

Best Cities for Young Entrepreneurs — Full Data



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Some places are friendlier — and cheaper — than others to launch a business, especially if you're just starting out in your career. We also factored in the population between ages 25 and 34 and the education level of each city, because a young, local entrepreneurial community is most likely to thrive with more networking and knowledge-sharing opportunities. To find these places, [NerdWallet analyzed](#) 181 metropolitan areas in America, parsing data on the local business environment and economy from sources including the U.S. Small Business Administration, the U.S. Census Bureau, the U.S. Bureau of Labor Statistics and more. They are ranked in full below.

Rank	City	SBA loans per 100,000 residents	Small businesses per 100 residents	Percentage of total population age 25-34	Percent of population with a bachelor's degree or higher	Median earnings	Unemployment rate as of September 2015	Overall score
1	Austin-Round Rock, TX	\$17,692,769	2.2	17.50%	41.50%	\$45,649	3.30%	75.67
2	San Francisco-Oakland-Hayward, CA	\$15,826,472	2.51	15.70%	45.90%	\$61,810	3.80%	74.88
3	Salt Lake City, UT	\$21,590,164	2.5	16.30%	31.30%	\$41,915	3.10%	72.03
4	Denver-Aurora-Lakewood, CO	\$14,648,482	2.62	15.90%	40.80%	\$49,713	3.20%	71.75
5	Minneapolis-St. Paul-Bloomington, MN-WI	\$15,957,600	2.48	14.80%	40.00%	\$51,496	3.10%	71.56
6	Seattle-Tacoma-Bellevue, WA	\$13,807,823	2.53	16.00%	39.40%	\$55,123	4.30%	69.57
7	Madison, WI	\$11,354,367	2.4	14.90%	44.70%	\$48,194	2.70%	67.45
8	Midland, TX	\$6,707,714	2.9	16.90%	25.50%	\$52,261	3.30%	66.79
9	Boston-Cambridge-Newton, MA-NH	\$11,384,097	2.47	14.50%	45.20%	\$60,168	4.10%	66.64

10	Fargo, ND	\$10,303,954	2.61	16.30%	36.70%	\$42,704	2.10%	66.4
11	Fairbanks, AK	\$11,505,078	2.4	17.30%	34.40%	\$56,653	4.70%	65.82
12	Columbia, MO	\$10,513,209	2.44	14.80%	44.70%	\$41,235	3.10%	65
13	Anchorage, AK	\$14,424,330	2.53	16.20%	29.70%	\$55,009	5.10%	64.76
14	Bismarck, ND	\$10,720,089	2.89	14.50%	32.20%	\$42,655	2.00%	63.99
15	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$7,364,348	2.26	15.50%	49.30%	\$62,172	4.30%	63.1
16	Raleigh, NC	\$10,020,435	2.28	13.90%	43.40%	\$47,618	4.60%	63.05
17	Burlington-South Burlington, VT	\$10,030,766	2.96	13.60%	41.70%	\$47,268	3.20%	62.95
18	San Diego-Carlsbad, CA	\$12,970,276	2.28	16.20%	37.10%	\$50,392	4.60%	62.61
19	Portland-South Portland, ME	\$11,634,852	3.16	12.20%	38.60%	\$45,836	3.00%	61
20	New York-Newark-Jersey City, NY-NJ-PA	\$10,243,343	2.68	14.50%	37.90%	\$52,252	4.90%	60.76
21	Manhattan, KS	\$4,762,516	2.06	16.80%	45.80%	\$38,454	2.90%	59.95
22	Des Moines-West Des Moines, IA	\$5,264,811	2.31	14.90%	36.10%	\$47,904	3.10%	59.9
23	St. George, UT	\$18,785,769	2.67	12.80%	25.40%	\$36,762	3.70%	59.5
24	Cedar Rapids, IA	\$15,121,625	2.3	13.10%	30.60%	\$45,007	3.50%	59.48
25	Lincoln, NE	\$7,959,760	2.51	14.20%	35.60%	\$39,110	2.20%	59.41
26	Los Angeles-Long Beach-Anaheim, CA	\$18,577,774	2.45	15.20%	32.10%	\$42,621	5.60%	59.4
27	Colorado Springs, CO	\$8,532,322	2.32	15.00%	36.20%	\$45,389	4.00%	58.83
28	St. Cloud, MN	\$14,418,194	2.55	13.50%	27.40%	\$40,407	3.10%	58.8
29	Atlanta-Sandy Springs-Roswell, GA	\$15,121,346	2.21	14.00%	35.80%	\$45,589	5.50%	58.79
30	Boise City, ID	\$14,578,289	2.37	13.50%	29.40%	\$39,604	3.50%	58.52
31	Milwaukee-Waukesha-West Allis, WI	\$12,776,005	2.22	13.90%	33.70%	\$46,826	4.10%	58.31
32	Dallas-Fort Worth-Arlington, TX	\$12,836,893	2	14.70%	32.40%	\$45,311	3.90%	58.22
33	Durham-Chapel Hill, NC	\$6,654,788	2.07	14.90%	44.80%	\$43,395	4.70%	58.14
34	Columbus, OH	\$9,618,062	1.88	15.20%	34.70%	\$45,819	3.70%	58.08
35	Kansas City, MO-KS	\$10,648,757	2.27	14.10%	34.70%	\$45,528	4.40%	58.05
36	Savannah, GA	\$13,728,495	2.16	15.30%	31.20%	\$40,504	5.40%	57.87
37	Mankato-North Mankato, MN	\$8,608,928	2.42	14.80%	31.00%	\$41,377	2.60%	57.76
38	Indianapolis-Carmel-Anderson, IN	\$11,860,914	2.12	14.10%	31.60%	\$43,858	3.80%	57.36
39	Ames, IA	\$2,785,390	2.01	13.80%	47.90%	\$47,118	2.20%	57.28

40	Olympia-Tumwater, WA	\$10,230,279	2.12	14.70%	33.90%	\$51,669	5.40%	57.08
41	Chicago-Naperville-Elgin, IL-IN-WI	\$11,622,435	2.37	14.30%	36.10%	\$50,116	4.90%	56.93
42	Portland-Vancouver-Hillsboro, OR-WA	\$9,795,780	2.59	14.90%	35.70%	\$48,589	5.20%	56.74
43	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$12,342,606	2.26	13.90%	35.30%	\$51,285	5.20%	55.65
44	Sherman-Denison, TX	\$31,738,954	1.93	12.10%	22.20%	\$40,100	3.90%	55.32
45	Idaho Falls, ID	\$9,163,385	2.58	13.20%	25.60%	\$40,547	3.40%	55.23
46	Fayetteville-Springdale-Rogers, AR-MO	\$12,777,360	2.03	14.30%	27.90%	\$39,185	3.50%	55.04
47	Manchester-Nashua, NH	\$7,812,451	2.5	12.80%	35.10%	\$51,664	3.00%	54.84
48	Houston-The Woodlands-Sugar Land, TX	\$11,437,278	1.86	15.10%	31.00%	\$45,765	4.60%	54.68
49	Oklahoma City, OK	\$6,463,497	2.43	14.90%	28.60%	\$40,680	3.60%	54.57
50	Richmond, VA	\$7,591,761	2.27	14.20%	33.80%	\$46,306	4.50%	54.46
51	Cincinnati, OH-KY-IN	\$11,245,370	1.96	13.30%	31.40%	\$46,071	3.90%	54.27
52	Dubuque, IA	\$7,417,765	2.68	13.30%	28.80%	\$40,121	3.20%	54.07
53	Wilmington, NC	\$8,577,645	2.74	13.30%	34.90%	\$40,793	5.20%	53.78
54	Ithaca, NY	\$4,174,857	2.14	14.20%	52.40%	\$44,005	3.90%	53.38
55	Grand Rapids-Wyoming, MI	\$9,070,549	2.1	13.70%	31.10%	\$42,034	3.10%	53.22
56	Baltimore-Columbia-Towson, MD	\$6,248,409	2.21	14.50%	37.70%	\$54,073	5.30%	52.74
57	Pittsburgh, PA	\$8,383,425	2.37	13.00%	31.70%	\$46,566	4.90%	52.21
58	Flagstaff, AZ	\$15,537,253	2.45	13.60%	35.20%	\$40,831	6.40%	51.88
59	Bellingham, WA	\$13,063,724	2.86	12.50%	32.60%	\$41,384	5.40%	51.82
60	Nashville-Davidson-Murfreesboro-Franklin, TN	\$9,398,254	2.07	14.80%	32.10%	\$41,618	4.70%	51.75
61	Sacramento-Roseville-Arden-Arcade, CA	\$13,354,157	1.91	13.90%	31.30%	\$50,899	5.20%	51.72
62	Eau Claire, WI	\$10,526,651	2.41	13.10%	26.40%	\$40,133	3.20%	51.64
63	Charleston-North Charleston, SC	\$7,432,117	2.22	15.70%	33.00%	\$41,755	5.10%	51.63
64	Tulsa, OK	\$9,452,458	2.34	13.50%	26.50%	\$40,237	4.30%	51.41
65	Kalamazoo-Portage, MI	\$10,418,991	1.91	12.90%	31.50%	\$41,247	3.90%	51.37
66	St. Louis, MO-IL	\$5,479,779	2.4	13.40%	32.30%	\$45,741	4.60%	51.35
67	Charlottesville, VA	\$3,012,585	2.49	13.70%	39.90%	\$45,011	3.60%	51.21
68	Lexington-Fayette, KY	\$4,820,605	2.28	13.90%	35.00%	\$40,276	3.50%	51.2

69	Charlotte-Concord-Gastonia, NC-SC	\$10,447,819	2.19	13.60%	32.90%	\$42,418	5.20%	51.2
70	Fort Wayne, IN	\$8,630,048	2.26	13.10%	26.80%	\$40,345	3.80%	50.75
71	Huntsville, AL	\$4,934,185	2	13.60%	35.20%	\$48,142	5.20%	49.95
72	Hartford-West Hartford-East Hartford, CT	\$6,614,842	2.25	12.30%	37.50%	\$56,950	5.10%	49.95
73	Jacksonville, FL	\$9,632,084	2.32	14.30%	27.50%	\$41,067	5.10%	49.87
74	Springfield, MO	\$10,799,123	2.39	12.90%	26.40%	\$36,522	4.00%	49.84
75	Dayton, OH	\$12,226,249	1.93	12.80%	27.30%	\$42,329	4.20%	49.82
76	Lubbock, TX	\$7,250,493	2.2	14.60%	27.00%	\$36,565	3.40%	49.5
77	Jackson, MS	\$7,342,819	2.14	14.00%	29.40%	\$39,270	4.90%	49.22
78	Springfield, IL	\$6,112,413	2.37	12.30%	31.30%	\$43,285	4.70%	49.11
79	Champaign-Urbana, IL	\$4,920,396	1.92	14.50%	38.90%	\$42,072	4.40%	49.07
80	Amarillo, TX	\$3,939,454	2.26	14.70%	22.70%	\$40,888	3.10%	48.99
81	Spokane-Spokane Valley, WA	\$10,631,631	2.34	13.60%	27.30%	\$42,107	5.80%	48.78
82	Albany-Schenectady-Troy, NY	\$6,593,203	2.27	12.40%	35.40%	\$50,181	4.40%	48.75
83	Phoenix-Mesa-Scottsdale, AZ	\$11,539,894	1.87	14.10%	29.00%	\$41,776	5.50%	47.71
84	Odessa, TX	\$7,570,628	2.17	16.30%	16.80%	\$42,981	4.50%	47.63
85	San Angelo, TX	\$10,359,606	2.23	15.30%	21.30%	\$35,408	4.00%	47.53
86	Miami-Fort Lauderdale-West Palm Beach, FL	\$9,692,480	2.93	13.40%	29.40%	\$37,045	5.60%	47.41
87	Kennewick-Richland, WA	\$10,898,996	1.88	14.10%	25.10%	\$45,296	5.40%	47.4
88	Wichita, KS	\$6,280,713	2.13	13.80%	29.40%	\$41,954	4.40%	47.11
89	Louisville/Jefferson County, KY-IN	\$6,557,552	2.1	13.40%	27.60%	\$41,776	4.00%	46.95
90	Cleveland-Elyria, OH	\$7,954,098	2.33	12.20%	29.50%	\$45,643	4.90%	46.86
91	Detroit-Warren-Dearborn, MI	\$8,680,102	2.14	12.20%	29.40%	\$47,971	5.70%	46.85
92	Akron, OH	\$9,062,025	2.17	12.40%	29.90%	\$42,587	4.20%	46.66
93	Harrisburg-Carlisle, PA	\$3,719,736	2.2	13.10%	29.90%	\$45,594	4.00%	46.08
94	Tyler, TX	\$6,633,827	2.45	13.10%	25.70%	\$40,647	4.50%	46.07
95	New Haven-Milford, CT	\$5,391,111	2.13	13.10%	34.50%	\$52,092	5.20%	45.81
96	Joplin, MO	\$10,730,381	2.24	12.90%	19.80%	\$34,931	3.90%	45.7
97	Mount Vernon-Anacortes, WA	\$12,149,379	2.68	11.90%	27.40%	\$43,061	6.00%	45.54
98	Waterloo-Cedar Falls, IA	\$3,848,982	2.27	13.40%	27.30%	\$41,116	3.80%	45.47
99	Hattiesburg, MS	\$4,549,802	2.09	15.40%	26.60%	\$36,663	5.40%	45.43

100	Jefferson City, MO	\$7,530,024	2.28	13.30%	25.40%	\$36,227	3.80%	45.42
101	Buffalo-Cheektowaga-Niagara Falls, NY	\$6,100,558	2.23	13.10%	29.60%	\$43,794	5.30%	45.3
102	Providence-Warwick, RI-MA	\$7,471,584	2.39	12.80%	28.80%	\$47,489	4.80%	45.16
103	Evansville, IN-KY	\$5,662,770	2.25	13.00%	23.80%	\$41,184	3.60%	45.05
104	Little Rock-North Little Rock-Conway, AR	\$4,138,864	2.3	14.30%	28.60%	\$38,299	4.40%	44.99
105	Asheville, NC	\$6,742,487	2.5	11.70%	32.60%	\$37,210	4.30%	44.84
106	Fond du Lac, WI	\$9,098,655	2.19	11.90%	21.40%	\$41,445	3.20%	44.19
107	Peoria, IL	\$6,846,227	2.11	12.50%	29.40%	\$46,581	5.70%	43.89
108	Lafayette-West Lafayette, IN	\$3,936,033	1.76	13.10%	33.40%	\$40,538	3.60%	43.76
109	Columbia, SC	\$6,533,284	1.97	13.70%	31.70%	\$39,764	5.40%	43.56
110	San Antonio-New Braunfels, TX	\$7,211,795	1.7	14.60%	26.30%	\$39,894	3.70%	43.5
111	Abilene, TX	\$6,060,635	2.2	14.80%	21.60%	\$33,868	3.80%	43.28
112	Jonesboro, AR	\$8,071,298	2.12	14.00%	21.20%	\$33,622	4.30%	43.15
113	Dover, DE	\$13,880,991	1.75	12.80%	24.20%	\$40,030	5.40%	43.01
114	Hilton Head Island-Bluffton-Beaufort, SC	\$8,781,955	2.54	12.40%	35.00%	\$34,412	5.40%	42.85
115	Corpus Christi, TX	\$8,732,412	2.01	13.80%	20.10%	\$40,228	5.00%	42.82
116	Topeka, KS	\$2,883,110	2.12	12.80%	27.10%	\$42,217	3.80%	42.54
117	Morgantown, WV	\$641,380	1.92	16.50%	31.70%	\$40,386	4.80%	42.21
118	Pittsfield, MA	\$4,645,146	2.92	10.80%	31.10%	\$42,280	4.90%	42.1
119	Wichita Falls, TX	\$7,251,346	2.19	13.60%	21.50%	\$36,148	4.40%	42.03
120	Cleveland, TN	\$17,544,784	1.65	11.70%	19.40%	\$34,916	5.70%	41.87
121	Roanoke, VA	\$2,227,901	2.44	11.80%	27.10%	\$41,231	4.10%	41.82
122	Albuquerque, NM	\$5,854,003	1.94	14.20%	30.50%	\$40,769	6.40%	41.81
123	Birmingham-Hoover, AL	\$3,504,011	2.07	13.50%	28.20%	\$41,473	5.40%	41.33
124	Montgomery, AL	\$6,770,077	1.9	13.60%	27.80%	\$39,458	5.80%	40.86
125	Greenville-Anderson-Mauldin, SC	\$6,344,933	2.06	12.60%	26.80%	\$40,086	5.10%	40.77
126	New Orleans-Metairie, LA	\$-	2.24	15.00%	28.90%	\$41,189	6.10%	40.24
127	Baton Rouge, LA	\$-	2.03	14.70%	27.30%	\$42,933	5.30%	39.91
128	Winchester, VA-WV	\$2,897,833	2.17	12.30%	25.10%	\$43,682	3.90%	39.78
129	Prescott, AZ	\$11,648,480	2.46	8.70%	25.50%	\$36,020	5.60%	39.74
130	Auburn-Opelika, AL	\$3,874,429	1.52	14.70%	31.70%	\$39,666	4.80%	39.66

131	Lafayette, LA	\$-	2.56	14.90%	21.50%	\$39,370	6.30%	39.59
132	Columbus, GA-AL	\$6,444,420	1.69	15.90%	23.90%	\$35,229	6.70%	39.57
133	South Bend-Mishawaka, IN-MI	\$5,857,856	1.91	12.30%	26.60%	\$38,462	4.20%	39.53
134	Chattanooga, TN-GA	\$8,868,532	1.92	13.00%	25.10%	\$38,218	5.60%	39.37
135	Pensacola-Ferry Pass-Brent, FL	\$5,942,297	1.83	13.90%	26.00%	\$37,062	5.00%	39.09
136	Knoxville, TN	\$4,615,383	1.92	12.00%	27.60%	\$40,235	5.30%	38.53
137	Memphis, TN-MS-AR	\$4,189,839	1.73	13.80%	26.40%	\$39,950	6.40%	38.51
138	Hot Springs, AR	\$8,254,763	2.67	10.60%	22.10%	\$33,633	5.30%	38.42
139	Davenport-Moline-Rock Island, IA-IL	\$3,204,884	2.21	12.60%	25.70%	\$41,998	5.00%	38.36
140	Harrisonburg, VA	\$2,230,404	2.18	12.70%	28.10%	\$36,929	4.00%	38.3
141	Tucson, AZ	\$6,085,737	1.88	12.20%	30.80%	\$38,812	5.70%	38.24
142	Waco, TX	\$7,212,836	1.88	12.60%	21.20%	\$35,941	4.10%	38.05
143	Staunton-Waynesboro, VA	\$763,990	2.21	12.50%	25.60%	\$40,866	4.00%	37.79
144	Erie, PA	\$2,871,503	2.08	12.90%	28.00%	\$41,328	4.80%	37.45
145	Rockford, IL	\$7,437,816	2	11.70%	22.50%	\$42,837	6.20%	37.44
146	Decatur, IL	\$3,827,503	2.12	11.30%	24.20%	\$45,564	6.40%	37.07
147	Sierra Vista-Douglas, AZ	\$8,120,881	1.69	13.20%	24.80%	\$43,237	7.60%	36.54
148	Augusta-Richmond County, GA-SC	\$5,356,735	1.67	13.70%	25.40%	\$40,080	6.30%	36.43
149	Las Vegas-Henderson-Paradise, NV	\$8,711,144	1.87	14.80%	22.70%	\$38,995	6.80%	36.31
150	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$6,315,159	2.41	11.70%	24.20%	\$34,869	6.20%	36.03
151	Monroe, LA	\$-	2.38	13.90%	23.50%	\$39,479	6.60%	35.95
152	Valdosta, GA	\$7,907,084	1.96	14.00%	21.90%	\$31,392	5.90%	35.94
153	Bowling Green, KY	\$3,526,469	1.96	13.30%	21.40%	\$36,200	4.00%	35.91
154	Lawton, OK	\$1,749,534	1.64	15.20%	21.20%	\$37,141	4.30%	35.9
155	Longview, TX	\$3,772,835	2.33	12.40%	17.50%	\$40,272	4.90%	35.47
156	Morristown, TN	\$15,537,753	1.56	11.70%	19.10%	\$35,040	6.30%	35.3
157	Scranton- Wilkes-Barre- Hazleton, PA	\$4,496,452	2.21	12.10%	23.80%	\$40,426	5.40%	35.18
158	Lake Charles, LA	\$-	2.08	14.20%	20.30%	\$40,996	5.30%	34.83
159	Shreveport-Bossier City, LA	\$-	2.11	14.20%	21.80%	\$40,142	6.90%	34.48
160	Pueblo, CO	\$3,884,170	1.79	12.30%	23.60%	\$38,907	5.10%	34.37
161	Winston-Salem, NC	\$5,416,823	1.87	11.60%	25.20%	\$38,166	5.10%	34.18

162	Lynchburg, VA	\$909,927	2.17	11.30%	27.20%	\$37,432	4.50%	33.95
163	Dalton, GA	\$14,306,131	1.66	12.20%	13.90%	\$30,720	6.10%	32.64
164	Lima, OH	\$4,544,745	2.18	11.80%	14.20%	\$37,046	4.10%	32.15
165	Burlington, NC	\$3,059,913	1.91	11.90%	20.50%	\$37,191	4.90%	31.35
166	Jackson, TN	\$1,160,223	2.14	12.70%	23.60%	\$36,144	6.10%	31.34
167	El Paso, TX	\$4,050,492	1.56	14.20%	21.00%	\$32,212	5.10%	30.94
168	Decatur, AL	\$2,891,680	1.85	12.70%	16.90%	\$37,384	6.00%	29.7
169	Dothan, AL	\$1,614,977	2.17	12.20%	17.30%	\$35,137	6.00%	29.31
170	Bakersfield, CA	\$9,317,851	1.33	15.00%	15.40%	\$39,839	8.40%	28.99
171	Hammond, LA	\$-	1.7	14.20%	19.60%	\$40,101	6.90%	28.89
172	Anniston-Oxford-Jacksonville, AL	\$2,081,421	1.88	12.70%	18.80%	\$36,164	6.80%	28.28
173	Stockton-Lodi, CA	\$8,449,868	1.4	13.50%	18.30%	\$42,759	7.50%	27.71
174	Modesto, CA	\$7,340,774	1.51	14.00%	17.00%	\$41,694	7.60%	27.38
175	Florence-Muscle Shoals, AL	\$1,060,018	2.06	12.00%	21.70%	\$36,476	7.00%	27.25
176	Alexandria, LA	\$-	2.03	13.00%	16.90%	\$37,536	6.50%	25.12
177	McAllen-Edinburg-Mission, TX	\$4,217,151	1.33	13.20%	17.90%	\$31,223	7.40%	24.62
178	Danville, IL	\$1,181,517	1.73	12.80%	13.80%	\$37,793	6.40%	24.45
179	Yakima, WA	\$3,154,304	1.77	12.70%	14.50%	\$32,522	5.30%	23.73
180	Yuma, AZ	\$6,001,269	1.34	13.70%	13.50%	\$35,567	26.00%	22.49
181	Brownsville-Harlingen, TX	\$3,899,075	1.42	12.20%	17.40%	\$29,137	6.60%	20.72

Methodology

NerdWallet analyzed 181 metropolitan areas in the United States — each area for which cost of living information was available.

The score for each location was determined by analyzing data from the U.S. Small Business Administration, U.S. Census Bureau, U.S. Bureau of Labor Statistics and the Council for Community and Economic Research. Our analysis examined:

Small-business financing, which accounts for 20% of the total score. It's based on the following metric from the U.S. Small Business Administration (via usaspending.gov):

- SBA loan guarantees per 100,000 people from October 2014 to September 2015 is 20% of the score. A higher rate contributed to a higher score.

Local business environment, which accounts for 25% of the total score. It's based on the following two metrics from the U.S. Census Bureau's [2013 County Business Patterns](#) report and the [Bureau of Labor Statistics](#):

- Small businesses per 100 residents is 15% of the score. A higher number contributed to a higher score.
- The unemployment rate as of September 2015 is 10% of the score. A lower rate contributed to a higher score.

Local economy, which accounts for 55% of the total score. It's based on the following four metrics from the U.S. Census Bureau's [2014 American Community Survey](#) and the [Council for Community and Economic Research](#):

- The percentage of the total population that is age 25-34 makes up 15% of the score. A higher percentage contributed to a higher score.
- The percentage of the population age 25 and older with a bachelor's degree or higher makes up 15% of the score. A higher percentage contributed to a higher score.
- The median earnings of the full-time, year-round civilian employed population age 16 and older makes up 15% of the score. A higher amount contributed to a higher score.
- The cost of living index in the third quarter of 2015 is 10% of the score. A lower rate contributed to a higher score.

Jonathan Todd is a data analyst with NerdWallet.

Downtown Salt Lake City, Utah, image via iStock.

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