

How the Pueblo Area Stacks Up:
**An Evaluation of U.S. Metropolitan Area Wages Adjusted to
Account for Relative Cost of Living Differences**



Prepared by



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SUMMARY OF FINDINGS:

Puebloans have long felt that their community's low ranking in federal surveys of wages have been unduly prejudicial to a fair assessment of quality of life locally. Wage rates should be evaluated in the context of the relative cost of living in a community. A city that has high wages but which is also an expensive place in which to live is not as attractive as one with more modest wages but inexpensive costs for commodities and services.

This report attempts to compare wages within U.S. metropolitan areas before and after adjusting for relative differences in cost of living. It reveals that after cost differences have been taken into account, Pueblo has a somewhat improved standing relative to other communities. The argument that the community is unfairly maligned if only wage rankings are considered appears to have at least some validity. This report attempts to quantify what has been understood intuitively as being true. The conclusions which can be drawn from this report are outlined below:

- Before adjustment for wage differences, Pueblo ranked 174th of the 212 U.S. metropolitan areas where cost of living data permitted an analysis of wages;
- After adjustment for cost of living differences, Pueblo's 2003 wage rank relative to the other metropolitan areas was 131/212;
- Pueblo's unadjusted 2003 wage was \$28,452. After wage adjustment for cost of living differences, it was \$31,933, almost \$3,500 greater;
- Before wage adjustment, Pueblo's wage was over \$4,500 less than the mean U.S. metropolitan wage;
- After adjustment for wages differences, Pueblo's wage level was still below the average National value, but only by \$1,400.

The reader is encouraged to at least glance at the appendices, which show the relative ranking of communities by their respective wage rates. Three tables are included in the appendices: The communities, sorted alphabetically by name, numerically by rank, and numerically by adjusted wage rank.

INTRODUCTION:

For many years, the U.S. Bureau of Labor Statistics has released data showing wage rankings for U.S. metropolitan areas. This information provides a useful means of gauging the relative economic affluence of U.S. communities, but it reveals only part of the picture. The figures do not take into account relative cost of living differences between cities. Housing costs in particular vary widely between different geographic areas. The value of amenities which can be afforded is directly related to disposable income, which in turn is influenced by the amount of wages which must be spent to provide for basic goods and services. The overall quality of life in communities is directly impacted not only by wages, but also by the cost of living within these localities.

This report has been prepared to provide a more realistic assessment of the relative affluence of communities by adjusting wage rates using relative cost of living information. Two data sources are the basis of the report: the U.S. Bureau of Labor Statistics issues wage rankings for U.S. metropolitan areas. For this report, 2003 annual data were used, as this was the latest which was available. The American Chamber of Commerce Researcher's Association (ACCRA), issues a report that indicates the relative cost of living within various communities. While not all of the 362 U.S. metropolitan areas listed in the Bureau of Labor Statistics wage report are included, a fair sampling of them are shown.

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Questions or comments about this study can be sent to Don Vest, PACOG MPO/TPR, 211 East D. St., Pueblo, CO 81003, or by e-mail to dvest@pueblo.us.

METHODOLOGY:

The American Chamber of Commerce Researcher's Association (ACCRA) releases information on a quarterly basis which shows the relative cost of living in U.S. communities. Through a voluntary effort of organizations within the participating communities, information is collected on the cost of goods and services within these respective areas. Once the information has been tabulated, it is assigned a weighted value based on expenditure patterns of executive and professional households. The information for each community is given a ranking. An index value of 100.0 is established as the cost of living in a typical U.S. community. It costs more to live in a community with an index value of greater than 100; less than what is typical for the U.S. in communities having an index value of less than 100.0. In addition to its overall rank, each community is evaluated on six separate categories, namely: groceries, housing, utilities, transportation, health care and miscellaneous goods and services.

The 2003 metropolitan area wage data from the U.S. Bureau of Labor Statistics is comprehensive in listing all U.S. metropolitan statistical areas. The data on relative cost of living, available from the ACCRA report does not include the universe of metropolitan areas, but nonetheless provides a fair sample of metropolitan areas which are available for analysis.

The unadjusted 2003 metro area wage is divided by its relative cost of living to derive an adjusted wage. Two examples will show how the process works: Abilene, TX has an unadjusted 2003 wage rate of \$26,013, and a relative cost of living index value of 90.2; (it costs less to live in Abilene than the U.S. average). Dividing the first number by the second (.902), yields the adjusted wage value of \$28,839. This makes sense. Because it costs less to live in Abilene the adjustment of wages should give a value which is higher than the unadjusted rate. This accounts for the comparative advantage Abilene has in terms of its cost of living.

Now consider the example of a community where the cost of living is greater than the U.S. value—Albuquerque, NM. Albuquerque has a relatively high wage rate of \$33,406, but also it costs more to live there than true Nationally. Its cost of living figure was 106.3. Dividing the first value by the second, (1.063), gives an adjusted wage of \$28,001. The relative affluence of Albuquerque is offset by its relatively high cost of living. Again, this is reasonable, since a community with higher than average cost of living would be expected to have an adjusted wage rate that is less than the unadjusted value.

The results of the unadjusted and adjusted metropolitan wage values are then sorted and ranked from highest to lowest. The balance of this report contains tables and graphics that attempt to gauge the implications of these rankings.

ANALYSIS:

In terms of the unadjusted wage values, the range was from a high of \$62,779 in Bridgeport-Stamford-Norwalk, CT MSA to a low of \$23,539 in Brownsville-Harlingen, TX MSA. The mean (average) value was \$32,989. Pueblo's wage was \$28,452, and it ranked 174th of the 212 communities.

In terms of the adjusted wage rates, the high value was \$46,873 in Houston-Baytown-Sugarland, TX MSA to a low value of \$22,679 in Honolulu, HI MSA. Though wages in Honolulu are relatively high, the high cost of living ensures that wage levels cannot compensate for the expense of living there (although other intangible factors may come into play).

The table below shows summary statistics for the unadjusted and adjusted distribution of wages:

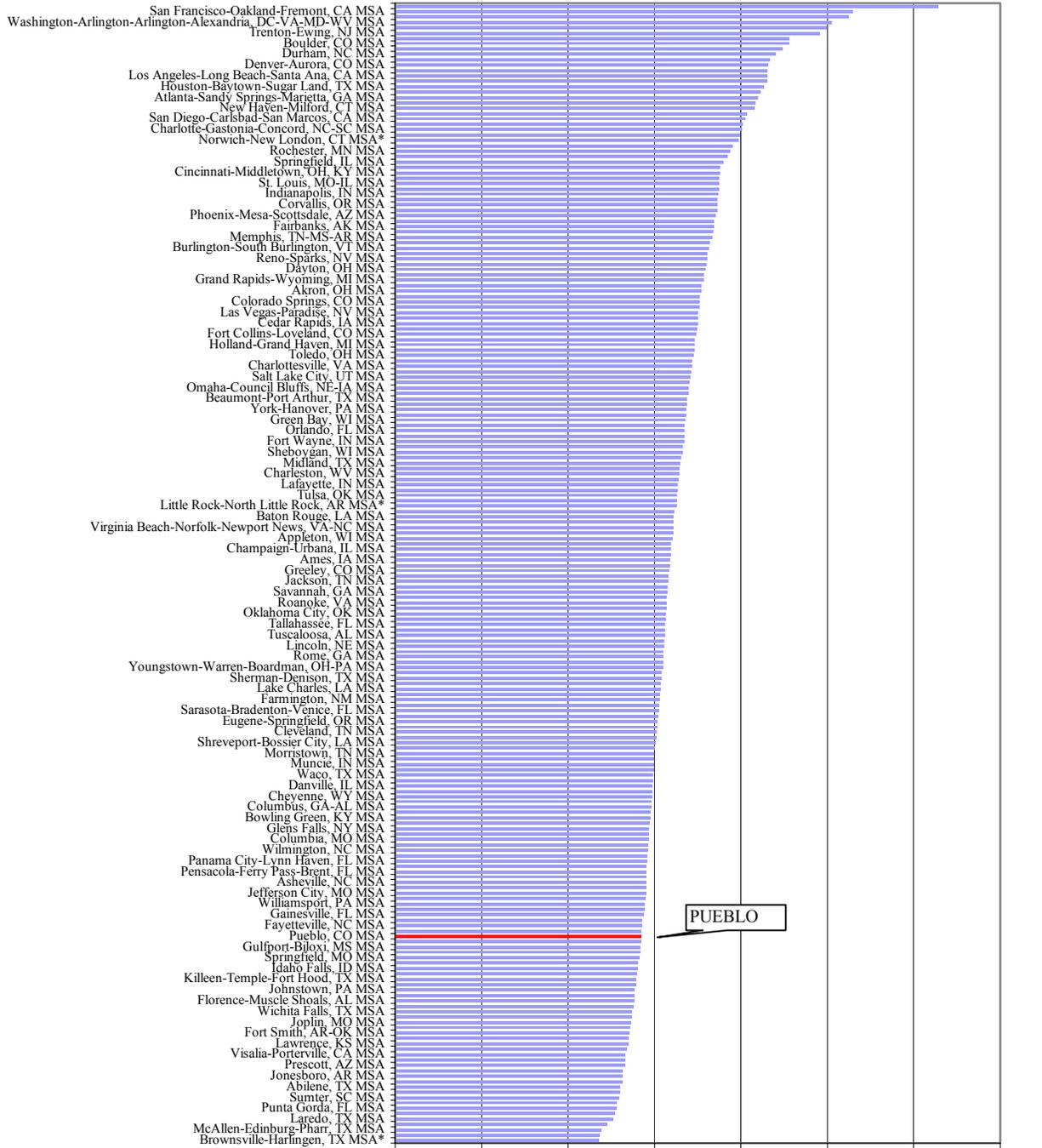
TABLE 1: FREQUENCY DISTRIBUTION*

Unadjusted 2003 Wages			Adjusted 2003 Wages		
CLASS	Number	Percent	CLASS	Number	Percent
\$0 - \$27,208	21	9.9%	\$0 - \$29,175	33	15.6%
\$27,208 - \$32,989	106	50.0%	\$29,175 - \$33,352	79	37.3%
\$32,989 - \$38,771	58	27.4%	\$33,352 - \$37,530	69	32.5%
> \$38,771	27	12.7%	> \$37,530	31	14.6%
TOTAL	212	100.0%	TOTAL	212	100.0%
BY QUARTILES			BY QUARTILES		
Q1	\$29,141		Q1	\$30,545	
Q2	\$31,633		Q2	\$33,134	
Q3	\$35,384		Q3	\$35,894	
Q4	\$62,779		Q4	\$46,873	
SKEWNESS	1.565			0.38535	
KURTOSIS	3.9815			0.25193	

*NOTE: Distribution by classes represents 1 standard deviation above and below the mean.

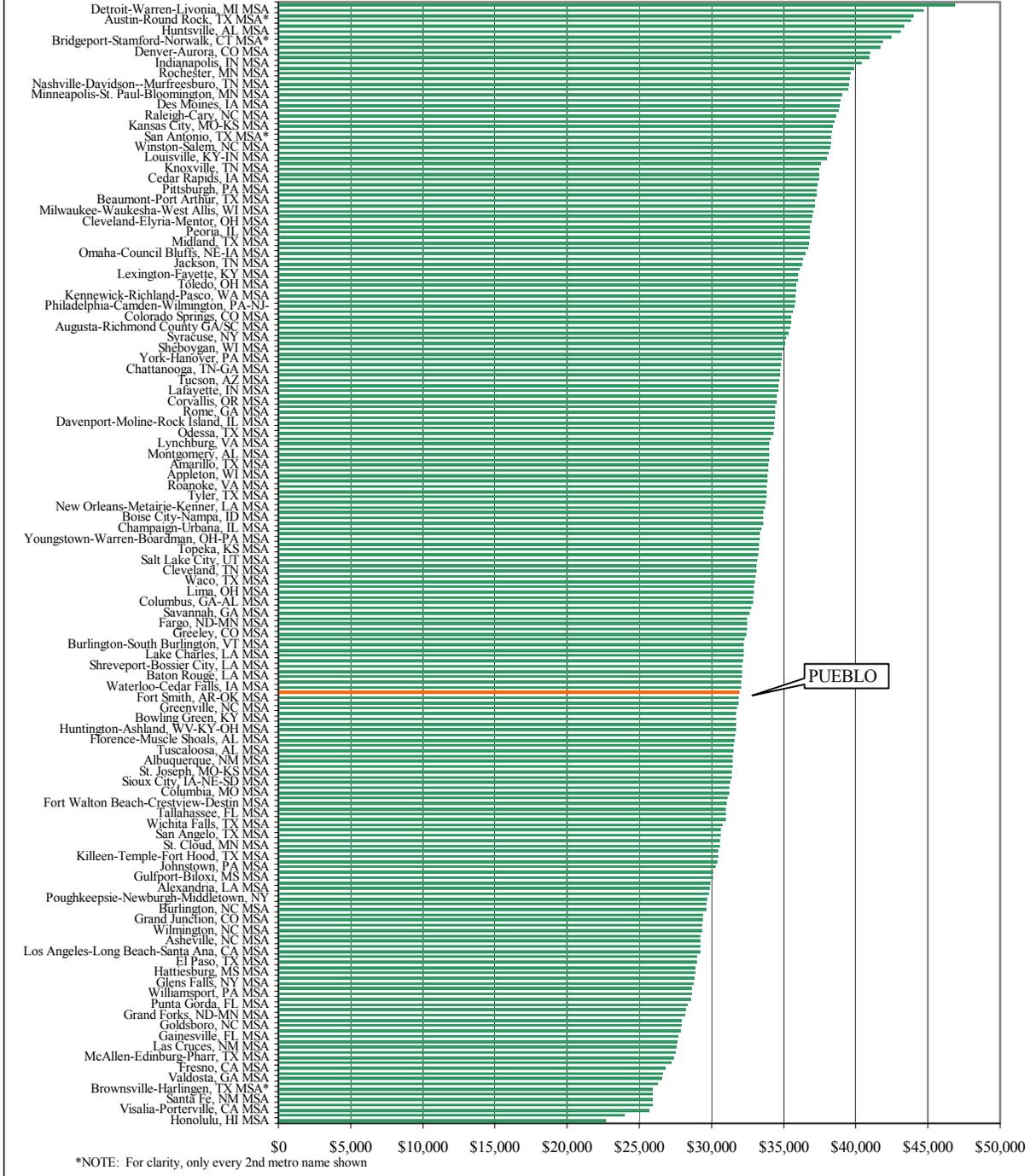
An ancient Chinese proverb states that a picture is worth a thousand words. For purposes of this report, two pictures are worth two-thousand words. These are shown on the following two pages. The maps (following the graphs) augment these conclusions.

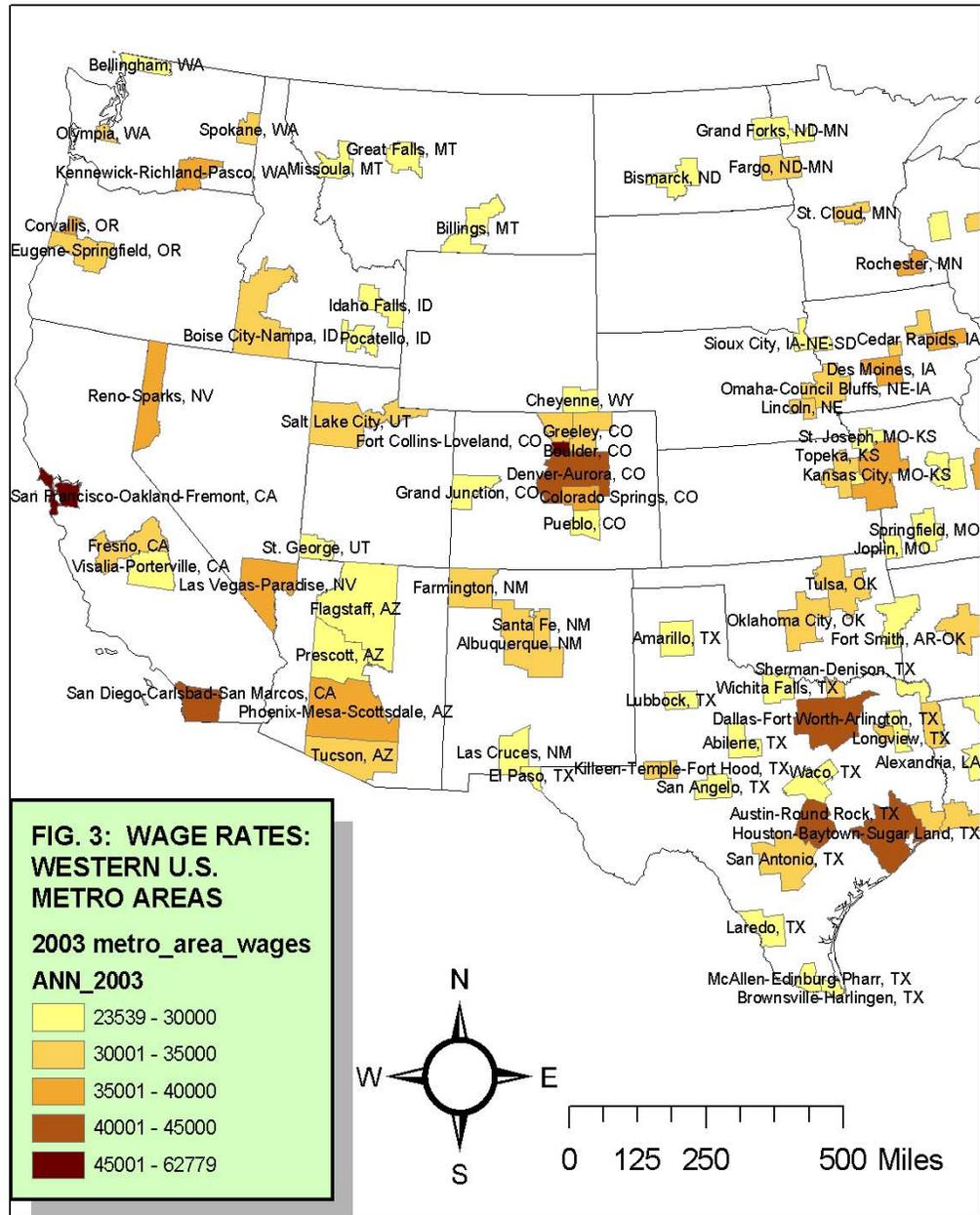
**FIG. 1: U.S. METRO AREA WAGES, 2003
(UNADJUSTED)***

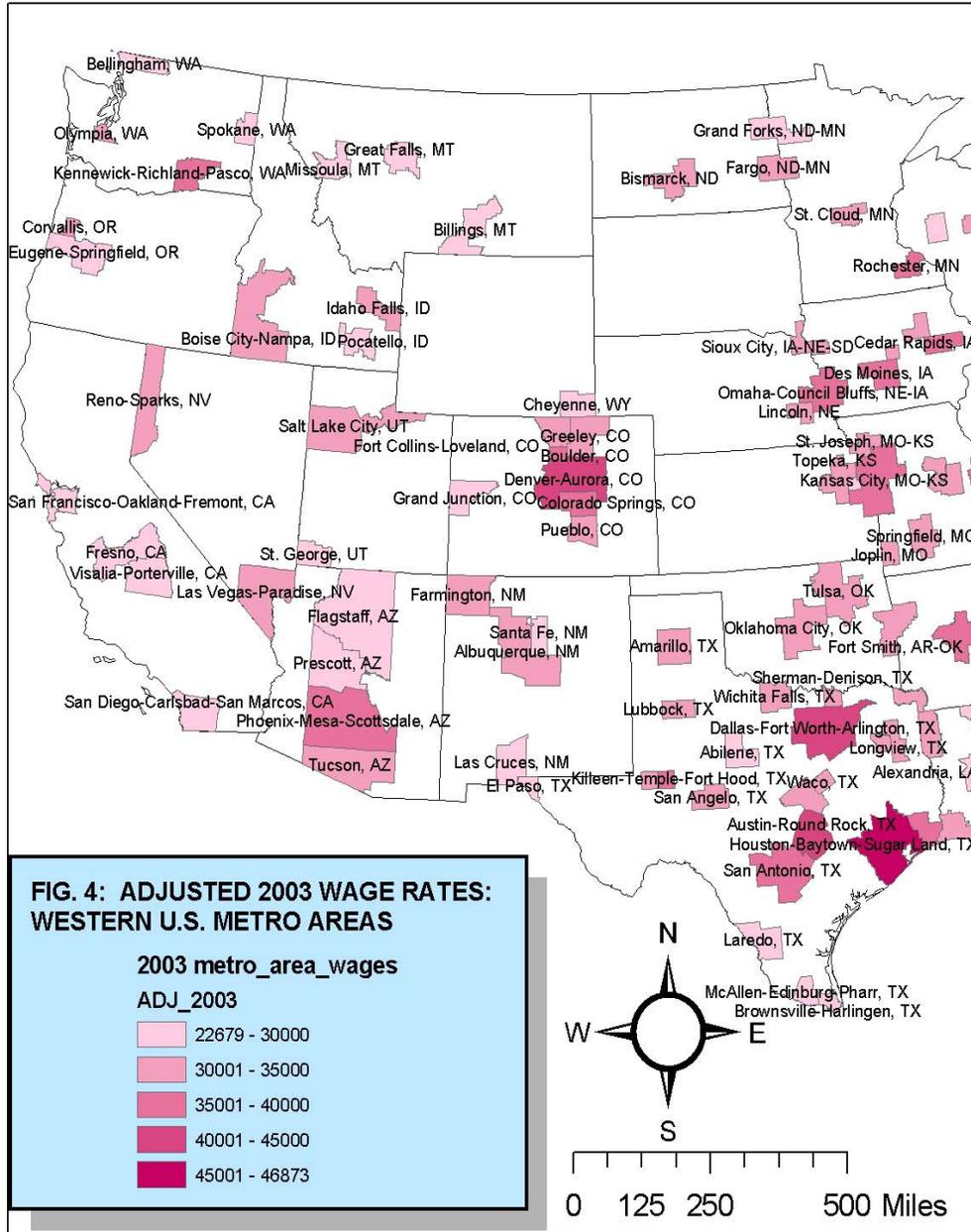


*NOTE For clarity, only every 2nd name shown \$0 \$10,000 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000

FIG. 2: U.S. METRO AREA WAGES, 2003 (ADJUSTED FOR RELATIVE COST OF LIVING)*







CONCLUSIONS:

Figure 1 shows that in terms of its wages, Pueblo ranks far down the list. After wages are adjusted to account for cost of living differences, Pueblo's rank shows a marked improvement, though not to the extent of bringing wages to the level of the average U.S. metropolitan area. This is depicted in Figure 2.

The maps show that the most significant impact that adjustment for cost of living differentials has (for Colorado at least) is to lower the relative rank of Boulder, which ranked high in terms of its unadjusted wage ranking, but also has a high cost of living.

Accounting for cost of living differences does produce some real differences in the level of wages in a community. These factors have some validity in assessing economic affluence. Indeed, they are vital in evaluating the overall quality of life in a community.

APP. 1: 2003 U.S. METROPOLITAN AREA WAGES
(Sorted by Metropolitan Statistical Area Name)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Abilene, TX MSA	\$26,013	90.2	202	\$28,839	183
Akron, OH MSA	\$35,379	94.8	54	\$37,320	35
Albuquerque, NM MSA	\$33,406	106.3	81	\$31,426	144
Alexandria, LA MSA	\$27,928	93.5	181	\$29,870	168
Amarillo, TX MSA	\$29,871	88.1	143	\$33,906	88
Ames, IA MSA	\$31,769	98.0	104	\$32,417	119
Appleton, WI MSA	\$32,062	94.7	100	\$33,856	90
Asheville, NC MSA	\$29,012	99.3	164	\$29,217	178
Atlanta-Sandy Springs-Marietta, GA MSA	\$41,959	96.9	18	\$43,301	5
Auburn-Opelika, AL MSA	\$27,686	90.9	185	\$30,458	161
Augusta-Richmond County GA/SC MSA	\$32,620	92.0	91	\$35,457	62
Austin-Round Rock, TX MSA*	\$40,741	93.0	21	\$43,808	4
Baltimore-Towson, MD MSA	\$39,927	94.0	25	\$42,476	7
Baton Rouge, LA MSA	\$32,225	100.4	96	\$32,097	128
Beaumont-Port Arthur, TX MSA	\$33,716	90.8	74	\$37,132	38
Bellingham, WA MSA	\$29,146	105.9	159	\$27,522	199
Billings, MT MSA	\$29,085	97.7	161	\$29,770	169
Bismarck, ND MSA	\$29,448	93.0	153	\$31,665	137
Boise City-Nampa, ID MSA	\$32,174	95.8	99	\$33,585	98
Boston-Cambridge-Quincy, MA-NH MSA	\$49,889	135.0	5	\$36,955	41
Boulder, CO MSA	\$45,542	117.4	8	\$38,792	21
Bowling Green, KY MSA	\$29,497	93.1	152	\$31,683	136
Bridgeport-Stamford-Norwalk, CT MSA*	\$62,779	150.1	1	\$41,825	8
Brownsville-Harlingen, TX MSA*	\$23,539	90.7	212	\$25,953	206
Buffalo-Niagara Falls, NY MSA	\$33,587	99.4	77	\$33,790	93
Burlington, NC MSA	\$28,958	97.9	167	\$29,579	172
Burlington-South Burlington, VT MSA	\$36,263	112.5	46	\$32,234	122
Cedar Rapids, IA MSA	\$35,014	93.6	60	\$37,408	34
Champaign-Urbana, IL MSA	\$31,859	95.3	102	\$33,430	100
Charleston, WV MSA	\$32,818	91.6	88	\$35,828	55

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Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Charleston-North Charleston, SC MSA	\$31,186	97.4	117	\$32,018	129
Charlotte-Gastonia-Concord, NC-SC MSA	\$40,126	96.3	24	\$41,668	9
Charlottesville, VA MSA	\$34,281	106.8	68	\$32,098	127
Chattanooga, TN-GA MSA	\$31,834	91.7	103	\$34,715	70
Cheyenne, WY MSA	\$29,699	104.0	148	\$28,557	189
Chicago-Naperville-Joliet, IL-IN-WI MSA	\$43,301	131.1	11	\$33,029	109
Cincinnati-Middletown, OH, KY MSA	\$37,548	95.2	32	\$39,441	17
Clarksville, TN-KY MSA*	\$27,605	88.0	187	\$31,369	147
Cleveland, TN MSA	\$30,203	91.3	136	\$33,081	108
Cleveland-Elyria-Mentor, OH MSA	\$37,504	101.5	33	\$36,950	42
Colorado Springs, CO MSA	\$35,150	99.0	56	\$35,505	60
Columbia, MO MSA	\$29,324	94.0	156	\$31,196	150
Columbia, SC MSA	\$31,366	95.3	113	\$32,913	111
Columbus, GA-AL MSA	\$29,569	90.0	150	\$32,854	114
Corvallis, OR MSA	\$37,292	108.1	38	\$34,498	76
Dallas-Fort Worth-Arlington, TX MSA	\$42,216	96.0	17	\$43,975	3
Danville, IL MSA	\$29,729	94.6	146	\$31,426	145
Davenport-Moline-Rock Island, IL MSA	\$32,775	95.5	89	\$34,319	80
Dayton, OH MSA	\$35,851	93.2	50	\$38,467	23
Decatur, AL MSA	\$31,409	87.8	111	\$35,773	57
Decatur, IL MSA	\$34,199	93.0	69	\$36,773	45
Denver-Aurora, CO MSA	\$43,112	105.2	12	\$40,981	10
Des Moines, IA MSA	\$36,873	94.9	41	\$38,855	20
Detroit-Warren-Livonia, MI MSA	\$44,788	100.3	9	\$44,654	2
Durham, NC MSA	\$43,968	114.8	10	\$38,300	27
Eau Claire, WI MSA	\$29,353	99.0	154	\$29,649	171
El Paso, TX MSA	\$27,024	93.3	193	\$28,965	182
Eugene-Springfield, OR MSA	\$30,316	108.6	134	\$27,915	193
Evansville, IN-KY MSA	\$33,085	97.8	85	\$33,829	91
Fairbanks, AK MSA	\$36,868	125.3	42	\$29,424	173
Fargo, ND-MN MSA	\$30,045	92.6	139	\$32,446	118

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(Sorted by Metropolitan Statistical Area Name)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Farmington, NM MSA	\$30,556	97.2	130	\$31,436	143
Fayetteville, NC MSA	\$28,534	94.8	172	\$30,099	165
Fayetteville-Springdale-Rogers, AR-MO MSA	\$31,753	94.7	105	\$33,530	99
Flagstaff, AZ MSA	\$28,474	107.0	173	\$26,611	203
Florence-Muscle Shoals, AL MSA	\$27,681	87.6	186	\$31,599	140
Fort Collins-Loveland, CO MSA	\$34,807	102.4	62	\$33,991	85
Fort Smith, AR-OK MSA	\$27,087	85.0	192	\$31,867	132
Fort Walton Beach-Crestview-Destin MSA	\$29,266	94.3	157	\$31,035	152
Fort Wayne, IN MSA	\$33,397	89.2	82	\$37,441	33
Fresno, CA MSA	\$30,196	112.7	137	\$26,793	202
Gainesville, FL MSA	\$28,770	104.0	170	\$27,663	196
Glens Falls, NY MSA	\$29,353	102.1	155	\$28,749	186
Goldsboro, NC MSA	\$26,311	94.3	199	\$27,901	194
Grand Forks, ND-MN MSA	\$26,624	94.5	197	\$28,174	192
Grand Junction, CO MSA	\$29,053	98.8	163	\$29,406	174
Grand Rapids-Wyoming, MI MSA	\$35,632	98.1	52	\$36,322	49
Great Falls, MT MSA	\$26,000	95.6	203	\$27,197	201
Greeley, CO MSA	\$31,655	97.8	106	\$32,367	120
Green Bay, WI MSA	\$33,550	95.6	78	\$35,094	65
Greenville, NC MSA	\$29,799	93.9	145	\$31,735	134
Gulfport-Biloxi, MS MSA	\$28,383	94.4	176	\$30,067	166
Hartford-West Hartford-East Hartford, CT MSA	\$45,613	121.5	7	\$37,542	31
Hattiesburg, MS MSA	\$26,809	93.0	195	\$28,827	184
Holland-Grand Haven, MI MSA	\$34,637	97.6	64	\$35,489	61
Honolulu, HI MSA	\$35,016	154.4	59	\$22,679	212
Houston-Baytown-Sugar Land, TX MSA	\$42,608	90.9	16	\$46,873	1
Huntington-Ashland, WV-KY-OH MSA	\$29,592	93.5	149	\$31,649	138
Huntsville, AL MSA	\$40,150	93.1	23	\$43,126	6
Idaho Falls, ID MSA	\$28,007	89.7	180	\$31,223	149
Indianapolis, IN MSA	\$37,326	92.4	36	\$40,396	12
Jackson, MS MSA	\$31,074	93.9	119	\$33,093	107

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(Sorted by Metropolitan Statistical Area Name)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Jackson, TN MSA	\$31,573	87.0	108	\$36,291	50
Jacksonville, FL MSA	\$35,398	91.0	53	\$38,899	19
Janesville, WI MSA	\$34,012	96.2	71	\$35,356	63
Jefferson City, MO MSA	\$28,994	93.3	166	\$31,076	151
Johnson City, TN MSA	\$27,909	90.2	183	\$30,941	155
Johnstown, PA MSA	\$27,691	91.5	184	\$30,263	164
Jonesboro, AR MSA	\$26,273	86.0	200	\$30,550	159
Joplin, MO MSA	\$27,283	86.7	190	\$31,468	141
Kansas City, MO-KS MSA	\$37,267	97.0	39	\$38,420	24
Kennewick-Richland-Pasco, WA MSA	\$36,094	100.8	47	\$35,808	56
Killeen-Temple-Fort Hood, TX MSA	\$27,914	91.7	182	\$30,441	162
Kingsport-Bristol-Bristol-Bristol, TN-VA MSA	\$31,457	87.4	109	\$35,992	53
Knoxville, TN MSA	\$33,713	90.0	75	\$37,459	32
Lafayette, IN MSA	\$32,671	94.4	90	\$34,609	74
Lafayette, LA MSA	\$32,224	95.1	97	\$33,884	89
Lake Charles, LA MSA	\$30,728	95.4	128	\$32,210	124
Laredo, TX MSA	\$25,207	86.3	208	\$29,209	179
Las Cruces, NM MSA	\$26,243	95.2	201	\$27,566	198
Las Vegas-Paradise, NV MSA	\$35,061	105.6	58	\$33,202	105
Lawrence, KS MSA	\$26,934	96.7	194	\$27,853	195
Lexington-Fayette, KY MSA	\$34,602	96.1	65	\$36,006	52
Lima, OH MSA	\$31,031	94.3	123	\$32,907	112
Lincoln, NE MSA	\$31,053	97.9	120	\$31,719	135
Little Rock-North Little Rock, AR MSA*	\$32,553	87.7	94	\$37,119	39
Longview, TX MSA	\$28,561	88.0	171	\$32,456	117
Los Angeles-Long Beach-Santa Ana, CA MSA	\$43,004	147.4	14	\$29,175	180
Louisville, KY-IN MSA	\$34,651	91.3	63	\$37,953	30
Lubbock, TX MSA	\$28,450	88.2	175	\$32,256	121
Lynchburg, VA MSA	\$29,955	88.1	141	\$34,001	84
Manchester-Nashua, NH MSA	\$41,685	104.5	19	\$39,890	13
McAllen-Edinburg-Pharr, TX MSA	\$23,807	87.0	210	\$27,364	200

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Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Memphis, TN-MS-AR MSA	\$36,634	89.5	44	\$40,932	11
Miami-Fort Lauderdale-Miami Beach, FL MSA	\$36,756	116.2	43	\$31,632	139
Midland, TX MSA	\$32,952	89.8	86	\$36,695	46
Milwaukee-Waukesha-West Allis, WI MSA	\$37,626	101.7	31	\$36,997	40
Minneapolis-St. Paul-Bloomington, MN MSA	\$43,000	110.2	15	\$39,020	18
Missoula, MT MSA	\$28,073	99.6	179	\$28,186	191
Mobile, AL MSA	\$30,753	89.5	125	\$34,361	79
Monroe, LA MSA	\$27,228	95.1	191	\$28,631	187
Montgomery, AL MSA	\$31,610	93.0	107	\$33,989	86
Morristown, TN MSA	\$29,978	87.9	140	\$34,105	83
Muncie, IN MSA	\$29,877	91.2	142	\$32,760	115
Myrtle Beach-Conway-North Myrtle Beach, SC MSA	\$25,401	96.8	207	\$26,241	205
Nashville-Davidson--Murfreeseburo, TN MSA	\$36,027	91.2	49	\$39,503	16
New Haven-Milford, CT MSA	\$41,534	119.1	20	\$34,873	67
New Orleans-Metairie-Kenner, LA MSA	\$33,191	98.5	83	\$33,696	96
New York-Northern NJ-Island,NY-NJ-PA MSA*	\$52,457	219.1	3	\$23,942	211
Norwich-New London, CT MSA*	\$39,680	115.7	26	\$34,296	81
Odessa, TX MSA	\$30,618	89.4	129	\$34,248	82
Oklahoma City, OK MSA	\$31,307	92.2	114	\$33,956	87
Olympia, WA MSA	\$34,318	99.1	67	\$34,630	73
Omaha-Council Bluffs, NE-IA MSA	\$33,933	93.0	72	\$36,487	48
Orlando, FL MSA	\$33,411	99.0	80	\$33,748	95
Panama City-Lynn Haven, FL MSA	\$29,127	94.0	160	\$30,986	153
Pensacola-Ferry Pass-Brent, FL MSA	\$29,082	95.7	162	\$30,389	163
Peoria, IL MSA	\$35,131	95.5	57	\$36,786	44
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	\$43,029	120.4	13	\$35,738	58
Phoenix-Mesa-Scottsdale, AZ MSA	\$37,026	97.2	40	\$38,093	29
Pittsburgh, PA MSA	\$36,394	97.6	45	\$37,289	36
Pocatello, ID MSA	\$25,653	89.1	205	\$28,791	185
Portland-Vancouver-Beaverton, OR-WA MSA	\$38,494	111.9	29	\$34,400	77

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Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Poughkeepsie-Newburgh-Middletown, NY MSA	\$35,705	120.3	51	\$29,680	170
Prescott, AZ MSA	\$26,552	102.4	198	\$25,930	207
Pueblo, CO MSA	\$28,452	89.1	174	\$31,933	131
Punta Gorda, FL MSA	\$25,627	90.4	206	\$28,348	190
Raleigh-Cary, NC MSA	\$37,315	96.7	37	\$38,588	22
Reno-Sparks, NV MSA	\$36,067	104.5	48	\$34,514	75
Richmond, VA MSA	\$37,390	100.3	35	\$37,278	37
Roanoke, VA MSA	\$31,387	92.8	112	\$33,822	92
Rochester, MN MSA	\$38,744	97.7	28	\$39,656	14
Rome, GA MSA	\$31,039	90.3	122	\$34,373	78
Salt Lake City, UT MSA	\$34,071	102.7	70	\$33,175	106
San Angelo, TX MSA	\$27,296	89.1	189	\$30,635	158
San Antonio, TX MSA*	\$32,290	84.3	95	\$38,304	26
San Diego-Carlsbad-San Marcos, CA MSA	\$40,487	138.0	22	\$29,338	175
San Francisco-Oakland-Fremont, CA MSA	\$52,885	181.0	2	\$29,218	177
Santa Fe, NM MSA	\$31,050	119.8	121	\$25,918	208
Sarasota-Bradenton-Venice, FL MSA	\$30,456	105.1	132	\$28,978	181
Savannah, GA MSA	\$31,456	96.4	110	\$32,631	116
Sheboygan, WI MSA	\$33,188	94.9	84	\$34,972	66
Sherman-Denison, TX MSA	\$30,750	92.3	126	\$33,315	101
Shreveport-Bossier City, LA MSA	\$30,054	93.6	138	\$32,109	126
Sioux City, IA-NE-SD MSA	\$29,725	95.0	147	\$31,289	148
South Bend-Mishawaka, IN-MI MSA	\$32,561	96.9	93	\$33,603	97
Spartanburg, SC MSA	\$33,444	90.9	79	\$36,792	43
Spokane, WA MSA	\$30,549	102.1	131	\$29,921	167
Springfield, IL MSA	\$37,983	96.1	30	\$39,524	15
Springfield, MO MSA	\$28,245	87.8	178	\$32,170	125
St. Cloud, MN MSA	\$30,378	99.5	133	\$30,531	160
St. George, UT MSA	\$23,716	91.6	211	\$25,891	209
St. Joseph, MO-KS MSA	\$28,355	90.3	177	\$31,401	146
St. Louis, MO-IL MSA	\$37,429	103.8	34	\$36,059	51

APP. 1: 2003 U.S. METROPOLITAN AREA WAGES
(Sorted by Metropolitan Statistical Area Name)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Sumter, SC MSA	\$25,899	93.8	204	\$27,611	197
Syracuse, NY MSA	\$34,882	99.3	61	\$35,128	64
Tallahassee, FL MSA	\$31,189	100.8	116	\$30,941	154
Tampa-St Petersburg-Clearwater,FL MSA	\$33,907	95.2	73	\$35,617	59
Terre Haute, IN MSA	\$29,001	90.0	165	\$32,223	123
Texarkana, TX-Texarkana, AR MSA	\$28,811	90.5	169	\$31,835	133
Toledo, OH MSA	\$34,499	96.2	66	\$35,862	54
Topeka, KS MSA	\$30,729	92.4	127	\$33,256	104
Trenton-Ewing, NJ MSA	\$49,050	128.0	6	\$38,320	25
Tucson, AZ MSA	\$32,898	94.9	87	\$34,666	72
Tulsa, OK MSA	\$32,591	93.9	92	\$34,708	71
Tuscaloosa, AL MSA	\$31,117	98.9	118	\$31,463	142
Tyler, TX MSA	\$31,922	94.5	101	\$33,780	94
Valdosta, GA MSA	\$24,483	92.3	209	\$26,525	204
Vero Beach, FL MSA	\$29,546	96.4	151	\$30,649	157
Virginia Beach-Norfolk-Newport News, VA-NC MSA	\$32,218	98.0	98	\$32,876	113
Visalia-Porterville, CA MSA	\$26,637	103.7	196	\$25,687	210
Waco, TX MSA	\$29,857	90.6	144	\$32,955	110
Washington-Arlington-Arlington-Alexandria, DC-VA-MD-WV MSA	\$50,478	137.7	4	\$36,658	47
Waterloo-Cedar Falls, IA MSA	\$30,278	94.6	135	\$32,006	130
Wausau, WI MSA	\$31,302	94.1	115	\$33,265	103
Wichita Falls, TX MSA	\$27,347	89.0	188	\$30,727	156
Williamsport, PA MSA	\$28,846	100.8	168	\$28,617	188
Wilmington, NC MSA	\$29,181	99.5	158	\$29,328	176
Winston-Salem, NC MSA	\$35,203	92.1	55	\$38,223	28
Worcester, MA MSA	\$39,047	112.2	27	\$34,801	69
York-Hanover, PA MSA	\$33,656	96.6	76	\$34,841	68
Youngstown-Warren-Boardman, OH-PA MSA	\$31,012	93.1	124	\$33,310	102

APP. 2: 2003 U.S. METROPOLITAN AREA WAGES
(Sorted by 2003 Unadjusted Annual Wages)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Bridgeport-Stamford-Norwalk, CT MSA*	\$62,779	150.1	1	\$41,825	SEE
San Francisco-Oakland-Fremont, CA MSA	\$52,885	181.0	2	\$29,218	NEXT
New York-Northern NJ-Island,NY-NJ-PA MSA*	\$52,457	219.1	3	\$23,942	TABLE
Washington-Arlington-Arlington-Alexandria, DC-VA-MD-WV MSA	\$50,478	137.7	4	\$36,658	APP.3
Boston-Cambridge-Quincy, MA-NH MSA	\$49,889	135.0	5	\$36,955	
Trenton-Ewing, NJ MSA	\$49,050	128.0	6	\$38,320	
Hartford-West Hartford-East Hartford, CT MSA	\$45,613	121.5	7	\$37,542	
Boulder, CO MSA	\$45,542	117.4	8	\$38,792	
Detroit-Warren-Livonia, MI MSA	\$44,788	100.3	9	\$44,654	
Durham, NC MSA	\$43,968	114.8	10	\$38,300	
Chicago-Naperville-Joliet, IL-IN-WI MSA	\$43,301	131.1	11	\$33,029	
Denver-Aurora, CO MSA	\$43,112	105.2	12	\$40,981	
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	\$43,029	120.4	13	\$35,738	
Los Angeles-Long Beach-Santa Ana, CA MSA	\$43,004	147.4	14	\$29,175	
Minneapolis-St. Paul-Bloomington, MN MSA	\$43,000	110.2	15	\$39,020	
Houston-Baytown-Sugar Land, TX MSA	\$42,608	90.9	16	\$46,873	
Dallas-Fort Worth-Arlington, TX MSA	\$42,216	96.0	17	\$43,975	
Atlanta-Sandy Springs-Marietta, GA MSA	\$41,959	96.9	18	\$43,301	
Manchester-Nashua, NH MSA	\$41,685	104.5	19	\$39,890	
New Haven-Milford, CT MSA	\$41,534	119.1	20	\$34,873	
Austin-Round Rock, TX MSA*	\$40,741	93.0	21	\$43,808	
San Diego-Carlsbad-San Marcos, CA MSA	\$40,487	138.0	22	\$29,338	
Huntsville, AL MSA	\$40,150	93.1	23	\$43,126	
Charlotte-Gastonia-Concord, NC-SC MSA	\$40,126	96.3	24	\$41,668	
Baltimore-Towson, MD MSA	\$39,927	94.0	25	\$42,476	
Norwich-New London, CT MSA*	\$39,680	115.7	26	\$34,296	
Worcester, MA MSA	\$39,047	112.2	27	\$34,801	
Rochester, MN MSA	\$38,744	97.7	28	\$39,656	
Portland-Vancouver-Beaverton, OR-WA MSA	\$38,494	111.9	29	\$34,400	
Springfield, IL MSA	\$37,983	96.1	30	\$39,524	
Milwaukee-Waukesha-West Allis, WI MSA	\$37,626	101.7	31	\$36,997	

**APP. 2: 2003 U.S. METROPOLITAN
AREA WAGES**

(Sorted by 2003 Unadjusted Annual
Wages)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Cincinnati-Middletown, OH, KY MSA	\$37,548	95.2	32	\$39,441	
Cleveland-Elyria-Mentor, OH MSA	\$37,504	101.5	33	\$36,950	
St. Louis, MO-IL MSA	\$37,429	103.8	34	\$36,059	
Richmond, VA MSA	\$37,390	100.3	35	\$37,278	
Indianapolis, IN MSA	\$37,326	92.4	36	\$40,396	
Raleigh-Cary, NC MSA	\$37,315	96.7	37	\$38,588	
Corvallis, OR MSA	\$37,292	108.1	38	\$34,498	
Kansas City, MO-KS MSA	\$37,267	97.0	39	\$38,420	
Phoenix-Mesa-Scottsdale, AZ MSA	\$37,026	97.2	40	\$38,093	
Des Moines, IA MSA	\$36,873	94.9	41	\$38,855	
Fairbanks, AK MSA	\$36,868	125.3	42	\$29,424	
Miami-Fort Lauderdale-Miami Beach, FL MSA	\$36,756	116.2	43	\$31,632	
Memphis, TN-MS-AR MSA	\$36,634	89.5	44	\$40,932	
Pittsburgh, PA MSA	\$36,394	97.6	45	\$37,289	
Burlington-South Burlington, VT MSA	\$36,263	112.5	46	\$32,234	
Kennewick-Richland-Pasco, WA MSA	\$36,094	100.8	47	\$35,808	
Reno-Sparks, NV MSA	\$36,067	104.5	48	\$34,514	
Nashville-Davidson--Murfreesboro, TN MSA	\$36,027	91.2	49	\$39,503	
Dayton, OH MSA	\$35,851	93.2	50	\$38,467	
Poughkeepsie-Newburgh-Middletown, NY MSA	\$35,705	120.3	51	\$29,680	
Grand Rapids-Wyoming, MI MSA	\$35,632	98.1	52	\$36,322	
Jacksonville, FL MSA	\$35,398	91.0	53	\$38,899	
Akron, OH MSA	\$35,379	94.8	54	\$37,320	
Winston-Salem, NC MSA	\$35,203	92.1	55	\$38,223	
Colorado Springs, CO MSA	\$35,150	99.0	56	\$35,505	
Peoria, IL MSA	\$35,131	95.5	57	\$36,786	
Las Vegas-Paradise, NV MSA	\$35,061	105.6	58	\$33,202	
Honolulu, HI MSA	\$35,016	154.4	59	\$22,679	
Cedar Rapids, IA MSA	\$35,014	93.6	60	\$37,408	
Syracuse, NY MSA	\$34,882	99.3	61	\$35,128	
Fort Collins-Loveland, CO MSA	\$34,807	102.4	62	\$33,991	

**APP. 2: 2003 U.S. METROPOLITAN
AREA WAGES**

(Sorted by 2003 Unadjusted Annual
Wages)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Louisville, KY-IN MSA	\$34,651	91.3	63	\$37,953	
Holland-Grand Haven, MI MSA	\$34,637	97.6	64	\$35,489	
Lexington-Fayette, KY MSA	\$34,602	96.1	65	\$36,006	
Toledo, OH MSA	\$34,499	96.2	66	\$35,862	
Olympia, WA MSA	\$34,318	99.1	67	\$34,630	
Charlottesville, VA MSA	\$34,281	106.8	68	\$32,098	
Decatur, IL MSA	\$34,199	93.0	69	\$36,773	
Salt Lake City, UT MSA	\$34,071	102.7	70	\$33,175	
Janesville, WI MSA	\$34,012	96.2	71	\$35,356	
Omaha-Council Bluffs, NE-IA MSA	\$33,933	93.0	72	\$36,487	
Tampa-St Petersburg-Clearwater,FL MSA	\$33,907	95.2	73	\$35,617	
Beaumont-Port Arthur, TX MSA	\$33,716	90.8	74	\$37,132	
Knoxville, TN MSA	\$33,713	90.0	75	\$37,459	
York-Hanover, PA MSA	\$33,656	96.6	76	\$34,841	
Buffalo-Niagara Falls, NY MSA	\$33,587	99.4	77	\$33,790	
Green Bay, WI MSA	\$33,550	95.6	78	\$35,094	
Spartanburg, SC MSA	\$33,444	90.9	79	\$36,792	
Orlando, FL MSA	\$33,411	99.0	80	\$33,748	
Albuquerque, NM MSA	\$33,406	106.3	81	\$31,426	
Fort Wayne, IN MSA	\$33,397	89.2	82	\$37,441	
New Orleans-Metairie-Kenner, LA MSA	\$33,191	98.5	83	\$33,696	
Sheboygan, WI MSA	\$33,188	94.9	84	\$34,972	
Evansville, IN-KY MSA	\$33,085	97.8	85	\$33,829	
Midland, TX MSA	\$32,952	89.8	86	\$36,695	
Tucson, AZ MSA	\$32,898	94.9	87	\$34,666	
Charleston, WV MSA	\$32,818	91.6	88	\$35,828	
Davenport-Moline-Rock Island, IL MSA	\$32,775	95.5	89	\$34,319	
Lafayette, IN MSA	\$32,671	94.4	90	\$34,609	
Augusta-Richmond County GA/SC MSA	\$32,620	92.0	91	\$35,457	
Tulsa, OK MSA	\$32,591	93.9	92	\$34,708	

**APP. 2: 2003 U.S. METROPOLITAN
AREA WAGES**

(Sorted by 2003 Unadjusted Annual
Wages)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
South Bend-Mishawaka, IN-MI MSA	\$32,561	96.9	93	\$33,603	
Little Rock-North Little Rock, AR MSA*	\$32,553	87.7	94	\$37,119	
San Antonio, TX MSA*	\$32,290	84.3	95	\$38,304	
Baton Rouge, LA MSA	\$32,225	100.4	96	\$32,097	
Lafayette, LA MSA	\$32,224	95.1	97	\$33,884	
Virginia Beach-Norfolk-Newport News, VA-NC MSA	\$32,218	98.0	98	\$32,876	
Boise City-Nampa, ID MSA	\$32,174	95.8	99	\$33,585	
Appleton, WI MSA	\$32,062	94.7	100	\$33,856	
Tyler, TX MSA	\$31,922	94.5	101	\$33,780	
Champaign-Urbana, IL MSA	\$31,859	95.3	102	\$33,430	
Chattanooga, TN-GA MSA	\$31,834	91.7	103	\$34,715	
Ames, IA MSA	\$31,769	98.0	104	\$32,417	
Fayetteville-Springdale-Rogers, AR-MO MSA	\$31,753	94.7	105	\$33,530	
Greeley, CO MSA	\$31,655	97.8	106	\$32,367	
Montgomery, AL MSA	\$31,610	93.0	107	\$33,989	
Jackson, TN MSA	\$31,573	87.0	108	\$36,291	
Kingsport-Bristol-Bristol-Bristol, TN-VA MSA	\$31,457	87.4	109	\$35,992	
Savannah, GA MSA	\$31,456	96.4	110	\$32,631	
Decatur, AL MSA	\$31,409	87.8	111	\$35,773	
Roanoke, VA MSA	\$31,387	92.8	112	\$33,822	
Columbia, SC MSA	\$31,366	95.3	113	\$32,913	
Oklahoma City, OK MSA	\$31,307	92.2	114	\$33,956	
Wausau, WI MSA	\$31,302	94.1	115	\$33,265	
Tallahassee, FL MSA	\$31,189	100.8	116	\$30,941	
Charleston-North Charleston, SC MSA	\$31,186	97.4	117	\$32,018	
Tuscaloosa, AL MSA	\$31,117	98.9	118	\$31,463	
Jackson, MS MSA	\$31,074	93.9	119	\$33,093	
Lincoln, NE MSA	\$31,053	97.9	120	\$31,719	
Santa Fe, NM MSA	\$31,050	119.8	121	\$25,918	
Rome, GA MSA	\$31,039	90.3	122	\$34,373	

**APP. 2: 2003 U.S. METROPOLITAN
AREA WAGES**

(Sorted by 2003 Unadjusted Annual
Wages)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Lima, OH MSA	\$31,031	94.3	123	\$32,907	
Youngstown-Warren-Boardman, OH-PA MSA	\$31,012	93.1	124	\$33,310	
Mobile, AL MSA	\$30,753	89.5	125	\$34,361	
Sherman-Denison, TX MSA	\$30,750	92.3	126	\$33,315	
Topeka, KS MSA	\$30,729	92.4	127	\$33,256	
Lake Charles, LA MSA	\$30,728	95.4	128	\$32,210	
Odessa, TX MSA	\$30,618	89.4	129	\$34,248	
Farmington, NM MSA	\$30,556	97.2	130	\$31,436	
Spokane, WA MSA	\$30,549	102.1	131	\$29,921	
Sarasota-Bradenton-Venice, FL MSA	\$30,456	105.1	132	\$28,978	
St. Cloud, MN MSA	\$30,378	99.5	133	\$30,531	
Eugene-Springfield, OR MSA	\$30,316	108.6	134	\$27,915	
Waterloo-Cedar Falls, IA MSA	\$30,278	94.6	135	\$32,006	
Cleveland, TN MSA	\$30,203	91.3	136	\$33,081	
Fresno, CA MSA	\$30,196	112.7	137	\$26,793	
Shreveport-Bossier City, LA MSA	\$30,054	93.6	138	\$32,109	
Fargo, ND-MN MSA	\$30,045	92.6	139	\$32,446	
Morristown, TN MSA	\$29,978	87.9	140	\$34,105	
Lynchburg, VA MSA	\$29,955	88.1	141	\$34,001	
Muncie, IN MSA	\$29,877	91.2	142	\$32,760	
Amarillo, TX MSA	\$29,871	88.1	143	\$33,906	
Waco, TX MSA	\$29,857	90.6	144	\$32,955	
Greenville, NC MSA	\$29,799	93.9	145	\$31,735	
Danville, IL MSA	\$29,729	94.6	146	\$31,426	
Sioux City, IA-NE-SD MSA	\$29,725	95.0	147	\$31,289	
Cheyenne, WY MSA	\$29,699	104.0	148	\$28,557	
Huntington-Ashland, WV-KY-OH MSA	\$29,592	93.5	149	\$31,649	
Columbus, GA-AL MSA	\$29,569	90.0	150	\$32,854	
Vero Beach, FL MSA	\$29,546	96.4	151	\$30,649	
Bowling Green, KY MSA	\$29,497	93.1	152	\$31,683	

**APP. 2: 2003 U.S. METROPOLITAN
AREA WAGES**

(Sorted by 2003 Unadjusted Annual
Wages)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Bismarck, ND MSA	\$29,448	93.0	153	\$31,665	
Eau Claire, WI MSA	\$29,353	99.0	154	\$29,649	
Glens Falls, NY MSA	\$29,353	102.1	155	\$28,749	
Columbia, MO MSA	\$29,324	94.0	156	\$31,196	
Fort Walton Beach-Crestview-Destin MSA	\$29,266	94.3	157	\$31,035	
Wilmington, NC MSA	\$29,181	99.5	158	\$29,328	
Bellingham, WA MSA	\$29,146	105.9	159	\$27,522	
Panama City-Lynn Haven, FL MSA	\$29,127	94.0	160	\$30,986	
Billings, MT MSA	\$29,085	97.7	161	\$29,770	
Pensacola-Ferry Pass-Brent, FL MSA	\$29,082	95.7	162	\$30,389	
Grand Junction, CO MSA	\$29,053	98.8	163	\$29,406	
Asheville, NC MSA	\$29,012	99.3	164	\$29,217	
Terre Haute, IN MSA	\$29,001	90.0	165	\$32,223	
Jefferson City, MO MSA	\$28,994	93.3	166	\$31,076	
Burlington, NC MSA	\$28,958	97.9	167	\$29,579	
Williamsport, PA MSA	\$28,846	100.8	168	\$28,617	
Texarkana, TX-Texarkana, AR MSA	\$28,811	90.5	169	\$31,835	
Gainesville, FL MSA	\$28,770	104.0	170	\$27,663	
Longview, TX MSA	\$28,561	88.0	171	\$32,456	
Fayetteville, NC MSA	\$28,534	94.8	172	\$30,099	
Flagstaff, AZ MSA	\$28,474	107.0	173	\$26,611	
Pueblo, CO MSA	\$28,452	89.1	174	\$31,933	
Lubbock, TX MSA	\$28,450	88.2	175	\$32,256	
Gulfport-Biloxi, MS MSA	\$28,383	94.4	176	\$30,067	
St. Joseph, MO-KS MSA	\$28,355	90.3	177	\$31,401	
Springfield, MO MSA	\$28,245	87.8	178	\$32,170	
Missoula, MT MSA	\$28,073	99.6	179	\$28,186	
Idaho Falls, ID MSA	\$28,007	89.7	180	\$31,223	
Alexandria, LA MSA	\$27,928	93.5	181	\$29,870	
Killeen-Temple-Fort Hood, TX MSA	\$27,914	91.7	182	\$30,441	

**APP. 2: 2003 U.S. METROPOLITAN
AREA WAGES**

(Sorted by 2003 Unadjusted Wages)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Johnson City, TN MSA	\$27,909	90.2	183	\$30,941	
Johnstown, PA MSA	\$27,691	91.5	184	\$30,263	
Auburn-Opelika, AL MSA	\$27,686	90.9	185	\$30,458	
Florence-Muscle Shoals, AL MSA	\$27,681	87.6	186	\$31,599	
Clarksville, TN-KY MSA*	\$27,605	88.0	187	\$31,369	
Wichita Falls, TX MSA	\$27,347	89.0	188	\$30,727	
San Angelo, TX MSA	\$27,296	89.1	189	\$30,635	
Joplin, MO MSA	\$27,283	86.7	190	\$31,468	
Monroe, LA MSA	\$27,228	95.1	191	\$28,631	
Fort Smith, AR-OK MSA	\$27,087	85.0	192	\$31,867	
El Paso, TX MSA	\$27,024	93.3	193	\$28,965	
Lawrence, KS MSA	\$26,934	96.7	194	\$27,853	
Hattiesburg, MS MSA	\$26,809	93.0	195	\$28,827	
Visalia-Porterville, CA MSA	\$26,637	103.7	196	\$25,687	
Grand Forks, ND-MN MSA	\$26,624	94.5	197	\$28,174	
Prescott, AZ MSA	\$26,552	102.4	198	\$25,930	
Goldsboro, NC MSA	\$26,311	94.3	199	\$27,901	
Jonesboro, AR MSA	\$26,273	86.0	200	\$30,550	
Las Cruces, NM MSA	\$26,243	95.2	201	\$27,566	
Abilene, TX MSA	\$26,013	90.2	202	\$28,839	
Great Falls, MT MSA	\$26,000	95.6	203	\$27,197	
Sumter, SC MSA	\$25,899	93.8	204	\$27,611	
Pocatello, ID MSA	\$25,653	89.1	205	\$28,791	
Punta Gorda, FL MSA	\$25,627	90.4	206	\$28,348	
Myrtle Beach-Conway-North Myrtle Beach, SC MSA	\$25,401	96.8	207	\$26,241	
Laredo, TX MSA	\$25,207	86.3	208	\$29,209	
Valdosta, GA MSA	\$24,483	92.3	209	\$26,525	
McAllen-Edinburg-Pharr, TX MSA	\$23,807	87.0	210	\$27,364	
St. George, UT MSA	\$23,716	91.6	211	\$25,891	
Brownsville-Harlingen, TX MSA*	\$23,539	90.7	212	\$25,953	

APP. 3: 2003 U.S. METROPOLITAN AREA WAGES

(Sorted by 2003 ACCRA-Adjusted Wages)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Houston-Baytown-Sugar Land, TX MSA	\$42,608	90.9	SEE	\$46,873	1
Detroit-Warren-Livonia, MI MSA	\$44,788	100.3	PREV.	\$44,654	2
Dallas-Fort Worth-Arlington, TX MSA	\$42,216	96.0	TABLE	\$43,975	3
Austin-Round Rock, TX MSA*	\$40,741	93.0	APP.2	\$43,808	4
Atlanta-Sandy Springs-Marietta, GA MSA	\$41,959	96.9		\$43,301	5
Huntsville, AL MSA	\$40,150	93.1		\$43,126	6
Baltimore-Towson, MD MSA	\$39,927	94.0		\$42,476	7
Bridgeport-Stamford-Norwalk, CT MSA*	\$62,779	150.1		\$41,825	8
Charlotte-Gastonia-Concord, NC-SC MSA	\$40,126	96.3		\$41,668	9
Denver-Aurora, CO MSA	\$43,112	105.2		\$40,981	10
Memphis, TN-MS-AR MSA	\$36,634	89.5		\$40,932	11
Indianapolis, IN MSA	\$37,326	92.4		\$40,396	12
Manchester-Nashua, NH MSA	\$41,685	104.5		\$39,890	13
Rochester, MN MSA	\$38,744	97.7		\$39,656	14
Springfield, IL MSA	\$37,983	96.1		\$39,524	15
Nashville-Davidson--Murfreeseburo, TN MSA	\$36,027	91.2		\$39,503	16
Cincinnati-Middletown, OH, KY MSA	\$37,548	95.2		\$39,441	17
Minneapolis-St. Paul-Bloomington, MN MSA	\$43,000	110.2		\$39,020	18
Jacksonville, FL MSA	\$35,398	91.0		\$38,899	19
Des Moines, IA MSA	\$36,873	94.9		\$38,855	20
Boulder, CO MSA	\$45,542	117.4		\$38,792	21
Raleigh-Cary, NC MSA	\$37,315	96.7		\$38,588	22
Dayton, OH MSA	\$35,851	93.2		\$38,467	23
Kansas City, MO-KS MSA	\$37,267	97.0		\$38,420	24
Trenton-Ewing, NJ MSA	\$49,050	128.0		\$38,320	25
San Antonio, TX MSA*	\$32,290	84.3		\$38,304	26
Durham, NC MSA	\$43,968	114.8		\$38,300	27
Winston-Salem, NC MSA	\$35,203	92.1		\$38,223	28
Phoenix-Mesa-Scottsdale, AZ MSA	\$37,026	97.2		\$38,093	29
Louisville, KY-IN MSA	\$34,651	91.3		\$37,953	30

APP. 3: 2003 U.S. METROPOLITAN AREA WAGES
(Sorted by 2003 ACCRA-Adjusted Wages)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Hartford-West Hartford-East Hartford, CT MSA	\$45,613	121.5		\$37,542	31
Knoxville, TN MSA	\$33,713	90.0		\$37,459	32
Fort Wayne, IN MSA	\$33,397	89.2		\$37,441	33
Cedar Rapids, IA MSA	\$35,014	93.6		\$37,408	34
Akron, OH MSA	\$35,379	94.8		\$37,320	35
Pittsburgh, PA MSA	\$36,394	97.6		\$37,289	36
Richmond, VA MSA	\$37,390	100.3		\$37,278	37
Beaumont-Port Arthur, TX MSA	\$33,716	90.8		\$37,132	38
Little Rock-North Little Rock, AR MSA*	\$32,553	87.7		\$37,119	39
Milwaukee-Waukesha-West Allis, WI MSA	\$37,626	101.7		\$36,997	40
Boston-Cambridge-Quincy, MA-NH MSA	\$49,889	135.0		\$36,955	41
Cleveland-Elyria-Mentor, OH MSA	\$37,504	101.5		\$36,950	42
Spartanburg, SC MSA	\$33,444	90.9		\$36,792	43
Peoria, IL MSA	\$35,131	95.5		\$36,786	44
Decatur, IL MSA	\$34,199	93.0		\$36,773	45
Midland, TX MSA	\$32,952	89.8		\$36,695	46
Washington-Arlington-Arlington-Alexandria, DC-VA-MD-WV MSA	\$50,478	137.7		\$36,658	47
Omaha-Council Bluffs, NE-IA MSA	\$33,933	93.0		\$36,487	48
Grand Rapids-Wyoming, MI MSA	\$35,632	98.1		\$36,322	49
Jackson, TN MSA	\$31,573	87.0		\$36,291	50
St. Louis, MO-IL MSA	\$37,429	103.8		\$36,059	51
Lexington-Fayette, KY MSA	\$34,602	96.1		\$36,006	52
Kingsport-Bristol-Bristol-Bristol, TN-VA MSA	\$31,457	87.4		\$35,992	53
Toledo, OH MSA	\$34,499	96.2		\$35,862	54
Charleston, WV MSA	\$32,818	91.6		\$35,828	55
Kennewick-Richland-Pasco, WA MSA	\$36,094	100.8		\$35,808	56
Decatur, AL MSA	\$31,409	87.8		\$35,773	57
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	\$43,029	120.4		\$35,738	58
Tampa-St Petersburg-Clearwater, FL MSA	\$33,907	95.2		\$35,617	59
Colorado Springs, CO MSA	\$35,150	99.0		\$35,505	60

APP. 3: 2003 U.S. METROPOLITAN AREA WAGES
(Sorted by 2003 ACCRA-Adjusted Wages)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Holland-Grand Haven, MI MSA	\$34,637	97.6		\$35,489	61
Augusta-Richmond County GA/SC MSA	\$32,620	92.0		\$35,457	62
Janesville, WI MSA	\$34,012	96.2		\$35,356	63
Syracuse, NY MSA	\$34,882	99.3		\$35,128	64
Green Bay, WI MSA	\$33,550	95.6		\$35,094	65
Sheboygan, WI MSA	\$33,188	94.9		\$34,972	66
New Haven-Milford, CT MSA	\$41,534	119.1		\$34,873	67
York-Hanover, PA MSA	\$33,656	96.6		\$34,841	68
Worcester, MA MSA	\$39,047	112.2		\$34,801	69
Chattanooga, TN-GA MSA	\$31,834	91.7		\$34,715	70
Tulsa, OK MSA	\$32,591	93.9		\$34,708	71
Tucson, AZ MSA	\$32,898	94.9		\$34,666	72
Olympia, WA MSA	\$34,318	99.1		\$34,630	73
Lafayette, IN MSA	\$32,671	94.4		\$34,609	74
Reno-Sparks, NV MSA	\$36,067	104.5		\$34,514	75
Corvallis, OR MSA	\$37,292	108.1		\$34,498	76
Portland-Vancouver-Beaverton, OR-WA MSA	\$38,494	111.9		\$34,400	77
Rome, GA MSA	\$31,039	90.3		\$34,373	78
Mobile, AL MSA	\$30,753	89.5		\$34,361	79
Davenport-Moline-Rock Island, IL MSA	\$32,775	95.5		\$34,319	80
Norwich-New London, CT MSA*	\$39,680	115.7		\$34,296	81
Odessa, TX MSA	\$30,618	89.4		\$34,248	82
Morristown, TN MSA	\$29,978	87.9		\$34,105	83
Lynchburg, VA MSA	\$29,955	88.1		\$34,001	84
Fort Collins-Loveland, CO MSA	\$34,807	102.4		\$33,991	85
Montgomery, AL MSA	\$31,610	93.0		\$33,989	86
Oklahoma City, OK MSA	\$31,307	92.2		\$33,956	87
Amarillo, TX MSA	\$29,871	88.1		\$33,906	88
Lafayette, LA MSA	\$32,224	95.1		\$33,884	89
Appleton, WI MSA	\$32,062	94.7		\$33,856	90

APP. 3: 2003 U.S. METROPOLITAN AREA WAGES
(Sorted by 2003 ACCRA-Adjusted Wages)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Evansville, IN-KY MSA	\$33,085	97.8		\$33,829	91
Roanoke, VA MSA	\$31,387	92.8		\$33,822	92
Buffalo-Niagara Falls, NY MSA	\$33,587	99.4		\$33,790	93
Tyler, TX MSA	\$31,922	94.5		\$33,780	94
Orlando, FL MSA	\$33,411	99.0		\$33,748	95
New Orleans-Metairie-Kenner, LA MSA	\$33,191	98.5		\$33,696	96
South Bend-Mishawaka, IN-MI MSA	\$32,561	96.9		\$33,603	97
Boise City-Nampa, ID MSA	\$32,174	95.8		\$33,585	98
Fayetteville-Springdale-Rogers, AR-MO MSA	\$31,753	94.7		\$33,530	99
Champaign-Urbana, IL MSA	\$31,859	95.3		\$33,430	100
Sherman-Denison, TX MSA	\$30,750	92.3		\$33,315	101
Youngstown-Warren-Boardman, OH-PA MSA	\$31,012	93.1		\$33,310	102
Wausau, WI MSA	\$31,302	94.1		\$33,265	103
Topeka, KS MSA	\$30,729	92.4		\$33,256	104
Las Vegas-Paradise, NV MSA	\$35,061	105.6		\$33,202	105
Salt Lake City, UT MSA	\$34,071	102.7		\$33,175	106
Jackson, MS MSA	\$31,074	93.9		\$33,093	107
Cleveland, TN MSA	\$30,203	91.3		\$33,081	108
Chicago-Naperville-Joliet, IL-IN-WI MSA	\$43,301	131.1		\$33,029	109
Waco, TX MSA	\$29,857	90.6		\$32,955	110
Columbia, SC MSA	\$31,366	95.3		\$32,913	111
Lima, OH MSA	\$31,031	94.3		\$32,907	112
Virginia Beach-Norfolk-Newport News, VA-NC MSA	\$32,218	98.0		\$32,876	113
Columbus, GA-AL MSA	\$29,569	90.0		\$32,854	114
Muncie, IN MSA	\$29,877	91.2		\$32,760	115
Savannah, GA MSA	\$31,456	96.4		\$32,631	116
Longview, TX MSA	\$28,561	88.0		\$32,456	117
Fargo, ND-MN MSA	\$30,045	92.6		\$32,446	118
Ames, IA MSA	\$31,769	98.0		\$32,417	119
Greeley, CO MSA	\$31,655	97.8		\$32,367	120

APP. 3: 2003 U.S. METROPOLITAN AREA WAGES
(Sorted by 2003 ACCRA-Adjusted Wages)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Lubbock, TX MSA	\$28,450	88.2		\$32,256	121
Burlington-South Burlington, VT MSA	\$36,263	112.5		\$32,234	122
Terre Haute, IN MSA	\$29,001	90.0		\$32,223	123
Lake Charles, LA MSA	\$30,728	95.4		\$32,210	124
Springfield, MO MSA	\$28,245	87.8		\$32,170	125
Shreveport-Bossier City, LA MSA	\$30,054	93.6		\$32,109	126
Charlottesville, VA MSA	\$34,281	106.8		\$32,098	127
Baton Rouge, LA MSA	\$32,225	100.4		\$32,097	128
Charleston-North Charleston, SC MSA	\$31,186	97.4		\$32,018	129
Waterloo-Cedar Falls, IA MSA	\$30,278	94.6		\$32,006	130
Pueblo, CO MSA	\$28,452	89.1		\$31,933	131
Fort Smith, AR-OK MSA	\$27,087	85.0		\$31,867	132
Texarkana, TX-Texarkana, AR MSA	\$28,811	90.5		\$31,835	133
Greenville, NC MSA	\$29,799	93.9		\$31,735	134
Lincoln, NE MSA	\$31,053	97.9		\$31,719	135
Bowling Green, KY MSA	\$29,497	93.1		\$31,683	136
Bismarck, ND MSA	\$29,448	93.0		\$31,665	137
Huntington-Ashland, WV-KY-OH MSA	\$29,592	93.5		\$31,649	138
Miami-Fort Lauderdale-Miami Beach, FL MSA	\$36,756	116.2		\$31,632	139
Florence-Muscle Shoals, AL MSA	\$27,681	87.6		\$31,599	140
Joplin, MO MSA	\$27,283	86.7		\$31,468	141
Tuscaloosa, AL MSA	\$31,117	98.9		\$31,463	142
Farmington, NM MSA	\$30,556	97.2		\$31,436	143
Albuquerque, NM MSA	\$33,406	106.3		\$31,426	144
Danville, IL MSA	\$29,729	94.6		\$31,426	145
St. Joseph, MO-KS MSA	\$28,355	90.3		\$31,401	146
Clarksville, TN-KY MSA*	\$27,605	88.0		\$31,369	147
Sioux City, IA-NE-SD MSA	\$29,725	95.0		\$31,289	148
Idaho Falls, ID MSA	\$28,007	89.7		\$31,223	149
Columbia, MO MSA	\$29,324	94.0		\$31,196	150

APP. 3: 2003 U.S. METROPOLITAN AREA WAGES
(Sorted by 2003 ACCRA-Adjusted Wages)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
Jefferson City, MO MSA	\$28,994	93.3		\$31,076	151
Fort Walton Beach-Crestview-Destin MSA	\$29,266	94.3		\$31,035	152
Panama City-Lynn Haven, FL MSA	\$29,127	94.0		\$30,986	153
Tallahassee, FL MSA	\$31,189	100.8		\$30,941	154
Johnson City, TN MSA	\$27,909	90.2		\$30,941	155
Wichita Falls, TX MSA	\$27,347	89.0		\$30,727	156
Vero Beach, FL MSA	\$29,546	96.4		\$30,649	157
San Angelo, TX MSA	\$27,296	89.1		\$30,635	158
Jonesboro, AR MSA	\$26,273	86.0		\$30,550	159
St. Cloud, MN MSA	\$30,378	99.5		\$30,531	160
Auburn-Opelika, AL MSA	\$27,686	90.9		\$30,458	161
Killeen-Temple-Fort Hood, TX MSA	\$27,914	91.7		\$30,441	162
Pensacola-Ferry Pass-Brent, FL MSA	\$29,082	95.7		\$30,389	163
Johnstown, PA MSA	\$27,691	91.5		\$30,263	164
Fayetteville, NC MSA	\$28,534	94.8		\$30,099	165
Gulfport-Biloxi, MS MSA	\$28,383	94.4		\$30,067	166
Spokane, WA MSA	\$30,549	102.1		\$29,921	167
Alexandria, LA MSA	\$27,928	93.5		\$29,870	168
Billings, MT MSA	\$29,085	97.7		\$29,770	169
Poughkeepsie-Newburgh-Middletown, NY MSA	\$35,705	120.3		\$29,680	170
Eau Claire, WI MSA	\$29,353	99.0		\$29,649	171
Burlington, NC MSA	\$28,958	97.9		\$29,579	172
Fairbanks, AK MSA	\$36,868	125.3		\$29,424	173
Grand Junction, CO MSA	\$29,053	98.8		\$29,406	174
San Diego-Carlsbad-San Marcos, CA MSA	\$40,487	138.0		\$29,338	175
Wilmington, NC MSA	\$29,181	99.5		\$29,328	176
San Francisco-Oakland-Fremont, CA MSA	\$52,885	181.0		\$29,218	177
Asheville, NC MSA	\$29,012	99.3		\$29,217	178
Laredo, TX MSA	\$25,207	86.3		\$29,209	179
Los Angeles-Long Beach-Santa Ana, CA MSA	\$43,004	147.4		\$29,175	180
Sarasota-Bradenton-Venice, FL MSA	\$30,456	105.1		\$28,978	181

APP. 3: 2003 U.S. METROPOLITAN AREA WAGES
(Sorted by 2003 ACCRA-Adjusted Wages)

Metropolitan Statistical Area Name	Average Annual 2003 Wages	2003Q3 ACCRA Cost of Living	2003 Wages Rank	ACCRA Adjusted Annual 2003 Wages	2003 Adjusted Wages Rank
El Paso, TX MSA	\$27,024	93.3		\$28,965	182
Abilene, TX MSA	\$26,013	90.2		\$28,839	183
Hattiesburg, MS MSA	\$26,809	93.0		\$28,827	184
Pocatello, ID MSA	\$25,653	89.1		\$28,791	185
Glens Falls, NY MSA	\$29,353	102.1		\$28,749	186
Monroe, LA MSA	\$27,228	95.1		\$28,631	187
Williamsport, PA MSA	\$28,846	100.8		\$28,617	188
Cheyenne, WY MSA	\$29,699	104.0		\$28,557	189
Punta Gorda, FL MSA	\$25,627	90.4		\$28,348	190
Missoula, MT MSA	\$28,073	99.6		\$28,186	191
Grand Forks, ND-MN MSA	\$26,624	94.5		\$28,174	192
Eugene-Springfield, OR MSA	\$30,316	108.6		\$27,915	193
Goldsboro, NC MSA	\$26,311	94.3		\$27,901	194
Lawrence, KS MSA	\$26,934	96.7		\$27,853	195
Gainesville, FL MSA	\$28,770	104.0		\$27,663	196
Sumter, SC MSA	\$25,899	93.8		\$27,611	197
Las Cruces, NM MSA	\$26,243	95.2		\$27,566	198
Bellingham, WA MSA	\$29,146	105.9		\$27,522	199
McAllen-Edinburg-Pharr, TX MSA	\$23,807	87.0		\$27,364	200
Great Falls, MT MSA	\$26,000	95.6		\$27,197	201
Fresno, CA MSA	\$30,196	112.7		\$26,793	202
Flagstaff, AZ MSA	\$28,474	107.0		\$26,611	203
Valdosta, GA MSA	\$24,483	92.3		\$26,525	204
Myrtle Beach-Conway-North Myrtle Beach, SC MSA	\$25,401	96.8		\$26,241	205
Brownsville-Harlingen, TX MSA*	\$23,539	90.7		\$25,953	206
Prescott, AZ MSA	\$26,552	102.4		\$25,930	207
Santa Fe, NM MSA	\$31,050	119.8		\$25,918	208
St. George, UT MSA	\$23,716	91.6		\$25,891	209
Visalia-Porterville, CA MSA	\$26,637	103.7		\$25,687	210
New York-Northern NJ-Island,NY-NJ-PA MSA*	\$52,457	219.1		\$23,942	211
Honolulu, HI MSA	\$35,016	154.4		\$22,679	212