

# **CHARITY NAVIGATOR**

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## **2012 CEO Compensation Study**

**November 2012**



## Introduction

Charity Navigator has completed its seventh CEO Compensation Study this year. The study examines the compensation practices at 3,786<sup>1</sup> mid to large sized U.S. based charities that depend on support from the public. Our analysis revealed that the top leaders of these charities earned a median salary of \$132,739<sup>2</sup> in 2010 representing a pay raise of just 1.5 % over the previous year<sup>3</sup>.

We know that many donors continue to be concerned by what they believe to be excessive charity CEO pay. Many donors assume that charity leaders work for free or minimal pay and are shocked to see that they earn six figure salaries. But these well-meaning donors sometimes fail to consider that these CEOs are running multi-million dollar operations that endeavor to change the world. Leading one of these charities requires an individual that possesses an understanding of the issues that are unique to the charity's mission as well as a high level of fundraising and management expertise. Attracting and retaining that type of talent requires a competitive level of compensation as dictated by the marketplace. While there are nonprofit salaries that we would all agree are out-of-line, it is important for donors to understand that since the typical charity CEO earns roughly \$130,000, a six-figure salary is not necessarily a sign of excessive pay for a mid to large sized charity (defined as charities of \$1 million or more in revenue).

This report offers insight into how a charity's mission, size, and location impact its CEO's salary. It also highlights some questionable salaries, such as those that approach and exceed a million dollars, and suspect compensation policies, such as charities that have multiple highly-paid family members on staff. We round out the report by offering advice for judging the appropriateness of a nonprofit executive's pay.

### Footnotes

<sup>1</sup>Data from the 2012 study is based on the 2010 salary data provide on their FYE 2010 and FYE 2011 Forms 990 by 3,786 charities in Charity Navigator's database of nearly 6,000 charities. For more information on what types of organizations Charity Navigator evaluates, please click [here](#). Also, read the appendix to learn which charities were excluded from the study.

<sup>2</sup>Based on the data found in each charity's most recently filed Form 990, we include salary, cash bonuses, and expense accounts when we measure a CEO's compensation. We do not include contributions to benefit plans or deferred compensation that is allocated to be paid in later years. Deferred compensation is often accrued over many years and then is paid as a lump sum in one year. As such, we do include deferred compensation as part of the compensation figure in the year in which it is actually paid out to the employee.

<sup>3</sup>Based on comparison salary data for the 3,044 charities that report the same person as CEO for both all of 2010 and 2009. As such, charities were excluded in year-over-year salary comparisons if the CEO changed and/ or if the CEO was only employed for part of 2009.

## Methodology

### Median versus Mean

In earlier versions of this study, we reported on the mean value of CEO pay (simple average). Since our 2010 study (the previous study to this one, which covered 2008 data), we've been reporting on the median value (the middle value of a set of numbers) of CEO pay. We prefer to use the median (meaning half the salaries in the dataset are greater and half are lower) as it is less sensitive to extreme salaries than the mean and is a more representative figure of the center of a series of salaries.

### Exclusions

To paint a more accurate picture of the compensation landscape among mid to large public charities, we eliminated a number of charities from our sample (see the Appendix for more information on exclusions). Instead of looking at all of the nearly 6,000 charities in our database, we've restricted our analysis to 3,786 charities (and 3,044 when looking at year-over-year comparisons) which is still the largest sample of its kind that is available at no cost and ample data to draw some significant conclusions.

### Comparisons to Prior Studies

Changes made to the methodology starting with the 2010 study make it impossible to draw comparisons to iterations of this report prior to 2010.

## Geography

Just like the for-profit sector, salaries at nonprofits differ based on the part of the country in which the entity is located. Here's how the median pay for the various regions<sup>4</sup> compare to the overall median pay (\$132,739) for 2010:

 **Higher CEO Pay:** Northeast (\$156,914) and Mid-Atlantic (\$150,000)

 **Lower CEO Pay:** Mountain West (\$111,920), South (\$118,636), Midwest (\$121,564), Southwest (\$125,156), and Pacific West (\$128,466).

In comparison to 2009 salary data, each region experienced an increase in median pay. Median pay increased the most in the Southwest (2.9%) and the least in the South (0.8%).

Region	2010 Median Salary	2010 Maximum Salary	# of Charities/Region	Median Raise	# of Charities included in year-over-year comparison
Mid-Atlantic	\$150,000	\$1,025,922	566	2.1%	457
Midwest	\$121,564	\$1,916,143	673	1.1%	545
Mountain West	\$111,920	\$745,251	181	1.5%	146
Northeast	\$156,914	\$1,307,770	706	1.5%	563
Pacific West	\$128,466	\$1,350,000	634	1.8%	511
South	\$118,636	\$782,439	752	0.8%	610
Southwest	\$125,156	\$827,342	274	2.9%	212
<i>Grand Total</i>	<i>\$132,784</i>	<i>\$1,916,143</i>	<i>3,786</i>	<i>1.5%</i>	<i>3,044</i>

### Footnote

<sup>4</sup>The Appendix at the end of this study includes a description of the states included in each region.

## Geography (cont.)

### Location and Size

To assist Board compensation committees and others who use this study as part of their benchmarking analysis, we drill down further in the data to examine the variation that occurs not just by location, but also by size.<sup>5</sup> We determined that regardless of size, charities in the Northeast have the highest median pay and charities in the Mountain West have the lowest.

-  **Highest CEO Pay is in the Northeast** for small (\$113,723), medium (\$169,802) and large (\$294,513) charities
-  **Lowest CEO Pay is in the Mountain West** for small (\$78,420), medium (\$125,000) and large (\$188,130) charities

Region	Size					
	Large		Medium		Small	
	Median Salary	# of Charities	Median Salary	# of Charities	Median Salary	# of Charities
Mid-Atlantic	\$253,672	110	\$160,598	209	\$110,750	247
Midwest	\$233,672	169	\$136,997	229	\$85,988	275
Mountain West	\$188,130	35	\$125,000	69	\$78,420	77
Northeast	\$294,513	179	\$169,802	275	\$113,723	252
Pacific West	\$241,254	126	\$143,272	230	\$95,909	278
South	\$234,960	163	\$130,511	289	\$89,000	300
Southwest	\$235,159	56	\$131,217	110	\$90,000	108

The max salary reported by size/ region is as follows:

- Max CEO Pay for Large Charities is in the Midwest (\$1,916,143)
- Max CEO Pay for Medium Charities is in the Northeast (\$663,586)
- Max CEO Pay for Small Charities is in the Pacific West (\$388,214)

#### Footnote

<sup>5</sup>Size is defined by total expenses such that small are charities with total expenses <\$3.5 million, medium charities are those with total expenses between \$3.5 and \$13.5 million and large charities have total expenses >\$13.5 million.

## Charitable Mission

The compensation a CEO receives depends, in part, on the types of programs and services offered by the charity. And the difference in pay across categories can be significant. For example, the median CEO pay at an educational institution is nearly \$90,000 more than that paid to the typical religious leader. Here's how the median pay for the various categories compare to the overall median pay (\$132,739):

-  **Higher CEO Pay:** Education (\$177,734), Arts, Culture and Humanities (\$162,263), Public Benefit (\$151,197) and Health (\$150,986)
-  **Lower CEO Pay:** Religion (\$88,021), Animals (\$100,000), Environment (\$115,746), Human Services (\$117,875) and International (\$128,187)

In comparison to 2009 salaries, all but one of the categories experienced an increase in median pay. Median pay increased the most among Education (2%) charities and the least among Animal (1.1%) charities. Median pay didn't increase or decrease among Religion charities.

Category	2010 Median Salary	2010 Maximum Salary	# of Charities/Category	Median Raise	# of Charities included in year-over-year comparison
Animals	\$100,000	\$554,751	276	1.1%	225
Arts, Culture, Humanities	\$162,263	\$1,350,000	413	1.4%	336
Education	\$177,734	\$1,916,143	280	2.0%	227
Environment	\$115,746	\$493,332	230	1.9%	190
Health	\$150,986	\$745,251	412	1.8%	330
Human Services	\$117,875	\$787,300	905	1.6%	739
International	\$128,187	\$879,591	359	1.7%	280
Public Benefit	\$151,197	\$1,204,968	690	1.5%	541
Religion	\$88,021	\$500,450	221	0%	176

## Size

Not surprisingly, there is a predictable relationship between the size of a charity and the CEO's salary - the larger the charity the higher the median pay. Here's how the median pay for the various sizes of charities compare to the overall median pay (\$132,739):

 **Higher CEO Pay:** Large organizations with total expenses greater than \$13.5 million (\$245,671) and medium sized charities with total expenses between \$3.5 and \$13.5 million (\$145,135)

 **Lower CEO Pay:** Small charities with total expenses under \$3.5 million (\$93,974)

Size	2010 Median Salary	2010 Maximum Salary	# of Charities/ Size	Median Raise	# of Charities included in year-over-year comparison
Large	\$245,671	\$1,916,143	838	2.6%	685
Medium	\$145,135	\$663,586	1,411	1.5%	1,145
Small	\$93,974	\$388,214	1,537	0.8%	1,214

These figures demonstrate that as the size, and thus the complexities of running a nonprofit increases, so does the salary of the institution's top executive. So much so that if we probe deeper into the top tier of charities (by size), we see even larger salaries. Charities with total expenses of \$13.5 million and greater pay their CEOs in the range of a quarter million dollars to nearly half a million dollars. In illuminating this information, it is not our intention to give donors, who often bemoan this level of pay, a reason to not support a great charity. Rather, we want donors to understand and appreciate that the top nonprofit leaders, those who are sought after for their ability to manage multi-million to multi-billion dollar institutions and who are tasked with the mammoth goal of making the world a better place, command significant salaries. On the other hand, in our opinion, it is evident that seven-figure salaries do not seem warranted, even in the largest sized charities.

Size	2010 Median Salary	# of Charities
\$13.5 - \$25 Million	\$214,736	328
\$25 - \$50 Million	\$245,042	246
\$50 - \$100 Million	\$297,454	144
\$100 - \$200 Million	\$353,331	70
\$200 - \$500 Million	\$418,324	33
Over \$500 Million	\$477,920	17

## Biggest Paychecks

Some CEO salaries raise more eyebrows than others. The following list reveals which charity within each category pays its CEO the most. For context and comparison purposes, the table includes the median pay for each category as well as the total expenses for the charity with the highest salary in each category.

Category	Median Pay/Category	Highest Compensation	Charity Name	Charity's Total Expenses	Supplemental Information Provided By Charity on Form 990
Animals	\$100,000	\$787,747	Wildlife Conservation Society	\$206,097,389	Base compensation: \$505,842 Bonus: \$10,000 Other reportable compensation: \$271,905 which includes estimated value of housing provided as condition of employment
Arts, Culture, Humanities	\$162,263	\$1,633,495	The Museum of Fine Arts, Houston	\$94,182,127	Base compensation: \$1,633,495 Bonus: \$625,000 Other reportable compensation: \$1,684,649 which includes \$1,574,771 payout of deferred compensation
Education	\$177,734	\$2,000,180	University of Pennsylvania	\$4,686,679,000	Base compensation: \$1,295,245 Bonus: \$641,478 Other reportable compensation: \$263,457
Environment	\$115,746	\$493,332	The Nature Conservancy	\$852,695,208	Base compensation: \$432,562 Bonus: \$25,000 Other reportable compensation: \$44,770
Health	\$150,986	\$841,193	Salk Institute for Biological Studies	\$110,985,352	Base compensation: \$643,008 Other reportable compensation: \$198,185

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Biggest Paychecks <sup>6</sup>(cont.)

Category	Median Pay/Category	Highest Compensation	Charity Name	Charity's Total Expenses	Supplemental Information Provided By Charity on Form 990
Human Services	\$117,875	\$787,300	Easter Seals, National Headquarters	\$93,452,900	Base compensation: \$624,000 Bonus: \$149,300 Other reportable compensation: \$14,000
International	\$128,187	\$879,591	Council on Foreign Relations	\$52,754,100	Base compensation: \$352,385 Bonus: \$225,000 Other reportable compensation: \$302,206
Public Benefit	\$151,197	\$1,204,968	Prostate Cancer Foundation	\$32,435,142	Base compensation: \$416,680 Bonus: \$400,000 Other reportable compensation: \$388,288
Religion	\$88,021	\$500,450	Educational Media Foundation	\$70,466,309	Base compensation: \$375,997 Bonus: \$121,835 Other reportable compensation: \$2,600 The organization also provides the CEO with first-class travel for medical reasons, and so does not consider it reportable compensation

While this list is sure to astound many donors, salaries really should be judged in the context of the charity's overall performance.

**Footnote**

<sup>6</sup>The data in the study was compiled in August except for this chart which was compiled in September. In some cases, this newer data shows higher salaries than the max data reflected on pages 3, 5 and 9 of this study.

## Biggest Paychecks (cont.)

### Seven Figure Salaries

Of the 3,786 charities included in the study, only 6 paid their top executive more than \$1 million (in our last study that looked at 2008 data there were 14). All 6 are large charities (total expenses >\$13.5 million) which are located in the Midwest (1), Pacific West (2), Northeast (2) and Mid-Atlantic (1). Furthermore, this list is comprised of 2 Education charities (Hillsdale College and Mount Sinai School of Medicine), 2 Arts, Culture, Humanities charities (Los Angeles Opera and The New York Public Library) and 2 Public Benefit charities (Prostate Cancer Foundation and The Heritage Foundation).

### Half A Million In Pay

The study also revealed that 65 charities paid their CEOs between \$500,000 and \$1 million (in our review of 2008 salaries there were 106). 61 of these charities are Large (total expenses >\$13.5 million) and 4 of the charities are Medium (total expenses between \$3.5 and \$13.5 million). This group consists of 14 Education charities, 14 Public Benefit charities, 13 Arts, Culture, Humanities charities, 10 Health charities, 5 Human Services charities, 5 International charities, 3 Animal charities and 1 Religion charity.

## Other Salaries of Note

### Organizations that Compensate Relatives over \$100,000

When relevant, our charity reports also include information on salaries paid to top executives and Board Directors, not just the CEO. For example, there are a number of charities that have members of the same family on the payroll. Here are some of the organizations that compensate at least two of the CEOs relatives, with at least one relative earning over \$100,000.

Charity	Person	Title	Relationship	Salary
Trinity Broadcasting Network	Paul F. Crouch Sr	President, Director	CEO	\$399,356
	Janice Crouch	1st Vice President	Relative of the CEO	\$364,256
	Paul Crouch	Vice-President	Relative of the CEO	\$213,964
	Matthew Crouch	Assistant Vice President	Relative of the CEO	\$199,124
Turning Point	David P. Jeremiah	President	CEO	\$107,350
	David M. Jeremiah	Chief Operating Officer	Relative of the CEO	\$179,305
	Donna M. Jeremiah	Secretary	Relative of the CEO	\$63,641
Christian Relief Services Charities	Bryan L. Krizek	Chief Executive Officer	CEO	\$157,736
	Paul Krizek	Vice President	Relative of the CEO	\$141,353
	Eugene L. Krizek	President, Founder	Relative of the CEO	\$76,000
Messenger International	John P. Bevere Jr.	President, CEO	CEO	\$61,750
	Lisa T. Bevere	Vice President	Relative of the CEO	\$136,862
	Addison Bevere	Chief Operating Officer	Relative of the CEO	\$87,684

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## Other Salaries of Note

### Organizations that Compensate Relatives over \$100,000 (cont.)

Charity	Person	Title	Relationship	Salary
Global Advance	Jonathan Shibley	President	CEO	\$94,548
	David Shibley	Founder, Chairman	Relative of the CEO	\$132,335
	Naomi Shibley	Director	Relative of the CEO	\$33,000
Hosanna/Faith Comes By Hearing	Gerald Jackson	President	CEO	\$79,111
	Morgan Jackson	International Director	Relative of the CEO	\$126,972
	Clay Jackson	Secretary, Treasurer	Relative of the CEO	\$107,586
Hineni	Rebbetzi Esther Jungreis	President	CEO	\$132,800
	Yisroel Jungreis	Vice President	Relative of the CEO	\$120,000
	Osher Jungreis	Vice President	Relative of the CEO	\$105,497
Ligonier Ministries	Robert C. Sproul	President, Founder	CEO	\$199,618
	Robert C. Sproul Jr.	Teaching Fellow	Relative of the CEO	\$119,630
	Vesta Sproul	Director	Relative of the CEO	\$46,008
American Endowment Foundation	Philip T. Tobin	Chief Executive Officer, Chairman, Co-Founder	CEO	\$160,000
	Thomas J. Tobin	President, Co-Founder	Relative of the CEO	\$133,000
	John W. Tobin	Executive Vice President	Relative of the CEO	\$120,000
	Gail B. Tobin	Treasurer	Relative of the CEO	\$92,000

## Process for Determining CEO Pay

CEO pay shouldn't be set in a vacuum of information. Rather, nonprofit Boards should have a documented policy for establishing the CEO's pay. That objective process should include a review of the CEO's performance and benchmarking against comparable organizations. At Charity Navigator, we track whether or not a charity has such a process. Our findings show:

- Among all the charities rated by Charity Navigator, nearly 10% (543) do not have a process for setting CEO pay
- 7% of those in this study (257) do not have a process
- CEO pay increased at nearly half of the charities (126) without such policies
- CEO pay increased by more than 1.5% (median pay raise for all charities in this study) for 111 of these charities
- CEO pay increased by more than 10% for 26 of these charities
- The biggest increase among these charities was more than \$62,000 (or 65.5%)

## Loans to Related Parties

Making loans to related parties such as key officers, staff, or Board members, is not standard practice in the sector as it diverts the charity's funds away from its charitable mission and can lead to real and perceived conflict-of-interest problems. This practice is discouraged by sector trade groups which point to the Sarbanes-Oxley Act when they call for charities to refrain from making loans to directors and executives. The IRS is concerned enough with the practice that it requires charities to disclose on their Form 990 any loans to or from current and former officers, directors, trustees, key employees, and other "disqualified persons." Some state laws go so far as to prohibit loans to board members and officers.

In our entire database of charities, 3.5% (200) charities report loans to their officers.<sup>7</sup>

### Footnote

<sup>7</sup>Our analysis does not distinguish between loans to CEOs versus other key officers, staff and Board members so this figure doesn't specifically indicate only loans to CEOs.

## Conclusions

While it is true that the paychecks of some nonprofit executives are outrageously high, this study confirms that those receiving excessive pay are in the minority. The data also shows that top pay at charities can vary greatly by location - with CEOs in the Northeast typically earning \$45,000 more than their peers in the Mountain West - by mission - with the heads of Education charities earning \$90,000 more than those running Religion charities - and by size - with CEOs managing large charities earning \$152,000 more than those at small charities. Finally, the study shows that with a 1.5% median increase in pay from 2009 to 2010, the recession appears to be having an effect on raises.

We recognize that many donors will be hesitant to agree that the CEO of their favorite charity deserves a six figure salary. To the skeptics, we ask that you keep in mind that most of the charities included in this study are multi-million dollar operations. Leading one of them requires an individual that possesses both an understanding of the issues that are unique to the charity's mission as well as extensive management and fundraising expertise. Even so, charities tend to pay less than private sector firms for similar competencies. For example, the charities in our study pay a median total compensation of roughly \$133,000, compared to median salaries at S&P 500 companies of \$9.0 million in 2010.<sup>8</sup>

### Footnote

<sup>8</sup>USA TODAY's analysis of data from GMI for 2010 is accessible [online](#).

## Appendix

### Advice for Donors

We offer the following tips to help you assess the compensation of a charity's top leader.

1. ***Obtain comparison data.***

Use the information provided in this study to compare a CEO's salary to other similarly sized charities, as well as those in the same category and region.

- i. Our 2012 [Metro Market Study](#) provides median CEO salaries for 30 large cities.
- ii. [Charity Navigator registered users](#) can compare the CEO salaries of specific charities on their "My Charities" page and on each charity's rating page by clicking on the "Compare These Charities" link.
- iii. Registered users can also access Charity Navigator's [Sector Analysis Tool](#) to calculate the *average* CEO pay by cause and state.

1. ***Find out if the charity has a Compensation Committee.***

Drawing on its experience in investigating charities, the IRS redesigned the Form 990 (the informational tax return that charities must file annually and the document that Charity Navigator utilizes to obtain a majority of the necessary data to rate each charity) to provide more transparency regarding executive compensation practices. At Charity Navigator we agree with the IRS that it is important for each charity to conduct an independent review of its CEO's pay using comparative data. As such, we have included this as part of our [Accountability & Transparency Methodology](#) (launched in September 2011) so you can determine if a charity follows this best practice. If the charity you are considering has not yet been rated by us, then we encourage you to review its Form 990 or contact it directly to inquire if it has a compensation committee in place and how it makes salary decisions.

3. ***Be cautious if the charity has given the CEO a loan.***

If one of a charity's top leaders received a loan, then you may want to think twice about supporting it. We maintain that a charity isn't in business to provide low or no-interest loans so its CEO or other senior staff can move into an exclusive neighborhood or purchase a new, luxury car. If the CEO's compensation is reasonable, then why does he/she require a discount loan to work for that charity? We track this information as part of our Accountability & Transparency rating analysis. However, if the charity you are considering isn't rated by us, then check its Form 990 to see if the CEO received a loan.

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## Appendix (cont.)

### Advice for Donors

4. ***Consider the performance of the charity in relation to the CEO's pay.***

If you come across a charity whose CEO pay is higher than other similar charities, don't immediately dismiss that charity's request for funding. You're better off supporting a charity that is fiscally efficient, accountable and transparent, achieving its programmatic goals and paying its CEO well, than a charity that has substandard fiscal health, fails to live up to its mission, but under-pays its CEO. Charity Navigator's ratings can be of help in your research into the charity's Financial Health and commitment to being Accountable & Transparent. Be sure to also conduct your own review of the charity's size and performance to determine if it is delivering on its intended results.

5. ***Be skeptical of charities that report zero CEO compensation.***

There are very few individuals that can afford to work full-time managing complex, multi-million dollar organizations without receiving any compensation. If a charity you are considering reports no salary for its CEO, then we recommend you contact it directly- using the information we provide- to learn how it has been able to attract and retain a competent leader without paying that individual. It might have a legitimate answer. However, it may be that the charity failed to appropriately report the CEO's salary to the IRS or respond to our analysts' requests for that data.

### Advice for Charities

We are not alone in recommending that charity Boards include an independent compensation committee which is responsible for reviewing the CEO's performance and ensuring that the CEO's pay is appropriate. We offer this report and the other tools available on our free website as a starting point in that committee's endeavors to set a reasonable level of pay. But this study should not be a substitution for hiring an outside expert to conduct a compensation study (especially for charities over \$1 million in annual revenue).

## Appendix (cont.)

### Exclusions

Charity records that were excluded from this study include:

- **Fiscal Year Ends**—This study examines 2010 CEO compensation for charities in Charity Navigator’s database that have Forms 990 for the fiscal years ending 2010 and 2011. Other fiscal years were excluded.
- **No CEO Reported**– The organization either did not report any leadership information on its Form 990 or it only reported the board of directors (no compensated staff).
- **No Compensation Reported** – Although there are a few actual volunteer CEOs that receive no pay, the current process by which we collect data precludes us from identifying which charities have nonpaid CEOs versus those that simply failed to report compensation on their Form 990. In the future, we may be able to isolate each group and offer some analysis on volunteer CEOs.
- **Affiliate Pay** – Some charities pay their leaders through multiple affiliated organizations. In these cases, we do publish the affiliate pay on the charity’s ratings page. However, we’ve excluded those records from this study, since we currently can not confirm how much of the affiliate pay is compensation for the CEO position as opposed to a separate job.
- **Older Data** – This study excludes the few charities in our database whose most recent financial data is from their fiscal year ending 2009 or earlier.
- **Prior or Interim CEO** – If the organization reported a prior or an interim CEO on the current Form 990, then there is a good chance that the current CEO served a partial term with partial pay. Including such records would skew the data towards lower pay and would be less accurate. So we have excluded these records.
- **New CEO with Lower Salary** – Similarly, if the current CEO is different than the prior CEO and has a salary at least 20% lower, we assume that there’s a good chance that the current CEO served a partial term and thus didn’t receive a full year’s pay. Again, we exclude these records so as not to skew the data to lower pay.

As a result of these exclusions, we restricted our analysis to 3,786 charities overall. And when we examined changes in compensation from 2009 to 2010, the exclusions reduced the sample size to 3,044.

## Appendix (cont.)

### Regions

The various regions in our study are defined as follows:

- **Mid-Atlantic:** New Jersey, Maryland, West Virginia, Washington, DC, Pennsylvania, Delaware
- **Midwest:** Ohio, Illinois, Missouri, Indiana, Michigan, Minnesota, Wisconsin, Kansas, Nebraska, Iowa, North Dakota, South Dakota
- **Mountain West:** Montana, Idaho, Wyoming, Utah, Colorado, Nevada
- **Northeast:** Rhode Island, New York, Connecticut, Maine, New Hampshire, Massachusetts, Vermont
- **Pacific West:** Oregon, Washington, California, Hawaii, Alaska
- **South:** Florida, Georgia, Mississippi, South Carolina, North Carolina, Virginia, Alabama, Tennessee, Louisiana, Arkansas, Kentucky, Virgin Islands, Puerto Rico
- **Southwest:** Oklahoma, New Mexico, Texas, Arizona