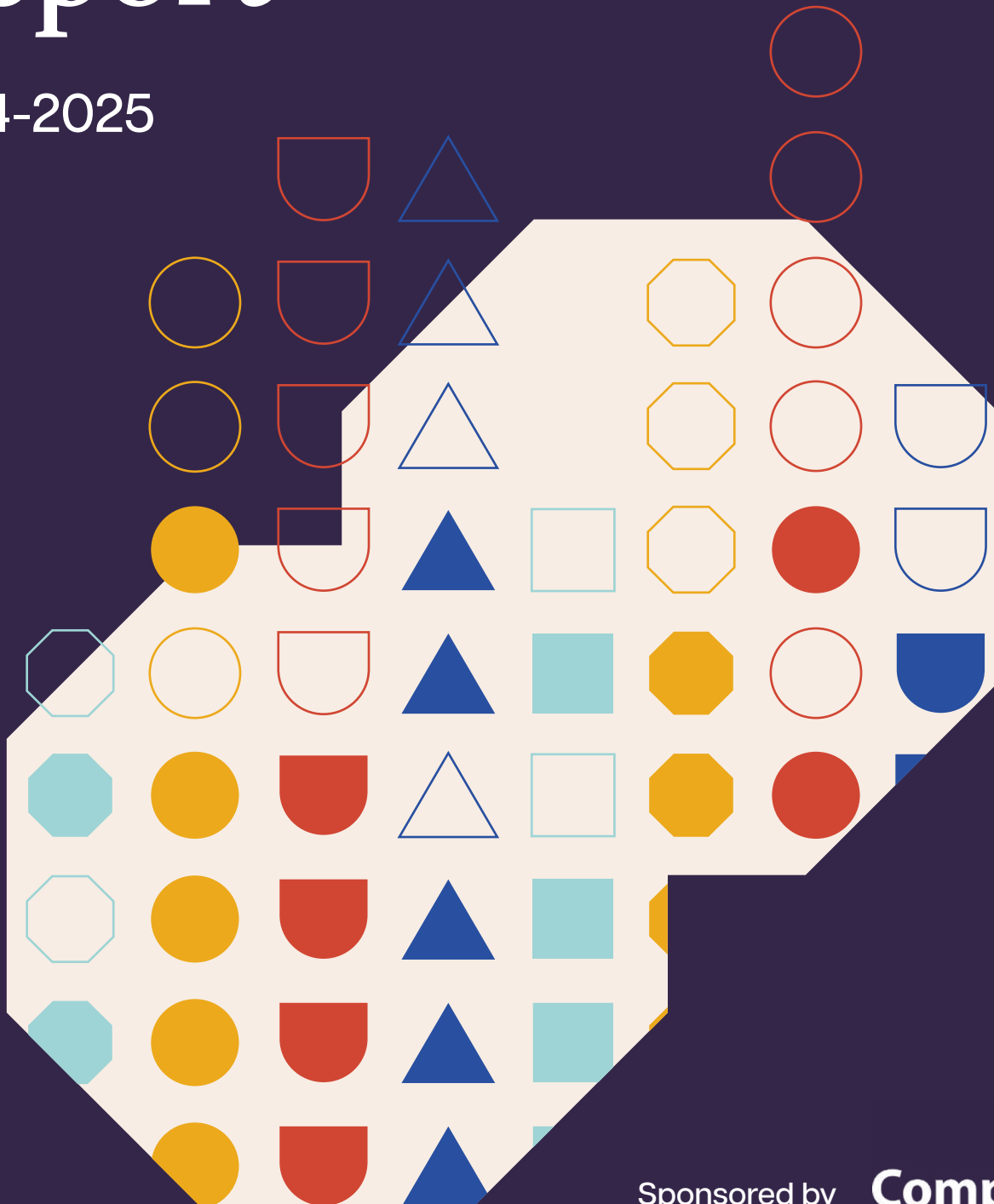




America's  
Credit Unions

# Staff Salary Report

2024-2025



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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	State	Multiplier	State	Multiplier
Alabama	0.91	Louisiana	0.90	Oklahoma	0.89
Alaska	1.20	Maine	1.10	Oregon	1.16
Arizona	1.09	Maryland	1.21	Pennsylvania	0.99
Arkansas	0.96	Massachusetts	1.26	Puerto Rico	0.82
California	1.29	Michigan	1.05	Rhode Island	1.17
Colorado	1.18	Minnesota	1.11	South Carolina	0.92
Connecticut	1.24	Mississippi	0.86	South Dakota	0.95
Delaware	1.09	Missouri	1.03	Tennessee	0.91
District of Columbia	1.34	Montana	0.97	Texas	0.95
Florida	1.00	Nebraska	0.97	Utah	0.94
Georgia	0.94	Nevada	1.07	Vermont	1.11
Hawaii	1.16	New Hampshire	1.02	Virginia	1.07
Idaho	0.92	New Jersey	1.24	Washington	1.28
Illinois	1.14	New Mexico	1.00	West Virginia	0.90
Indiana	0.94	New York	1.25	Wisconsin	0.98
Iowa	0.94	North Carolina	0.93	Wyoming	0.98
Kansas	0.91	North Dakota	1.00		
Kentucky	0.92	Ohio	0.99		

State	City	Multiplier
Alabama	Andalusia	0.87
	Anniston	0.90
	Auburn	0.89
	Bay Minette	0.89
	Bessemer	0.94
	Birmingham	0.94
	Brewton	0.87
	Decatur	0.92
	Demopolis	0.87
	Dothan	0.88
	Enterprise	0.88
	Florence	0.88
	Fort Payne	0.88
	Gadsden	0.87
	Hoover	0.94
	Huntsville	0.96
	Irondale	0.94
	Mobile	0.91
	Monroeville	0.87
	Montgomery	0.90
	Muscle Shoals	0.87
	Opelika	0.89
	Oxford	0.89
	Phenix City	0.88
	Rainbow City	0.87
	Sheffield	0.87
	Sylacauga	0.87
	Talladega	0.87
	Tuscaloosa	0.92
	Tuskegee	0.87
	Valley	0.89
Alaska	Anchorage	1.19
	Fairbanks	1.19
	Juneau	1.19
	Ketchikan	1.18
	Palmer	1.20
	Sitka	1.18

State	City	Multiplier
Arizona	Casa Grande	1.11
	Chandler	1.11
	Douglas	1.08
	Flagstaff	1.21
	Glendale	1.11
	Kingman	1.06
	Mesa	1.11
	Phoenix	1.11
	Prescott	1.07
	Sierra Vista	1.08
	Snowflake	1.07
	Tempe	1.11
	Tucson	1.08
	Willcox	1.08
	Winslow	1.07
	Yuma	1.06
Arkansas	Arkadelphia	0.93
	Benton	0.97
	Blytheville	0.93
	Camden	0.93
	El Dorado	0.93
	Fayetteville	1.01
	Fort Smith	0.94
	Hot Springs	0.94
	Little Rock	0.97
	Mena	0.93
	Morrilton	0.93
	North Little Rock	0.97
	Pine Bluff	0.96
	Russellville	0.93
	Searcy	0.92
	Texarkana	0.98
	Warren	0.94

State	City	Multiplier
California	Aliso Viejo	1.26
	Altadena	1.31
	Anaheim	1.27
	Arcadia	1.27
	Arcata	1.20
	Bakersfield	1.24
	Beverly Hills	1.27
	Bishop	1.23
	Brea	1.26
	Burbank	1.27
	Burlingame	1.42
	Capitola	1.28
	Cerritos	1.27
	Chatsworth	1.30
	Chula Vista	1.26
	Compton	1.27
	Concord	1.35
	Crescent City	1.20
	Diamond Bar	1.27
	Downey	1.27
	Dublin	1.35
	El Cajon	1.26
	El Centro	1.22
	El Monte	1.27
	El Segundo	1.27
	Escondido	1.26
	Eureka	1.20
	Folsom	1.26
	Fontana	1.24
	Foothill Ranch	1.26
	Fountain Valley	1.26
	Fresno	1.22
	Gardena	1.27
	Glendale	1.27
	Glendora	1.27
	Hanford	1.22
	Hawthorne	1.27
	Hayward	1.37

State	City	Multiplier
	Huntington Beach	1.26
	Livermore	1.34
	Long Beach	1.27
	Los Alamitos	1.26
	Los Angeles	1.32
	Manhattan Beach	1.27
	Manteca	1.25
	Martinez	1.35
	Menlo Park	1.46
	Merced	1.23
	Modesto	1.24
	Mojave	1.24
	Montclair	1.24
	Montebello	1.27
	Monterey Park	1.27
	Monterey	1.29
	National City	1.25
	Norco	1.24
	Oakland	1.39
	Oceanside	1.25
	Ontario	1.24
	Orange	1.26
	Oxnard	1.25
	Palo Alto	1.47
	Pasadena	1.32
	Pleasanton	1.36
	Pomona	1.27
	Rancho Cucamonga	1.24
	Redding	1.22
	Redlands	1.24
	Redondo Beach	1.27
	Redwood City	1.47
	Richmond	1.41
	Ridgecrest	1.24
	Riverside	1.24
	Sacramento	1.26
	Salinas	1.29
	San Bernardino	1.24

State	City	Multiplier
California	San Bruno	1.41
	San Diego	1.29
	San Dimas	1.27
	San Francisco	1.49
	San Jose	1.46
	San Leandro	1.39
	San Luis Obispo	1.24
	San Mateo	1.47
	San Pedro	1.30
	San Rafael	1.39
	Santa Ana	1.26
	Santa Barbara	1.27
	Santa Clara	1.46
	Santa Cruz	1.28
	Santa Maria	1.27
	Santa Monica	1.31
	Santa Paula	1.25
	Santa Rosa	1.34
	Seal Beach	1.26
	Seaside	1.29
	Signal Hill	1.27
	South Pasadena	1.27
	Stockton	1.25
	Sunnyvale	1.48
	Susanville	1.22
	Sylmar	1.30
	Torrance	1.27
	Tulare	1.21
	Turlock	1.24
	Tustin	1.26
	Upland	1.25
	Vacaville	1.30
	Van Nuys	1.30
	Ventura	1.25
	Visalia	1.21
	Walnut Creek	1.36
	Watsonville	1.28
	West Covina	1.27

State	City	Multiplier
	Westminster	1.26
	Woodland	1.26
	Yreka	1.22
	Yuba City	1.23
Colorado	Alamosa	1.07
	Arvada	1.20
	Aurora	1.20
	Boulder	1.22
	Broomfield	1.20
	Centennial	1.20
	Colorado Springs	1.13
	Commerce City	1.20
	Denver	1.35
	Fort Morgan	1.07
	Golden	1.20
	Grand Junction	1.11
	Greeley	1.13
	Greenwood Village	1.20
	Lakewood	1.21
	Lamar	1.07
	Littleton	1.21
	Lone Tree	1.19
	Montrose	1.11
	Pueblo	1.10
	Salida	1.10
	Steamboat Springs	1.19
	Sterling	1.08
	Westminster	1.20
Connecticut	Berlin	1.23
	Bethel	1.23
	Bloomfield	1.23
	Bridgeport	1.29
	Bristol	1.23
	Danbury	1.23
	East Hartford	1.23
	Enfield	1.21
	Greenwich	1.29
	Groton	1.22

State	City	Multiplier
Connecticut	Hamden	1.24
	Hartford	1.23
	Manchester	1.23
	Meriden	1.24
	Middletown	1.23
	Milford	1.27
	New Britain	1.23
	New Haven	1.23
	New London	1.22
	New Milford	1.23
	North Haven	1.23
	Norwalk	1.29
	Norwich	1.22
	Plainville	1.23
	Rocky Hill	1.23
	Shelton	1.25
	Southington	1.23
	Stamford	1.30
	Stratford	1.28
	Torrington	1.21
Trumbull	1.28	
Wallingford	1.23	
Waterbury	1.21	
Waterford	1.22	
Wethersfield	1.23	
Windsor Locks	1.21	
Delaware	Claymont	1.10
	Dover	1.06
	New Castle	1.10
	Newark	1.11
	Wilmington	1.11
District of Columbia	Washington	1.34
Florida	Altamonte Springs	0.99
	Boca Raton	1.05
	Bradenton	1.01
	Brandon	1.01

State	City	Multiplier
	Cantonment	0.97
	Clearwater	1.00
	Daytona Beach	0.96
	Delray Beach	1.05
	Dunedin	1.00
	Fernandina Beach	1.00
	Fort Myers	1.01
	Fort Lauderdale	1.05
	Gainesville	0.97
	Hialeah	1.04
	Hollywood	1.04
	Jacksonville	1.01
	Key West	0.99
	Lake Mary	0.99
	Lakeland	0.98
	Largo	1.01
	Lutz	1.01
	Margate	1.04
	Marianna	0.95
	Medley	1.03
	Melbourne	0.99
	Merritt Island	0.99
	Miami Lakes	1.04
	Miami	1.04
	Milton	0.97
	Miramar	1.04
	Ocala	0.97
	Orlando	1.00
	Palatka	0.96
	Palm Beach Gardens	1.04
	Panama City Beach	0.96
	Panama City	0.96
Pembroke Pines	1.04	
Pensacola	0.97	
Pompano Beach	1.04	
Rockledge	0.99	
San Antonio	1.00	

State	City	Multiplier
Florida	Sarasota	1.01
	Sunrise	1.04
	Tallahassee	0.95
	Tampa	1.01
	Temple Terrace	1.00
	Vero Beach	1.00
Georgia	West Palm Beach	1.05
	Albany	0.88
	Atlanta	1.00
	Augusta	0.92
	Brunswick	0.92
	Columbus	0.89
	Cordele	0.86
	Cornelia	0.87
	Decatur	0.98
	Douglas	0.85
	Duluth	0.98
	Elberton	0.88
	Fayetteville	0.98
	Gainesville	0.92
	Garden City	0.94
	Hapeville	0.99
	Hinesville	0.91
	Jesup	0.85
	Lawrenceville	0.98
	Macon	0.89
Marietta	0.98	
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	0.98	
Valdosta	0.85	
Warner Robins	0.91	

State	City	Multiplier
	Waycross	0.85
	Woodstock	0.98
Hawaii	Ewa Beach	1.16
	Hilo	1.16
	Honolulu	1.17
	Kahului	1.18
	Kailua Kona	1.15
	Kailua	1.17
	Lihue	1.15
Idaho	Wailuku	1.18
	Waipahu	1.16
	Boise	0.95
	Burley	0.92
	Caldwell	0.93
	Chubbuck	0.89
	Idaho Falls	0.92
	Lewiston	0.96
	Meridian	0.93
	Moscow	0.91
Illinois	Mountain Home	0.90
	Nampa	0.93
	Pocatello	0.89
	Rexburg	0.90
	Twin Falls	0.91
	Alton	1.10
	Arlington Heights	1.16
	Aurora	1.15
	Bartonville	1.10
	Belleville	1.10
	Bellwood	1.16
	Bethalto	1.10
	Bloomington	1.09
Bourbonnais	1.10	
Bradley	1.10	
Broadview	1.16	
Burbank	1.16	
Calumet City	1.16	
Carbondale	1.06	

State	City	Multiplier
Illinois	Centralia	1.05
	Champaign	1.09
	Chicago Heights	1.16
	Chicago	1.26
	Cicero	1.20
	Countryside	1.20
	Danville	1.08
	Decatur	1.09
	DeKalb	1.13
	Des Plaines	1.17
	Edwardsville	1.10
	Effingham	1.06
	Elgin	1.14
	Evanston	1.20
	Evergreen Park	1.17
	Forsyth	1.08
	Freeport	1.08
	Galesburg	1.06
	Granite City	1.10
	Gurnee	1.14
	Harvard	1.15
	Herrin	1.06
	Homewood	1.16
	Joliet	1.15
	Kankakee	1.10
	Lisle	1.15
	Lockport	1.15
	Loves Park	1.09
	Machesney Park	1.10
	Marion	1.06
	Mattoon	1.05
	Maywood	1.16
	Moline	1.08
	Morton Grove	1.16
	Naperville	1.15
	Normal	1.09
	Oak Lawn	1.17
	Oak Park	1.20

State	City	Multiplier
	Oswego	1.14
	Ottawa	1.08
	Pekin	1.09
	Peoria	1.10
	Peru	1.08
	Plainfield	1.15
	Pontiac	1.05
	Quincy	1.06
	Rantoul	1.09
	Riverdale	1.20
	Robinson	1.06
	Rock Island	1.08
	Rockford	1.10
	Romeoville	1.15
	Skokie	1.20
	South Holland	1.16
	Springfield	1.09
	Sterling	1.08
	Streator	1.08
	Sycamore	1.13
	Taylorville	1.05
	Urbana	1.09
	Vernon Hills	1.14
	Waukegan	1.15
	Western Springs	1.16
	Wheaton	1.15
	Wood River	1.10
	Zion	1.14
Indiana	Anderson	0.95
	Attica	0.91
	Bedford	0.91
	Bloomington	0.91
	Clarksville	0.95
	Columbus	0.94
	Connersville	0.90
	Crown Point	0.98
	East Chicago	0.99
	Elkhart	0.97



State	City	Multiplier
Indiana	Evansville	0.93
	Fishers	0.96
	Fort Wayne	0.93
	Gary	0.99
	Goshen	0.96
	Hammond	0.98
	Hobart	0.98
	Huntington	0.91
	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
	Marion	0.90
	Merrillville	0.98
	Michigan City	0.93
	Mishawaka	0.93
	Muncie	0.90
	Munster	0.98
	New Castle	0.90
	Newburgh	0.92
	Peru	0.91
	Portage	0.97
	Richmond	0.93
	Schererville	0.98
	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	0.95
	Burlington	0.91
	Cedar Falls	0.92

State	City	Multiplier
	Cedar Rapids	0.96
	Clinton	0.91
	Council Bluffs	0.95
	Davenport	0.95
	Des Moines	0.98
	Dubuque	0.91
	Fort Dodge	0.89
	Fort Madison	0.91
	Hiawatha	0.95
	Johnston	0.97
	Keokuk	0.91
	Marshalltown	0.90
	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	0.97
	Waterloo	0.93
	West Des Moines	0.97
Kansas	Arkansas City	0.86
	Atchison	0.86
	Coffeyville	0.85
	Dodge City	0.89
	El Dorado	0.91
	Emporia	0.86
	Garden City	0.89
	Hutchinson	0.87
	Kansas City	0.98
	Lawrence	0.90
	Leavenworth	0.97
	Lenexa	0.99
	Manhattan	0.87
	Overland Park	0.99
	Pittsburg	0.85
	Salina	0.87

State	City	Multiplier
Kansas	Shawnee Mission	0.99
	Topeka	0.90
	Wichita	0.91
Kentucky	Ashland	0.88
	Bowling Green	0.88
	Frankfort	0.88
	Henderson	0.92
	Lexington	0.94
	Louisville	0.96
	Madisonville	0.88
	Mayfield	0.87
	Middlesboro	0.84
	Morehead	0.86
	Murray	0.88
	Owensboro	0.92
	Paducah	0.88
	Prestonsburg	0.85
Radcliff	0.91	
Louisiana	Abbeville	0.88
	Alexandria	0.87
	Bastrop	0.85
	Baton Rouge	0.92
	Bogalusa	0.87
	Bossier City	0.88
	Chalmette	0.94
	Covington	0.93
	Denham Springs	0.92
	DeRidder	0.86
	Gonzales	0.91
	Hammond	0.88
	Harahan	0.93
	Houma	0.91
	Jennings	0.88
Lafayette	0.88	
Lake Charles	0.91	
Luling	0.92	
Lutcher	0.91	
Mandeville	0.94	

State	City	Multiplier
	Many	0.87
	Metairie	0.94
	Minden	0.87
	Monroe	0.86
	Morgan City	0.88
	Natchitoches	0.86
	New Iberia	0.88
	New Orleans	0.95
	New Orleans	0.95
	Pineville	0.86
	Plaquemine	0.91
	Port Allen	0.91
	Rayville	0.86
	Shreveport	0.88
	Slidell	0.93
	Sulphur	0.91
	West Monroe	0.85
	Zachary	0.91
	Maine	Augusta
Bangor		1.06
Bath		1.06
Falmouth		1.11
Freeport		1.11
Gorham		1.11
Lewiston		1.07
Orono		1.07
Portland		1.13
Presque Isle		1.04
Maryland	Saco	1.13
	Scarborough	1.11
	South Portland	1.11
	Waterville	1.06
	Annapolis	1.20
	Baltimore	1.18
	Bel Air	1.18
	Bethesda	1.31
	Bowie	1.25
	College Park	1.25

State	City	Multiplier
Maryland	Cumberland	1.11
	Denton	1.13
	Edgewood	1.18
	Elkton	1.18
	Ellicott City	1.24
	Frederick	1.21
	Gaithersburg	1.30
	Germantown	1.30
	Glen Burnie	1.20
	Greenbelt	1.25
	Hagerstown	1.14
	Hunt Valley	1.18
	Hyattsville	1.25
	Kensington	1.31
	Lanham	1.25
	Laurel	1.25
	Lexington Park	1.20
	Linthicum Heights	1.20
	Olney	1.30
	Owings Mills	1.18
Rockville	1.31	
Salisbury	1.13	
Silver Spring	1.31	
Sparks	1.18	
Suitland	1.25	
Towson	1.18	
Upper Marlboro	1.25	
Wheaton	1.31	
Massachusetts	Andover	1.24
	Arlington	1.30
	Athol	1.20
	Attleboro	1.22
	Belmont	1.30
	Beverly	1.25
	Billerica	1.27
	Boston	1.33
	Braintree	1.32

State	City	Multiplier
	Brockton	1.25
	Brookline	1.32
	Burlington	1.27
	Cambridge	1.31
	Chelsea	1.31
	Chicopee	1.20
	Danvers	1.25
	Dedham	1.32
	East Boston	1.33
	Fairhaven	1.21
	Fall River	1.22
	Fitchburg	1.21
	Framingham	1.28
	Gardner	1.21
	Greenfield	1.18
	Hadley	1.21
	Haverhill	1.24
	Holyoke	1.20
	Lawrence	1.25
	Leominster	1.22
	Lexington	1.31
	Lowell	1.28
	Ludlow	1.20
	Lynn	1.26
	Malden	1.30
	Marblehead	1.25
	Marlborough	1.28
	Medford	1.30
	Methuen	1.24
	Millbury	1.22
Milton	1.32	
Needham	1.32	
New Bedford	1.22	
North Adams	1.18	
North Reading	1.27	
Norwood	1.32	
Peabody	1.26	
Pittsfield	1.19	

State	City	Multiplier
Massachusetts	Quincy	1.32
	Randolph	1.32
	Reading	1.27
	Revere	1.31
	Rockland	1.24
	Salem	1.26
	Sharon	1.29
	Shrewsbury	1.22
	Somerset	1.22
	Somerville	1.30
	Southbridge	1.22
	Springfield	1.21
	Stoneham	1.30
	Stoughton	1.29
	Sudbury	1.28
	Taunton	1.24
	Tewksbury	1.27
	Wakefield	1.30
	Waltham	1.30
	Watertown	1.30
	Wellesley	1.30
	Westport	1.22
	Winchester	1.30
	Woburn	1.30
	Worcester	1.23
Michigan	Ada	1.02
	Adrian	0.99
	Alpena	0.97
	Ann Arbor	1.08
	Auburn Hills	1.08
	Battle Creek	1.04
	Bay City	1.01
	Berrien Springs	1.01
	Brighton	1.08
	Buchanan	1.01
	Cadillac	1.00

State	City	Multiplier
	Cheboygan	0.96
	Clawson	1.08
	Clinton Township	1.08
	Dearborn	1.10
	Detroit	1.10
	East Lansing	1.04
	Eastpointe	1.08
	Escanaba	0.98
	Farmington Hills	1.08
	Farmington	1.08
	Ferndale	1.08
	Flint	1.04
	Fraser	1.08
	Fremont	1.00
	Grand Blanc	1.03
	Grand Haven	1.01
	Grand Rapids	1.02
	Grandville	1.02
	Hastings	1.02
	Holly	1.08
	Houghton	0.98
	Ionia	1.01
	Ishpeming	0.98
	Jackson	1.03
	Kalamazoo	1.02
	Kentwood	1.02
	Kingsford	0.98
	Lansing	1.04
	Lathrup Village	1.08
	Lincoln Park	1.09
	Livonia	1.09
	Ludington	0.99
	Manistee	0.99
	Marquette	0.98
	Marshall	1.03
	Midland	1.02
	Monroe	1.04

State	City	Multiplier
Michigan	Mount Pleasant	0.99
	Muskegon Heights	1.01
	Muskegon	1.02
	Niles	1.01
	Norton Shores	1.01
	Novi	1.08
	Petoskey	0.99
	Port Huron	1.09
	Redford	1.09
	Rochester Hills	1.09
	Romulus	1.09
	Royal Oak	1.09
	Saginaw	1.01
	Southfield	1.09
	Sparta	1.03
	Sterling Heights	1.09
	Taylor	1.10
	Traverse City	0.99
	Trenton	1.09
	Troy	1.09
	Walker	1.02
	Walled Lake	1.08
	Warren	1.09
	Westland	1.09
	Wyandotte	1.09
	Wyoming	1.02
Minnesota	Albert Lea	1.04
	Alexandria	1.03
	Apple Valley	1.14
	Austin	1.05
	Baxter	1.03
	Blaine	1.14
	Bloomington	1.14
	Brainerd	1.02
	Cloquet	1.05
	Coon Rapids	1.14
	Duluth	1.05
	Eden Prairie	1.14

State	City	Multiplier
	Fairmont	1.04
	Hermantown	1.05
	Hibbing	1.05
	Hopkins	1.14
	Inver Grove Heights	1.14
	Lino Lakes	1.14
	Little Canada	1.14
	Mankato	1.05
	Maple Grove	1.14
	Maplewood	1.14
	Minneapolis	1.23
	Oakdale	1.14
	Owatonna	1.04
	Plymouth	1.14
	Prior Lake	1.14
	Proctor	1.06
	Red Wing	1.04
	Richfield	1.14
	Robbinsdale	1.14
	Rochester	1.10
	Stewartville	1.09
	Two Harbors	1.06
	Virginia	1.06
	Woodbury	1.14
Mississippi	Amory	0.84
	Biloxi	0.90
	Clinton	0.87
	Columbus	0.84
	Flowood	0.87
	Greenville	0.83
	Gulfport	0.90
	Hattiesburg	0.84
	Jackson	0.88
	McComb	0.84
	Meridian	0.83
	Moss Point	0.89
	Natchez	0.85

State	City	Multiplier
Mississippi	Olive Branch	0.93
	Pascagoula	0.89
	Pearl	0.87
	Ridgeland	0.87
	Southaven	0.93
	Tupelo	0.85
	Vicksburg	0.85
Missouri	Arnold	1.07
	Cape Girardeau	0.97
	Chesterfield	1.07
	Clayton	1.07
	Columbia	0.98
	De Soto	1.07
	Dexter	0.95
	Fenton	1.07
	Hannibal	0.95
	Independence	1.06
	Jefferson City	0.97
	Joplin	0.96
	Kansas City	1.06
	Maryville	0.96
	Mexico	0.95
	Neosho	0.96
	Park Hills	0.95
	Poplar Bluff	0.95
	Raymore	1.06
	Raytown	1.06
Richmond Heights	1.07	
Rolla	0.96	
Sedalia	0.96	
Sikeston	0.95	
Springfield	0.97	
Warrensburg	0.96	
Wentzville	1.07	
Montana	Anaconda	0.96
	Billings	1.00
	Butte	0.96
	Dillon	0.96

State	City	Multiplier
	Glendive	1.01
	Great Falls	0.94
	Hamilton	0.96
	Havre	0.96
	Helena	0.96
	Lewistown	0.95
	Libby	0.95
	Livingston	0.96
	Miles City	0.99
	Missoula	0.95
	Sidney	1.00
	Wolf Point	1.00
	Nebraska	Columbus
Grand Island		0.97
Hastings		0.96
Kearney		0.96
Lincoln		0.97
Norfolk		0.96
North Platte		0.95
Omaha		0.99
Papillion		0.99
Scottsbluff		0.95
South Sioux City	0.97	
Nevada	Boulder City	1.08
	Carson City	1.04
	Elko	1.08
	Fallon	1.04
	Hawthorne	1.03
	Las Vegas	1.08
New Hampshire	Reno	1.06
	Claremont	1.00
	Concord	1.01
	Keene	0.97
	Manchester	1.02
	Nashua	1.09
	Portsmouth	1.05
	Rochester	0.99

State	City	Multiplier
New Jersey	Atlantic City	1.20
	Basking Ridge	1.25
	Bayonne	1.29
	Bloomfield	1.25
	Bridgewater	1.25
	Carteret	1.23
	Clark	1.25
	Clifton	1.29
	Cranford	1.25
	Dover	1.24
	East Brunswick	1.23
	East Hanover	1.24
	East Orange	1.25
	Eatontown	1.23
	Edison	1.23
	Elizabeth	1.25
	Englewood Cliffs	1.28
	Ewing	1.22
	Fairfield	1.25
	Flemington	1.23
	Freehold	1.23
	Hackensack	1.28
	Hamilton Square	1.22
	Harrison	1.28
	Hoboken	1.28
	Irvington	1.25
	Iselin	1.23
	Jersey City	1.28
	Kearny	1.28
	Kendall Park	1.23
	Kenilworth	1.25
	Lawrenceville	1.22
	Linden	1.25
	Madison	1.24
	Manville	1.25
	Maple Shade	1.20
	Mays Landing	1.20
	Middlesex	1.23

State	City	Multiplier
	Milford	1.23
	Millville	1.19
	Monmouth Junction	1.23
	Monroe Township	1.23
	Moorestown	1.21
	New Brunswick	1.23
	New Providence	1.25
	Newark	1.25
	North Arlington	1.28
	Nutley	1.25
	Paramus	1.29
	Parsippany	1.24
	Passaic	1.28
	Paterson	1.28
	Perth Amboy	1.23
	Phillipsburg	1.16
	Plainfield	1.25
	Princeton	1.22
	Rahway	1.25
	Red Bank	1.23
	Rochelle Park	1.28
	Roselle Park	1.25
	Roselle	1.25
	Sayreville	1.23
	Somerset	1.25
	Summit	1.25
	Swedesboro	1.20
	Teaneck	1.28
	Tinton Falls	1.23
	Toms River	1.21
	Totowa	1.28
	Trenton	1.23
	Vineland	1.19
	Waldwick	1.28
	Willingboro	1.21
	Woodbridge	1.23

State	City	Multiplier
New Mexico	Alamogordo	0.99
	Albuquerque	1.02
	Artesia	0.99
	Aztec	1.02
	Carlsbad	0.99
	Clovis	0.99
	Cuba	1.00
	Deming	0.96
	Grants	0.96
	Hobbs	0.99
	Kirtland	1.02
	Las Cruces	0.99
	Los Alamos	1.11
	Roswell	0.99
	Santa Fe	1.09
	Tucumcari	0.99
New York	Albany	1.17
	Amherst	1.15
	Amityville	1.31
	Amsterdam	1.14
	Auburn	1.14
	Batavia	1.13
	Bethpage	1.32
	Binghamton	1.14
	Briarcliff Manor	1.32
	Brockport	1.15
	Brooklyn	1.36
	Buffalo	1.14
	Camillus	1.16
	Canandaigua	1.15
	Cheektowaga	1.15
	Churchville	1.15
	Clarence	1.14
	Clinton	1.14
	Corning	1.12
	Depew	1.14
	East Aurora	1.14

State	City	Multiplier
	East Meadow	1.32
	Elmira	1.15
	Endicott	1.14
	Fredonia	1.12
	Geneseo	1.15
	Geneva	1.15
	Glens Falls	1.15
	Gloversville	1.13
	Great Neck	1.32
	Hamburg	1.14
	Harrison	1.32
	Hartsdale	1.32
	Hauppauge	1.31
	Hempstead	1.32
	Hicksville	1.32
	Hornell	1.12
	Ithaca	1.17
	Jamestown	1.13
	Johnson City	1.14
	Kenmore	1.14
	Kingston	1.18
	Lackawanna	1.14
	Latham	1.17
	Liverpool	1.16
	Lockport	1.14
	Lynbrook	1.32
	Massena	1.13
	Medford	1.31
	Melville	1.31
	Middletown	1.23
	Monroe	1.23
	Mount Vernon	1.32
	New Hartford	1.14
	New York	1.36
	Niagara Falls	1.14
	North Tonawanda	1.14
	Oceanside	1.32



State	City	Multiplier
New York	Ogdensburg	1.13
	Olean	1.13
	Orchard Park	1.14
	Oswego	1.15
	Painted Post	1.12
	Pearl River	1.29
	Pittsford	1.15
	Plainview	1.32
	Plattsburgh	1.14
	Port Washington	1.32
	Poughkeepsie	1.24
	Purchase	1.32
	Rochester	1.15
	Rockville Centre	1.32
	Rome	1.14
	Roslyn	1.32
	Rye Brook	1.32
	Rye	1.32
	Saratoga Springs	1.17
	Schenectady	1.16
	Scotia	1.17
	Spencerport	1.15
	Spring Valley	1.29
	Staten Island	1.36
	Syracuse	1.16
	Tonawanda	1.14
	Troy	1.16
	Utica	1.13
	Valley Stream	1.32
	Watertown	1.13
	West Babylon	1.31
	West Seneca	1.14
Westbury	1.32	
Westfield	1.12	
White Plains	1.32	
Williamsville	1.14	
Yonkers	1.32	

State	City	Multiplier	
North Carolina	Asheville	0.92	
	Brevard	0.87	
	Canton	0.92	
	Cary	0.98	
	Charlotte	0.98	
	Durham	1.02	
	Fayetteville	0.90	
	Goldsboro	0.89	
	Greensboro	0.94	
	Greenville	0.90	
	Hickory	0.91	
	Jacksonville	0.88	
	Kinston	0.88	
	Marion	0.87	
	Monroe	0.97	
	Morrisville	0.98	
	Plymouth	0.88	
	Raleigh	0.99	
	Reidsville	0.93	
	Salisbury	0.95	
	Statesville	0.95	
Waynesville	0.92		
Winston Salem	0.94		
North Dakota	Bismarck	1.01	
	Fargo	0.97	
	Grand Forks	0.96	
	Jamestown	0.94	
	Mandan	1.00	
	Minot	1.03	
	Watford City	1.09	
	Williston	1.10	
	Ohio	Akron	0.98
		Amherst	1.01
Ashland		0.94	
Ashtabula		0.94	
Athens		0.94	
Avon Lake		1.01	
Barberton		0.99	

State	City	Multiplier
Ohio	Beavercreek	0.99
	Brook Park	1.01
	Brooklyn Heights	1.01
	Cambridge	0.94
	Canton	0.95
	Centerville	0.99
	Chillicothe	0.95
	Cincinnati	1.02
	Cleveland	1.02
	Cleves	1.02
	Columbus	1.01
	Conneaut	0.94
	Cuyahoga Falls	0.98
	Dayton	0.99
	Defiance	0.96
	Dover	0.94
	Dublin	1.01
	Eastlake	1.01
	Elyria	1.02
	Euclid	1.02
	Fairfield	1.01
	Fairlawn	0.98
	Fairview Park	1.01
	Findlay	0.96
	Fremont	0.94
	Gahanna	1.01
	Garfield Heights	1.01
	Greenville	0.96
	Hamilton	1.01
	Heath	1.01
	Hilliard	1.01
	Holland	0.99
	Kettering	1.00
	Lakewood	1.01
	Lancaster	1.01
	Lima	0.96
	Mansfield	0.94
	Marion	0.95

State	City	Multiplier
	Marysville	1.01
	Mason	1.00
	Massillon	0.95
	Maumee	0.99
	Mentor	1.01
	Miamisburg	0.99
	Middletown	1.00
	Mount Vernon	0.94
	Newark	1.01
	North Canton	0.95
	Northwood	0.98
	Oregon	0.99
	Oxford	1.00
	Painesville	1.01
	Parma	1.01
	Portsmouth	0.94
	Powell	1.01
	Sandusky	0.96
	Seven Hills	1.01
	Shaker Heights	1.01
	Solon	1.01
	South Euclid	1.01
	Springfield	0.96
	Steubenville	0.93
	Strongsville	1.01
	Sylvania	0.98
	Tiffin	0.94
	Toledo	0.99
	Troy	0.99
	Vandalia	0.99
	Wadsworth	1.01
	Warren	0.94
	Willoughby	1.01
	Youngstown	0.94
	Zanesville	0.93

State	City	Multiplier
Oklahoma	Ada	0.85
	Altus	0.86
	Anadarko	0.86
	Bartlesville	0.86
	Broken Arrow	0.92
	Duncan	0.86
	El Reno	0.91
	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	0.87
Tulsa	0.94	
Oregon	Albany	1.14
	Beaverton	1.23
	Bend	1.14
	Clackamas	1.23
	Coquille	1.09
	Corvallis	1.13
	Eugene	1.13
	Gladstone	1.23
	Hillsboro	1.23
	John Day	1.08
	Klamath Falls	1.09
	Lebanon	1.13
	Medford	1.12
	Milwaukie	1.23
	North Bend	1.09
	Pendleton	1.09
	Portland	1.23
Roseburg	1.08	
Salem	1.14	
Springfield	1.12	

State	City	Multiplier
	Tigard	1.23
	Tualatin	1.23
Pennsylvania	Aliquippa	0.97
	Allentown	0.99
	Altoona	0.91
	Aston	1.05
	Beaver Falls	0.97
	Beaver	0.97
	Bedford	0.91
	Bethel Park	0.98
	Bethlehem	0.99
	Blue Bell	1.06
	Brackenridge	0.98
	Bradford	0.91
	Bridgeville	0.97
	Bristol	1.06
	Butler	0.97
	Camp Hill	0.97
	Canonsburg	0.97
	Carnegie	0.97
	Chadds Ford	1.05
	Chalfont	1.06
	Chambersburg	0.96
	Clairton	0.97
	Clarion	0.91
	Collegeville	1.06
	Connellsville	0.97
	Doylestown	1.06
	Duncansville	0.90
East Stroudsburg	0.96	
Easton	1.00	
Erie	0.91	
Exton	1.06	
Franklin	0.92	
Fort Washington	1.06	
Gibsonia	0.97	
Greensburg	0.97	

State	City	Multiplier
Pennsylvania	Greenville	0.91
	Harrisburg	0.98
	Hazleton	0.94
	Hermitage	0.91
	Indiana	0.91
	Jeannette	0.97
	Johnstown	0.89
	King of Prussia	1.06
	Kingston	0.95
	Kittanning	0.97
	Lancaster	0.97
	Latrobe	0.97
	Lebanon	0.95
	Levittown	1.06
	Lewisburg	0.92
	Lewistown	0.93
	McKeesport	0.97
	Meadville	0.91
	Mechanicsburg	0.98
	Monessen	0.97
	Montoursville	0.92
	Munhall	0.97
	New Brighton	0.97
	New Castle	0.92
	New Cumberland	0.97
	New Kensington	0.97
	New Stanton	0.97
	Newtown	1.06
	Philadelphia	1.06
	Pittsburgh	0.98
	Pittston	0.94
	Plymouth Meeting	1.06
	Pottstown	1.06
	Pottsville	0.93
	Reading	0.99
	Ridley Park	1.05
	Rochester	0.97

State	City	Multiplier
	Sayre	0.93
	Scranton	0.93
	State College	0.94
	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
	Warren	0.90
	Washington	0.97
	West Chester	1.06
	West Mifflin	0.98
	Wexford	0.97
	Williamsport	0.93
	Wyomissing	0.98
	York	0.97
	Youngwood	0.97
Puerto Rico	Guaynabo	0.82
	San Juan	0.82
Rhode Island	Coventry	1.17
	Cranston	1.18
	Cumberland	1.17
	East Providence	1.17
	Middletown	1.17
	Pawtucket	1.17
	Providence	1.17
	Smithfield	1.17
	Warwick	1.17
	West Warwick	1.17
	Westerly	1.18
	Woonsocket	1.17
South Carolina	Anderson	0.91
	Cayce	0.91
	Charleston	0.94
	Columbia	0.91

State	City	Multiplier
South Carolina	Florence	0.90
	Georgetown	0.89
	Greenville	0.92
	Greenwood	0.89
	Hartsville	0.89
	Lancaster	0.90
	Moncks Corner	0.93
	Myrtle Beach	0.87
	North Augusta	0.91
	North Charleston	0.94
	Orangeburg	0.87
	Rock Hill	0.97
	Simpsonville	0.92
	Spartanburg	0.95
	Summerville	0.93
	Sumter	0.88
	West Columbia	0.91
South Dakota	Aberdeen	0.93
	Huron	0.93
	Madison	0.94
	Mitchell	0.93
	Pierre	0.92
	Rapid City	0.96
	Sioux Falls	0.97
	Sturgis	0.96
	Vermillion	0.93
	Watertown	0.93
	Yankton	0.94
Tennessee	Alcoa	0.91
	Athens	0.87
	Bartlett	0.94
	Brentwood	0.98
	Bristol	0.89
	Chattanooga	0.92
	Clarksville	0.90
	Cleveland	0.88
	Collierville	0.94
	Cookeville	0.84

State	City	Multiplier
	Cordova	0.94
	Crossville	0.85
	Elizabethton	0.86
	Erwin	0.87
	Franklin	0.98
	Gallatin	0.97
	Greeneville	0.87
	Harriman	0.90
	Jackson	0.87
	Johnson City	0.86
	Kingsport	0.89
	Knoxville	0.92
	Lawrenceburg	0.87
	Louisville	0.91
	Martin	0.85
	Maryville	0.91
	Memphis	0.95
	Morristown	0.87
	Nashville	0.99
	Oak Ridge	0.90
	Paris	0.85
	Sevierville	0.87
	Shelbyville	0.87
	Spring Hill	0.97
	Springfield	0.94
	Tullahoma	0.87
Texas	Abilene	0.88
	Allen	0.99
	Alvin	0.99
	Amarillo	0.92
	Andrews	0.92
	Arlington	0.97
	Atlanta	0.88
	Austin	1.04
	Bay City	0.89
	Baytown	1.01
	Beaumont	0.96
	Bedford	0.97

State	City	Multiplier
Texas	Beeville	0.89
	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	1.00
	Cleburne	0.97
	College Station	0.89
	Corinth	1.00
	Corpus Christi	0.93
	Corsicana	0.88
	Dallas	1.01
	Deer Park	1.01
	Del Rio	0.87
	Denton	0.99
	Edinburg	0.85
	El Paso	0.87
	Farmers Branch	1.00
	Fort Worth	0.97
	Gainesville	0.88
	Galveston	1.00
	Garland	1.00
	Grand Prairie	1.00
	Greenville	0.99
	Groves	0.95
	Hallettsville	0.89
	Harlingen	0.86
	Hereford	0.90
	Houston	1.01
	Humble	1.00
	Huntsville	0.88
	Irving	1.00
	Katy	1.01
	Kerrville	0.88

State	City	Multiplier
	Kilgore	0.90
	Killeen	0.91
	Kingsville	0.88
	La Marque	1.00
	La Porte	1.00
	Lake Jackson	0.99
	Lamesa	0.90
	Lancaster	1.00
	Laredo	0.88
	League City	1.00
	Liberty	0.99
	Live Oak	0.94
	Longview	0.91
	Lubbock	0.89
	Lufkin	0.87
	Lumberton	0.95
	Marshall	0.87
	McAllen	0.86
	Mesquite	1.00
	Midland	1.04
	Mineral Wells	0.89
	Nacogdoches	0.87
	Nederland	0.95
	Odessa	1.02
	Orange	0.95
	Palestine	0.87
	Pampa	0.90
	Paris	0.88
	Pasadena	1.01
	Pearland	0.99
	Pearsall	0.89
	Pecos	0.91
	Perryton	0.90
	Pharr	0.86
	Plainview	0.90
	Plano	0.99
	Port Arthur	0.96
	Port Neches	0.95

State	City	Multiplier
Texas	Portland	0.92
	Richardson	1.01
	Rio Grande City	0.88
	Saginaw	0.97
	San Angelo	0.89
	San Antonio	0.94
	Sherman	0.92
	Snyder	0.90
	Sugar Land	1.00
	Sweetwater	0.90
	Temple	0.90
	Texarkana	0.88
	Texas City	1.00
	Tomball	1.01
	Tyler	0.90
	Victoria	0.90
	Vidor	0.95
	Waco	0.91
	Watauga	0.97
	Waxahachie	0.99
Wichita Falls	0.89	
Yantis	0.87	
Utah	Blanding	0.95
	Brigham City	0.93
	Draper	0.99
	Farmington	0.96
	Logan	0.87
	Manti	0.90
	Moab	0.96
	Morgan	0.93
	Nephi	0.91
	Ogden	0.96
	Orem	0.94
	Price	0.95
	Provo	0.94
Richfield	0.89	
Roosevelt	0.96	
Salt Lake City	1.00	

State	City	Multiplier	
	Sandy	0.99	
	Springville	0.94	
	Taylorsville	0.98	
	Vernal	0.96	
	West Jordan	0.98	
	Vermont	Barre	1.08
		Brattleboro	1.09
		Burlington	1.13
		Montpelier	1.08
		Newport	1.08
Rutland		1.09	
South Burlington		1.13	
Virginia	Springfield	1.09	
	White River Junction	1.10	
	Williston	1.13	
	Winooski	1.14	
	Alexandria	1.19	
	Arlington	1.19	
	Blacksburg	0.99	
	Bristol	0.97	
	Chantilly	1.19	
	Charlottesville	1.04	
	Chesapeake	1.02	
	Dahlgren	1.02	
	Danville	0.98	
Fairfax	1.18		
Falls Church	1.18		
Front Royal	1.12		
Glen Allen	1.04		
Hampton	1.03		
Harrisonburg	0.99		
Herndon	1.18		
Hopewell	1.04		
Leesburg	1.18		
Lynchburg	0.98		
Marion	0.95		
Martinsville	0.95		
Newport News	1.03		

State	City	Multiplier
Virginia	Norfolk	1.03
	Oakton	1.18
	Petersburg	1.05
	Portsmouth	1.02
	Radford	0.99
	Richmond	1.05
	Roanoke	0.99
	Salem	0.99
	South Boston	0.97
	Springfield	1.18
	Sterling	1.18
	Suffolk	1.02
	Vienna	1.18
	Virginia Beach	1.02
	Waynesboro	1.00
	Winchester	1.03
Woodbridge	1.16	
Washington	Aberdeen	1.22
	Anacortes	1.25
	Arlington	1.33
	Bellevue	1.34
	Bellingham	1.23
	Bremerton	1.26
	Cheney	1.20
	College Place	1.21
	Dupont	1.28
	Enumclaw	1.34
	Ephrata	1.20
	Everett	1.34
	Fircrest	1.29
	Kennewick	1.25
	Kent	1.34
	Lacey	1.22
Lakewood	1.28	
Liberty Lake	1.20	
Longview	1.24	
Lynnwood	1.34	
North Bend	1.34	

State	City	Multiplier
	Olympia	1.22
	Port Angeles	1.22
	Puyallup	1.28
	Richland	1.25
	SeaTac	1.35
	Seattle	1.46
	Shelton	1.22
	Silverdale	1.26
	Spokane Valley	1.20
	Spokane	1.20
	Tacoma	1.28
	Tukwila	1.47
	Union Gap	1.20
	Vancouver	1.24
	Yakima	1.20
	West Virginia	Barboursville
Beckley		0.88
Bluefield		0.86
Bridgeport		0.88
Charleston		0.91
Clarksburg		0.88
Dunbar		0.90
Fairmont		0.89
Huntington		0.90
Martinsburg		0.98
Morgantown		0.91
Moundsville		0.91
Mount Hope		0.89
Nitro		0.91
Parkersburg		0.90
South Charleston		0.90
Weirton	0.91	
Wheeling	0.91	
Wisconsin	Appleton	0.97
	Beloit	0.96
	Brookfield	1.00
	Cudahy	1.00
	Eau Claire	0.93



State	City	Multiplier
Wisconsin	Fond du Lac	0.98
	Fort Atkinson	0.94
	Green Bay	0.97
	Janesville	0.95
	Kaukauna	0.97
	Kenosha	1.04
	La Crosse	0.95
	Madison	1.00
	Manitowoc	0.94
	Marinette	0.93
	Marshfield	0.93
	Menomonee Falls	1.00
	Menomonie	0.94
	Milwaukee	1.00
	Mosinee	0.95
	Mount Pleasant	0.99
	Neenah	0.96
	New Berlin	1.00
	Oak Creek	1.00
	Onalaska	0.94
	Oshkosh	0.97
	Racine	0.99
	Rhineland	0.92
	Sheboygan	0.98
	Stevens Point	0.93
	Stoughton	1.00
	Superior	0.98
	Tomah	0.95
	Two Rivers	0.93
	Waukesha	1.00
	Wausau	0.96
	West Allis	1.00
	West Bend	1.00
Weston	0.95	
Wisconsin Rapids	0.93	

State	City	Multiplier
Wyoming	Casper	0.98
	Cheyenne	0.94
	Cody	0.94
	Gillette	1.00
	Green River	1.04
	Lander	0.95
	Laramie	0.93
	Powell	0.94
	Sheridan	0.99