

Economics

The Most Expensive Commutes in America Aren't in NYC or San Francisco

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The most expensive commutes in the U.S. probably aren't where you would imagine. The commuters who face the highest costs aren't coming from the suburbs of New York City or San Francisco. These commuters live within 65 miles of Washington.

Workers from Charles County, in southern Maryland, spent 388 hours -- or just under two and a half weeks -- on average, traveling to and from work in 2017, according to Bloomberg analysis of U.S. Census data.

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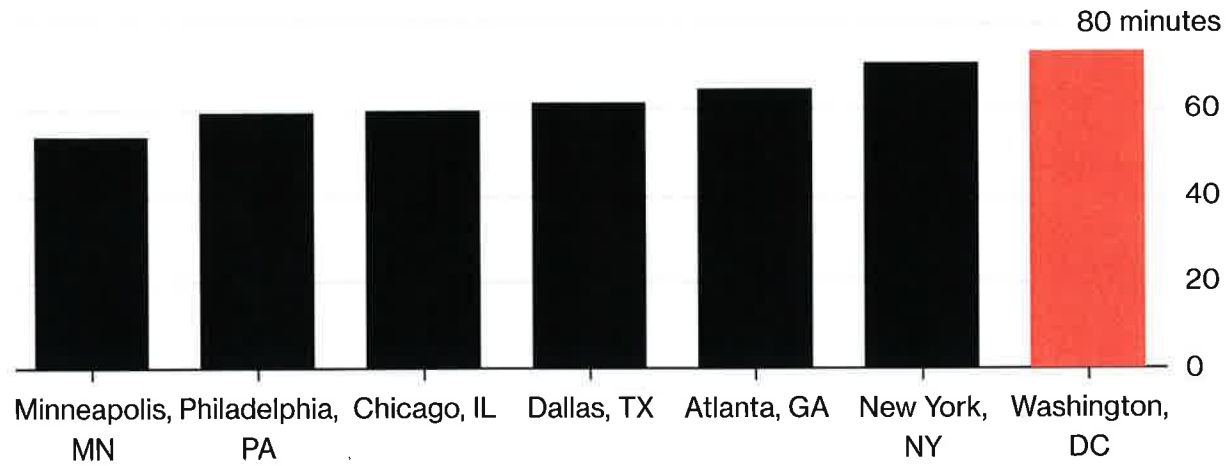
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How Long Is Your Daily Commute?

Among metro areas comprised of a minimum of ten large counties, residents in D.C. region spent the most time commuting to work

Daily travel time



Source: Bloomberg analysis of U.S. Census data

Note: County average based; Only included counties with 60,000+ population

Residents in Fauquier County and Stafford County in Virginia, more than 35 miles (56 kilometers) from Washington, face similar commuting costs.



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Bloomberg calculated a county resident's opportunity cost by converting hours spent commuting into a dollar amount based on the average annual income of a full-time worker. The index also factored in the percentage of workers who commute before 6 a.m. under the assumption that leaving that early is undesirable for most and warrants a higher opportunity cost.

While the residents of these counties may decide to commute based on a variety of factors, they typically have higher incomes than the average for the region, according to [Brad Hansen](#), an economics professor at University of Mary Washington in Fredericksburg, Va., about an hour's drive from Washington.

"They find the jobs in D.C. and Northern Virginia more attractive, largely because of higher income, but they find living in places like Stafford, Fredericksburg and Spotsylvania more attractive because of lower housing prices or they like living in a less urban area," Hansen wrote in an email.

Time vs. Money

How do residents determine whether the commute is worth it? They must balance the trade-off between high rents and short commutes against low rents and long commutes, according to [Ferdinando Monte](#), an assistant professor of economics at Georgetown University.

If Time Were Money

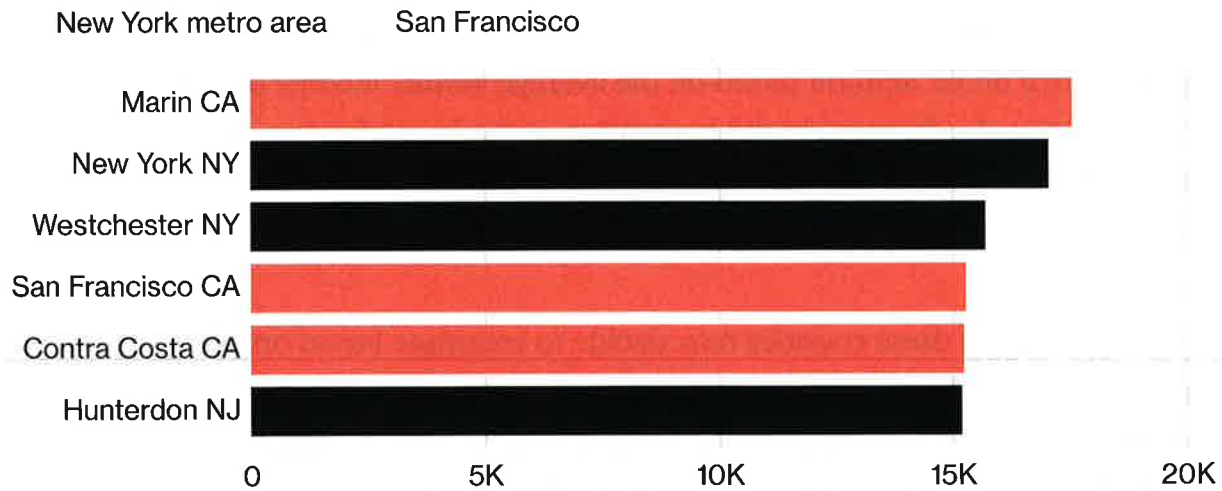
Time spent on commuting amounted to an equivalent of \$15,000 or more a year in these six counties; Long journey to work and high earnings power were to blame

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Source: Bloomberg analysis of U.S. Census data

Note: Cost equivalent approximated by converting average commuting hours into dollar amount, based on average full-time worker's income

“You would like to be close to a place that has high wages or high amenities but you don’t want to pay the high rents,” Monte said. “Rather than paying for higher rent, you can pay that in commuting time.”

Apparently, many workers taking residence in the satellite neighborhoods of San Francisco and the New York-New Jersey metro area also prefer the commute over higher rents, according to the index.

Sprawling Cities

One might ask how the counties in Virginia and Maryland ranked higher than counties outside New York City and San Francisco. One reason may be simple geography -- how easy it is for a city to sprawl out or cover a larger area, according to Monte.

For example, San Francisco is hilly and surrounded by water on three sides, which impedes sprawl, he said. The Washington area is less inhibited by such factors. Also,

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Congress enacted a law more than 100 years ago that limits the height of buildings within the city. This has kept the D.C. skyline low; urban sprawl has ensued.

Arlington County, Virginia, where Amazon proposed to build its expansive new headquarters, scored the lowest among the 14 largest counties in the greater Washington region. From home to work, local residents spent just shy of 30 minutes commuting -- the equivalent of 12 percent of \$106,670, the average pay for a full-time worker in the county.

In 2014, the Metrorail system added four new stations in Virginia. Construction is underway for an additional six stations on an 11-mile stretch of track that will include a transfer from the Washington Dulles International Airport to downtown Washington.

The index shows some portion of Americans choose lengthy commutes but there's an increasing number of them who work from home. Technological advancements and the rise of the "gig economy" have enabled jobs to be performed anywhere with Internet access.

To access the full data set click [HERE](#)

Methodology

The index scored 800+ counties for the highest cost of commuting based on three metrics: the cost of commuting in equivalent dollar amount, the percentage of income this matches, and the percentage of the workforce that leaves before 6:00 a.m. The three metrics are weighted at 70 percent, 20 percent and 10 percent, respectively.

The absolute cost of commuting was calculated by converting total commuter hours into a dollar amount based on the average annual income of a full-time employee in the region. The index does not include ancillary costs for transportation and parking.

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To access Bloomberg's Economic Cost of Commuting full data set, click [HERE](#).

Below are the 20 counties with the highest commuting cost:

Economic Cost of Commuting

2019 Rank	County	Metro	Opportunity Cost Score	Money Equivalent	As % Income	Total Hours Commuting	Workforce Commuting pre-6AM	Average Earnings
1	Charles MD	Washington, DC	99.3	\$14,612	19.4%	388	27.8%	\$75,254
2	Fauquier VA	Washington, DC	97.4	\$13,813	17.6%	352	20.6%	\$78,555
3	Stafford VA	Washington, DC	97.3	\$12,400	16.5%	330	28.0%	\$75,154
4	Contra Costa CA	San Francisco, CA	97.0	\$15,269	16.3%	326	17.7%	\$93,724
5	Calvert MD	Washington, DC	96.9	\$11,842	16.6%	332	28.4%	\$71,410
6	Prince William VA	Washington, DC	96.8	\$12,415	16.9%	338	22.0%	\$73,391
7	Spotsylvania VA	Washington, DC	96.1	\$11,192	16.3%	326	25.6%	\$66,698
8	Frederick MD	Washington, DC	95.2	\$11,647	15.2%	304	19.5%	\$76,580
9	Carroll MD	Baltimore, MD	94.3	\$10,976	14.6%	293	20.2%	\$75,052
10	Sussex NJ	New York, NY	93.5	\$11,585	15.5%	310	16.4%	\$74,745
11	Richmond NY	New York, NY	92.2	\$13,831	19.1%	382	11.9%	\$72,475
12	Montgomery TX	Houston, TX	92.1	\$10,961	13.7%	274	17.2%	\$79,959
13	Plymouth MA	Boston, MA	92.0	\$11,106	14.2%	283	15.9%	\$76,407
14	Loudoun VA	Washington, DC	91.3	\$13,934	14.0%	281	11.9%	\$99,236
15	Prince Georges MD	Washington, DC	91.2	\$9,874	15.5%	309	17.4%	\$63,873
15	Warren NJ	Allentown, PA	91.2	\$9,849	14.7%	293	17.9%	\$67,154
17	Matanuska Susitna AK	Anchorage, AK	91.1	\$9,618	14.6%	293	10.0%	\$65,767
18	Hunterdon NJ	New York, NY	90.8	\$15,204	14.6%	293	9.9%	\$103,959
18	Snohomish WA	Seattle, WA	90.8	\$9,565	13.5%	269	22.9%	\$71,292
20	Monmouth NJ	New York, NY	90.4	\$14,186	14.3%	287	10.1%	\$98,970
20	Solano CA	Vallejo, CA	90.4	\$9,319	13.7%	275	23.4%	\$67,778

Source: Bloomberg analysis of U.S. Census data

Note: Opportunity cost of commuting were approximated by converting total commuting hours -- average annual time an employed person spent on his/her journey to work and back to home -- into dollar amount, based on the average income earned by a person age 16+ who was employed full-time and worked year-round. Every FYR worker was assumed to have worked 8 hours per week for 50 weeks for an equivalent of 2,000 hours per year. Included counties with at least 65,000 population as of the 2017 Census. 836 of the 3,000+ total counties in the U.S. met the criteria to be ranked.

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