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# 10 Most Expensive Cities in the U.S.

The vast majority of Americans—[84% of us](#)—live in cities. Good jobs, educational opportunities, culture and entertainment, and the promise of a better lifestyle naturally draw more people to big cities, and the cost of living consequently rises.



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Some of these cities, like [New York](#), [Los Angeles](#), and Honolulu have been high-priced for decades, while others are relative newcomers to the ranks of most expensive cities to live in. Housing in Seattle and San Francisco Bay Area cities of Oakland and San Jose has gotten more expensive as tech companies increase average salaries. [San Diego](#) has become more popular due to its overall quality of life and proximity to Los Angeles.

The cost of living in the most expensive cities in America range from about [40 to 80% higher](#) than the national average. Factors contributing to the cost of living include housing costs (expressed as home prices and rent) and the cost of various goods and services such as food, utilities, health care, and transportation.

A city can be both expensive and affordable, as long as incomes surpass the cost of living. Oakland and Seattle are the most relatively affordable of the expensive cities when income is compared to the cost of living. Honolulu and San Diego are the least affordable.

About our data

The below list of most expensive cities in the United States uses 2019 economic data from the U.S. Census Bureau, Bureau of Labor Statistics, and various cost of living calculators, like the ones published by [Numbeo](#), the [Council for Community and Economic Research](#), and [MIT](#).

Incomes are often reported in terms of median household income, but the numbers in this guide are based on average individual wages to make the information easier to compare to your own salary.

These are the nationwide statistics against which to compare each state’s data:

- Median home purchase price: [\\$245,000](#) in January, 2020.
- Average rent: [\\$1,463](#) in January, 2020.
- Average annual wage: [\\$53,490](#) in May, 2019.

Top 10 most expensive cities in America



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[average annual incomes](#) of over \$100,000. In 2019, the city had an [unemployment rate](#) as low as 1.8%. But a good chunk of each check goes toward the nation's highest housing costs. As of January 2020, the average rent for an apartment in San Francisco was \$3,700, and the median home purchase price was \$1.35 million. Prices are sky-high because of limited housing stock and lack of new construction.

## 2. New York, NY

Rent and food costs are the most significant factors in [New York City's cost of living](#). New Yorkers love to dine out in the city's thousands of restaurants and can expect to spend an average of \$477 on [groceries per month](#). Rents range from an average of \$2,936 per month in Brooklyn to \$4,210 in Manhattan.

Those Manhattan rents can seem almost affordable when you consider that the [average income](#) in the borough is almost \$164,000 per year, about three times higher than the national average. This average is skewed upward by extremely high compensation in finance and information services. Average incomes across the other four boroughs are closer to the national average at \$53,000 per year. Calculating income using the median smooths out some of these differences: the [citywide median income](#) is \$74,700.

## 3. Oakland, CA

With a [median income](#) of \$78,200, Oaklanders may be tempted to commute to San Francisco for higher wages, but round trips on the BART train ([up to \\$10](#)) or ferry ([\\$25](#)) add up quickly. Luckily, they can buy a house for just over half the price: median home prices are just over [\\$700,000](#) in Oakland. [Rents](#), at \$2,930 on average, may seem high, but represent a significant savings over rents in nearby SF. When income is compared with overall cost of living, Oakland is actually the most *affordable* city on this list.

## 4. Boston, MA

[Boston](#) has a fast-growing job market and great schools, so it's no wonder that people want to live there. In this competitive housing market, average rents were \$3,434 as of early 2020, and median home prices reached \$644,000. Food costs, including restaurants and groceries, are high, and the average person should expect to spend about \$434 on [groceries each month](#). The [average yearly wage](#) is \$69,240, but jobs in Boston's big finance and information technology industries [can pay](#) over \$100,000 and bridge the cost of living gap.

## 5. Washington, D.C.

It's no surprise that the largest employer in the nation's capitol is the federal government, accounting for [one](#)



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[Washington, D.C.](#) is solidly affordable on the [average metro area income](#) of \$72,600.

Located about an hour south of San Francisco, San Jose has become popular among residents who appreciate the shorter commute to Silicon Valley. San Jose's heavy tech presence drives up the [average salary](#) to a cool \$83,960. Unfortunately, the housing market has adjusted upwards in response, with home prices hovering near the [\\$1 million mark](#).

## 7. Seattle, WA

Seattle has been one of the [fastest growing](#) among big US cities over the last decade. This technology hub of the Pacific Northwest is near the headquarters of both Amazon and Microsoft. [Median home prices](#) hit \$700,000 in January 2020, while [rents](#) are a better value at \$2,139 on average. The fact that residents pay [no income tax](#) makes the [average income](#) of \$68,460 stretch even further.

## 8. Honolulu, HI

The [average salary](#) in Honolulu is only slightly higher than the national average at \$57,067, and that money doesn't go far on the island. In fact, Honolulu is the least affordable city in the US when you divide the local [living wage](#) (the wage that allows people to attain a minimum standard of living) by the average wage. Groceries are 39% [more expensive in Honolulu](#) than on the mainland, and utilities cost 76% more. As of January 2020, [home prices](#) are around \$620,000, similar to what you'd pay in Boston, a city with higher salaries. [Renting](#) is a less expensive option in Honolulu, with rental housing costing \$1,881 on average.

## 9. Los Angeles, CA

Purchase prices for houses in [Los Angeles](#) average around \$738,000, but the metro area is large and has a home price per square foot that is \$100 less than in the city proper. Long commutes are common, and the average Angeleno can expect to spend an [additional dollar per gallon](#) on gas compared with the national average, increasing the cost of living in LA. [Car insurance](#) adds an additional \$1,964 per year. The relatively low [average income](#) of about \$60,000 in LA makes the city even less affordable.

## 10. San Diego, CA

Just south of LA, [San Diego](#) rounds out the top ten. San Diego is a heavily car-dependent city, and it also has some of the highest gas prices in the country. In 2019, gas prices rose to \$4.20 per gallon. A hot housing market has driven median home prices up to \$617,000, almost doubling home values over the last decade. The \$60,237 [average annual wage](#) is lower than some of the cities on this list. making San Diego feel even more expensive



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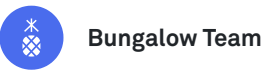
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cost of living with local incomes indicates how relatively affordable goods and services are to the people who live there. This is the list of America’s most expensive cities ordered from least affordable to most affordable, based on the ratio of average income to [MIT’s minimum living wage](#) calculation for one-person households.

- 1. Honolulu, HI
- 2. San Diego, CA
- 3. Los Angeles, CA
- 4. New York, Boston
- 5. San Jose, CA
- 6. San Francisco, Washington D.C.
- 7. Seattle, WA
- 8. Oakland, CA

Even if the numbers sound high, living in these cities doesn’t have to be out of reach. Coliving with roommates allows you to spend significantly less than the average cost of solo housing. For example, [Bungalow](#)'s average price for a private room in a shared home is an average of 30% less than the rental cost of an average studio apartment in the same neighborhood.

*Bungalow offers private rooms in shared homes that are more affordable than solo housing options in the same neighborhoods. Wifi, utilities, and monthly cleaning are set up before you move in so that coliving is seamless. Unlike other shared housing options, Bungalow vets all residents and helps you match with roommates who share your living preferences and interests. [Find your next home on Bungalow.](#)*



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