



VALDOSTA STATE UNIVERSITY
**CENTER *for* BUSINESS
& ECONOMIC RESEARCH**

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

Overview

Each quarter, the Council for Community and Economic Research (C2ER, formerly known as ACCRA) collects more than 90,000 prices for 60 different items ranging from housing, utilities, grocery items transportation, health care and miscellaneous goods and services from communities across the U.S. for its Cost-of-Living Index. The third 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 8.2 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 91.8 cents.

Valdosta’s cost of living is slightly lower than the Georgia state average. Residents spend about 90 cents for every dollar needed to maintain the standard of living of a typical U.S. household. Among Georgia’s metropolitan areas, Athens has the highest cost of living, with a composite index of 99.5, just below the national average of 100.

Cost of Living Comparisons for the Nation

The Cost-of-Living Index measures regional differences in consumer goods and services excluding taxes and non-consumer expenditures, for professional and managerial households in the top income quintile. Table 1 highlights the ten most and least expensive urban areas included in the third quarter of the 2025 index. Among the 272 participating urban areas, the after-tax cost of maintaining a professional or managerial standard of living ranged from more than double the national average in Manhattan, NY, to nearly 20% below the national average in Tupelo, MS. Unsurprisingly, the list of the ten most expensive areas has remained largely consistent with previous periods, featuring familiar locations like New York, Honolulu, and San Francisco. With a national average cost-of-Living index of 100, living in Manhattan, for instance, costs 232.5% of the national average.

Table 1 also highlights the ten least expensive urban areas included in the Cost-of-Living Index survey. As in previous quarters, Decatur and Harlingen continue to rank among the top five most affordable places to live in the United States. Valdosta is ranked as the 231st most expensive among 272 U.S. urban areas, with a composite index of 90.0. Notably, in the third quarter of 2024, when 252 areas were surveyed, Valdosta was ranked 137th, with a slightly higher composite index of 93.2.

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

Third Quarter in 2025 National Average for 272 Urban Areas = 100				
Ranking	Most Expensive	COL	Least Expensive	COL
	Urban Areas	Index	Urban Areas	Index
1	New York (Manhattan) NY	232.5	Tupelo MS	78.2
2	Honolulu HI	179.7	Harlingen TX	79.6
3	San Jose CA	177.7	McAllen TX	80.7
4	San Francisco CA	164.1	Amarillo TX	80.9
5	New York (Brooklyn) NY	161.4	Decatur IL	81.1
6	Orange County CA	160.5	Ashland OH	81.8
7	New York (Queens) NY	151.7	Oklahoma City OK	81.9
8	Boston MA	150.8	Pittsburg KS	82.0
9	Los Angeles-Long Beach CA	150.6	Muskogee OK	82.0
10	Nassau County NY	147.6	Anniston-Calhoun County AL	82.1

What Do Groceries Cost?

The C2ER grocery index draws 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.

Because food prices remain a major concern for households, C2ER highlights communities with the highest and lowest grocery costs using the grocery item index reported in Table 2. The index is constructed from prices of 26 representative grocery items across multiple food categories and forms the grocery component of the Cost-of-Living Index (COLI). The national average for 272 urban areas is set equal to 100.

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

Third Quarter 2025 Average for 272 Urban Areas = 100				
Ranking	Most Expensive	COL	Least Expensive	COL
	Urban Areas	Index	Urban Areas	Index
1	Honolulu HI	130.5	Minot ND	88.5
2	Juneau AK	125.2	McAllen TX	89.5
3	Fairbanks AK	124.3	Jonesboro AR	89.6
4	Anchorage AK	123.6	San Marcos TX	89.7
5	San Francisco CA	117.1	Waco TX	90.1

The Most Expensive and Least Expensive Cities for Monthly Energy Bills

[Nationally, electricity prices have been rising faster than inflation](#), and our Q3 2025 data shows how those increases translate differently across regions. The average monthly energy cost across 272 urban areas reached \$224.80. Energy expenses varied widely from \$633.58 in Fairbanks, Alaska, the highest in the nation, to \$117.83 in Lake Charles, Louisiana. These regions differ geographically and in climate, serving to illustrate how local conditions can influence household energy costs and regional affordability.

Table 3: The Five Most and Least Expensive Places for Monthly Energy Bills

Third Quarter 2025, Average for 272 Urban Areas = \$224.80				
Ranking	Most Expensive	Avg.	Least Expensive	Avg
	Urban Areas	Price		Price
1	Fairbanks AK	\$ 633.58	Lake Charles LA	\$ 117.83
2	Honolulu HI	\$ 533.55	New Orleans LA	\$ 127.91
3	Bakersfield CA	\$ 516.51	Twin Falls ID	\$ 129.51
4	Modesto CA	\$ 452.21	Boise ID	\$ 129.67
5	Sacramento CA	\$ 452.21	Baton Rouge LA	\$ 130.51

Results for the Valdosta Metropolitan Statistical Area

Table 4 suggests that Valdosta has a cost of living that is approximately 10.0 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 76.1 suggesting that housing costs are 23.9 percent less than the national average house price (\$537,534) 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-Clarke County GA Metro	99.5	104.0	100.1	100.5	91.3	97.0
Atlanta-Sandy Springs-Roswell GA Metro	94.0	101.5	82.6	100.8	101.9	98.6
Douglasville-Douglas	91.2	93.0	79.7	98.8	95.4	88.7
Dalton GA Metro	92.0	99.5	74.8	87.6	85.7	110.8
Dublin GA Micro	89.7	94.9	75.6	105.3	94.4	103.3
Macon-Bibb County GA Metro	92.7	97.5	72.7	100.3	92.4	95.7
Savannah GA Metro	90.5	102.4	72.1	100.4	98.3	99.0
Statesboro GA Micro	86.6	92.7	75.3	100.7	88.5	93.2
Valdosta GA Metro	90.0	94.7	76.1	101.0	97.8	88.8
Average	91.8	97.8	78.8	99.5	94.0	97.2

Comparisons with the Most and Least Expensive Urban Areas

According to the third quarter 2025 Cost of Living Index, New York (Manhattan) is the most expensive place among 272 U.S. metropolitan areas and cities surveyed. Using

the information for the Composite Indices for Manhattan, NY (232.5) and Valdosta, GA (90.0), we can answer the following questions:

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

Two jobs with identical salaries may not have identical purchasing power if one is in a most expensive area while the other is located in a relatively low-cost area. An individual would only need about \$19,354.84 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 \$129,166.67 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 moving to a different urban area.

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

Manhattan, NY to Valdosta, GA			
	$\$50,000 \times (90.0/232.5)$	=	\$ 19,354.84
Valdosta, GA to Manhattan Metro, NY			
	$\$50,000 \times (232.5/90.0)$	=	\$ 129,166.67

Table 6 compares the Valdosta Metro area to Tupelo, MS which is the least expensive place according to the third quarter 2025 Cost of Living Index.

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

Tupelo, MS to Valdosta, GA			
	$\$50,000 \times (90.0/78.2)$	=	\$ 57,544.75
Valdosta, GA to Tupelo, MS			
	$\$50,000 \times (78.2/90.0)$	=	\$ 43,444.44

According to the information tabulated in Table 6, an individual making \$50,000 per year in Tupelo, MS would need \$7544.75 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 \$6,555.56 less in Tupelo, MS.

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 bridge 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 third quarter of 2025, 272 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.

Author:

Zulal Denaux, Ph.D.

Professor of Economics

Director of Center for Business and Economics Research

Langdale College of Business

Valdosta State University

Phone: 229-219-1217

E-mail: zsdenaux@valdosta.edu