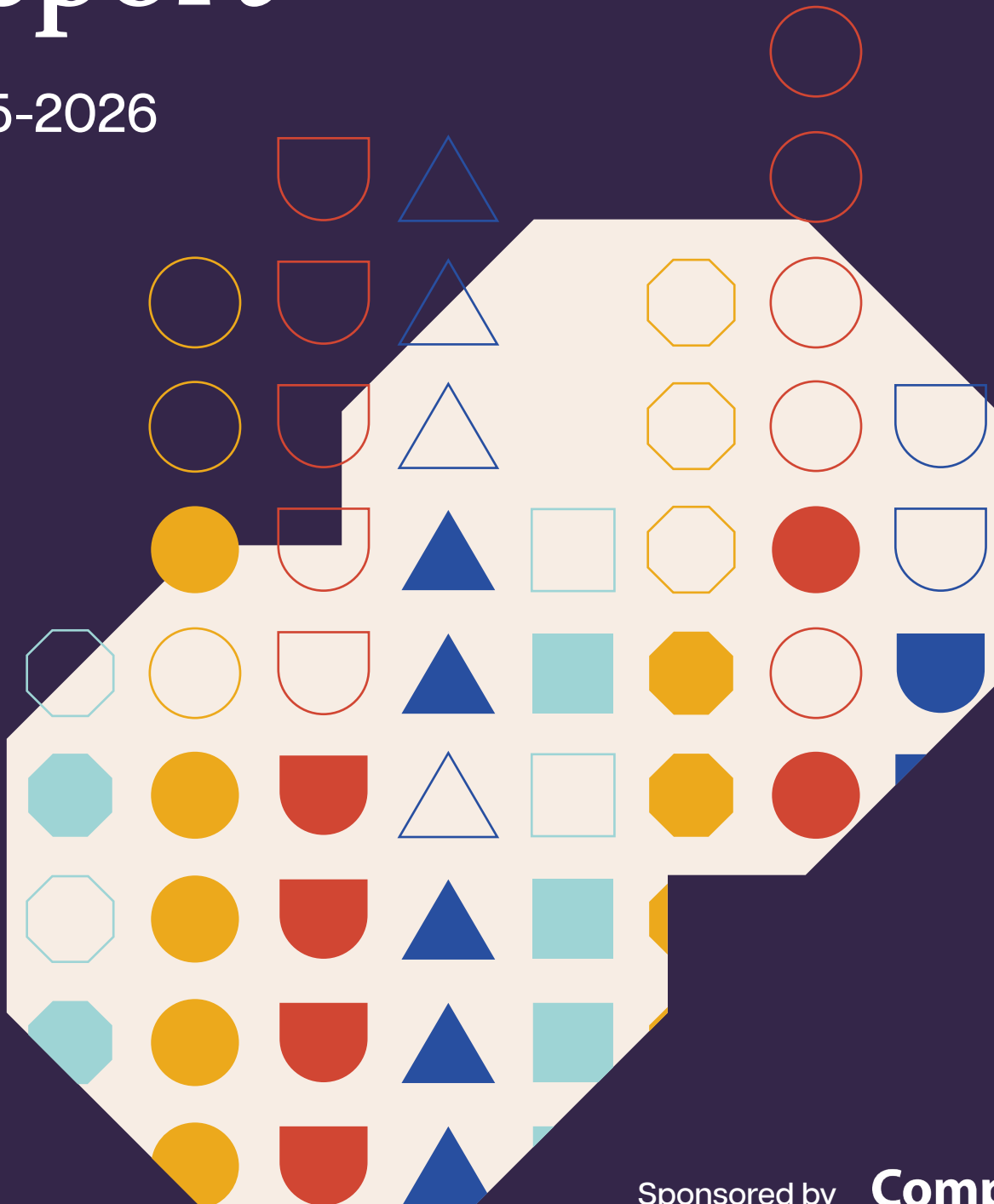




America's
Credit Unions

Staff Salary Report

2025-2026



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Geographic salary multiplier

This is a cost of labor multiplier to help hone in better on the compensation for your particular location. If you are located in or are impacted by the compensation cost of a larger city (that is on the geographic area list) use that multiplier to better interpret the compensation for your situation. If you are not impacted by a city listed, you can apply the state multiplier to hone in better on the compensation in your area.

Here's how to use the cost of labor multiplier:

1. Find the geographic area of interest from the list (geographic areas are listed alphabetically – at state level or at city level)
2. Multiply the base salary for the position by the multiplier listed for that geographic area

Example:

If the base salary is \$35,000 and the multiplier is 0.976 (New Orleans, Louisiana), $35000 \times 0.976 = 34160$, so the adjusted salary would be \$34,160 for that position in that geographic area.

State	Multiplier
Alabama	0.90
Alaska	1.20
Arizona	1.11
Arkansas	0.97
California	1.30
Colorado	1.19
Connecticut	1.26
Delaware	1.16
District of Columbia	1.36
Florida	1.04
Georgia	0.94
Guam	0.83
Hawaii	1.18
Idaho	0.92
Illinois	1.17
Indiana	0.94
Iowa	0.94
Kansas	0.91
Kentucky	0.92

State	Multiplier
Louisiana	0.89
Maine	1.12
Maryland	1.21
Massachusetts	1.27
Michigan	1.05
Minnesota	1.12
Mississippi	0.86
Missouri	1.06
Montana	0.98
Nebraska	1.03
Nevada	1.07
New Hampshire	1.02
New Jersey	1.25
New Mexico	1.01
New York	1.26
North Carolina	0.93
North Dakota	1.01
Ohio	0.99

State	Multiplier
Oklahoma	0.88
Oregon	1.17
Pennsylvania	0.99
Puerto Rico	0.87
Rhode Island	1.19
South Carolina	0.91
South Dakota	0.96
Tennessee	0.91
Texas	0.95
Utah	0.94
Vermont	1.12
Virginia	0.99
Washington	1.30
West Virginia	0.90
Wisconsin	0.98
Wyoming	0.98

State	City	Multiplier
Alabama	Andalusia	0.86
	Anniston	0.89
	Auburn	0.89
	Bay Minette	0.88
	Bessemer	0.94
	Birmingham	0.94
	Brewton	0.87
	Gadsden	0.86
	Hoover	0.94
	Huntsville	0.96
	Irondale	0.94
	Mobile	0.91
	Monroeville	0.87
	Montgomery	0.89
	Muscle Shoals	0.87
	Opelika	0.88
	Oxford	0.88
	Phenix City	0.88
	Rainbow City	0.87
	Sheffield	0.87
	Sylacauga	0.87
	Talladega	0.87
	Tuscaloosa	0.92
	Tuskegee	0.86
	Valley	0.88
Alaska	Anchorage	1.19
	Juneau	1.19
	Ketchikan	1.18
	Palmer	1.20
	Sitka	1.19
Arizona	Casa Grande	1.12
	Chandler	1.13
	Glendale	1.13
	Kingman	1.08
	Mesa	1.13
	Phoenix	1.13

State	City	Multiplier
	Prescott	1.09
	Sierra Vista	1.09
	Snowflake	1.09
	Tempe	1.13
	Tucson	1.10
	Willcox	1.10
	Winslow	1.09
	Yuma	1.08
Arkansas	Arkadelphia	0.94
	Benton	0.97
	Blytheville	0.94
	Camden	0.94
	Hot Springs	0.95
	Little Rock	0.98
	Mena	0.94
	Morrilton	0.94
	North Little Rock	0.98
	Pine Bluff	0.96
California	Russellville	0.94
	Searcy	0.93
	Texarkana	0.98
	Warren	0.94
	Aliso Viejo	1.28
	Altadena	1.33
	Anaheim	1.28
	Arcadia	1.29
	Arcata	1.22
	Bakersfield	1.26
	Beverly Hills	1.29
	Bishop	1.25
	Brea	1.28
	Burbank	1.29
	Burlingame	1.44
	Capitola	1.29
	Cerritos	1.29
	Chatsworth	1.32

State	City	Multiplier
California	Chula Vista	1.27
	Fresno	1.25
	Gardena	1.29
	Glendora	1.28
	Hanford	1.24
	Hawthorne	1.29
	Hayward	1.38
	Huntington Beach	1.28
	Livermore	1.36
	Long Beach	1.29
	Los Alamitos	1.28
	Los Angeles	1.33
	Manhattan Beach	1.29
	Manteca	1.27
	Martinez	1.36
	Menlo Park	1.47
	Merced	1.25
	Modesto	1.26
	Mojave	1.26
	Montclair	1.26
	Montebello	1.29
	Monterey	1.31
	Monterey Park	1.29
	National City	1.27
	Norco	1.26
	Oakland	1.40
	Oceanside	1.27
	Ontario	1.26
	Orange	1.28
	Oxnard	1.27
	Palo Alto	1.49
	Pasadena	1.33
	Pleasanton	1.37
	Pomona	1.29
	Rancho Cucamonga	1.26
	Redding	1.24
	Redlands	1.26
	Redondo Beach	1.29

State	City	Multiplier
California	Redwood City	1.48
	Richmond	1.42
	Ridgecrest	1.26
	Riverside	1.26
	Sacramento	1.28
	Salinas	1.31
	San Bernardino	1.26
	San Bruno	1.43
	San Diego	1.30
	San Dimas	1.28
	San Francisco	1.51
	San Jose	1.48
	San Leandro	1.40
	San Luis Obispo	1.26
	San Mateo	1.49
	San Pedro	1.32
	San Rafael	1.40
	Santa Ana	1.28
	Santa Barbara	1.29
	Santa Clara	1.48
	Santa Cruz	1.30
	Santa Maria	1.29
	Santa Monica	1.33
	Santa Paula	1.27
	Santa Rosa	1.36
	Seal Beach	1.28
	Signal Hill	1.29
	South Pasadena	1.29
	Stockton	1.27
	Sunnyvale	1.50
	Susanville	1.24
	Sylmar	1.32
	Torrance	1.29
	Tulare	1.23
	Turlock	1.26
	Tustin	1.28
	Upland	1.26
	Vacaville	1.32

State	City	Multiplier
California	Van Nuys	1.32
	Ventura	1.27
	Visalia	1.23
	Walnut Creek	1.37
	Watsonville	1.29
	West Covina	1.29
	Westminster	1.28
	Woodland	1.28
	Yreka	1.24
	Yuba City	1.24
Colorado	Alamosa	1.09
	Arvada	1.22
	Aurora	1.22
	Boulder	1.24
	Broomfield	1.22
	Centennial	1.22
	Golden	1.22
	Grand Junction	1.12
	Greeley	1.15
	Greenwood Village	1.22
	Lakewood	1.22
	Lamar	1.09
	Littleton	1.22
	Lone Tree	1.20
	Montrose	1.13
	Pueblo	1.12
	Salida	1.12
	Steamboat Springs	1.20
	Sterling	1.10
Connecticut	Berlin	1.26
	Bethel	1.26
	Bloomfield	1.26
	Bridgeport	1.31
	Bristol	1.26
	Greenwich	1.31
	Groton	1.25
	Hamden	1.26
	Hartford	1.26

State	City	Multiplier
Connecticut	Manchester	1.26
	Meriden	1.26
	Middletown	1.26
	Milford	1.30
	New Britain	1.26
	New Haven	1.26
	New London	1.25
	New Milford	1.26
	North Haven	1.26
	Norwalk	1.31
	Norwich	1.25
	Plainville	1.26
	Rocky Hill	1.26
	Shelton	1.27
	Southington	1.26
	Stamford	1.32
	Stratford	1.31
	Torrington	1.24
	Trumbull	1.30
Delaware	Wallingford	1.26
	Waterbury	1.24
	Waterford	1.25
	Wethersfield	1.26
	Windsor Locks	1.23
	New Castle	1.18
	Newark	1.18
District of Columbia	Wilmington	1.18
	Washington	1.36
Florida	Altamonte Springs	1.02
	Boca Raton	1.07
	Bradenton	1.03
	Brandon	1.04
	Cantonment	1.01
	Gainesville	1.02
	Hialeah	1.07
	Hollywood	1.06
	Jacksonville	1.04

State	City	Multiplier
Florida	Key West	1.02
	Lake Mary	1.02
	Lakeland	1.02
	Largo	1.04
	Lutz	1.04
	Margate	1.06
	Marianna	0.99
	Medley	1.07
	Melbourne	1.03
	Merritt Island	1.03
	Miami	1.07
	Miami Lakes	1.07
	Milton	1.01
	Miramar	1.06
	Ocala	1.01
	Orlando	1.03
	Palatka	1.00
	Palm Beach Gardens	1.07
	Panama City	1.00
	Panama City Beach	1.00
	Pembroke Pines	1.06
	Pensacola	1.01
	Pompano Beach	1.06
	Rockledge	1.03
	San Antonio	1.03
	Sarasota	1.03
	Sunrise	1.06
	Tallahassee	0.99
	Tampa	1.04
	Temple Terrace	1.03
	Vero Beach	1.03
	West Palm Beach	1.07
Georgia	Albany	0.87
	Atlanta	1.00
	Augusta	0.91
	Brunswick	0.91
	Garden City	0.93

State	City	Multiplier
Georgia	Hapeville	1.00
	Hinesville	0.91
	Jesup	0.85
	Lawrenceville	0.98
	Macon	0.89
	Marietta	0.99
	Moultrie	0.85
	Newnan	0.98
	Norcross	0.98
	Oakwood	0.92
	Rome	0.90
	Savannah	0.94
	Statesboro	0.84
	Toccoa	0.87
	Tucker	0.99
	Valdosta	0.85
	Warner Robins	0.91
	Waycross	0.85
	Woodstock	0.98
Hawaii	Hilo	1.17
	Honolulu	1.18
	Kahului	1.20
	Kailua	1.18
	Kailua Kona	1.16
	Lihue	1.16
	Wailuku	1.20
	Waipahu	1.17
Idaho	Boise	0.96
	Burley	0.92
	Caldwell	0.93
	Chubbuck	0.89
	Idaho Falls	0.92
	Lewiston	0.97
	Meridian	0.93
	Moscow	0.91
	Mountain Home	0.90
	Nampa	0.93

State	City	Multiplier
Idaho	Pocatello	0.89
	Rexburg	0.90
	Twin Falls	0.91
Illinois	Alton	1.14
	Arlington Heights	1.19
	Bartonville	1.14
	Belleville	1.14
	Bellwood	1.19
	Bethalto	1.14
	Bloomington	1.13
	Bourbonnais	1.14
	Bradley	1.14
	Broadview	1.19
	Calumet City	1.19
	Carbondale	1.11
	Centralia	1.10
	Champaign	1.13
	Chicago	1.27
	Chicago Heights	1.19
	Freeport	1.12
	Galesburg	1.10
	Granite City	1.14
	Gurnee	1.18
	Harvard	1.19
	Herrin	1.10
	Homewood	1.19
	Joliet	1.19
	Kankakee	1.14
	Lisle	1.19
	Lockport	1.19
	Loves Park	1.13
	Machesney Park	1.14
	Marion	1.10
	Mattoon	1.10
	Maywood	1.19
	Moline	1.12
	Morton Grove	1.19
	Naperville	1.19

State	City	Multiplier
Illinois	Normal	1.13
	Oak Lawn	1.19
	Oak Park	1.21
	Oswego	1.18
	Ottawa	1.12
	Pekin	1.14
	Peoria	1.14
	Peru	1.12
	Plainfield	1.19
	Pontiac	1.09
	Quincy	1.10
	Rantoul	1.13
	Riverdale	1.21
	Robinson	1.10
	Rock Island	1.12
	Rockford	1.14
	Romeoville	1.19
	Skokie	1.21
	South Holland	1.19
	Springfield	1.14
	Streator	1.12
	Sycamore	1.17
	Taylorville	1.10
	Urbana	1.13
	Vernon Hills	1.19
	Waukegan	1.19
	Western Springs	1.19
	Wheaton	1.19
	Wood River	1.14
	Zion	1.19
Indiana	Anderson	0.95
	Attica	0.91
	Bedford	0.91
	Gary	1.00
	Goshen	0.96
	Hammond	0.99
	Hobart	0.99
	Huntington	0.91

State	City	Multiplier
Indiana	Indianapolis	0.98
	Jasper	0.91
	Kokomo	0.93
	La Porte	0.93
	Lafayette	0.94
	Lawrenceburg	0.98
	Logansport	0.91
	Madison	0.91
	Merrillville	0.99
	Michigan City	0.93
	Mishawaka	0.92
	Muncie	0.90
	Munster	0.99
	Newburgh	0.91
	Portage	0.98
	Schererville	0.99
	Seymour	0.91
	South Bend	0.93
	Terre Haute	0.90
	Wabash	0.91
	Warsaw	0.91
	West Lafayette	0.95
Iowa	Ames	0.94
	Bettendorf	0.94
	Burlington	0.91
	Cedar Falls	0.93
	Cedar Rapids	0.96
	Hiawatha	0.95
	Johnston	0.97
	Keokuk	0.91
	Marshalltown	0.91
	Mason City	0.90
	Mount Pleasant	0.91
	Muscatine	0.91
	Newton	0.91
	North Liberty	0.95
	Ottumwa	0.91
	Sioux City	0.93

State	City	Multiplier
Iowa	Urbandale	0.98
	Waterloo	0.93
Kansas	West Des Moines	0.98
	Arkansas City	0.85
	Atchison	0.86
	Hutchinson	0.87
	Kansas City	0.99
	Lawrence	0.90
	Leavenworth	0.97
	Lenexa	0.99
	Manhattan	0.87
	Overland Park	0.99
	Pittsburg	0.85
	Salina	0.86
Kentucky	Shawnee Mission	0.99
	Topeka	0.90
	Wichita	0.91
	Ashland	0.88
	Bowling Green	0.89
	Henderson	0.91
	Lexington	0.94
	Louisville	0.96
	Madisonville	0.88
	Mayfield	0.87
	Middlesboro	0.84
	Morehead	0.86
	Murray	0.88
	Owensboro	0.93
	Paducah	0.88
	Prestonsburg	0.84
	Radcliff	0.91

State	City	Multiplier
Louisiana	Abbeville	0.87
	Alexandria	0.86
	Bastrop	0.85
	Baton Rouge	0.92
	Bogalusa	0.86
	Bossier City	0.87
	Chalmette	0.93
	Gonzales	0.91
	Harahan	0.93
	Houma	0.91
	Jennings	0.87
	Lake Charles	0.91
	Luling	0.92
	Lutcher	0.91
	Mandeville	0.93
	Many	0.86
	Metairie	0.94
	Minden	0.86
	Monroe	0.86
	Morgan City	0.87
	Natchitoches	0.86
	New Iberia	0.88
	New Orleans	0.94
	Pineville	0.86
	Plaquemine	0.91
	Port Allen	0.91
	Rayville	0.85
	Shreveport	0.88
	Slidell	0.93
	Sulphur	0.90
	West Monroe	0.85
	Zachary	0.91
Maine	Bangor	1.08
	Bath	1.08
	Gorham	1.13
	Orono	1.09
	Portland	1.15
	Presque Isle	1.06

State	City	Multiplier
Maine	Saco	1.14
	Scarborough	1.13
	South Portland	1.13
	Waterville	1.08
Maryland	Annapolis	1.20
	Baltimore	1.18
	Bel Air	1.19
	Bethesda	1.33
	Bowie	1.26
	Frederick	1.22
	Gaithersburg	1.32
	Germantown	1.32
	Glen Burnie	1.20
	Greenbelt	1.26
	Hagerstown	1.14
	Hunt Valley	1.19
	Hyattsville	1.26
	Kensington	1.32
	Lanham	1.26
	Laurel	1.26
	Lexington Park	1.20
	Linthicum Heights	1.20
	Olney	1.32
	Owings Mills	1.18
	Rockville	1.32
	Salisbury	1.13
	Silver Spring	1.32
	Sparks	1.18
	Suitland	1.26
	Towson	1.18
	Upper Marlboro	1.26
Massachusetts	Andover	1.26
	Arlington	1.32
	Athol	1.22
	Attleboro	1.24
	Belmont	1.32
	Beverly	1.27
	Billerica	1.29

State	City	Multiplier
Massachusetts	Boston	1.34
	Braintree	1.34
	Brockton	1.27
	Brookline	1.34
	Cambridge	1.32
	Chelsea	1.33
	Chicopee	1.22
	Gardner	1.23
	Greenfield	1.20
	Hadley	1.22
	Haverhill	1.26
	Holyoke	1.22
	Leominster	1.23
	Lowell	1.29
	Ludlow	1.22
	Lynn	1.27
	Malden	1.32
	Marblehead	1.27
	Marlborough	1.30
	Medford	1.32
	Methuen	1.26
	Millbury	1.24
	Needham	1.34
	New Bedford	1.23
	North Adams	1.20
	North Reading	1.29
	Norwood	1.34
	Peabody	1.27
	Pittsfield	1.20
	Randolph	1.33
	Reading	1.29
	Revere	1.33
	Rockland	1.26
	Salem	1.28
	Sharon	1.30
	Shrewsbury	1.24
	Somerset	1.23

State	City	Multiplier
Massachusetts	Somerville	1.32
	Southbridge	1.24
	Stoneham	1.32
	Stoughton	1.30
	Taunton	1.26
	Tewksbury	1.29
	Wakefield	1.32
	Waltham	1.32
	Watertown	1.32
	Wellesley	1.31
	Westport	1.23
	Winchester	1.32
	Woburn	1.32
	Worcester	1.24
Michigan	Ada	1.02
	Adrian	0.99
	Alpena	0.98
	Ann Arbor	1.08
	Auburn Hills	1.09
	Battle Creek	1.04
	Bay City	1.01
	Berrien Springs	1.01
	Brighton	1.08
	Buchanan	1.01
	Cadillac	1.00
	Cheboygan	0.98
	Fraser	1.08
	Fremont	1.00
	Grand Blanc	1.03
	Grand Haven	1.02
	Grand Rapids	1.03
	Grandville	1.02
	Hastings	1.02
	Holly	1.09
	Houghton	0.99
	Ionia	1.01
	Ishpeming	0.98
	Jackson	1.03

State	City	Multiplier
Michigan	Kalamazoo	1.02
	Kentwood	1.02
	Kingsford	0.99
	Lansing	1.04
	Lathrup Village	1.09
	Lincoln Park	1.10
	Livonia	1.10
	Ludington	0.99
	Manistee	1.00
	Marquette	0.98
	Marshall	1.04
	Midland	1.02
	Muskegon	1.02
	Niles	1.01
	Norton Shores	1.01
	Novi	1.09
	Petoskey	1.00
	Port Huron	1.09
	Redford	1.10
	Rochester Hills	1.09
	Romulus	1.10
	Royal Oak	1.09
	Saginaw	1.01
	Southfield	1.09
	Sparta	1.03
	Sterling Heights	1.09
	Taylor	1.10
	Traverse City	1.00
	Trenton	1.10
	Troy	1.09
	Walker	1.02
	Walled Lake	1.09
	Westland	1.10
	Wyandotte	1.10
	Wyoming	1.02
Minnesota	Albert Lea	1.05
	Apple Valley	1.14
	Austin	1.06

State	City	Multiplier
Minnesota	Baxter	1.04
	Blaine	1.14
	Brainerd	1.04
	Hermantown	1.06
	Hibbing	1.06
	Hopkins	1.14
	Inver Grove Heights	1.14
	Lino Lakes	1.14
	Little Canada	1.15
	Mankato	1.06
	Maple Grove	1.15
	Maplewood	1.14
	Minneapolis	1.25
	Oakdale	1.14
	Owatonna	1.05
	Plymouth	1.15
	Prior Lake	1.14
	Proctor	1.07
	Red Wing	1.05
	Richfield	1.14
	Robbinsdale	1.14
	Rochester	1.11
	Stewartville	1.10
	Two Harbors	1.07
	Virginia	1.06
	Woodbury	1.14
Mississippi	Amory	0.84
	Biloxi	0.89
	Greenville	0.83
	Gulfport	0.90
	Hattiesburg	0.84
	McComb	0.84
	Moss Point	0.89
	Natchez	0.84
	Olive Branch	0.92
	Pascagoula	0.89
	Pearl	0.86

State	City	Multiplier
Mississippi	Ridgeland	0.87
	Southaven	0.92
	Tupelo	0.84
Missouri	Vicksburg	0.85
	Arnold	1.09
	Cape Girardeau	1.02
	Chesterfield	1.09
	Hannibal	1.01
	Independence	1.08
	Jefferson City	1.02
	Joplin	1.02
	Maryville	1.02
	Mexico	1.01
	Neosho	1.02
	Park Hills	1.01
	Poplar Bluff	1.01
	Raymore	1.08
	Raytown	1.08
	Richmond Heights	1.09
	Rolla	1.02
Montana	Sedalia	1.02
	Sikeston	1.01
	Warrensburg	1.02
	Wentzville	1.09
	Anaconda	0.97
	Billings	1.01
	Butte	0.97
	Glendive	1.02
	Great Falls	0.95
	Hamilton	0.97
	Havre	0.97
	Helena	0.97
	Lewistown	0.96
	Libby	0.96
	Livingston	0.98
	Miles City	1.00
	Missoula	0.96

State	City	Multiplier
Montana	Sidney	1.00
	Wolf Point	1.01
Nebraska	Grand Island	1.03
	Kearney	1.02
	Lincoln	1.04
	Norfolk	1.03
	North Platte	1.02
	Omaha	1.05
	Papillion	1.05
Nevada	Scottsbluff	1.01
	South Sioux City	1.04
	Boulder City	1.08
	Carson City	1.05
	Las Vegas	1.08
	Reno	1.07
	Keene	0.98
	Nashua	1.09
	Portsmouth	1.05
	Atlantic City	1.22
New Jersey	Basking Ridge	1.27
	Bayonne	1.30
	Carteret	1.24
	Freehold	1.24
	Hackensack	1.30
	Hamilton Square	1.24
	Harrison	1.30
	Hoboken	1.30
	Irvington	1.27
	Iselin	1.24
	Jersey City	1.30
	Kearny	1.30
	Kendall Park	1.24
	Kenilworth	1.27
	Linden	1.26
	Manville	1.27
	Maple Shade	1.22

State	City	Multiplier
New Jersey	Mays Landing	1.22
	Middlesex	1.24
	Millville	1.21
	Monmouth Junction	1.24
	Monroe Township	1.24
	Moorestown	1.22
	New Brunswick	1.24
	New Providence	1.26
	North Arlington	1.30
	Nutley	1.27
	Paramus	1.30
	Parsippany	1.25
	Passaic	1.30
	Paterson	1.29
	Perth Amboy	1.24
	Phillipsburg	1.18
	Princeton	1.24
	Rahway	1.26
	Red Bank	1.24
	Rochelle Park	1.29
	Roselle	1.26
	Roselle Park	1.26
	Sayreville	1.24
	Summit	1.26
	Swedesboro	1.22
	Teaneck	1.30
	Tinton Falls	1.24
	Toms River	1.22
	Totowa	1.29
	Vineland	1.21
	Waldwick	1.29
	Willingboro	1.22
	Woodbridge	1.24
New Mexico	Alamogordo	1.00
	Albuquerque	1.03
	Artesia	1.00
	Aztec	1.02

State	City	Multiplier
New Mexico	Carlsbad	1.00
	Grants	0.98
	Hobbs	1.01
	Kirtland	1.02
	Las Cruces	1.00
	Los Alamos	1.13
	Roswell	1.00
	Santa Fe	1.11
	Tucumcari	1.00
New York	Amherst	1.17
	Amityville	1.32
	Amsterdam	1.16
	Batavia	1.15
	Bethpage	1.33
	Binghamton	1.17
	Briarcliff Manor	1.33
	Brockport	1.17
	Brooklyn	1.37
	Buffalo	1.16
	Camillus	1.18
	Canandaigua	1.17
	Cheektowaga	1.17
	Fredonia	1.15
	Geneseo	1.17
	Geneva	1.17
	Glens Falls	1.17
	Gloversville	1.16
	Great Neck	1.33
	Hamburg	1.16
	Hartsdale	1.33
	Hauppauge	1.32
	Hempstead	1.33
	Hicksville	1.33
	Hornell	1.15
	Ithaca	1.19
	Jamestown	1.15
	Johnson City	1.16
	Kenmore	1.16

State	City	Multiplier
New York	Kingston	1.20
	Lackawanna	1.16
	Latham	1.18
	Liverpool	1.18
	Lynbrook	1.33
	Massena	1.16
	Melville	1.32
	Mount Vernon	1.33
	New Hartford	1.16
	New York	1.37
	Niagara Falls	1.16
	North Tonawanda	1.16
	Ogdensburg	1.16
	Olean	1.15
	Orchard Park	1.16
	Painted Post	1.15
	Pearl River	1.30
	Pittsford	1.17
	Plainview	1.33
	Plattsburgh	1.16
	Port Washington	1.33
	Poughkeepsie	1.25
	Purchase	1.33
	Rockville Centre	1.33
	Roslyn	1.33
	Rye	1.33
	Rye Brook	1.33
	Saratoga Springs	1.18
	Schenectady	1.18
	Scotia	1.19
	Spencerport	1.17
	Spring Valley	1.30
	Staten Island	1.37
	Syracuse	1.18
	Tonawanda	1.16
	Utica	1.16
	Valley Stream	1.33

State	City	Multiplier
New York	West Babylon	1.32
	West Seneca	1.17
	Westbury	1.33
	Westfield	1.15
	White Plains	1.33
	Williamsville	1.16
	Yonkers	1.33
North Carolina	Asheville	0.92
	Brevard	0.87
	Canton	0.92
	Cary	0.98
	Charlotte	0.98
	Goldsboro	0.89
	Greensboro	0.93
	Hickory	0.91
	Kinston	0.87
	Morrisville	0.98
	Raleigh	0.98
	Reidsville	0.92
	Statesville	0.95
	Waynesville	0.92
	Winston Salem	0.93
North Dakota	Bismarck	1.01
	Grand Forks	0.97
	Mandan	1.01
	Minot	1.03
	Watford City	1.09
	Williston	1.10
Ohio	Akron	0.99
	Ashtabula	0.95
	Athens	0.95
	Avon Lake	1.02
	Barberton	0.99
	Beavercreek	1.00
	Brook Park	1.02
	Brooklyn Heights	1.02
	Centerville	1.00

State	City	Multiplier
Ohio	Chillicothe	0.95
	Gahanna	1.01
	Heath	1.02
	Hilliard	1.01
	Holland	0.99
	Kettering	1.00
	Lancaster	1.01
	Lima	0.96
	Mansfield	0.95
	Marysville	1.02
	Mason	1.01
	Massillon	0.95
	Maumee	0.99
	Mentor	1.02
	Miamisburg	0.99
	North Canton	0.95
	Northwood	0.99
	Oregon	0.99
	Painesville	1.02
	Parma	1.02
	Powell	1.01
	Sandusky	0.96
	Seven Hills	1.02
	Shaker Heights	1.02
	Solon	1.02
	South Euclid	1.02
	Steubenville	0.94
	Strongsville	1.02
	Sylvania	0.99
	Tiffin	0.95
	Toledo	0.99
	Vandalia	0.99
	Wadsworth	1.02
	Willoughby	1.02
	Youngstown	0.94
	Zanesville	0.94

State	City	Multiplier
Oklahoma	Altus	0.86
	Anadarko	0.86
	Bartlesville	0.85
	Broken Arrow	0.92
	Henryetta	0.91
	Lawton	0.86
	McAlester	0.85
	Muskogee	0.85
	Norman	0.91
	Oklahoma City	0.91
	Ponca City	0.86
	Sand Springs	0.91
	Shawnee	0.85
	Stillwater	0.86
	Tulsa	0.94
Oregon	Beaverton	1.25
	Bend	1.15
	Gladstone	1.25
	Hillsboro	1.25
	John Day	1.10
	Klamath Falls	1.11
	Lebanon	1.14
	Milwaukie	1.25
	North Bend	1.10
	Pendleton	1.10
	Roseburg	1.10
	Tigard	1.25
	Tualatin	1.25
Pennsylvania	Aliquippa	0.97
	Allentown	0.99
	Altoona	0.90
	Aston	1.05
	Beaver	0.97
	Beaver Falls	0.97
	Bethel Park	0.98
	Bethlehem	1.00
	Blue Bell	1.06

State	City	Multiplier
Pennsylvania	Brackenridge	0.97
	Bradford	0.91
	Bridgeville	0.97
	Butler	0.97
	Camp Hill	0.97
	Canonsburg	0.97
	Carnegie	0.97
	Chadds Ford	1.05
	Chalfont	1.06
	Chambersburg	0.96
	Franklin	0.91
	Gibsonia	0.97
	Greensburg	0.97
	Harrisburg	0.97
	Hazleton	0.94
	Hermitage	0.90
	Indiana	0.91
	Jeannette	0.97
	Johnstown	0.89
	King of Prussia	1.06
	Kittanning	0.97
	Latrobe	0.97
	Levittown	1.06
	Lewisburg	0.92
	McKeesport	0.97
	Meadville	0.91
	Mechanicsburg	0.98
	Monessen	0.97
	Montoursville	0.92
	Munhall	0.97
	New Brighton	0.97
	New Cumberland	0.97
	New Kensington	0.97
	New Stanton	0.97
	Newtown	1.06
	Philadelphia	1.06
	Pittsburgh	0.97
	Pittston	0.94

State	City	Multiplier
Pennsylvania	Plymouth Meeting	1.06
	Pottstown	1.06
	Pottsville	0.93
	Ridley Park	1.05
	Sayre	0.93
	Scranton	0.93
	State College	0.93
	Stroudsburg	0.96
	Sunbury	0.92
	Tarentum	0.97
	Towanda	0.93
	Tunkhannock	0.94
	Uniontown	0.97
	Upper Darby	1.05
	Warminster	1.06
	West Chester	1.06
	West Mifflin	0.97
	Wexford	0.97
	Williamsport	0.93
	Wyomissing	0.98
	York	0.97
	Youngwood	0.97
Puerto Rico	Guaynabo	0.86
	San Juan	0.86
Rhode Island	Pawtucket	1.19
	Providence	1.19
	Smithfield	1.19
	Warwick	1.19
	West Warwick	1.19
	Westerly	1.20
	Woonsocket	1.19
South Carolina	Cayce	0.91
	Charleston	0.94
	Georgetown	0.88
	Greenwood	0.89
	Hartsville	0.88
	Moncks Corner	0.93

State	City	Multiplier
South Carolina	Myrtle Beach	0.87
	North Augusta	0.91
	North Charleston	0.94
	Orangeburg	0.87
	Rock Hill	0.97
	Simpsonville	0.92
	Spartanburg	0.94
	Summerville	0.94
	Sumter	0.88
	West Columbia	0.91
South Dakota	Aberdeen	0.94
	Huron	0.95
	Mitchell	0.95
	Pierre	0.93
	Rapid City	0.96
	Sioux Falls	0.98
	Sturgis	0.97
	Vermillion	0.94
Tennessee	Yankton	0.95
	Alcoa	0.92
	Bartlett	0.94
	Brentwood	0.98
	Chattanooga	0.92
	Gallatin	0.97
	Greeneville	0.86
	Harriman	0.91
	Kingsport	0.89
	Knoxville	0.92
	Martin	0.85
	Memphis	0.94
	Morristown	0.87
	Nashville	0.99
	Oak Ridge	0.91
	Paris	0.85
	Sevierville	0.87
	Shelbyville	0.87
	Spring Hill	0.97
	Tullahoma	0.87

State	City	Multiplier
Texas	Abilene	0.88
	Allen	0.99
	Alvin	0.99
	Amarillo	0.91
	Andrews	0.91
	Baytown	1.00
	Beaumont	0.96
	Beeville	0.88
	Belton	0.90
	Big Spring	0.90
	Borger	0.90
	Brenham	0.88
	Brownfield	0.90
	Brownsville	0.85
	Brownwood	0.88
	Bryan	0.90
	Carrollton	1.01
	Galveston	0.99
	Garland	1.01
	Grand Prairie	1.01
	Groves	0.95
	Hallettsville	0.88
	Harlingen	0.85
	Hereford	0.89
	Houston	1.01
	Humble	1.00
	Irving	1.01
	Katy	1.00
	Kerrville	0.88
	Kilgore	0.90
	Killeen	0.90
	Kingsville	0.88
	La Marque	0.99
	Lake Jackson	0.99
	Lamesa	0.90
	Laredo	0.87
	League City	0.99
	Liberty	0.99

State	City	Multiplier
Texas	Live Oak	0.94
	Longview	0.91
	Lubbock	0.88
	Lufkin	0.87
	Lumberton	0.95
	McAllen	0.85
	Mesquite	1.01
	Mineral Wells	0.89
	Nacogdoches	0.87
	Nederland	0.95
	Odessa	1.03
	Palestine	0.87
	Pampa	0.90
	Pearland	0.99
	Pearsall	0.89
	Pecos	0.91
	Perryton	0.90
	Pharr	0.86
	Plano	1.00
	Port Arthur	0.95
	Port Neches	0.95
	Richardson	1.01
	Rio Grande City	0.87
	San Angelo	0.88
	Sherman	0.92
	Snyder	0.91
	Sugar Land	0.99
	Sweetwater	0.90
	Temple	0.90
	Texas City	0.99
	Tomball	1.00
	Tyler	0.90
	Victoria	0.90
	Vidor	0.95
	Waco	0.90
	Watauga	0.97
	Waxahachie	0.99
	Wichita Falls	0.88
	Yantis	0.87

State	City	Multiplier
Utah	Blanding	0.95
	Brigham City	0.93
	Logan	0.88
	Manti	0.90
	Moab	0.96
	Morgan	0.93
	Nephi	0.91
	Ogden	0.96
	Orem	0.94
	Price	0.95
	Provo	0.94
	Roosevelt	0.95
	Salt Lake City	1.00
	Sandy	0.99
	Springville	0.94
	Taylorsville	0.99
	Vernal	0.95
	West Jordan	0.99
Vermont	Barre	1.10
	Brattleboro	1.10
	Montpelier	1.10
	Newport	1.10
	Rutland	1.11
	South Burlington	1.14
	White River Junction	1.11
	Winooski	1.15
Virginia	Blacksburg	1.00
	Chantilly	1.20
	Charlottesville	1.05
	Chesapeake	1.03
	Front Royal	1.13
	Glen Allen	1.05
	Hampton	1.04
	Harrisonburg	1.00
	Herndon	1.20
	Hopewell	1.05
	Leesburg	1.19
	Lynchburg	1.00

State	City	Multiplier
Virginia	Martinsville	0.97
	Newport News	1.04
	Oakton	1.20
	Petersburg	1.06
	Radford	1.00
	Roanoke	1.00
	South Boston	0.99
	Suffolk	1.03
	Vienna	1.20
	Virginia Beach	1.03
	Waynesboro	1.01
Washington	Anacortes	1.27
	Bellevue	1.36
	Bellingham	1.29
	Bremerton	1.28
	Cheney	1.22
	Kennewick	1.26
	Kent	1.36
	Lacey	1.24
	Liberty Lake	1.22
	Lynnwood	1.36
	Olympia	1.24
	Port Angeles	1.24
	Puyallup	1.29
	Richland	1.26
	SeaTac	1.37
	Seattle	1.50
	Silverdale	1.28
	Spokane	1.22
	Spokane Valley	1.22
	Tacoma	1.30
	Tukwila	1.51
	Union Gap	1.22
	Vancouver	1.26
	Yakima	1.22
West Virginia	Barboursville	0.90
	Beckley	0.88
	Bluefield	0.86

State	City	Multiplier
West Virginia	Martinsburg	0.99
	Morgantown	0.91
	Moundsville	0.91
	Mount Hope	0.88
	Nitro	0.90
	Parkersburg	0.89
	South Charleston	0.90
	Weirton	0.91
	Wheeling	0.91
Wisconsin	Appleton	0.97
	Beloit	0.96
	Brookfield	1.00
	Green Bay	0.96
	Janesville	0.95
	Kaukauna	0.97
	Kenosha	1.04
	La Crosse	0.95
	Manitowoc	0.93
	Marinette	0.93
	Marshfield	0.93
	Menomonee Falls	1.00
	Menomonie	0.94
	Milwaukee	1.01
	Mosinee	0.95
	Neenah	0.96
	New Berlin	1.00
	Oak Creek	1.00
	Onalaska	0.95
	Oshkosh	0.97
	Racine	0.99
	Rhineland	0.92
	Sheboygan	0.97
	Stevens Point	0.93
	Superior	0.98
	Tomah	0.95
	Two Rivers	0.93
	Waukesha	1.00
	Wausau	0.96

State	City	Multiplier
Wisconsin	West Allis	1.01
	West Bend	1.00
	Weston	0.95
	Wisconsin Rapids	0.93
Wyoming	Casper	0.98
	Cheyenne	0.95

State	City	Multiplier
Wyoming	Gillette	1.00
	Green River	1.04
	Lander	0.95
	Laramie	0.93
	Sheridan	0.99