



UNITED STATES

COST of LIVING

Geographical variation

The cost of living in the USA varies hugely according to several factors. Wages for the same types of job often vary between states, meaning that the cost of living and quality of life is best viewed on a state by state level.

Within states, cities are usually more expensive to live in than smaller towns or rural areas, although the local economy and levels of self-sufficiency also have an impact on the cost of living, with prices of goods also higher in very remote areas.

Accommodation

Living options in the USA include properties to buy or rent as well as options to lodge, share accommodation or stay in hotels at relatively cheap rates. Most universities offer accommodation for foreign nationals taking academic jobs, and other employers should be able to offer advice on good areas to live in.

If you choose to rent a property in the USA, you will need to submit a lease application. At this point, your credit history will be checked too. Usually, you need to pay a deposit and the estate agent's fees, but the process depends on [States law](#).

If you move to America permanently and decide to buy a property, you'll find that the process is relatively quick as long as you have proof of funds, with purchases typically completed in between 30 and 60 days.

For more information on property prices and housing issues in the USA, visit the [National Association of Realtors](#) website.

Rental deposit

Most property lettings will require a deposit. Some states limit the number of months' rent that landlords can request as a deposit and set deadlines for them to return it after the lease ends, so check the law in your state before signing a lease.

Property tax

Local services in the USA are funded in part by a property tax, which is calculated based on the value of a property. Although it is the owner who is liable for the tax, some landlords may pass the cost on to their tenants, so always check the rate whether you are renting or buying.

Utilities

Utilities in the USA are regulated by public utility commissions and provided by a combination of publically-owned and private companies.

In some areas, you will have a choice of suppliers and may be able to change to get a better price on your water, electricity, gas, telephone and internet, but in other areas, you may be locked into a particular provider.

Television

There is no cost for owning a television in America, and five major national networks – [NBC](#), [CBS](#), [ABC](#), [Fox](#) show free-to-air channels. However, many people choose to pay for additional channels or regional services.

Healthcare and medical costs

Although the quality of healthcare in the USA is of a generally high standard, the costs are equally high. There are few publicly funded services, with the system largely paid for by private insurance.

Be aware that certain kinds of visas require you to arrange medical insurance before entering the country. The new [health insurance marketplace](#) is designed to help more people access insurance but is currently only available to US citizens.

There are also Medicare and Medicaid schemes, but again qualification is limited for foreign nationals so it's best to arrange your insurance or take up an option through your employer.

Shopping

America is famed for its shopping, both on the high street and at out of town malls. Outlet malls offer attractive prices on clothing and household goods, but do your research first to spot genuine deals.

Supermarkets offer a comprehensive choice of groceries and are usually the cheapest option, while local produce is available at [farmers' markets](#) and convenience stores.

Sales tax

There is no federal VAT (value-added tax) or GST (goods and services tax) in the USA. Instead, sales tax is levied at various rates in different states and sometimes even in different cities of the same state. Prices are usually quoted without sales tax, so be prepared to see the cost increase when you get to the checkout.

Price guide

- Rent on 1-bedroom apartment in the city centre – \$2,497.29 (≈£1,974.11) per month
- Rent on 1-bedroom apartment outside the city centre – \$8,512.91 (≈£6,729.46) per month
- Price of apartment in city centre – \$8,512.91 (≈£1,116.65) per square metre
- Price of apartment outside city centre – \$5,451.17 (≈£4,309.15) per square metre
- Loaf of bread – \$1.10 (≈£0.87)
- Milk (1 litre) – \$3.65 (≈£2.89)

- Bottled water (1.5 litre) – \$2.56 (≈£2.02)
- Draught beer (0.5 litre) – \$2.51 (≈£1.98)
- Packet of cigarettes – \$11.00 (≈£8.70)
- Petrol (1 litre) – \$1.00 (≈£0.79)
- Cinema ticket – \$15.00 (≈£11.86)

Source: www.numbeo.com