

# You want to live in Cali,

as a Data Science Graduate?

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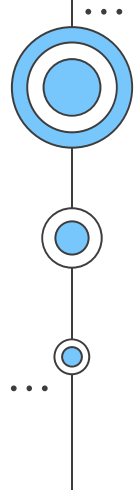
Our Findings

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Our Consultants

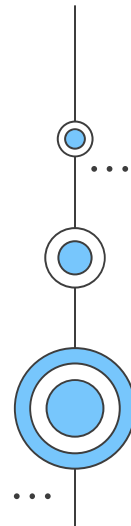
I'll introduce myself at the end





# 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





# 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

- **These were based on the assumptions:**
  - **It's for one person**
  - They are living in the city center
  - Their lifestyle is close to normal
  - They don't require a car ( for later analysis )

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

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4. Taxes







# Our Data ( cont. )

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# Our Data ( cont. )

Data obtained for our research was from:

1. Largest Cities
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- **These were based on the assumptions:**

- It's for one person
- They are living in the city center
- Their lifestyle is close to normal

- **They don't require a car ( for later analysis )**

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

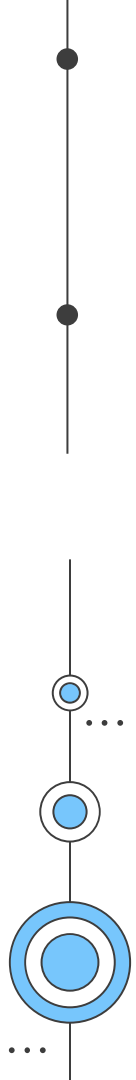
**Goal** | to see **where the best place to make money that stays in your bank account is**



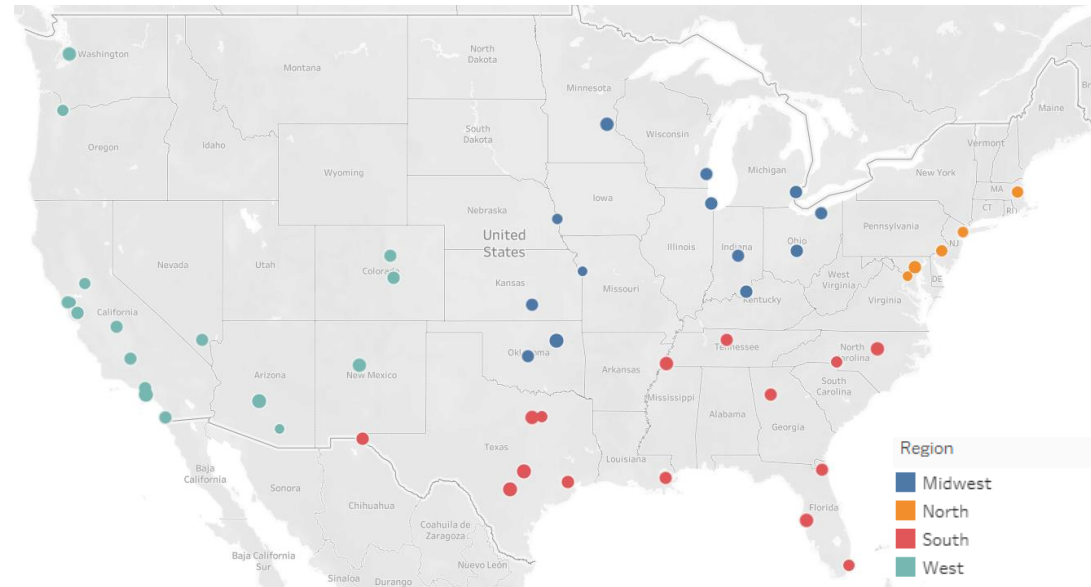


02

# Analysis & Process

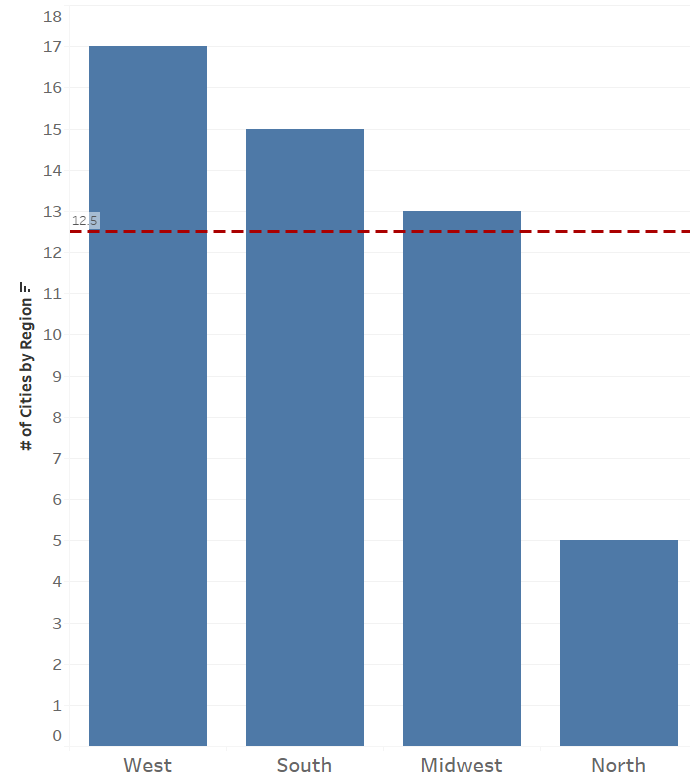


## Reviewed Locations ( 50 Largest )

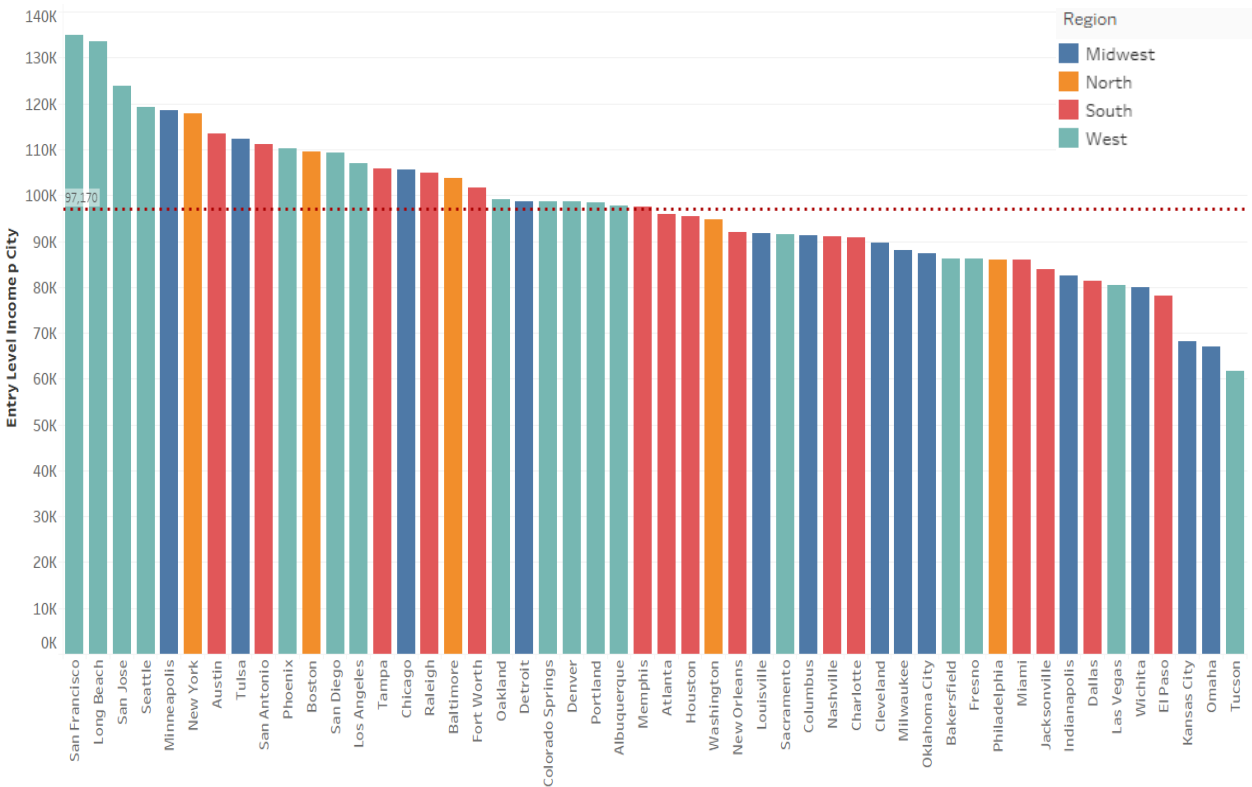


**4** regions reviewed

on average **~13** cities per Region



# San Francisco #1 in Entry Level Income



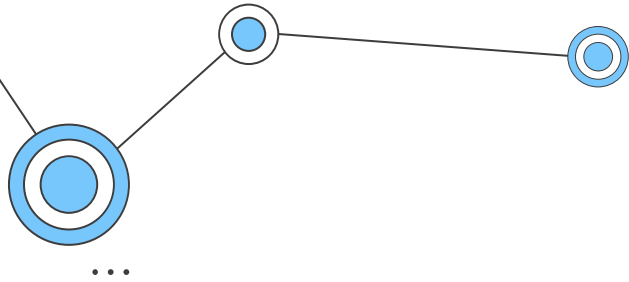
\$135K

**SF Average Entry Level Income**

\$97K

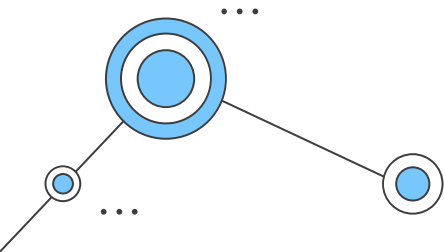
**USA Average Entry Level Income**

Data from [indeed](#) (click)

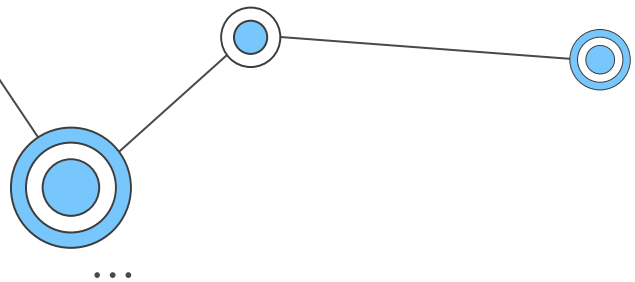


We are going to go a little deeper to see **where the money stays in your bank account**

—Someone Famous



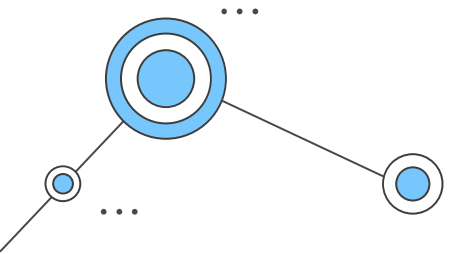




To Begin ::  
**Federal Tax is  
applicable to all states**

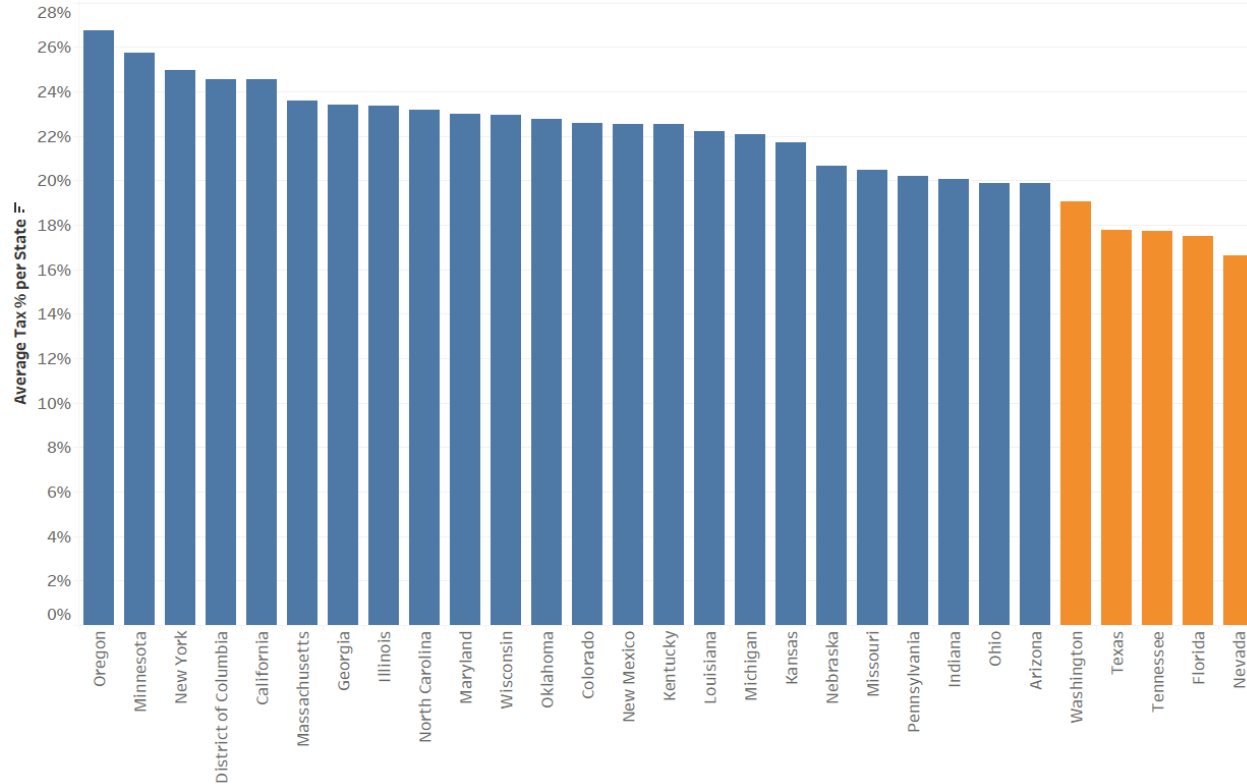


Department of the Treasury  
Internal Revenue Service



# Tax

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



State Tax Situation

Has State Tax

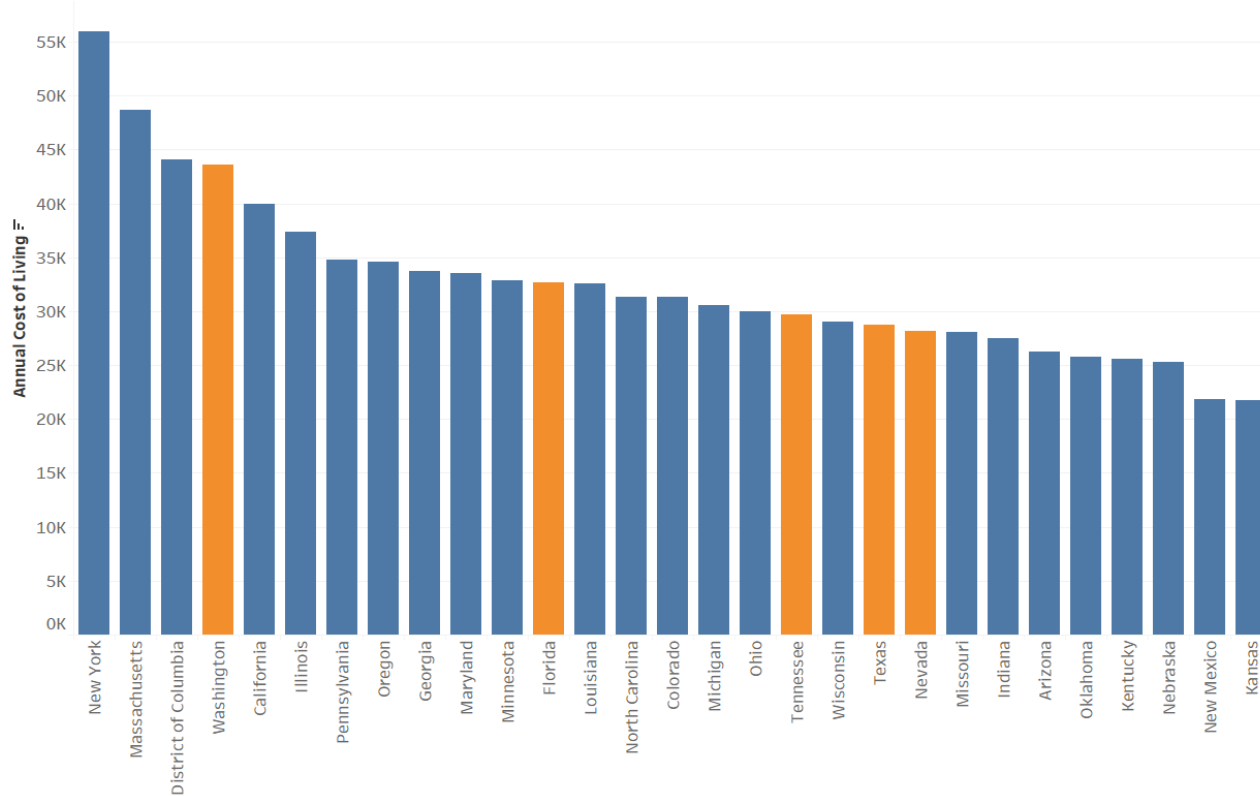
No State Tax

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:**

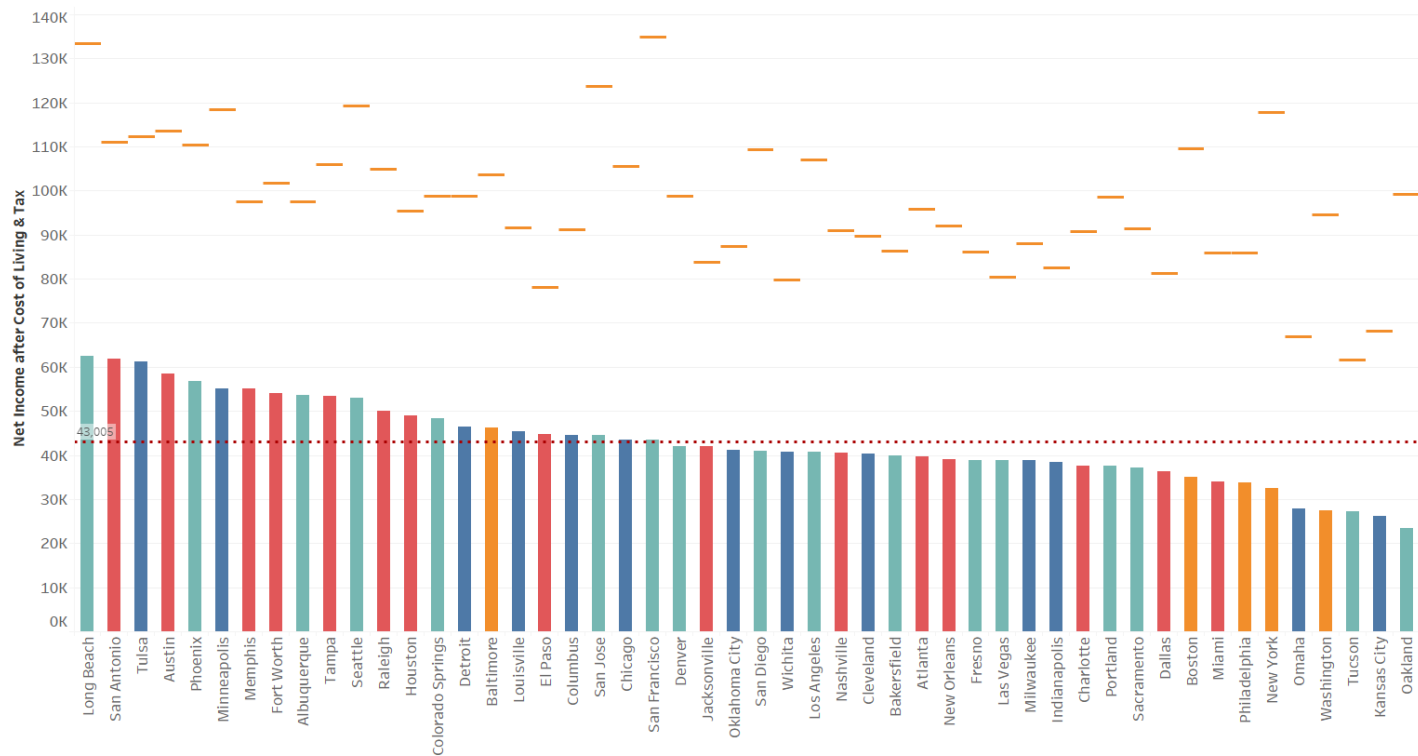
- Groceries
- 1 Bedroom Apartment ( city center )
- Utilities &
- Internet



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



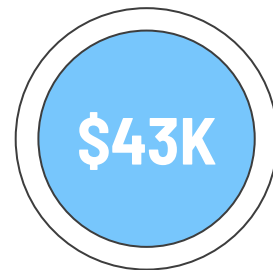
# Net Income\*



The dynamics change

Legend:

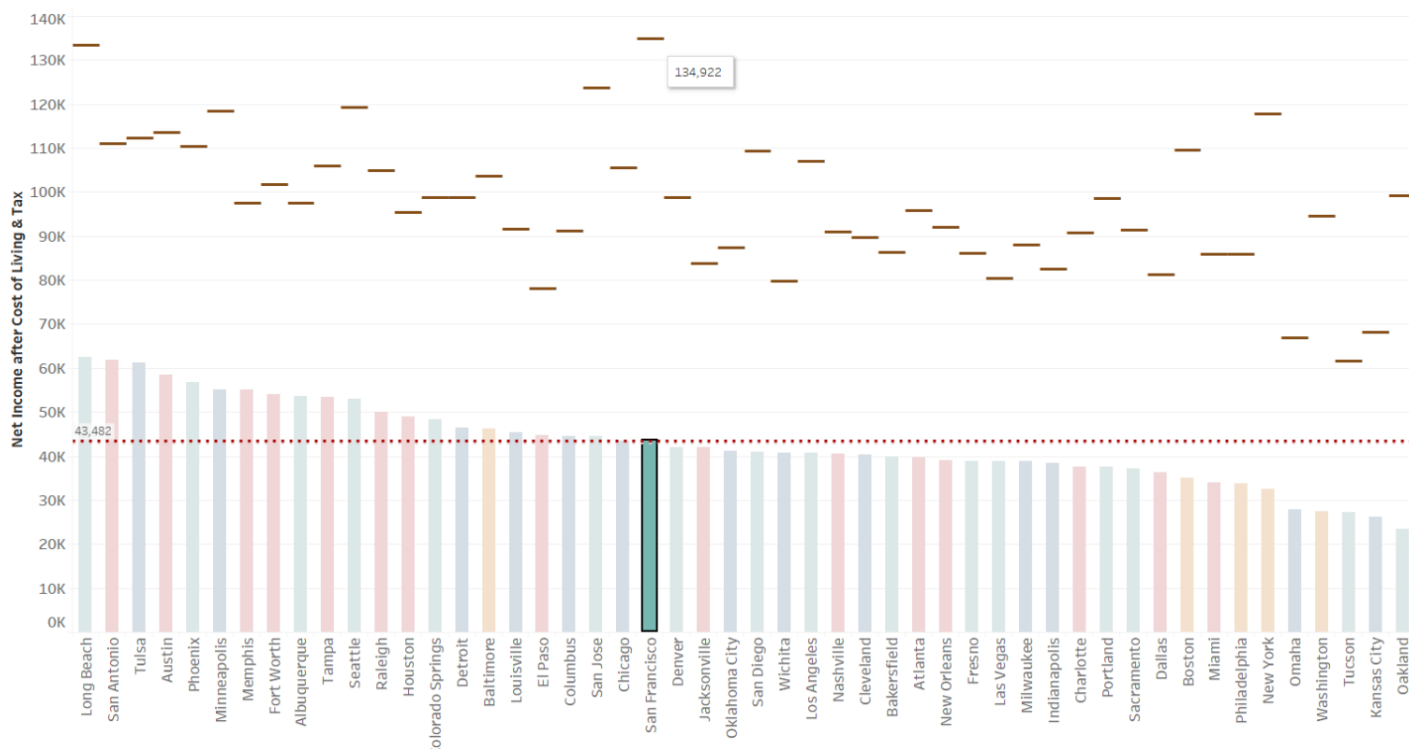
- Bars = Net Income\*
- Lines = Entry Level Income



Average USA Net Income

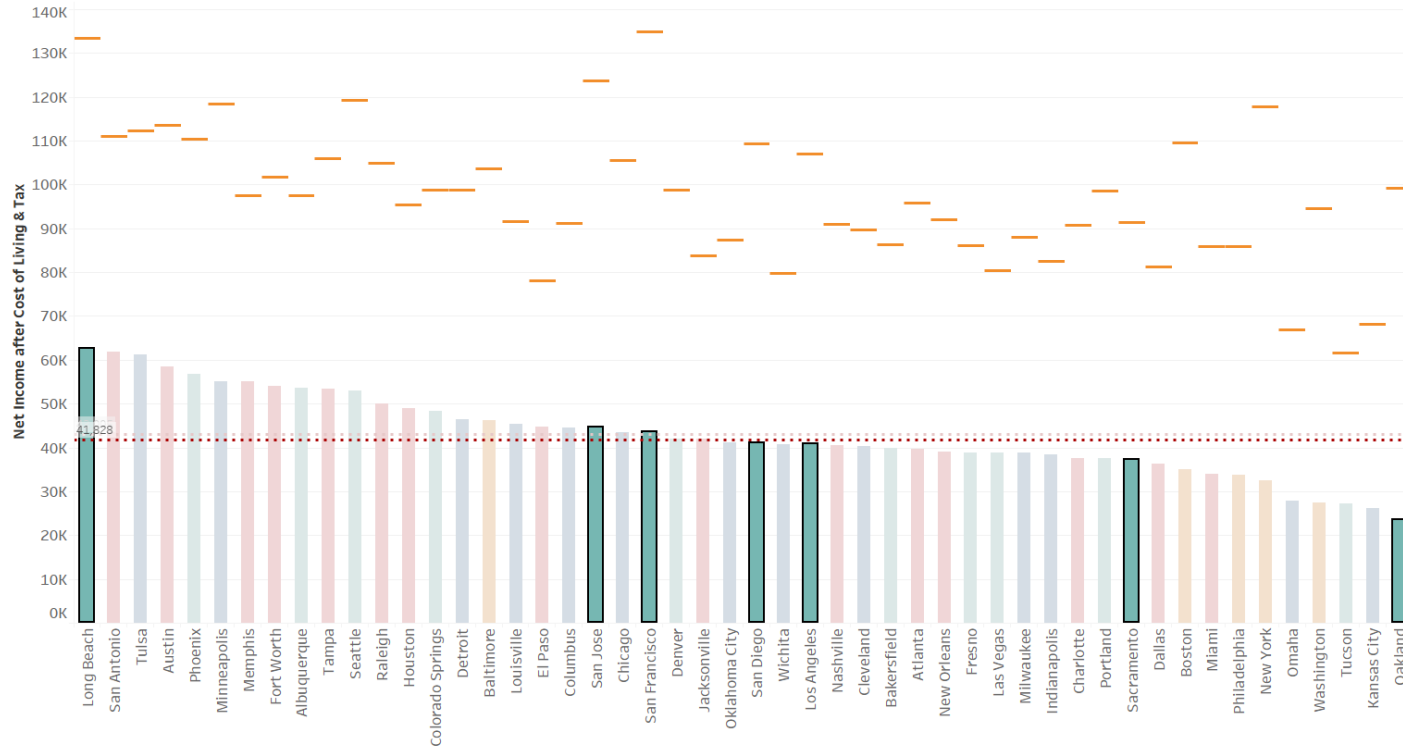
\* Net income as defined as Entry Level Income minus Cost of Living in the city center & Taxes ( State & Federal )

# Net Income\* ( cont. )



\* Net income as defined as Entry Level Income minus Cost of Living in the city center & Taxes ( State & Federal )

# 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"**

**\$41K**

\* Net income as defined as Entry Level Income minus Cost of Living in the city center & Taxes ( State & Federal )



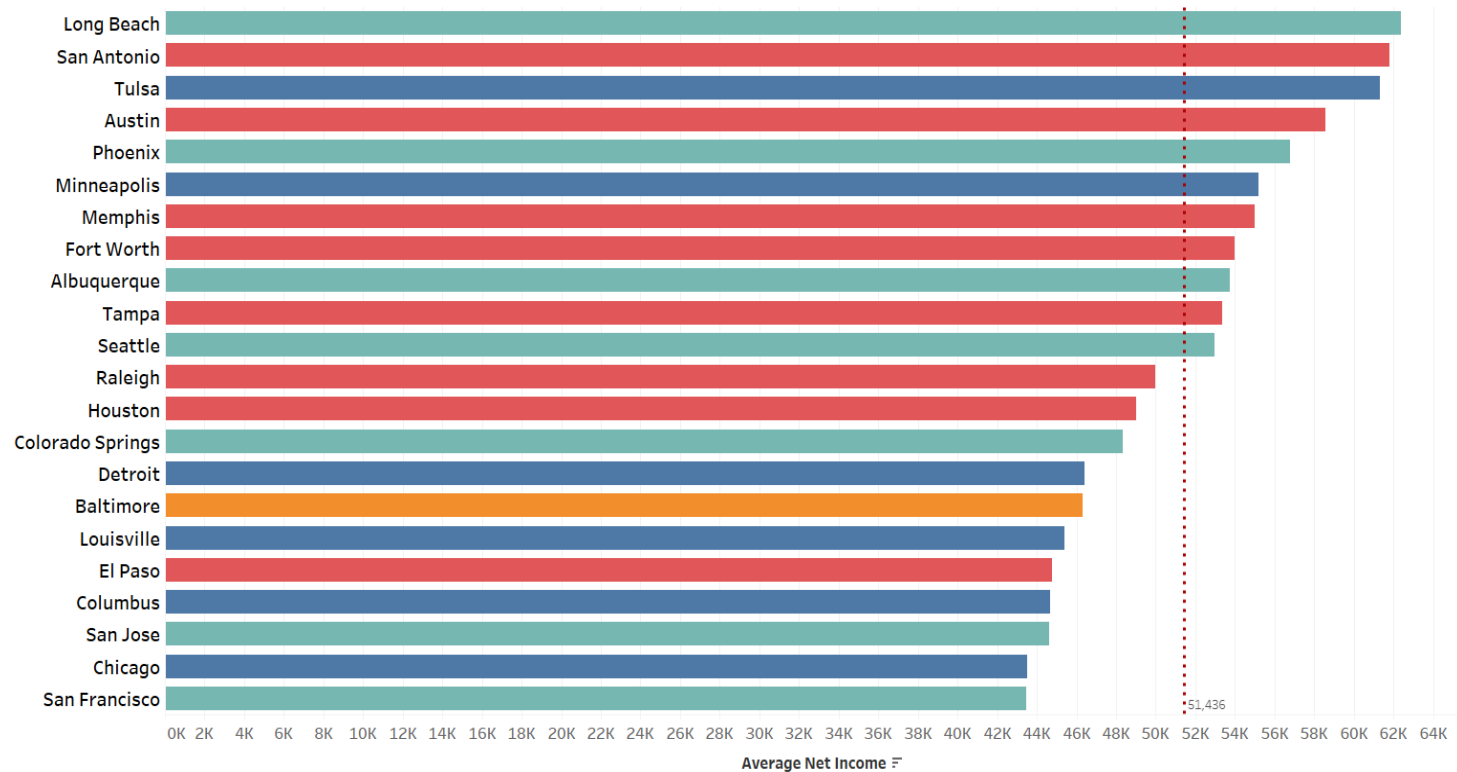
03

Conclusion





# Net Income Winners\*



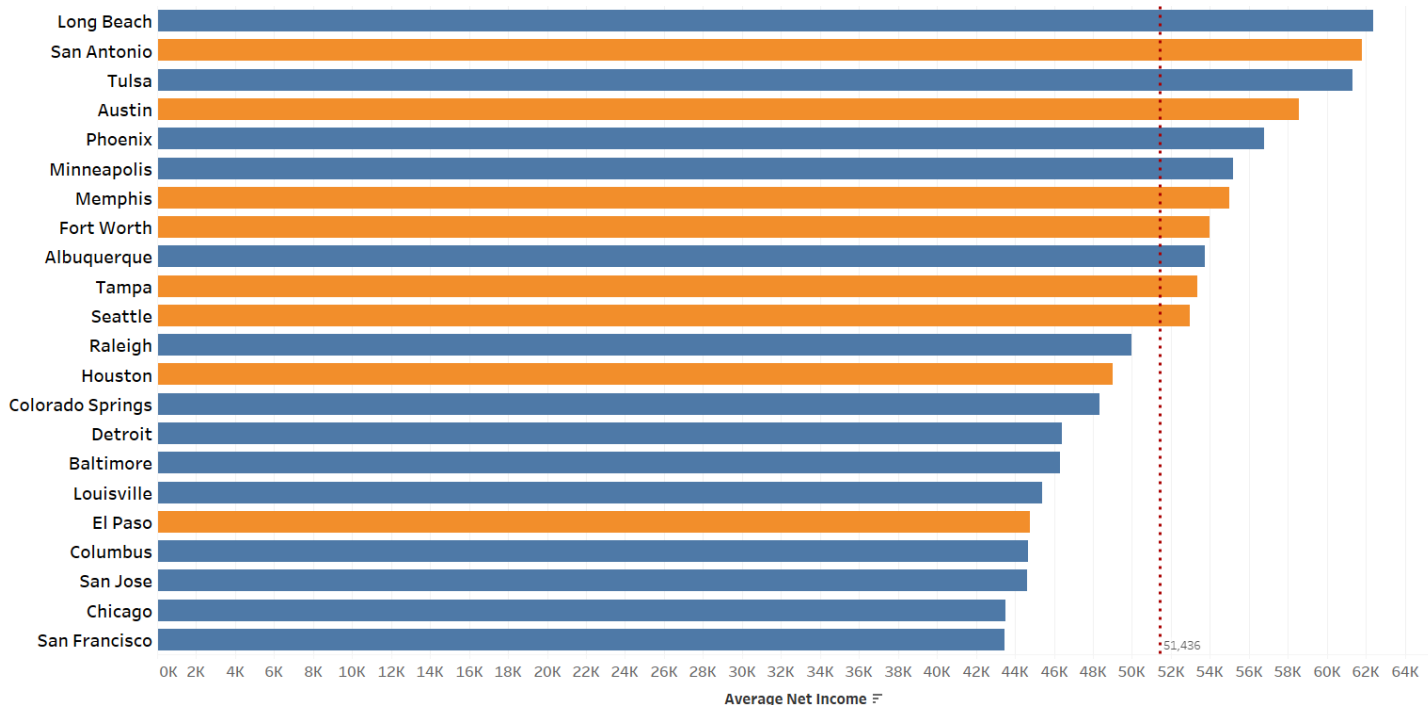
Region

- Midwest
- North
- South
- West

**Primarily the South with the West slightly behind**

\* Net income as defined as Entry Level Income minus Cost of Living in the city center & Taxes ( State & Federal )

# Net Income Winners\* ( cont. )



State Tax Situation

Has State Tax

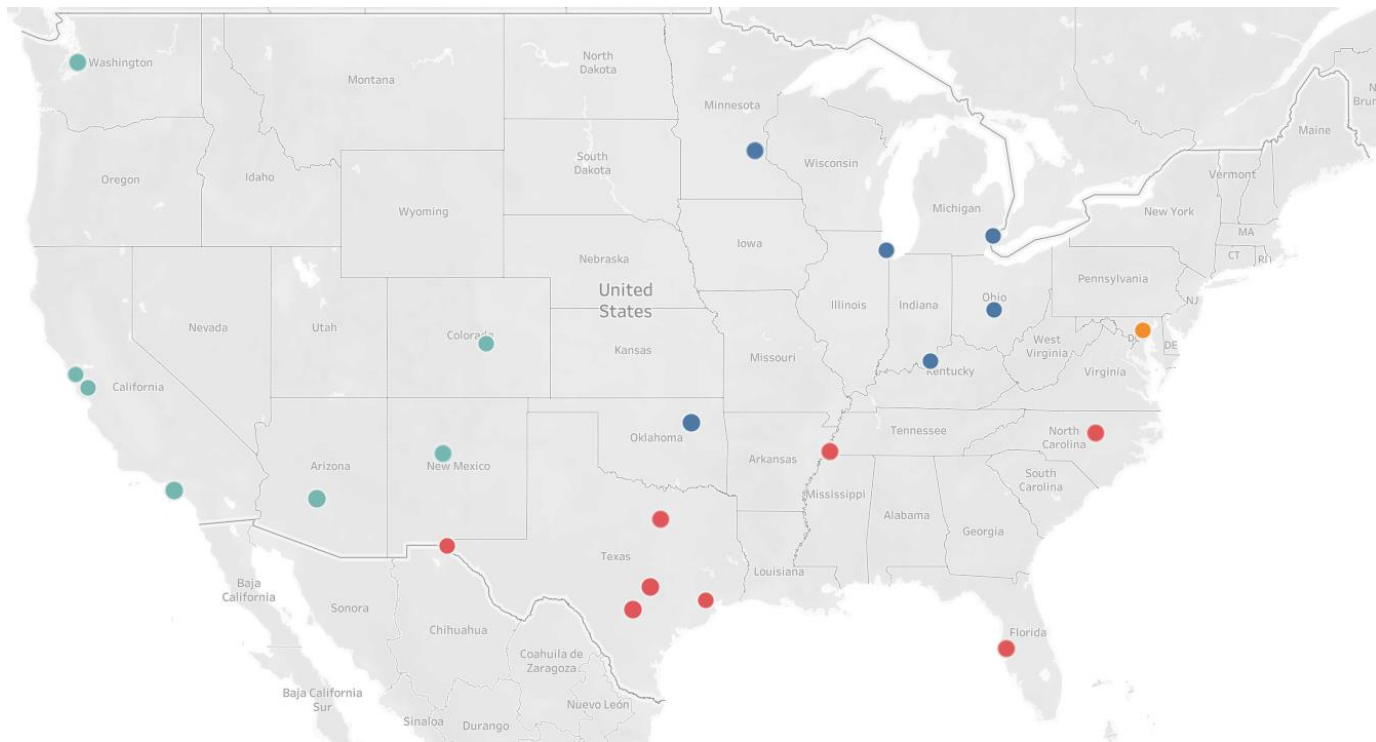
No State Tax

Primarily the South with the West slightly behind

**No State Income Tax looks applicable**

\* Net income as defined as Entry Level Income minus Cost of Living in the city center & Taxes ( State & Federal )

# 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 as defined as Entry Level Income minus Cost of Living in the city center & Taxes ( State & Federal )



# 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](mailto:Rand.sobczak@gmail.com)



**Main GitHub Site**



**Source Code**



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