



Cost of Living Comparisons: Valdosta, Georgia, and the Nation: Second Quarter of 2026

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 61 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 2026 survey comparing relative costs of living for professional and managerial households among U.S. metropolitan areas and cities shows that it costs 9.9 percent less to live in Georgia communities, on average, than the national average for participating U.S. urban areas. 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 90.1 cents.

Valdosta's cost of living is somewhat lower than the Georgia state average, with Valdosta residents required to spend about 87.9 cents for each dollar required to maintain the same standards of living in the average participating U.S. urban area. Among Georgia metropolitan areas and cities surveyed, Athens has the highest cost of living with a Composite Index of 98.1, 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 shows the ten most and least expensive urban areas that participated in the second quarter of 2026 Cost of Living Index. As shown in Table 1, among the 248 urban areas that participated in the second quarter 2026 Cost of Living Index, 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 more than 20 percent below the national average in Ponca City, OK. Not surprisingly, there is very little change in the top ten most expensive urban areas when compared with the previous periods. The list includes the "usual suspects", such as New York, Honolulu, San Francisco, etc. Since the national average cost of living index equals 100, the cost to live in Manhattan, for example, is 228.8% of the national average.

In Table 1, the ten least expensive urban areas included in the cost-of-living index survey are highlighted. Ponca City, OK, 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 197th most expensive metropolitan area (out of 248) with a Composite Index of 87.9. Notably, in the second quarter of 2025, Valdosta ranked 166th (out of 245) with a Composite Index of 90.9.

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

Second Quarter 2026				
National Average for 248 Urban Areas = 100				
Ranking	Most Expensive	COL	Least Expensive	COL
	Urban Areas	Index	Urban Areas	Index
1	New York (Manhattan) NY	228.8	Ponca City OK	79.0
2	Honolulu HI	185.8	Harlingen TX	79.7
3	San Jose CA	178.5	Salina KS	80.1
4	San Francisco CA	168.5	Tupelo MS	80.4
5	Orange County CA	164.8	Decatur IL	81.1
6	New York (Brooklyn) NY	164.0	Des Moines IA	81.3
7	New York (Queens) NY	155.0	Anniston-Calhoun County AL	81.4
8	Nassau County NY	150.8	McAllen TX	81.7
9	Los Angeles-Long Beach CA	150.4	Amarillo TX	81.8
10	Boston MA	149.1	Oklahoma City OK	82.1

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 2026				
Average for 248 Urban Areas = 100				
Ranking	Most Expensive	COL	Least Expensive	COL
	Urban Areas	Index	Urban Areas	Index
1	Honolulu HI	135.8	Grand Forks ND	91.8
2	Juneau AK	126.8	Ponca City OK	92.3
3	Fairbanks AK	124.4	Pittsburg KS	92.6
4	Anchorage AK	123.9	Jonesboro AR	92.6
5	San Francisco CA	117.8	Joplin MO	92.7

The Most Expensive and Least Expensive Utility Bills

Utility costs have become an increasing concern for U.S. households. According to the second quarter 2026 COLI report, the average monthly household utility bill was **\$231.74**, ranging from **\$132.60 in New Orleans, LA, to \$638.24 in Honolulu, HI**. The COLI utility measure includes electricity, natural gas, and, where applicable, heating fuel. Utility costs vary considerably across communities depending on the types of energy used. In some areas, households rely primarily on electricity, while others use a combination of electricity and natural gas or heating fuel.

Table 3: The Most Expensive and Least Expensive Monthly Utility Bills
Review of Second Quarter 2026, Average for 248 Urban Areas = \$231.74

Ranking	Most Expensive		Least Expensive	
	Urban Areas	Avg. Price	Urban Areas	Avg. Price
1	Honolulu HI	\$638.24	New Orleans LA	\$132.60
2	Fairbanks AK	\$611.50	Las Cruces NM	\$134.13
3	Bakersfield CA	\$472.51	Maury County TN	\$137.06
4	San Juan-Bayamón-Caguas PR	\$462.55	Moses Lake WA	\$137.66
5	Boston MA	\$458.81	Baton Rouge LA	\$138.46

Results for the Valdosta Metropolitan Statistical Area

Table 4 suggests that Valdosta has a cost of living that is approximately 12.1 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 74.8, indicating that housing costs in Valdosta are approximately 25.2 percent below the national average for the urban areas participating in the survey. The average house price across all urban areas included in the survey is \$556,432, further providing a useful benchmark for comparing housing costs across communities.

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	98.10	99.60	95.00	100.30	103.90	101.00
Atlanta GA	92.10	101.60	75.30	100.50	99.90	107.90
Douglasville-Douglas County GA2	91.10	96.70	82.90	96.60	78.70	106.10
Dalton GA	86.50	95.60	69.70	86.20	82.70	92.60
Dublin-Laurens County GA	88.30	94.70	73.40	104.50	92.20	100.60
Savannah GA	89.40	101.40	72.00	98.30	95.80	99.40
Statesboro-Bulloch County GA	87.20	94.10	78.20	98.90	81.50	103.20
Valdosta GA	87.90	94.20	74.80	98.90	91.00	90.90
Average	90.10	97.23	77.66	98.03	90.71	100.21

Random Comparisons

The cost-of-living data show that the Composite Index for Manhattan, NY is 228.8, while the Composite Index for Valdosta, GA is 87.90. 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 need about \$19,208.92 in Valdosta to maintain the same standard of living as someone making \$50,000 in Manhattan, NY. On the other hand, someone earning \$50,000 per year in Valdosta would need approximately \$130,147.90 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 also be used to compare any of the individual cost-of-living indices presented here, including health care, transportation, utilities, housing, and groceries. This type of information is particularly useful to households considering a move to a different urban area.

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

<i>Comparison</i>	<i>Calculation</i>	<i>Equivalent Salary</i>
<i>Manhattan, NY → Valdosta, GA</i>	$\$50,000 \times (87.90 / 228.8)$	\$19,208.92
<i>Valdosta, GA → Manhattan, NY</i>	$\$50,000 \times (228.8 / 87.90)$	\$130,147.90

Table 6 compares Ponca City, OK with the Valdosta, GA area. Ponca City has a Composite Index of 79.00 and is ranked as the least expensive place among the 248 urban areas that participated in the second quarter 2026 Cost of Living Index.

Table 6: Cost Comparison for Valdosta, GA and Ponca City, OK

<i>Comparison</i>	<i>Calculation</i>	<i>Equivalent Salary</i>
<i>Ponca City, OK → Valdosta, GA</i>	$\$50,000 \times (87.90 / 79.0)$	\$55,632.91
<i>Valdosta, GA → Ponca City, OK</i>	$\$50,000 \times (79.0 / 87.90)$	\$44,937.43

According to the information presented in Table 6, an individual making \$50,000 per year in Ponca City would need approximately \$55,632.91 in Valdosta to maintain the same standard of living. This means the individual would need to earn \$5,632.91 more in Valdosta. Conversely, an individual earning \$50,000 per year in Valdosta would need approximately \$44,937.43 in Ponca City to maintain the same standard of living, or \$5,062.57 less.

Methodology and Data Limitations

The data presented in this report are based on a national survey analyzed by the Center for Business and Economic Research (CBER) at Valdosta State University. CBER conducts applied research for the business community and serves as a bridge between local businesses and the faculty expertise of the Langdale College of Business Administration. The survey itself is administered by the Council for Community and Economic Research (C2ER), a nonprofit professional organization based in Arlington, Virginia. Since 1968, C2ER has published quarterly measures comparing living costs across communities.

In the second quarter of 2026, 248 U.S. communities participated by submitting local price data. The average index value for all participating communities is set at 100. Each community's cost of living index reflects how its prices compare to this national average—expressed as a percentage. This index measures relative prices of consumer goods and services among the participating locations only; it does not reflect inflation or general changes in price levels over time. For details on the methodology, visit <https://www.coli.org/>

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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