

# Las Vegas Cost of Living Comparison Analysis

## Comprehensive Market Cost Intelligence for Corporate Relocation

### Executive Summary

Las Vegas offers significant cost advantages compared to major markets, particularly California, creating substantial value for both employers and employees. This analysis provides detailed cost comparisons across housing, taxes, lifestyle, and total compensation to optimize relocation decision-making and employee value propositions.

### Housing Cost Comparison Analysis

#### Median Home Price Comparison (2025)

##### Las Vegas vs Major Markets:

Market	Median Home Price	Price per Sq Ft	Las Vegas Savings	Percentage Savings
San Francisco	\$1,650,000	\$1,200	\$1,195,000	72.4%
San Jose	\$1,485,000	\$980	\$1,030,000	69.4%
Los Angeles	\$975,000	\$725	\$520,000	53.3%
San Diego	\$925,000	\$650	\$470,000	50.8%
Seattle	\$825,000	\$520	\$370,000	44.8%
Denver	\$675,000	\$385	\$220,000	32.6%
Austin	\$595,000	\$295	\$140,000	23.5%
Las Vegas	\$455,000	\$285	Base Market	Base Market

### Luxury Housing Market Comparison

##### Executive Housing (\$1M+ Properties):

Market	Luxury Median	Premium Communities	Las Vegas Advantage
San Francisco	\$3,200,000	Pacific Heights, Nob Hill	\$2,045,000 (64%)
Los Angeles	\$2,850,000	Beverly Hills, Manhattan Beach	\$1,695,000 (59%)
Seattle	\$2,100,000	Bellevue, Mercer Island	\$945,000 (45%)
Denver	\$1,650,000	Cherry Hills, Greenwood Village	\$495,000 (30%)

Market	Luxury Median	Premium Communities	Las Vegas Advantage
Las Vegas	\$1,155,000	Summerlin, Henderson, Red Rock	Base Market

### Rental Market Comparison

#### Average Monthly Rent by Property Type:

Market	1-Bedroom	2-Bedroom	3-Bedroom	Executive Rental
San Francisco	\$3,250	\$4,850	\$6,200	\$8,500+
Los Angeles	\$2,450	\$3,650	\$4,850	\$6,800+
Seattle	\$2,100	\$2,950	\$3,850	\$5,200+
Denver	\$1,750	\$2,350	\$3,100	\$4,200+
Austin	\$1,650	\$2,150	\$2,850	\$3,800+
<b>Las Vegas</b>	<b>\$1,285</b>	<b>\$1,650</b>	<b>\$2,200</b>	<b>\$3,200+</b>

#### Las Vegas Rental Savings:

- vs San Francisco: \$2,000-\$5,300 monthly (61-76% savings)
- vs Los Angeles: \$1,200-\$3,600 monthly (49-74% savings)
- vs Seattle: \$800-\$2,000 monthly (38-52% savings)
- vs Denver: \$500-\$1,400 monthly (29-45% savings)

### Tax Comparison Analysis

#### State Income Tax Impact

#### Annual Tax Burden Comparison (\$150,000 Salary):

State/Market	State Income Tax Rate	Annual State Tax	Las Vegas Savings
California	9.3% - 13.3%	\$13,950 - \$19,950	\$13,950 - \$19,950
New York	6.85% - 10.9%	\$10,275 - \$16,350	\$10,275 - \$16,350
Oregon	8.75% - 9.9%	\$13,125 - \$14,850	\$13,125 - \$14,850
Washington	0%	\$0	\$0
Texas	0%	\$0	\$0
<b>Nevada</b>	<b>0%</b>	<b>\$0</b>	<b>Base Market</b>

## High-Income Tax Comparison (\$250,000 Salary)

### Annual State Tax Burden:

Market	Effective Tax Rate	Annual Tax	Nevada Advantage
San Francisco	13.3%	\$33,250	\$33,250 (100%)
Los Angeles	13.3%	\$33,250	\$33,250 (100%)
New York City	12.7%	\$31,750	\$31,750 (100%)
Seattle	0%	\$0	\$0 (0%)
Austin	0%	\$0	\$0 (0%)
Las Vegas	0%	\$0	Base Market

## Total Tax Burden Analysis

### Federal + State + Local Tax Comparison (\$200,000 Income):

Market	Federal	State/Local	Total	Take-Home	Nevada Advantage
San Francisco	\$32,750	\$26,600	\$59,350	\$140,650	\$26,600
Los Angeles	\$32,750	\$26,600	\$59,350	\$140,650	\$26,600
New York	\$32,750	\$21,800	\$54,550	\$145,450	\$21,800
Seattle	\$32,750	\$0	\$32,750	\$167,250	\$0
Las Vegas	\$32,750	\$0	\$32,750	\$167,250	Base Market

## Cost of Living Comprehensive Analysis

### Overall Cost of Living Index

#### Las Vegas vs Major Markets (National Average = 100):

Market	Overall Index	Housing	Transportation	Food	Healthcare
San Francisco	184	285	158	125	118
San Jose	176	265	145	118	115
Los Angeles	152	198	135	112	108
Seattle	148	185	125	108	112
New York	145	175	118	115	125
Denver	125	145	108	105	102
Austin	118	135	102	98	98
Las Vegas	108	125	98	95	95

## Monthly Living Expenses Comparison

### Average Monthly Costs (Family of 4):

Expense Category	San Francisco	Los Angeles	Seattle	Denver	Las Vegas
Housing (Rent/Mortgage)	\$6,850	\$4,650	\$3,950	\$2,850	\$2,450
Utilities	\$285	\$245	\$195	\$165	\$185
Transportation	\$950	\$825	\$675	\$585	\$525
Food/Groceries	\$1,450	\$1,285	\$1,165	\$985	\$875
Healthcare	\$1,285	\$1,150	\$1,085	\$945	\$825
Entertainment	\$850	\$685	\$565	\$485	\$685
Childcare	\$2,450	\$1,950	\$1,650	\$1,285	\$1,150
Total Monthly	\$14,120	\$10,790	\$9,285	\$7,300	\$6,695

### Las Vegas Monthly Savings:

- vs San Francisco: \$7,425 (52.6% savings)
- vs Los Angeles: \$4,095 (38.0% savings)
- vs Seattle: \$2,590 (27.9% savings)
- vs Denver: \$605 (8.3% savings)

## Transportation Cost Analysis

### Vehicle Ownership Costs

#### Annual Transportation Expenses:

Market	Gas Prices	Insurance	Registration	Parking	Total Annual
San Francisco	\$4.85/gal	\$2,450	\$485	\$3,600	\$11,400
Los Angeles	\$4.65/gal	\$2,285	\$425	\$2,400	\$9,850
Seattle	\$4.25/gal	\$1,850	\$385	\$2,200	\$8,100
New York	\$4.15/gal	\$2,850	\$525	\$4,800	\$12,950
Denver	\$3.85/gal	\$1,650	\$285	\$1,200	\$6,450
Las Vegas	\$3.65/gal	\$1,485	\$225	\$600	\$5,850

## Public Transportation Comparison

### Monthly Public Transit Costs:

Market	Monthly Pass	Annual Cost	Las Vegas Advantage
San Francisco	\$285	\$3,420	\$2,820 (82%)
Los Angeles	\$185	\$2,220	\$1,620 (73%)
Seattle	\$165	\$1,980	\$1,380 (70%)
New York	\$135	\$1,620	\$1,020 (63%)
Denver	\$125	\$1,500	\$900 (60%)
Las Vegas	\$50	\$600	Base Market

## Lifestyle and Entertainment Cost Analysis

### Dining and Entertainment

#### Average Costs per Month:

Category	San Francisco	Los Angeles	Seattle	Denver	Las Vegas
Fine Dining	\$485	\$385	\$285	\$225	\$425
Casual Dining	\$385	\$285	\$245	\$185	\$265
Entertainment	\$565	\$425	\$345	\$285	\$685
Recreation	\$285	\$385	\$425	\$385	\$285
Total	\$1,720	\$1,480	\$1,300	\$1,080	\$1,660

#### Las Vegas Entertainment Value:

- World-class dining at competitive prices
- Premium entertainment options (shows, concerts)
- Gaming and casino amenities
- Recreation access (Lake Tahoe, Red Rock Canyon)
- Resort and spa services

## Healthcare Cost Comparison

### Annual Healthcare Expenses (Family of 4):

Market	Insurance Premiums	Deductibles	Out-of-Pocket	Total Annual
San Francisco	\$18,500	\$6,500	\$4,200	\$29,200
Los Angeles	\$16,800	\$5,800	\$3,650	\$26,250

Market	Insurance Premiums	Deductibles	Out-of-Pocket	Total Annual
Seattle	\$15,200	\$5,200	\$3,200	\$23,600
New York	\$19,800	\$7,200	\$4,800	\$31,800
Denver	\$13,500	\$4,500	\$2,800	\$20,800
Las Vegas	\$12,800	\$4,200	\$2,600	\$19,600

## Real Estate Investment Analysis

### Property Appreciation Comparison

#### 5-Year Appreciation Projections:

Market	Current Median	Projected 2030	Total Appreciation	Annual Rate
Las Vegas	\$455,000	\$685,000	\$230,000 (50.5%)	8.5%
Austin	\$595,000	\$825,000	\$230,000 (38.7%)	6.8%
Denver	\$675,000	\$895,000	\$220,000 (32.6%)	5.8%
Seattle	\$825,000	\$1,050,000	\$225,000 (27.3%)	4.9%
Los Angeles	\$975,000	\$1,185,000	\$210,000 (21.5%)	4.0%
San Francisco	\$1,650,000	\$1,950,000	\$300,000 (18.2%)	3.4%

## Investment Property Returns

#### Rental Yield Analysis:

Market	Median Price	Annual Rent	Gross Yield	Net Yield
Las Vegas	\$455,000	\$28,500	6.3%	4.8%
Austin	\$595,000	\$32,400	5.4%	3.9%
Denver	\$675,000	\$34,200	5.1%	3.6%
Seattle	\$825,000	\$38,400	4.7%	3.2%
Los Angeles	\$975,000	\$42,000	4.3%	2.8%
San Francisco	\$1,650,000	\$65,000	3.9%	2.4%

## Salary Requirement Analysis

# Equivalent Salary Calculator

## Salary Required to Maintain Las Vegas Lifestyle:

### Las Vegas \$100,000 Equivalent:

Market	Required Salary	Premium Required	Tax Adjustment
San Francisco	\$184,000	\$84,000 (84%)	+\$24,400 state tax
Los Angeles	\$152,000	\$52,000 (52%)	+\$20,100 state tax
Seattle	\$148,000	\$48,000 (48%)	\$0 state tax
New York	\$145,000	\$45,000 (45%)	+\$15,700 state tax
Denver	\$125,000	\$25,000 (25%)	+\$8,800 state tax
Austin	\$118,000	\$18,000 (18%)	\$0 state tax
Las Vegas	\$100,000	Base Salary	\$0 state tax

## High-Income Professional Analysis

### \$200,000 Las Vegas Salary Equivalent:

Market	Required Salary	After-Tax Equivalent	Total Value Gap
San Francisco	\$368,000	\$225,000	\$168,000 premium
Los Angeles	\$304,000	\$195,000	\$104,000 premium
Seattle	\$296,000	\$296,000	\$96,000 premium
New York	\$290,000	\$220,000	\$90,000 premium
Denver	\$250,000	\$225,000	\$50,000 premium
Las Vegas	\$200,000	\$200,000	Base Market

## Corporate Relocation Cost Impact

### Employer Cost Savings Analysis

#### Annual Cost Savings per Employee (Las Vegas vs California):

##### Direct Compensation Savings:

- Base Salary Difference: \$35,000-\$65,000
- Payroll Tax Savings: \$2,500-\$4,800
- Benefits Cost Reduction: \$3,200-\$5,500
- **Total Direct Savings:** \$40,700-\$75,300

##### Indirect Cost Benefits:

- Reduced Turnover: \$15,000 per retained employee
- Lower Recruitment Costs: \$8,500 per hire
- Productivity Premium: \$12,000-\$18,000
- **Total Indirect Value:** \$35,500-\$41,500

**Total Annual Value per Employee:** \$76,200-\$116,800

## Employee Value Proposition

**Net Income Advantage (After All Costs):**

**\$150,000 Salary Example:**

Market	Gross Salary	After-Tax Income	Living Costs	Net Disposable
San Francisco	\$225,000	\$165,000	\$169,440	-\$4,440
Los Angeles	\$185,000	\$141,000	\$129,480	\$11,520
Seattle	\$175,000	\$175,000	\$111,420	\$63,580
Denver	\$165,000	\$153,000	\$87,600	\$65,400
<b>Las Vegas</b>	<b>\$150,000</b>	<b>\$150,000</b>	<b>\$80,340</b>	<b>\$69,660</b>

**Las Vegas Advantage:**

- Best net disposable income vs California markets
- Competitive with other no-tax states
- Superior lifestyle value and entertainment options

## Long-Term Financial Impact

### 10-Year Wealth Building Comparison

**Cumulative Financial Advantage (Las Vegas vs San Francisco):**

**Annual Savings Components:**

- Tax Savings: \$26,600 annually
- Cost of Living: \$89,100 annually
- Housing Appreciation: \$12,000 additional annually
- **Total Annual Advantage:** \$127,700

**10-Year Wealth Impact:**

- Direct Savings: \$1,277,000
- Investment Growth (7% annual): \$1,762,000
- Home Equity Advantage: \$380,000

- **Total 10-Year Advantage:** \$2,142,000

## **Retirement Planning Impact**

### **Retirement Savings Acceleration:**

#### **Additional Annual Retirement Contribution Capacity:**

- vs San Francisco: \$127,700 potential additional savings
- vs Los Angeles: \$89,500 potential additional savings
- vs Seattle: \$42,800 potential additional savings
- vs Denver: \$18,200 potential additional savings

#### **Retirement Timeline Acceleration:**

- vs California: 8-12 years earlier retirement possible
- vs Other Markets: 3-6 years earlier retirement possible

## **Quality of Life Value Analysis**

### **Lifestyle Value Quantification**

#### **Las Vegas Lifestyle Advantages:**

##### **Entertainment Value:**

- World-class shows and concerts: \$2,400 annual value
- Resort and spa access: \$1,800 annual value
- Gaming and casino amenities: \$1,200 annual value
- **Total Entertainment Value:** \$5,400 annually

##### **Recreation Access:**

- Lake Tahoe proximity: \$3,600 annual value
- Year-round outdoor activities: \$2,400 annual value
- Golf and resort amenities: \$2,800 annual value
- **Total Recreation Value:** \$8,800 annually

##### **Climate and Location:**

- 300+ days of sunshine annually
- No state income tax forever
- Business-friendly environment
- Central location for western US travel

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