

PRESS RELEASE - For Immediate Release

COST OF LIVING INDEX

Among the 272 urban areas that participated in the third quarter of the 2025 *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 Tupelo, MS.** The *Cost of Living Index* is published quarterly by C2ER – The Council for Community and Economic Research.

The Ten Most and Least Expensive Urban Areas in the Cost of Living Index (COLI) Review of Quarter Three in 2025 National Average for 272 Urban Areas = 100

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

The *Cost of Living Index* measures regional differences in the cost of consumer goods and services, excluding taxes and non-consumer expenditures, for professional and managerial households in the top income quintile. Covering 61 different items, prices are collected quarterly by chambers of commerce, economic development organizations, and university applied economic centers in each participating urban area. Small differences should not be interpreted as showing a measurable difference.

The composite index is based on six component categories – housing, utilities, grocery items, transportation, health care, and miscellaneous goods and services.

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.

**The Five Most and Least Expensive Places for Grocery Items by Index Number
in the Cost of Living Index (COLI)
Review of Quarter Three in 2025
Average for 272 Urban Areas = 100**

Most Expensive			Least Expensive		
Ranking	Urban Areas	Index	Ranking	Urban Areas	Index
1	Honolulu HI	130.5	1	Minot ND	88.5
2	Juneau AK	125.2	2	McAllen TX	89.5
3	Fairbanks AK	124.3	3	Jonesboro AR	89.6
4	Anchorage AK	123.6	4	San Marcos TX	89.7
5	San Francisco CA	117.1	5	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.

**The Five Most and Least Expensive Places for Monthly Energy Bills
Review of Quarter Three in 2025
Average for 272 Urban Areas = \$224.80**

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

The quarterly Cost of Living Index is available by subscription for \$190 per year for the print version and \$180 per year for the PDF. The electronic version is also available for \$300 per year. Be sure to ask about our Expanded Excel version, which covers additional household and income types. Send a check, payable to C2ER, P.O. Box 12546, Arlington VA 22209, or subscribe on our website at www.coli.org.

If you need additional information on the Cost of Living Index or other COLI-related products such as the COLI Web Calculator and the COLI Historical Index, please contact us at info@coli.org or by phone at 703-522-4982.