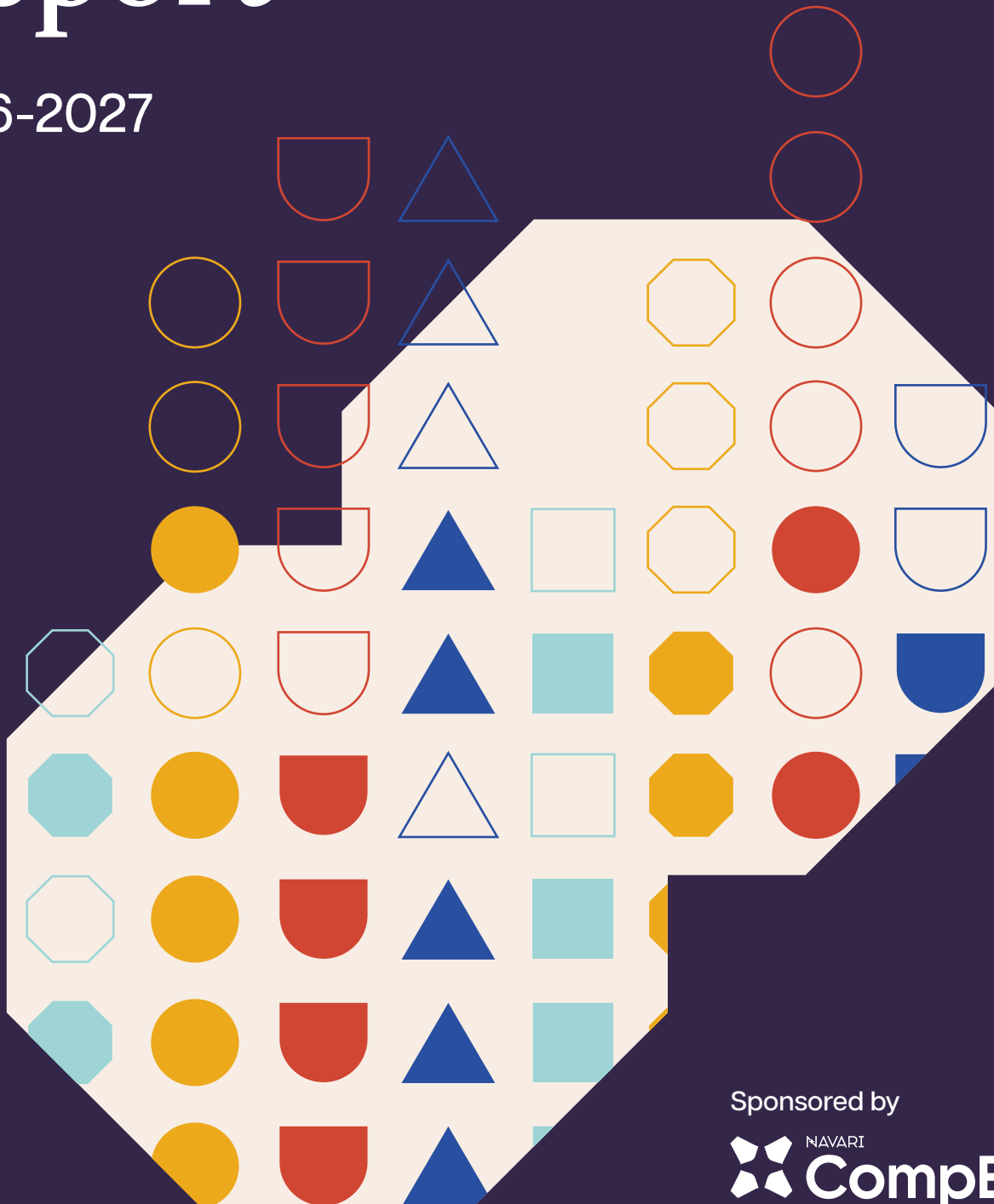




America's
Credit Unions

Staff Salary Report

2026-2027



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CompEase

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	0.89
Alaska	1.19
Arizona	1.12
Arkansas	0.96
California	1.31
Colorado	1.19
Connecticut	1.29
Delaware	1.16
District of Columbia	1.38
Florida	1.08
Georgia	0.94
Hawaii	1.23
Idaho	0.92
Illinois	1.17
Indiana	0.94
Iowa	0.94
Kansas	0.91
Kentucky	0.92
Louisiana	0.89

State	Multiplier
Maine	1.13
Maryland	1.21
Massachusetts	1.27
Michigan	1.08
Minnesota	1.12
Mississippi	0.85
Missouri	1.12
Montana	0.98
Nebraska	1.10
Nevada	1.07
New Hampshire	1.03
New Jersey	1.27
New Mexico	1.01
New York	1.26
North Carolina	0.93
North Dakota	1.01
Ohio	0.99
Oklahoma	0.88
Oregon	1.18

State	Multiplier
Pennsylvania	0.99
Rhode Island	1.23
South Carolina	0.91
South Dakota	0.96
Tennessee	0.91
Texas	0.94
Utah	0.95
Vermont	1.13
Virginia	1.08
Washington	1.30
West Virginia	0.89
Wisconsin	0.98
Wyoming	0.98

State	City	Multiplier
Alabama	Andalusia	0.85
	Anniston	0.88
	Auburn	0.88
	Bay Minette	0.88
	Bessemer	0.93
	Birmingham	0.93
	Brewton	0.86
	Gadsden	0.85
	Hoover	0.93
	Huntsville	0.96
	Irondale	0.93
	Mobile	0.90
	Monroeville	0.86
	Montgomery	0.88
	Muscle Shoals	0.86
	Opelika	0.88
	Oxford	0.88
	Phenix City	0.87
	Rainbow City	0.86
	Sheffield	0.86
Alaska	Sylacauga	0.87
	Talladega	0.87
	Tuscaloosa	0.91
	Tuskegee	0.86
	Valley	0.88
Alaska	Anchorage	1.18
	Fairbanks	1.18
	Juneau	1.18
	Ketchikan	1.18
	Palmer	1.19
Arizona	Sitka	1.18
	Casa Grande	1.13
	Chandler	1.14
	Flagstaff	1.25
	Glendale	1.14
Arizona	Kingman	1.09

State	City	Multiplier
Arizona	Mesa	1.14
	Phoenix	1.14
	Prescott	1.11
	Scottsdale	1.14
	Sedona	1.11
	Sierra Vista	1.11
	Snowflake	1.11
	Tempe	1.14
	Tucson	1.12
	Willcox	1.11
Arkansas	Winslow	1.11
	Yuma	1.10
	Arkadelphia	0.93
	Benton	0.97
	Bentonville	1.01
	Blytheville	0.94
	Camden	0.93
	Fayetteville	1.01
	Hot Springs	0.94
	Little Rock	0.98
California	Mena	0.94
	Morrilton	0.94
	North Little Rock	0.98
	Pine Bluff	0.95
	Rogers	1.02
	Russellville	0.93
	Searcy	0.92
	Texarkana	0.97
	Warren	0.94
	Aliso Viejo	1.30
California	Altadena	1.34
	Anaheim	1.30
	Arcadia	1.30
	Arcata	1.25
	Bakersfield	1.27
California	Berkeley	1.46

State	City	Multiplier
California	Beverly Hills	1.30
	Bishop	1.27
	Brea	1.30
	Burbank	1.30
	Burlingame	1.43
	Capitola	1.30
	Carlsbad	1.29
	Cerritos	1.30
	Chatsworth	1.34
	Chula Vista	1.29
	Concord	1.36
	Coronado	1.29
	Cupertino	1.47
	Encinitas	1.29
	Fresno	1.26
	Fullerton	1.30
	Gardena	1.30
	Glendora	1.30
	Hanford	1.26
	Hawthorne	1.30
	Hayward	1.40
	Huntington Beach	1.30
	Inglewood	1.31
	Irvine	1.30
	La Jolla	1.29
	Livermore	1.35
	Long Beach	1.30
	Los Alamitos	1.30
	Los Angeles	1.35
	Manhattan Beach	1.30
	Manteca	1.29
	Martinez	1.36
	Menlo Park	1.46
	Merced	1.27
	Modesto	1.27
	Mojave	1.27
	Montclair	1.28
	Montebello	1.30

State	City	Multiplier
California	Monterey	1.31
	Monterey Park	1.30
	Napa	1.33
	National City	1.29
	Norco	1.28
	Oakland	1.39
	Oceanside	1.29
	Ontario	1.28
	Orange	1.30
	Oxnard	1.29
	Palm Springs	1.28
	Palo Alto	1.48
	Pasadena	1.35
	Pleasanton	1.37
	Pomona	1.30
	Rancho Cucamonga	1.28
	Redding	1.26
	Redlands	1.28
	Redondo Beach	1.30
	Redwood City	1.47
	Richmond	1.45
	Ridgecrest	1.27
	Riverside	1.28
	Sacramento	1.30
	Salinas	1.32
	San Bernardino	1.28
	San Bruno	1.42
	San Clemente	1.30
	San Diego	1.33
	San Dimas	1.30
	San Francisco	1.49
	San Jose	1.47
	San Leandro	1.39
	San Luis Obispo	1.27
	San Mateo	1.48
	San Pedro	1.34
	San Rafael	1.40
	Santa Ana	1.30

State	City	Multiplier
California	Santa Barbara	1.30
	Santa Clara	1.47
	Santa Cruz	1.30
	Santa Maria	1.30
	Santa Monica	1.34
	Santa Paula	1.29
	Santa Rosa	1.37
	Seal Beach	1.30
	Signal Hill	1.30
	South Pasadena	1.30
	Stockton	1.29
	Sunnyvale	1.51
	Susanville	1.26
	Sylmar	1.34
	Torrance	1.30
	Tulare	1.25
	Turlock	1.28
	Tustin	1.30
	Upland	1.28
	Vacaville	1.33
	Van Nuys	1.35
	Ventura	1.29
	Visalia	1.25
	Walnut Creek	1.36
	Watsonville	1.30
	West Covina	1.30
	Westminster	1.30
	Woodland	1.29
	Yorba Linda	1.30
	Yreka	1.27
	Yuba City	1.26
Colorado	Alamosa	1.11
	Arvada	1.22
	Aurora	1.23
	Boulder	1.29
	Broomfield	1.23
	Centennial	1.23
	Colorado Springs	1.15

State	City	Multiplier
Colorado	Denver	1.40
	Durango	1.13
	Fort Collins	1.17
	Golden	1.22
	Grand Junction	1.13
	Greeley	1.16
	Greenwood Village	1.23
	Lakewood	1.22
	Lamar	1.11
	Littleton	1.23
	Lone Tree	1.21
	Longmont	1.24
	Montrose	1.13
	Pueblo	1.13
Connecticut	Salida	1.13
	Sterling	1.12
	Berlin	1.28
	Bethel	1.28
	Bloomfield	1.28
	Bridgeport	1.34
	Bristol	1.28
	Danbury	1.29
	Greenwich	1.34
	Groton	1.28
	Hamden	1.29
	Hartford	1.28
	Manchester	1.29
	Meriden	1.29
	Middletown	1.28
	Milford	1.33
	New Britain	1.28
	New Haven	1.29
	New London	1.28
	New Milford	1.28
	North Haven	1.29
	Norwalk	1.34
	Norwich	1.28
	Plainville	1.28

State	City	Multiplier
Connecticut	Rocky Hill	1.28
	Shelton	1.30
	Southington	1.28
	Stamford	1.34
	Stratford	1.33
	Torrington	1.27
	Trumbull	1.33
	Wallingford	1.29
	Waterbury	1.26
	Waterford	1.28
Delaware	Wethersfield	1.28
	Windsor Locks	1.26
	Camden	1.13
	Dover	1.13
	Middletown	1.18
District of Columbia	Milford	1.13
	New Castle	1.18
	Wilmington	1.18
	Washington	1.38
	Florida	1.07
Florida	Altamonte Springs	1.07
	Boca Raton	1.12
	Bradenton	1.08
	Brandon	1.09
	Cantonment	1.05
	Clearwater	1.08
	Coral Gables	1.11
	Daytona Beach	1.05
	Destin	1.07
	Fort Lauderdale	1.11
	Fort Myers	1.08
	Gainesville	1.06
	Hialeah	1.12
	Hollywood	1.11
	Jacksonville	1.08
Florida	Jupiter	1.12
	Key West	1.06

State	City	Multiplier
Florida	Lake Mary	1.07
	Lakeland	1.06
	Largo	1.08
	Lutz	1.08
	Margate	1.11
	Marianna	1.03
	Medley	1.11
	Melbourne	1.07
	Merritt Island	1.07
	Miami	1.11
	Miami Lakes	1.11
	Milton	1.05
	Miramar	1.11
	Naples	1.10
	Ocala	1.06
	Orlando	1.08
	Palatka	1.04
	Palm Beach Gardens	1.11
	Panama City	1.05
	Panama City Beach	1.05
	Pembroke Pines	1.11
	Pensacola	1.06
	Pompano Beach	1.11
	Rockledge	1.07
	San Antonio	1.08
	Sarasota	1.08
	Sunrise	1.11
	Tallahassee	1.04
	Tampa	1.09
	Temple Terrace	1.08
	Vero Beach	1.06
	West Palm Beach	1.12
Georgia	Albany	0.86
	Alpharetta	1.00
	Athens	0.90
	Atlanta	1.00
	Augusta	0.90

State	City	Multiplier
Georgia	Brunswick	0.90
	Conyers	0.98
	Decatur	0.99
	Garden City	0.93
	Hapeville	1.00
	Hinesville	0.90
	Jesup	0.84
	Lawrenceville	0.98
	Macon	0.88
	Marietta	0.99
	Moultrie	0.85
	Newnan	0.98
	Norcross	0.98
	Oakwood	0.92
	Rome	0.90
	Roswell	1.00
	Savannah	0.93
	Smyrna	0.99
	Snellville	0.98
	Statesboro	0.84
	Toccoa	0.87
	Tucker	0.99
	Valdosta	0.84
	Warner Robins	0.90
	Waycross	0.84
	Woodstock	0.98
Hawaii	Hilo	1.22
	Honolulu	1.24
	Kahului	1.24
	Kailua	1.24
	Kailua Kona	1.22
	Lihue	1.22
	Wailuku	1.24
	Waipahu	1.24
Idaho	Boise	0.96
	Burley	0.92
	Caldwell	0.93
	Chubbuck	0.89

State	City	Multiplier
Idaho	Idaho Falls	0.92
	Lewiston	0.98
	Meridian	0.94
	Moscow	0.91
	Mountain Home	0.90
	Nampa	0.93
	Pocatello	0.89
	Rexburg	0.90
	Twin Falls	0.91
Illinois	Alton	1.14
	Arlington Heights	1.19
	Bartonville	1.13
	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	1.10
	Centralia	1.10
	Champaign	1.13
	Chicago	1.27
	Chicago Heights	1.19
	DeKalb	1.17
	Des Plaines	1.19
	Freeport	1.12
	Galesburg	1.10
	Granite City	1.14
	Gurnee	1.19
	Harvard	1.19
	Herrin	1.10
	Homewood	1.19
	Joliet	1.19
	Kankakee	1.14
	Lisle	1.19
	Lockport	1.19

State	City	Multiplier
Illinois	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
	Normal	1.13
	Oak Lawn	1.19
	Oak Park	1.20
	Oswego	1.18
	Ottawa	1.12
	Pekin	1.13
	Peoria	1.14
	Peru	1.12
	Plainfield	1.19
	Pontiac	1.10
	Quincy	1.10
	Rantoul	1.13
	Riverdale	1.20
	Robinson	1.10
	Rock Island	1.12
	Rockford	1.14
	Romeoville	1.19
	Schaumburg	1.19
	Skokie	1.20
	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

State	City	Multiplier
Illinois	Zion	1.19
Indiana	Anderson	0.95
	Attica	0.90
	Bedford	0.91
	Bloomington	0.91
	Carmel	0.96
	Evansville	0.91
	Fort Wayne	0.93
	Gary	1.00
	Goshen	0.96
	Hammond	0.99
	Hobart	0.99
	Huntington	0.91
	Indianapolis	0.98
	Jasper	0.91
	Kokomo	0.92
	La Porte	0.93
	Lafayette	0.94
	Lawrenceburg	0.98
	Logansport	0.91
	Madison	0.91
	Merrillville	1.00
	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	0.89
	Wabash	0.91
	Warsaw	0.91
	West Lafayette	0.95

State	City	Multiplier
Iowa	Ames	0.94
	Bettendorf	0.94
	Burlington	0.91
	Cedar Falls	0.93
	Cedar Rapids	0.96
	Davenport	0.95
	Decorah	0.91
	Des Moines	0.98
	Dubuque	0.92
	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
	Urbandale	0.98
	Waterloo	0.93
	West Des Moines	0.98
Kansas	Arkansas City	0.85
	Atchison	0.86
	Dodge City	0.89
	Emporia	0.85
	Fort Scott	0.84
	Hutchinson	0.86
	Kansas City	0.99
	Lawrence	0.90
	Leavenworth	0.97
	Lenexa	0.99
	Manhattan	0.86
	Overland Park	0.99
	Pittsburg	0.85
	Salina	0.86
	Shawnee Mission	0.99

State	City	Multiplier
Kansas	Topeka	0.90
	Wichita	0.90
Kentucky	Ashland	0.87
	Bowling Green	0.89
	Frankfort	0.89
	Henderson	0.91
	Lexington	0.94
	Louisville	0.96
	Madisonville	0.88
	Mayfield	0.88
	Middlesboro	0.83
	Morehead	0.86
	Murray	0.88
	Owensboro	0.93
	Paducah	0.89
	Prestonsburg	0.83
	Radcliff	0.90
Louisiana	Abbeville	0.86
	Alexandria	0.85
	Bastrop	0.84
	Baton Rouge	0.91
	Bogalusa	0.86
	Bossier City	0.86
	Chalmette	0.92
	Gonzales	0.91
	Harahan	0.92
	Houma	0.90
	Jennings	0.86
	Lafayette	0.86
	Lake Charles	0.91
	Luling	0.92
	Lutcher	0.91
	Mandeville	0.92
	Many	0.85
	Metairie	0.93
	Minden	0.86
	Monroe	0.85
	Morgan City	0.87

State	City	Multiplier
Louisiana	Natchitoches	0.85
	New Iberia	0.87
	New Orleans	0.93
	Pineville	0.85
	Plaquemine	0.91
	Port Allen	0.91
	Rayville	0.85
	Shreveport	0.87
	Slidell	0.92
	Sulphur	0.90
	West Monroe	0.84
	Zachary	0.91
Maine	Augusta	1.11
	Bangor	1.11
	Bath	1.11
	Freeport	1.14
	Gorham	1.14
	Orono	1.11
	Portland	1.21
	Presque Isle	1.09
	Saco	1.15
	Scarborough	1.14
	South Portland	1.14
Maryland	Waterville	1.10
	Annapolis	1.20
	Baltimore	1.18
	Bel Air	1.18
	Bethesda	1.35
	Bowie	1.25
	Frederick	1.22
	Gaithersburg	1.34
	Germantown	1.34
	Glen Burnie	1.20
	Greenbelt	1.25
	Hagerstown	1.14
	Hanover	1.20
	Hunt Valley	1.18

State	City	Multiplier
Maryland	Hyattsville	1.25
	Kensington	1.35
	Lanham	1.25
	Laurel	1.25
	Lexington Park	1.20
	Linthicum Heights	1.20
	Olney	1.34
	Owings Mills	1.18
	Potomac	1.35
	Rockville	1.34
	Salisbury	1.13
	Silver Spring	1.35
	Sparks	1.18
	Suitland	1.25
Massachusetts	Towson	1.18
	Upper Marlboro	1.25
	Andover	1.26
	Arlington	1.32
	Athol	1.22
	Attleboro	1.23
	Belmont	1.32
	Beverly	1.27
	Billerica	1.29
	Boston	1.34
	Braintree	1.33
	Brockton	1.27
	Brookline	1.33
	Cambridge	1.32
	Chelsea	1.32
	Chicopee	1.22
	Gardner	1.23
	Gloucester	1.27
	Greenfield	1.21
	Hadley	1.22
	Haverhill	1.26
	Holyoke	1.22
	Leominster	1.23
	Lowell	1.29

State	City	Multiplier
Massachusetts	Ludlow	1.22
	Lynn	1.27
	Malden	1.32
	Marblehead	1.26
	Marlborough	1.30
	Medford	1.32
	Methuen	1.26
	Millbury	1.24
	Needham	1.33
	New Bedford	1.23
	North Adams	1.20
	North Reading	1.29
	Norwood	1.33
	Peabody	1.27
	Pittsfield	1.20
	Randolph	1.33
	Reading	1.29
	Revere	1.32
	Rockland	1.26
	Salem	1.27
	Sharon	1.29
	Shrewsbury	1.24
	Somerset	1.23
	Somerville	1.32
	Southbridge	1.23
	Stoneham	1.32
	Stoughton	1.29
	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

State	City	Multiplier
Michigan	Ada	1.06
	Adrian	1.04
	Alpena	1.03
	Ann Arbor	1.10
	Auburn Hills	1.11
	Battle Creek	1.07
	Bay City	1.06
	Berrien Springs	1.06
	Brighton	1.10
	Buchanan	1.06
	Cadillac	1.04
	Cheboygan	1.03
	Dearborn	1.12
	Detroit	1.12
	East Lansing	1.07
	Farmington	1.11
	Flint	1.08
	Fraser	1.10
	Fremont	1.04
	Grand Blanc	1.07
	Grand Haven	1.06
	Grand Rapids	1.06
	Grandville	1.06
	Hastings	1.06
	Holly	1.11
	Houghton	1.04
	Ionia	1.05
	Ishpeming	1.04
	Jackson	1.07
	Kalamazoo	1.06
	Kentwood	1.06
	Kingsford	1.04
	Lansing	1.07
	Lathrup Village	1.11
	Lincoln Park	1.12
	Livonia	1.11
	Ludington	1.04
	Manistee	1.04

State	City	Multiplier
Michigan	Marquette	1.04
	Marshall	1.07
	Midland	1.07
	Muskegon	1.06
	Niles	1.06
	Norton Shores	1.05
	Novi	1.11
	Petoskey	1.04
	Port Huron	1.11
	Redford	1.11
	Rochester Hills	1.11
	Romulus	1.11
	Royal Oak	1.11
	Saginaw	1.06
	Southfield	1.11
	Sparta	1.06
	Sterling Heights	1.10
	Taylor	1.12
	Traverse City	1.04
	Trenton	1.11
	Troy	1.11
	Walker	1.06
	Walled Lake	1.11
	Westland	1.11
	Wyandotte	1.11
	Wyoming	1.06
Minnesota	Albert Lea	1.05
	Apple Valley	1.14
	Austin	1.06
	Baxter	1.04
	Blaine	1.14
	Brainerd	1.04
	Duluth	1.06
	Eagan	1.14
	Eden Prairie	1.15
	Edina	1.15
	Hermantown	1.06

State	City	Multiplier
Minnesota	Hibbing	1.06
	Hopkins	1.15
	International Falls	1.07
	Inver Grove Heights	1.14
	Lino Lakes	1.14
	Little Canada	1.15
	Mankato	1.07
	Maple Grove	1.15
	Maplewood	1.14
	Minneapolis	1.25
	Oakdale	1.14
	Owatonna	1.05
	Plymouth	1.15
	Prior Lake	1.14
	Proctor	1.06
	Red Wing	1.06
	Richfield	1.15
	Robbinsdale	1.15
	Rochester	1.11
	St. Paul	1.25
	Stewartville	1.10
	Two Harbors	1.07
	Virginia	1.06
	Woodbury	1.14
Mississippi	Amory	0.83
	Biloxi	0.89
	Greenville	0.82
	Gulfport	0.89
	Hattiesburg	0.83
	Jackson	0.86
	McComb	0.83
	Moss Point	0.88
	Natchez	0.83
	Olive Branch	0.92
	Oxford	0.83
	Pascagoula	0.88

State	City	Multiplier
Mississippi	Pearl	0.86
	Ridgeland	0.86
	Southaven	0.92
	Tupelo	0.84
	Vicksburg	0.84
Missouri	Arnold	1.14
	Cape Girardeau	1.08
	Chesterfield	1.14
	Columbia	1.09
	Eureka	1.14
	Hannibal	1.07
	Independence	1.14
	Jefferson City	1.07
	Joplin	1.08
	Kansas City	1.14
	Maryville	1.07
	Mexico	1.07
	Neosho	1.08
	Park Hills	1.07
	Poplar Bluff	1.07
	Raymore	1.13
	Raytown	1.14
	Richmond Heights	1.14
	Rolla	1.07
	Sedalia	1.07
	Sikeston	1.07
	Warrensburg	1.07
	Wentzville	1.14
Montana	Anaconda	0.98
	Billings	1.01
	Bozeman	0.99
	Butte	0.98
	Glendive	1.01
	Great Falls	0.96
	Hamilton	0.97
	Havre	0.97
	Helena	0.98
	Kalispell	0.97

State	City	Multiplier
Montana	Lewistown	0.96
	Libby	0.97
	Livingston	0.98
	Miles City	1.01
	Missoula	0.97
	Sidney	1.00
Nebraska	Wolf Point	1.01
	Grand Island	1.10
	Kearney	1.09
	Lincoln	1.10
	Norfolk	1.09
	North Platte	1.08
	Omaha	1.12
	Papillion	1.11
Nevada	Scottsbluff	1.08
	South Sioux City	1.11
	Boulder City	1.07
	Carson City	1.05
	Henderson	1.08
	Las Vegas	1.08
New Hampshire	Reno	1.07
	Concord	1.00
	Dover	1.00
	Keene	0.98
New Jersey	Nashua	1.09
	Portsmouth	1.05
	Atlantic City	1.23
	Basking Ridge	1.29
	Bayonne	1.31
	Carteret	1.26
	Freehold	1.26
	Hackensack	1.31
	Hamilton Square	1.26
	Harrison	1.31
	Hoboken	1.31
	Irvington	1.29
	Jersey City	1.31
	Kearny	1.31

State	City	Multiplier
New Jersey	Kendall Park	1.26
	Kenilworth	1.28
	Linden	1.28
	Manville	1.28
	Maple Shade	1.24
	Mays Landing	1.24
	Middlesex	1.26
	Millville	1.22
	Monmouth Junction	1.26
	Monroe Township	1.26
	Moorestown	1.24
	New Brunswick	1.26
	New Providence	1.28
	Newark	1.29
	North Arlington	1.31
	Nutley	1.29
	Paramus	1.31
	Parsippany	1.27
	Passaic	1.31
	Paterson	1.31
	Perth Amboy	1.26
	Phillipsburg	1.20
	Princeton	1.26
	Rahway	1.28
	Red Bank	1.26
	Rochelle Park	1.31
	Roselle	1.28
	Roselle Park	1.28
	Sayreville	1.26
	Summit	1.28
	Swedesboro	1.24
	Teaneck	1.31
	Tinton Falls	1.26
	Toms River	1.24
	Totowa	1.31
	Trenton	1.26
	Union City	1.31

State	City	Multiplier
New Jersey	Vineland	1.22
	Waldwick	1.31
	Willingboro	1.24
	Woodbridge	1.26
New Mexico	Alamogordo	1.01
	Albuquerque	1.02
	Artesia	1.00
	Aztec	1.01
	Carlsbad	1.00
	Grants	0.98
	Hobbs	1.01
	Kirtland	1.02
	Las Cruces	1.01
	Los Alamos	1.13
	Roswell	1.00
	Santa Fe	1.11
	Taos	0.98
	Tucumcari	1.00
New York	Albany	1.21
	Albertson	1.34
	Amherst	1.19
	Amityville	1.33
	Amsterdam	1.18
	Auburn	1.18
	Baldwinsville	1.20
	Batavia	1.17
	Bay Shore	1.33
	Beacon	1.26
	Bellmore	1.34
	Bethpage	1.34
	Binghamton	1.19
	Briarcliff Manor	1.34
	Brockport	1.19
	Brooklyn	1.36
	Buffalo	1.19
	Cambridge	1.19
	Camillus	1.20

State	City	Multiplier
New York	Canandaigua	1.19
	Carmel	1.29
	Cazenovia	1.20
	Centereach	1.33
	Central Islip	1.33
	Champlain	1.19
	Cheektowaga	1.19
	Fredonia	1.17
	Geneseo	1.19
	Geneva	1.19
	Glens Falls	1.19
	Gloversville	1.18
	Great Neck	1.34
	Hamburg	1.19
	Hartsdale	1.34
	Hauppauge	1.33
	Hempstead	1.34
	Hicksville	1.34
	Hornell	1.17
	Ithaca	1.21
	Jamestown	1.17
	Johnson City	1.19
	Kenmore	1.19
	Kingston	1.22
	Lackawanna	1.19
	Latham	1.21
	Liverpool	1.20
	Lynbrook	1.34
	Massena	1.18
	Melville	1.33
	Mount Vernon	1.34
	New Hartford	1.18
	New York	1.36
	Niagara Falls	1.19
	North Tonawanda	1.19
	Ogdensburg	1.18
	Olean	1.17
	Orchard Park	1.19

State	City	Multiplier
	Painted Post	1.17
	Pearl River	1.29
	Pittsford	1.19
	Plainview	1.34
	Plattsburgh	1.19
	Port Washington	1.34
	Poughkeepsie	1.26
	Purchase	1.34
	Rockville Centre	1.34
	Roslyn	1.34
	Rye	1.34
	Rye Brook	1.34
	Saratoga Springs	1.21
	Schenectady	1.21
	Scotia	1.21
	Spencerport	1.19
	Spring Valley	1.29
	Staten Island	1.36
	Syracuse	1.20
	Tonawanda	1.19
	Utica	1.18
	Valley Stream	1.34
	West Babylon	1.33
	West Seneca	1.19
	Westbury	1.34
	Westfield	1.17
	White Plains	1.34
	Williamsville	1.19
	Yonkers	1.34
North Carolina	Asheville	0.93
	Boone	0.87
	Brevard	0.87
	Burlington	0.90
	Candler	0.92
	Canton	0.91
	Carrboro	1.01
	Cary	0.98
	Chapel Hill	1.01

State	City	Multiplier
North Carolina	Charlotte	0.99
	Durham	1.02
	Fayetteville	0.89
	Fort Bragg	0.89
	Goldsboro	0.89
	Greensboro	0.93
	Hickory	0.91
	Kinston	0.87
	Mooreville	0.95
	Morrisville	0.98
	Raleigh	0.98
	Reidsville	0.92
	Statesville	0.95
	Wake Forest	0.98
	Waynesville	0.91
	Wilkesboro	0.87
	Winston Salem	0.92
North Dakota	Bismarck	1.02
	Fargo	0.98
	Grand Forks	0.98
	Mandan	1.01
	Minot	1.03
	Watford City	1.09
Ohio	Williston	1.10
	Akron	0.99
	Ashtabula	0.95
	Athens	0.95
	Avon Lake	1.02
	Barberton	0.99
	Beavercreek	1.00
	Brook Park	1.02
	Canton	0.95
	Centerville	1.00
	Chillicothe	0.95
	Cincinnati	1.03
	Cleveland	1.02
	Columbus	1.02

State	City	Multiplier
Ohio	Dayton	1.00
	Gahanna	1.02
	Heath	1.02
	Hilliard	1.02
	Holland	0.99
	Kettering	1.00
	Lancaster	1.02
	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	0.98
	Oregon	0.99
	Painesville	1.02
	Parma	1.02
	Powell	1.02
	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	0.95

State	City	Multiplier
Oklahoma	Altus	0.85
	Anadarko	0.88
	Bartlesville	0.85
	Broken Arrow	0.92
	Edmond	0.91
	El Reno	0.91
	Enid	0.88
	Henryetta	0.91
	Lawton	0.86
	McAlester	0.85
	Midwest City	0.91
	Moore	0.90
	Muskogee	0.85
	Norman	0.91
	Oklahoma City	0.90
	Ponca City	0.86
	Sand Springs	0.91
	Shawnee	0.85
	Stillwater	0.86
	Tulsa	0.93
Oregon	Ashland	1.13
	Beaverton	1.25
	Bend	1.16
	Eugene	1.14
	Gladstone	1.25
	Hillsboro	1.25
	John Day	1.10
	Klamath Falls	1.11
	Lebanon	1.14
	Medford	1.13
	Milwaukie	1.25
	North Bend	1.10
	Pendleton	1.10
	Portland	1.25
	Roseburg	1.09
	Salem	1.16
	Springfield	1.13
	Tigard	1.25

State	City	Multiplier
Oregon	Tualatin	1.25
Pennsylvania	Aliquippa	0.97
	Allentown	1.00
	Altoona	0.90
	Aston	1.05
	Beaver	0.97
	Beaver Falls	0.97
	Bethel Park	0.97
	Bethlehem	1.00
	Blue Bell	1.06
	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	0.90
	Jeannette	0.97
	Johnstown	0.89
	King of Prussia	1.06
	Kittanning	0.97
	Latrobe	0.97
	Levittown	1.05
	Lewisburg	0.92
	McKeesport	0.97
	Meadville	0.90
	Mechanicsburg	0.97
	Monessen	0.97

State	City	Multiplier
Pennsylvania	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	1.05
	Pittsburgh	0.97
	Pittston	0.94
	Plymouth Meeting	1.06
	Pottstown	1.06
	Pottsville	0.92
	Ridley Park	1.05
	Sayre	0.92
	Scranton	0.93
	State College	0.93
	Stroudsburg	0.95
	Sunbury	0.92
	Tarentum	0.97
	Towanda	0.93
	Tunkhannock	0.93
	Uniontown	0.97
	Upper Darby	1.05
	Warminster	1.05
	West Chester	1.06
	West Mifflin	0.97
	Wexford	0.97
	Williamsport	0.92
	Wyomissing	0.98
	York	0.96
Puerto Rico	Guaynabo	0.85
	San Juan	0.85
Rhode Island	Newport	1.23
	Pawtucket	1.23
	Portsmouth	1.23
	Providence	1.23
	Smithfield	1.23

State	City	Multiplier
Rhode Island	Warren	1.23
	Warwick	1.23
	West Warwick	1.23
	Westerly	1.24
	Woonsocket	1.23
South Carolina	Beaufort	0.91
	Cayce	0.91
	Charleston	0.94
	Clemson	0.91
	Columbia	0.91
	Georgetown	0.88
	Greenville	0.92
	Greenwood	0.88
	Hartsville	0.88
	Moncks Corner	0.93
	Myrtle Beach	0.87
	North Augusta	0.90
	North Charleston	0.93
	Orangeburg	0.86
	Rock Hill	0.96
	Simpsonville	0.92
	Spartanburg	0.94
	Summerville	0.93
	Sumter	0.87
	West Columbia	0.91
South Dakota	Aberdeen	0.95
	Huron	0.95
	Mitchell	0.95
	Pierre	0.93
	Rapid City	0.97
	Sioux Falls	0.98
	Spearfish	0.95
	Sturgis	0.97
	Vermillion	0.95
	Yankton	0.96

State	City	Multiplier
Tennessee	Alcoa	0.92
	Bartlett	0.94
	Brentwood	0.99
	Chattanooga	0.92
	Franklin	0.98
	Gallatin	0.97
	Greeneville	0.86
	Harriman	0.92
	Hendersonville	0.98
	Kingsport	0.89
	Knoxville	0.92
	Martin	0.85
	Memphis	0.94
	Morristown	0.86
	Nashville	1.00
	Oak Ridge	0.93
	Paris	0.85
	Sevierville	0.87
	Shelbyville	0.87
	Spring Hill	0.98
	Tullahoma	0.87
Texas	Abilene	0.87
	Allen	0.99
	Alvin	0.98
	Amarillo	0.91
	Andrews	0.90
	Arlington	0.96
	Austin	1.04
	Baytown	1.00
	Beaumont	0.95
	Beeville	0.87
	Belton	0.90
	Big Spring	0.90
	Borger	0.90
	Brenham	0.87
	Brownfield	0.89
	Brownsville	0.85
	Brownwood	0.88

State	City	Multiplier
Texas	Bryan	0.89
	Carrollton	1.00
	Corpus Christi	0.92
	Dallas	1.01
	El Paso	0.86
	Fort Worth	0.97
	Frisco	0.99
	Galveston	0.98
	Garland	1.00
	Grand Prairie	1.00
	Groves	0.95
	Hallettsville	0.87
	Harlingen	0.85
	Hereford	0.88
	Houston	1.00
	Humble	1.00
	Irving	1.00
	Katy	1.00
	Kerrville	0.88
	Kilgore	0.89
	Killeen	0.90
	Kingsville	0.87
	La Marque	0.98
	Lake Jackson	0.98
	Lamesa	0.89
	Laredo	0.86
	League City	0.98
	Liberty	0.98
	Live Oak	0.94
	Longview	0.90
	Lubbock	0.88
	Lufkin	0.87
	Lumberton	0.94
	McAllen	0.84
	Mesquite	1.00
	Midland	1.03
	Mineral Wells	0.89
	Nacogdoches	0.87

State	City	Multiplier
Texas	Nederland	0.95
	Odessa	1.02
	Palestine	0.87
	Pampa	0.89
	Pearland	0.98
	Pearsall	0.88
	Pecos	0.91
	Perryton	0.89
	Pharr	0.85
	Plano	1.00
	Port Arthur	0.95
	Port Neches	0.95
	Richardson	1.01
	Rio Grande City	0.86
	San Angelo	0.88
	San Antonio	0.94
	Sherman	0.91
	Snyder	0.91
	Sugar Land	0.98
	Sweetwater	0.90
	Taylor	1.03
	Temple	0.90
	Terrell	0.99
	Texarkana	0.87
	Texas City	0.99
	The Colony	0.99
	The Woodlands	0.99
	Thorndale	0.86
	Three Rivers	0.88
	Tomball	1.00
	Tyler	0.89
	Universal City	0.93
	Uvalde	0.85
	Victoria	0.89
	Vidor	0.95
	Waco	0.90
	Waller	1.00

State	City	Multiplier
	Watauga	0.97
	Waxahachie	0.99
	Weatherford	0.96
	Webster	1.00
	Weslaco	0.85
	West Columbia	0.98
	West Orange	0.95
	Wichita Falls	0.88
	Windcrest	0.94
	Woodville	0.87
	Woodway	0.90
	Wylie	1.00
	Yantis	0.87
	Yoakum	0.88
Utah	Blanding	0.95
	Brigham City	0.93
	Logan	0.88
	Manti	0.90
	Moab	0.97
	Morgan	0.93
	Nephi	0.91
	Ogden	0.96
	Orem	0.94
	Park City	1.01
	Price	0.94
	Provo	0.95
	Roosevelt	0.95
	Salt Lake City	1.00
	Sandy	1.00
	Springville	0.94
	Taylorsville	0.99
	Vernal	0.95
	West Jordan	0.99

State	City	Multiplier
Vermont	Barre	1.11
	Brattleboro	1.11
	Burlington	1.15
	Montpelier	1.11
	Newport	1.10
	Rutland	1.11
	South Burlington	1.15
	White River Junction	1.12
	Winooski	1.16
Virginia	Alexandria	1.20
	Arlington	1.20
	Blacksburg	1.01
	Chantilly	1.20
	Charlottesville	1.05
	Chesapeake	1.04
	Fairfax	1.19
	Fredericksburg	1.15
	Front Royal	1.13
	Glen Allen	1.05
	Hampton	1.04
	Harrisonburg	1.01
	Herndon	1.20
	Hopewell	1.05
	Leesburg	1.19
	Lynchburg	1.01
	Martinsville	0.99
	Newport News	1.04
	Oakton	1.20
	Petersburg	1.06
	Radford	1.01
	Roanoke	1.01
	South Boston	1.00
	Suffolk	1.04
	Vienna	1.20
	Virginia Beach	1.04
	Waynesboro	1.02
Washington	Anacortes	1.29
	Bellevue	1.36

State	City	Multiplier
Washington	Bellingham	1.35
	Bremerton	1.30
	Cheney	1.24
	Everett	1.50
	Kennewick	1.29
	Kent	1.36
	Lacey	1.26
	Liberty Lake	1.24
	Lynnwood	1.36
	Olympia	1.26
	Port Angeles	1.26
	Puyallup	1.30
	Redmond	1.36
	Richland	1.28
	SeaTac	1.37
	Seattle	1.53
	Silverdale	1.30
	Spokane	1.24
	Spokane Valley	1.24
	Tacoma	1.30
	Tukwila	1.54
	Union Gap	1.24
	Vancouver	1.28
	Yakima	1.24
West Virginia	Barboursville	0.89
	Beckley	0.87
	Bluefield	0.86
	Charleston	0.89
	Martinsburg	0.99
	Morgantown	0.90
	Moundsville	0.91
	Mount Hope	0.87
	Nitro	0.89
	Parkersburg	0.89
	South Charleston	0.89
	Weirton	0.91
	Wheeling	0.90

State	City	Multiplier
Wisconsin	Appleton	0.97
	Beloit	0.96
	Brookfield	1.00
	Fond du Lac	0.98
	Green Bay	0.96
	Janesville	0.95
	Kaukauna	0.97
	Kenosha	1.04
	La Crosse	0.96
	Madison	1.00
	Manitowoc	0.93
	Marinette	0.94
	Marshfield	0.93
	Menomonee Falls	1.00
	Menomonie	0.94
	Milwaukee	1.01
	Mosinee	0.96
	Neenah	0.96
	New Berlin	1.00
	Oak Creek	1.00
	Onalaska	0.95
	Oshkosh	0.97
	Racine	0.99

State	City	Multiplier
Wisconsin	Rhineland	0.93
	Sheboygan	0.97
	Stevens Point	0.93
	Superior	0.98
	Tomah	0.95
	Two Rivers	0.93
	Waukesha	1.00
	Wausau	0.96
	Wauwatosa	1.00
	West Allis	1.00
	West Bend	0.99
	Weston	0.95
	Wisconsin Rapids	0.93
Wyoming	Casper	0.98
	Cheyenne	0.95
	Cody	0.95
	Gillette	0.99
	Green River	1.04
	Jackson	1.04
	Lander	0.95
	Laramie	0.94
	Rawlins	0.94
	Sheridan	0.98