



Cost of Living Comparisons: Valdosta, Georgia, and the Nation: Second Quarter of 2025

Overview

Each quarter, the Council for Community and Economic Research (C2ER, formerly known as ACCRA) reports the Cost-of-Living Index data based on more than 90,000 prices covering 60 different items ranging from housing, utilities, grocery items, transportation, health care, and miscellaneous goods and services from communities across the U.S. The second quarter of 2025 survey comparing relative costs of living for “middle management” households among U.S. metropolitan areas and cities shows that it costs almost 7.2 percent less to live in Georgia communities, on average, than it does to live in the rest of the U.S. Therefore, for each dollar that is required to maintain the average standard of living across the country, Georgia residents are only required to spend about 92.8 cents.

Valdosta’s cost of living is somewhat lower than the Georgia state average, with Valdosta residents required to spend about 90.9 cents for each dollar required to maintain the living standards of the average U.S. household. Among Georgia metropolitan areas and cities surveyed, Athens has the highest cost of living with a composite index of 98.6, slightly lower than the national average of 100.

Cost of Living Comparisons for the Nation

The Cost-of-Living Index measures regional differences in the consumer goods and services excluding taxes and non-consumer expenditures, for professional and managerial households in the top income quintile. Table 1 presents the ten most and least expensive urban areas that participated in the 2025 Cost-of-Living Index. Among the 245 urban areas surveyed, the after-tax cost for a professional/managerial standard of living ranged from more than twice the national average in New York (Manhattan) NY to almost 20 percent below the national average in Tupelo, MS. Unsurprisingly, the top ten most expensive urban areas have seen little change compared to previous periods, featuring familiar locations like New York, Honolulu, and San Francisco. With the national average cost-of-living index set at 100, living in Manhattan, for instance, costs 232.0% of the national average.

In Table 1, the ten least expensive urban areas included in the cost-of-living index survey are highlighted. Tupelo, MS appears for the first time as the least expensive place to live, while Harlingen maintains its position among the top ten least expensive places in the U.S., consistent with previous quarters. Valdosta is ranked as the 166th most expensive metropolitan area (out of 245) with a composite index of 90.9. Notably, in the second quarter of 2024, Valdosta ranked 160th (out of 251) with a composite index of 91.5.

Table 1: The Ten Most and Least Expensive Urban Areas in the Cost-of-Living Index (COLI)

Second Quarter in 2025				
National Average for 245 Urban Areas = 100				
Ranking	Most Expensive	COL	Least Expensive	COL
	Urban Areas	Index	Urban Areas	Index
1	New York (Manhattan) NY	232.0	Tupelo MS	78.8
2	Honolulu HI	182.1	Decatur IL	79.1
3	San Jose CA	181.1	Harlingen TX	80.4
4	Orange County CA	161.7	McAllen TX	80.4
5	San Francisco CA	160.1	Richmond IN	80.5
6	New York (Brooklyn) NY	159.4	Oklahoma City OK	81.5
7	New York (Queens) NY	150.6	Pittsburg KS	81.7
8	Los Angeles-Long Beach CA	149.4	Salina KS	81.9
9	San Diego CA	146.1	Muskogee OK	82.5
10	Boston MA	144.8	Ponca City OK	82.8

What Do Groceries Cost?

The C2ER grocery index is drawing data from over 320 million grocery prices derived from 1.5 trillion historical data points collected across the country to generate the most accurate data possible. Datasembly’s weekly collection covers 200 national and regional retailers and quick service restaurants representing over 150,000 brick and mortar locations across 30,000 zip codes. With food prices still being a big part of the national conversation, C2ER decided to feature those communities once again with the most and least expensive food costs as measured by the grocery item index number. The twenty-six items priced come from a variety of surrogate categories to represent the grocery item component of the index.

Table 2: The Five Most and Least Expensive Places for Grocery Items by Index Number in the Cost-of-Living Index (COLI)

Review of Second Quarter 2025				
Average for 245 Urban Areas = 100				
Ranking	Most Expensive	COL	Least Expensive	COL
	Urban Areas	Index	Urban Areas	Index
1	Honolulu HI	132.1	Minot ND	92.1
2	Juneau AK	126.5	Waco TX	92.3
3	Fairbanks AK	123.0	McAllen TX	92.8
4	Anchorage AK	122.2	Temple TX	92.9
5	New York (Manhattan) NY	118.7	San Marcos TX	93.2

The Most Expensive and Least Expensive Cities for Coffee

[The price of vacuum-packed coffee has been on the rise](#), but the cost of your morning brew may reveal more about your hometown than you realize. In the second quarter of 2025, the average price for an 11 oz bag of coffee across 245 urban areas was \$6.45. At the high end, Kitsap County, WA tops the list at \$8.08, while coffee lovers in New Castle County, DE enjoy the lowest prices at \$5.95.

Table 3: The Most Expensive and Least Expensive Places for Coffee
Review of Second Quarter 2025, Average for 245 Urban Areas = \$6.45

Ranking	Most Expensive		Least Expensive	
	Urban Areas	Avg. Price	Urban Areas	Avg. Price
1	Kitsap County WA	\$8.08	New Castle County DE	\$5.95
2	San Diego CA	\$7.93	Bergen-Passaic NJ	\$5.97
3	Oakland CA	\$7.73	Kent County DE	\$5.98
4	Bellingham WA	\$7.71	Philadelphia PA	\$5.98
5	Las Vegas NV	\$7.68	Houma-Terrebonne Parish LA	\$6.03

Results for the Valdosta Metropolitan Statistical Area

Table 4 suggests that Valdosta has a cost of living that is approximately 10 percent below the national average. Valdosta’s cost of living remains relatively low, principally because of the low housing prices. It also must be noted that the housing index carries the largest weight in the composite index because of its relative importance in the average consumer’s budget. According to Table 4, the housing index for Valdosta is 78.0, suggesting that housing costs are 22.0 percent less than the national average house price (\$540,507.52) for all urban areas in this survey.

Table 4: Indices for Georgia Metropolitan Statistical Areas (Listed alphabetically)

	<i>Composite Index</i>	<i>Grocery</i>	<i>Housing</i>	<i>Utilities</i>	<i>Transportation</i>	<i>Health Care</i>
Athens GA	98.6	100.6	99.1	101.8	91.2	94.6
Atlanta GA	93.9	100.9	80.5	102.0	104.8	99.2
Dublin-Laurens County GA	88.0	95.8	74.5	103.9	96.4	102.1
Macon GA	96.0	97.7	73.8	101.5	96.0	106.8
Rincon-Effingham County GA	95.6	95.9	84.0	102.0	124.7	106.9
Savannah GA	90.7	100.4	71.7	101.7	98.8	96.1
Statesboro-Bulloch County GA	88.6	95.4	79.9	102.0	87.5	91.6
Valdosta GA	90.9	95.2	78.0	102.2	98.6	90.1
Average	92.8	97.7	80.2	102.1	99.8	98.4

Random Comparisons

The cost of living data tells us that the Composite Index for Manhattan, NY is 232 for Valdosta, GA it is 90.9. Using this information, we can answer the following questions:

1. What is the Valdosta salary that is equivalent to a Manhattan salary of \$50,000?
2. What is the Manhattan salary that is equivalent to a Valdosta salary of \$50,000?

Two jobs with identical salaries may not have identical purchasing power if one is located in a relatively high-cost city while the other is located in a relatively low-cost city. An individual would only need about \$19,590.52 in Valdosta to maintain the same standard of living as someone making \$50,000 in Manhattan, NY. On the other hand, someone having a salary of \$50,000 per year in Valdosta would need \$127,612.8 in Manhattan to maintain the same standard of living. Table 5 below shows how to calculate the equivalent salaries in these two cities. Note that the formula in Table 5 can be used to compare any of the indices presented here (i.e., health care, transportation, utilities, housing, and groceries) between cities of interest. This kind of information is very useful to households considering a move to a different urban area.

Table 5: Cost Comparison for Valdosta, GA and Manhattan, NY

Manhattan, NY to Valdosta, GA			
	$\$50,000 \times (90.9/232)$	=	\$19,590.52
Valdosta, GA to Manhattan Metro, NY			
	$\$50,000 \times (232/90.9)$	=	\$127,612.8

Table 6 compares Tupelo, MS to the Valdosta Metro area. Tupelo has a composite index of 78.8 which is ranked as the least expensive place among the 245 urban areas that participated in the second quarter 2025 Cost of Living Index.

Table 6: Cost Comparison for Valdosta, GA and Tupelo, MS

Tupelo, MS to Valdosta, GA			
	$\$50,000 \times (90.9/78.8)$	=	\$ 57,677.66
Valdosta, GA to Tupelo, MS			
	$\$50,000 \times (78.8/90.9)$	=	\$ 43,344.33

According to the information tabulated in Table 6, an individual making \$50,000 per year in Tupelo would need \$7677.66 more to maintain the same standard of living as an individual making \$50,000 in Valdosta, GA. However, an individual earning \$50,000 in Valdosta area would need to make \$6,655.67 less in Tupelo.

Methodology and Data Limitations

The findings presented come from an analysis of national survey data performed by the Center for Business and Economic Research (CBER) at Valdosta State University. CBER conducts applied research for the business community and provides a conduit between the community and the expertise of the Langdale College of Business Administration faculty. The survey itself is conducted by The Council for Community and

Economic Research, a nonprofit professional organization located in Arlington, VA. C2ER has been publishing quarterly measures of living cost differentials since 1968.

For the second quarter of 2025, 245 communities in the United States collected price data. The average index number for all participating communities is 100; each individual community's index should be read as a percentage of the average for all communities. This cost of living index measures *relative* prices for consumer goods and services only in the communities that participate in the process. No information on inflation (the general increase in prices over time) can be determined from these price indices. See www.coli.org for more information about the methodology behind the index.

Cost of living data are useful as indicators of local economic conditions but should be interpreted with caution. A relatively low cost of living is not necessarily a positive attribute for a community; and a relatively high cost of living is not necessarily negative. For example, relatively low prices may encourage job and population migration into the area; or relative low prices may mean that the area is depressed, and jobs and individuals are moving out of the area.

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