Kitsap County Cost of Living Index[i] Q3 2026

Overview

The provided Cost of Living Index data show the broad cost of living differences across the United States. With a national average benchmarked at 100.0, the spectrum ranges from very expensive jurisdictions where expenses are over double the national average to affordable communities. This report focuses on the Cost of Living Index (COLI) for Kitsap County, however for context, it is valuable to note the most expensive and least expensive places to live across the U.S. New York City, NY ranks as the most expensive urban area with an index of 223.9. This means living expenses, driven largely by housing, are nearly 124% higher than the national average. High-cost coastal metros dominate the most expensive places to live, including Honolulu, HI (188.7), San Jose, CA (179.8), Cambridge, MA (173.4), and San Francisco, CA (165.7).

Conversely, the least expensive rankings are characterized by mid-sized and smaller urban areas concentrated in the South and Midwest. Ponca City, OK tops the affordability list at 78.4, followed closely by Texas communities such as Harlingen (79.4), McAllen (79.5), and Amarillo (81.6). Even regional hubs and state capitals like Des Moines, IA (81.4) and Oklahoma City, OK (82.0) are substantially less expensive than the national average. Comparing the two extremes, living in Manhattan costs nearly three times as much as residing in Ponca City.

Most Expensive Ranking	Urban Areas	COL Index	Least Expensive Ranking	Urban Areas	COL Index
1	New York (Manhattan) NY	223.9	1	Ponca City OK	78.4
2	Honolulu HI	188.7	2	Harlingen TX	79.4
3	San Jose CA	179.8	3	McAllen TX	79.5
4	Cambridge MA	173.4	4	Anniston-Calhoun Co. AL	80.4
5	San Francisco CA	165.7	5	Salina KS	80.5
6	Orange Co. CA	164.6	6	Tupelo MS	80.8
7	New York (Brooklyn) NY	161.3	7	Des Moines IA	81.4
8	New York (Queens) NY	154.2	8	Amarillo TX	81.6
9	Los Angeles-Long Beach CA	151.5	9	Richmond IN	81.8
10	Boston MA	146.2	10	Oklahoma City OK	82.0

Comparisons

With a focus on Kitsap County, this comparative analysis evaluates the COLI data across four Washington Counties: Kitsap, Clark, King, and Thurston. Using the standardized national benchmark baseline of 100.0, where values exceeding 100 represent living expenses above the national average and values below 100 represent below-average costs, this evaluation breaks down composite scores alongside six major expenditure categories: Housing (29.53%), Miscellaneous Goods & Services (33.51%), Groceries (15.00%), Transportation (8.71%), Utilities (8.45%), and Health Care (4.80%).

County	Composite (100%)	Grocery (15.00%)	Housing (29.53%)	Utilities (8.45%)	Transportation (8.71%)	Health Care (4.80%)	Misc. Goods & Services (33.51%)
Kitsap	116.1	106.9	118.5	106.4	126.4	105.8	119.2
Clark	109.3	103.8	110.5	106.7	123.4	106.3	108.0
King	142.8	108.4	201.1	95.4	128.8	117.1	126.0
Thurston	104.6	104.9	105.3	81.8	112.5	122.8	105.0

Housing

Kitsap maintains a moderate housing index of 118.5, therefore 18.5% above the national average baseline. Relative to the Seattle metro area, with housing costs twice the national average, Kitsap is relatively affordable, and many workers employed in King County choose to live in Kitsap. Housing costs in Clark and Thurston Counties are closer to the national average.

Groceries

Grocery expenses across all four counties exhibit relatively tight parity due to unified regional distribution channels across Western Washington. Kitsap's grocery index stands at 106.9, just below King County (108.4) and slightly above Thurston (104.9) and Clark (103.8), where peninsula freight logistics add to freight costs.

Transportation

Kitsap tracks closely behind King County (128.8) in travel expenses, while outpacing Clark (123.4) and Thurston (112.5). Analysis shows that shorter commuting times for workers in Thurston County impact the transportation cost for residents. While traffic congestion in the three other counties adds to costs.

Utilities

Traditionally utility costs in Washington State have been lower than other states due to less costly hydropower. This is changing however due to the need for investment in updating aging infrastructure and increasing demand. That noted, King and Thurston Counties continue to see index figures below the national average.

Healthcare

A bright spot in the COLI data shows Health Care represents Kitsap County's strongest individual affordability metric. Kitsap posts a healthcare index of 105.8, delivering the lowest healthcare cost profile among the comparison counties. Kitsap provides notable healthcare savings compared to Thurston County (122.8), King County (117.1), and Clark County (106.3). Efficient local healthcare network operations give Kitsap a distinct cost-containment advantage.

Conclusions

For regional affordability, Kitsap County continues to be much more affordable than King County, however living costs continue to be more expensive relative to Thurston and Clark Counties.

[i] All data included in this report are subject to revision.