The Cost of Living in America

It’s not just you – lots of people are struggling to make ends meet in America, and it’s not just because of debt. The cost of living in America is remarkably high in many of its major cities, especially when compared to the average income in the US. This infographic looks at the cost of your home, housing, utilities, and more across the 50 states and compares them to the national average of 100.

How to read the data

The longer the bar is, the higher it is elsewhere in the US. In Juneau, AK, housing is 35.1% more expensive than the national average. For example, the cost of living index in Sacramento, CA, is 116.2%, which is 16.2% higher than average.

How to calculate

The cost of living index (CLI) is calculated by comparing the average cost of housing, food, transportation, and health care in each city to the national average. The CLI is expressed as a percentage, where 100 is the national average. Cities with a CLI above 100 have a higher cost of living than the national average, while those below 100 have a lower cost of living.

Highest and Lowest Median Incomes

Highest Median Income:

- Bethesda, MD: $177,717 per year
- New York, NY: $150,424 per year
- Washington, DC: $147,135 per year
- Los Angeles, CA: $145,803 per year
- Seattle, WA: $142,319 per year

Lowest Median Income:

- Mc Allen, TX: $35,297 per year
- Mc Allen, TX: $36,293 per year
- Mc Allen, TX: $41,009 per year
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The Ratio between Cost of Living and Median Income

- New York, NY: 2.6 times higher than median income
- Miami, FL: 1.6 times higher than median income
- Boston, MA: 1.5 times higher than median income
- San Francisco, CA: 1.5 times higher than median income
- Los Angeles, CA: 1.5 times higher than median income

Sources:
- Experian Data Quality
- US Census Bureau
- Bureau of Labor Statistics