

10-1-2006

A Calculated Move: Factoring the Cost of Relocation

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Recommended Citation

Shane, Jackie. "A Calculated Move: Factoring the Cost of Relocation." *Cyberskeptic's Guide to Internet Research* (2006).
http://digitalrepository.unm.edu/ulls_fsp/61

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A Calculated Move --Factoring the Cost of Relocation

Please Cite as: *A Calculated Move: Factoring the Cost of Relocation*, The Cyberskeptic's Guide to Internet Research, 11 (9), October, 2006, p. 5.

Last month we looked at sites that recommend the best places to live. This column works a bit in reverse. These are sites that report specific quality of life factors geographically across the country.

Your Money or Your Life—health and crime statistics

The Kaiser Foundation publishes state by state health statistics at

<http://www.statehealthfacts.org/cgi-bin/healthfacts.cgi?action=compare>

Pull down the category window to *health statistics* for a variety of reports. I was surprised to see that *crime statistics* are lumped into the *health* category, but after all, violent crime does affect the health of the victim. Just like Jack Benny who pondered whether he should give up his money or his life, you too can decide how willing you are to sacrifice safety for a job with a color-coded map at:

<http://www.statehealthfacts.org/cgi-bin/healthfacts.cgi?action=compare&category=Health+Status&subcategory=Violent+Crime&topic=Violent+Crime+Offenses>

Overall, according to this map, the farther south you live, the more likely you are to be the victim of a crime.

Birthrates are highest in the southwest,

<http://www.statehealthfacts.org/cgi-bin/healthfacts.cgi?action=compare&category=Health+Status&subcategory=Births&topic=Birth+Rate+per+1%2c000>

but the death rates are highest in the southeast.

<http://www.statehealthfacts.org/cgi-bin/healthfacts.cgi?action=compare&category=Health+Status&subcategory=Births&topic=Birth+Rate+per+1%2c000>

Comparing the birth to death rate we can predict where the lowest home prices might be found. On a more serious note this is a great site for easily locating statistics on diseases that can, in part, be linked to one's environment, such as asthma, cancer, heart disease, and obesity. My favorite link is the percentage of people over 65 who have had all of their oral teeth extracted. Click Alabama on the map, and you will find that the data is originally collected by the Centers for Disease Control's *Behavioral Risk Factor Surveillance System*.

<http://apps.nccd.cdc.gov/brfss/list.asp?cat=OH&yr=2004&qkey=6606&state=All>

For original data files the CDC has obvious merits, but the Kaiser's page is much easier to use and a quick way to spot trends.

Death and Taxes

Homer Simpson once exclaimed that if he actually thought he'd have to PAY for his children, he never would have had them in the first place. In some states society rewards parents for procreating; in other states, not at all. Colorado for example has a flat tax rate and no exemptions for children. Utah and New Mexico reward heavily for marriage and children. Finally if you earn a high income, you will pay proportionately more of it in Oregon and Hawaii.

To see how states compare with each other in terms of percentage of income taxed and exemptions for children click on the Federation of Tax Administrator's chart

http://www.taxadmin.org/fta/rate/ind_inc.html

Though this site looks rather drab, it is a great way to do side-by-side comparisons of state taxation rates. A state sales tax table can be found at:

<http://www.taxadmin.org/fta/rate/sales.html>

Looking for a state that does not deduct personal income tax?

Alaska, Florida, Nevada, South Dakota, Texas, Washington and Wyoming have no income tax, and New Hampshire and Tennessee tax only dividend and interest income.

Salaries

If you are relocating from one job to another it pays (excuse the pun) to calculate what your current earnings would be worth in another city. There is no shortage of salary calculators on the web, but my choice is the one hosted by the New York Times at: <http://salary.nytimes.com/>. Not only will their *Salary Wizard* calculate what your salary is worth in another city, but also what a typical employer is likely to pay you. In other words, when I compared my salary to a city that has a higher cost of living than mine, I found that I would need a 10% higher salary to maintain my cost of living there, but that I could only expect a salary of 4% more than what I was earning. I could expect an effective pay cut, regardless of my profession. The *Salary* and *Cost of Living Wizards* hosted by the New York Times are actually created by Salary.com. You could, of course, go there directly, but I found their page to be quite busy and loaded with advertisement.

Air Quality--Priceless

Let's say you've negotiated the salary you want and you probably can live with the crime statistics. Can you breathe the air in your new potential location? Though we don't pay for it, air quality certainly contributes to our quality of living. The EPA calculates an Air Quality Index based on ground-level ozone, particulate matter, carbon monoxide, sulfur dioxide, and nitrogen dioxide. The most complete maps showing air quality for the U.S. based on these factors can be found at:

<http://airnow.gov/>.