + School-age: $80.1k–$91.2k (difference $11.1k)
- Two Adults + Preschooler + School-age: $89.0k–$101.1k (difference $12.0k)

Budget levels by family size are summarized in Table I.A and Figure I.A, with historical comparisons in Appendix B.

Table I.A: Annual Self-Sufficiency Family Budgets for Selected Family Types, 2024

County	Family Type				
	One Adult	Two Adult Family	One Adult + One Preschooler	One Adult + One Preschooler + One School-age	Two Adult + One Preschooler + One School-age
Honolulu	$42,698	$54,699	$72,938	$87,655	$95,171
Hawai‘i	$41,893	$54,388	$67,161	$80,062	$89,023
Maui	$46,265	$60,248	$72,384	$87,986	$97,905
Kaua‘i	$49,073	$63,505	$75,921	$91,204	$101,055
State	$43,311	$55,732	$72,190	$86,772	$94,889
Selected Income Benchmarks					
Poverty Threshold	$17,990	$24,320	$24,320	$30,650	$36,980
Minimum Wage	$29,120	$58,240	$29,120	$29,120	$58,240
State Median Family Income	$51,473	$116,855	$35,128	$73,098	$146,196
% by Which Self-Sufficiency Budget is Above or Below (-) Selected Income Benchmarks					
Poverty Threshold	140.7%	129.2%	196.8%	183.1%	156.6%
Minimum Wage	48.7%	-4.3%	147.9%	198.0%	62.9%
Median Family Income	-15.9%	-52.3%	105.5%	18.7%	-35.1%
% of Families with State Median Income Below Self-Sufficiency Level (based on ACS-PUMS data)					
State Total	41.3%	16.0%	100.0%	100.0%	23.7%

Figure I.A: Annual Self-Sufficiency Family Budgets for Selected Family Types, 2024



II. Introduction

Economic self-sufficiency is a cornerstone of financial stability and social well-being. In Hawai‘i—where the cost of living consistently ranks among the highest in the nation—understanding what it truly takes for families to meet basic needs without external assistance is critical for informed policymaking. To address this need, Hawai‘i Revised Statutes §201-3(5) mandates the Department of Business, Economic Development & Tourism (DBEDT) to establish and update a biennial Self-Sufficiency Income Standard, a requirement in place since 2008. This standard goes beyond traditional poverty thresholds by incorporating the actual costs of housing, food, childcare, transportation, health care, clothing, household expenses, taxes, and other essentials, while accounting for geographic differences, family composition, and the number of wage earners.

The concept of measuring family living standards dates back to the early 20th century, when the U.S. Bureau of Labor Statistics introduced minimum and fair budgets for families. Over time, official poverty thresholds became the most widely cited measure; however, these thresholds—based on food costs multiplied by three—have changed little since the 1960s and fail to reflect modern household expenses. To overcome these limitations, methodologies such as the Family Economic Self-Sufficiency Study (FESS) and the Economic Policy Institute’s Basic Family Budgets were developed, integrating real-world costs for housing, childcare, food, transportation, health care, and taxes. Hawai‘i first applied the FESS framework in 2000, followed by studies in 2003 and 2008. In 2009, DBEDT began publishing biennial updates using FESS principles, though data sources differ from earlier studies, making direct comparisons challenging.

This 2024 report marks the tenth update of Hawai‘i’s Self-Sufficiency Income Standard. It applies a consistent framework to estimate the income required for families to achieve economic independence across the state’s four counties—Honolulu, Hawai‘i, Maui, and Kaua‘i. The analysis compares self-sufficient family budgets to federal poverty thresholds, state minimum wage earnings, and median family income. Using data from the American Community Survey (ACS-PUMS), Current Population Survey (CPS), and other authoritative sources, the report also examines demographic and socioeconomic characteristics and estimates the proportion of families whose incomes fall below self-sufficiency levels. Appendices provide detailed data sources and historical comparisons.

By offering a comprehensive, policy-relevant benchmark for economic adequacy, this report equips policymakers, community organizations, and stakeholders with actionable insights to address structural barriers to economic security. Reports from previous years are available at http://dbedt.hawaii.gov/economic/reports_studies/self-sufficiency-income-study.

III. Self-Sufficiency Family Budget Methodology

Consistent with the FESS methodology, this study defines economic self-sufficiency as the income individuals and families need to meet basic needs without government or other subsidies. It assumes adults work full-time (40 hours per week), possibly at one or more jobs.

A. Family Types

This study estimates self-sufficiency budgets for five family types: one adult; two adults without children (filing jointly); one adult with one preschooler; one adult with one preschooler and one school-aged child; and two adults (filing jointly) with one preschooler and one school-aged child. Following FESS assumptions, preschoolers are ages 0–5, school-aged children are 6–12, and adults are 19–64.

B. Geographic Coverage

This study estimated self-sufficiency budgets for Honolulu, Hawai‘i, Maui, and Kaua‘i Counties, as well as a weighted state average. State-level median household income was calculated by age, gender, marital status, and family size using Census Bureau ACS-PUMS data (variables: HINCP, ADJINC, NP, HHT, HUPAOC, HUPARC, R18). County-level, family-size-specific median income was not estimated due to insufficient sample sizes.

C. Budget Components

The following items outline the components of the self-sufficiency family budget standard, including explanations of data sources and calculation methods. Appendix A details the data sources used for each cost category (housing, food, transportation, childcare, health insurance, miscellaneous, and taxes) across multiple Hawai‘i self-sufficiency studies (2000–2024), highlighting changes in source selection over time. Appendix B provides a comparative summary of self-sufficiency budget estimates from different studies (2000–2024) for the four Hawai‘i counties, broken down by family composition. Methodology and data changes have occurred across reports; therefore, direct comparisons may be misleading.

1. Housing

Housing cost refers to the rental expense (shelter rent plus utilities) for a privately owned, decent, structurally sound, and sanitary rental unit of modest quality with appropriate amenities. Both the Economic Policy Institute’s Basic Family Budgets framework (Bernstein 2000; Allegretto 2005) and the FESS Self-Sufficiency Standard (Pearce & Brooks 2003; AFSC-Hawai‘i 2000) rely on the U.S. Department of Housing and Urban Development’s Fair Market Rents (FMRs), which are based on data from the decennial census and the annual American Community Survey (ACS) (HUD, 2024).

This study uses HUD's Fair Market Rents (FMRs) for each of Hawai‘i's four counties. In FY2024, HUD applied the 50th percentile FMRs for Honolulu County, meaning half of the rental units in that area cost more than the FMR and half cost less. In previous years, HUD used the 40th percentile for Honolulu County, consistent with its standard methodology. For the other counties—Hawai‘i, Maui, and Kaua‘i—HUD continued to use the 40th percentile in FY2024, where 40% of rental units cost less than the FMR and 60% cost more. FMRs reflect current rental prices by including only units that have been recently rented.

The analysis assumes that parents and children do not share bedrooms. Accordingly, housing for single adults and couples without children consists of one-bedroom units, while families with one or two children are assigned two-bedroom units.

While self-sufficiency standards include the full cost of maintaining a housing unit, this may not reflect actual living arrangements. For example, many single adults share housing, and other family types may also cohabitate, potentially reducing actual housing expenses below those indicated by the standard.

2. Childcare

Childcare expenses refer to the costs families incur for placing children in private care and before- and after-school programs while parents are at work. It is assumed that preschool-aged children receive full-time private care (8 hours per day, 5 days per week, 4.33 weeks per month) in either family childcare (FCC) homes or group childcare (GCC) centers. School-age children are assumed to receive two hours of private care before school and participate in the Hawai‘i State Department of Education's A+ after-school program during the school year (9 months), with full-time private care during school breaks and summer vacation (3 months).

Age-specific and county-specific childcare costs for FCC and GCC in 2024 were obtained from provider data published by PATCH (People Attentive to Children), Hawai‘i (PATCH-Hawai‘i, 2025). For school-age children, monthly private care costs were calculated as the average of all types of care for children ages 5 to 10. Since PATCH reports data for two districts within Hawai‘i County, the average of those districts was used to represent the county-wide cost.

3. Food

Consistent with Pearce & Brooks (2003), food costs in this study reflect the expenses required for a family to meet the "low-cost plan" nutritional standard defined by the U.S. Department of Agriculture (USDA) in its Official USDA Food Plans: Cost of Food at Home at Four Levels (USDA, 2024). These plans assume that all meals and snacks are prepared at home using ingredients purchased from retail stores. The USDA Low-Cost Food Plan provides average food cost estimates

for the U.S. as a whole, and following USDA guidance, this study uses June food costs as the representative monthly average for the year.

To localize these estimates for Hawai‘i, this study applies the USDA Thrifty Food Plan (TFP) IRI-based cost estimates for June 2024, which reflect actual retail food prices in Honolulu. This approach replaces the previous method of applying a 63% Honolulu adjustment to the national Low-Cost Food Plan, offering a more accurate and policy-aligned estimate of food costs in Hawai‘i.

Because the TFP estimates are based on a four-person household, this study incorporates USDA-recommended adjustments to account for economies of scale in households of different sizes. Specifically, food costs are increased by 20 percent for one-person households, 10 percent for two-person households, and 5 percent for three-person households, while no adjustment is made for four-person households. Total household food costs are calculated by summing the food costs for each individual and applying the appropriate household size adjustment.

Individual food costs are derived from age-specific estimates for children and age- and sex-specific estimates for adults, as outlined in USDA’s Low-Cost Food Plan. In modeling family prototypes, this study follows the methodology recommended by AUW-Hawai‘i and the University of Hawai‘i Center on the Family (He, Yuan, Illukpitiya & Yuen, 2007). For one-parent families, the food cost for a female adult is used; for married couples, the costs for both a female and a male adult are included. Children’s food costs are based on the following age groups: 4–5 years for preschoolers, and 6–8 and 9–11 years for school-age children, with the latter two averaged to represent school-age food costs. Adults are represented by the 19–50 year age group.

4. Transportation

Transportation costs are based on either public transit expenses or the cost of owning and operating a private vehicle. When public transportation is limited or unavailable—as is the case on the neighbor islands—costs are estimated based on vehicle ownership, including maintenance and operation. Depending on geography and family needs, some two-parent households require two vehicles, while others need only one. For this standard, an average of 1.5 vehicles was assumed for two-parent families.

In areas where public transportation is widely available, such as Honolulu, some families may rely on buses, while others still require private vehicles. Therefore, transportation costs were estimated by averaging the cost of bus use with the cost of owning and operating a car. The monthly bus pass price for Honolulu County was obtained from the DBEDT Data Book (DBEDT, 2025b).

Private vehicle costs include fixed expenses (registration, taxes, and insurance) and variable expenses (fuel, maintenance, and repairs). Maintenance and repair costs cover routine and

preventive services to ensure safe and efficient operation over the vehicle's lifespan. It is assumed that the vehicle was purchased prior to the year of cost estimation, so purchase and depreciation costs are excluded from fixed costs.

For auto insurance, the 2024 Sample Annual Premiums from the Hawai‘i State Department of Commerce and Consumer Affairs (DCCA) were used. Premiums are based on a 2020 Honda Accord LX, 4-door sedan or equivalent, with a clean driving record (no accidents or traffic violations). Coverage includes: $20,000/40,000 Bodily Injury Liability, $10,000 Property Damage Liability, $10,000 Personal Injury Protection, $20,000/40,000 Uninsured Motorist (optional) and $20,000/40,000 Underinsured Motorist (optional).

The vehicle is assumed to run on regular gasoline. Fuel costs were calculated by multiplying the average per-gallon price by the estimated number of gallons consumed. County-level gas prices were obtained from the DBEDT Research & Economic Analysis Division's *Economic Data Warehouse* (DBEDT, 2025).

The vehicle is assumed to run on regular gasoline. Fuel costs were calculated by multiplying the average per-gallon price by the estimated number of gallons consumed. County-level gas prices were obtained from the DBEDT Research & Economic Analysis Division's *Economic Data Warehouse* (DBEDT, 2025). Estimated miles traveled per vehicle were sourced from the DBEDT Data Book (DBEDT, 2025b).

Maintenance and repair costs were estimated by multiplying the per-mile maintenance rate by the annual mileage. The firm Runzheimer International provided per-mile maintenance estimates for Hawai‘i based on 2003 survey data (DBEDT, 2025b). These estimates were based on a 2003 Ford Taurus SEL sedan driven 15,000 miles per year and retained for four years. The 2003 rate was adjusted to 2024 using the Honolulu Consumer Price Index (CPI) for Transportation (DBEDT, 2025b). The average annual mileage per vehicle was sourced from the DBEDT State of Hawai‘i Data Book (2025b).

5. Health Care

Health care costs include health insurance premiums and out-of-pocket medical expenses. Premium costs reflect the employee's share, as employers in Hawai‘i are required to provide health insurance for full-time employees, and all adults in the prototype families are assumed to work full time. Each family is assumed to purchase one family health plan covering all members.

Out-of-pocket medical expenses include payments made by individuals and families for health services and medications. The health insurance premium rate is a weighted average of family plan premiums paid by employees in the private sector, state and local governments, and the federal government.

The health insurance premium rate is a weighted average of family plan premiums paid by employees in the private sector, state and local governments, and the federal government, based on employment distribution data (DBEDT, 2025).

Private-sector rates for Hawai‘i were obtained from the Medical Expenditure Panel Survey (MEPS) (Blewett et al., 2024). Public-sector rates were calculated as the average of Kaiser and HMSA family plans offered to government employees. Federal employee rates were sourced from the U.S. Office of Personnel Management, while state and local government rates were obtained from the Hawai‘i Employer-Union Health Benefits Trust Fund (EUTF). The overall average employee premium was calculated by weighting each sector's costs by its share of county employment, based on 2024 employment data from the U.S. Census Bureau's American Community Survey.

Out-of-pocket expenses were calculated as the sum of individual spending by family members. MEPS provided age-specific medical spending data for Hawai‘i for 2022. Age groups used in the analysis included: 0–4 years (preschool children), 5–17 years (school-age children), and 25–44 years and 45–64 years (combined for adults). MEPS reports out-of-pocket spending across five categories, along with the estimated number of individuals in each. This study calculated the median out-of-pocket spending for each age group and adjusted the 2022 figures to 2024 levels using the Urban Hawai‘i Consumer Price Index (CPI) (DBEDT, 2025b).

6. Miscellaneous

Included in the miscellaneous category are the costs of telephone, clothing, personal care expenses, household supplies, reading materials, school supplies, union dues, bank fees, television, music, internet connection, and other miscellaneous items. Consistent with the practice of past studies, this category is assumed to be 10 percent of the total of all other basic living costs (Pearce & Brooks 2003; AFSC-Hawai‘i 2000; He, Yuan, Illukpitiya & Yuen 2007).

7. Taxes

Taxes include the state general excise tax (GET), payroll taxes (Social Security and Medicare), state income taxes, and federal income taxes. Unlike sales taxes in other states, Hawai‘i’s GET applies to both goods and services and is legally a seller’s liability. However, businesses may choose to pass the tax on to customers. According to Pearce (2003) and the University of Hawai‘i Center on the Family (2007), businesses providing childcare, medical services, and rental housing typically do not pass on the GET, while most wholesale and retail businesses do. Therefore, this study calculates GET only for food and miscellaneous expenses (Pearce & Brooks 2003; He, Yuan, Illukpitiya & Yuen 2007). The GET rate in Honolulu, Kaua‘i, Maui, and Hawai‘i counties for 2024 were 4.712%, which includes a 0.5% county surcharge.

State income taxes were calculated using the 2024 N-11 forms and instructions from the Hawai‘i State Department of Taxation. Federal payroll taxes for Social Security and Medicare were calculated at 7.65% (6.2% for Social Security and 1.45% for Medicare). Federal income taxes were estimated using 2024 IRS Forms 1040, 2441, and Schedule 8812 — these are the forms for standard filing and credits like Child Tax Credit (CTC) and Child and Dependent Care Expenses (CDCE). For each family prototype, federal and state income taxes were calculated after accounting for applicable standard deductions, exemptions, and both non-refundable and refundable tax credits.

Families with children were eligible for two federal non-refundable tax credits: the Child and Dependent Care Expenses (CDCE) credit and the Child Tax Credit (CTC). They were also eligible for Hawai‘i’s CDCE tax credit. The federal CDCE credit allows working parents to deduct a percentage of childcare costs from their tax liability. The federal CTC provides up to $2,000 per qualifying child in 2024. Hawai‘i’s CDCE credit similarly allows a deduction of a percentage of childcare costs from state income taxes.

For tax and credit estimations, the study assumes that (a) single parents file as heads of household and two-adult couples file jointly; (b) all adults are not claimed as dependents; (c) families file resident returns and claim the standard deduction; (d) income consists only of wages reported on W-2 forms; (e) there are no income adjustments or other tax liabilities; (f) all family members are U.S. citizens or resident aliens; (g) no family members are elderly or disabled; and (h) families may qualify for credits including child and dependent care, child tax, earned income, low-income, low-income renters, and general income tax. (i) Total income tax withholdings are assumed to equal the amount owed minus refundable credits, resulting in approximately zero refunds.

Tax and credit estimates were based on family income, composition, and number of children, using an iterative method to ensure self-sufficiency. The first iteration used the total cost of

housing, childcare, food, transportation, health care, and miscellaneous expenses to estimate earned income. Taxes and credits were then calculated. If the estimated income did not cover both living expenses and tax liabilities, a second iteration adjusted the income estimate and recalculated taxes and credits. This process continued until the condition for self-sufficiency was met: total family income = total living expenses + tax liabilities.

IV. 2024 Self-Sufficiency Family Budgets

A. State and County Overview

The Self-Sufficiency Family Standard budgets estimate the monthly income required for families in Hawai‘i to meet basic needs without relying on public or private assistance. These budgets account for variations in family size and composition, geographic location, and the ages of children. This study provides detailed estimates for the state of Hawai‘i and its four counties—Honolulu, Hawai‘i, Maui, and Kaua‘i—across five representative family types.

State-level budget estimates were derived using weighted averages based on each county’s population share, as reported in the 2024 American Community Survey (ACS). For comparative analysis, the study includes benchmarks such as the federal poverty threshold, Hawai‘i’s minimum wage, and state median family income. In 2024, the minimum hourly wage in Hawai‘i was $14. Federal poverty thresholds were sourced from the U.S. Department of Health and Human Services’ 2024 Poverty Guidelines. Although the U.S. Census Bureau provides state median family income estimates by family size, it does not disaggregate these figures by age, sex, or marital status.

To address this limitation, the study calculated family size-specific state median family income estimates by age, sex, and marital status using the 2024 ACS Public Use Microdata Sample (ACS-PUMS). This methodology enables a direct comparison between the self-sufficiency income requirements of the prototype families and the estimated incomes of actual Hawai‘i families.

Table IV.A and Figure I.A present annual self-sufficiency budget comparisons across counties and family types. Key findings include:

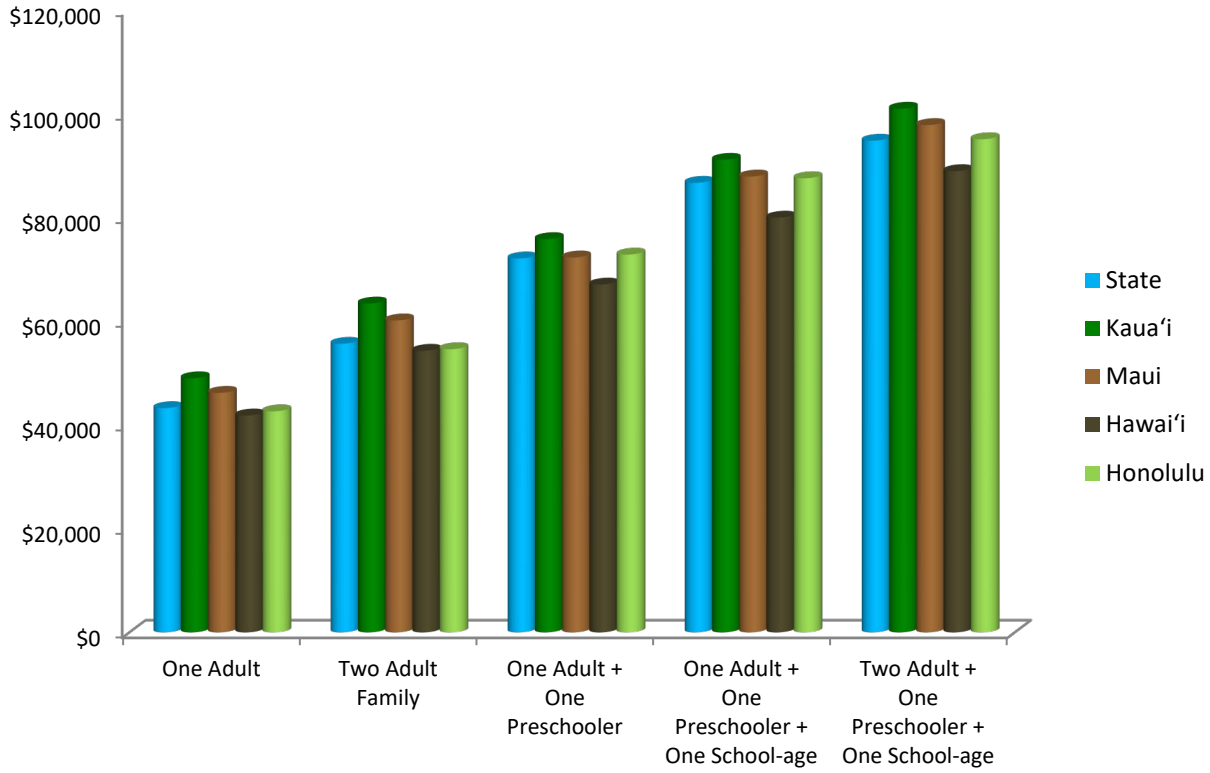
- **County Variation:** Self-sufficiency costs are highest in Kaua‘i and Maui, followed by Honolulu, with Hawai‘i County being the most affordable.
- **Impact of Children:** Families with children face the greatest financial challenges in achieving self-sufficiency. For a one-adult household, adding a preschooler increases the required annual income from $43,311 to $72,190, a rise of $28,879 or approximately 67%. Adding a school-age child on top of that raises costs by an additional $14,582, bringing the total to $86,772, an increase of 20% over the prior level. For two-adult households, the addition of a preschooler and a school-age child elevates expenses from $55,732 to $94,889, a difference of $39,157, representing a 70% increase. These figures underscore the substantial economic impact of childcare and related expenses on family budgets across Hawai‘i. The largest cost surge occurs when the first child—a preschooler—is added, primarily due to high childcare expenses. Other significant contributors include increased food and healthcare needs, as well as housing costs, since larger families often require more space.

- **Economic Vulnerability of Single Parents**: Single-parent households are particularly vulnerable. In 2024, 100% of one-adult families with children had incomes below the self-sufficiency level.
- **Budgets vs. Federal Benchmarks:** Across all counties and family types, self-sufficiency budgets far exceed federal poverty thresholds and minimum wage levels. For example, a one-adult household with a preschooler and a school-age child needs an income nearly triple the poverty threshold (183.1% higher) and almost double what full-time minimum wage provides (198.0% higher). This underscores that even full-time minimum wage work falls far short of covering basic expenses for families with children.

Table IV.A: Annual Self-Sufficiency Family Budgets for Selected Family Types, 2024

County	Family Type				
	One Adult	Two Adult Family	One Adult + One Preschooler	One Adult + One Preschooler + One School-age	Two Adult + One Preschooler + One School-age
Honolulu	$42,698	$54,699	$72,938	$87,655	$95,171
Hawai‘i	$41,893	$54,388	$67,161	$80,062	$89,023
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Poverty Threshold	$17,990	$24,320	$24,320	$30,650	$36,980
Minimum Wage	$29,120	$58,240	$29,120	$29,120	$58,240
State Median Family Income	$51,473	$116,855	$35,128	$73,098	$146,196
% by Which Self-Sufficiency Budget is Above or Below (-) Selected Income Benchmarks					
Poverty Threshold	140.7%	129.2%	196.8%	183.1%	156.6%
Minimum Wage	48.7%	-4.3%	147.9%	198.0%	62.9%
Median Family Income	-15.9%	-52.3%	105.5%	18.7%	-35.1%
% of Families with State Median Income Below Self-Sufficiency Level (based on ACS-PUMS data)					
State Total	41.3%	16.0%	100.0%	100.0%	23.7%

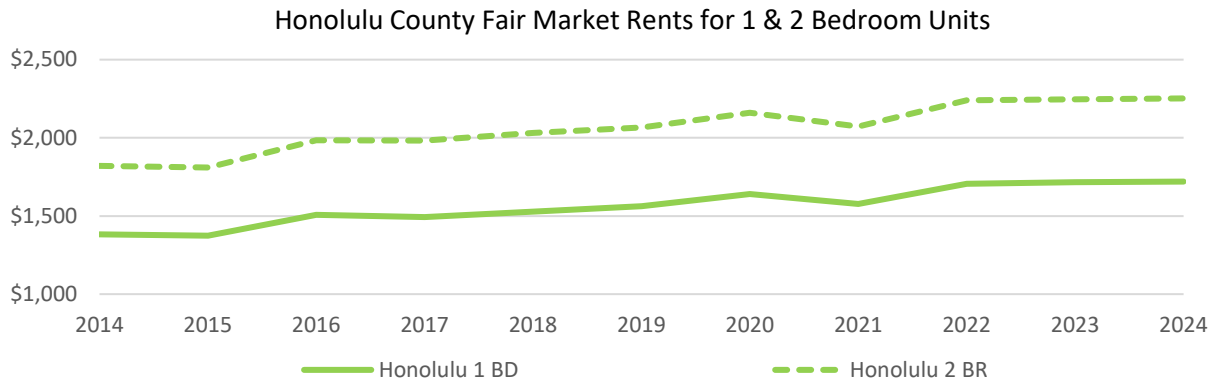
Figure IV.A: Annual Self-Sufficiency Family Budgets for Selected Family Types, 2024



B. Honolulu County

Self-sufficiency budgets estimate the income families need to meet basic living expenses—without public or private assistance—based on full-time employment (40 hours per week). Honolulu County's self-sufficiency family budgets are shaped by relatively high costs in housing, childcare, and food. These cost drivers vary depending on family composition. In Honolulu County, a single adult working full-time individual will need a monthly budget of $3,558 to cover housing, food, transportation, health care, miscellaneous expenses, and taxes.

Housing remains the largest fixed expense across all household types. In 2024, monthly housing costs are estimated at $1,720 for single adults and two-adult families, and $2,252 for families with children. Rental prices have shown a steady upward trend over the past decade, with one-bedroom units rising from $1,382 in 2014 to $1,720 in 2024, and two-bedroom units increasing from $1,820 to $2,252 over the same period. Since 2018, one-bedroom rents have consistently exceeded $1,500, and two-bedroom rents have remained above $2,000, underscoring the persistent affordability challenges for Honolulu households.



Source: HUD, 2024

Childcare is a significant financial burden for families with children, ranging from $1,002 to $1,542 per month depending on the number of children. Honolulu County reports the highest childcare costs amongst the counties, across all age groups.

Food and health care expenses increase notably as family size grows. In Honolulu, monthly food costs range from $497 for a single adult to $1,424 for a two-adult household with two children. Health care costs follow a similar pattern, rising from $133 for a single adult to $656 for a two-adult family with two children. Statewide, Honolulu ranks second in food costs—higher than Hawai‘i County but lower than Maui and Kaua‘i—while health care costs remain moderate compared to other counties. These trends highlight the cumulative impact of essential expenses on family budgets and the importance of affordable coverage and nutrition programs for larger households.

Honolulu has the lowest **transportation** costs amongst the counties due to bus use and fewer miles driven per vehicle. Despite lower overall transportation expenses, Honolulu has the highest average annual car insurance premiums across the counties:

Average Annual Car Insurance Premiums			
Honolulu	Hawai'i	Maui	Kaua'i
$441	$416	$410	$335

Source: DCCA 2024 Publication

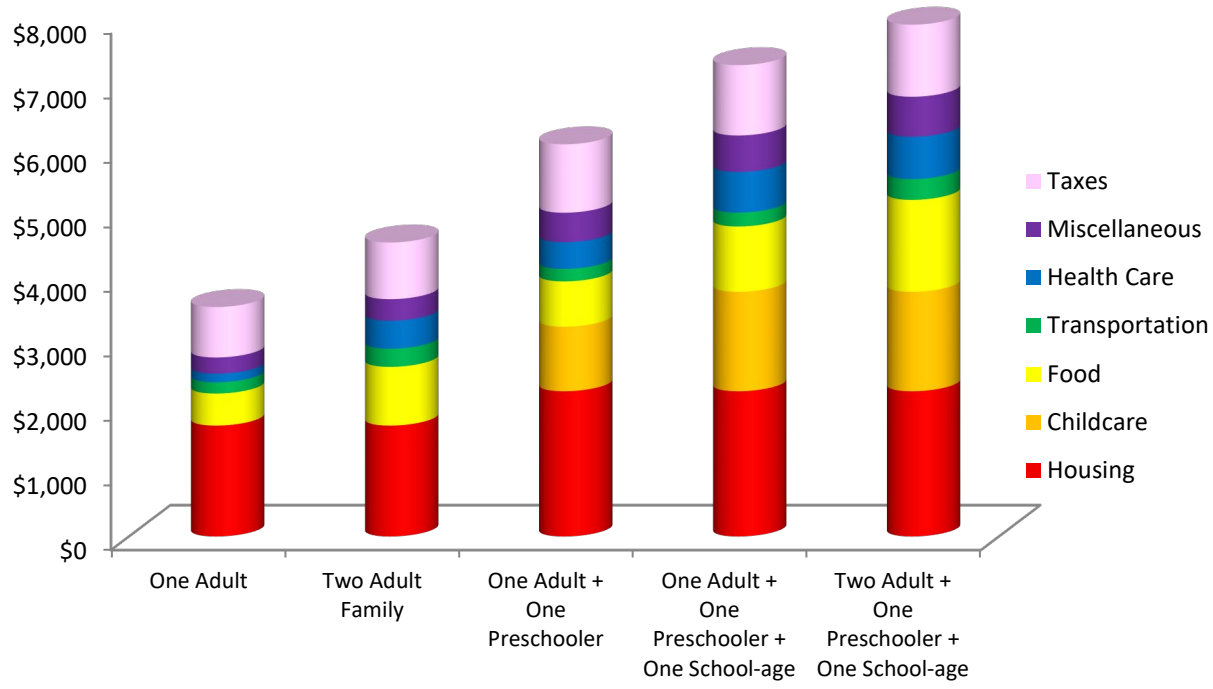
All self-sufficiency budgets are well above the **poverty thresholds**, especially families with children. The 2024 federal poverty threshold for a single adult is approximately $18,000 annually. For all family types—except two-adult households without children—self-sufficiency income requirements significantly exceed earnings at the **minimum wage**. For example, a single adult will need to earn $20.22 to meet their self-sufficiency budget in Honolulu County. Therefore, this single adult will need to earn 46.6% more than the minimum wage level at $14.00 in 2024.

Table IV.B outlines monthly self-sufficiency budgets for various household types in Honolulu County, illustrating how expenses shift based on family composition. Figure IV.B tracks changes in these budgets over time for selected family types, providing insight into cost trends. For a broader historical perspective, comparative data are available in Appendix B.

Table IV.B: Monthly Self-Sufficiency Family Budgets for Selected Family Types, Honolulu County, 2024

Category	Family Type				
	One Adult	Two Adult Family	One Adult + One Preschooler	One Adult + One Preschooler + One School-age	Two Adult + One Preschooler + One School-age
Housing	$1,720	$1,720	$2,252	$2,252	$2,252
Childcare	$0	$0	$1,002	$1,542	$1,542
Food	$497	$910	$702	$1,012	$1,424
Transportation	$174	$281	$194	$214	$321
Health Care	$133	$434	$413	$630	$656
Miscellaneous	$252	$335	$456	$565	$620
Taxes	$782	$878	$1,059	$1,089	$1,116
Total	$3,558	$4,558	$6,078	$7,305	$7,931
Self-Sufficiency Income Requirement					
Hourly	$20.22	$12.95	$34.54	$41.50	$22.53
Monthly	$3,558	$4,558	$6,078	$7,305	$7,931
Annual	$42,698	$54,699	$72,938	$87,655	$95,171
% by Which Self-Sufficiency Budget is Above or Below (-) Selected Income Benchmarks					
Poverty Threshold	137.3%	124.9%	199.9%	186.0%	157.4%
Minimum Wage	46.6%	-6.1%	150.5%	201.0%	63.4%

Figure IV.B: Monthly Self-Sufficiency Family Budgets for Honolulu County, 2024

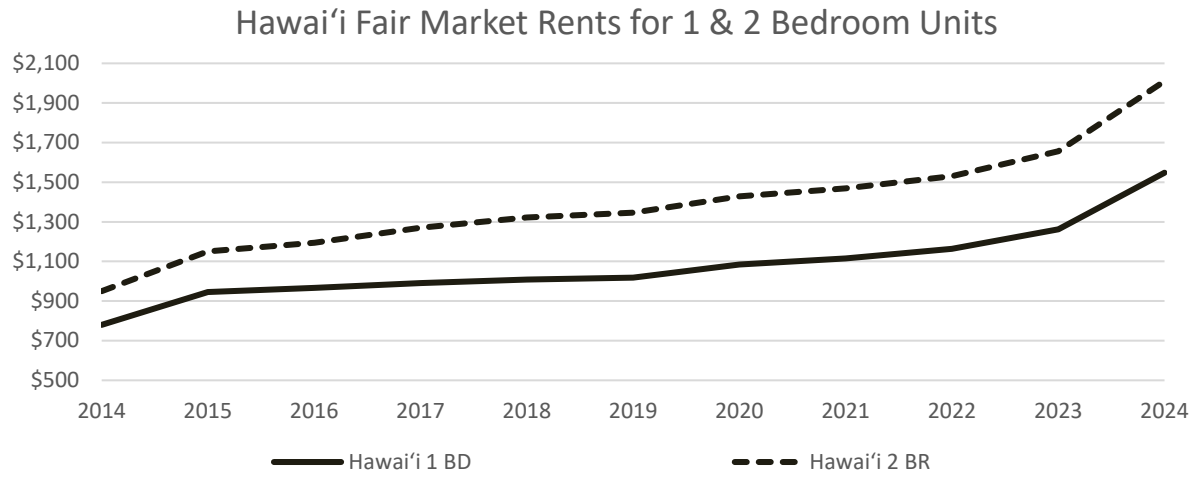


C. Hawai‘i County

Self-sufficiency budgets estimate the income families need to meet basic living expenses—without public or private assistance—based on full-time employment (40 hours per week). Hawai‘i County consistently has lower self-sufficiency income requirements than Maui and Kaua‘i, making it one of the most affordable counties. It remains the most affordable for a single adult and nearly the most affordable for other family types, with costs only slightly higher than Honolulu County for two-adult households. However, this relative affordability is beginning to shift as expenses rise.

In recent years, costs in Hawai‘i County have increased more rapidly than in other counties, narrowing the gap with statewide averages and driving up self-sufficiency budget requirements. As shown in Appendix B, between 2022 and 2024 the monthly budget for a single adult rose by nearly 20%. For a married couple, costs increased 16%. For families with children, the increases were more moderate: 13% for one adult with a preschooler, 7% for one adult with both a preschooler and a school-age child, 5% for a married couple with two children.

Housing has been a major driver of rising expenses. Hawai‘i County’s rent growth was relatively stable in earlier years but has surged recently—especially for two-bedroom units. Between 2014 and 2024, the average rent for a two-bedroom unit in Hawai‘i County more than doubled, rising from $950 to $2,010. The most significant increase occurred after 2020, with rents jumping from $1,469 in 2021 to $2,010 in 2024—a 37% increase in just three years. One-bedroom units also saw notable growth, increasing from $780 in 2014 to $1,548 in 2024, reflecting broader upward pressure on housing costs across the county.



Source: HUD, 2024

Hawai‘i County continues to have the lowest **food costs** statewide. In contrast, **health care costs** are among the highest in Hawai‘i County compared to the outer islands, largely due to higher health insurance premiums.

Transportation costs in Hawai‘i County are elevated due to longer travel distances and limited public transit options. Residents consume the most fuel per vehicle statewide, averaging 439 gallons annually, and travel the second-highest number of miles per vehicle, following Kaua‘i (DBEDT, 2025b). These factors significantly increase fuel and maintenance expenses compared to Honolulu County, which benefits from a more robust public transportation system. Outer island counties—including Hawai‘i—face higher transportation burdens because of rural geography and fewer transit alternatives.

County	Gallons per vehicle (2024)	Miles Travel per Vehicle (2024)
Honolulu	350	8,708
Hawai‘i	439	9,704
Maui	373	8,904
Kaua‘i	416	10,435

DBEDT, Data Book Table 18.17 (2025b)

For single adults, Hawai‘i County has the highest transportation costs statewide, while for other family types, it ranks second after Kaua‘i. Additionally, Hawai‘i County carries the second-highest average annual car insurance premiums, further contributing to overall transportation expenses.

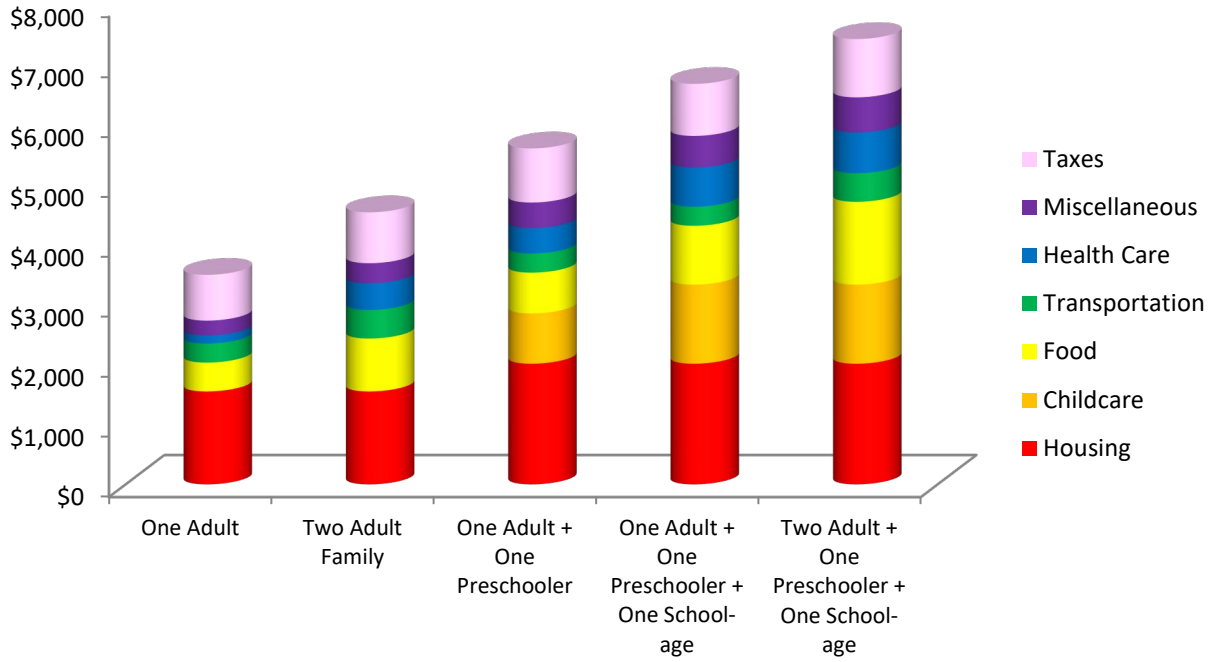
All self-sufficiency budgets in Hawai‘i County are well above the federal **poverty threshold**, particularly for families with children. The 2024 poverty threshold for a single adult is approximately $18,000 annually, while Hawai‘i County’s self-sufficiency requirement for a single adult is $41,893, or 132.9% above the poverty level. For all family types—except two-adult households without children—income requirements significantly exceed earnings at the **minimum wage**. For example, a single adult must earn $19.84 per hour to meet their self-sufficiency budget, which is 43.9% higher than the minimum wage of $14.00 in 2024. Families with children face even greater gaps: a single parent with one preschooler needs 130.6% more than minimum wage, and a single parent with two children requires 174.9% more, underscoring the substantial income shortfall for these households.

Table IV.C and Figure IV.C summarize self-sufficiency budget levels by family size, with historical comparisons available in Appendix B.

Table IV.C: Monthly Self-Sufficiency Family Budgets for Selected Family Types, Hawai‘i County, 2024

Category	Family Type				
	One Adult	Two Adult Family	One Adult + One Preschooler	One Adult + One Preschooler + One School-age	Two Adult + One Preschooler + One School-age
Housing	$1,548	$1,548	$2,010	$2,010	$2,010
Childcare	$0	$0	$838	$1,318	$1,318
Food	$481	$882	$680	$980	$1,380
Transportation	$317	$476	$317	$317	$476
Health Care	$134	$444	$423	$652	$678
Miscellaneous	$248	$335	$427	$528	$586
Taxes	$763	$848	$901	$866	$971
Total	$3,491	$4,532	$5,597	$6,672	$7,419
Self-Sufficiency Income Requirement					
Hourly	$19.84	$12.88	$31.80	$37.91	$21.08
Monthly	$3,491	$4,532	$5,597	$6,672	$7,419
Annual	$41,893	$54,388	$67,161	$80,062	$89,023
% by Which Self-Sufficiency Budget is Above or Below (-) Selected Income Benchmarks					
Poverty Threshold	132.9%	123.6%	176.2%	161.2%	140.7%
Minimum Wage	43.9%	-6.6%	130.6%	174.9%	52.9%

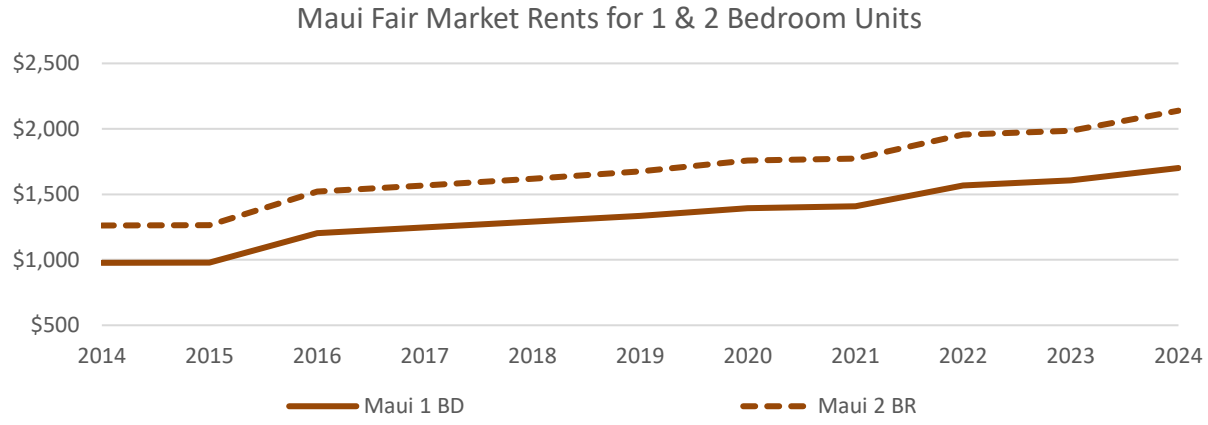
Figure IV.C: Monthly Self-Sufficiency Family Budgets for Hawai‘i County, 2024



D. Maui County

Self-sufficiency budgets estimate the income families need to meet basic living expenses—without public or private assistance—based on full-time employment (40 hours per week). Maui County’s self-sufficiency budgets are consistently higher than the statewide average across all family types, ranging from about 7% above the state average for single adults to 10% higher for two-adult families with children. Among counties, Maui ranks second highest, behind Kaua‘i, with costs exceeding Honolulu and Hawai‘i County for nearly every household type. Families with children face the greatest financial burden: a two-adult household with two children requires $97,905 annually, nearly matching Kaua‘i and $8,882 more than Hawai‘i County. Even single-parent households with two children need $87,986, underscoring the high cost of living. Overall, Maui’s budgets are consistently $4,000–$8,000 higher than Hawai‘i County, driven largely by elevated housing and childcare costs.

Maui County’s Fair Market Rent (FMR) has risen sharply over the past decade, growing at an average annual rate of 5.7% for one-bedroom units and 5.4% for two-bedroom units, well above typical inflation. Between 2014 and 2024, one-bedroom rents increased by 74% (from $977 to $1,701), while two-bedroom rents climbed 69% (from $1,262 to $2,139). This sustained growth reflects persistent upward pressure on **housing costs**, driven by limited supply and strong demand, contributing to significant affordability challenges across the county.



Source: HUD, 2024

Food costs in Maui are among the highest statewide, tied with Kaua‘i for all family types. For a single adult, Maui/Kaua‘i costs ($613) are about 24% higher than Honolulu ($497). **Health care** costs decreased for single adults but increased for all other family types, reflecting changes in insurance premiums.

Childcare costs rose 7–11% for families with children, adding to overall expenses. Transportation costs decreased by 7% across all household types, likely due to lower fuel prices. However, outer

island counties—including Maui—still face higher transportation costs than Honolulu because of limited public transit options.

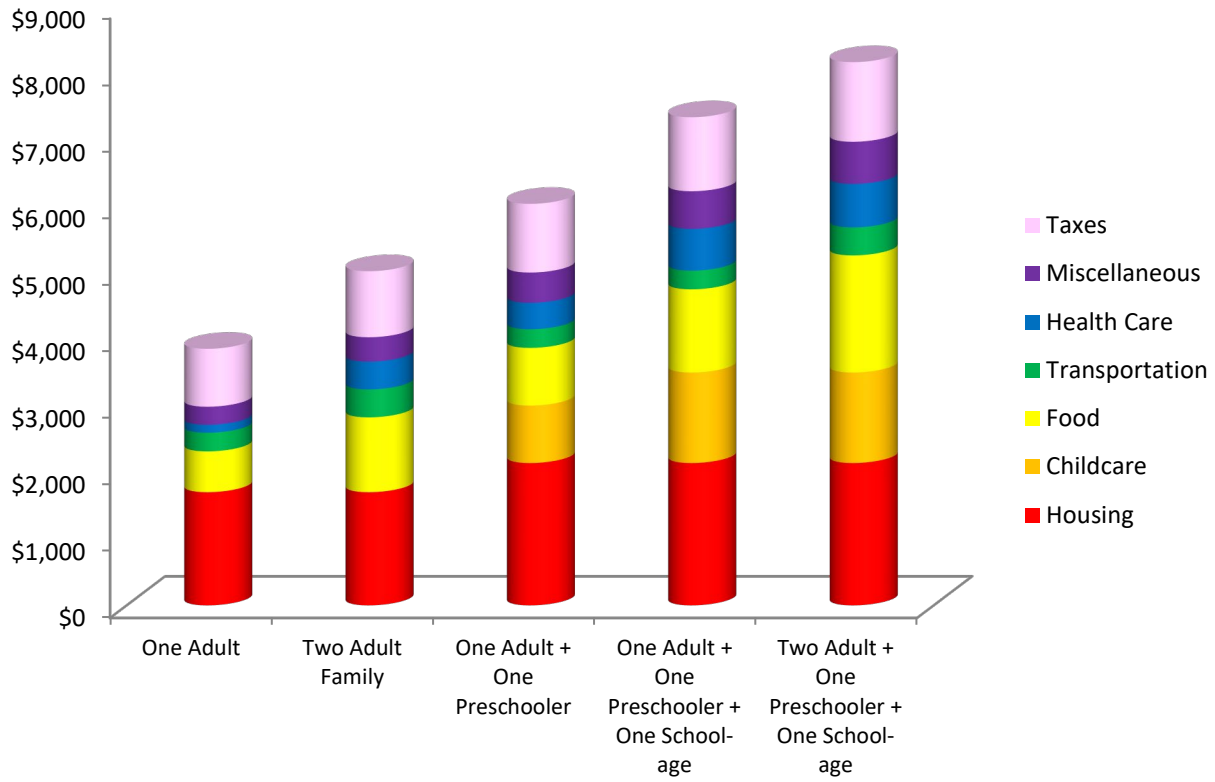
All self-sufficiency budgets in Maui County are well above the **federal poverty threshold**, particularly for families with children. The 2024 poverty threshold for a single adult is approximately $18,000 annually, while Maui's self-sufficiency requirement for a single adult is $46,265, or 157.2% above the poverty level. For all family types—except two-adult households without children—income requirements significantly exceed earnings at the **minimum wage**. For example, a single adult must earn $21.91 per hour to meet their self-sufficiency budget, which is 58.9% higher than the minimum wage of $14.00 in 2024. Families with children face even greater gaps: a single parent with one preschooler needs 148.6% more than minimum wage, and a single parent with two children requires 202.1% more, highlighting the severe income shortfall for these households.

Budget levels by family size are summarized in Table IV.D and Figure IV.D, with historical comparisons in Appendix B.

Table IV.D: Monthly Self-Sufficiency Family Budgets for Selected Family Types, Maui County, 2024

Category	Family Type				
	One Adult	Two Adult Family	One Adult + One Preschooler	One Adult + One Preschooler + One School-age	Two Adult + One Preschooler + One School-age
Housing	$1,701	$1,701	$2,139	$2,139	$2,139
Childcare	$0	$0	$864	$1,360	$1,360
Food	$613	$1,124	$867	$1,250	$1,759
Transportation	$280	$420	$280	$280	$420
Health Care	$119	$417	$397	$627	$652
Miscellaneous	$271	$366	$455	$566	$633
Taxes	$870	$992	$1,031	$1,111	$1,195
Total	$3,855	$5,021	$6,032	$7,332	$8,159
Self-Sufficiency Income Requirement					
Hourly	$21.91	$14.26	$34.27	$41.66	$23.18
Monthly	$3,855	$5,021	$6,032	$7,332	$8,159
Annual	$46,265	$60,248	$72,384	$87,986	$97,905
% by Which Self-Sufficiency Budget is Above or Below (-) Selected Income Benchmarks					
Poverty Threshold	157.2%	147.7%	197.6%	187.1%	164.8%
Minimum Wage	58.9%	3.4%	148.6%	202.1%	68.1%

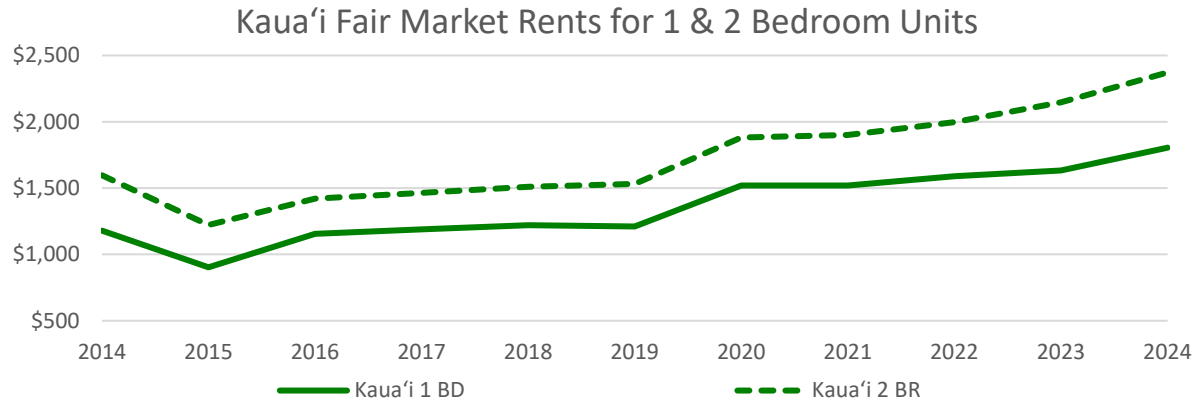
Figure IV.D: Monthly Self-Sufficiency Family Budgets for Maui County, 2024



E. Kaua‘i County

Self-sufficiency budgets estimate the income families need to meet basic living expenses—without public or private assistance—based on full-time employment (40 hours per week). Kaua‘i consistently ranks as the most expensive county across all family types in Hawai‘i, reflecting its persistently high cost of living. This is primarily driven by elevated housing and transportation expenses, which outpace those in other counties.

Housing costs dominate family budgets statewide, but Kaua‘i and Maui stand out with the highest values in 2024. Rental prices on Kaua‘i have surged dramatically over the past decade, particularly for larger units. Two-bedroom rentals climbed from $1,222 in 2015 to $2,372 in 2024, marking the sharpest increase among all counties. One-bedroom units also rose significantly, from $903 in 2015 to $1,805 in 2024, with the most pronounced jumps occurring after 2019.



Source: HUD, 2024

Family composition strongly influences expenses, and Kaua‘i exhibits the steepest cost escalation when adding children. The largest increase occurs when transitioning from one adult to one adult with a preschooler, where annual costs jump from $49,073 to $75,921—a 55% increase. Larger families face even greater financial pressure, especially in Kaua‘i and Maui, which share the highest overall costs for all family types.

Transportation adds another layer of expense for Kaua‘i households. Residents travel farther than those in any other county, averaging 10,435 miles per vehicle in 2024, compared to 8,708 miles in Honolulu (DBEDT, 2025a). This higher mileage increases fuel consumption and adds to maintenance and repair costs, contributing to Kaua‘i’s elevated transportation burden**. Health care costs** have also risen sharply in recent years, paralleling trends seen in Maui, further straining household budgets.

Despite these high costs, Kaua‘i offers some relief in specific categories. It has the lowest costs for preschool and school-age childcare among the counties and maintains the lowest average

insurance premiums. However, food costs continue to rise steadily, with Kaua‘i and Maui reaching the highest levels statewide.

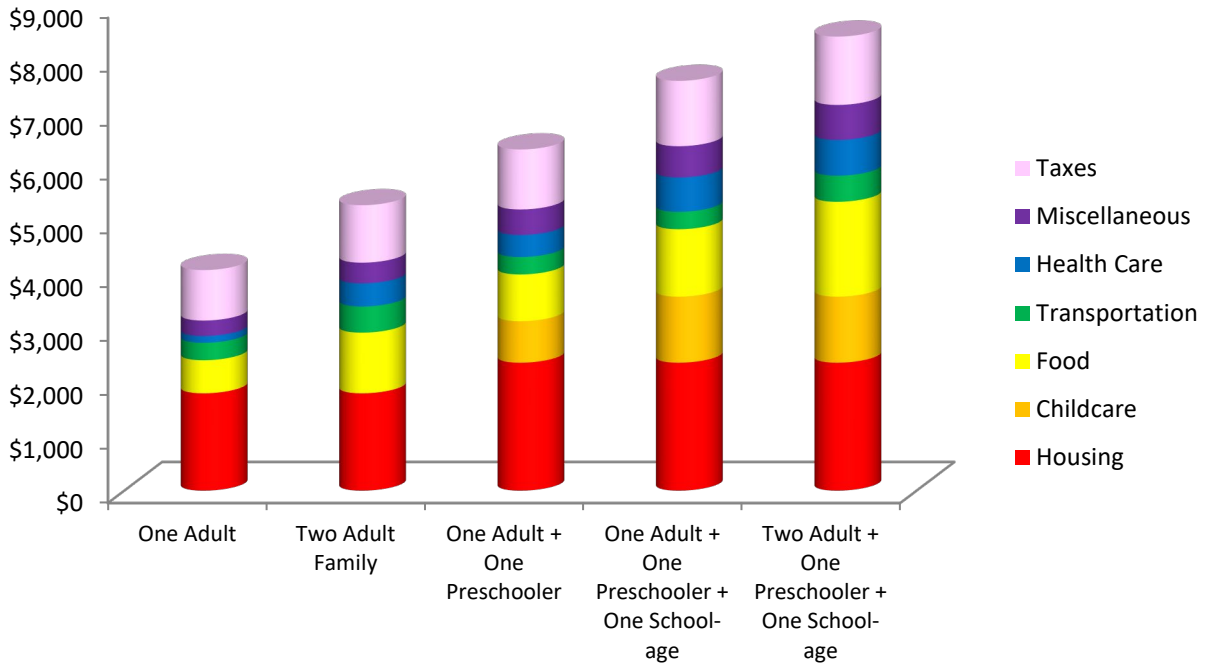
Kaua‘i County’s self-sufficiency budgets far exceed both the **federal poverty threshold** and income from **minimum wage** employment, underscoring the significant gap between basic living costs and common income benchmarks. For example, a single adult requires an annual income of $49,073 to meet basic needs, which is 172.8% above the poverty threshold and 68.5% higher than what full-time minimum wage earnings provide. The disparity grows dramatically for families with children. A single adult with one preschooler and one school-age child needs $91,204 annually, which is 197.6% above the poverty threshold and 213.2% above minimum wage income. Even two-adult households with children face steep challenges, requiring $101,055 annually, far beyond these benchmarks.

Budget levels by family size are summarized in Table IV.E and Figure IV.E, with historical comparisons in Appendix B.

Table IV.E: Monthly Self-Sufficiency Family Budgets for Selected Family Types, Kaua‘i County, 2024

Category	Family Type				
	One Adult	Two Adult Family	One Adult + One Preschooler	One Adult + One Preschooler + One School-age	Two Adult + One Preschooler + One School-age
Housing	$1,805	$1,805	$2,372	$2,372	$2,372
Childcare	$0	$0	$769	$1,225	$1,225
Food	$613	$1,124	$867	$1,250	$1,759
Transportation	$323	$484	$323	$323	$484
Health Care	$126	$429	$409	$637	$663
Miscellaneous	$287	$384	$474	$581	$650
Taxes	$936	$1,065	$1,113	$1,213	$1,268
Total	$4,089	$5,292	$6,327	$7,600	$8,421
Self-Sufficiency Income Requirement					
Hourly	$23.24	$15.03	$35.95	$43.18	$23.92
Monthly	$4,089	$5,292	$6,327	$7,600	$8,421
Annual	$49,073	$63,505	$75,921	$91,204	$101,055
% by Which Self-Sufficiency Budget is Above or Below (-) Selected Income Benchmarks					
Poverty Threshold	172.8%	161.1%	212.2%	197.6%	173.3%
Minimum Wage	68.5%	9.0%	160.7%	213.2%	73.5%

Figure IV.E: Monthly Self-Sufficiency Family Budgets for Kaua‘i County, 2024



V. Conclusions

Hawai‘i’s 2024 Self-Sufficiency Income Standard reveals persistent and significant affordability challenges across all counties, underscoring the urgent need for targeted policy interventions. Childcare, housing, and transportation continue to be the primary cost drivers, with childcare alone increasing household budgets by as much as 66% when a preschool-aged child is added. These expenses push self-sufficiency budgets far beyond traditional benchmarks—exceeding federal poverty thresholds by 150% to 236% and surpassing minimum wage earnings for nearly all family types. This gap illustrates the inadequacy of outdated poverty measures and highlights the importance of using realistic, data-driven standards for policy planning.

County-level disparities remain stark. Kaua‘i ranks as the most expensive county, followed by Maui and Honolulu, while Hawai‘i County is comparatively more affordable. However, affordability is relative: even in Hawai‘i County, a single adult requires nearly $20 per hour to meet basic needs, and a single parent with two children needs $38–$43 per hour—well beyond the state’s $14 minimum wage. Two-adult families with children also face substantial gaps, requiring combined hourly wages of $21–$24 to achieve self-sufficiency. These figures demonstrate that wage growth alone cannot close the affordability gap without complementary support measures.

Median family income does not guarantee economic adequacy for all households. Single-parent families remain particularly vulnerable, and nearly one-quarter of two-adult families with children fall below the self-sufficiency threshold. These findings emphasize the structural nature of affordability challenges and the need for comprehensive strategies. Policies that expand childcare subsidies, increase housing assistance, and improve transportation affordability could significantly reduce these gaps. Additionally, aligning workforce development initiatives with living wage benchmarks and strengthening tax credits for working families would further enhance economic stability.

In sum, the Self-Sufficiency Standard provides a critical, evidence-based measure for evaluating economic well-being and guiding policy decisions. It offers a realistic benchmark for assessing the adequacy of wages, benefits, and public programs. Addressing these affordability challenges is essential to ensure that working families can meet basic needs without reliance on public or private assistance. By using this standard as a foundation for policymaking, Hawai‘i can move toward a more equitable and sustainable economy where all residents have the opportunity to achieve true self-sufficiency.

Appendix A: Data Sources

	AFSC Hawaii 2000	Pearce, Brooks 2003	AUW/UH 2005	DBEDT 2024
Housing	U.S. Dept. of Housing and Urban Dev.: FMR	U.S. Dept. of Housing and Urban Development: FMR	Newspaper advertisement rates	U.S. Dept. of Housing and Urban Development: Fair Market Rents. In FY2024, HUD applied the 50th percentile FMRs for Honolulu County
Child Care	Child Care Market Rate Study Survey, conducted by Dept. of Human Services, State of Hawaii & SMS.	Child Care Market Rate Study Survey, conducted by Dept. of Human Services, State of Hawaii & SMS. It was updated with the Consumer Price Index.	HI Dept. of Education for after-school A+; PATCH-Hawaii Provider Statistics for private childcare costs	HI Dept. of Education for after-school A+; PATCH-Hawaii Provider Statistics for private childcare costs
Food	USDA Low-Cost Food Plan	USDA Low-Cost Food Plan	USDA Low-Cost Food Plan, AFSC-Hawaii county ratios	USDA Low-Cost Food Plan; USDA Thrifty Food Plan (TFP) IRI-based cost estimates; AFSC-Hawaii county ratios
Transportation	Private auto insurance agency quotes; $100 per year for maintenance and repairs; no public transportation.	HI Dept. of Consumer Affairs/Nat. HH Transp. Survey add-on for HI counties/State Averages, Expenditures, & Premiums for Personal Automobile Insurance- Nat. Assc. of Insur. Comm'rs./Oahu Transit Services for bus pass price.	American Automobile Association (AAA) for gas price; HI Dept. of Commerce and Consumer Affairs for auto insurance rates; DBEDT HI Databook for bus pass price, average milage, maintenance and repair costs; U.S. Dept. of Transportation Highway Statistics for auto reg fees and taxes.	DBEDT/READ Economic Data Warehouse for gas price; HI Dept. of Commerce and Consumer Affairs for auto insurance rates; DBEDT HI Databook for bus pass price, gallons per vehicle, average milage, maintenance and repair costs, and passenger vehicles. U.S. Dept. of Transportation Highway Statistics for auto registration fees and taxes.
Health Insurance	Assume $28/month per person for health insurance premiums, and $50/yr per person for out-of-pocket medical expenses.	Kaiser Foundation, State Health Facts Online, Hawaii: Employment-Based Premiums for health insurance premiums; MEPS` for out-of-pocket expenses.	MEPS for out-of-pocket expenses and average private sector rates; U.S. Office of Personnel Management for federal employee rates; HI EUTF for state and local government employee rates.	IPUMS Health Surveys: MEPS for out-of-pocket expenses and MEPS for average private sector rates; U.S. Office of Personnel Mngmt for federal employee rates; HI EUTF for state and local govt employee rates. DBEDT/READ Data Warehouse for total civilian jobs.
Miscellaneous	10% of all other costs	10% of all other costs	10% of all other costs	10% of all other costs
Taxes	38% of all other costs	U.S. Dept. of Treasury - IRS 1040 Form and Instructions; HI Dept. of Taxation - State Income Tax Form and Instructions; other items include Social Security tax, Medicare tax, State Excise tax.	U.S. Dept. of Treasury - IRS 1040 Form and Instructions for federal tax, childcare tax, child tax; HI Dept. of Taxation - State Income Tax Form and Instructions for state tax and state child tax; other items include Social Security tax, Medicare tax, State Excise tax.	U.S. Dept. of Treasury - IRS 1040 Form, Form 2441 and Instructions for federal tax, childcare tax, child tax; HI Dept. of Taxation - State Income Tax Form and Instructions for state tax and state child tax; other items include Social Security tax, Medicare tax, State General Excise tax.

Appendix B: County Estimate of Different Studies

Study	One Adult	Married Couple	One Adult + One Preschooler	One Adult + One Preschooler + One School-age	Two Adult + One Preschooler + One School-age
Honolulu County					
DBEDT 2024	$42,698	$54,699	$72,938	$87,655	$95,171
DBEDT 2022	$41,896	$52,861	$72,053	$92,061	$98,407
DBEDT 2020	$38,762	$49,348	$67,646	$82,526	$87,731
DBEDT 2007	$25,605	$33,906	$42,189	$50,731	$55,688
AUW/UH 2005	NA	NA	NA	$54,161	$57,893
Pearce 2003	$22,615	$27,821	$35,930	$41,978	$45,977
AFSC Hawaii 2000	$19,369	$24,041	$31,780	$37,010	$41,683
Hawai‘i County					
DBEDT 2024	$41,893	$54,388	$67,161	$80,062	$89,023
DBEDT 2022	$34,970	$46,954	$59,518	$74,791	$85,116
DBEDT 2020	$31,206	$42,724	$54,483	$66,502	$74,030
DBEDT 2007	$23,885	$33,498	$36,355	$43,314	$49,667
AUW/UH 2005	NA	NA	NA	$46,658	$53,909
Pearce 2003	$21,619	$31,460	$32,576	$37,961	$46,898
AFSC Hawaii 2000	$16,672	$20,430	$27,968	$32,534	$36,292
Maui County					
DBEDT 2024	$46,265	$60,248	$72,384	$87,986	$97,905
DBEDT 2022	$43,450	$56,217	$69,378	$89,147	$99,241
DBEDT 2020	$37,676	$50,467	$62,124	$76,760	$84,794
DBEDT 2007	$31,457	$42,619	$45,195	$51,429	$60,527
AUW/UH 2005	NA	NA	NA	$54,644	$63,257
Pearce 2003	$28,873	$39,265	$42,217	$48,937	$58,112
AFSC Hawaii 2000	$24,181	$29,446	$38,259	$43,897	$49,162
Kaua‘i County					
DBEDT 2024	$49,073	$63,505	$75,921	$91,204	$101,055
DBEDT 2022	$45,092	$58,756	$70,272	$89,648	$100,312
DBEDT 2020	$40,830	$54,031	$64,535	$79,012	$87,171
DBEDT 2007	$28,278	$39,586	$42,750	$51,634	$59,159
AUW/UH 2005	NA	NA	NA	$50,920	$58,635
Pearce 2003	$27,726	$37,805	$40,274	$47,478	$56,304
AFSC Hawaii 2000	$23,141	$28,315	$37,129	$42,887	$48,062

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