## HAWAII

#1^

In **Hawaii**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,113**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$7,042** monthly or **\$84,510** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

## FACTS ABOUT HAWAII:

STATE FACTS								
Minimum Wage	\$10.10							
Average Renter Wage	\$20.59							
2-Bedroom Housing Wage	\$40.63							
Number of Renter Households	185,895							
Percent Renters	40%							

MOST EXPENSIVE AREAS	HOUSING WAGE				
Urban Honolulu MSA	\$43.08				
Kauai County	\$38.40				
Kahului-Wailuku-Lahaina MSA	\$37.63				
Kalawao County †	\$32.96				
Hawaii County	29.44230769				

MSA = Metropolitan Statistical Area: HMFA = HUD Metro FMR Area.

\* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

OUT OF REACH 2022 © NATIONAL LOW INCOME HOUSING COALITION

161 Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)

**4.0** Number of Full-Time Jobs At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR) 123 Work Hours Per Week At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)

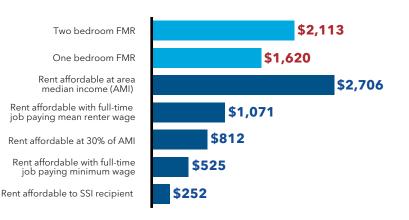
\$40.63

PER HOUR

**STATE HOUSING** 

WAGE

**3.1** Number of Full-Time Jobs At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)



FY22 HOUSING HOUSING COSTS WAGE			rs	AREA MEDIAN INCOME (AMI)					RENTERS				
Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI 4	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
\$10.42	¢0 110	¢04 E10	4.0	¢100.224	¢2 704	¢22 447	¢010	105 005	40%	¢20 E0	¢1 071	2.0	
					-							2.0 1.8	
\$51.07	\$1,0 <u>0</u> 7	JUU, 277	5. <u>2</u>	\$7J,JIJ	\$Z,300	J20,0J4	\$710	50,405	JZ /0	\$17.JU	\$71J	1.0	
\$37.63	\$1,957	\$78,280	3.7	\$101,100	\$2,528	\$30,330	\$758	20,842	37%	\$17.79	\$925	2.1	
\$43.08	\$2,240	\$89,600	4.3	\$113,300	\$2,833	\$33,990	\$850	134,568	42%	\$21.74	\$1,130	2.0	
\$29.44	\$1,531	\$61,240	2.9	\$91,600	\$2,290	\$27,480	\$687	22,026	31%	\$17.55	\$913	1.7	
		\$89,600	4.3					134,568	42%	\$21.74	\$1,130	2.0	
	\$1,714	\$68,560	3.3	\$137,200	\$3,430	\$41,160		306	100%				
	\$1,997	\$79,880	3.8	\$107,000	\$2,675			8,153	35%	\$17.59	\$915	2.2	
\$37.63	\$1,957	\$78,280	3.7	\$101,100	\$2,528	\$30,330	\$758	20,842	37%	\$17.79	\$925	2.1	
	WAGE   Hourly wage   necessary to afford   2 BR <sup>1</sup> FMR <sup>2</sup> \$40.63   \$31.87   \$37.63   \$43.08   \$29.44   \$43.08   \$32.96   \$38.40	WAGE   Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup> 2 BR FMR   \$40.63 \$2,113   \$31.87 \$1,657   \$37.63 \$1,957   \$43.08 \$2,240   \$29.44 \$1,531   \$43.08 \$2,240   \$32.96 \$1,714   \$38.40 \$1,997	WAGE   Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup> Annual income eeded to afford 2 BR   \$40.63 \$2,113 \$84,510   \$31.87 \$1,657 \$66,299   \$37.63 \$1,957 \$78,280   \$43.08 \$2,240 \$89,600   \$29.44 \$1,531 \$61,240   \$43.08 \$2,240 \$89,600   \$32.96 \$1,714 \$68,560   \$38.40 \$1,997 \$79,880	WAGE   Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup> Annual 2 BR Full-time income needed to afford 2 BR FMR Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup> \$40.63 \$2,113 \$84,510 4.0   \$31.87 \$1,657 \$66,299 3.2   \$37.63 \$1,957 \$78,280 3.7   \$43.08 \$2,240 \$89,600 4.3   \$29.44 \$1,531 \$61,240 2.9   \$43.08 \$2,240 \$89,600 4.3   \$32.96 \$1,714 \$68,560 3.3   \$38.40 \$1,997 \$79,880 3.8	WAGE   Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup> 2 BR FMR Annual income 2 BR Full-time jobs at minimum wage needed to afford 2 2 BR FMR <sup>3</sup> Annual AMI4   \$40.63 \$2,113 \$84,510 4.0 \$108,224   \$31.87 \$1,657 \$66,299 3.2 \$95,513   \$37.63 \$1,957 \$78,280 3.7 \$101,100   \$43.08 \$2,240 \$89,600 4.3 \$113,300   \$32.96 \$1,714 \$68,560 3.3 \$137,200   \$38.40 \$1,997 \$79,880 3.8 \$107,000	WAGE INCOME (   Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup> 2 BR FMR Annual to afford 2 BR FMR <sup>3</sup> Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup> Annual Annual AMI4 Monthly rent affordable at AMI <sup>5</sup> \$40.63 \$2,113 \$84,510 4.0 \$108,224 \$2,706   \$31.87 \$1,657 \$66,299 3.2 \$95,513 \$2,388   \$37.63 \$1,957 \$78,280 3.7 \$101,100 \$2,528   \$43.08 \$2,240 \$89,600 4.3 \$113,300 \$2,833   \$29,44 \$1,531 \$61,240 2.9 \$91,600 \$2,290   \$43.08 \$2,240 \$89,600 4.3 \$113,300 \$2,833   \$32.96 \$1,714 \$68,560 3.3 \$137,200 \$3,430   \$38.40 \$1,997 \$79,880 3.8 \$107,000 \$2,675	WAGE INCOME (AMI)   Hourly wage necessary to afford 2 BR FMR <sup>2</sup> 2 BR FMR Annual income 2 BR FMR Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup> Annual AMI4 Monthly rent affordable at AMI <sup>5</sup> 30% of AMI   \$40.63 \$2,113 \$84,510 4.0 \$108,224 \$2,706 \$32,467   \$31.87 \$1,657 \$66,299 3.2 \$95,513 \$2,388 \$28,654   \$37.63 \$1,957 \$78,280 3.7 \$101,100 \$2,528 \$30,330   \$43.08 \$2,240 \$89,600 4.3 \$113,300 \$2,833 \$33,990   \$43.08 \$2,240 \$89,600 4.3 \$113,300 \$2,833 \$33,990   \$43.08 \$2,240 \$89,600 4.3 \$113,300 \$2,833 \$33,990   \$43.08 \$2,240 \$89,600 4.3 \$113,300 \$2,833 \$33,990   \$32.96 \$1,714 \$68,560 3.3 \$137,200 \$3,430 \$41,160   \$38.40 \$1,997 \$79,880 3.8 \$107,000 <t< 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AMI<sup>4</sup> Renter households (2016-2020)   \$40.63 \$2,113 \$84,510 4.0 \$108,224 \$2,706 \$32,467 \$812 185,895   \$31.87 \$1,657 \$66,299 3.2 \$95,513 \$2,388 \$28,654 \$716 30,485   \$37.63 \$1,957 \$78,280 3.7 \$101,100 \$2,528 \$30,330 \$758 20,842   \$43.08 \$2,240 \$89,600 4.3 \$113,300 \$2,833 \$33,990 \$850 134,568   \$29,44 \$1,531 \$61,240 2.9 \$91,600 \$2,290 \$27,480 \$687 22,026   \$43.08 \$2,240 \$89,600 4.3 \$113,300 \$2,833 \$33,990 \$850 134,568   \$32,96 \$1,714 \$68,560 3.3 \$137,200</td><td>WAGE INCOME (AMI)   Hourly wage necessary to afford 2 BR<sup>2</sup> FMR Annual income 2 BR Full-time income to afford 2 BR FMR<sup>2</sup> Monthly rent affordable to afford 2 BR FMR<sup>2</sup> Monthly rent affordable at AMI<sup>3</sup> Monthly rent affordable at AMI<sup>3</sup> Monthly rent affordable at AMI<sup>3</sup> Renter affordable at 30% of AMI Renter households (2016-2020) % of total households (2016-2020)   \$40.63 \$2,113 \$84,510 4.0 \$108,224 \$2,706 \$32,467 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† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.