

You want to live in Cali,

as a Data Science Graduate?

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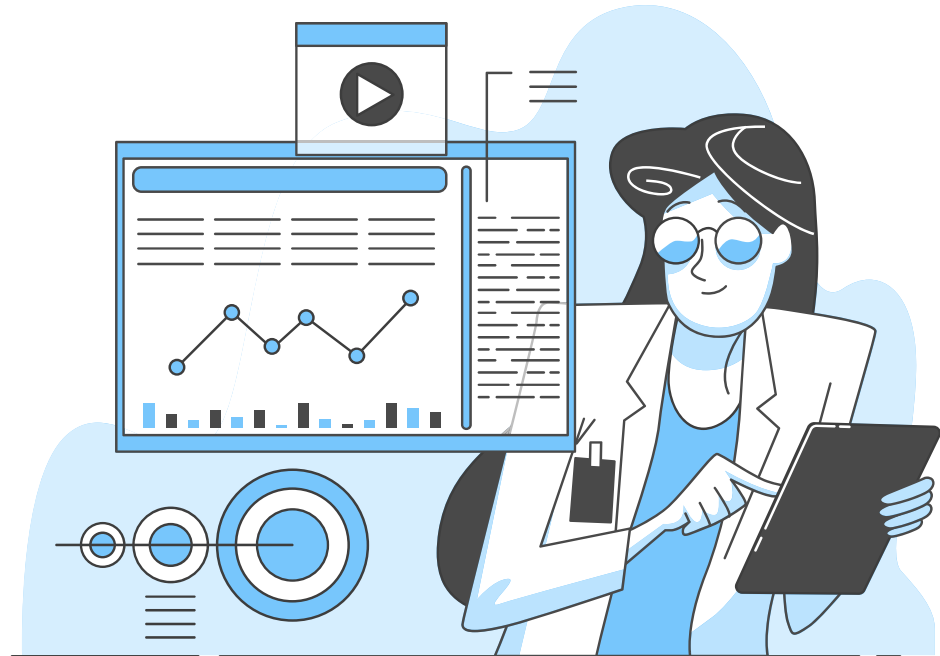
Conclusion

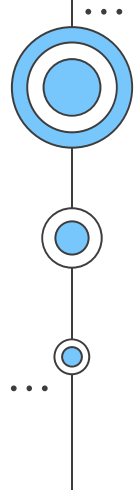
Our Findings

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Our Consultants

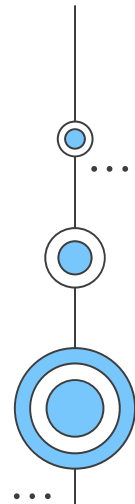
I'll introduce myself at the end





01

Where to live?





Our Data

Data obtained for our research was from:

1. Largest Cities

We used the **Social Security Administration** to determine the **largest cities in the United States (Top 50)**

2. Entry Level Income
3. Cost of Living
4. Taxes





Our Data (cont.)

Data obtained for our research was from:

1. Largest Cities

2. Entry Level Income

Indeed.com was used to determine the “Entry Level Income” for a Data Scientist (they call it “Less than 1 year”)

3. Cost of Living

4. Taxes





Our Data (cont.)

Data obtained for our research was from:

1. Largest Cities
2. Entry Level Income

3. Cost of Living

Numbeo.com was used for Cost of Living

4. Taxes



indeed®





Our Data (cont.)

Data obtained for our research was from:

1. Largest Cities
2. Entry Level Income
3. Cost of Living

4. Taxes

State & Federal Taxes were pulled from Bankrate.com





Our Data (cont.)



Data obtained for our research was from:

1. Largest Cities
2. Entry Level Income
3. Cost of Living
4. Taxes

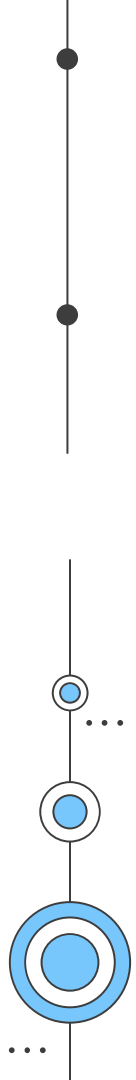
Goal | to see **where the best place to make money that stays in your bank account is**



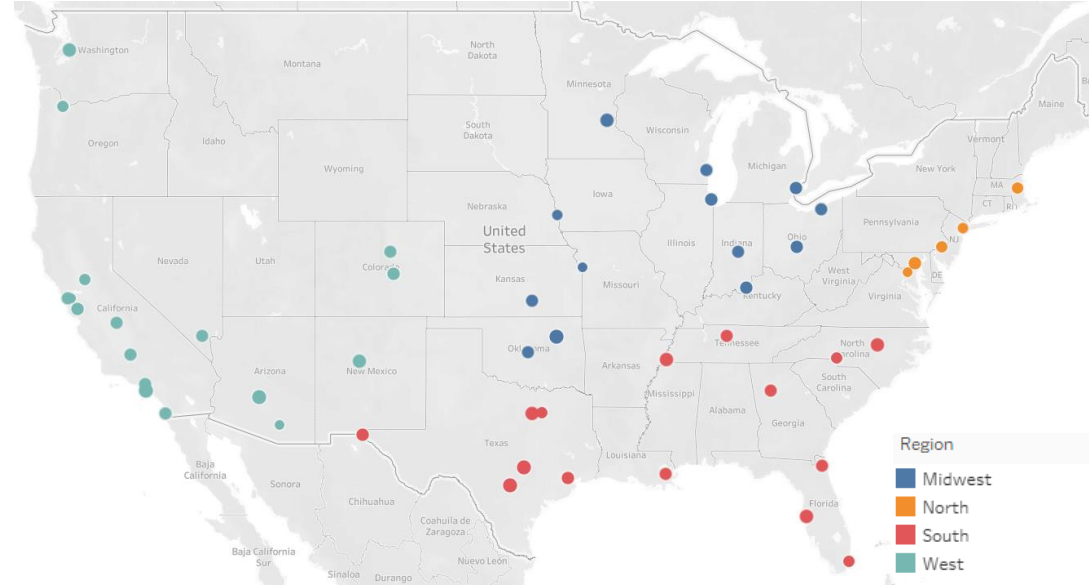


02

Analysis & Process

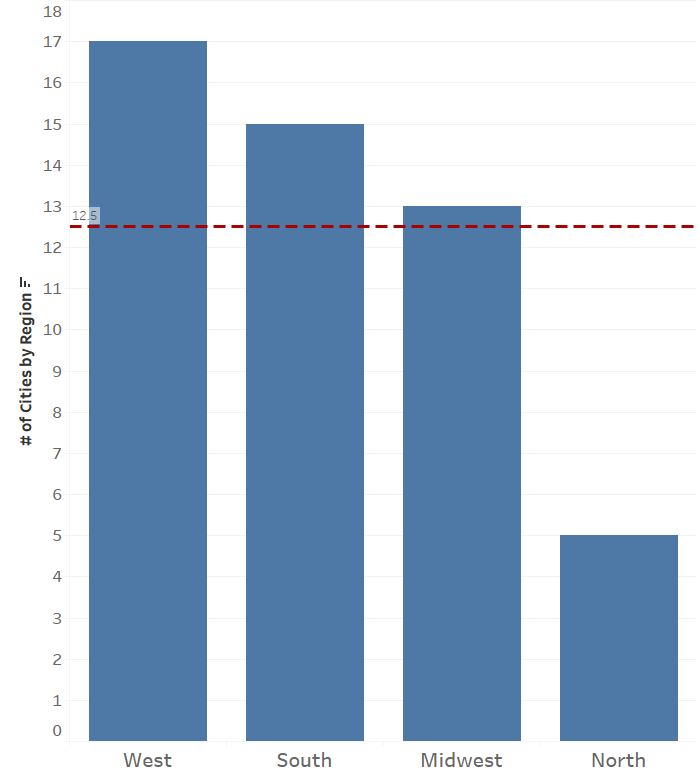


Reviewed Locations (50 Largest)

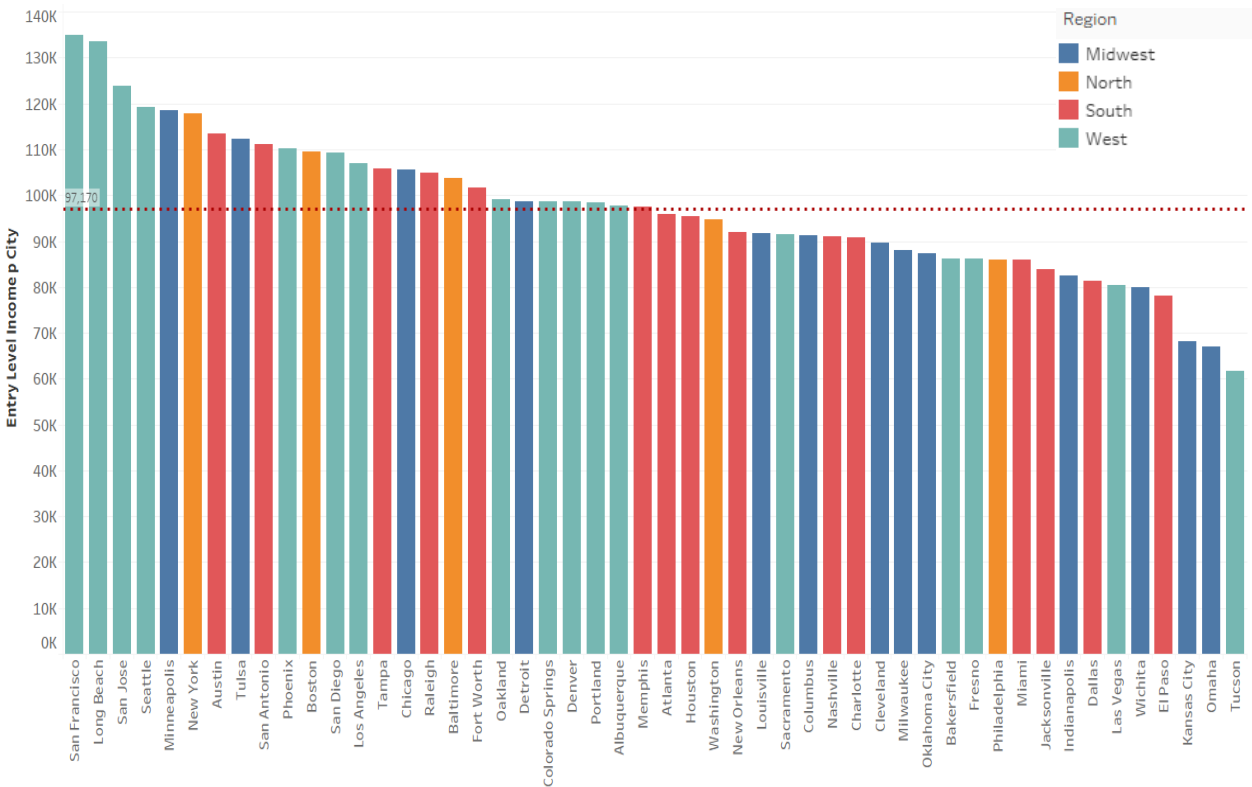


4 regions reviewed

on average **~13** cities per Region



San Francisco #1 in Entry Level Income



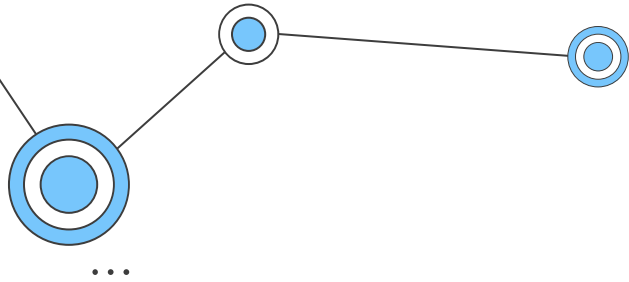
\$135K

SF Average Entry Level Income

\$97K

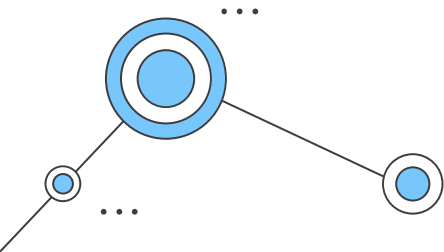
USA Average Entry Level Income

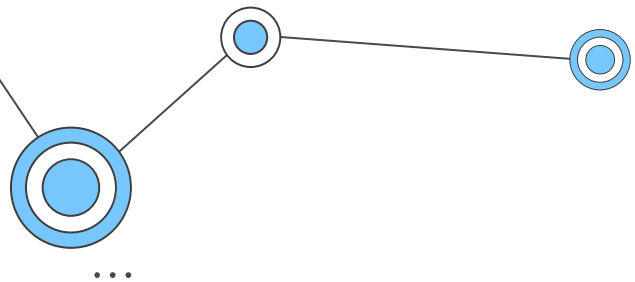
Data from [indeed](#) (click)



We are going to go a little deeper to see **where the money stays in your bank account**

—Someone Famous

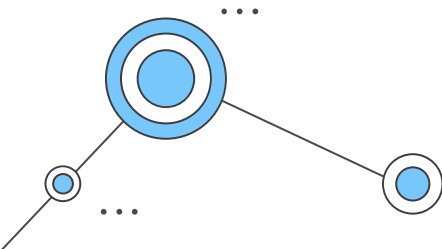




To Begin ::
**Federal Tax is
applicable to all states**

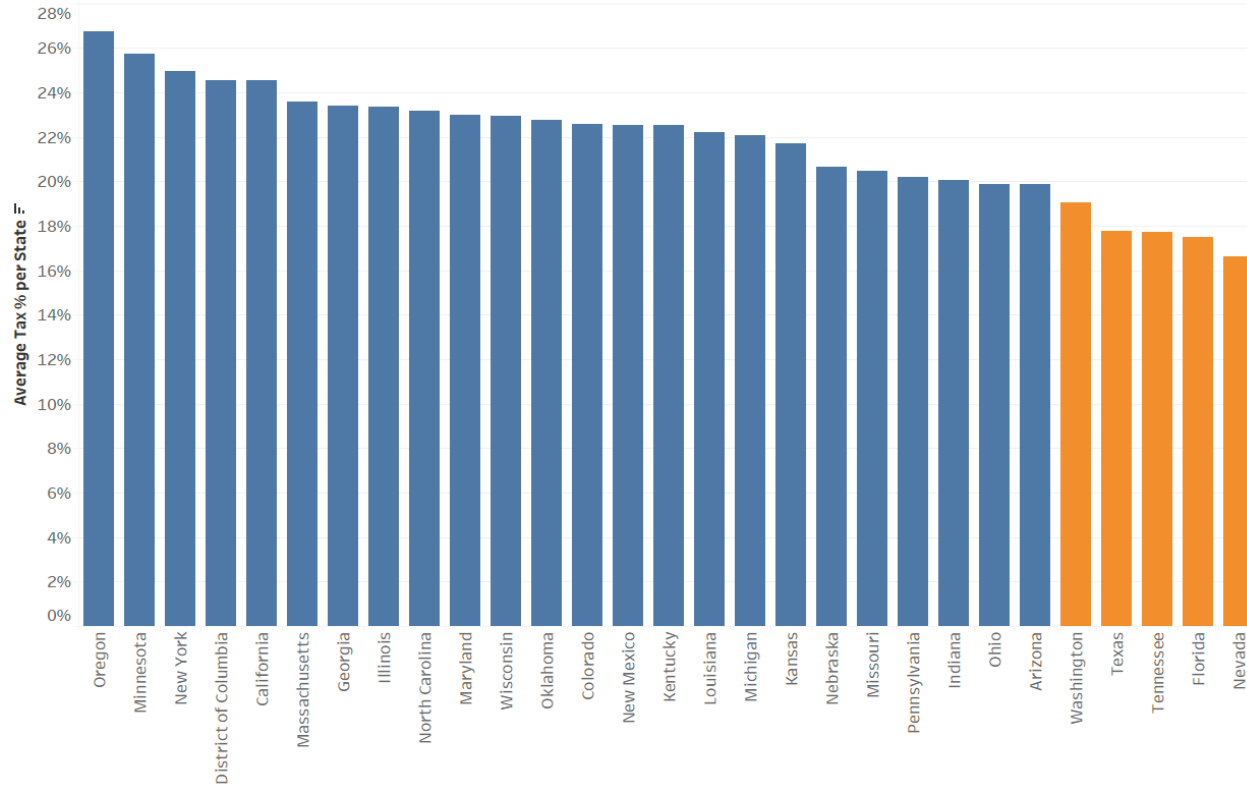


Department of the Treasury
Internal Revenue Service



Tax

Federal & State Tax (%) in the 29 Identified States



State Tax Situation

Has State Tax

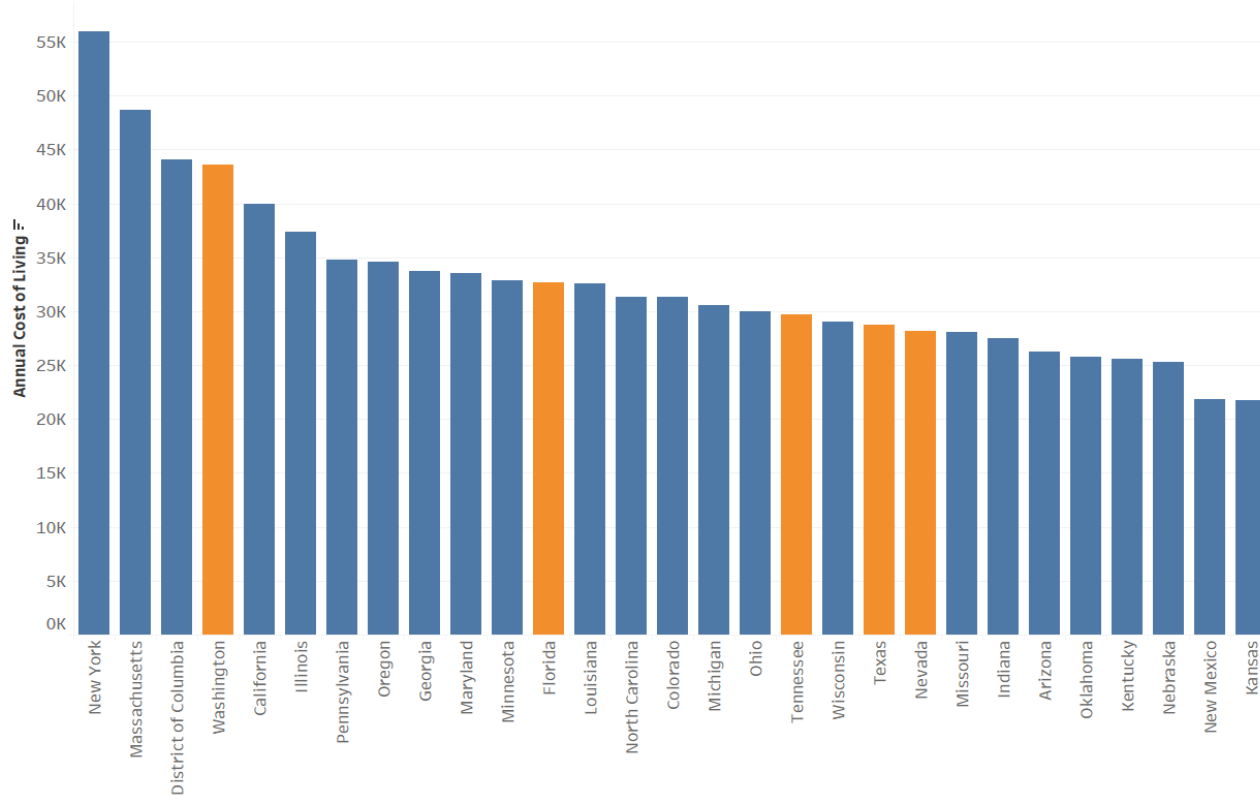
No State Tax

In the 50 identified cities & **29 states**

5 states have no state tax

Cost of Living

States by Annual Cost of Living



State Tax Situation

Has State Tax

No State Tax

Not Paying state income tax does not exclude you from the Cost of Living

Cost of Living defined as:

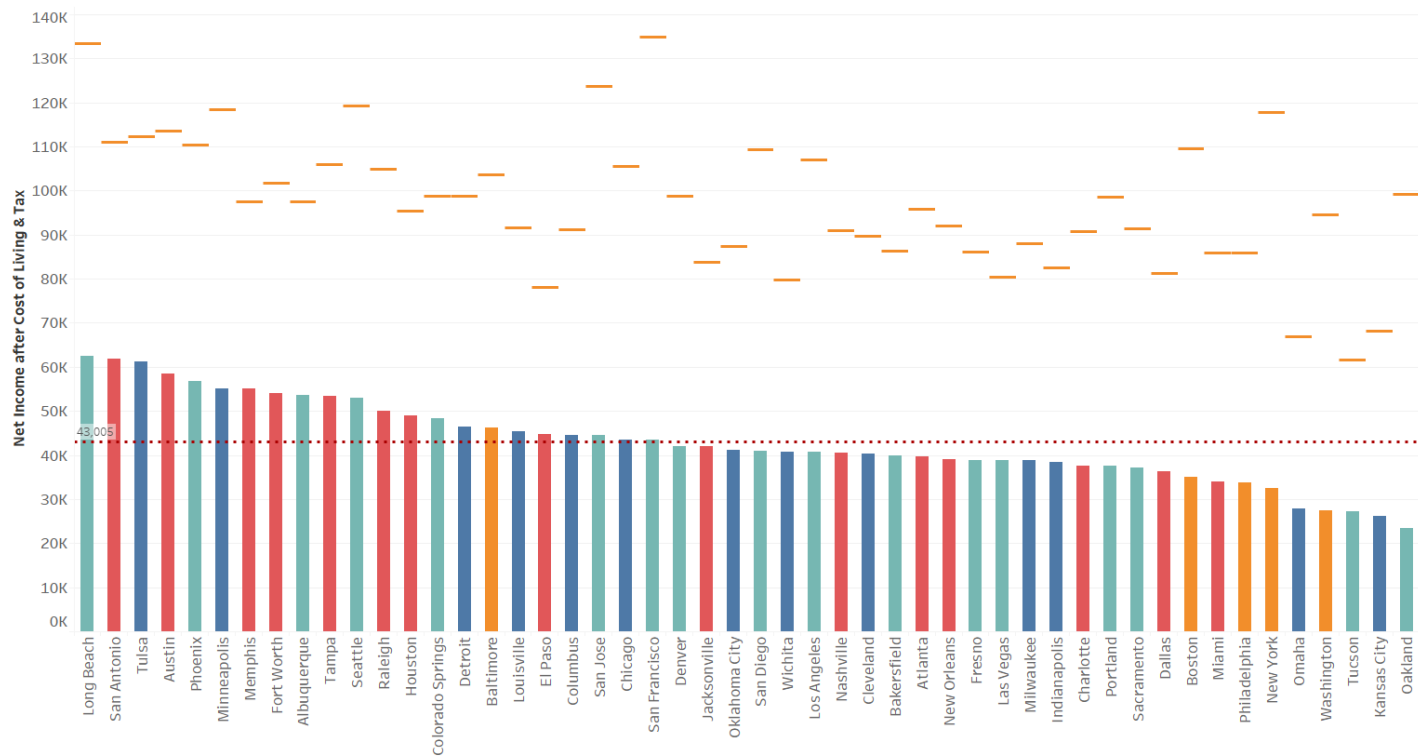
- Groceries
- 1 Bedroom Apartment (city center)
- Utilities &
- Internet



What happens when
you **subtract tax & cost
of living from Income?**



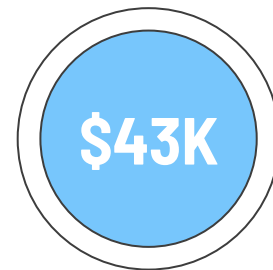
Net Income*



The dynamics change

Legend:

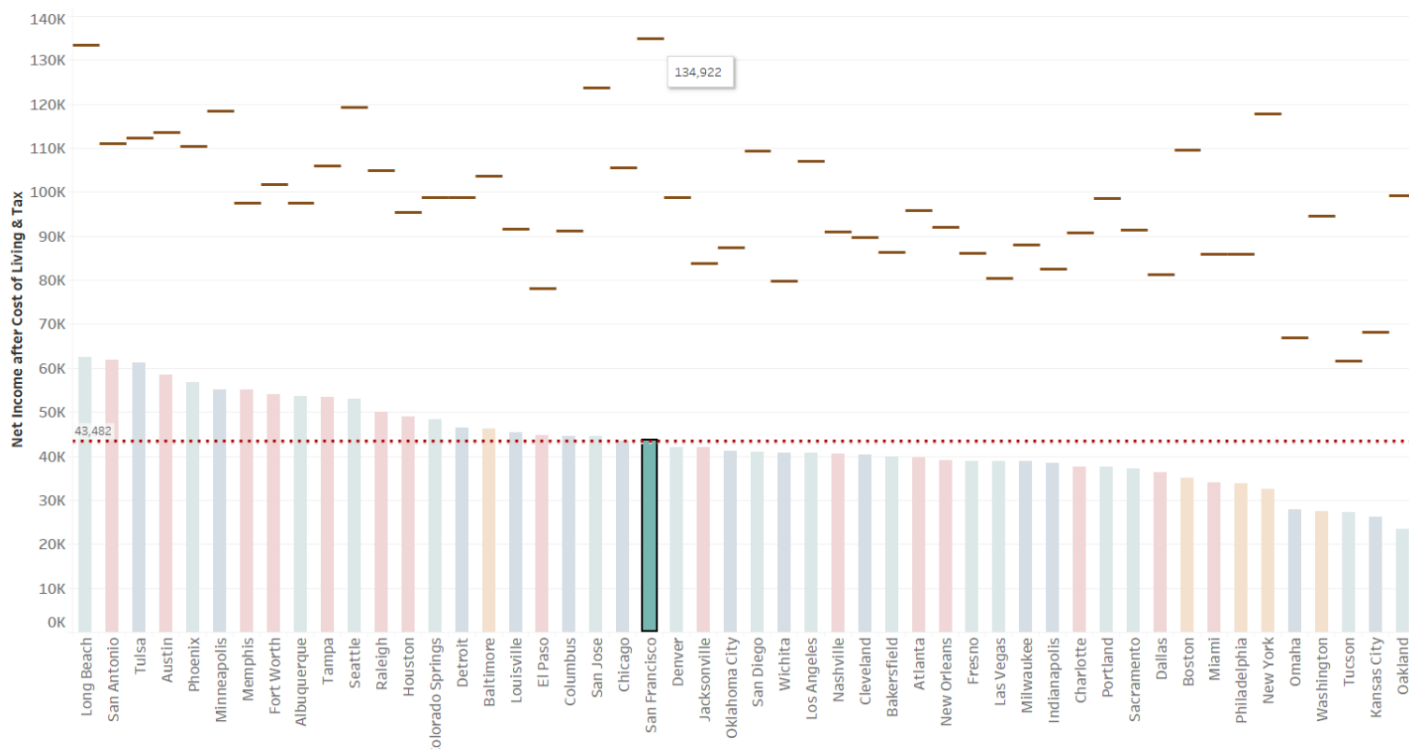
- Bars = Net Income*
- Lines = Entry Level Income



Average USA Net Income

* Net income as defined as Entry Level Income minus Cost of Living in the city center

Net Income* (cont.)



The dynamics change.

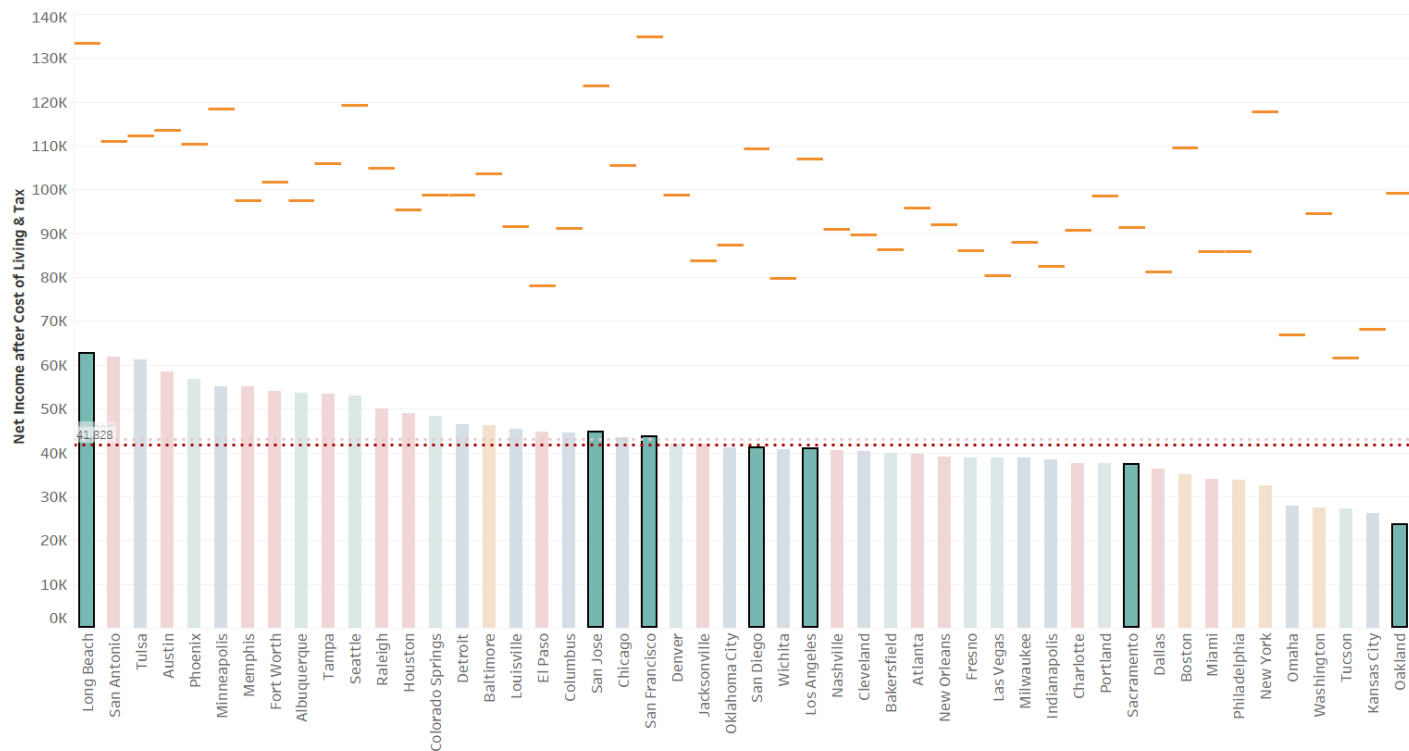
Legend:

- Bars = Net Income*
- Lines = Entry Level Income

San Francisco, for example, went from #1 to "Average"

* Net income as defined as Entry Level Income minus Cost of Living in the city center

Net Income* (cont.)



The dynamics change.

Legend:

- Bars = Net Income*
- Lines = Entry Level Income

San Francisco, for example, went from #1 to "Average"

And California as a whole?
"Slightly below"

\$42K

* Net income as defined as Entry Level Income minus Cost of Living in the city center

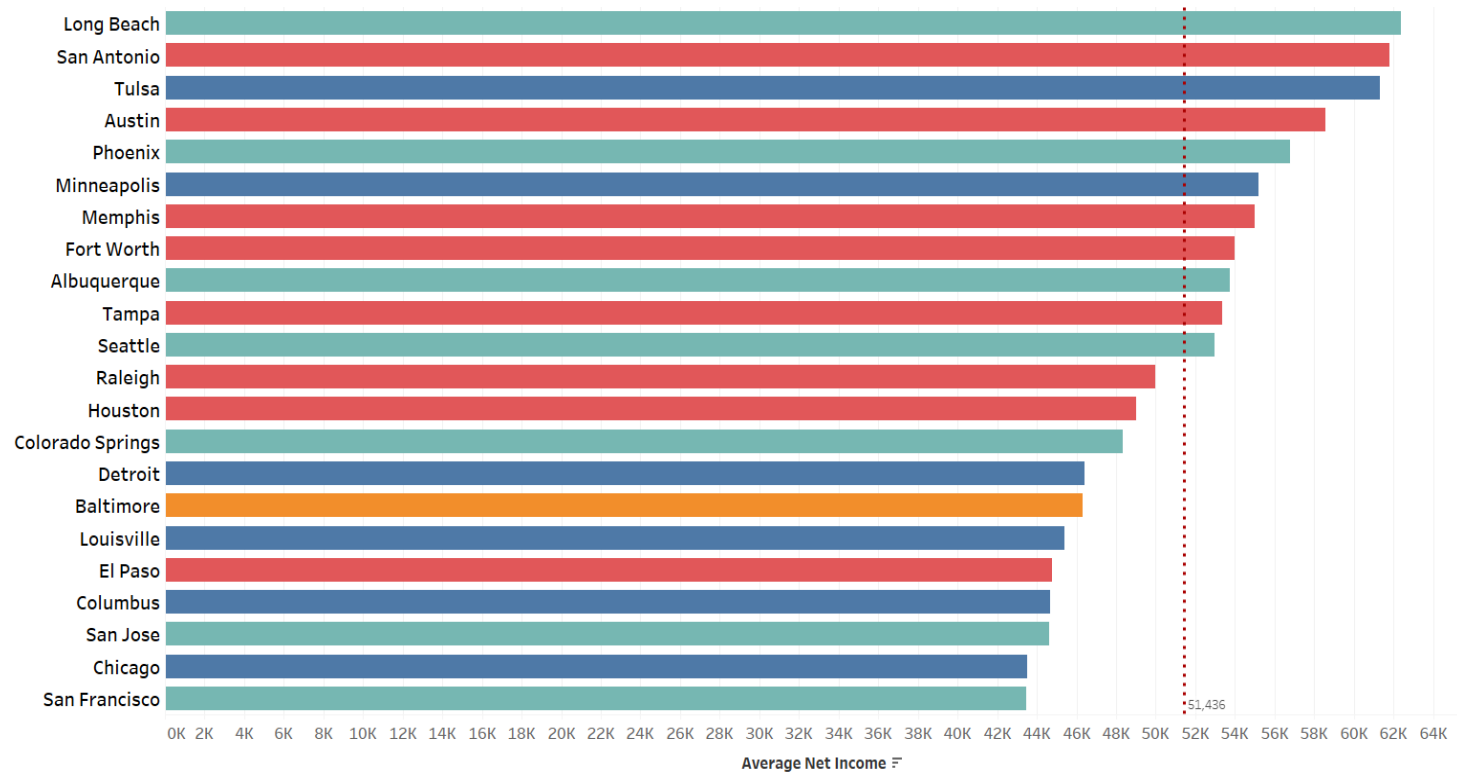


03

Conclusion

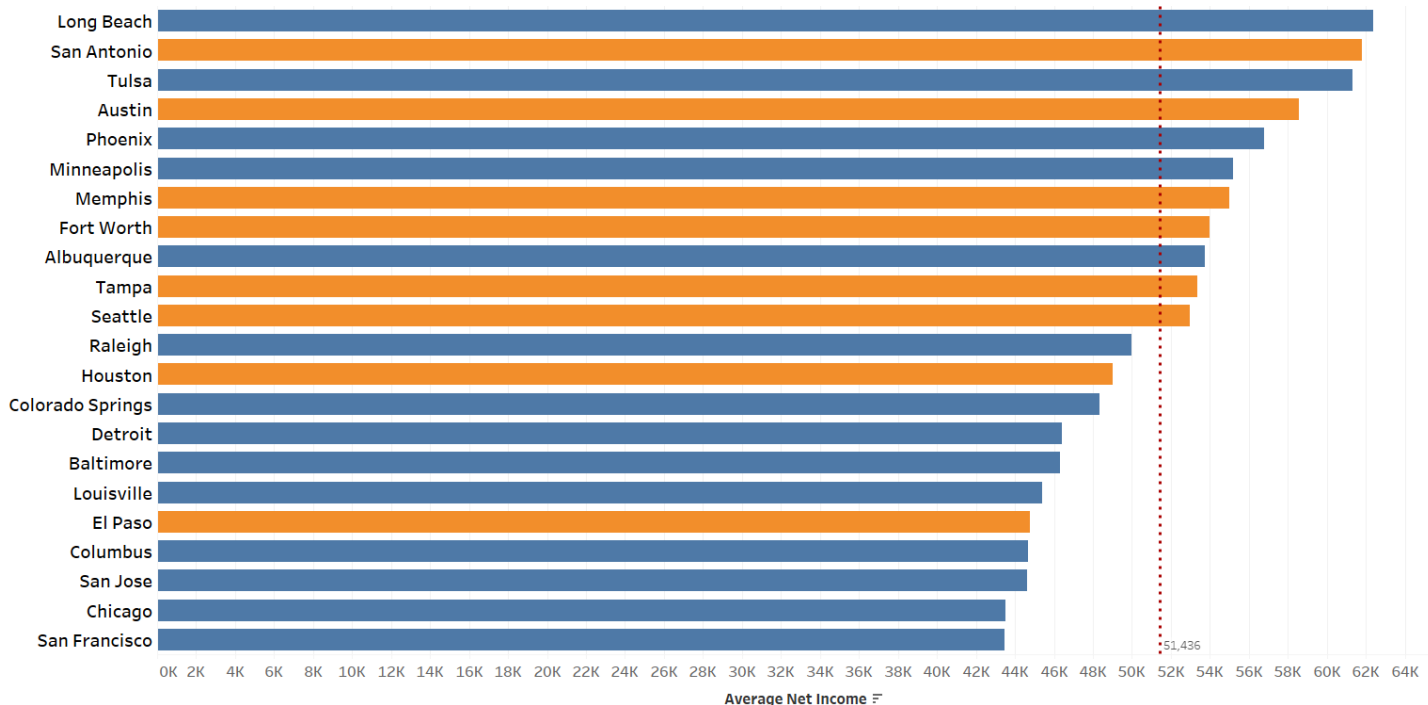


Net Income Winners*



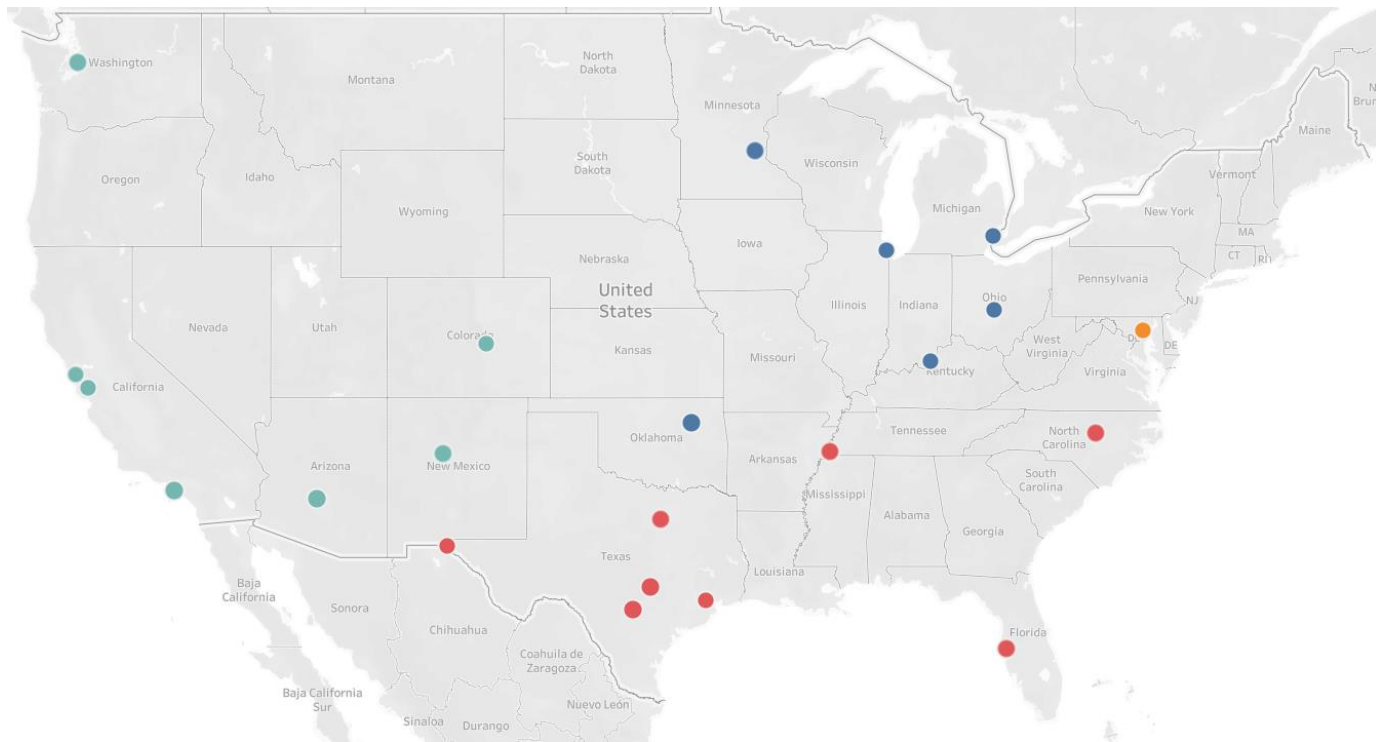
* Net income winners as defined as above the Net Income National average

Net Income Winners* (cont.)



* Net income winners as defined as above the Net Income National average

Net Income Winners* (cont.)



Region

- Midwest
- North
- South
- West

Primarily the South with the West slightly behind

No State Income Tax looks applicable

For the visual

* Net income winners as defined as above the Net Income National average



Further Review



This analysis is not complete & requires further review / inclusions.

These include but are not limited too:

- Requirement to own a car
- Transportation costs as a whole
- Living in a suburban location
- Industry breakdown
- Integrity of the supporting data

To name a few



04

Who am I?



Rand Sobczak Jr.

I am not a financial advisor or accountant
(please seek professional advice).

My e-mail & other pertinent contact
information below:

Rand.sobczak@gmail.com



Main GitHub Site



Source Code



Fonts & colors used

This presentation has been made using the following fonts:

Fjalla One

(<https://fonts.google.com/specimen/Fjalla+One>)

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