



VALDOSTA STATE UNIVERSITY

CENTER *for* BUSINESS & ECONOMIC RESEARCH

Overview

Each quarter, the Council for Community and Economic Research (C2ER, formerly known as ACCRA) compiles price data for more than 50,000 items across 60 categories, including housing, utilities, groceries, transportation, health care, and miscellaneous goods and services from communities throughout the United States. These data are used to construct the Cost of Living Index (COLI), which measures relative differences in living costs across participating urban areas.

The survey covering the first three quarters of 2025 compares the relative cost of living for “middle management” households across U.S. metropolitan areas and cities. The results indicate that, on average, it costs approximately 7.5 percent less to live in Georgia communities than in the United States overall. In practical terms, for every dollar required to maintain the average national standard of living, residents in Georgia spend about 92.5 cents.

Valdosta’s cost of living is slightly below the Georgia state average. Residents in Valdosta spend approximately 91.2 cents for every dollar needed to maintain the standard of living of the average U.S. household. Among Georgia’s metropolitan areas included in the survey, Athens has the highest cost of living, with a composite index of 99.7, which is just slightly below the national benchmark of 100.

Cost of Living Comparisons for the Nation

The *Cost of Living Index (COLI)* 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 presents the ten most and least expensive urban areas participating in the Cost of Living Index survey for the first three quarters of 2025. As shown in Table 1, among the 283 urban areas that participated in the Cost of Living Index during the first three quarters of 2025, the after-tax cost for a professional / managerial standard of living ranged from more than twice the national average in Manhattan, NY to almost 20 percent below the national average in Tupelo, MS. Not surprisingly, there is very little change in the top ten most expensive urban areas when compared to the previous periods. The list includes “the ‘usual suspects,’ such as New York, Honolulu, San Francisco, etc.” Since the national average cost of living equals 100, the cost to live in Manhattan is 238.9 percent of the national average or about 138.9 percent higher than the national average.

Cost of Living Comparisons: Valdosta, Georgia, and the Nation
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Also, in Table 1, the ten least expensive urban areas participating in the cost-of-living index survey are listed. Consistent with the previous years, no metropolitan area from Georgia appears on either the ‘Least Expensive’ or ‘Most Expensive’ list.

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

Year-End Review: Averaged over Three Quarters in 2025 National Average for 283 Urban Areas = 100				
Ranking	Most Expensive		Least Expensive	
	Urban Areas	COL Index	Urban Areas	COL Index
1	New York (Manhattan) NY	238.9	Tupelo MS	78.8
2	San Jose CA	183.9	Harlingen TX	79.7
3	Honolulu HI	183.8	Decatur IL	79.9
4	New York (Brooklyn) NY	163.9	Richmond IN	80.9
5	Orange County CA	163.7	McAllen TX	80.9
6	San Francisco CA	163.6	Oklahoma City OK	81.2
7	New York (Queens) NY	153.8	Ashland OH	81.6
8	Los Angeles-Long Beach CA	152.3	Amarillo TX	81.6
9	Nassau County NY	149.1	Pittsburg KS	81.7
10	Boston MA	148.4	Salina KS	81.9

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. 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)

Averaged over Three Quarters in 2025 Average for 283 Urban Areas = 100				
Ranking	Most Expensive		Least Expensive	
	Urban Areas	Index	Urban Areas	Index
1	Honolulu HI	131.6	Minot ND	91.5
2	Juneau AK	128.6	Waco TX	91.9
3	Anchorage AK	123.8	McAllen TX	91.9
4	Fairbanks AK	123.2	Ashland OH	92.0
5	New York (Manhattan) NY	116.3	San Marcos TX	92.1

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The Most Expensive and Least Expensive Cities for Monthly Newspaper Subscription

Throughout the U.S., communities rely on digital newspapers for local, national, and international news, yet subscription prices vary. Across the 283 urban areas that participated in 2025, the average monthly price of a digital newspaper subscription was \$12.63, which is up 14.7% from a national average price of \$11.01 in 2020. Olympia, WA ranked as the most expensive at \$51.86 per month. On the other hand, Phoenix, AZ, Bloomington, IN, and South Bend, IN tied for the lowest monthly price at \$3.75.

Table 3: The Five Most and Least Expensive Places for Monthly Newspaper Subscription

Averaged over Three Quarters in 2025 Average for 283 Urban Areas in 2025 = \$12.63				
Ranking	Most Expensive		Least Expensive	
	Urban Areas	Avg Price	Urban Areas	Average Price
1	Olympia WA	\$51.86	Phoenix AZ	\$3.75
2	Little Rock-North Little Rock AR	\$37.33	Bloomington IN	\$3.75
3	Fayetteville AR	\$34.00	South Bend IN	\$3.75
4	Chattanooga TN	\$34.00	Sussex County DE	\$4.17
5	Houston TX	\$28.87	Bethesda-Gaithersburg-Frederick MD	\$4.17

Results for the Valdosta Metropolitan Statistical Area

Table 4 suggests that Valdosta has a cost of living that is approximately 8.8 percent below the national average. Valdosta’s cost of living remains relatively low, mainly due to affordable housing. 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 79.2 suggesting that housing costs are approximately 20.8 percent lower than the national average housing cost across participating urban areas (average price of \$534,127).

Table 4: Indices for Georgia Metropolitan Statistical Areas

	<i>Composite Index</i>	<i>Grocery</i>	<i>Housing</i>	<i>Utilities</i>	<i>Transportation</i>	<i>Health Care</i>
Athens	99.7	102.0	101.6	101.8	93.6	95.1
Atlanta	94.6	101.4	83.2	102.1	103.9	98.1
Douglasville-Douglas	91.2	93.9	80.0	99.5	95.8	88.8
Dalton	90.2	98.9	73.0	88.0	87.6	105.1
Dublin-Laurens County	88.8	96.0	75.4	103.7	95.9	103.7
Macon	95.1	97.6	73.5	100.7	94.7	102.8
Rincon-Effingham County	95.4	96.0	84.0	101.4	124.6	106.4
Savannah	90.7	101.6	73.1	101.7	99.6	96.8
Statesboro-Bulloch County	87.7	94.2	78.6	102.0	89.1	93.5
Valdosta	91.2	95.3	79.2	102.3	98.2	89.1
Average	92.5	97.7	80.2	100.3	98.3	97.9

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Table 5 outlines Valdosta's rankings in three subcategories of the composite index. Among the 283 surveyed metropolitan areas in the U.S., Valdosta ranked 243rd in grocery costs, 87th in utilities, and 225th in health care expenses.

Table 5: Valdosta’s Ranking in the Nation

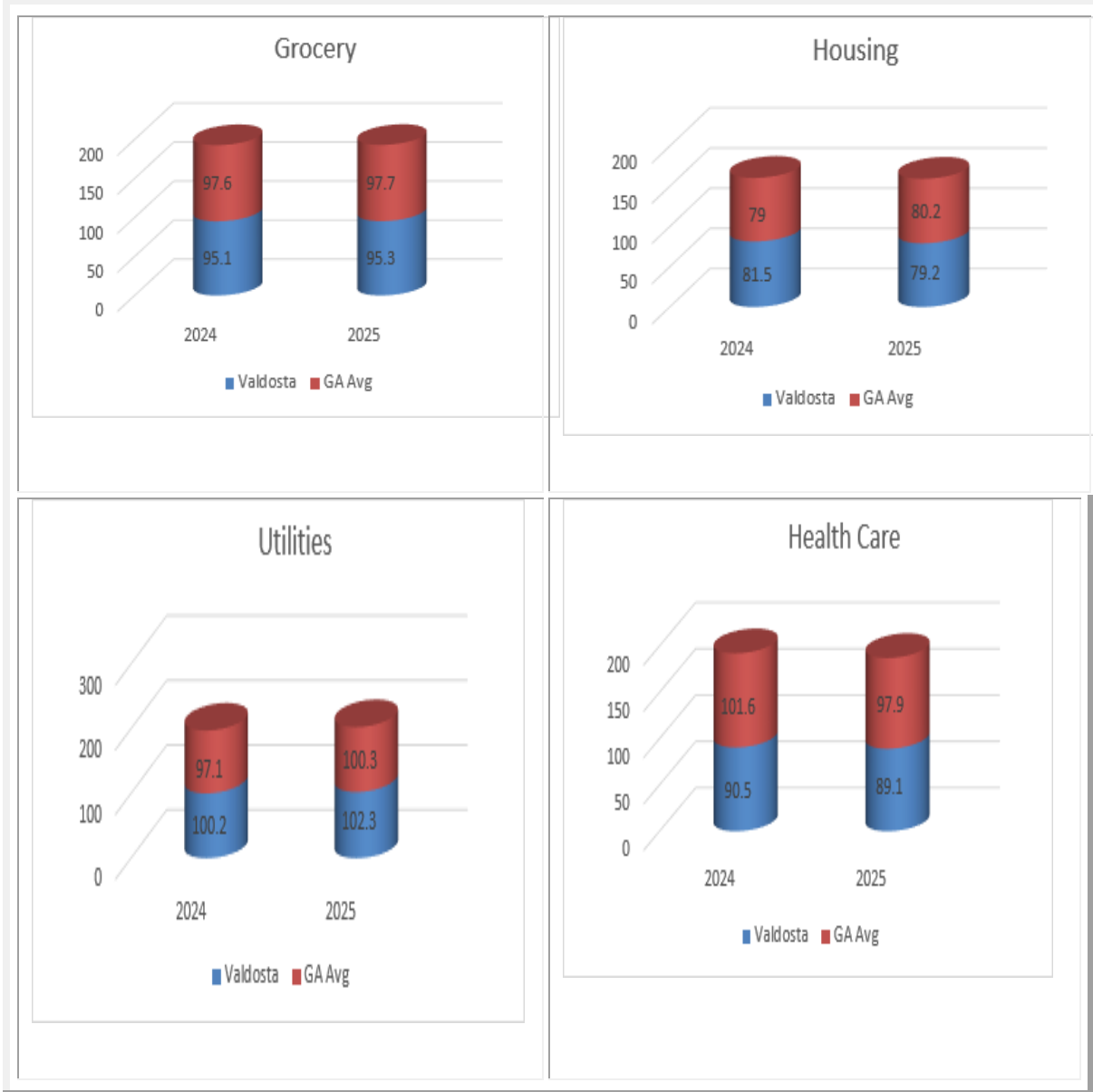
<i>Rank</i>	<i>Grocery items</i>	<i>Index</i>	<i>Rank</i>	<i>Utilities</i>	<i>Index</i>	<i>Rank</i>	<i>Health Care</i>	<i>Index</i>
1	Honolulu HI	131.6	1	Fairbanks AK	212.2	1	Winchester VA	149.0
2	Juneau AK	128.6	2	Honolulu HI	193.1	2	New York, NY	142.9
3	Fairbanks AK	123.8	3	Bakersfield CA	175.4	3	Anchorage AK	142.4
...				
243	Valdosta GA	95.3	87	Valdosta GA	102.3	225	Valdosta GA	89.1
...				
281	McAllen TX	93.2	281	Twin Falls ID	95.3	281	Pittsburg KS	74.8
282	Waco TX	92.7	282	Baton Rouge LA	89.7	282	San Juan-Bayamón-Caguas PR	71.4
283	Minot ND	91.5	283	Lake Charles LA	87.3	283	Modesto CA	70.9

Comparison of the Cost of Living in Georgia and Valdosta: 2024 vs. 2025

Figure 1 illustrates the average indices for Grocery, Housing, Utilities, and Health Care in the Valdosta area, comparing them to the averages of Georgia metropolitan areas and surveyed cities from 2024 to 2025. The cost of living index is based on a national average of 100, with each participant's index representing a percentage of the national average. From 2024 to 2025, Valdosta showed mixed cost-of-living trends. Grocery costs rose slightly (95.1 to 95.3) but remain below the Georgia average. Housing decreased (81.5 to 79.2), making Valdosta more affordable than the state average. Utilities increased moderately (100.2 to 102.3) but grew slower than the Georgia average, while health care costs fell (90.5 to 89.1), remaining significantly cheaper than the state. Overall, Valdosta continues to be a relatively affordable metropolitan area, particularly due to lower housing and health care costs compared with both the national and state averages.

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Figure 1: Grocery, Housing, Utilities and Health Care Average Indices: 2024 and 2025



Summary of Findings

The average cost of living in Georgia metropolitan areas is 7.5 percent below the national average, indicating that households in Georgia generally face lower living expenses than the typical U.S. household. Valdosta’s composite cost of living index is 91.2, meaning the overall cost of living is 8.8 percent lower than the national average. Housing remains the primary contributor to Valdosta’s affordability, with a housing index of 79.2, indicating housing costs are about 20.8 percent lower than the national average. Between 2024 and 2025, Valdosta experienced mixed cost-of-living trends, with slight declines in housing and health care costs and modest increases in grocery and utility prices. Overall, Valdosta continues to maintain a relatively affordable cost of living compared with both the national average and other metropolitan areas in Georgia.

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 first three quarters of 2025, 283 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. These indices measure relative price differences across locations, not changes in prices over time, so they cannot be used to measure inflation. 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 relatively low prices may mean that the area is depressed, and jobs and individuals are moving out of the area.

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