

Kitsap County Cost of Living Index 2025

In the 2024–2025 economic cycle, the regional Cost of Living Index (COLI) reveals the continued dramatic difference between costs in Kitsap County and King County. As of the end of 2025, King County continues to be one of the most expensive areas in the United States, driven by a hyper-competitive tech sector and limited housing inventory. Conversely, Kitsap County serves as a more affordable alternative for the region, offering a lower entry point for homeownership and general services, though this is partially offset by unique transportation costs, i.e. the ferry system needed for many commuters.

Housing

Housing is the single largest factor separating the two counties. In King County, the affordability crisis is an ongoing problem for the economy, whereas Kitsap still offers affordability in many neighborhoods.

- Median Home Prices: As of Q4 2025, King County's median home sale price hovered around \$829,000, with Seattle and Eastside (Bellevue/Redmond) prices often exceeding \$1 million. Kitsap County's median sat significantly lower at approximately \$583,000.
- The "Living Wage" Gap: To comfortably afford a one-bedroom apartment in 2025, a King County resident needed to earn approximately \$30.82 an hour. In Kitsap, that requirement drops to roughly \$26.65 an hour.
- Market Trends: While King County saw a 1.7% price increase year-over-year, Kitsap experienced a more aggressive 6.0% surge. This suggests that as buyers are priced out of the Seattle metro area, they are moving across the water, driving up Kitsap's values at a faster rate.

Transportation

Kitsap County comes close to King County in transportation costs. This is the only major category where Kitsap is considered relatively expensive.

- The Ferry Factor: Many Kitsap residents commute to Seattle via the Washington State Ferries or the Kitsap Transit Fast Ferry. A monthly Fast Ferry pass costs approximately \$200. While King County residents face higher parking fees (often \$20–\$40 per day in downtown Seattle), the recurring cost of marine transit and the *last mile* commute from the terminal adds a premium to the Kitsap transportation index figure.
- Vehicle Dependency: King County offers a more robust light rail via Link Light Rail and bus via the Metro Transit network. Kitsap remains largely car-dependent outside of the Bremerton and Silverdale cores, making residents more impacted by gas prices and vehicle maintenance.

Utilities

- Kitsap County consistently experiences slightly higher utility costs than national averages. In 2025, Kitsap's utility index sat at 106.9 (6.9 percent above the national average), whereas King County's sat at 100.6.

Healthcare

- Healthcare: Costs are high in both regions due to Washington's general healthcare landscape. However, King County's index (120.2) is notably higher than Kitsap's (115.8). While King County offers a higher density of specialists and world-class facilities like

Harborview, the base price for routine care and premiums is slightly lower on the Kitsap peninsula.

Income vs. Expense

A crucial part of the 2025 Cost of Living index reflects on the purchasing power of Kitsap and King County residents.

- Median Household Income: King County's median income stands at approximately \$124,700, while Kitsap's is approximately \$98,500.
- Although King County residents earn more, the 28.4% difference in the overall cost of living (144.6 vs 116.2) means that a middle-class salary often stretches further in Kitsap. A family in Kitsap can often afford a single-family home on an income that would limit them to a two-bedroom condo or apartment in King County.

For the 2025 period, Kitsap County remained the more livable option for those prioritizing homeownership and lower daily overhead. However, the gap is narrowing as Kitsap's housing prices rise faster than King County's. If a Kitsap resident is a commuter who must travel to Seattle daily, the time and transit costs of Kitsap will increase costs. If a Kitsap resident works remotely or locally, Kitsap offers a significantly higher standard of living.

Category / National Avg = 100	King County (2024-25)	Kitsap County (2024-25)
Composite Index	144.6	116.2
Housing	203.6	112
Utilities	100.6	106.9
Transportation	134.8	125.3
Healthcare	120.2	115.8
Groceries	110.9	111.8