Turner College of Business & Technology
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Regional Cost of Living and Affordability: Columbus, GA in Comparative Perspective Q1-2026



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Cost of Living and Regional Affordability: Columbus in Comparative Perspective

The Cost of Living Index (COLI), developed by C2ER, compares living costs across communities relative to the national average and measures the cost of maintaining a consistent standard of living rather than reflecting average local spending patterns. In the index, a value of 100 represents the national average, while values above or below 100 indicate higher or lower living costs, respectively. The index uses standardized assumptions for housing, transportation, groceries, healthcare, and other household expenses to ensure comparability across locations. Because housing carries the largest weight in the index, differences in local housing costs strongly influence overall affordability comparisons.

Among the selected Georgia locations, Columbus ranks among the more affordable communities, with a composite cost-of-living index of 87.1, meaning overall living costs are approximately 12.9 percent below the national average. Columbus is tied with the Augusta-Aiken region and remains significantly more affordable than larger metropolitan areas such as Athens (99.6), Atlanta (94.2), and Marietta (94.5).

The relatively low cost of living in Columbus is primarily driven by housing affordability, where Columbus reports a housing index of 70.9, substantially below the national average and among the lowest in the comparison group. This suggests that housing costs remain one of Columbus's strongest competitive advantages for residents and businesses.

Columbus also performs favorably in transportation (82.4), utilities (93.9), and healthcare (85.2), all of which remain below the national average and contribute to lower household expenses. Grocery costs (97.2) and miscellaneous expenses (96.6) are closer to national norms, indicating that Columbus's cost advantage is concentrated more heavily in housing and selected service-related costs rather than consumer goods.

Compared to Georgia's larger urban markets, Columbus offers a more affordable alternative while maintaining access to employment, education, and regional amenities. This may strengthen the region's competitiveness in attracting workers, families, and businesses seeking lower living costs without the price pressures associated with larger metropolitan areas.

While Columbus remains one of the more affordable communities in Georgia, some nearby regions present different affordability tradeoffs. For example, LaGrange–Troup County reports a lower composite cost-of-living index (83.1) and slightly lower housing costs (68.4) than Columbus (87.1 and 70.9, respectively). At the same time, LaGrange benefits from closer proximity to the Atlanta metropolitan area, located approximately 65 miles from downtown Atlanta, compared to roughly 110 miles for Columbus. This geographic advantage may provide greater access to employment opportunities in the Atlanta labor market while maintaining relatively affordable housing, although it may also involve higher commuting costs and travel time.

It is important to note that Albany reports one of the lowest overall living costs and the lowest housing index in the comparison group. However, its greater distance from major metropolitan labor markets, particularly Atlanta, may limit access to broader employment opportunities and economic spillovers, suggesting that lower housing costs may partly reflect differences in regional labor market access.

Table 1. Cost of Living in Selected Georgia Cities Relative to the U.S. Average (U.S. Average = 100)

Place	Composite (100%)	Housing (29.53%)	Grocery (15.00%)	Utilities (8.45%)	Transportation (8.71%)	Health (4.80%)	Miscellaneous (33.51%)
Athens	99.6	100.9	101.3	101.4	96.0	97.5	98.6
Fayetteville-Fayette County	96.4	88.9	100.6	83.8	96.2	99.7	103.8
Dahlonega-Lumpkin County	96.0	77.6	97.0	100.4	100.5	112.9	107.0
Rincon-Effingham County	95.3	84.0	96.0	100.8	124.3	106.4	94.5
Macon	94.5	73.3	97.6	100.6	93.9	101.0	109.4
Marietta	94.5	87.3	94.0	90.9	107.6	94.7	98.5
Atlanta	94.2	82.3	101.3	101.7	103.6	101.2	96.3
Douglasville - Douglas County	91.1	79.9	93.7	99.4	95.5	88.5	97.0
Savannah	90.8	73.2	101.6	100.8	99.4	98.5	95.6
Valdosta	90.6	77.9	94.8	101.4	97.9	89.9	95.3
Dalton	89.5	72.5	98.0	87.3	87.2	101.1	100.2
Dublin-Laurens County	88.7	74.7	95.8	104.5	95.8	103.5	90.0
Statesboro-Bulloch County	87.4	78.2	93.8	101.2	88.2	95.5	87.9
Augusta-Aiken	87.1	67.5	96.4	104.1	92.1	91.8	94.0
Columbus	87.1	70.9	97.2	93.9	82.4	85.2	96.6
Albany	83.3	59.6	96.4	88.7	88.0	95.8	93.8
LaGrange-Troup County	83.1	68.4	89.8	72.6	111.7	106.8	84.7

Note: U.S. average = 100. Values above 100 indicate costs above the national average, while values below 100 indicate lower costs.

Monthly Household Spending Comparison

Table 2 displays the estimated monthly household spending for married couples with children ages 6–17 and married couples with children under age 6 across selected Georgia communities. These estimates are based on the Cost of Living Index (COLI) developed by the Council for Community and Economic Research (C2ER), which reflects a moderately affluent professional and managerial household, generally representing households in the top 20 percent of local income earners. The benchmark household consists of two adults and one child.

To ensure comparability across locations, housing costs are standardized. For renters, the index assumes an unfurnished two-bedroom apartment (950 square feet) with 1.5 or 2 bathrooms, located in an area suitable for professional households. For homeowners, the index assumes a newly constructed single-family detached home on an 8,000-square-foot lot, with 2,400 square feet of living space, four bedrooms, two bathrooms, and a two-car garage, financed through a 30-year mortgage with a 25 percent down payment, excluding taxes and insurance.

Families with children ages 6–17 consistently report higher estimated housing and total monthly expenses than families with children under age 6. This pattern likely reflects differences in household consumption needs and housing assumptions associated with family composition, including greater space requirements and higher household expenditures for families with older children.

Estimated monthly household spending varies considerably across Georgia communities and is influenced largely by housing costs and family composition. Among the selected communities, Columbus ranks among the more affordable locations for families, with estimated monthly expenses of approximately $7,966 for married couples with children ages 6–17 and $6,833 for families with children under age 6. These costs are notably lower than higher-cost communities such as Athens ($9,052 and $7,668, respectively), Fayetteville-Fayette County ($8,776 and $7,436), and Atlanta ($8,608 and $7,274).

Housing affordability remains a major factor supporting Columbus's lower household costs. Estimated monthly housing expenses in Columbus are $1,873 for families with children ages 6–17 and $1,638 for families with younger children, both of which remain below many comparable Georgia communities. Lower housing costs help offset other household expenditures and contribute to Columbus's affordability advantage.

Although LaGrange–Troup County ($7,643 for families with children ages 6–17; $6,444 for families with children under age 6) and Albany ($7,660 and $6,499, respectively) report slightly lower monthly household costs than Columbus, the differences are relatively modest. LaGrange benefits from closer proximity to the Atlanta metropolitan area, potentially providing greater access to employment opportunities while maintaining relatively affordable housing costs.

Table 2. Estimated Monthly Household Expenses for Married Couples with Children by Age Group in Selected Georgia Communities

City	Children	Total Monthly Spend	Housing	Other Expenditures
Athens	Married Couple with Children 6-17	$9,052	$2,647	$6,405
	Married Couple with Children Under 6	$7,668	$2,290	$5,378
Fayetteville-Fayette County	Married Couple with Children 6-17	$8,776	$2,336	$6,440
	Married Couple with Children Under 6	$7,436	$2,005	$5,431
Rincon-Effingham County	Married Couple with Children 6-17	$8,728	$2,218	$6,510
	Married Couple with Children Under 6	$7,417	$1,979	$5,438
Dahlonega-Lumpkin County	Married Couple with Children 6-17	$8,719	$2,042	$6,677
	Married Couple with Children Under 6	$7,463	$1,760	$5,703
Marietta	Married Couple with Children 6-17	$8,665	$2,309	$6,356
	Married Couple with Children Under 6	$7,373	$2,024	$5,349
Atlanta	Married Couple with Children 6-17	$8,608	$2,161	$6,447
	Married Couple with Children Under 6	$7,274	$1,883	$5,391
Macon	Married Couple with Children 6-17	$8,513	$1,934	$6,579
	Married Couple with Children Under 6	$7,333	$1,713	$5,620
Douglasville - Douglas County	Married Couple with Children 6-17	$8,317	$2,110	$6,207
	Married Couple with Children Under 6	$7,089	$1,880	$5,209
Savannah	Married Couple with Children 6-17	$8,298	$1,921	$6,377
	Married Couple with Children Under 6	$7,018	$1,667	$5,351

Location	Married Couple with Children	Total Household Monthly Expenses	Housing Costs	Other Expenditures
Valdosta	Married Couple with Children 6-17	$8,240	$2,038	$6,202
	Married Couple with Children Under 6	$6,982	$1,747	$5,235
Dalton	Married Couple with Children 6-17	$8,124	$1,910	$6,214
	Married Couple with Children Under 6	$6,923	$1,685	$5,238
Dublin-Laurens County	Married Couple with Children 6-17	$8,104	$1,964	$6,140
	Married Couple with Children Under 6	$6,917	$1,717	$5,200
Columbus	Married Couple with Children 6-17	$7,966	$1,873	$6,093
	Married Couple with Children Under 6	$6,833	$1,638	$5,195
Statesboro-Bulloch County	Married Couple with Children 6-17	$7,961	$2,050	$5,911
	Married Couple with Children Under 6	$6,779	$1,768	$5,011
Augusta-Aiken	Married Couple with Children 6-17	$7,950	$1,774	$6,176
	Married Couple with Children Under 6	$6,743	$1,556	$5,187
Albany	Married Couple with Children 6-17	$7,660	$1,569	$6,091
	Married Couple with Children Under 6	$6,499	$1,360	$5,139
LaGrange-Troup County	Married Couple with Children 6-17	$7,643	$1,801	$5,842
	Married Couple with Children Under 6	$6,444	$1,558	$4,886

Methodology

This report uses data from the Cost of Living Index (COLI) developed by the Council for Community and Economic Research (C2ER) to compare living costs relative to the national average. In the index, a value of 100 represents the national average, while values above or below 100 indicate higher or lower living costs, respectively. The COLI is designed to compare the cost of maintaining a consistent standard of living across communities rather than reflecting average local spending patterns.

The Cost of Living Index is based on a moderately affluent professional and managerial household, generally representing households in the top 20 percent of local income earners. The benchmark household consists of two adults and one child. For apartment pricing, however, the index assumes a childless professional couple or a single professional individual.

Housing costs are standardized to ensure comparability across locations. The apartment benchmark is based on an unfurnished two-bedroom apartment (950 square feet) with 1.5 or 2 bathrooms, including a stove and refrigerator, and located in an area suitable for professional households. Apartments are limited to units between 850 and 1,050 square feet and generally no more than 10 years old.

For homeownership, the index assumes a newly constructed single-family detached home located in a neighborhood suitable for professional and managerial households. The standard home includes an 8,000-square-foot lot, 2,400 square feet of living space, four bedrooms, two bathrooms, a living room, dining room, kitchen, family room, utility room, and an attached two-car garage. Mortgage payments are based on a 30-year mortgage with a 25% down payment, excluding taxes and insurance.

The composite cost-of-living measure combines several expenditure categories using weighted averages. The category weights used in this report are: housing (29.53%), groceries (15.00%), utilities (8.45%), transportation (8.71%), healthcare (4.80%), and miscellaneous goods and services (33.51%). Because housing receives the largest weight, differences in local housing markets tend to have the greatest influence on overall cost-of-living differences across regions.

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Sincerely,



2026

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