Commute Cost Worksheet

What your commute *really* costs.

livingbeyondseattle.com/commute-cost. James Bergstrom, Founder/Broker, Paramount Real Estate Group. (360) 777-7212

Your commute, per year

Change any number. The results update as you type, and nothing asks for your email.

Your state ferry route: Seattle / Bremerton

Commute days per year: 220

Miles, home to terminal (one way): 3

Bus or train after the boat, per month: 0

Parking at the terminal, per month: 0

Parking at the office, per month: 350

Round-trip miles if you drive the whole way: 100

Round-trip miles on a drive-on day: 12

Cost per mile (IRS rate: 0.76): 0.76

What an hour of your time is worth: 50

- [x] My drive crosses the Narrows Bridge ($4.50 a trip with a pass)
- [ ] My vehicle is under 14 feet

Way to work	Door to desk, minutes one way	Cash per year	Hours per year	Cash + time you can't use	Your number
State ferry, walk on	60	$3,045	440	$14,045	
Fast ferry, monthly pass	50	$3,523	367	$10,857	
State ferry, drive on	80	$16,424	587	$34,757	
Drive the whole way	105	$21,910	770	$60,410	

Between your cheapest and priciest option: **$18,865 a year**, or **$94,326 over five years**.

Minutes are starting points based on James's door-to-desk tests: change them to your own test run. Fast ferries run from Bremerton, Kingston and Southworth. Boat time counts as usable, about 30 minutes each way, and driving doesn't. Cost per mile uses the IRS business rate, which counts wear and depreciation along with gas, so it runs well above fuel alone. It's a yardstick here, not a tax deduction: ordinary commuting isn't deductible. Remote days cost $0 in fares, so subtract them from your commute days.

Walk-on vs. drive-on fares

Walk-ons pay in one direction, so one fare covers the round trip. Drivers pay every crossing, both ways.

State ferry route	Walk on, round trip	With a 10-ride card	Car under 14 ft + driver, each way	Standard vehicle + driver, each way
Seattle / Bainbridge Island	$11.35	$9.28	$16.05	$20.25
Seattle / Bremerton	$11.35	$9.28	$16.05	$20.25
Edmonds / Kingston	$11.35	$9.28	$16.05	$20.25
Fauntleroy / Southworth	$9.00	$7.40	$12.55	$15.80

Fast ferry

$2.00 to Seattle and $13.00 back, or $210 for a monthly pass. The pass also covers Kitsap Transit buses and local foot ferries.

Summer on the boat

Vehicle and driver fares carry a 35% peak surcharge from May 1 to September 30. Walk-on fares don't. The worksheet averages it across the year.

Paying by card

State ferries add a 3% fee on credit and debit purchases. Multi-ride vehicle cards can cut drive-on fares if you cross often.

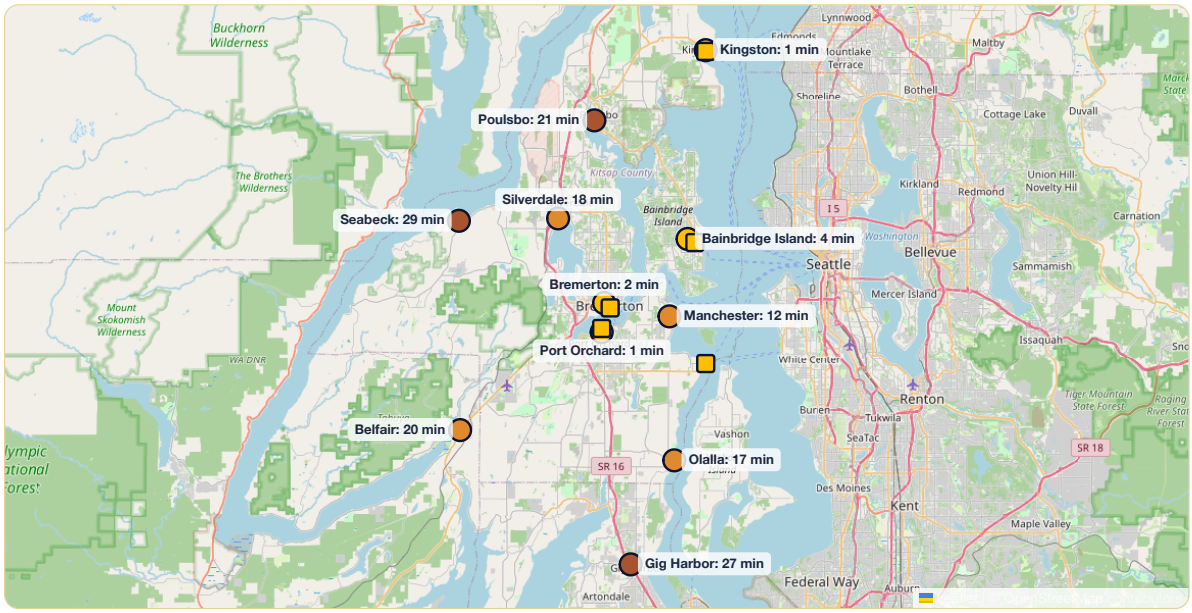
Foot ferry and the bridge

The Port Orchard foot ferry is $2.00 each way. The Narrows Bridge is $4.50 with a Good To Go! pass, toward Tacoma only.

Fares for adults, checked November 2026, and they change. Confirm at WSDOT, Kitsap Transit and the Narrows Bridge toll page.

How far is each town from a boat?

James's rule: to be a true walk-on, live within about a 10-minute drive or a walk of a terminal. Farther out, your address starts choosing the car for you.



Terminals · 10 minutes or less: walk-on range · 11 to 20 minutes: short drive, then walk on · More than 20 minutes: likely driving on

Town center	Nearest terminal	Minutes, no traffic	Where that boat goes
Port Orchard	Port Orchard dock	1	Foot ferry to Bremerton
Kingston	Kingston	1	Fast ferry to Seattle, state ferry to Edmonds
Bremerton	Bremerton	2	State ferry and fast ferry to downtown Seattle
Bainbridge Island	Bainbridge Island	4	State ferry to downtown Seattle
Manchester	Southworth	12	Fast ferry to Seattle, state ferry to West Seattle
Olalla	Southworth	17	Fast ferry to Seattle, state ferry to West Seattle
Silverdale	Bremerton	18	State ferry and fast ferry to downtown Seattle
Belfair	Port Orchard dock	20	Foot ferry to Bremerton
Poulsbo	Kingston	21	Fast ferry to Seattle, state ferry to Edmonds
Gig Harbor	Port Orchard dock	27	Foot ferry to Bremerton
Seabeck	Bremerton	29	State ferry and fast ferry to downtown Seattle

Times start at each town center. Homes in the same town can differ by 10 minutes or more, so check the actual address at the hour you'd leave.