

# 2014 US Geographic Salary Differentials

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## Introduction

The Geographic Salary Differentials (GEO) provides an analysis of pay differentials for almost 200 cities and Metropolitan Statistical Areas (MSAs) in the United States. The results are based on Mercer's vast database of compensation data. Information on interpreting and utilizing the data presented is discussed on the following pages.

## Report Methodology

Data are extracted from Mercer sources displaying pay rates for benchmark positions by city and metropolitan area.

The criteria for selecting benchmark positions for the analysis are:

- The positions have a consistently high response rate for the majority of the cities/MSAs in the survey.
- They cover as wide a range of pay as is represented in this report.
- They represent various job families (e.g., clerical, data processing, professional/technical).

The national median is determined for each of the selected benchmark positions. Median pay rates by city are then extracted for each of the positions to produce as many data points as possible for each city.

The majority of the cities listed are MSAs. In some cases, where sufficient data exists, information for cities contained within those MSAs and cities that are not part of an MSA are also reported.

The Bureau of Labor Statistics' definition of a MSA is: a core area containing a large population nucleus, together with adjacent communities having a high degree of economic and social integration with that core.

Although city statistics may be compared to national statistics to determine a single percentage differential for a city, a more accurate representation of this relationship is the equation or "line of best fit" which reflects the relationship continuously over this compensation range. Therefore, national vs. city median data points as described above were used in linear regression analyses to develop equations for salary differentials for each reported city.

The data for the survey positions are segmented into five categories for the generation of the regression models - positions paid less than or equal to \$30,000 nationally, those paid from \$30,000 to \$60,000 nationally, those paid from \$60,000 to \$90,000 nationally, those paid from \$90,000 to \$120,000 nationally, and those paid from \$120,000 to \$150,000 nationally. These segments are intended to mimic naturally occurring breaks in position types which may result in different pay practices.

The decision as to which model to use to determine a city differential should be based solely on the dollar value of the national compensation level (e.g., less than or greater than \$30,000).

Data from various positions are analyzed in generating the reported differentials. Following is a representative list of these positions:

Accountant	Field Service Manager	Project Manager (Non-Technical)
Accounting Clerk	Financial Analyst	Project Manager (Technical)
Accounts Payable/Receivable	Food Service Worker	Purchasing/Procurement Manager
Administrative Assistant	Forklift Operator	Quality Assurance Manager
Applications Systems Analyst/Programmer	General Accounting Manager	Quality Control Supervisor
Assembly Supervisor	Help Desk Manager	Receptionist
Attorney	Help Desk Support Service Specialist	Recruiter
Auditor	Human Resource Assistant	Regulatory Affairs Manager
Benefits Clerk	Human Resource Generalist	Safety Representative
Benefits Manager	IT Consultant	Sales Representative
Branch Manager	IT Security Manager	Scheduling Supervisor
Brand/Product Manager	LAN Administrator	Secretary
Business Analyst	Lead Pharmacy Technician	Security Specialist
Business Process Consultant	Legal Assistant (Paralegal)	Shipping/Receiving Clerk
Business Systems Analyst	Machinist	Software Developer
Buyer	Mailroom Clerk	Staff Pharmacist - Retail
Cashier - Retail	Maintenance Mechanic	Stockroom Supervisor
Compensation Analyst	Marketing Analyst	Supply/Stock Clerk
Cook	Marketing Manager	Systems Administrator
Credit and Collection Clerk	Messenger	Systems Analyst - Associate
Customer Service Manager	Network Engineer	Systems Engineer/Programmer
Customer Service Representative	Nursing Assistant	Tax Accountant
Data Entry Operator	Occupational Therapist	Tax Manager
Data Modeler	Office Services Manager	Technical Training Manager
Database Analyst/Programmer	Order Filler/Packer	Teller
Database Manager	Payroll Manager	Trainer
Design Engineer	PC Maintenance Technician	Training Manager
Driver	PC Systems Support Assistant	Truck Driver
Employment and Recruiting Manager	PC/LAN Management Analyst	Warehouse Supervisor
Engineering Manager	Pharmacy Service Associate	Writer
Entry Level Representative - Collections	Pharmacy Team Manager	
	Pharmacy Technician	
	Physical Therapist	
	Production Supervisor	

## Interpreting Differentials

Data are displayed as follows for each city:

- **Evaluation of Equations:** The first portion of the exhibit contains an evaluation of the equations for each city. The five equations (\$30,000 and below, \$30,000 to \$60,000, \$60,000 to \$90,000, \$90,000 to \$120,000, and \$120,000 to \$150,000) have been evaluated at national median pay rates. The values for the national medians and the corresponding estimated city medians are displayed along with the calculated percent difference between the two medians.
- **Evaluation of Equations Chart:** Next to the equation evaluations is a bar chart that graphically displays the percent difference that resulted when the equations were evaluated at ten national median pay rates.
- **Pay Increases:** Actual 2013 and expected 2014 pay increases are displayed for the following employee groups: Management, Professional (Sales & Non-Sales), Office/Clerical/Technician and Trade/Production/Service. This information was generated from data provided by approximately 1,500 organizations participating in Mercer's 2013/2014 US Compensation Planning Survey. Where possible data for the individual city is provided. In cases of insufficient data, however, state or regional information is displayed.
- **Equations:** Regression equations are included to estimate a city median pay rate for any given national median pay rate within the appropriate ranges. These equations are displayed directly below the salary/structure increase information and are labeled "Salaries \$30,000 and below", "Salaries \$30,000 to \$60,000", "Salaries \$60,000 to \$90,000", "Salaries \$90,000 to \$120,000", and "Salaries \$120,000 to \$150,000".

The five regression equations were developed by splitting the benchmark jobs into those with national pay medians of \$30,000 and below, \$30,000 to \$60,000, \$60,000 to \$90,000, \$90,000 to \$120,000, and \$120,000 to \$150,000.
- **Trendlines:** For each city, a graph is displayed on which the horizontal axis represents the national median annual pay and the vertical axis represents the city median annual pay. The differentials are visually presented by using a blue line at a 45 degree angle to represent a "0 percent difference" between national and area pay. If area pay practices are exactly equal to national pay (0 percent difference), the line for area estimates will fall exactly on this line. If area pay is less than national pay, the green line for area estimates will be below the blue line; if greater than, the green line for area estimates will be above the blue line.

## **Important Notes**

The range of median pay rates displayed on the exhibits reflects the most accurate interpretation of the results. Extending the use of the equations beyond these ranges may not produce reliable estimates. This means the \$30,000 and below equations should only be used for pay rates up to \$30,000, the \$30,000 to \$60,000 equations should only be used in the pay range of \$30,000 to \$60,000, the \$60,000 to \$90,000 equations should only be used for pay rates in the pay range of \$60,000 to \$90,000, the \$90,000 to \$120,000 equations should only be used for pay rates in the pay range of \$90,000 to \$120,000, and the \$120,000 to \$150,000 equations should only be used for pay rates in the pay range of \$120,000 to \$150,000.

It is incorrect to assume pay differentials to be the same as cost of living measures for an area. Salary levels in geographic areas relate more specifically to items such as the rate of unemployment and number of qualified laborers in the area (supply and demand). The fact that living costs in an area are high may only have a moderate impact on pay levels in that area.

It is assumed in the analysis that estimated differentials in an area will not become less than minimum wage levels.

It is also important to note that executive positions are not included in this analysis. Company size, industry, and/or other qualifiers normally influence executive pay differentials.

Compensation professionals who deal regularly with surveys are aware of the variance that may exist in survey data. The reliability of data may differ by city and rates may fluctuate from year to year due to the change in the participant base. Because of the quantitative techniques used in our analysis, we feel that these results are as reliable as or more reliable than other published sources. We would observe, however, that because of the increased sample sizes for larger metropolitan areas, these results are generally more reliable than those from smaller cities.

## How to Use the Equations

The equations contained in this software can be used to determine the differential between a national pay rate and a comparable pay rate in a particular city. The equations can also be used to compare the pay differentials between two cities.

**Determining Area Pay Rates** - The following example illustrates how the software determines what a national pay rate would be in a particular city. Note that for each city the equations have already been evaluated at ten national medians to calculate eight city median pay rates. To determine the city median for pay rates other than those displayed, enter the pay rate desired and the calculation will occur as in the following example.

Assume that you want to determine the pay rate in Chicago for a national pay rate of \$26,000.

First, the software selects the appropriate equation to use for Chicago based upon the salary level. As the national pay rate to be converted is \$26,000, the first equation is selected:

$$\begin{aligned} \text{Chicago Median} \\ &= (1.171 \times \text{National Median}) - 1,900 \end{aligned}$$

To determine the Chicago median, the national median of \$26,000 is substituted in the equation and then evaluated:

$$\begin{aligned} \text{Chicago Median} \\ &= (1.171 \times \text{National Median}) - 1,900 \\ &= (1.171 \times 26,000) - 1,900 \\ &= 30,446 - 1,900 \\ &= 28,546 \end{aligned}$$

The percent difference between the national and Chicago medians is calculated as follows:

$$\begin{aligned} \text{Percent Difference} \\ &= \frac{\text{Chicago Median}}{\text{National Median}} \\ &= \frac{\$28,546}{\$26,000} \\ &= 1.098 \text{ (i.e., 9.8\%)} \end{aligned}$$

**Comparing Cities** - The software also uses the equations to translate rates of pay in one location to comparable rates in a second location.

## Index by City

### Differentials Available

City	State	Up to \$30,000	\$30,000 to \$60,000	\$60,000 to \$90,000	\$90,000 to \$120,000	\$120,000 to \$150,000
Akron	OH	X	X	X		
Albany	NY			X		
Albuquerque	NM	X	X	X		
Allentown	PA	X	X	X		
Anaheim	CA	X	X	X		
Ann Arbor	MI	X	X	X		
Arlington	VA		X	X	X	
Asheville	NC	X	X			
Athens	GA	X	X			
Atlanta	GA	X	X	X	X	
Atlantic City	NJ	X				
Augusta	GA	X	X	X		
Austin	TX		X	X	X	X
Bakersfield	CA	X	X	X	X	
Baltimore	MD	X	X	X	X	
Baton Rouge	LA	X	X			
Beaverton	OR			X		
Bellevue	WA		X	X		
Bergen	NJ	X	X	X		
Bethesda	MD		X			
Birmingham	AL	X	X	X	X	X
Bloomington	IL		X			
Boca Raton	FL		X	X		
Boise	ID	X	X	X	X	X
Boston	MA	X	X	X	X	
Boulder	CO			X		
Bradenton	FL	X	X			
Bridgeport	CT	X	X	X		
Bridgewater	NJ		X			
Brooklyn	NY		X			
Broomfield	CO					X
Buffalo	NY	X	X	X	X	X
Canton	OH	X	X	X		
Carrollton	TX	X				
Cary	NC		X	X	X	X
Cedar Rapids	IA	X	X	X	X	
Charleston	SC		X	X	X	X
Charlotte	NC	X	X	X	X	
Chattanooga	TN	X	X	X	X	
Chesapeake	VA	X	X	X		
Chicago	IL	X	X	X	X	
Cincinnati	OH	X	X	X	X	
Clearwater	FL	X	X			
Cleveland	OH	X	X	X	X	
Colorado Springs	CO		X	X	X	X
Columbia	SC	X	X	X	X	
Columbus	GA	X	X	X		

## Index by City

### Differentials Available

City	State	Up to \$30,000	\$30,000 to \$60,000	\$60,000 to \$90,000	\$90,000 to \$120,000	\$120,000 to \$150,000
Columbus	OH			X	X	
Dallas	TX	X	X	X	X	X
Dayton	OH		X	X	X	X
Daytona Beach	FL	X	X	X		
Denver	CO		X	X	X	X
Des Moines	IA	X	X	X	X	X
Detroit	MI			X	X	X
Dublin	OH		X	X	X	
Duluth	GA		X	X	X	
Durham	NC	X	X	X		
Englewood	CO			X	X	X
Evansville	IN		X	X		
Fairfax	VA	X	X	X		
Fort Lauderdale	FL	X	X	X	X	
Fort Myers	FL		X	X	X	X
Fort Wayne	IN		X	X	X	X
Fort Worth	TX	X	X	X	X	X
Fresno	CA	X	X			
Gary	IN		X	X	X	
Glen Burnie	MD		X			
Glendale	CA		X	X		
Grand Junction	CO		X	X	X	
Grand Rapids	MI			X	X	X
Green Bay	WI	X	X	X	X	
Greensboro	NC		X	X	X	X
Greenville	SC		X	X	X	X
Harrisburg	PA	X	X	X	X	
Hartford	CT	X	X	X	X	
Hollywood	FL	X	X	X		
Honolulu	HI	X	X			
Houston	TX	X	X	X	X	
Huntington Beach	CA	X	X	X		
Huntsville	AL	X	X	X		
Indianapolis	IN	X	X	X	X	
Irving	TX		X	X		
Jackson	MS	X	X			
Jacksonville	FL	X	X	X	X	X
Jersey City	NJ		X	X	X	
Kansas City	MO	X	X	X	X	X
Kenosha	WI	X				
Knoxville	TN	X	X	X	X	X
Lafayette	IN	X	X			
Lakeland	FL	X				
Lancaster	PA		X			
Las Vegas	NV	X	X	X	X	X
Lexington	KY	X	X	X		
Little Rock	AR	X	X	X	X	X



## Index by City

### Differentials Available

City	State	Up to \$30,000	\$30,000 to \$60,000	\$60,000 to \$90,000	\$90,000 to \$120,000	\$120,000 to \$150,000
Long Beach	CA	X	X	X		
Los Angeles	CA	X	X	X	X	
Louisville	KY	X	X	X	X	X
Macon	GA	X	X	X		
Madison	WI		X	X	X	
Manchester	NH	X	X	X	X	
Mc Lean	VA			X	X	
McDonough	GA	X				
Melbourne	FL	X	X	X		
Melville	NY		X	X		
Memphis	TN		X	X	X	X
Miami	FL	X	X	X		
Middlesex	NJ	X	X	X	X	
Milwaukee	WI	X	X	X	X	X
Minneapolis	MN	X	X	X	X	
Mobile	AL	X	X	X		
Monmouth	NJ	X	X	X		
Montgomery	AL	X	X	X		
Nashville	TN	X	X	X	X	
Nassau	NY		X	X	X	X
New Bedford	MA	X				
New Haven	CT	X	X	X	X	
New Orleans	LA	X	X	X		
New York	NY	X	X	X	X	
Newark	NJ		X	X	X	X
Norfolk	VA	X	X	X	X	
Oakland	CA	X	X	X	X	X
Ocala	FL	X	X	X		
Oklahoma City	OK	X	X	X	X	
Omaha	NE	X	X	X	X	X
Orange	CA		X			
Orange County	CA	X	X	X	X	
Orlando	FL	X	X	X	X	X
Overland Park	KS	X	X	X		
Parsippany	NJ		X			
Pasadena	CA			X		
Pensacola	FL	X				
Philadelphia	PA	X	X	X	X	
Phoenix	AZ	X	X	X	X	X
Pittsburgh	PA		X	X	X	
Plano	TX	X	X	X	X	
Pompano Beach	FL	X	X	X		
Portland	ME		X	X		
Portland	OR			X	X	
Portsmouth	NH	X	X	X		
Providence	RI			X	X	X
Raleigh	NC	X	X	X	X	

## Index by City

### Differentials Available

City	State	Up to \$30,000	\$30,000 to \$60,000	\$60,000 to \$90,000	\$90,000 to \$120,000	\$120,000 to \$150,000
Rancho Cordova	CA	X	X	X	X	
Reading	PA	X	X	X		
Redmond	WA			X		
Reno	NV		X			
Richardson	TX	X	X	X		
Richmond	VA	X	X	X	X	X
Riverside	CA	X	X	X	X	X
Roanoke	VA	X	X	X		
Rochester	NY	X	X	X	X	X
Sacramento	CA	X	X	X	X	X
Saint Paul	MN	X	X	X	X	
Saint Petersburg	FL	X	X			
Salem	OR		X			
Salt Lake City	UT	X	X	X	X	X
San Antonio	TX	X	X	X	X	
San Diego	CA	X	X	X	X	
San Francisco	CA	X	X	X	X	
San Jose	CA	X	X	X		
Santa Ana	CA	X	X	X	X	
Santa Monica	CA		X			
Santa Rosa	CA	X	X			
Sarasota	FL		X	X	X	
Savannah	GA	X	X	X	X	
Schaumburg	IL		X	X		
Scranton	PA	X	X	X	X	X
Seattle	WA	X	X	X	X	
Smyrna	GA		X			
South Bend	IN		X			
Spartanburg	SC	X	X			
Spokane	WA	X	X	X		
Springfield	MA		X			
St. Louis	MO		X	X	X	
Stamford	CT	X	X			
Stockton	CA	X	X			
Syracuse	NY		X	X	X	
Tacoma	WA		X			
Tallahassee	FL	X	X	X	X	X
Tampa	FL	X	X	X	X	
Tempe	AZ		X	X		
Trenton	NJ		X	X		
Tucson	AZ	X	X	X	X	
Tulsa	OK	X	X	X	X	
Ventura	CA	X	X	X	X	
Virginia Beach	VA	X	X	X		
Walnut Creek	CA	X	X			
Washington	DC	X	X	X	X	
West Palm Beach	FL	X	X	X	X	

## Index by City

### Differentials Available

City	State	Up to \$30,000	\$30,000 to \$60,000	\$60,000 to \$90,000	\$90,000 to \$120,000	\$120,000 to \$150,000
White Plains	NY		X			
Wichita	KS	X	X	X	X	
Wilmington	DE	X	X	X	X	
Winston Salem	NC	X	X	X		
Woodland Hills	CA		X	X		
Worcester	MA	X	X	X		
York	PA	X	X			

## Index by State

### Differentials Available

City	State	Up to \$30,000	\$30,000 to \$60,000	\$60,000 to \$90,000	\$90,000 to \$120,000	\$120,000 to \$150,000
Birmingham	AL	X	X	X	X	X
Huntsville	AL	X	X	X		
Mobile	AL	X	X	X		
Montgomery	AL	X	X	X		
Little Rock	AR	X	X	X	X	X
Phoenix	AZ	X	X	X	X	X
Tempe	AZ		X	X		
Tucson	AZ	X	X	X	X	
Anaheim	CA	X	X	X		
Bakersfield	CA	X	X	X	X	
Fresno	CA	X	X			
Glendale	CA		X	X		
Huntington Beach	CA	X	X	X		
Long Beach	CA	X	X	X		
Los Angeles	CA	X	X	X	X	
Oakland	CA	X	X	X	X	X
Orange	CA		X			
Orange County	CA	X	X	X	X	
Pasadena	CA			X		
Rancho Cordova	CA	X	X	X	X	
Riverside	CA	X	X	X	X	X
Sacramento	CA	X	X	X	X	X
San Diego	CA	X	X	X	X	
San Francisco	CA	X	X	X	X	
San Jose	CA	X	X	X		
Santa Ana	CA	X	X	X	X	
Santa Monica	CA		X			
Santa Rosa	CA	X	X			
Stockton	CA	X	X			
Ventura	CA	X	X	X	X	
Walnut Creek	CA	X	X			
Woodland Hills	CA		X	X		
Boulder	CO			X		
Broomfield	CO					X
Colorado Springs	CO		X	X	X	X
Denver	CO		X	X	X	X
Englewood	CO			X	X	X
Grand Junction	CO		X	X	X	
Bridgeport	CT	X	X	X		
Hartford	CT	X	X	X	X	
New Haven	CT	X	X	X	X	
Stamford	CT	X	X			
Washington	DC	X	X	X	X	
Wilmington	DE	X	X	X	X	
Boca Raton	FL		X	X		
Bradenton	FL	X	X			

## Index by State

### Differentials Available

City	State	Up to \$30,000	\$30,000 to \$60,000	\$60,000 to \$90,000	\$90,000 to \$120,000	\$120,000 to \$150,000
Clearwater	FL	X	X			
Daytona Beach	FL	X	X	X		
Fort Lauderdale	FL	X	X	X	X	
Fort Myers	FL		X	X	X	X
Hollywood	FL	X	X	X		
Jacksonville	FL	X	X	X	X	X
Lakeland	FL	X				
Melbourne	FL	X	X	X		
Miami	FL	X	X	X		
Ocala	FL	X	X	X		
Orlando	FL	X	X	X	X	X
Pensacola	FL	X				
Pompano Beach	FL	X	X	X		
Saint Petersburg	FL	X	X			
Sarasota	FL		X	X	X	
Tallahassee	FL	X	X	X	X	X
Tampa	FL	X	X	X	X	
West Palm Beach	FL	X	X	X	X	
Athens	GA	X	X			
Atlanta	GA	X	X	X	X	
Augusta	GA	X	X	X		
Columbus	GA	X	X	X		
Duluth	GA		X	X	X	
Macon	GA	X	X	X		
McDonough	GA	X				
Savannah	GA	X	X	X	X	
Smyrna	GA		X			
Honolulu	HI	X	X			
Cedar Rapids	IA	X	X	X	X	
Des Moines	IA	X	X	X	X	X
Boise	ID	X	X	X	X	X
Bloomington	IL		X			
Chicago	IL	X	X	X	X	
Schaumburg	IL		X	X		
Evansville	IN		X	X		
Fort Wayne	IN		X	X	X	X
Gary	IN		X	X	X	
Indianapolis	IN	X	X	X	X	
Lafayette	IN	X	X			
South Bend	IN		X			
Overland Park	KS	X	X	X		
Wichita	KS	X	X	X	X	
Lexington	KY	X	X	X		
Louisville	KY	X	X	X	X	X
Baton Rouge	LA	X	X			
New Orleans	LA	X	X	X		
Boston	MA	X	X	X	X	

## Index by State

### Differentials Available

City	State	Differentials Available				
		Up to \$30,000	\$30,000 to \$60,000	\$60,000 to \$90,000	\$90,000 to \$120,000	\$120,000 to \$150,000
New Bedford	MA	X				
Springfield	MA		X			
Worcester	MA	X	X	X		
Baltimore	MD	X	X	X	X	
Bethesda	MD		X			
Glen Burnie	MD		X			
Portland	ME		X	X		
Ann Arbor	MI	X	X	X		
Detroit	MI			X	X	X
Grand Rapids	MI			X	X	X
Minneapolis	MN	X	X	X	X	
Saint Paul	MN	X	X	X	X	
Kansas City	MO	X	X	X	X	X
St. Louis	MO		X	X	X	
Jackson	MS	X	X			
Asheville	NC	X	X			
Cary	NC		X	X	X	X
Charlotte	NC	X	X	X	X	
Durham	NC	X	X	X		
Greensboro	NC		X	X	X	X
Raleigh	NC	X	X	X	X	
Winston Salem	NC	X	X	X		
Omaha	NE	X	X	X	X	X
Manchester	NH	X	X	X	X	
Portsmouth	NH	X	X	X		
Atlantic City	NJ	X				
Bergen	NJ	X	X	X		
Bridgewater	NJ		X			
Jersey City	NJ		X	X	X	
Middlesex	NJ	X	X	X	X	
Monmouth	NJ	X	X	X		
Newark	NJ		X	X	X	X
Parsippany	NJ		X			
Trenton	NJ		X	X		
Albuquerque	NM	X	X	X		
Las Vegas	NV	X	X	X	X	X
Reno	NV		X			
Albany	NY			X		
Brooklyn	NY		X			
Buffalo	NY	X	X	X	X	X
Melville	NY		X	X		
Nassau	NY		X	X	X	X
New York	NY	X	X	X	X	
Rochester	NY	X	X	X	X	X
Syracuse	NY		X	X	X	
White Plains	NY		X			
Akron	OH	X	X	X		

## Index by State

### Differentials Available

City	State	Up to \$30,000	\$30,000 to \$60,000	\$60,000 to \$90,000	\$90,000 to \$120,000	\$120,000 to \$150,000
Canton	OH	X	X	X		
Cincinnati	OH	X	X	X	X	
Cleveland	OH	X	X	X	X	
Columbus	OH			X	X	
Dayton	OH		X	X	X	X
Dublin	OH		X	X	X	
Oklahoma City	OK	X	X	X	X	
Tulsa	OK	X	X	X	X	
Beaverton	OR			X		
Portland	OR			X	X	
Salem	OR		X			
Allentown	PA	X	X	X		
Harrisburg	PA	X	X	X	X	
Lancaster	PA		X			
Philadelphia	PA	X	X	X	X	
Pittsburgh	PA		X	X	X	
Reading	PA	X	X	X		
Scranton	PA	X	X	X	X	X
York	PA	X	X			
Providence	RI			X	X	X
Charleston	SC		X	X	X	X
Columbia	SC	X	X	X	X	
Greenville	SC		X	X	X	X
Spartanburg	SC	X	X			
Chattanooga	TN	X	X	X	X	
Knoxville	TN	X	X	X	X	X
Memphis	TN		X	X	X	X
Nashville	TN	X	X	X	X	
Austin	TX		X	X	X	X
Carrollton	TX	X				
Dallas	TX	X	X	X	X	X
Fort Worth	TX	X	X	X	X	X
Houston	TX	X	X	X	X	
Irving	TX		X	X		
Plano	TX	X	X	X	X	
Richardson	TX	X	X	X		
San Antonio	TX	X	X	X	X	
Salt Lake City	UT	X	X	X	X	X
Arlington	VA		X	X	X	
Chesapeake	VA	X	X	X		
Fairfax	VA	X	X	X		
Mc Lean	VA			X	X	
Norfolk	VA	X	X	X	X	
Richmond	VA	X	X	X	X	X
Roanoke	VA	X	X	X		
Virginia Beach	VA	X	X	X		
Bellevue	WA		X	X		

## Index by State

### Differentials Available

City	State	Differentials Available				
		Up to \$30,000	\$30,000 to \$60,000	\$60,000 to \$90,000	\$90,000 to \$120,000	\$120,000 to \$150,000
Redmond	WA			X		
Seattle	WA	X	X	X	X	
Spokane	WA	X	X	X		
Tacoma	WA		X			
Green Bay	WI	X	X	X	X	
Kenosha	WI	X				
Madison	WI		X	X	X	
Milwaukee	WI	X	X	X	X	X