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November 18, 2025

AREA COST OF LIVING INDEX AVERAGES FOR THIRD QUARTER OF 2025

The St. Cloud area experienced a slight below average cost of living for the third quarter of 2025, according to the Cost-of-Living Index of 272 urban areas. The ACCRA Cost of Living Index is compiled and published quarterly by C2ER - The Council for Community and Economic Research.

The 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. It is based on 61 different items for which prices are collected three times a year by the St. Cloud Area Chamber of Commerce. Small differences should not be interpreted as showing any measurable difference, according to ACCRA.

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

The "all items" index for St. Cloud was 96.2 just below the national average (100.0) for 3rd quarter of 2025.

The six component indexes for the third quarter of 2025 for St. Cloud were 95.8 for grocery items, 82.7 for housing, 93.7 for utilities, 93.5 for transportation, 116.5 for health care and 106.1 for miscellaneous goods and services.

ACCRA COST OF LIVING INDEX COMPILATION FOR 3rd QUARTER OF 2025 FOR
MINNESOTA AND OTHER UPPER MIDWEST CITIES OF COMPARABLE SIZE TO
ST. CLOUD

	All Items	Grocery Items	Housing	Utilities	Transport ation	Health Care	Misc. Goods/ Services
St. Cloud MN	96.2	95.8	82.7	93.7	93.5	116.5	106.1
Minneapolis, MN	92.5	102.1	80.8	96.9	96.3	91.4	96.3
St. Paul, MN	93.6	104.8	79.8	94.8	97.1	96.0	98.6
Mankato, MN	94.2	101.9	78.9	97.3	98.0	108.2	99.6
Eau Claire, WI	98.5	97.3	94.2	93.1	96.9	100.5	103.9
Rapids City, SD	97.7	102.5	94.6	87.4	101.5	110.5	97.8

Among the 272 urban areas participating in the third quarter of 2025, the after-tax cost for 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.

Most Expensive Cities to live in the United States

CITY	ACCRA COST OF LIVING INDEX
Honolulu, HI	130.5
Juneau, AK	125.2
Fairbanks, AK	124.3
Anchorage, AK	123.6
San Francisco, CA	117.1

Least Expensive Cities to live in the United States

CITY	ACCRA COST OF LIVING INDEX
Minot, ND	88.5
McAllen, TX	89.5
Jonesboro, AR	89.6
San Marcos, TX	89.7
Waco, TX	90.1