

The Cost of Living in Valencia 2026

valencia-property.com | January 2026



As with every year, we look at the cost of living in Valencia and compare it with the cities many of our clients are moving from. We use up-to-date data from [Numbeo](https://numbeo.com/), a real-time platform where people living in cities report what they find for day-to-day costs, quality of life, and more. This year for the first time we are also using Perplexity to investigate the results and provide some graphics. You

can [see last year's post here](#) if you want to compare what has changed.

"Valencia remains dramatically cheaper than the big-name global cities and still undercuts Madrid and Barcelona within Spain, while offering one of the strongest quality-of-life scores in the world."

The Categories

We have looked at three of the most important statistics in the data: a cost of living index, a quality of life index, and a crime index. (The reason for the latter: one of the questions people always have is *"How safe is Valencia?"*)

All numbers are compared as a ratio to New York, which is the base with a score of 100 in every category. In the cost of living index, the further a city sits below 100 the cheaper it is. An index of 50 means half the price of New York — **cough... Valencia... cough** — whereas 150 would mean 50% more expensive. (The top scorer is Zurich at 120.1, so just 20% above New York. Nowhere is 50% more expensive.)

How Numbeo Measures Cost of Living and Quality of Life

Numbeo's Cost of Living Index compares everyday expenses — food, transport, utilities, leisure — to a New York baseline of 100, excluding rent, with a separate index that adds rent into the equation. It also tracks specific baskets such as groceries, restaurants, and local purchasing power, so you can see whether salaries keep up with prices.

Valencia ranks 273rd in the world for cost of living, which sounds underwhelming until you realise it means ***there are 272 more expensive large cities above it***. You can [see average costs for a large selection of products in Valencia here](#).

Restaurants and Food & Drink

 Restaurants	 Edit	Range
Meal at an Inexpensive Restaurant	15.00 €	10.00  20.00
Meal for Two at a Mid-Range Restaurant (Three Courses, Without Drinks)	60.00 €	40.00  80.00
Combo Meal at McDonald's (or Equivalent Fast-Food Meal)	11.00 €	9.70  13.00
Domestic Draft Beer (0.5 Liter)	3.00 €	2.00  4.50
Imported Beer (0.33 Liter Bottle)	3.85 €	2.50  6.00
Cappuccino (Regular Size)	2.43 €	1.50  3.00
Soft Drink (Coca-Cola or Pepsi, 0.33 Liter Bottle)	2.18 €	2.00  3.00
Bottled Water (0.33 Liter)	1.74 €	1.50  3.00

Shopping — Eggs have risen to around €3.30 due to bird-flu issues that emerged towards the end of last year.

 Markets	 Edit	
Milk (Regular, 1 Liter)	1.05 €	0.85  1.29
Fresh White Bread (500 g Loaf)	1.18 €	0.50  2.10
White Rice (1 kg)	1.51 €	1.05  2.20
Eggs (12, Large Size)	2.68 €	2.00  4.00
Local Cheese (1 kg)	9.88 €	7.00  19.00
Chicken Fillets (1 kg)	6.83 €	3.90  9.00
Beef Round or Equivalent Back Leg Red Meat (1 kg)	12.32 €	7.50  17.50
Apples (1 kg)	2.21 €	1.20  3.00
Bananas (1 kg)	1.62 €	1.15  4.00
Oranges (1 kg)	1.61 €	0.75  3.50
Tomatoes (1 kg)	2.08 €	1.29  3.00
Potatoes (1 kg)	1.65 €	1.00  2.00
Onions (1 kg)	1.65 €	1.00  2.25
Lettuce (1 Head)	1.09 €	0.80  1.60
Bottled Water (1.5 Liter)	0.63 €	0.30  1.00
Bottle of Wine (Mid-Range)	5.00 €	3.00  7.00
Domestic Beer (0.5 Liter Bottle)	1.18 €	0.70  1.80
Imported Beer (0.33 Liter Bottle)	1.69 €	1.00  2.75
Cigarettes (Pack of 20, Marlboro)	6.00 €	5.82  6.00

Lifestyle — Utilities, Sports and Childcare

 Utilities (Monthly)	 Edit	
Basic Utilities for 85 m ² Apartment (Electricity, Heating, Cooling, Water, Garbage)	134.29 €	100.00  235.38
Mobile Phone Plan (Monthly, with Calls and 10GB+ Data)	13.03 €	6.00  45.00
Broadband Internet (Unlimited Data, 60 Mbps or Higher)	27.65 €	19.00  50.00
 Sports And Leisure	 Edit	
Monthly Fitness Club Membership	37.09 €	20.00  60.00
Tennis Court Rental (1 Hour, Weekend)	8.65 €	5.00  12.00
Cinema Ticket (International Release)	9.00 €	7.00  11.00
 Childcare	 Edit	
Private Full-Day Preschool or Kindergarten, Monthly Fee per Child	516.67 €	300.00  708.33
International Primary School, Annual Tuition per Child	8,822.07 €	7,550.00  12,000.00

Clothes, Rent, Buy Prices and Salaries

👕 Clothing And Shoes		 Edit
Jeans (Levi's 501 or Similar)	80.14 €	30.00  120.00
Summer Dress in a Chain Store (e.g. Zara or H&M)	36.40 €	15.00  60.00
Nike Running Shoes (Mid-Range)	86.37 €	50.00  135.00
Men's Leather Business Shoes	106.07 €	60.00  150.00
🏠 Rent Per Month		 Edit
1 Bedroom Apartment in City Centre	1,146.00 €	900.00  1,500.00
1 Bedroom Apartment Outside of City Centre	849.77 €	700.00  1,100.00
3 Bedroom Apartment in City Centre	1,826.19 €	1,250.00  2,500.00
3 Bedroom Apartment Outside of City Centre	1,288.64 €	1,100.00  1,800.00
🏠 Buy Apartment Price		 Edit
Price per Square Meter to Buy Apartment in City Centre	4,785.64 €	4,000.00  5,000.00
Price per Square Meter to Buy Apartment Outside of Centre	2,799.49 €	2,310.00  3,500.00
💰 Salaries And Financing		 Edit
Average Monthly Net Salary (After Tax)	1,949.19 €	
Annual Mortgage Interest Rate (20-Year Fixed, in %)	3.12	2.00  4.00

Quality of Life Index

The Quality of Life Index mixes purchasing power, safety, healthcare, cost of living, property price-to-income, commuting, pollution, and climate into a single score where higher is better. For relocators and investors it is a neat shorthand: *"Can I live well here on a normal income, and what are the trade-offs?"*

Quality of Life in Valencia, Spain

Compare Valencia with Another City

Index



Quality of Life Index: 198.49



Purchasing Power Index	113.90	Very High
Safety Index	63.38	High
Health Care Index	78.11	High
Climate Index	93.84	Very High
Cost of Living Index	52.44	Low
Property Price to Income Ratio	9.73	Moderate
Traffic Commute Time Index	19.68	Very Low
Pollution Index	24.70	Low
<i>f</i> Quality of Life Index:	198.49	Very High

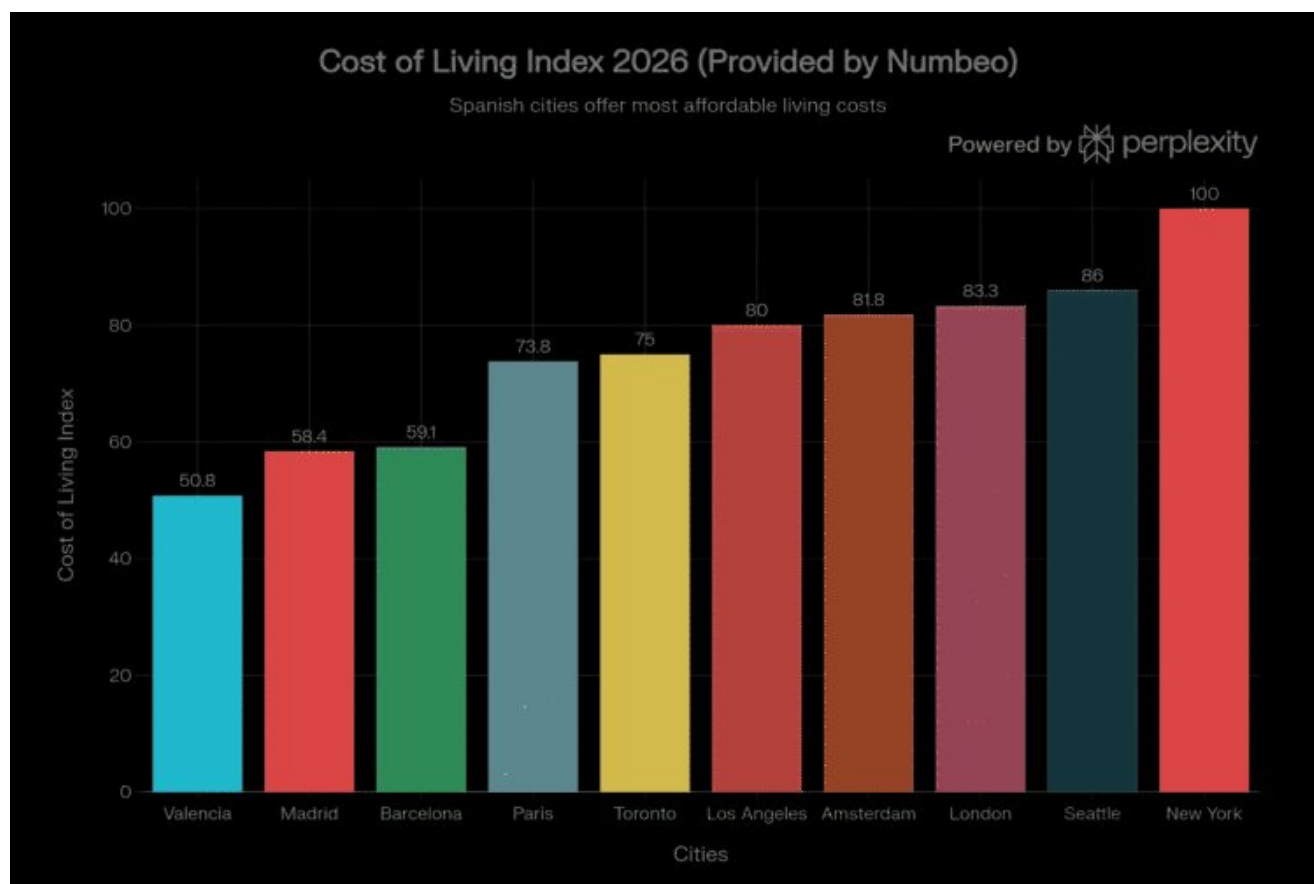
Valencia ranks **28th for quality of life worldwide**. Almost all cities above it are in northern or central Europe: Scandinavia, the Netherlands, Switzerland, Austria, and Germany. Only one place

outside Europe ranks above Valencia — Ottawa. Valencia is a clear number one in Southern Europe.

Rank	City	Quality of Life Index	Purchasing Power Index	Safety Index	Health Care Index	Cost of Living Index	Property Price to Income Ratio	Traffic Commute Time Index	Pollution Index	Climate Index
1	Valencia, Spain	198.5	113.9	63.4	78.1	52.4	9.7	19.7	24.7	93.8
2	Madrid, Spain	184.9	117.0	71.3	79.2	58.4	12.2	28.3	38.2	85.5
3	Rijeka, Croatia	181.8	84.6	76.5	67.2	54.0	13.0	17.5	32.5	94.9
4	Zagreb, Croatia	179.5	105.4	78.6	64.9	54.0	11.4	29.7	35.5	82.2
5	Ljubljana, Slovenia	178.6	91.6	78.2	66.6	57.9	14.7	26.3	23.3	76.1
6	Malaga, Spain	178.5	88.2	68.8	70.8	51.9	11.4	25.2	33.9	97.0
7	Porto, Portugal	177.9	74.7	66.4	78.8	49.7	15.3	24.8	24.5	96.6
8	Split, Croatia	176.4	79.4	69.8	68.4	59.1	17.4	16.1	27.6	96.3
9	Trieste, Italy	168.0	90.0	72.4	64.5	62.4	8.5	28.8	47.6	92.6
10	Genoa, Italy	161.7	97.0	55.0	66.5	63.1	6.2	33.7	50.3	95.0
11	Florence, Italy	155.5	82.9	58.3	66.7	69.4	12.7	28.2	45.9	92.4
12	Lisbon, Portugal	155.0	68.1	67.2	72.4	54.8	20.0	34.6	37.2	98.6
13	Barcelona, Spain	153.6	105.1	48.0	76.6	60.1	11.9	29.9	63.3	95.7
14	Rome, Italy	148.7	91.3	52.8	64.8	63.0	15.1	35.2	48.6	93.7

Spain: Valencia vs Madrid and Barcelona

On Numbeo's latest figures, Valencia's Cost of Living Index sits just over 50, while Madrid and Barcelona are around 58-60. Day-to-day life in Valencia is still noticeably cheaper than in Spain's two biggest cities — around 15-20% to be precise. Typical monthly living costs (excluding rent) for a single person in Valencia are estimated at about \$833 (roughly €704), dropping further if you shop local and avoid imported brands.

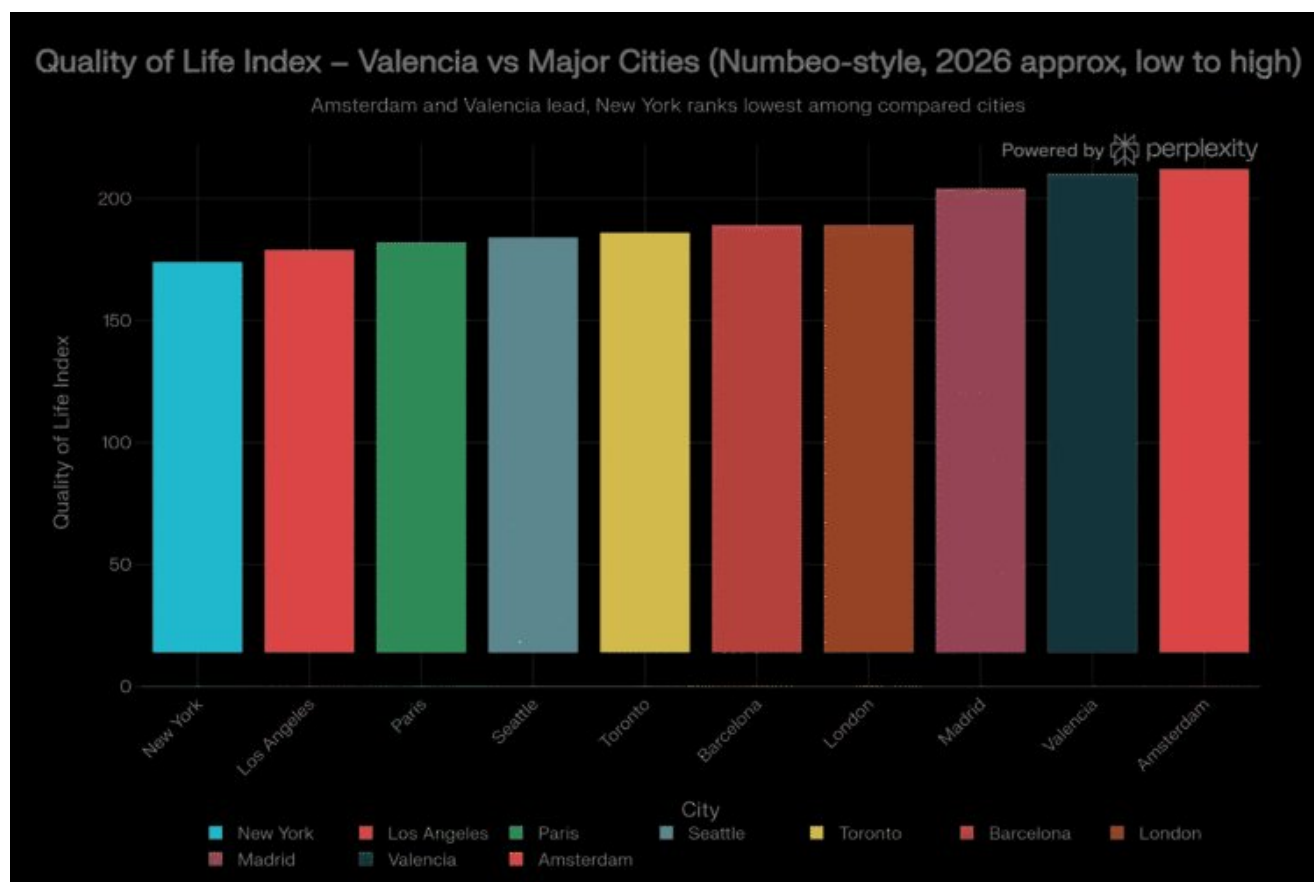


Cost of Living Index 2026 — Valencia 50.8, Madrid 58.4, Barcelona 59.1 (New York = 100)

Quality of life is where Valencia punches far above its 'third city' status. Its overall Quality of Life Index is comparable with or better than many wealthier European cities, helped by strong purchasing power relative to local prices and excellent climate scores.

Madrid is close on overall quality of life, driven by higher salaries and good public services, but offset by much more expensive housing and a higher property price-to-income ratio. Barcelona combines a high cost of living, a property price-to-income ratio of around 11.9, and significantly higher pollution — dragging its overall

quality-of-life score below both Madrid's and Valencia's despite being the more famous destination.



Quality of Life Index — Amsterdam and Valencia lead; New York ranks lowest among compared cities

Valencia vs London, New York and Amsterdam

If you are coming from the classic 'expensive' cities, the gap is stark. Numbeo's comparison shows that when you include rent, living in New York is roughly 140-145% more expensive than Valencia, with rent alone more than 250% higher and central city purchase prices

over three times as high.

London is in similar territory: to enjoy the same standard of life you achieve on about €4,100 in Valencia, you would need around €8,000 equivalent in London, and buying in central London costs well over four times more per square metre than in central Valencia.

Amsterdam is one of the few cities that edges Valencia on overall quality of life, thanks to strong scores on infrastructure and services — but at ***a significantly higher cost of living and much more expensive rents***. Typical Amsterdam one-bed rents can be hundreds of euros higher than even prime Valencia districts. You may gain a couple of points on a quality-of-life chart in Amsterdam, but you will certainly pay for them each month. **And as for the climate... well, no contest.**

Valencia vs Los Angeles, Seattle and Toronto

Across the Atlantic, the story repeats. Numbeo's 2026 index places Los Angeles in the low-80s on cost of living, well above Valencia's sub-50 score — and that is before you factor in US healthcare costs or significantly higher rents. Seattle posts a very high cost-of-living index close to 90, with monthly expenses for a single person almost double Valencia's before rent.

Toronto sits between the US West Coast and the big European capitals: Numbeo estimates typical monthly costs for a family of four at over \$4,100 excluding rent. The table below tells most of the story clearly — and someone really does need to explain why bananas are cheaper in Toronto.

 Markets	Valencia  Edit	Toronto  Edit	
Milk (Regular, 1 Liter)	1.05 € (1.71 C\$)	2.40 € (3.91 C\$)	+128.8 %
Fresh White Bread (500 g Loaf)	1.18 € (1.92 C\$)	2.30 € (3.75 C\$)	+95.2 %
White Rice (1 kg)	1.51 € (2.46 C\$)	2.97 € (4.83 C\$)	+96.3 %
Eggs (12, Large Size)	2.68 € (4.37 C\$)	2.89 € (4.71 C\$)	+7.8 %
Local Cheese (1 kg)	9.88 € (16.09 C\$)	11.65 € (18.98 C\$)	+17.9 %
Chicken Fillets (1 kg)	6.83 € (11.13 C\$)	10.44 € (17.00 C\$)	+52.8 %
Beef Round or Equivalent Back Leg Red Meat (1 kg)	12.32 € (20.06 C\$)	14.47 € (23.56 C\$)	+17.5 %
Apples (1 kg)	2.21 € (3.61 C\$)	3.35 € (5.46 C\$)	+51.5 %
Bananas (1 kg)	1.62 € (2.64 C\$)	1.06 € (1.72 C\$)	-34.8 %
Oranges (1 kg)	1.61 € (2.63 C\$)	3.14 € (5.11 C\$)	+94.7 %
Tomatoes (1 kg)	2.08 € (3.39 C\$)	3.32 € (5.41 C\$)	+59.9 %

Numbeo market price comparison: Valencia vs Toronto

Valencia vs Paris

Paris combines a cost-of-living index higher than Spain's big three with a property price-to-income ratio that makes central ownership far more challenging — all for a quality-of-life score that sits below Valencia's on the latest Numbeo tables.

Cost of Living Comparison Between **Valencia** and **Paris** ↔

Indices Difference
Cost of Living in Paris is 52.5% higher than in Valencia (excluding rent)
Cost of Living Including Rent in Paris is 51.6% higher than in Valencia
Rent Prices in Paris are 49.7% higher than in Valencia
Restaurant Prices in Paris are 22.4% higher than in Valencia
Groceries Prices in Paris are 67.3% higher than in Valencia
Local Purchasing Power in Paris is 11.8% higher than in Valencia

Do you live in Valencia? [Add data for Valencia!](#)

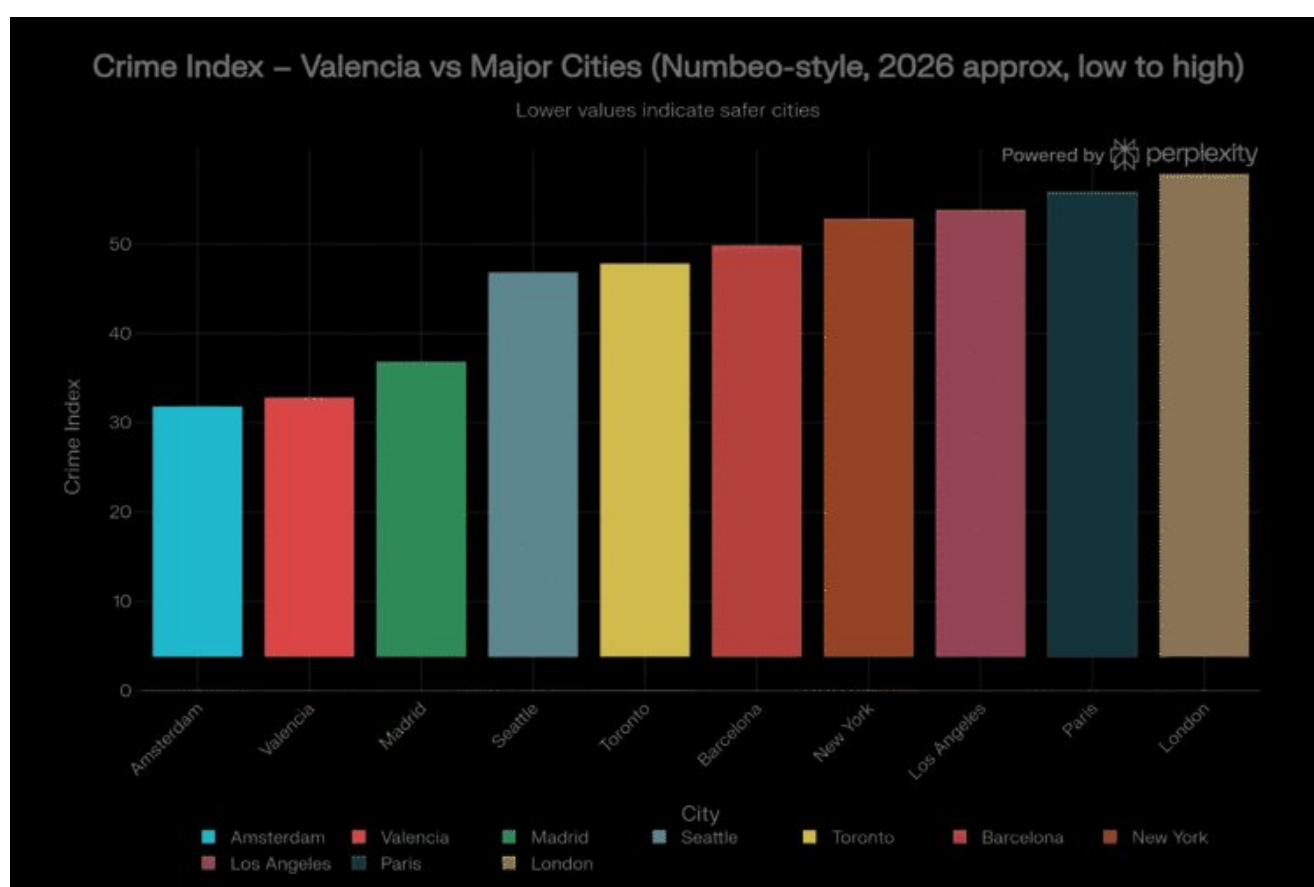
You would need around 6,217.0€ in Paris to maintain the same standard of life that you can have with **4,100.0€** in Valencia (assuming you rent in both cities). This calculation uses our Cost of Living Plus Rent Index to compare the cost of living and assume net earnings (after income tax). You can [change the amount in this calculation](#).

Cost of living in Paris is 52.5% higher than Valencia (excluding rent). To maintain the same standard of life as €4,100 in Valencia you would need around €6,217 in Paris.

For many movers the calculation becomes simple: similar or slightly better cultural and service offerings, but at a monthly cost that rivals London and New York rather than Valencia. Local purchasing power is higher because wages tend to be higher, as befits a capital city.

The Crime Question

Valencia is safe. It has a really low crime index — lower than Madrid and significantly lower than Barcelona. But compared with New York, Paris, and London, there is really no comparison. You feel safe here.



Crime Index by City (Numbeo 2026, low to high) — Valencia among the safest

Why Valencia Still Hits the Sweet Spot

Numbeo's figures show Valencia in a rare position: a Cost of Living Index around 50, purchasing power over 110, and a Quality of Life Index of 198.49 that places it among the world's most liveable

mid-sized cities.

Madrid and Barcelona give you more scale and big-city buzz but ask you to accept higher rents, higher property prices, stretched affordability ratios, and in Barcelona's case more pollution and a tighter housing squeeze.

Compared with London, New York, Amsterdam, or the North American tech hubs, Valencia lets you keep far more of your income each month while still enjoying walkable neighbourhoods, a Mediterranean climate, and solid infrastructure. For remote workers, early retirees, and families looking at Spain, the Numbeo data simply confirms what many residents already feel:

"If you want a European city where the numbers and the lifestyle both add up, Valencia remains very hard to beat."

But you knew that already — otherwise you would not be here. The question now is: when are you going to join us? [Fill in the form here.](#)

Useful Links

- [Numbeo: Valencia cost of living data](#)
- [Numbeo: Southern Europe quality of life rankings](#)
- [Last year's cost of living post \(2025\)](#)

- [Download our 2025-2026 guide to buying in Valencia](#)
- [Get a currency quote — Currencies Direct](#)
- [Enquire about a mortgage — Mortgage Direct](#)
- [Stepping Stone Rentals — medium-term furnished apartments](#)
- [The Valencia Property Podcast](#)
- [Valencia Property Substack](#)
- [Contact us with your requirements](#)
- [Enquiry form — join us in Valencia](#)

Valencia Property Group | Your agent. Not theirs. | valencia-property.com

Data sourced from [Numbeo](#). All figures January 2026.