The latest Cost of Living Index (COLI) from the Council for Community and Economic Research (C2ER) covers San Joaquin County for the full 2015 calendar year. The Annual 2015 Cost of Living Index shows that Stockton and Tracy are among the least expensive urban areas in California, but are still respectively 12% and 24% more expensive than the average of the 273 U.S. cities included in the survey.

Select Western Urban Areas in the Cost of Living Index (COLI)

Since 2013, the Center for Business and Policy Research (CBPR) has collected local cost of living data in Stockton and Tracy so that these cities could be included in a national index. The COLI is widely used to evaluate the comparative costs of communities, and is the source data that drives most popular on-line cost-of-living calculators. Now that San Joaquin County cities are included in COLI, users of these comparative cost tools have accurate local data rather than using data from other areas. Thus, the data is valuable for economic development and local planning.
The relative cost of living in these San Joaquin County cities can be estimated by comparing composite indexes. Table 1 shows the results for Stockton. For example, if you are a professional living in Stockton and are contemplating a move to Oakland, your after-tax expenses would increase 31% if you were to maintain your present lifestyle.

Table 1: Stockton’s California Cost of Living Index Comparison

<table>
<thead>
<tr>
<th>Participating California Urban Areas</th>
<th>Composite Index</th>
<th>Groceries</th>
<th>Housing</th>
<th>Utilities</th>
<th>Transportation</th>
<th>Health Care</th>
<th>Misc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>San Francisco</td>
<td>176.4</td>
<td>127.9</td>
<td>319.4</td>
<td>108.2</td>
<td>132</td>
<td>118.1</td>
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</tr>
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<td>107.6</td>
<td>243.8</td>
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<td>129.1</td>
<td>110.6</td>
<td>102.8</td>
</tr>
<tr>
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<td>140.3</td>
<td>106.3</td>
<td>213.3</td>
<td>115.6</td>
<td>132.7</td>
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<td>106.1</td>
</tr>
<tr>
<td>City of Tracy</td>
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<tr>
<td>Bakersfield</td>
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<td>101.1</td>
<td>123.9</td>
<td>124</td>
<td>104.3</td>
<td>101.4</td>
</tr>
</tbody>
</table>

(Bracketed values indicate the reduction in income a professional could take and still maintain their present lifestyle)

Table 2 reports on Tracy. If you lived in Tracy and are contemplating a move to San Francisco, your after-tax expenses would increase by 43% to maintain your present lifestyle.

Table 2: Tracy’s California Cost of Living Index Comparison

<table>
<thead>
<tr>
<th>Participating California Urban Areas</th>
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<th>Groceries</th>
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<th>Utilities</th>
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(Participants negative values indicate the reduction in income a professional could take and still maintain their present lifestyle)

As seen in Table 3, Stockton’s composite index was 111.9 in 2015, indicating that the after-tax costs for a professional standard of living in Stockton were 11.9% more than the national average. Groceries and transportation costs were the most expensive components in Stockton, while health care costs were slightly below the national average. Similarly, Tracy’s composite index was 123.5, showing after-tax costs for a professional standard of living in Tracy to be 23.5% higher than the national average. Housing was the largest contributor to Tracy’s costs in comparison to Stockton, but these were still much lower than those of urban areas in the nearby San Francisco Bay Area, where the housing index in Oakland was 227.2 and in San Francisco it was 319.4.1

Table 3: California Urban Areas’ Cost of Living Index Comparison

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