

# When Does The Commute Ever End? Hopefully, Before You Retire.

by Annie Margarita Yang

Location. Location. Location.

Where you live can make or break your bank. When deciding where to live, I argue that these factors should top the list:

- 1. Location relative to your work.
- 2. Location relative to your grocery outlet.
- 3. Cost.

Commutes are time, money, and soul sucking. I worked a job once where the commute was an hour each way. I lasted six months.

Never again.

Since then, I've worked jobs close to home. Today, I work four jobs, all from 2 to 10 minutes away.

We're moving to Boston in a few months. Honestly, I felt anxious about the fact that Boston's average apartment rent is the 3rd highest in the USA. I told my SO I refused to pay more than \$1,000 for rent, even if that meant living further away from the city. With a list of the cheapest surrounding suburbs in hand, I looked for apartments 40 minutes away! We tend to think that living further away and commuting is cheaper. It's not always true. In this case, one option was living in our own studio across from Boston University. Another option was living in Medford, 40 minutes away, with a roommate. This is how the numbers played out:

<b>Expenses</b>	<b>Boston University (300 ft2 studio)</b>	<b>Medford, MA (915 ft2 2br apt)</b>
Rent	\$1,500.00	\$1,000.00
Basic Utilities	\$0.00	\$117.00
Internet	\$0.00	\$38.00
Commute (SO)	\$0.00	\$75.00
Commute (Me)	\$0.00	\$84.50
Auto Ins. (State Min.)*	\$74.00	\$76.00
Parking	\$50.00	\$0.00

<b>Total</b>	<b>\$1,624.00</b>	<b>\$1,390.50</b>
--------------	-------------------	-------------------

*\*Auto insurance included, as insurers factor in the zip code. In this case, it didn't matter.*

As you can see, yes living further away is cheaper. Living on campus costs \$233.50 more per month. But the question is... is \$233.50 worth the time saved from not commuting 40 minutes each way? Our answer was an absolute YES.

What does not having to commute mean? It means...

## **Time For Other Things**

The potential commute was 40 minutes x 2 times per day x 5 days per week. That adds up to 6.7 hours per week or 26.7 hours per month. That's almost a whole workday every week. What could you do with that time? Develop personal hobbies, network, join an organization, volunteer for a nonprofit, take a class, add a side hustle, and other things. By spending your time this way, you can increase your social and cultural capital which may even potentially increase your economic capital, aka make more \$\$\$.

## **More Sleep, Free Transportation and Exercise**

You can wake up later! And living 1 - 2 miles from your workplace, you could either walk or ride a kick scooter. Live 3 miles away? Ride a bike. By making exercise a lifestyle, gym memberships may be optional. And with the blood pumping through your body and your brain, you feel alert by the time you start work. Meanwhile, your coworkers slug through the day with \$4 Starbucks coffees.

## **Less Convenience, More Intention**

Let's face it. When you have little free time, busy running around with your head chopped off, you pay for it in other ways. You pay for it by eating out more because you don't cook. Do you still want to cook? Then you pay for meal-kit subscriptions boxes or frozen meals filled with preservatives. You pay for wash-and-fold laundry service. You take a cab because it's faster than the subway. To drive my message home, let's look at the real price of having a large pepperoni pizza delivered from Domino's Pizza.

<b>Carryout</b>	<b>Delivery Charge</b>
Pizza (Carryout Special): \$7.99 Sales Tax: \$0.66	Pizza (Regular Price): \$10.99 Delivery Charge: \$2.99 Sales Tax: \$1.15 Tips: \$2.00
Total: \$8.65	Total: \$17.13

Customers pay twice as much for delivery, and they don't give it much thought. And they don't order one pizza; they order three! They pay a premium for convenience without even realizing it.

## **Final Thoughts**

Perhaps your commute isn't as bad as 40 minutes. I had a client who commuted 32 miles (42 minutes) round-trip every day, so around half of my earlier example. She spent more gas in a week than I did in an entire month. Although we made the same hourly wage, her real hourly wage was less due to her commute. I'll write more about real hourly wage in my next newsletter.

I want you to carefully reflect on your current commute in relation to your other relevant circumstances. If commuting time is a loss, is it a justifiable one in comparison to the gains? Depending on your circumstances, you might be better off in the long run by making the needed changes.

*[www.AnnieMargaritaYang.com](http://www.AnnieMargaritaYang.com)*