

Cost of Living Calculator

The cost of living can turn your dream move into a nightmare. A generous salary in one region can be lacking in another. A \$500,000 home in the Bay Area is much different from a half-million-dollar home in Little Rock. Housing costs play a role in an area’s cost of living, but it’s far from the only factor. Other factors include utilities, groceries, health care - and even the price of milk, bread, and cereal. Auto, home, and health insurance costs also vary depending on where you live. Figuring out a region’s cost of living can help you if you’re looking to move. A high cost of living can strain your wallet. You may find that your \$100,000 household income won’t go nearly as far in a high-cost area. You may even discover that your comfortable life becomes one in which you’re living paycheck-to-paycheck. Cost of living can play a factor when you’re changing jobs. It can also have a role in your retirement planning. Lower costs are one reason people lay down roots in low-cost areas during their retirement years. With those scenarios in mind, Insure.com collected the cost of living figures for geographic regions across the U.S. from the [Council for Community and Economic Research](#). We combined that data with Insure.com’s auto and home insurance cost data to get a better view of an area’s cost of living. The information includes:

Housing	Groceries	Utilities	Transportation	Healthcare	MISC Goods & Services	Auto Insurance	Home Insurance

Cost of Living Index Comparison Tool

Enter the Zip code to get the most accurate result. Cities can have multiple Zip codes, so by entering the city name, you’ll get the average for all Zip codes in that city.

Moving From

Moving To


Current income after-tax

[Reset](#)



Unlock Your Overall Rates

by selecting Cities and Current Income



FIND INSURERS

What's cost of living and how does it influence your life?

What is cost of living?	+
Why is cost of living an important factor?	+
How does insurance play a role in the cost of living?	+
How does shopping for insurance help when you move to a high-cost area?	+
How do you shop for auto and home insurance?	+
How does cost of living affect savings and investments?	+
When should you move to a higher cost of living area?	+
What should you do when you move to a higher cost of living area?	+
When should you move to a lower cost of living area?	+
What should you do when you move to a lower cost of living area?	+

HIGHEST COST OF LIVING AREAS IN THE U.S.	LOWEST COST OF LIVING AREAS IN THE U.S.
1 New York, NY/New York-Manhattan NY	1 Harlingen, TX/Brownsville-Harlingen TX
2 San Francisco, CA/San Francisco-Redwood City-South San Francisco CA	2 Santa Maria, TX/Brownsville-Harlingen TX
3 Stockton, CA/San Francisco-Redwood City-South San Francisco CA	3 San Benito, TX/Brownsville-Harlingen TX
4 Tracy, CA/San Francisco-Redwood City-South San Francisco CA	4 La Feria, TX/Brownsville-Harlingen TX

5	Mountain House, CA/San Francisco-Redwood City-South San Francisco CA	5	Richmond, IN/Richmond IN
6	Daly City, CA/San Francisco-Redwood City-South San Francisco CA	6	Mission, TX/McAllen-Edinburg-Mission TX
7	San Bruno, CA/San Francisco-Redwood City-South San Francisco CA	7	Fountain City, IN/Richmond IN
8	South San Francisco, CA/San Francisco-Redwood City-South San Francisco CA	8	Alton, TX/McAllen-Edinburg-Mission TX
9	Brisbane, CA/San Francisco-Redwood City-South San Francisco CA	9	Cambridge City, IN/Richmond IN
10	Stinson Beach, CA/San Francisco-Redwood City-South San Francisco CA	10	La Joya, TX/McAllen-Edinburg-Mission TX

