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Analysis of Median Incomes as Adjusted for the Costs of Goods and Services in the 100 Most Populous Metro Areas

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Omaha Again Among Best Large Metros for Median Income Relative to the Cost of Goods and Services

A Data Brief by David Drozd, UNO Center for Public Affairs Research

In 2007 the Center for Public Affairs Research (CPAR) released an analysis of 2006 American Community Survey (ACS) income data from the U.S. Census Bureau. These data were adjusted for the costs of goods as services (COGS) using indices released by the Council for Community and Economic Research. At that time the Omaha metro area ranked 2nd best among the 100 most populous metros for which data were available regarding this “purchasing power”. The Omaha metro’s median income in 2006 dollars was \$51,627, but when accounting for Omaha’s relatively low cost of goods and services, this income had a purchasing power of \$58,303. This trailed only the Raleigh, North Carolina metro area in terms of income adjusted for the costs of goods and services and bested other notable metros such as Kansas City (ranked 7th), the Washington, DC metro (9th), Dallas-Fort Worth (12th), Denver (13th), and Chicago (25th). Joining Raleigh and Omaha in the top 5 metros on this measure were Des Moines, Atlanta, and Colorado Springs.

Given the dramatic changes in both the economy and housing markets and the associated impacts on income and costs of goods and services of which housing is a major component, CPAR has updated the analysis in 2012. This analysis utilizes ACS income data covering the 2008 to 2010 timeframe. This longer timeframe was used for two reasons: 1) to provide increased reliability in the data given a higher number of surveys completed during a three-year timeframe versus an annual period, and 2) to provide a broader measure of the recession and recovery given that some metro areas fell into the recession and/or recovered sooner (or later) than others.

The table below shows the results. Omaha again ranks as the 2nd best metro for the purchasing power of its median household income. Omaha’s relatively low cost of goods and services pushes its median income of \$54,318, which ranks only 35th, to a COGS adjusted income of \$61,670, which only trails Des Moines. The Washington, DC metro, Houston, and Dallas-Fort Worth now round out the top five, with Raleigh falling to 7th best, Denver remaining 13th, Kansas City falling to 16th, and Chicago dropping 10 spots in the ranking to 35th.

CPAR also evaluated the current figures for family income, which we did not present in the previous analysis. Family income differs from household income in a couple key ways. First, by definition, family households have two or more related individuals, so one person households are excluded from the family income variable. Additionally, unrelated roommates are not considered a family—their incomes are combined for household income but remain separate in the family income calculation [unless there is a related child or other relative in the household, a “family” in such situations would not exist]. These factors have sizeable impacts in areas with substantial younger or college-aged populations that tend to both have high percentages of people living alone as well as unrelated roommates.

The analysis of median family income again shows Des Moines and Omaha ranking first and second, but the gap to the third place finisher increases substantially. Omaha is about \$4,500 above 3rd ranked St. Louis in adjusted median family income, but was only \$250 higher than 3rd ranked Washington, DC for adjusted median household income. Houston and Dallas drop out of

the top 10 for COGS adjusted family income while Denver improves to rank 8th in this analysis (versus 13th on adjusted median household income).

What do these data and rankings mean? Omaha and Nebraska have long suffered from a “brain drain” or net outmigration of those with bachelor’s degrees or more education. This analysis shows that wages stretch further in Nebraska and that potential movers from the area may often be better off in terms of purchasing power to remain and work here. For example, a \$60,000 salary in Seattle where it costs about 125 percent of the U.S. average for buying typical items purchases \$48,000 worth of goods and services, whereas a \$15,000 lower nominal value salary of \$45,000 in Omaha where it costs about 90 percent of the U.S. average for goods and services provides \$50,000 worth of purchasing power, a better economical outcome than moving to Seattle. While climate, family, and numerous other factors are part of a (job) location decision, Nebraskans should not be star struck by high dollar value salaries in other locations that actually purchase fewer materials than if they would stay in Nebraska where lower salaries are made competitive by the relatively low costs of items purchased, including housing.

Note that this brief exclusively refers to the cost of goods and services and not the cost of living. That distinction is made because the cost of living would reflect lifestyle choices as well as the full costs of living in an area. The indices from the Council for Community and Economic Research do not factor in varying levels of state and local taxes and fees. Taking these items into account is important but also tremendously difficult as metro areas are typically comprised of multiple counties, and often its counties are located in more than one state. Certain taxes and fees vary from county to county, and state policies on such items differ widely. Since the cost indices are not able to incorporate the impact of these items, this analysis simply evaluates the purchasing power of median incomes adjusted for the cost of various goods and services. The Council for Community and Economic Research broadly defines their items into the categories of groceries, housing, utilities, transportation, health care, and miscellaneous goods and services.

Technical notes:

The current study analyzed the 100 most populous metros indicated by the 2010 Census. Median income data from the 2008-2010 ACS were downloaded from the Census Bureau’s American FactFinder online data portal. Costs of goods and services information was compiled as follows: three quarterly COGS index values were available from printed reports for 2008, with each metro’s values for 2008 then being averaged. Since some metro areas do not report the cost of goods and services information every quarter, some averages were based on reporting in all three quarters, while others were based on reporting in only one or two quarters, with some metros not reporting at all in the 2008 calendar year. 2009 and 2010 cost of goods and services indices were taken from annual reports, and thus averaging for the various quarters in those years was not necessary. To determine the overall cost of goods and services index factor, any values for 2008 (as averaged), 2009, and 2010 were then averaged to provide a single COGS factor that covered the same timeframe as the ACS income data. The final income value as adjusted for the cost of goods and services was simply the ACS reported income figure divided by the COGS index factor. Since 15 metro areas had not reported their cost of goods and services to the Council for Community and Economic Research between 2008 and 2010, they did not have a COGS index factor computed and were thus excluded from the analysis, resulting in a comparison of 85 of the nation’s top 100 most populous metro areas. (The earlier 2006 study also analyzed 85 of the most populous 100 metro areas that had reported their cost of goods and services.)

Median Household Income and Median Family Income, with Adjustment for the Cost of Goods and Services (COGS): 100 Most Populous Metropolitan Areas in 2010

Data Sources: 2008-10 American Community Survey (detailed tables B19013 and B19113), U.S. Census Bureau; ACCRA Cost of Living Indices, Council for Community and Economic Research

Compiled and Prepared by: David Drozd, UNO Center for Public Affairs Research, May 2012

Notes: Only 85 metro areas were listed in the ACCRA database for the corresponding timeframe. Unadjusted data for the other 15 metros exist, but are not presented in this table. Income values are expressed in 2010 dollar terms.

Metropolitan Area	Median Household Income				Median Family Income			
	Unadjusted	Rank	COGSadj.	Rank	Unadjusted	Rank	COGSadj.	Rank
United States (entire country, not just metro areas)	\$51,222	n/a	\$51,222	n/a	\$62,112	n/a	\$62,112	n/a
Des Moines-West Des Moines, IA	\$56,986	24	\$62,637	1	71,986	19	79,125	1
Omaha-Council Bluffs, NE-IA	\$54,318	35	\$61,670	2	68,933	25	78,264	2
Washington-Arlington-Alexandria, DC-VA-MD-WV	\$85,258	2	\$61,420	3	101,824	1	73,354	5
Houston-Sugar Land-Baytown, TX	\$55,408	30	\$61,157	4	64,175	40	70,833	14
Dallas-Fort Worth-Arlington, TX	\$55,740	28	\$60,668	5	65,957	35	71,788	11
Colorado Springs, CO	\$55,166	32	\$59,617	6	67,410	31	72,849	7
Raleigh-Cary, NC	\$59,695	18	\$59,339	7	73,733	17	73,293	6
Austin-Round Rock-San Marcos, TX	\$56,732	25	\$59,254	8	70,501	22	73,635	4
Atlanta-Sandy Springs-Marietta, GA	\$56,448	27	\$59,053	9	66,214	34	69,270	18
Poughkeepsie-Newburgh-Middletown, NY	\$69,431	7	\$58,362	10	83,493	6	70,182	16
St. Louis, MO-IL	\$52,302	42	\$58,013	11	66,536	32	73,801	3
Salt Lake City, UT	\$57,945	21	\$57,932	12	67,431	30	67,416	24
Denver-Aurora-Broomfield, CO	\$59,919	16	\$57,893	13	75,102	15	72,562	8
Minneapolis-St. Paul-Bloomington, MN-WI	\$63,927	11	\$57,374	14	79,686	10	71,517	12
Cincinnati-Middletown, OH-KY-IN	\$52,904	38	\$57,249	15	66,448	33	71,905	10
Kansas City, MO-KS	\$55,308	31	\$57,235	16	68,765	26	71,161	13
Indianapolis-Carmel, IN	\$51,571	45	\$57,206	17	64,968	38	72,067	9
Nashville-Davidson-Murfreesboro-Franklin, TN	\$50,837	47	\$56,653	18	61,867	51	68,945	19
Charlotte-Gastonia-Rock Hill, NC-SC	\$52,321	41	\$55,965	19	63,242	44	67,647	21
Columbus, OH	\$52,324	40	\$55,849	20	65,365	37	69,768	17
San Jose-Sunnyvale-Santa Clara, CA	\$85,799	1	\$55,097	21	98,675	3	63,366	41
Jacksonville, FL	\$51,663	44	\$54,638	22	62,297	45	65,884	32
Baltimore-Towson, MD	\$65,817	8	\$54,424	23	81,198	9	67,143	27
Bridgeport-Stamford-Norwalk, CT	\$80,122	3	\$54,263	24	100,203	2	67,863	20
Albany-Schenectady-Troy, NY	\$57,559	22	\$54,199	25	74,941	16	70,566	15

Metropolitan Area	Median Household Income				Median Family Income			
	Unadjusted	Rank	COGSadj.	Rank	Unadjusted	Rank	COGSadj.	Rank
Hartford-West Hartford-East Hartford, CT	\$65,676	9	\$54,049	26	82,069	7	67,540	22
Richmond, VA	\$56,608	26	\$53,872	27	70,772	21	67,352	25
Baton Rouge, LA	\$49,406	52	\$53,316	28	61,529	52	66,398	29
Wichita, KS	\$48,365	55	\$53,090	29	61,354	54	67,348	26
Tulsa, OK	\$46,570	69	\$52,974	30	58,259	64	66,270	31
Phoenix-Mesa-Glendale, AZ	\$52,904	38	\$52,933	31	62,256	46	62,291	48
Seattle-Tacoma-Bellevue, WA	\$64,821	10	\$52,891	32	79,427	11	64,809	37
Boston-Cambridge-Quincy, MA-NH	\$69,784	6	\$52,734	33	87,751	5	66,311	30
Louisville/Jefferson County, KY-IN	\$47,138	63	\$52,388	34	59,221	59	65,817	33
Chicago-Joliet-Naperville, IL-IN-WI	\$59,707	17	\$52,308	35	72,062	18	63,132	47
Boise City-Nampa, ID	\$50,026	49	\$52,210	36	57,984	67	60,516	60
Oklahoma City, OK	\$46,894	66	\$52,092	37	58,725	60	65,234	35
Virginia Beach-Norfolk-Newport News, VA-NC	\$57,262	23	\$51,962	38	68,429	27	62,095	50
Memphis, TN-MS-AR	\$45,730	74	\$51,946	39	55,634	74	63,197	46
Las Vegas-Paradise, NV	\$54,458	34	\$51,931	40	61,969	50	59,093	65
Pittsburgh, PA	\$47,549	59	\$51,690	41	62,078	48	67,484	23
San Antonio-New Braunfels, TX	\$49,112	53	\$51,525	42	58,443	62	61,315	54
Milwaukee-Waukesha-West Allis, WI	\$52,025	43	\$51,400	43	67,809	28	66,994	28
Birmingham-Hoover, AL	\$46,756	67	\$51,261	44	57,783	69	63,351	42
Lancaster, PA	\$53,822	37	\$51,259	45	63,807	41	60,769	59
Rochester, NY	\$51,424	46	\$50,747	46	64,616	39	63,766	40
Knoxville, TN	\$45,227	76	\$50,652	47	58,725	60	65,770	34
Grand Rapids-Wyoming, MI	\$48,017	57	\$50,580	48	58,077	66	61,177	56
Charleston-North Charleston-Summerville, SC	\$49,606	51	\$50,567	49	60,227	56	61,393	53
Dayton, OH	\$46,324	70	\$50,401	50	58,149	65	63,267	45
Detroit-Warren-Livonia, MI	\$50,439	48	\$50,400	51	63,353	43	63,304	43
Syracuse, NY	\$49,959	50	\$50,299	52	63,516	42	63,948	38
Sacramento-Arden-Arcade-Roseville, CA	\$58,733	20	\$50,228	53	70,246	23	60,074	61
Albuquerque, NM	\$48,047	56	\$49,945	54	59,703	58	62,061	51
New Haven-Milford, CT	\$60,471	14	\$49,766	55	76,883	12	63,272	44
Akron, OH	\$47,955	58	\$49,353	56	62,078	48	63,888	39
Buffalo-Niagara Falls, NY	\$47,133	64	\$49,222	57	62,118	47	64,871	36
Orlando-Kissimmee-Sanford, FL	\$48,450	54	\$48,939	58	56,478	72	57,048	74
Columbia, SC	\$47,511	60	\$48,751	59	59,741	57	61,301	55

Metropolitan Area	Median Household Income				Median Family Income			
	Unadjusted	Rank	COGSadj.	Rank	Unadjusted	Rank	COGSadj.	Rank
Greenville-Mauldin-Easley, SC	\$44,047	80	\$48,575	60	55,427	76	61,125	57
Little Rock-North Little Rock-Conway, AR	\$46,076	72	\$48,552	61	57,848	68	60,957	58
Portland-Vancouver-Hillsboro, OR-WA	\$55,618	29	\$48,528	62	67,780	29	59,139	64
Cape Coral-Fort Myers, FL	\$47,232	62	\$48,476	63	56,086	73	57,563	71
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$60,037	15	\$48,124	64	76,710	13	61,488	52
Riverside-San Bernardino-Ontario, CA	\$55,116	33	\$47,895	65	61,094	55	53,089	77
Cleveland-Elyria-Mentor, OH	\$47,316	61	\$47,832	66	61,440	53	62,109	49
Tampa-St. Petersburg-Clearwater, FL	\$45,104	78	\$47,763	67	54,922	78	58,160	68
Augusta-Richmond County, GA-SC	\$44,037	81	\$47,642	68	54,743	79	59,224	63
Chattanooga, TN-GA	\$42,426	82	\$47,047	69	53,772	80	59,629	62
Jackson, MS	\$45,116	77	\$46,947	70	55,473	75	57,724	70
New Orleans-Metairie-Kenner, LA	\$46,210	71	\$46,930	71	57,352	70	58,245	66
North Port-Bradenton-Sarasota, FL	\$46,573	68	\$46,439	72	58,408	63	58,240	67
San Diego-Carlsbad-San Marcos, CA	\$61,469	13	\$45,823	73	71,600	20	53,375	76
Tucson, AZ	\$44,834	79	\$45,604	74	56,808	71	57,784	69
San Francisco-Oakland-Fremont, CA	\$74,809	4	\$44,939	75	91,049	4	54,695	75
Youngstown-Warren-Boardman, OH-PA	\$40,849	83	\$44,563	76	52,440	81	57,207	73
Providence-New Bedford-Fall River, RI-MA	\$53,914	36	\$44,422	77	69,554	24	57,309	72
Bakersfield-Delano, CA	\$45,829	73	\$43,977	78	50,046	83	48,024	80
Honolulu, HI	\$70,356	5	\$42,603	79	81,380	8	49,278	79
Miami-Fort Lauderdale-Pompano Beach, FL	\$47,086	65	\$42,488	80	55,206	77	49,815	78
Los Angeles-Long Beach-Santa Ana, CA	\$59,129	19	\$41,630	81	65,592	36	46,181	81
El Paso, TX	\$36,647	84	\$40,350	82	40,799	84	44,922	82
Fresno, CA	\$45,439	75	\$38,092	83	51,139	82	42,870	83
McAllen-Edinburg-Mission, TX	\$32,006	85	\$36,996	84	34,516	85	39,898	85
New York-Northern New Jersey-Long Island, NY-NJ-PA	\$63,263	12	\$33,980	85	76,228	14	40,944	84

Technical Note: the unadjusted data come directly from downloads off the American FactFinder data portal from the U.S. Census Bureau. The cost of goods and services factor was calculated using averages of data from 2008, 2009, and 2010 printed reports from the Council for Community and Economic Research. The adjusted income value is simply the unadjusted income value divided by the cost of goods and services factor.

Comparison of Median Household Income (MHI) with Adjustment for Cost of Goods and Services (COGS): 2006 versus 2008-10 timeframe

Data Sources: 2006 and 2008-10 American Community Surveys (detailed tables B19013), U.S. Census Bureau;
 ACCRA Cost of Living Indices, Council for Community and Economic Research

Compiled and Prepared by: David Drozd, UNO Center for Public Affairs Research, August 2007 and May 2012

Notes: Only 80 metro areas were listed in the ACCRA databases for both of the corresponding timeframes, making a comparison in their cost of goods and services adjusted income ranking possible.

Metropolitan Area	2006					2008-10					SORTED BY:
	MHI (2006\$)	Rank	COGS factor	Adjusted Income	Rank	MHI (2010\$)	Rank	COGS factor	Adjusted Income	Rank	Adj. Income Rank Change
United States (entire country, not just metro areas)	48,451	n/a	1.000	48,451	n/a	51,222	n/a	1.000	51,222	n/a	n/a
Baton Rouge, LA	42,874	84	0.976	43,951	69	49,406	52	0.927	53,316	28	41
Tulsa, OK	41,649	91	0.899	46,315	52	46,570	69	0.879	52,974	30	22
Memphis, TN-MS-AR	42,092	87	0.929	45,321	60	45,730	74	0.880	51,946	39	21
Buffalo-Niagara Falls, NY	42,831	85	1.022	41,909	74	47,133	64	0.958	49,222	57	17
Columbus, OH	49,920	51	1.029	48,513	37	52,324	40	0.937	55,849	20	17
Pittsburgh, PA	43,260	81	0.938	46,103	54	47,549	59	0.920	51,690	41	13
Louisville/Jefferson County, KY-IN	45,115	70	0.961	46,946	46	47,138	63	0.900	52,388	34	12
Nashville-Davidson-Murfreesboro-Franklin, TN	47,699	59	0.955	49,960	30	50,837	47	0.897	56,653	18	12
Syracuse, NY	44,857	73	1.004	44,678	64	49,959	50	0.993	50,299	52	12
Albuquerque, NM	44,799	74	1.003	44,676	65	48,047	56	0.962	49,945	54	11
Oklahoma City, OK	42,036	88	0.898	46,798	48	46,894	66	0.900	52,092	37	11
Boston-Cambridge-Quincy, MA-NH	64,144	7	1.361	47,139	43	69,784	6	1.323	52,734	33	10
Grand Rapids-Wyoming, MI	46,586	63	1.022	45,594	58	48,017	57	0.949	50,580	48	10
Wichita, KS	45,198	69	0.939	48,160	38	48,365	55	0.911	53,090	29	9
Dallas-Fort Worth-Arlington, TX	52,001	38	0.945	55,013	12	55,740	28	0.919	60,668	5	7
Richmond, VA	53,416	29	1.083	49,311	33	56,608	26	1.051	53,872	27	6
St. Louis, MO-IL	49,765	53	0.949	52,467	17	52,302	42	0.902	58,013	11	6
Washington-Arlington-Alexandria, DC-VA-MD-WV	78,978	2	1.428	55,297	9	85,258	2	1.388	61,420	3	6
Birmingham-Hoover, AL	44,534	77	0.952	46,779	49	46,756	67	0.912	51,261	44	5
San Diego-Carlsbad-San Marcos, CA	59,591	13	1.479	40,291	78	61,469	13	1.341	45,823	73	5
Chattanooga, TN-GA	41,090	94	0.940	43,697	72	42,426	82	0.902	47,047	69	3
San Jose-Sunnyvale-Santa Clara, CA	80,638	1	1.580	51,045	24	85,799	1	1.557	55,097	21	3
Des Moines-West Des Moines, IA	53,384	30	0.929	57,495	3	56,986	24	0.910	62,637	1	2
Greenville-Mauldin-Easley, SC	41,077	95	0.919	44,714	62	44,047	80	0.907	48,575	60	2

Metropolitan Area	2006					2008-10					Adj. Income Rank Change
	MHI (2006\$)	Rank	COGS factor	Adjusted Income	Rank	MHI (2010\$)	Rank	COGS factor	Adjusted Income	Rank	
Houston-Sugar Land-Baytown, TX	50,250	50	0.887	56,636	6	55,408	30	0.906	61,157	4	2
Los Angeles-Long Beach-Santa Ana, CA	55,516	24	1.577	35,209	83	59,129	19	1.420	41,630	81	2
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	55,593	22	1.247	44,599	66	60,037	15	1.248	48,124	64	2
Bakersfield-Delano, CA	43,106	82	1.094	39,402	79	45,829	73	1.042	43,977	78	1
Honolulu, HI	63,372	8	1.609	39,392	80	70,356	5	1.651	42,603	79	1
New Haven-Milford, CT	56,840	18	1.234	46,080	56	60,471	14	1.215	49,766	55	1
San Francisco-Oakland-Fremont, CA	70,463	5	1.716	41,074	76	74,809	4	1.665	44,939	75	1
Austin-Round Rock-San Marcos, TX	52,882	34	0.956	55,301	8	56,732	25	0.957	59,254	8	0
Denver-Aurora-Broomfield, CO	54,994	25	1.013	54,275	13	59,919	16	1.035	57,893	13	0
El Paso, TX	32,111	99	0.911	35,238	82	36,647	84	0.908	40,350	82	0
McAllen-Edinburg-Mission, TX	28,660	100	0.878	32,655	84	32,006	85	0.865	36,996	84	0
New York-Northern New Jersey-Long Island, NY-NJ-PA	59,281	14	1.816	32,644	85	63,263	12	1.862	33,980	85	0
Omaha-Council Bluffs, NE-IA	51,627	42	0.886	58,303	2	54,318	35	0.881	61,670	2	0
Cincinnati-Middletown, OH-KY-IN	50,306	48	0.935	53,789	14	52,904	38	0.924	57,249	15	-1
Colorado Springs, CO	53,486	28	0.944	56,674	5	55,166	32	0.925	59,617	6	-1
Salt Lake City, UT	53,587	26	0.974	55,046	11	57,945	21	1.000	57,932	12	-1
Tucson, AZ	42,984	83	0.984	43,683	73	44,834	79	0.983	45,604	74	-1
Baltimore-Towson, MD	61,010	11	1.188	51,366	21	65,817	8	1.209	54,424	23	-2
Bridgeport-Stamford-Norwalk, CT	76,671	3	1.493	51,362	22	80,122	3	1.477	54,263	24	-2
Cape Coral-Fort Myers, FL	48,553	57	1.075	45,187	61	47,232	62	0.974	48,476	63	-2
Fresno, CA	42,732	86	1.206	35,440	81	45,439	75	1.193	38,092	83	-2
Indianapolis-Carmel, IN	50,841	46	0.952	53,390	15	51,571	45	0.902	57,206	17	-2
Providence-New Bedford-Fall River, RI-MA	51,797	41	1.247	41,554	75	53,914	36	1.214	44,422	77	-2
Jacksonville, FL	49,736	54	0.958	51,930	19	51,663	44	0.946	54,638	22	-3
Miami-Fort Lauderdale-Pompano Beach, FL	46,637	62	1.154	40,431	77	47,086	65	1.108	42,488	80	-3
Portland-Vancouver-Hillsboro, OR-WA	52,480	35	1.154	45,467	59	55,618	29	1.146	48,528	62	-3
Las Vegas-Paradise, NV	53,536	27	1.096	48,858	36	54,458	34	1.049	51,931	40	-4
Tampa-St. Petersburg-Clearwater, FL	43,742	79	0.979	44,692	63	45,104	78	0.944	47,763	67	-4
Atlanta-Sandy Springs-Marietta, GA	55,552	23	0.976	56,933	4	56,448	27	0.956	59,053	9	-5
Rochester, NY	47,749	58	0.999	47,821	41	51,424	46	1.013	50,747	46	-5
Raleigh-Cary, NC	56,150	20	0.937	59,925	1	59,695	18	1.006	59,339	7	-6
Youngstown-Warren-Boardman, OH-PA	40,031	97	0.914	43,798	70	40,849	83	0.917	44,563	76	-6
Charleston-North Charleston-Summerville, SC	46,421	65	0.984	47,188	42	49,606	51	0.981	50,567	49	-7

Metropolitan Area	2006					2008-10					Adj. Income Rank Change
	MHI (2006\$)	Rank	COGS factor	Adjusted Income	Rank	MHI (2010\$)	Rank	COGS factor	Adjusted Income	Rank	
San Antonio-New Braunfels, TX	45,019	72	0.916	49,134	35	49,112	53	0.953	51,525	42	-7
Sacramento-Arden-Arcade-Roseville, CA	56,953	17	1.211	47,049	45	58,733	20	1.169	50,228	53	-8
Akron, OH	44,507	78	0.949	46,886	47	47,955	58	0.972	49,353	56	-9
Charlotte-Gastonia-Rock Hill, NC-SC	50,367	47	0.915	55,046	10	52,321	41	0.935	55,965	19	-9
Kansas City, MO-KS	52,359	36	0.946	55,362	7	55,308	31	0.966	57,235	16	-9
Chicago-Obliv-Naperville, IL-IN-WI	57,008	16	1.117	51,037	25	59,707	17	1.141	52,308	35	-10
Dayton, OH	44,660	76	0.933	47,893	40	46,324	70	0.919	50,401	50	-10
Hartford-West Hartford-East Hartford, CT	61,753	10	1.177	52,489	16	65,676	9	1.215	54,049	26	-10
Augusta-Richmond County, GA-SC	41,722	90	0.908	45,949	57	44,037	81	0.924	47,642	68	-11
Cleveland-Elyria-Mentor, OH	45,925	68	0.996	46,098	55	47,316	61	0.989	47,832	66	-11
Phoenix-Mesa-Glendale, AZ	51,862	40	1.009	51,399	20	52,904	38	0.999	52,933	31	-11
Riverside-San Bernardino-Ontario, CA	53,243	31	1.155	46,118	53	55,116	33	1.151	47,895	65	-12
Virginia Beach-Norfolk-Newport News, VA-NC	52,976	33	1.049	50,513	26	57,262	23	1.102	51,962	38	-12
Boise City-Nampa, ID	49,833	52	0.972	51,269	23	50,026	49	0.958	52,210	36	-13
Milwaukee-Waukesha-West Allis, WI	50,270	49	1.002	50,195	29	52,025	43	1.012	51,400	43	-14
Orlando-Kissimmee-Sanford, FL	48,934	55	1.040	47,063	44	48,450	54	0.990	48,939	58	-14
Seattle-Tacoma-Bellevue, WA	60,663	12	1.157	52,443	18	64,821	10	1.226	52,891	32	-14
Knoxville, TN	43,337	80	0.878	49,345	32	45,227	76	0.893	50,652	47	-15
Jackson, MS	41,984	89	0.906	46,366	51	45,116	77	0.961	46,947	70	-19
Detroit-Warren-Livonia, MI	52,004	37	1.034	50,318	27	50,439	48	1.001	50,400	51	-24
Columbia, SC	45,964	67	0.932	49,304	34	47,511	60	0.975	48,751	59	-25
Little Rock-North Little Rock-Conway, AR	44,756	75	0.907	49,345	31	46,076	72	0.949	48,552	61	-30
New Orleans-Metairie-Kenner, LA	46,459	64	0.967	48,044	39	46,210	71	0.985	46,930	71	-32
Albany-Schenectady-Troy, NY	These metros did not have					57,559	22	106.2	54,199	25	n/a
Lancaster, PA	COGS index values reported					53,822	37	105.0	51,259	45	n/a
Minneapolis-St. Paul-Bloomington, MN-WI	and were thus excluded from					63,927	11	111.4	57,374	14	n/a
North Port-Bradenton-Sarasota, FL	the analysis in this timeframe.					46,573	68	100.3	46,439	72	n/a
Poughkeepsie-Newburgh-Middletown, NY						69,431	7	119.0	58,362	10	n/a
Sarasota-Bradenton-Venice, FL	These metros did not have										n/a
Stockton, CA	COGS index values reported										n/a
Toledo, OH	and were thus excluded from										n/a
Worcester, MA	the analysis in this timeframe.										n/a
Portland-South Portland-Biddeford, ME											n/a