Florida

Palm Bay-Melbourne-Titusville, FL

Profile: **Beach-City complex**	PRO	CON
Location: **Central Atlantic coast. 50 mi East/Southeast of Orlando**	Climate	Violent crime rate
Elevation: **31 feet**	Water recreation	Rising living cost
Time zone: **Eastern Standard Time**	Cost of living	Arts and culture

Palm Bay, Melbourne, and Titusville anchor a large, complex, and spread-out area of barrier islands and beach and coastal communities comprising an area known as the "Space Coast." Cape Canaveral and the John F. Kennedy Space Center are located on northernmost large barrier islands, adding considerable interest and economic benefit to the area. There are fine beaches on the barrier islands, while the coast cities tend to carry most of the commercial, residential, and agricultural activity. Driven in part by the NASA facilities, there are a number of high-tech firms in the area, especially in Melbourne and Titusville, while the more family-oriented Palm Bay is the most populous of the three. Melbourne is home to the 3,000-student Florida Institute of Technology. Titusville has most of the museums and amenities tied to space and space technology and some noted wildlife viewing areas. Long a fairly quiet and inexpensive area, this city complex is only 30 miles due east of Orlando, giving access to bigger-city amenities but also staying away from the bustle of that city. As a result, the area has grown rapidly, and home price appreciation is second highest in the state. The area is popular for families and retirees alike, and generally speaking, except at major space launches, these aren't big amenities are absent. The area ranks high because of climate, recreation, and overall quality of life and the lack of strong negatives.

The narrow barrier islands are mainly sand and palm trees, becoming wider toward Cape Canaveral. Inland is a mix of agriculture and marshland with a few inland lakes. Summer temperatures, while reaching 90ºF or above during the late morning or early afternoon, tend to diminish in the afternoon due to sea breezes and frequent afternoon thundershowers. Winters are relatively mild. Summer is the rainy season with thunderstorms, many quite heavy.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMPOSITION	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	520.207		White	85.6%	79.0%	Single	27.6%	32.4%
Population density per sq mi	510.9	358.5	Black	9.0%	10.5%	Married	56.2%	52.7%
Population Growth	30.4%	21.1%	Asian	1.8%	2.7%	Div/Sep	16.1%	14.9%
Median Age	42.6	36.1	Hispanic	5.5%	10.6%	Married w/ children	18.5%	23.7%
Percent Democrat	41.6%	44.5%	Religious observance	39.2%	48.9%	Single w/children	7.7%	9.1%
Percent Republican	57.7%	54.5%	Diversity measure	33.5	40.1	Percent of age over 65	20.3%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	U.S. AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$24,766	$23,235	Unemployment rate	3.7%	4.7%	Largest: Manufacturing		
Household Income	$45,282	$46,414	Recent Job Growth	4.1%	1.3%			
Household Income < $25K	24.9%	26.2%	Projected future job growth	19.2%	11.5%	Percent manufacturing	10.7%	15.4%
Household Income > $75K	24.4%	25.4%	White collar	62.3%	57.8%	Percent public sector	15.5%	15.7%
Household income growth	12.9%	13.6%	Blue collar	21.0%	25.2%	Percent construction	10.3%	9.9%

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of Living Index	101.4	100.0	Median home price	$232.500	$220,000	Food Index	98.7	100.0
Buying Power Index	100.1	100.0	Home price appreciation	100.8%	10.1%	Housing Index	89.8	100.0
Sales tax rate	6.00%	6.58%	Homes owned	67.2%	62.3%	Transportation Index	104.7	100.4
Income tax rate	0.00%	4.70%	Median rent	$703	$709	Utilities Index	100.0	100.0
Property tax rate	$12.15	$12.00	Home price ratio	5.1	4.2	Healthcare Index	101.0	100.0
						Miscellaneous Cost Index	99.9	100.0

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January low	47.6	26.2	Annual in. precip.	50.2	37.7	July relative humidity	78%	66%
Average July high	89.6	87.4	Annual in. snowfall	0.0	7.0	Annual days mostly sunny	229	208
Annual days> 90º	54	38	Annual days precip.	115	109	Annual days w/ thunderstorms	79	39
Annual days >32º	5	89	Annual days rain > 0.5 in.	31	22	Tornado risk score	30	18
Annual days < 0º	0	6	Annual days snow > 1.5 in.	0	6	Hurricane risk score	79	13

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOLS	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	86.6%	82.7%	Expenditures per pupil	$4,768	$5,575	No. 2-yr colleges	1	4
2-yr college degree	9.0%	6.4%	Student/teacher ratio	18.3	16.7	No. 4-yr colleges/univ.	2	6
4-yr college degree	15.5%	15.7%	Attending public school	88.1%	90.1%	No. highly ranked universities	1	1
Graduate/professional degree	8.5%	8.9$	State SAT score	993*	1021			
			State ACT score	20.3	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality score	18	37	Physicians per capita	198.3	244.2
Water-quality score	60	52	Hospital beds per capita	267.8	420.0
Pollen/allergy score	77	61	No. teaching hospitals	0	3
Cancer mortality per capita	267.0	201.9	Cost per doctor visit	$85	$77
Depression days per month	2.7	3.5	Cost per dental visit	$88	$70
Stress score	63	50			

CRIME	AREA	U.S. AVG.
Violent crime rate	623.4	465.5
Change in violent crime rate	-3.6%	-2.2%
Property crime rate	3,207.4	3,517.1
Change in property crime rate	7.8%	-2.1%

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	26.0	27.4	Major airports within 60 miles	1	1	Insurance, annual premium	$1,614	$1,432
Percent commutes > 60 min.	6.0%	5.9%	Size of regional airport	Large	Large	Gas, cost per gallon	$2.55	$2.49
Commute by auto	83.6%	78.9%	Daily airline activity	552	686	Daily vehicle miles per capita	32.4	24.0
Commute by mass transit	0.3%	1.9%	Amtrak service	No	No			
Work at home	2.8%	3.1%						
Mass transit miles per capita	0.28	1.87						

DINNING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant rating	1	2	Professional sports rating	2	4	Golf-course rating	3	4
Outlet mall score	101	42	College sports rating	1	4	Ski-area rating	1	3
No. Starbucks	3	13	Zoo/aquarium rating	1	3	Sq. miles inland water	10	4
No. warehouse clubs	3	2	Amusement park rating	1	3	Miles of coastline	70.9	10.7
			Botanical garden/ arboretum rating	1	4	National Park rating	4	3

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	4	4	Overall museum rating	2	5
No. public libraries	17	27	Ballet/dance rating	1	3	Art museum rating	4	5
Library volumes per capita	2.43	2.78	Professional theater rating	1	3	Science museum rating	5	5
			University arts program rating	2	5	Children's museum rating	2	3

Panama City-Lynn Haven, FL

Profile: **Beach town/military town**	PRO	CON
Locations: **Florida Panhandle on the Gulf Coast**	Attractive beaches	Crime rates
Elevation: **112 feet**	Future job growth	Isolations
Time zone: **Eastern Standard Time**	Water recreation	Tourist sprawl

Panama City is one of the more popular beach cities in the Florida Panhandle. The area has large, white, sandy beaches, particularly to the northwest in Panama City Beach, a separate city. Panama City Beach is a spring-break destination with a substantial tourist-oriented infrastructure including amusement parks its older, 1950s-style, oft-tacky beach strip appearance reflects its mostly lower-middle-class clientele. But the beaches themselves and the water are very attractive and create a prime destination for water sports enthusiasts. Nearby ocean currents support abundant marine life, and fishing and diving are popular. The relatively more complete and purposeful Panama City has a modest industrial base and some historic interest. Lynn Haven is mainly residential community with an interesting history as a planned residential "haven" for elderly Civil War veterans developed by W. H. Lynn, a New York senator just before World War I. Aside from tourism, the largest employer is the Tyndall Air Force Base. Cost of Living and especially housing are reasonable for a Florida beach town, but both are on the rise. High crime rates, isolating from cultural and air service amenities, and tourist impact are the main downsides.

Panama City sits in an area of beaches, coastal dunes, and wet low-land. The interior contains numerous creeks and bays, and forested swampland with a rich assortment of live oaks, magnolia, cypress, and pine. The Gulf moderates summer heat. Average annual rainfall is high at 64 inches but monthly and yearly totals vary widely. Thunderstorms occur year-round, but most arrive in summer. Tropical storms occasionally affect the area.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMP.	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	158,050		White	83.6%	79.0%	Single	27.3%	210%
Population density per sq. mile	207.0	358.5	Black	11.1%	10.5%	Married	54.3%	52.7%
Population growth	24.5%	21.1%	Asian	1.9%	2.7%	Divorced/ separated	18.4%	14.9%
Median age	38.3	36.1	Hispanic	2.0%	10.6%	Married w/ children	20.7%	23.7%
Percent Democrat	28.1%	44.5%	Religious observance	41.5%	48.9%	Single w/ children	9.6%	9.7%
Percent Republican	71.2%	54.5%	Diversity measure	31.6	40.1	Percent over age 65	14.4%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	U.S. AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$21,797	$23,235	Unemployment rate	3.5%	4.7%	Largest Healthcare & Social Assistance		
Household income	$41,466	$46,414	Recent job growth	5.7%	1.3%			
Household income < $25K	28.7%	26.2%	Projected future job growth	22.9%	11.5%	Percent manufacturing	10.8%	15.4%
Household income > $75K	20.0%	25.4%	White collar	56.6%	57.8%	Percent public sector	17.7%	15.7%
Household income growth	14.9%	13.6%	Blue collar	23.2%	25.2%	Percent construction	12.4%	9.9%

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of living Index	98.8	100.0	Median home price	$220,100	$220,000	Food Index	104.3	100.0
Buying Power Index	941	100.0	Home price appreciation	102.7%	10.1%	Housing Index	74.0	100.0
Income tax rate	0.00%	4.70%	Median rent	$618	$709	Utilities Index	87.5	100.0
Sales tax rate	6.50%	5047%	Homes owned	$2.6%	62.3%	Transportation Index	105.0	100.0
Property tax rate	$10.06	$12.00	Home price ratio	5.3	4.2	Healthcare Index	102.7	100.0
						Miscellaneous Cost Index	97.3	100.0

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January low	43.0	26.2	Annual in. precipitation	64.2	37.7	July relative humidity	74%	66%
Average July high	89.7	87.4	Annual in. snowfall	0.3	7.0	Annual days mostly sunny	220	208
Annual days > 90ºF	55	38	Annual days precipitation	114	109	Annual days w/thunderstorms	76	39
Annual days < 32ºF	16	89	Annual days rain > 0.5in.	37	22	Tornado risk score	28	18
Annual days < 0ºF	0	6	Annual days snow > 1.5 in.	0	6	Hurricane risk score	60	13

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOLS	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	81.3%	82.7%	Expenditures per pupil	$5,106	$5,686	No. 2-year colleges	2	4
2-yr college degree	7.8%	6.4%	Student/teacher ratio	17.3	16.7	No. 4-yr colleges/univ.	1	6
4-yr college degree	11.2%	15.7%	Attending public school	95.4%	90.1%	No. highly ranked univ.	0	1
			State SAT score	993*	1021			
			State ACT score	20.3	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality score	32	37	Physicians per capita	198.5	244.2
Water-quality score	100	52	Hospital beds per capita	384.1	420.0
Pollen/allergy score	61	61	No. teaching hospitals	0	3
Cancer mortality per capita	3.7	3.5	Cost per doctor visit	$74	$77
Depression days per month	3.7	3.5	Cost per dental visit	$67	$70
Stress score	54	50			

CRIME	AREA	US. AVG.
Violent crime rate	661.2	465.5
Change in violent crime rate	-4.2%	-2.2%
Property crime rate	4,181.7	3,517.1
Change in property crime rate	-13.2%	-2.1%

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	23.1	27.4	Major airports within 60 mi.	0	1	Insurance annual premium	$1,544	$1,432
Percent commutes > 60 min.	4.3%	5.9%	Size of regional airport	Small	Large	Gas, cost per gallon	$2.57	$2.49
Commute by auto	81.2%	78.9%	Daily airline activity	122	686	Daily vehicle miles per capita	30.2	24.0
Commute by mass transit	0.3%	1.9%	Amtrak service	No	No			
Work at home	2.3%	3.1%						
Mass transit miles per capita	0.31	1.87						

DINNING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant rating	1	2	Professional sports rating	2	4	Golf-course rating	2	4
Outlet mall score	22	42	College sports rating	1	4	Ski-area rating	1	3
No. Starbucks	1	13	Zoo/aquarium rating	1	3	Sq. miles inland water	7	4
No. warehouse clubs	1	2	Amusement park rating	5	3	Miles of coastline	44.0	10.7
			Botanical garden/arboretum	1	4	National Park rating	1	3

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	3	4	Overall museum rating	2	5
No. public libraries	8	27	Ballet/dance rating	1	3	Art museum rating	4	5
Library volumes per capita	1.19	2.78	Professional theater rating	1	3	Science museum rating	3	5
			University arts programs rating	1	5	Children's museum rating	5	3

Punta Gorda, FL

Profile: **Small-city complex**	PRO	CON
Location: **Gulf Coast, 25 miles north of Fort Myers along I-75**	Pleasant winter climate	Arts and culture
Elevation: **15 feet**	Future job growth	Transportation services
Time zone: **Eastern Standard Time**	Small-town feel	Entertainment

Charlotte County is a mainly agricultural and residential area, with the towns of Punta Gorda and Port Charlotte located at the head of Charlotte Bay along Florida's Gulf Coast. Punta Gorda has the character of a small port town while neighboring Port Charlotte is a large planned community. Both towns are quiet and residential with a substantial percentage of retirees and winter residents. Compared to other Gulf Coast cities, they are not particularly touristy. Local activities include boating and golf, and the more complete and culturally diverse city of Ft. Myers is 25 miles south. The area was hit by Hurricane Charley in 2004 and is still recovering. The area has the highest future job-growth expectations in the state. While hospital services are better than average, the area is lacking in other services and art and entertainment amenities.

The terrain is level with residential areas close to the water and agriculture mixed with cypress forests and swampland farther inland. Summer temperatures are in the 80s or low 90s with humidity, some Gulf breezes, and frequent late-afternoon thunderstorms. Winters are very pleasant, with bright, sunny, relatively dry days in the 60 and 70s. Gulf hurricanes and tropical storms can bring heavy downpours, especially in late summer and fall.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMP.	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	157,503		White	92.0%	79.0%	Single	23.7%	32.4%
Population density per sq. mi.	227.1	358.5	Black	4.8%	10.5%	Married	63.7%	52.7%
Population growth	41.9%	21.1%	Asian	1.1%	2.7%	Divorced/ separated	12.6%	14.9%
Median age	53.9	36.1	Hispanic	4.1%	10.6%	Married w/ children	12.0%	23.7%
Percent Democrat	42.9%	44.5%	Religious observance	35.8%	48.9%	Single w/ children	5.0%	9.1%
Percent Republican	55.7%	54.5%	Diversity measure	21.8	40.1	Percent over age 65	34.5%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	U.S. AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$25,162	$23,235	Unemployment rate	3.8%	4.7%	Largest: Healthcare & Social Assistance		
Household income	$41,963	$46,414	Recent job growth	5.4%	1.3%			
Household income < $25K	26.5%	26.2%	Projected future job growth	30.8%	11.5%	Percent manufacturing	9.1%	15.7%
Household income > $75K	19.6%	25.4%	White collar	57.2%	57.8%	Percent public sector	12.6%	15.7%
Household income growth	15.3%	13.6	Blue collar	21.6%	25.2%	Percent construction	12.5%	9.9%

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of Living Index	102.1	100.0	Median home price	$230,100	$220,000	Food Index	102.3	100.0
Buying Power Index	92.1	100.0	Home price appreciation	148.3%	10.1%	Housing Index	83.4	100.0
Income tax rate	0.00%	4.70%	Median rest	$701	$709	Utilities Index	101.9	100.0
Sales tax rate	7.00%	6.58%	Homes owned	67.4%	62.3%	Transportation Index	109.7	100.0
Property tax rate	$12.80	$12.00	Home price ratio	5.5	4.2	Healthcare Index	98.6	100.0
						Miscellaneous Cost Index	97.7	100.0

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January low	52.3	26.2	Annual in. precip.	54.0	37.7	July relative humidity	76%	66%
Average July high	91.5	87.4	Annual in. snowfall	0.0	7.0	Annual days mostly sunny	264	208
Annual days > 90º	106	38	Annual days precip.	112	109	Annual days w/thunderstorms	93	39
Annual days < 32º	1	89	Annual days rain > 0.5 in.	30	22	Tornado risk score	31	18
Annual days < 0º	0	6	Annual days snow > 1.5 in.	0	6	Hurricane risk score	77	13

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOLS	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	82.5%	82.7%	Expenditures per pupil	$5,151	$5,686	No. 2-yr colleges	1	4
2-yr college degree	5.9%	6.4%	Student/teacher ratio	20.3	16.7	No. 4-yr colleges/univ.	0	6
4-yr college degree	11.2%	15.7%	Attending public school	94.0%	90.1%	No. highly ranked univ.	0	1
Graduate/professional degree	6.8%	8.9%	State SAT score	993*	1021			
			State ACT score	20.3	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality score	56	37	Physicians per capita	214.5	244.2
Water-quality score	50	52	Hospital beds per capita	498.4	420.0
Pollen/allergy score	80	61	No. teaching hospitals	1	3
Cancer mortality per capita	223.5	201.9	Cost per doctor visit	$76	$77
Depression days per month	3.2	3.5	Cost per dental visit	$79	$70
Stress score	40	50			

CRIME	AREA	U.S. AVG.
Violent crime rate	456.8	465.5
Change in violent crime rate	13.3%	-2.2%
Property crime rate	3,080.0	3,517.1
Change in property crime rate	3.7%	-2.1%

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	25.2	27.4	Major airports within 60 miles	2	1	Insurance, annual premium	$1,403	$1,432
Percent commutes > 60 min.	6.6%	5.9%	Size of regional airport	Large	Large	Gas, cost per gallon	$2.62	$2.49
Commute by auto	81.8%	78.9	Daily airline activity	524	686	Daily vehicle miles per capita	3.7	24.0
Commute by mass transit	0.2%	1.9%	Amtrak service	No	No			
Work at home	3.3%	3.1%						
Mass transit miles per capita	0.23	1.87						

DINNING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant rating	1	2	Professional sports rating	2	4	Golf-course rating	4	4
Outlet mall score	131	42	College sports rating	1	4	Ski-area rating	1	3
No. Starbucks	0	13	Zoo/aquarium rating	1	3	Sq. miles inland water	5	4
No. Warehouse clubs	0	2	Amusement park rating	1	3	Miles of coastline	37.3	10.7
			Botanical garden/arboretum rating	1	4			

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	3	4	Overall museum rating	1	5
No. public libraries	5	27	Ballet/dance rating	1	3	Art museum rating	1	5
Library volumes per capita	1.03	2.78	Professional theater rating	1	3	Science museum rating	3	5
			University arts program rating	1	5	Children's museum rating	1	3

Tennessee

Morristown, TN

Profile: **Small town**	PRO	CON
Location: **Eastern TN, 50 miles east of Knoxville**	Cost of living	Low educational attainment
Elevation: **1,283 feet**	Nearby recreation	Isolation
Time zone: **Eastern Standard Time**	Small-town feel	Arts and culture

       Morristown is a nondescript town located along Interstate 81, a major transportation route, at the northwestern base of the Great Smoky Mountains east of Knoxville. Owing to a low-cost workforce and a central location relative to U.S. markets, the town has diverse, but slightly declining industrial base of auto parts, furniture, office supplies, and other manufacturing. Downtown is small, original, and has some historic interest. An overhead sidewalk and "Skymart" was built in the late 1960s, an unusual feature for this size of town, and currently, another renewal project is under way. Recreational opportunities center on the large Cherokee Lake to the west and the Great Smoky Mountains National Park to the east. Knoxville provides some city amenities and services not available locally. Cost of living and housing are the biggest attraction.

       Morristown is located in a relatively flat, green valley nestled between the southwest-to-northeast Appalachians to the east and Clinch Mountain to the west. The valley is a mix of open agricultural land and deciduous forest. Summers are variable with periods of heat and humidity. The elevation and nearby mountain air keeps evenings relatively cool. Winters are cool and variable, with some periods of snow but accumulations seldom last.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMP.	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	129,332		White	92.7%	79.0%	Single	25.6%	32.4%
Population density per sq. mile	180.8	358.5	Black	2.8%	10.5%	Married	59.5%	52.7%
Population growth	29.9%	21.1%	Asian	0.7%	2.7%	Divorced/ separated	14.9%	14.9%
Median age	38.1	36.1	Hispanic	4.8%	10.6%	Married w/ children	23.2%	23.7%
Percent Democrat	32.9%	44.5%	Religious observance	59.4%	48.9%	Single w/ children	7.4%	9.1%
Percent Republican	66.5%	54.5%	Diversity measure	20.9	40.1	Percent over age 65	14.0%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	U.S. AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$19,046	$23,235	Unemployment rate	5.6%	4.7%	Largest: Manufacturing		
Household income	$36,473	$46,414	Recent job growth	1.1%	1.3%			
Household income < $25K	33.7%	26.2%	Projection future job growth	15.5%	11.5%	Percent Manufacturing	29.5%	15.4%
Household income > $75K	14.9%	25.4%	White collar	43.7%	57.8%	Percent public sector	11.3%	15.7%
Household income growth	14.7%	13.3%	Blue collar	41.1%	25.2%	Percent construction	11.6%	9.9%

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of living Index	76.0	100.0	Median home price	$99,600	$220,000	Food Index	96.4	100.0
Buying Power Index	107.6	100.0	Home price appreciation	31.6%	10.1%	Housing Index	50.7	100.0
Income tax rate	0.00%	4.70%	Median rent	$492	$709	Utilities Index	87.1	100.0
Property tax rate	$5.65	$12.00	Home price ratio	2.7	4.2	Healthcare Index	85.0	100.0
						Miscellaneous Cost Index	97.4	100.0

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January low	26.0	26.2	Annual in. precipitation	53.2	37.7	July relative humidity	60%	66%
Average July high	87.0	87.4	Annual inches snowfall	10.0	7.0	Annual days mostly sunny	205	208
Annual days > 90ºF	27	38	Annual days precipitation	128	109	Annual days with thunderstorms	47	39
Annual days < 32ºF	91	89	Annual days rain> 0.5 in	35	22	Tornado risk score	1	18
Annual days < 0ºF	0	6	Annual days snow >	2	6	Hurricane risk score	1	13

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOLS	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	68.5%	82.7%	Expenditures per pupil	$4,305	$5,686	No. 2-yr colleges	1	4
2-yr college degree	4.4%	6.4%	Student/teacher ratio	0.0	16.7	No. 4- yr colleges/ univ.	1	6
No. 4-yr colleges	7.7%	15.7%	Attending public school	97.6%	90.1%	No. highly ranked univ.	1	1
Graduate/ professional degree	4.4%	8.9%	State SAT score	1142	1021			
			State ACT score	20.7*	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality score	62	37	Physicians per capita	136.9	244.2
Water-quality score	90	52	Hospital beds per capita	265.2	420.0
Pollen/allergy score	61	61	No. teaching hospitals	0	3
Cancer mortality per capita	219.0	201.9	Cost per doctor visit	$72	$77
Depression days per month	3.0	3.5	Cost per dental visit	$57	$70
Stress score	91	50			

CRIME	AREA	U.S. AVG.
Violent crime rate	418.8	465.5
Change in violent crime rate	14.3%	-2.2%
Property crime rate	3,401.2	3,517.1
Change in property me rate	-5.0%	-2.1%

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	25.9	27.4	Major airports within 60 nukes	0	1	Insurance, annual premium	$911	$1m432
Percent commutes > 60 min.	6.0%	5.9%	Size of regional airport	Small	Large	Gas, cost per gallon	$2.43	$2.49
Commute by auto	83.4%	78.9%	Daily airline activity	89	686	Daily vehicle miles per capita	30.0	24.0
Commute by mass transit	0.2%	1.9%	Amtrak service	No	No			
Work at home	2.1%	3.1%						
Mass transit miles per capita	0.24	1.87						

DINNING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant rating	1	2	Professional sports rating	1	4	Golf-course rating	2	4
Outlet mall score	0	42	College sports rating	1	4	Ski-area rating	2	3
No. Starbucks	0	13	Zoo/aquarium rating	1	3	Sq. miles inland water	2	4
No. warehouse clubs	0	2	Amusement park rating	1	3	Miles of coastline	0.0	10.7
			Botanical garden/ arboretum rating	2	4			

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	2	4	Overall museum rating	2	5
No. public libraries	10	27	Ballet/dance rating	1	3	Art museum rating	4	5
Library volumes per capita	1.59	2.78	Professional theater rating	1	3	Science museum rating	1	5
			University arts programs rating	1	5	Children's museum rating	1	3

Clarksville, TN-KY

Profile: **Small city-military town**	PRO	CON
Location: **Extreme northern Tennessee along Cumberland River at Kentucky border**	Cost of living	Educational attainment
Elevation: **605 feet**	Attractive downtown	Arts and culture
Time zone: **Central Standard Time**	Close to Nashville	Hot, humid summers

Clarksville is a growing city with a well-preserved small-town feel. The nearby Fort Campbell Military Reservation is an economic mainstay, and an assortment of other business activity is located in what is considered a healthy business and labor climate. The downtown area is historic and attractive, and although a 1999 tornado caused significant damage, most of the scars have healed. Austin Pay State University supplies most of the cultural amenities and is the largest non-military employer. Cost of living (75.3) is the lowest in Tennessee, and the low median home price of $101,200 is an attraction. The city claims to be the third-fastest-growing city in the state behind Nashville and Memphis, and was highlighted by the U.S. Census as one of the 25 fastest-growing cities with population exceeding 100,000. Growth has brought some new amenities to the area, including a new full-service hospital and a lot of new housing. The area offers a good choice of city, suburban, and rural living environments, and is close enough to Nashville (48 miles) to appeal to some telecommuters and small businesses looking for occasional access to that market. In the ranking process, Clarksville just missed a few minimum thresholds and is probably better than the ranking indicates.

The city lies in an area of gently rolling hills mostly in agricultural use with some areas of dense deciduous forest. Summers are long, warm, and humid with frequent thunderstorms. Winters and springs are variable with frequent shifts between cold and mild conditions with periods of rain and storms. Severe cold seldom occurs but snow is not uncommon and can be heavy. Likewise, spring storms can be severe. The first freeze is late October; last in mid-April.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMP.	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	239,180		White	72.5%	79.0%	Single	26.5%	32.4%
Population density per sq. mile	110.6	358.5	Black	20.0%	10.5%	Married	58.1%	52.7%
Population growth	29.8	21.1%	Asian	1.9%	2.7%	Divorced/ separated	15.5%	14.9%
Median age	31.7	36.1	Hispanic	3.7%	10.6%	Married w/ children	29.7	23.7
Percent Democrat	38.9%	44.5%	Religious observance	47.4%	48.9%	Single w/ children	9.8%	9.1%
Percent Republican	60.5%	54.5%	Diversity measure	46.3	40.1	Percent over age 65	9.7%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	U.S. AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$19,198	$23,235	Unemployment rate	6.2%	4.7%	Largest: Manufacturing		
Household income	$41,588	$46,414	Recent job growth	0.6%	1.3%			
Household < $25K	26.5%	26.2%	Projected future job growth	14.9%	11.5%	Percent manufacturing	20.5%	15.4%
Household income > $75K	18.5%	25.4%	White collar	50.6%	57.8%	Percent public sector	20.5%	15.7%
Household income growth	15.4%	13.6%	Blue collar	31.4%	25.2%	Percent construction	11.0%	9.9%

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of Living Index	75.3	100.0	Median home price	$101,200	$220,000	Food Index	91.7	100.0
Buying Power Index	123.8	100.0	Home price appreciation	21.1%	10.1%	Housing Index	44.4	100.0
Income tax rate	0.16%	4.70%	Median rent	$580	$709	Utilities Index	87.2	100.0
Sales tax rate	8.29%	6.58%	Homes owned	58.1%	62.3%	Transportation Index	95.8	100.0
Property tax rate	$8.42	$12.00	Home price ratio	2.4	4.2	Healthcare Index	89.6	100.0
						Miscellaneous Cost Index	96.0	100.0

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January low	29.0	26.2	Annual inches precipitation	46.0	37.7	July relative humidity	71%	66%
July high	90.2	87.4	Annual inches snowfall	10.7	7.0	Annual days mostly sunny	210	208
Annual days > 90ºF	37	38	Annual days precipitation	119	109	Annual days with thunderstorms	55	39
Annual days < 32ºF	75	89	Annual days rain > 0.5 in.	32	32	Tornado risk score	7	18
Annual days < 0ºF	1	6	Annual days snow > 1.5 in.	2	6	Hurricane risk score	6	13

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOLS	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	81.7%	82.7%	Expenditures per pupil	$4,492	$5,686	No. 2-yr college	5	4
2-yr college degree	6.8%	6.4%	Student/teacher ratio	23.7	16.7	No. 4-yr colleges/univ.	1	6
4-yr college degree	10.7%	15.7%	Attending public school	95.6%	90.1%	No. highly ranked universities	0	1
Graduate/professional degree	6.0%	8.9%	State SAT score	1142	1021			
			State ACT score	20.7*	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality score	51	37	Physicians per capita	137.3	244.2
Water-quality score	95	52	Hospital beds per capita	372.5	420.0
Pollen/allergy score	68	61	No. teaching hospitals	0	3
Cancer mortality per capita	232.5	201.9	Cost per doctor visit	$74	$77
Depression days per month	3.8	3.5	Cost per dental visit	$57	$70
Stress score	88	50			

CRIME	AREA	U.S. AVG.
Violent crime rate	521.8	465.5
Change in violent crime rate	14.0%	-2.2%
Property crime rate	3.076.1	3,517.1
Change in property crime rate	-13.6%	-2.1%

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	26.0	27.4	Major airports within 60 miles	1	1	Insurance, annual premium	$912	$1,432
Percent commutes > 60 min.	7.6%	5.9%	Size of regional airport	Medium	Large	Gas, cost per gallon	$2.46	$2.49
Commute by auto	79.7%	78.9%	Daily airline activity	264	686	Daily vehicle miles per capita	21.8	24.0
Commute by mass transit	0.7%	1.9%	Amtrak service	No	No			
Work at home	2.1%	3.1%						
Mass transit miles per capita	0.74	1.87						

DINNING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant rating	1	2	Professional sports rating	2	4	Golf-course rating	2	4
Outlet mall store	8	42	College sports rating	1	4	Ski-area rating	1	3
No. Starbucks	2	13	Zoo/aquarium rating	1	3	Sq. miles inland water	2	4
No. warehouse clubs	0	2	Amusement park rating	1	3	Miles of coastline	0.0	10.7
			Botanical garden/ arboretum rating	1	4			

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	4	4	Overall museum rating	8	5
No. public libraries	4	27	Ballet/dance rating	1	3	Art museum rating	2	5
Library volumes per capita	130	2.78	Professional theater rating	1	3	Science Museum rating	1	5
			University arts programs rating	3	5	Children's museum rating	1	3

Johnson City, TN

Profile: **Small city/college town**	PRO	CON
Location: **Northeastern tip of Tennessee**	Cost of living	Isolation
Elevation: **1,662 feet**	College-town amenities	Low ethnic diversity
Time zone: **Eastern Standard Time**	Healthcare	Arts and culture

In the very northeast tip of Tennessee lies a group of three smaller cities about 20 miles apart known locally as the Tri-Cities—Kingsport, Bristol, and Johnson City. Previously, the OMB considered these three together as a metro area but in their most recent designation, Johnson City, the largest and most unique of the three, has been split off as a metro area of its own. Long a major rail junction and shipping point for traffic crossing the Appalachians from the Midwest into the eastern seaboard, Johnson City is most known today as the home of East Tennessee State University, a school of 12,000 students and major medical school and teaching hospital. Companies such as Siemens, Eastman Chemical, and American Water Heater have operations in the area, but Kingsport and Bristol are far more noted for their industry. Downtown is clean and attractively set against the Appalachian back-drop but is otherwise unremarkable. The city serves as a gateway to important mountain and lake recreation areas nearby. Johnson City is 110 miles east of Knoxville, and is accessible to other amenities in Virginia at Roanoke (150 miles) and northeast from there. As such it is isolated from many city services, particularly air service. Cost of living is a very attractive 76.3.

Johnson City is located in the upper East Tennessee Valley against the main ridge of the Appalachian Mountains. Immediate terrain is gently rolling to the north and west and very hilly and wooded, rising to 4,000 to 6,000 feet to the south and east. Summers are generally warm and humid, although the high elevation brings some cooling, especially in evenings. Summer thunderstorms are frequent, with the most rain occurring in July. Atlantic Coast storms can bring heavy winter precipitation. Normally one the mountains receive snow.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMP.	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	189,188		White	94.7%	79.0%	Single	29.1%	32.4%
Population density per sq. mile	221.7	358.5	Black	2.9%	10.5%	Married	55.5%	52.7%
Population growth	18.1%	21.1%	Asian	0.7%	2.7%	Divorced/separated	15.4%	14.9%
Median age	39.1	36.1	Hispanic	1.5%	10.6%	Married w/ children	20.7%	23.7%
Percent Democrat	31.6%	44.5%	Religious observance	54.8%	48.9%	Single w/children	7.3%	9.1%
Percent Republican	67.6	54.5%	Diversity measure	12.9	40.1	Percent over age 65	15.1%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	U.S. AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$20,016	$23,235	Unemployment rate	4.9	4.7%	Largest: Healthcare & Social Assistance		
Household income	$35,321	$46,414	Recent job growth	-0.4%	1.3%			
Household income < $25K	35.9%	26.2%	Projected future job growth	9.1%	11.5%	Percent manufacturing	19.0%	15.4%
Household income > $75	15.4%	25.4%	White collar	53.9%	57.8%	Percent public sector	15.2%	15.7%
Household income growth	13.9%	13.6%	Blue collar	30.0%	25.2%	Percent construction	10.9%	9.9%

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of living Index	76.3	100.0	Median home price	$108,900	$220,000	Food Index	91.8	100.0
Buying Power Index	103.8	100.0	Home price appreciation	29.8%	10.1%	Housing Index	47.0	100.0
Income tax rate	0.00%	4.70%	Median rent	$521	$709	Utilities Index	101.8	100.0
Sales tax rate	9.44%	6.58%	Homes owned	65.5%	62.3%	Transportation Index	86.4	100.0
Property tax rate	$6.63	$12.00	Home price ratio	3.1	4.2	Health care Index	84.6	100.0

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January low	26.7	26.2	Annual in. precipitation	41.0	37.7	July relative humidity	72%	66%
Average July high	85.9	87.4	Annual in. snowfall	16.0	7.0	Annual days mostly sunny	202	208
Annual days > 90ºF	13	38	Annual days precipitation	134	109	Annual days with thunderstorms	45	39
Annual days < 32ºF	96	89	Annual days rain > 0.5	25	22	Tornado risk score	3	18
Annual days < 0ºF	1	6	Annual days snow > 1.5	4	6	Hurricane risk score	7	13

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOLS	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	74.0%	82.7%	Expenditures per pupil	$4,472	$5,686	No. 2-yr colleges	0	4
2-yr college degree	4.6%	6.4%	Student/teacher ratio	16.5	16.7	No. 4-yr colleges/univ.	3	6
4-yr college degree	12.1%	15.7%	Attending public school	96.4%	90.1%	No. highly ranked univ.	1	1
Graduate/professional degree	6.7%	8.9%	State SAT score	1142	1021			
			State ACT score	20.7*	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality score	59	37	Physicians per capita	397.9	244.2
Water-quality score	93	52	Hospital beds per capita	524.9	420.0
Pollen/allergy score	60	61	No. teaching hospitals	1	3
Cancer mortality per capita	213.6	201.9	Cost per doctor visit	$77	$77
Depression days per month	4.8	3.5	Cost per dental visit	$50	$70
Stress score	84	50			

CRIME	AREA	U.S. AVG.
Violent crime rate	431.6	465.5
Change in violent crime rate	21.1%	-2.2%
Property crime rate	3,753.0	3,517.1
	-6.6%	-2.1%

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	23.3	27.4	Major airports within 60 miles	0	1	Insurance, annual premium	$903	$1,432
Percent commutes > 60 min.	3.7%	5.9%	Size of regional airport	Small	Large	Gas, cost per gallon	$2.47	$2.49
Commute by auto	84.3%	78.9%	Daily airline activity	89	686	Daily vehicle miles per capita	27.6	24.0
Commute by mass transit	0.4%	1.9%	Amtrak service	No	No			
Work at home	2.0%	3.1%						
Mass transit miles per capita	0.35	1.87						

DINNING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant rating	1	2	Professional sports rating	2	4	Golf-course rating	3	4
Outlet mall score	0	42	College sports rating	3	4	Ski-area rating	2	3
No. Starbucks	1	13	Zoo/aquarium rating	1	3	Sq. miles inland water	4	4
No. warehouse clubs	0	2	Amusement park rating	1	3	Miles of coastline	0.0	10.7
			Botanical garden/ arboretum rating	3	4			

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	4	4	Overall museum rating	2	5
No. public libraries	4	1	Ballet/dance rating	3	3	Art museum rating	4	5
Library volumes per capita	1.31	2.78	Professional theater rating	8	3	Science museum rating	4	5
			University arts programs rating	6	5	Children's museum rating	4	3

Cleveland, TN

Profile: Small town	PRO	CON
Location: Extreme southeast Tennessee, 30 miles northeast of Chattanooga	Nearby recreation	Low educational attainment
Elevation: 864 feet	Diverse economy	Recent employment declines
Time zone: Eastern Standard Time	Small town feel	Arts and culture

Cherokee, commerce, and Chattanooga—these might be the three "C's" best associated with the small town in southeast Tennessee. Add Christian, cardboard, and a chemical to the mix and the picture becomes more complete. Cleveland is a fairly nondescript, small Southern town located along Interstate 81 at the base of the Appalachian and Great Smoky mountains within long commute range of Chattanooga. The town is at the center of the so-called Cherokee Nation, which made its last encampment in nearby Red Clay State Historic Park before the famed Oklahoma relocation. The Cherokee heritage adds some historic interest, and nearby mountains and the Cherokee National Forest offers plenty of outdoor recreation, but there isn't much else to do. Chattanooga helps fill the gaps in amenities and cultural and recreational assets. The area has a diverse industrial base including chemicals, food processing machinery, furniture, and paper and cardboard products. Bigger names include: Maytag, Georgia Pacific, Weyerhaeuser, Archer-Daniels-Midland, and the Olin Corporation, but as the statistics show, all has not been bright recently in the local economy. Lee University is affiliated with the Church of God of Prophecy, which is headquartered in this town of strong Protestant traditions.

The terrain is attractive with mostly deciduous-forested mountains nearby and especially to the east and south. Summers are very warm and humid. Winters are fairly mild but unpredictable, as the area is sheltered by the Cumberland Mountains to the northwest. But cold air arriving from the north can bring snow, and remnants of that cold air, overridden with warm moist air from the south, can produce freezing rain and ice storms. First freeze is early November; last is late March.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMP.	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	107,613		White	93.2%	79.0%	Single	25.8%	32.4%
Population density per sq. mile	140.9	358.5	Black	3.5%	10.5%	Married	58.8%	52.7%
Population growth	23.2%	21.1%	Asian	0.8%	2.7%	Divorced/ separated	15.3%	14.9%
Median age	37.2	36.1	Hispanic	2.2%	10.6%	Married w/ children	24.0%	23.7%
Percent Democrat	28.6%	44.5%	Religious observance	60.3%	48.9%	Single w/ children	7.5%	9.1%
Percent Republican	70.7%	54.5%	Diversity measure	16.7	40.1	Percent over age 65	13.2%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	U.S. AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$20,332	$23,235	Underemployment rate	5.3%	4.7%	Largest: Manufacturing		
Household income	$38,752	$46,414	Recent job growth	-2.1%	1.3%			
Household income < $25K	31.7%	26.2%	Projected future job growth	6.7%	11.5%	Percent manufacturing	27.6%	15.4%
Household income > $75K	18.0%	25.4%	White collar	47.5%	57.8%	Percent public sector	10.5%	15.7%
Household growth	13.6%	13.6%	Blue collar	39.4%	25.2%	Percent construction	11.8%	9.9%

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of Living Index	81.7	100.0	Median home price	$124,700	$220,000	Food Index	102.1	100.0
Buying Power Index	106.6	100.0	Home price appreciation	28.5%	10.1%	Housing Index	81.5	100.0
Income tax rate	0.00%	4.70%	Median rent	$549	$709	Utilities Index	92.9	100.0
Sales tax rate	9.25%	6.58%	Homes owned	65.4%	62.3%	Transportation Index	92.9	100.0
Property tax rate	$7.12	$12.00	Home price ratio	3.2	4.2	Healthcare Index	89.7	100.0
						Miscellaneous Cost Index	100.8	100.0

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January low	29.0	26.2	Annual inches precipitation	53.3	37.7	July relative humidity	56%	66%
July high	90.0	87.4	Annual in. snowfall	4.0	7.0	Annual days mostly sunny	207	208
Annual days > 90ºF	48	38	Annual days precipitation	120	109	Annual days w/thunderstorms	55	39
Annual days < 32ºF	73	89	Annual days rain > 0.5 in.	37	22	Tornado risk score	3	18
Annual days< 0ºF	0	6	Annual days snow > 1.5 in.	2	6	Hurricane risk score	1	13

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOLS	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	71.9%	82.7%	Expenditures per pupil	$4.464	$5,686	No. 2-yr colleges	1	4
2-yr college degree	5.5%	6.4%	Student/teacher ratio	0.0	16.7	No. 4-yr colleges/univ.	3	6
4-yr college degree	9.5%	15.7%	Attending public school	95.7%	90.1%	No. highly ranked univ.	1	1
Graduate/professional degree	5.2%	8.9%	State SAT score	1142	1021			
			State ACT score	20.7*	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality	63	37	Physicians per capita	138.2	244.2
Water-quality score	55	52	Hospital beds per capita	294.6	420.0
Pollen/allergy score	63	61	No. teaching hospitals	0	3
Cancer mortality per capita	204.5	201.9	Cost per doctor visit	$71	$77
Depression days per month	3.5	3.5	Cost per dental visit	558	570
Stress score	87	50			

CRIME	AREA	U.S. AVG.
Violent crime rate	721.4	465.5
Change in violent crime rate	9.1%	-2.2%
Property crime rate	3,735.1	3.3517.1
Change in property crime rate	-1.6	-2.1%

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	23.8	27.4	Major airports within 60 miles	0	1	Insurance, annual premium	$879	$1,432
Percent commutes > 60 min.	4.7%	5.9%	Size of regional airport	Small	Large	Gas, cost per gallon	$2.46	$2.49
Commute by auto	82.6%	78.9%	Daily airline activity	89	686	Daily vehicle miles per capita	29.7	24.0
Commute by mass transit	0.2%	1.9%						
Work at home	2.3%	3.1%						
Mass transit miles per capita	0.17	1.87						

DINNING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant rating	1	2	Professional sports rating	2	4	Golf-course rating	3	4
Outlet mall score	75	42	College sports rating	3	4	Ski-area rating	1	3
No. Starbucks	0	13	Zoo/aquarium rating	8	3	Sq. miles inland water	2	4
No. warehouse clubs	0	2	Amusement park rating	1	3	Miles of coastline	0.0	10.7
			Botanical garden/ arboretum rating	3	4	National Park rating	2	3

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	5	4	Overall museum rating	6	5
No. public libraries	5	27	Ballet/dance rating	3	3	Art museum rating	3	5
Library volumes per capita	1.06	2.78	Professional theater rating	1	3	Science museum rating	1	5
			University arts programs rating	8	5	Children's museum rating	3	3

Jackson, TN

PROFILE:	PRO	CON
Location: West-central Tennessee	Small-town feel	Crime rates
Elevation: 412 feet	Cost of living	Entertainment
Time zone: Central Standard Time	Diverse economy	Arts and culture

Jackson is a transportation center serving the agriculture industry, with cotton being a significant crop. The city is also a diverse manufacturing center for companies such as Proctor & Gamble and toolmaker Porter-Cable. The town has a typical Southern-town feel with historic buildings and a vintage 1950s bus station often used as a movie set. Cost of living is low and the job base is expected to improve, as the area has received recent accolades for the quality of workforce and growth potential, though it hasn't yet shown up in the numbers. There is a popular minor league baseball team and a few otherwise the town has little to do and little cultural interest.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMP.	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	110,597		White	67.1%	79.0%	Single	32.7%	32.4%
Population density per sq. mile	130.8	358.5	Black	30.1%	10.5%	Married	51.8%	52.7%
Population growth	21.8%	21.1%	Asian	0.8%	2.7%	Divorced/ separated	15.5%	14.9%
Median age	35.3	36.1	Hispanic	1.9%	10.6%	Married w/ children	22.7%	23.7%
Percent Democrat	42.4%	44.5%	Religious observance	54.1%	48.9%	Single w/ children	10.7%	9.1%
Percent Republican	57.2%	54.5%	Diversity measure	46.3	40.1	Percent over age 65	12.5%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	U.S. AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$21,816	$23,235	Unemployment rate	5.6%	4.7%	Largest: Manufacturing		
Household income	$41,957	$46,414	Recent job growth	-1.9%	1.3%			
Household income < $25K	29.5%	26.2%	Projected future job growth	5.3%	11.5%	Percent manufacturing	19.8%	15.4%
Household income > $75K	22.1%	25.4%	White collar	56.3%	57.8%	Percent public sector	14.2%	15.7%
Household income growth	14.7%	13.6%	Blue collar	29.4%	25.2%	Percent construction	9.6%	9.9%

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January low	32.0	26.2	Annual inches precipitation	47.0	37.7	July relative humidity	70%	66%
Average July high	89.0	87.4	Annual inches snowfall	8.0	7.0	Annual days mostly sunny	209	208
Annual days > 90ºF	42	38	Annual days precipitation	111	109	Annual days w/ thunderstorms	53	39
Annual days < 32º F	65	89	Annual days rain > 0.5 in.	34	22	Tornado risk score	16	18
Annual days < 0ºF	0	6	Annual days snow> 1.5 in.	2	6	Hurricane risk score	10	13

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of Living Index	82.6	100.0	Median home price	$122,300	$220,000	Food Index	105.3	100.0
Buying Power Index	113.9	100.0	Home price appreciation	18.4%	10.1%	Housing Index	56.2	100.0
Income tax rate	0.00%	4.70%	Median rent	$617	$709	Utilities Index	77.9	100.0
Sales tax rate	9.75%	6.58%	Homes owned	64.0%	62.3%	Transportation Index	96.6	100.0
Property tax rate	$6.31	$12.00	Home price ratio	2.9	4.2	Healthcare Index	88.8	100.0
						Miscellaneous Cost Index	103.5	100.0

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOL	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	77.9%	82.7%	Expenditures per pupil	$4,982	$5,686	No. 2-yr colleges	2	4
2-yr college degree	5.0%	6.4%	Student/teacher ratio	0.0	16.7	No. 4-yr colleges/univ.	4	6
4-yr college degree	13.5%	15.7%	Attending public school	82.7%	90.1%	No. highly ranked universities	2	1
Graduate/professional degree	7.2%	8.9%	State SAT score	1142	1021			
			State ACT score	20.7*	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality score	57	37	Physicians per capita	323.9	244.2
Water-quality score	45	52	Hospital beds per capita	809.2	420.0
Pollen/allergy score	66	61	No. teaching hospitals	1	3
Cancer mortality per capita	215.6	201.9	Cost per doctor visit	$76	$77
Depression days per month	2.5	3.5	Cost per dental visit	$55	$70
Stress score	71	50			

CRIME	AREA	U.S. AVG.
Violent crime rate	989.0	465.5
Change in violent crime rate	11.2%	-2.2%
Property crime rate	5.607.8	3.517.1
Charge in property crime rate	-1.0%	-2.1%

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	21.8	27.4	Major airports within 60 miles	1	1	Insurance, annual premium	$845	$1,432
Percent commutes > 60 min.	4.0%	5.9%	Size of regional airport	Medium	Large	Gas, cost per gallon	$2.46	$2.49
Commute by auto	83.8%	78.9%	Daily airline activity	500	686	Daily vehicle miles per capita	33.1	24.0
Commute by mass transit	0.7%	1.9%	Amtrak service	No	No			
Work at home	2.0%	3.1%						
Mass transit miles per capita	0.65	1.87						

DINING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant rating	1	2	Professional sports rating	2	4	Golf-course rating	1	4
Outlet mall score	2	42	College sports rating	1	4	Ski-area rating	1	3
No. Starbucks	1	13	Zoo/Aquarium rating	1	3	Sq. miles inland water	1	4
No. warehouse clubs	0	2	Amusement park rating	1	3	Miles of coastline	0.0	10.7
			Botanical garden/ arboretum rating	2	4			

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	3	4	Overall museum rating	3	5
No. public libraries	2	27	Ballet/dance rating	1	3	Art museum rating	1	5
Library volumes per capita	1.46	2.78	Professional theater rating	1	3	Science museum rating	5	5
			University arts programs rating	5	5	Children's museum rating	1	3

Georgia

Gainesville, GA

Profile: **Small city**	PRO	CON
Location: **Northeast Georgia, 50 miles northeast of Atlanta**	Nearby recreation	Entertainment
Elevation: **1,249 feet**	Diverse economy	Rising living costs
Time zone: **Eastern Standard Time**	Moderate climate	Arts and culture

       Gainesville is a prosperous industrial, agricultural, and recreational center located along Lake Lanier. The area combines a Southern small-town feel with such advantages as excellent water recreation, proximity to Atlanta (50 miles to the southwest), and a relatively pleasant climate. Downtown is clean with a prominent town square and a number of historic homes and buildings nearby. The lake brings considerable tourism and weekend traffic from Atlanta. Some, not needing to be in Atlanta every day, are using Gainesville as a place to telecommute or run independent businesses. The high growth rate attests to the area's emerging popularity and has brought some "city" elements, but that said, the area is far from becoming an Atlanta suburb. Cost of living is a bit high for the region.

       Gainesville is located in the foothills of the Blue Ridge Mountains, a southern Appalachian extension rising to higher elevations in the northeast corner of the state. The gently rolling terrain is mainly covered with pine forests and becomes hillier to the north and northeast. Summers are moderated by elevation, but may bring periods of prolonged heat especially in late summer. Spring is wet with thunderstorms, some severe, until July, when it tends to dry out. Most winter precipitation is rain but with occasional snowfall or ice storms. First freeze is early November; last is late March.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMP.	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	163,158		White	79.3%	79.0%	Single	28.3%	32.4%
Population density per sq. mile	414.4	358.5	Black	6.6%	10.5%	Married	55.9%	52.7%
Population growth	71.0%	21.1%	Asian	1.7%	2.7%	Divorced/ separated	15.8%	14.9%
Median age	32.3	36.1	Hispanic	23.8%	10.6%	Married w/ children	28.7%	23.7%
Percent Democrat	21.1%	44.5%	Religious observance	46.9%	48.9%	Single w/ children	8.3%	9.1%
Percent Republican	78.2%	54.5%	Diversity measure	59.0	40.1	Percent over age 65	9.5%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	US.AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$21,697	$23,235	Unemployment rate	4.8	4.7%	Largest: Manufacturing		
Household income	$49740	46414	Recent job growth	2.6%	1.3%			
Household income < $25K	21.9	26.2	Projected future job growth	21.4	11.5	Percent manufacturing	23.9%	15.4%
Household income > $75K	28.0%	25.4%	White collar	49.9%	57.8%	Percent public sector	11.9%	15.7%
Household income growth	10.8	13.6%	Blue collar	36.5%	25.2%	Percent construction	12.7%	9.9%

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of Living Index	92.3	100.0	Median home price	$181,200	$220,000	Food Index	97.8	100.0
Buying Power Index	120.8	100.0	Home price appreciation	27.4%	10.01%	Housing Index	62.4	100.0
Income tax rate	6.00%	4.70%	Median rent	$754	$709	Utilities Index	91.8	100.0
Sales tax rate	7.00%	6.58%	Homes owned	66.0%	62.3%	Transportation Index	102.2	100.0
Property tax rate	$8.02	$12.00	Home price ratio	3.6	4.2	Healthcare Index	101.5	100.0
						Miscellaneous Cost Index	98.8	100.0

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January low	32.0	26.2	Annual in. precipitation	49.7	37.7	July relative humidity	58%	66%
Average July high	90.0	87.4	Annual in. snowfall	3.0	7.0	Annual days mostly sunny	217	208
Annual days > 90ºF	50	38	Annual days precipitation	111	109	Annual days w/ thunderstorms	48	39
Annual days < 32ºF	54	89	Annual days rain > 0.5 in.	33	22	Tornado risk score	3	18
Annual days < 0ºF	0	6	Annual days snow > 1.5 in.	1	6	Hurricane risk score	2	13

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOLS	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	70.31%	82.7%	Expenditures per pupil	$5,225	$5,686	No. 2-yr colleges	2	4
2-yr college degree	4.3%	6.4%	Student/teacher ratio	16.1	16.7	No. 4-yr colleges/univ.	1	6
4-yr college degree	11.9%	15.7%	Attending public school	94.2%	90.1%	No. highly ranked univ.	0	1
Graduate/professional degree	6.7%	8.9%	State SAT score	990*	1021			
			State ACT score	20.2	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality score	42	37	Physicians per capita	183.2	244.2
Water-quality score	30	52	Hospital beds per capita	455.4	420.0
Pollen/allergy score	63	61	No. teaching hospitals	0	3
Cancer mortality per capita	161.0	201.9	Cost per doctor visit	$67	$77
Depression days per month	2.9	3.5	Cost per dental visit	$70	$70
Stress score	42	50			

CRIME	AREA	U.S. AVG.
Violent crime rate	244.3	465.5
Change in violent crime rate	-6.8%	-2.2%
Property crime rate	3,596.5	3,517.1
Change in property crime rate	-8.9%	-2.1%

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	28.3	27.4	Major airports within 60 mi.	1	1	Insurance, annual premium	$1,532	$1,432
Percent commutes > 60 min.	9.0%	5.9%	Size of regional airport	Large	Large	Gas, cost per gallon	$2.45	$2.49
Commute by auto	76.8%	78.9%	Daily airline activity	1499	686	Daily vehicle miles per capita	25.1	24.0
Commute by mass transit	11%	1.9%	Amtrak service	Yes	No			
Work at home	2.2%	3.1%						
Mass transit miles per capita	1.05	1.87						

DINNING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant	1	2	Professional sports rating	7	4	Golf-course rating	9	4
Outlet mall score	303	42	College sports rating	6	4	Ski-area rating	1	3
No. Starbucks	1	13	Zoo/aquarium rating	9	3	Sq. miles inland water	2	4
No. warehouse clubs	1	2	Amusement park rating	1	3	Miles of coastline	0.0	10.7
			Botanical garden/ arboretum rating	6	4			

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	7	4	Overall museum rating	5	5
No. public libraries	5	27	Ballet/dance rating	9	3	Art museum rating	6	5
Library volumes per capita	1.58	2.78	Professional theater rating	1	3	Science museum rating	7	5
			University arts programs rating	10	5	Children's museum rating	6	3

Albany, GA

Profile: **Small agricultural/ industrial town**	PRO	CON
Location: **Southwest Georgia in a mostly agricultural region about 80 miles north of Tallahassee, Florida**	Cost of living	Summer heat
Elevation: **200 feet**	Small-town atmosphere	Entertainment
Time zone: **Eastern Standard Time**	Mild winters	Isolation

Albany is a commercial center for the pecan and peanut farming area of southwest Georgia. A fairly robust economy and the availability of services make this clean, quiet town livable, if not intellectually stimulating. Low cost of living, economic incentives, and a favorable location have made it a minor manufacturing center, with Procter & Gamble, Miller Brewing, and Merck among blue-chip employers. Downtown is plain but has undergone some redevelopment on the Flint River waterfront, bringing in minor entertainment and cultural amenities. Downsides include persistent summer heat and limited cultural and advanced educational opportunities.

The city sits in a plain at the junction of the Flint River and several smaller rivers. The mostly level terrain contains large peanut farms and plantations and a few stands of trees. Summers are very warm and humid with the inland temperatures more extreme than those in the Florida Panhandle to the south. Afternoon thunderstorms are common, but periods of extended dry heat also occur. Winter often includes long periods of rain and cloudiness. Because of the flat terrain, local floods are possible. Although temperatures are usually mild, freezing occurs every winter. First freeze is early December; last is mid-February.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMP.	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	162,356		White	48.5%	79.0%	Single	36.1%	32.4%
Population density per sq. mile	84.0	358.5	Black	49.3%	10.5%	Married	47.2%	52.7%
Population growth	16.6%	21.1%	Asian	0.8%	2.7%	Divorced/ separated	16.7%	14.9%
Median age	33.6	36.1	Hispanic	1.2%	10.6%	Married w/ children	21.7%	23.7%
Percent Democrat	47.4%	44.5%	Religious observance	38.8%	48.9%	Single w/ children	14.3%	9.1%
Percent Republican	52.2%	54.5%	Diversity measure	45.8	40.1	Percent over age 65	11.3%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	U.S. AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$19,317	$23,235	Unemployment rate	6.3%	4.7%	Largest: Manufacturing		
Household income	$38,404	$46,414	Recent job growth	1.4%	1.3%			
Household income < $25K	34.4%	26.2%	Projected future job growth	9.1%	11.5%	Percent manufacturing	18.1%	15.7%
Household income > $75K	20.2%	25.4%	White collar	54.3%	57.8%	Percent public sector	21.5%	15.7%
Household income growth	12.7%	13.6%	Blue collar	28.3%	25.2%	Percent construction	10.2%	9.9

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of Living Index	81.1	100.0	Median home price	$120,500	$220, 000	Food Index	95.9	100.0
Buying Power Index	106.1	100.0	Home price appreciation	28.9%	10.1%	Housing Index	52.3	100.0
Income tax rate	6.00%	4.70%	Median rent	$557	$709	Utilities Index	94.6	100.0
Sales tax rate	7.00%	6.58%	Homes owned	56.8%	62.3%	Transportation Index	92.5	100.0
Property tax rate	$13.16	$12.00	Home price ratio	3.1	4.2	Healthcare Index	88.7	100.0
						Miscellaneous Cost Index	100.1	100.0

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January low	41.0	26.2	Annual inches precipitation	62.0	37.7	July relative humidity	76%	66%
Average July high	90.6	87.4	Annual inches snowfall	0.0	7.30	Annual says mostly sunny	233	208
Annual days > 90ºF	87	38	Annual days of precipitation	119	109	Annual days w/thunderstorms	86	39
Annual days < 32ºF	36	89	Annual days rain > 0.5in.	38	22	Tornado risk score	24	18
Annual days < 0ºF	0	6	Annual days snow > 1.5 in	0	6	Hurricane risk score	38	13

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOLS	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	73.8%	82.7%	Expenditures per pupil	$5,551	$5,686	No. 2-yr colleges	2	4
2-yr college degree	4.7%	6.4%	Student/teacher ratio	16.0	16.7	No. 4-yr colleges/univ.	1	6
4-yr college degree	10.3%	15.7%	Attending public school	95.4%	90.1%	No. highly ranked univ.	0	1
Graduate/professional degree	5.7%	8.9%	State SAT score	990*	1021			
			State ACT score	20.2	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality score	53	37	Physician per capita	185.1	244.2
Water-quality score	60	52	Hospital beds per capita	448.4	420.0
Pollen/allergy score	60	61	No. teaching hospitals	1	3
Cancer morality per capita	181.5	201.9	Cost per doctor visit	$69	$77
Depression days per month	2.9	3.5	Cost per dental visit	$69	$70
Stress score	41	50			

CRIME	AREA	U. S. AVG.
Violent crime rate	374.8	465.5
Change in violent crime rte	-9.9%	-2.2%
Property crime rate	4,057.2	3,517.1
Change in property crime rate	-6.4%	-2.1%

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	22.2	27.4	Major airports within 60 miles	0	1	Insurance, annual premium	$1,288	$1,432
Percent commutes > 60 min.	3.6%	5.9%	Size of regional airport	Small	Large	Gas, cost per gallon	$2.40	$2.49
Commute by auto	79.4%	78.9%	Daily airline activity	69	686	Daily vehicle miles per capita	28.9	24.0
Commute by mass transit	0.8%	1.9%	Amtrak service	No	No			
Work at home	1.7%	3.1%						
Mass transit miles per capita	0.81	1.87						

DINING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant rating	1	2	Professional sports rating	2	4	Golf-course rating	1	4
Outlet mall score	12	42	College sports rating	4	4	Ski-area rating	1	3
No. Starbucks	0	13	Zoo/aquarium rating	1	3	Sq. miles inland water	2	4
No. warehouse clubs	1	2	Amusement park rating	1	3	Miles of coastline	0.0	10.7
			Botanical garden/ arboretum rating	1	4	National Park rating	1	3

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	3	4	Overall museum rating	2	5
No. public libraries	13	27	Ballet/dance rating	1	3	Art museum rating	3	5
Library volumes per capita	3.23	2.78	Professional theater rating	1	3	Science museum rating	1	5
			University arts programs rating	3	5	Children's museum rating	1	3

Columbus, GA –AL

Profile: **Small city/military town**	PRO	CON
Location: **West-central Georgia on Georgia on –Alabama border along Chattahoochee River**	Cost of living	Employment
Elevation: **445 feet**	Water recreation	Entertainment
Time zone: **Eastern Standard Time**	Healthcare	Summer heat

Columbus, the third-largest city in Georgia, supports the large nearly Fort Benning Army base. The base occupies the better part of the county and dominates the economy and the local mindset. The area was once a textile producer but has modernized and diversified into a financial services; headquarters for AFLAC (insurance) and Synovus, a regional banking conglomerate, are located here. Even with the transition, the employment picture is fairly bleak. The area has a number of museums, mostly of a military theme, and some historic interest and urban revitalization in this very Southern city, but there isn't a lot to do. Other services and amenities are available in Atlanta, 100 miles away.

The area is a mix of gently rolling, wooded hills and a level, open plain. Summers are warm and humid with most days in the 90's, a few into the 100s, and frequent thunderstorms. Occasional heavy rains originate from hurricanes in the Gulf of Mexico. Winters are mild with temperatures seldom below 20ºF. Snow is rare. First freeze is early November; last is late March.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMP.	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	289,578		White	54.9%	79.0%	Single	35.3%	32.4%
Population density per sq. mile	149.5	358.5	Black	39.5%	10.5%	Married	47.2%	52.7%
Population growth	10.2%	21.1%	Asian	1.5%	2.7%	Divorced/separated	17.4%	14.9%
Median age	33.9	36.1	Hispanic	3.6%	10.6%	Married w/children	23.7%	23.7%
Percent Democrat	48.3%	44.5%	Religious observance	44.0%	48.9%	Single w/children	12.6%	9.1%
Percent Republican	51.2%	54.5%	Diversity measure	55.9	40.1	Percent over age 65	11.4%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	U.S. AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$20,115	$23,235	Unemployment rate	6.9%	4.7%	Largest: Healthcare & Social Assistance		
Household income	$39,998	$46,414	Recent job growth	0.8%	1.3%			
Household income < $25K	31.1%	26.2%	Projected future job growth	5.6%	11.5%	Recent manufacturing	17.7%	15.4%
Household income > $75	20.2%	25.4%	White collar	55.7%	57.8%	Percent public sector	18.8%	15.7%
Household income growth	14.9%	13.6%	Blue collar	28.0%	25.2%	Percent construction	10.3%	9.9%

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of Living Index	83.6	100.0	Median home price	$136,200	$200,000	Food Index	98.5	100.0
Buying Power Index	107.2	100.0	Home price appreciation	31.8%	10.1%	Housing Index	58.8	100.0
Income tax rate	6.00%	4.70%	Median rent	$570	$709	Utilities Index	89.9	100.0
Sales tax rate	7.17%	6.58%	Homes owned	52.9%	62.3%	Transportation Index	99.2	100.0
Property tax rate	$7.97	$12.00	Home price ratio	3.4	4.2	Healthcare Index	94.0	100.0
						Miscellaneous Cost Index	99.0	100.0

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January low	35.9	26.2	Annual in. precipitation	51.0	37.7	July relative humidity	73%	66%
Average July high	90.8	87.4	Annual in. snowfall	0.5	7.0	Annual days mostly sunny	216	208
Annual days > 90ºF	74	38	Annual days precipitation	111	109	Annual days w/thunderstorms	58	39
Annual days < 32º	46	89	Annual days rain > 0.5 in.	32	22	Tornado risk score	21	18
Annual days < 0ºF	0	6	Annual days snow > 1.5	0	6	Hurricane risk score	28	13

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOLS	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	77.5%	82.7%	Expenditures per pupil	$5,157	$5,686	No. 2-yr colleges	3	4
2-yr college degree	6.3%	6.4%	Student/teacher ratio	15.8	16.7	No. 4-yr colleges/univ.	3	6
4-yr college degree	11.9%	15.7%	Attending public school	91.2%	90.1%	No. highly ranked univ.	0	1
Graduate/professional degree	7.0%	8.9%	State SAT score	990*	1021			
			State ACT score	20.2	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality score	51	37	Physician per capita	220.7	244.2
Water-quality score	62	52	Hospital beds per capita	579.8	420.0
Pollen/allergy score	60	61	No. teaching hospitals	1	3
Cancer mortality per capita	1989.0	201.9	Cost per doctor visit	$68	$77
Depression days per month	4.7	3.5	Cost per dental visit	$68	$70
Stress score	86	50			

CRIME	AREA	U.S. AVG.
Violent crime rate	422.1	465.5
Change in violent crime rate	7.2%	-2.2%
Property crime rate	5,468.6	3,517.1
Change in property crime rate	6.9%	-2.1%

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	23.0	27.4	Major airports within 60 miles	1	1	Insurance, annual premium	$1,785	$1,432
Percent commutes > 60 min.	4.5%	5.9%	Size of regional airport	Large	Large	Gas, cost per gallon	$2.44	$2.49
Commute by auto	75.8%	78.9%	Daily airline activity	1423	686	Daily vehicle miles per capita	24.0	24.0
Commute by mass transit	1.1%	1.9%	Amtrak	No	No			
Work at home	1.9%	3.1%						
Mass transit miles per capita								

DINING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant rating	1	2	Professional sports rating	3	4	Golf-course rating	2	4
Outlet mall score	20	42	College sports rating	5	4	Ski-area rating	1	3
No. Starbucks	0	13	Zoo/aquarium rating	1	3	Sq. miles inland water	2	4
No. warehouse clubs	1	2	Amusement park rating	1	3	Miles of coastline	0.0	10.7
			Botanical garden/arboretum rating	10	4			

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	4	4	Overall museum rating	7	5
No. public libraries	11	27	Ballet/dance rating	1	3	Art museum rating	7	5
Library volumes per capita	2.18	2.78	Professional theater rating	1	3	Science museum rating	7	5
			University arts programs rating	1	5	Children's museum rating	1	3

Dalton, GA

Profile: **Small city**	PRO	CON
Location: **North Georgia, 14 miles south of the Tennessee border**	Economy	Educational attainment
Elevation: **767 feet**	Nearby recreation	Entertainment
Time zone: **Eastern Standard Time**	Historic interest	Arts and culture

Dalton, a typical Southern town along Interstate 75, is noted for its carpet industry. "Noted" actually understates the case a bit—there are reputedly more than 150 carpet mills and carpet outlet stores, and the area ships more than half—some sources say up to 90% —of the world's manufactured carpets. Such a concentration has made Dalton a minor tourist attraction, with carpet buyers and lookers coming from all over, and yes, they do save money, even with freight. Aside from carpet, there are some chemicals, plastic, and other manufacturing industries, and the area is known for its productive labor force and good labor relations. Downtown is older and typically Southern with a few historic buildings. There isn't a lot to do locally, but Chattanooga, Tennessee, is 20 miles north and Atlanta is 75 miles south. As the tax climate in Tennessee is more favorable, relatively few make the commute to Chattanooga. Healthcare resources, anchored by the Hamilton Medical Center, are above average for this type of town. There is some recreational activity in the nearby mountains and streams, and the Chickamauga battlefield park 15 miles northwest adds historic interest. Predictably, cost of living and housing are low in this small Southern city.

Dalton is located in a broad and mostly wooded valley surrounded by hilly and deciduous-wooded terrain. Summers can be hot, still, and sticky with occasional thunderstorms. Winters are variable with occasional cold snaps and periods of freezing rain or ice storms following them. Tropical moisture can produce steady rains at all times of the year, although most consider fall weather most pleasant. First freeze is early November; last is late March.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMP.	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	130,386		White	53.0%	79.0%	Single	25.6%	32.4%
Population density per sq. mile	205.5	358.5	Black	2.6%	10.5%	Married	4702%f	52.7%
Population growth	33.7%	21.1%	Asian	0.9%	2.7%	Divorced/ separated	16.1%	14.9%
Median age	33.3	36.1	Hispanic	21.2%	10.6%	Married w/ children	28.8%	23.7%
Percent Democrat	26.5%	44.5%	Religious observance	46.2%	48.9%	Single w/ children	8.6%	9.1%
Percent Republican	72.9%	54.5%	Diversity measure	51.4	40.1	Percent over age 65	10.1%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	U.S. AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$19,587	$23,235	Unemployment rate	5.1%	4.7%	Largest Manufacturing		
Household income	$42,967	$46,414	Recent job growth	1.6%	1.3%			
Household income < $25K	26.4%	26.2%	Projected future job growth	15.3%	11.5%	Percent manufacturing	35.7%	15.4%
Household income > $75	20.5%	25.4%	White collar	43.9%	57.8%	Percent public sector	9.7%	15.7%
Household income growth	11.2%	113.6%	Blue collar	45.5%	25.2%	Percent construction	9.8%	9.9%

CRIME	AREA	U.S. AVG.
Violent crime rate	376.8	465.5
Change in violent crime rate	6.0%	-2.2%
Property crime rate	4,546.5	3,517.1
Change in property crime rate	6.3%	-2.2%

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of Living Index	84.8	100.0	Median home price	$144,200	$220,000	Food Index	9.7	100.0
Buying Power Index	113.6	100.0	Home price appreciation	34.2%	10.1%	Housing Index	64.9	100.0
Income tax rate	5.17%	4.70%	Median rent	$537	$79	Utilities Index	87.3	100.0
Sales tax rate	7.00%	6.58%	Homes owned	65.5%	62.3%	Transportation Index	93.1	100.0
Property tax rate	$708	$12.00	Home price ratio	3.4	4.2	Healthcare Index	91.2	100.0
						Miscellaneous Cost Index	101.7	100.0

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January l	29.0	26.2	Annual inches precipitation	53.3	37.7	July relative humidity	56%	66%
Average July high	90.0	887.4	Annual in. snowfall	4.0	7.0	Annual days mostly sunny	223	208
Annual days > 90ºF	48	38	Annual days precipitation	120	109	Annual days w/thunderstorms	55	39
Annual days < 32ºF	73	89	Annual days rain > 0.5 in.	37	22	Tornado risk score	3	18
Annual days < 0ºF	0	6	Annual days snow > 1.5 in.	2	6	Hurricane risk score	1	13

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOLS	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	62.0%	82.7%	Expenditures per pupil	$5,120	$5,686	No. 2-yr colleges	0	4
2-yr college degree	3.7%	6.4%	Student/teacher ratio	15.6	16.7	No. 4-yr colleges/univ.	1	6
4-yr college degree	6.8%	15.7%	Attending public school	97.4%	90.1%	No. highly ranked universities	0	1
Graduate/professional degree	4.0%	8.9%	State SAT score	990*	1021			
			State ACT Score	20.2	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality score	57	37	Physicians per capita	141.1	244.2
Water-quality score	66	52	Hospital beds per capita	270.7	420.0
Pollen/allergy score	63	61	No. teaching hospitals	0	3
Cancer mortality per capita	175.5	201.9	Cost per doctor visit	$64	$77
Depression days per month	3.4	3.5	Cost per dental visit	$68	$70
Stress score	47	50			

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	23.4	27.4	Major airports within 60 miles	1	1	Insurance, annual premium	$1,396	$1,432
Percent commutes > 60 min.	3.7%	5.9%	Size of regional airport	Large	Large	Gas, cost per gallon	$2.46	$2.49
Commute by auto	78.0%	78.9%	Daily airline activity	1512	686	Daily vehicle miles per capita	29.7	24.0
Commute by mass transit	0.4%	1.9%	Amtrak service	No	No			
Work at home	1.6%	3.1%						
Mass transit miles per capita	0.44	1.87						

DINNING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant rating	1	2	Professional sports rating	1	4	Golf-course rating	2	4
Outlet mall score	111	42	College sports rating	2	4	Ski-area rating	1	3
No. Starbucks	0	13	Zoo/aquarium rating	1	3	Sq. miles inland water	4	4
No. warehouse clubs	0	2	Amusement park rating	1	3	Miles of coastline	0.0	10.7
			Botanical garden/ arboretum rating	1	4			

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	2	4	Overall museum rating	4	5
No. public libraries	5	27	Ballet/dance rating	2	4	Art museum rating	7	5
Library volumes per capita	1.73	2.78	Professional theater rating	1	3	Science museum rating	1	5
			University arts programs rating	1	5	Children's museum rating	1	3

Hinesville—Fort Stewart, GA

Profile: Military town	PRO	CON
Location: Southeastern Georgia, southwest of Savannah	Close to Savannah	Low educational attainment
Elevation: 48 feet	Cost of living and housing	Summer heat
Time zone: Eastern Standard Time	Mild winters	Arts and culture

     Hinesville is a small, out-of-the-way military town mainly supporting—and supported by—the large military installation at Fort Stewart, home to the U.S. Third Infantry. There is some agriculture, timber, and turpentine processing, but not a lot else in the way of economic activity. The physical setting and infrastructure are nondescript and there is little of interest in the immediate area. Coastal areas 30 miles to the east offer some recreation while Savannah, 40 miles to the northeast, makes a more complete offering. Cost of living is quite low with a COL index of 81.6 and affordable homes. Educational attainment is low and the area is fairly isolated from other larger urban areas.

     The Hinesville area sits in a mainly level coastal plain with areas of pine forest areas nearby. Summers are hot, sticky, and often breezeless, with most precipitation arriving as thunderstorms. Winters are mild. Persistent rainy periods and some tropical storms may affect the area.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMP.	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	68,159		White	53.7%	79.0%	Single	30.3%	32.4%
Population density per sq. mile	74.1	358.5	Black	35.6%	10.5%	Married	54.1%	52.7%
Population growth	19.4%	21.1%	Asian	2.2%	2.7%	Divorced/separated	11.7%	14.9%
Median age	25.7	36.1	Hispanic	6.4%	10.6%	Married with children	35.5%	23.7%
Percent Democrat	48.9%	44.5%	Religious observance	23.1%	48.9%	Single w/children	13.5%	9.1%
Percent Republican	50.7%	54.5%	Diversity measure	62.5	440.1	Percent over age 65	5.0%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	U.S. AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$15,554	$23,235	Unemployment rate	6.9%	4.7%	Largest: Healthcare & Social Assistance		
Household income	$37,915	$46,414	Recent job growth	2.1%	1.3%			
Household income < $25K	29.4%	26.2%	Projected future job growth	8.9%	11.5%	Percent manufacturing	16.3%	15.4%
Household income > $75K	14.1%	25.4%	White collar	50.0%	57.8%	Percent public sector	28.2%	15.7%
Household income growth	14.8%	13.6%	Blue collar	29.3%	25.2%	Percent construction	12.9%	9.9%

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of Living Index	81.6	100.0	Median home price	$118,000	$220,000	Food Index	102.4	100.0
Buying Power Index	104.1	100.0	Home price appreciation	44.3%	10.1%	Housing Index	42.9	100.0
Income tax rate	6.00%	4.70%	Median rent	$536	$709	Utilities Index	92.6	100.0
Sales tax rate	7.00%	6.58%	Homes owned	47.9%	62.3%	Transportation Index	94.1	100.0
Property tax rate	$9.62	$12.00	Home price ratio	3.1	4.2	Healthcare Index	93.0	100.0

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January low	38.0	26.2	Annual inches precipitation	49.2	37.7	July relative humidity	57%	66%
Average July high	91.0	87.4	Annual in. snowfall	0.1	7.0	Annual days mostly sunny	212	208
Annual days > 90ºF	69	38	Annual days precipitation	111	109	Annual days w/ thunderstorms	64	39
Annual days < 32ºF	31	89	Annual days rain > 0.5 in.	31	22	Tornado risk score	1	18
Annual days < 0ºF	0	6	Annual days snow > 1.5 in.	1	6	Hurricane risk score	6	13

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOLS	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	84.8%	82.7%	Expenditure per pupil	$4,240	$5,686	No. 2-yr	0	4
2-yr college degree	7.0%	6.4%	Student/ teacher ratio	17.4	16.7	No. 4-yr colleges/ univ.	0	6
4-yr college degree	8.6%	15.7%	Attending public school	97.5%	90.3%	No. highly ranked univ.	0	1
Graduate/ professional degree	4.4%	8.9%	State SAT score	990*	1021			
			State ACT school	20.2	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality score	59	37	Physicians per capita	54.2	244.2
Water-quality score	60	52	Hospital beds per capita	71.9	420.0
Pollen/allergy score	64	61	No. teaching hospitals	0	3
Cancer mortality per capita	178.7	201.9	Cost per doctor visit	$66	$77
Depression days per month	3.8	3.5	Cost per dental visit	$67	$70
Stress score	68	50			

CRIME	AREA	U.S. AVG.
Violent crime rate	372.3	465.5
Change in violent crime rate	-8.7%	-2.2%
Property crime rate	3,817.7	3,5171.1
Change in property crime rate	-12.2%	-2.1%

DINNING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant rating	1	2	Professional sports rating	3	4	Golf-course rating	2	4
Outlet mall score	26	42	College sports rating	4	4	Ski-area rating	1	3
No. Starbucks	0	13	Zoo/aquarium rating	2	3	Sq. miles inland water	2	4
No. warehouse clubs	0	2	Amusement park rating	1	3	Miles of coastline	9.0	10.7
			Botanical garden/ arboretum rating	4	4			

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	24.6	27.4	Major airports within 60 miles	0	1	Insurance, annual premium	$1,361	$1,432
Percent commutes > 60 min.	6.9%	27.4	Major airports within 60 miles	0	1	Insurance, annual premium	$1,161	1,432
Commute by auto	72.4%	78.9%	Daily airline activity	49	686	Daily vehicle miles per capita	11.1	24.0
Commute by mass transit	0.4%	1.9%	Amtrak service	No	No			
Work at home	1.6%	3.1%						
Mass transit miles per capita	0.43	1.87						

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	4	4	Overall museum rating	4	5
No. public libraries	0	27	Ballet/dance rating	1	3	Art museum rating	3	5
Library volumes per capita	0.00	2.78	Professional theater rating	1	3	Science museum rating	2	5
			University arts programs rating	8	5	Children's museum rating	1	3

Macon—Warner Robins, GA

Profile: **Small city/ military town**	PRO	CON
Location: Central Georgia, 80 miles southeast of Atlanta	Cost of living and housing	Summer heat
Elevation: 354 feet	Historic Interest	Property crime
Time zone: Eastern Standard Time	Healthcare	Entertainment

Macon is a typical mid-size Southern city in both appearance and feel, with roots as a textile mill town. The downtown area is a mixed bag but has a large and well-used riverfront park, and the city has more entries on the National Register of Historic Places than any other city in Georgia. The area has a richer-cultural and art presence than many others of its type. The Georgia Music Hall Fame highlights state music achievements, and the city is well known for Southern-style music, food, and restaurants. Three hospitals add a strong healthcare presence. The central location and a business-friendly environment have attracted an assortment of manufacturers and distributors, including automotive and aerospace firms. Warmer Robins is a military town 15 miles south supporting the large Warner Robins Air Force Base. Area downsides include high property crime, low educational attainment, and relatively few entertainment options. The area is close, but not that close, to Atlanta, and the part it is closest to, the south side, is least attractive. That said, convenience to Atlanta and its Hartsfield International Airport does offer some advantages. Bottom line: Macon offers small-town advantages in the shadow of a big city in a genuine Southern setting.

The city sits where the Piedmont plateau meets the broad coastal plain, giving some hills to the west and broad, flat forests; farmland; and wetlands to the southeast. In summer, warm, humid periods are cooled by dry northwesterly winds as well as by showers and thunderstorms. Some storms are severe, with tornadoes observed every year in adjacent counties. The Appalachians block some cold air in the winter. Snow occurs occasionally especially in surrounding hilly areas, but amounts are usually small. First freeze is early November; last is mid-March.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMPOSITION	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	353,400		White	60.4%	79.0%	Single	32.2%	32.4%
Population density per sq. mile	168.2	358.5	Black	36.0%	10.5	Married	51.4%	52.7%
Population growth	22.1%	21.1%	Asian	1.4%	2.7%	Divorced/separated	16.4%	14.9%
Median age	35.0	36.1	Hispanic	1.9%	10.6%	Married w/children	23.2%	23.7%
Percent Democrat	41.7%	44.5%	Religious observance	45.0%	48.9%	Single w/ children	11.9%	9.1%
Percent Republican	57.7%	54.5%	Diversity measure	49.4	40.1	Percent over age 65	11.3%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	U.S. AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$21,815	$23,235	Unemployment rate	5.8%	4.7%	Largest Healthcare & Social Assistance		
Household income	$44,136	$46,414	Recent job growth	1.5%	1.3%			
Household income <$25K	28.1%	26.2%	Projected future job growth	8.8%	11.5%	Percent manufacturing	14.3%	15.4%
Household income $75K	24.2%	25.4%	White collar	58.0%	57.8%	Percent public sector	22.1%	15.7%
Household income growth	12.9%	13.6%	Blue collar	26.4%	25.2%	Percent construction	12.0%	9.9%

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of Living Index	83.3	100.0	Median home price	$126,800	$220,000	Food Index	99.0	100.0
Buying Power Index	118.8	100.0	Home price appreciation	24.9%	10.1%	Housing Index	58.6	100.0
Income tax rate	6.00%	4.70%	Median rent	$582	$709	Utilities Index	58.6	100.0
Sales tax rate	6.56%	6.58%	Homes owned	61.8%	62.3%	Transportation Index	95.4	100.0
Property tax rate	$9.66	$12.00	Home price ratio	2.9	4.2	Healthcare Index	93.1	100.0
						Miscellaneous Cost Index	100.2	100.0

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January low	36.9	26.2	Annual inches precipitation	44.5	37.7	July relative humidity	72%	66%
Average July high	92.1	87.4	Annual inches snowfall	0.9	7.0	Annual days mostly sunny	217	208
Average days > 90ºF	78	38	Annual days precipitation	111	109	Annual days with thunderstorms	56	39
Annual days < 32ºF	51	89	Annual days rain > 0.5 inches	28	22	Tornado risk score	19	18
Annual days< 0ºF	0	6	Annual days snow > 1.5 inches	1	6	Hurricane risk score	28	13

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOLS	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	79.4%	82.7%	Expenditures per pupil	$5,247	$5,686	No. 2-yr colleges	3	4
2-yr college degree	5.3%	6.4%	Student/teacher ratio	15.1	16.7	No. 4-yr colleges/univ.	3	6
4-yr college degree	12.1%	15.7%	Attending public school	88.7%	90.1%	No. highly ranked universities	0	1
Graduate/professional degree	7.2%	8.9%	State SAT score	990*	1021			
			State ACT score	20.2	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality score	45	37	Physician per capita	243.6	244.2
Water-quality score	60	52	Hospital beds per capita	435.2	420.0
Pollen/allergy score	63	61	No. teaching hospitals	1	3
Cancer mortality per capita	168.9	201.9	Cost per doctor visit	$71	$77
Depression days per month	3.8	3.5	Cost per dental visit	$61	$70
Stress score	73	50			

CRIME	AREA	U.S. AVG.
Violent crime rate	416.0	465.5
Change in violent crime rate	16.3%	-2.2%
Property crime rate	4,947.4	3,517.1
Change in property crime rate	-5.2%	-2.1%

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	24.6	27.4	Major airports within 60 min.	1	1	Insurance, annual premium	$1,715	$1,432
Percent commutes > 60 min.	4.5%	5.9%	Size of regional airport	Large	Large	Gas, cost per gallon	$2.43	$2.49
Commute by auto	82.2%	78.9%	Daily airline activity	1423	686	Daily vehicle miles per capita	30.6	24.0
Commute by mass transit	0.9%	1.9%	Amtrak service	No	No			
Work at home	1.8%	3.1%						
Mass transit miles per capita	0.90	1.87						

DINING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant rating	1	2	Professional sports rating	2	4	Golf-course rating	3	4
Outlet mall score	77	42	College sports rating	2	4	Ski-area rating	1	3
No. Starbucks	1	13	Zoo/aquarium rating	1	3	Sq. miles inland water	2	4
No. warehouse clubs	1	2	Amusement park rating	1	3	Miles of coastline	0.0	10.7
			Botanical garden/arboretum rating	2	4			

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	3	4	Overall museum rating	7	5
No. public libraries	18	27	Ballet/dance rating	1	3	Art museum rating	7	5
Library volumes per capita	1.81	2.78	Professional theater rating	1	3	Science museum rating	8	5
			University arts programs rating	7	5	Children's museum rating	1	3

Rome, GA

Profile: **Small Southern town**	PRO	CON
Location: **Northwest Georgia, 65 miles northwest of Atlanta**	Attractive downtown	Low educational attainment
Elevation: **603 feet**	Cost of living	Property crime rate
Time zone: **Eastern Standard Time**	Close to Atlanta	Arts and culture

     Rome, a typical mid-size Southern town, is located near an attractive area of mountains, rivers, and lakes in northwest Georgia. A city of seven hills like its Italian namesake, Rome has roots in agriculture, textile, and carpet milling. There are some typical homes and Trust for Historic Preservation Great American Main Street award for revamping its historic core. But for the most part the city is plain and unremarkable with some areas of unattractive sprawl. Most entertainment and leisure activity is connected to water and mountain areas nearby, although there are minor league sports and a few other amenities in town. The city lies 65 miles northwest of Atlanta, giving access to the many amenities of the sprawling Georgia capital. A few do commute the distance, at least to Atlanta's prosperous northern suburbs, accounting for the rather long average commute time. Cost of living at 80.9 and median home prices are attractive. Many of the area's traditional business are in decline, but low costs and central location among larger. Southern cities are attracting some new business.   The economy is moderately healthy. There are a few items of historic interest, but the town offers little entertainment or intellectual stimulation.

     The area is located in a gently rolling to hilly area of woods and plains along the Coosa River, with a more mountainous southern extension of the Appalachian Range lying just north and west. Summers are warm and humid with most days in the 90s, a few into the 100's, and frequent thunderstorms. Occasional heavy rains originate from hurricanes in the Gulf of Mexico. Winters are mild with temperatures seldom below 20ºF. Snow is rare. First freeze is early November; last in late March.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMP.	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	94,758		White	80.7%	79.0%	Single	30.3%	32.4%
Population density per sq. mile	184.7	358.5	Black	13.1%	10.5%	Married	53.8%	52.7%
Population growth	16.6%	21.1%	Asian	1.2%	2.7%	Divorced/separated	15.9%	14.9%
Median age	35.5	36.1	Hispanic	6.9%	10.6%	Married w/ children	23.0%	23.7%
Percent Democrat	31.7%	44.5%	Religious observance	65.4%	48.9%	Single w/children	9.0%	9.1%
Percent Republican	67.7%	54.5%	Diversity measure	41.6	40.1	Percent over age 65	13.8%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	U.S. AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$19,873	$23,235	Unemployment rate	5.7%	4.7%	Largest: Healthcare & Social Assistance		
Household income	$39,661	$46,414	Recent job growth	2.3%	1.3%			
Household income < $25K	30.6%	26.2%	Projected future job growth	8.2%	11.5%	Percent manufacturing	22.6%	15.4%
Household income > $75K	19.2%	25.4%	White collar	50.3%	57.8%	Percent public sector	14.0%	15.7%
Household income growth	11.4%	13.6%	Blue collar	33.7%	25.2%	Percent construction	11.2	9.9%

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of Living Index	80.9	100.0	Median home price	$124,200	$220,000	Food Index	94.3	100.0
Buying Power Index	109.9	100.0	Home price appreciation	28.2%	10.1%	Housing Index	61.0	100.0
Income tax rate	6.00%	4.70%	Median rent	$565	$709	Utilities Index	88.2	100.0
Sales tax rate	7.00%	6.58%	Homes owned	62.5%	62.3%	Transportation Index	90.9	100.0
Property tax rate	$9.65	$12.00	Home price ratio	3.1	4.2	Healthcare Index	97.3	100.0
						Miscellaneous Cost Index	101.2	100.0

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January low	29.0	26.2	Annual inches precipitation	53.3	37.7	July relative humidity	57%	66%
Average July high	90.0	87.4	Annual inches snowfall	4.0	7.0	Annual days mostly sunny	218	208
Annual days > 90ºF	48	38	Annual days precipitation	120	109	Annual days w/thunderstorms	58	39
Annual days < 32ºF	73	89	Annual days rain > 0.5 in.	36	22	Tornado risk score	4	18
Annual days < 0ºF	0	6	Annual days snow > 1.5in.	2	6	Hurricane risk score	2	13

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOLS	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	71.4%	82.7%	Expenditures per pupil	$5,140	$5,686	No. 2-yr colleges	2	4
2-yr college degree	4.0%	6.4%	Student/ teacher ratio	15.8	16.7	No. 4-yr colleges/univ.	2	6
4-yr college degree	10.0%	15.7%	Attending public school	90.9%	90.1%	No. highly ranked univ.	1	1
Graduate/professional degree	5.8%	8.9%	State SAT score	990*	1021			
			State ACT score	20.2	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality score	36	37	Physicians per capita	305.2	244.2
Water-quality score	73	52	Hospital beds per capita	975.1	420.0
Pollen/allergy score	63	61	No. teaching hospitals	1	3
Cancer mortality per capita	175.4	201.9	Cost per doctor visit	$66	$77
Depression days per month	4.1	3.5	Cost per dental visit	$69	$70
Stress score	77	50			

CRIME	AREA	U.S. AVG.
Violent crime rate	356.1	465.5
Change in violent crime rate	-20.7%	-2.2%
Property crime rate	4,944.2	3,517.1
Change in property crime rate	10.2%	-2.1%

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	25.3	27.4	Major airports 60 miles	1	1	Insurance, annual premium	$1,317	$1,432
Percent commutes > 60 min.	7.5%	5.9%	Size of regional airport	Large	Large	Gas, cost per gallon	$2.46	$2.49
Commute by auto	79.9%	78.9%	Daily airline activity	1464	686	Daily vehicle miles per capita	21.7	24.0
Commute by mass transit	0.4%	1.9%	Amtrak service	No	No			
Work at home	2.0%	3.1%						
Mass transit miles per capita	0.36	1.87						

DINING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant rating	1	2	Professional sports rating	1	4	Golf-course rating	2	4
Outlet mall score	60	42	College sports rating	1	4	Ski-area rating	1	3
No. Starbucks	0	13	Zoo/aquarium rating	1	3	Sq. miles inland water	2	4
No. warehouse clubs	1	2	Amusement park rating	1	3	Miles of coastline	0.0	10.7
			Botanical garden/arboretum rating	1	4			

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	2	4	Overall museum rating	1	5
No. public libraries	4	27	Ballet/dance rating	1	3	Art museum rating	2	5
Library volumes per capita	3.69	2.78	Professional theater rating	1	3	Science museum rating	1	5
			University arts programs rating	1	5	Children's museum rating	1	3

Savannah, GA

Profile: Mid-size coastal city	PRO	CON
Location: Southeast coast of Georgia at the mouth of the Savannah River along the South Carolina border	Historic interest	Summer heat
Elevation: 15 feet	Attractive downtown	Crime rates
Time zone: Eastern Standard Time	Pleasant winters	Air service

Savannah is a beautiful coastal city known for its well-preserved historic core and laid-back Southern lifestyle. Its appeal was so strong that Gen. William T. Sherman spared the city from Civil War destruction in 1864. Today the Southern charm continues to radiate from old mansions; cobblestone, tree-shaded streets; and restored historic areas, such as the City Market and its nightlife and art galleries. However, the quality and appeal rapidly diminish away farther inland and away from the historic city center. Incomes are low, and expenses outside the historic center are also low, giving a COL Index of 89.7. But living in the historic or coastal areas to the east can be far more expensive. The port facilities have always been a primary economic driver, although some of this activity has shifted south toward Brunswick. Hospitality and tourism are important, and the area also has some paper, aerospace, and general industry, but not enough to drive strong employment numbers or extensive career opportunities. The economy, arts, and education are getting a boost by the many Northerners moving into the area. Coastal islands to the east, particularly Tybee Island, offer beaches, recreation, fine seafood restaurants, and local flavor.

Savannah is located on a coastal plain a few miles inland from the Atlantic along the Savannah River. Areas particularly to the north and east are flat with marshes. Land to the south and west is a mix of agriculture, woods, and swamps. Muggy conditions can occur in summer when sea breezes diminish. Most summer days are clear and pleasant. Winter temperatures are usually mild and snow is rare. Most precipitation comes as summer thunderstorms. Severe tropical storms affect the area about once every 10 years.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMP.	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	309,709		White	62.0%	79.0%	Single	33.6%	32.4%
Population density per sq. mile	227.9	358.5	Black	33.8%	10.5%	Married	50.3%	52.7%
Population growth	25.2%	21.1%	Asian	1.7%	2.7%	Divorced/separated	16.1%	14.9%
Median age	34.5	36.1	Hispanic	1.9%	10.6%	Married w/ children	22.6%	23.7%
Percent Democrat	43.7%	44.5%	Religious observance	44.1%	48.9%	Single w/ children	11.0%	9.1%
Percent Republican	55.8%	54.5%	Diversity measure	49.2	40.1	Percent over age 65	11.6%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	U.S. AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$23,953	$23,235	Unemployment rate	4.9%	4.7%	Largest: Healthcare & Social Assistance		
Household income	$45,184	$46,414	Recent job growth	2.4%	1.3%			
Household income < $25K	27.9%	26.2%	Projected future job growth	12.7%	11.5%	Percent manufacturing	13.8%	15.4%
Household income $75K	26.5%	25.4%	White collar	58.2%	57.8%	Percent public sector	15.5%	15.7%
Household income growth	13.0%	13.6%	Blue collar	25.6%	25.2%	Percent construction	11.8%	9.9%

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of Living Index	89.7	100.0	Median home price	$163,500	$220,000	Food Index	104.7	100.0
Buying Power Index	112.9	100.0	Home price appreciation	52.2%	10.1%	Housing Index	69.8	100.0
Income tax rate	6.00%	4.70%	Median rent	$703	$709	Utilities Index	91.7	100.0
Sales tax rate	6.24%	6.58%	Homes owned	59.7%	62.3%	Transportation Index	97.7	100.0
Property tax rate	$13.10	$12.00	Home price ratio	3.6	4.2	Healthcare Index	97.7	100.0
						Miscellaneous Cost Index	101.5	100.0

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January low	38.7	26.2	Annual inches precipitation	51.0	37.7	July relative humidity	74%	66%
Average July high	90.8	87.4	Annual inches snowfall	0.3	7.0	Annual days mostly sunny	217	208
Annual days > 90ºF	54	38	Annual days precipitation	112	109	Annual days w/ thunderstorms	64	39
Annual days < 32ºF	35	89	Annual days rain > 0.5 in.	31	22	Tornado risk score	16	18
Annual days < 0ºF	0	6	Annual days snow >1.5 in.	1	6	Hurricane risk score	57	13

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOLS	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	80.4%	82.7%	Expenditures per pupil	$5,203	$5,686	No. 2-yr colleges	1	4
2-yr college degree	5.3%	6.4%	Student/teacher ratio	17.6	16.7	No. 4-yr colleges/univ.	4	6
4-yr college degree	15.6%	15.7%	Attending public school	85.9%	90.1%	No. highly ranked univ.	0	1
Graduate/professional degree	77%	8.9%	State SAT score	990*	1021			
			State ACT score	20.2	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality score	29	37	Physicians per capita	265.2	244.2
Water-quality score	48	52	Hospital beds per capita	506.3	420.0
Pollen/allergy score	64	61	No. teaching hospitals	1	3
Cancer mortality per capita	170.9	201.9	Cost per doctor visit	$66	$77
Depression days per month	3.2	3.5	Cost per dental visit	$66	$70
Stress score	73	50			

CRIME	AREA	U.S. AVG.
Violent crime rate	582.9	465.5
Change in violent crime rate	-0.9%	-2.2%
Property crime rate	4,737.7	3,517.1
Change in property crime rate	-6.3%	-2.1%

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	26.2	27.4	Major airports within 60 miles	0	1	Insurance, annual premium	$1,687	$1,432
Percent commutes > 60min.	5.0%	5.9%	Size of regional airport	Small	Large	Gas, cost per gallon	$2.48	$2.49
Commute by auto	78.2%	78.9%	Daily airline activity	114	686	Daily Vehicle miles per capita	28.7	24.0
Commute by mass transit	2.4%	1.9%	Amtrak service	Yes	No			
Work at home	2.4%	3.1%						
Mass transit miles per capita	2.36	1.87						

DINING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant rating	3	2	Professional sports rating	3	4	Golf-course rating	2	4
Outlet mall score	52	42	College sports rating	4	4	Ski-are rating	1	3
No. Starbucks	4	13	Zoo/aquarium rating	3	3	Miles of coastline	5	4
No. warehouse	1	2	Amusement park rating	3	3	Miles of coastline	29.2	10.7
			Botanical garden/ arboretum rating	5	4			

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	4	4	Overall museum rating	7	5
No. public libraries	19	27	Ballet/dance rating	1	3	Art museum rating	6	5
Library volume per capita	2.20	2.78	Professional theater rating	1	3	Science museum rating	6	5
			University arts programs rating	8	5	Children's museum rating	1	3

Valdosta, GA

Profile: Small city	PRO	CON
Location: Extreme southern Georgia, along I-75 16 miles north of the Florida border	Cost of living	Arts and culture
Elevation: 215 feet	Mild winters	Entertainment
Time zone: Eastern Standard Time	Current employment	Hot, humid summers

Valdosta is a transportation gateway, agricultural and manufacturing center, and a favorite stop on the major Interstate 75 artery south into Florida. The location on the major north—south artery, major rail lines, and on or near major east-west highways has made it attractive as a manufacturing center and shipping point. Basic industries include wood products and turpentine manufacturing, food processing, and some tobacco, and there is considerable activity in the area's five industrial parks. The area lacks interest in general, but does have some history, historical homes and buildings, and a handful of performing arts and cultural amenities. A new theme park just opened to capitalize on the north-south leisure traffic. The cost of living is low at 80.6.

The surrounding terrain is flat, uninteresting, and mostly set up for agriculture. Summers are warm and sticky with occasional downpours. Winters are mild with cloudy, rainy periods. Total rainfall is fifth highest among U.S. metro areas. Freezing does occur in most winters, and many have at least some snow. First freeze is early December; last is mid-February.

DEMOGRAPHICS	AREA	U.S. AVG.	ETHNIC COMP.	AREA	U.S. AVG.	RESIDENT PROFILE	AREA	U.S. AVG.
Population	123,938		White	63.6%	79.0%	Single	35.3%	32.4%
Population density per sq. mi.	78.0	358.5	Black	32.0%	10.5%	Married	46.5%	52.7%
Population growth	26.0%	21.1%	Asian	1.0%	2.7%	Divorced/separated	18.2%	14.9%
Median age	32.3	36.1	Hispanic	3.0%	10.6%	Married w/ children	23.3%	23.7%
Percent Democrat	39.2%	44.5%	Religious observance	43.3%	48.9%	Single w/children	11.5%	9.1%
Percent Republican	60.3%	54.5%	Diversity measure	51.6	40.1	Percent over age 65	10.2%	12.9%

INCOME	AREA	U.S. AVG.	EMPLOYMENT	AREA	U.S. AVG.	EMPLOYING INDUSTRIES	AREA	U.S. AVG.
Per capita income	$18,390	$23,235	Unemployment rate	4.6%	4.7%	Largest: healthcare & Social Assistance		
Household income	$35,716	$46,414	Recent job growth	2.1%	1.3%			
Household income < $25K	35.7%	26.2%	Projected future job growth	11.3%	11.5%	Percent manufacturing	16.9%	15.4%
Household income > $75K	17.3%	25.4%	White collar	52.7%	57.8%	Percent public sector	19.5%	15.7%
Household income growth	15.0%	13.6%	Blue collar	28.2%	25.2%	Percent construction	11.3%	9.9%

INDEXES & TAXES	AREA	U.S. AVG.	HOUSING	AREA	U.S. AVG.	NECESSITIES	AREA	U.S. AVG.
Cost of Living Index	80.6	100.0	Median home price	$122,100	$220,000	Food Index	97.6	100.0
Buying Power Index	99.3	100.0	Home price appreciation	30.8%	10.1%	Housing Index	55.3	100.0
Income tax rate	6.00%	4.70%	Median rent	$557	$709	Utilities Index	90.5	100.0
Sales tax rate	7.00%	6.58%	Home owned	57.3%	62.3%	Transportation Index	96.2	100.0
Property rate	$8.57	$12.00	Home price ratio	3.4	4.2	Healthcare Index	96.0	100.0
						Miscellaneous Cost Index	97.3	100.0

TEMPERATURE	AREA	U.S. AVG.	PRECIPITATION	AREA	U.S. AVG.	COMFORTS & HAZARDS	AREA	U.S. AVG.
Average January low	40.0	26.2	Annual inches precipitation	63.3	37.7	July relative humidity	59%	66%
Average July high	91.0	87.4	Annual inches snowfall	0.1	7.0	Annual days mostly sunny	219	208
Annual days > 90ºF	86	38	Annual days precipitation	114	109	Annual days w/ thunderstorms	86	39
Annual days < 32ºF	31	89	Annual days rain > 0.5 in.	38	22	Tornado risk score	2	18
Annual days < 0ºF	0	6	Annual days snow > 1.5 in.	0	6	Hurricane risk score	5	13

ACHIEVEMENT	AREA	U.S. AVG.	PUBLIC SCHOOLS	AREA	U.S. AVG.	HIGHER EDUCATION	AREA	U.S. AVG.
High school degree	75.4%	82.7%	Expenditures per pupil	$4,923	$5,686	No. 2-yr colleges	2	4
2-yr college degree	5.5%	6.4%	Student/teacher ratio	15.0	16.7	No. 4-yr colleges	1	6
4-yr college degree	11.2%	15.7%	Attending public school	91.5%	90.1%	No. highly ranked universities	0	1
Graduate/professional degree	6.4%	8.9%	State SAT score	990*	1021			
			State ACT score	20.2	20.9			

HAZARDS & ILLNESSES	AREA	U.S. AVG.	HEALTHCARE	AREA	U.S. AVG.
Air-quality score	52	37	Physicians per capita	163.8	244.2
Water-quality score	75	52	Hospital beds per capita	546.2	420.0
Pollen/allergy score	62	61	No. teaching hospitals	0	3
Cancer mortality per capita	178.2	201.9	Cost per doctor visit	$80	$77
Depression days per month	2.9	3.5	Cost per dental visit	$70	$70
Stress score	23	50			

COMMUTE	AREA	U.S. AVG.	INTERCITY SERVICES	AREA	U.S. AVG.	AUTOMOTIVE	AREA	U.S. AVG.
Average commute time	21.6	27.4	Major airports within 60 miles	0	1	Insurance, annual premium	$1,255	$1,432
Percent commutes > 60 min.	3.8%	5.9%	Size of regional airport	Small	Large	Gas, cost per gallon	$2.46	$2.49
Commute by auto	79.2%	78.9%	Daily airline activity	69	686	Daily vehicle miles per capita	24.9	24.0
Commute by mass transit	0.3%	1.9%	Amtrak service	No	No			
Work at home	1.8%	3.1%						
Mass transit miles per capita	0.30	1.87						

CRIME	AREA	U.S. AVG.
Violent crime rate	450.6	465.5
Change in violent	-8.6%	-2.2%
Property crime rate	4,803.1	3,517.1
Change in property crime rate	7.1%	-2.1%

DINING & SHOPPING	AREA	U.S. AVG.	ENTERTAINMENT	AREA	U.S. AVG.	OUTDOOR ACTIVITIES	AREA	U.S. AVG.
Restaurant rating	1	2	Professional sports rating	1	4	Golf-course rating	3	4
Outlet mall score	37	42	College sports rating	1	4	Ski-area rating	1	3
No. Starbucks	1	13	Zoo/aquarium rating	1	3	Sq. miles inland water	2	4
No. warehouse clubs	1	2	Amusement park rating	1	3	Miles of coastline	0.0	10.7
			Botanical garden/ arboretum rating	2	4			

MEDIA & LIBRARIES	AREA	U.S. AVG.	PERFORMING ARTS	AREA	U.S. AVG.	MUSEUMS	AREA	U.S. AVG.
Arts radio rating	1	3	Classical music rating	2	4	Overall museum rating	1	5
No. public libraries	9	27	Ballet/dance rating	1	3	Art museum rating	2	5
Library volumes per capita	2.15	2.78	Professional theater rating	1	3	Science museum rating	3	5
			University arts programs rating	1	5	Children's museum rating	1	3

Directions for Reading the Charts

Population

The Population category covers the total population of an area along with population density and growth, ethnic composition, marital and family status, and religious observance of residents. Population is the 2005 U.S. Census estimated Metropolitan Statistical Area (MSA) population, including the urban core and surrounding county or counties.

Population Attributes

Many *Cities Ranked & Rated*, 2nd Edition, population attributes are based on the 2000 U.S. Census published in 2001. Total population figures have been updated through 2005 by the U.S. Census Annual Population Survey.

- ❖ *Population density* is the number of people per square mile in an area. The average density for a U.S. metropolitan area is 1,261.4 people. This number ranges from under 100 in places with large county areas such as Flagstaff, Arizona, and in smaller cities such as Grand Junction, Colorado, and Pine Bluff, Arkansas, to more than 20,000 per square mile in New York City. The size of the county surrounding the core urban area influences reported density.

- ❖ *Population growth* represents the area's population increase or decrease in the 1990-2005 period as a percentage.

- ❖ *Median age* indicates the median years of age for the area's population. For Gainesville, FL, the median age is 32.3 years, meaning that half the population is younger than 32.3 and half is older. The U. S. median age of 36.5 (2006 estimate) is evidence that the population of Gainesville is, on average, slightly younger than the country as a whole.

- ❖ *Percent Democrat* and *Percent Republican* shows the percentage that voted Democratic or Republican in the 2004 presidential election. Independent votes are not included.

- ❖ *White, Black Asian, and Hispanic* shows the percentage of these ethnic groups in an area. These figures can add up to more than 100% because groups overlap. The most common overlap occurs between white (a large and inclusive race) and Hispanic (an ethnic group with a common cultural or national origin).

- ❖ *Religious observance* is the percent of the population that regularly attends religious services, taken from a 2000 survey conducted by the Glenmary Research Center.

- ❖ *Diversity measure* is a calculation furnished by Sperling's BestPlaces (www.bestplaces.net). It represents the probability that the next person you meet "on the street" is of an ethnic origin other than your own.

- ❖ *Single, Married, and Divorced/Separated* show the percentage of individuals in an area with these profiles

❖ *Married with children* and *Single with children* show the percentage of families of either marital status with one or more children. A high presence of families with children may indicate that an area is well suited for children.

❖ *Percent over age 65* is the percentage of the population in that age group. The highest concentrations, not surprisingly, are in Florida with Punta Gorda highest at 35%, while the lowest occur in an assortment of military, border, and college towns, ranging from 5% upward.

Income

Of the following data points, only *Household income* growth is included in scoring and ranking.

❖ *Per capita income* is the average annual dollar income for every man, woman, and child in the U.S. population in 2000. Metropolitan area and national averages are shown.

❖ *Household income* is the average annual 2005 dollar income per U.S. household, defined as a home with more than one member. Household income is the best single indicator of the economic status of an average family, and taken together with cost of living, gives a picture of a family's standard of living.

❖ *Household income < $25K* and *Household income >$75K* are 2005 figures expressed as percentages of the total population that indicate income distribution. Areas with a high percentage below $25K are disadvantaged; likewise, areas with a high percentage above $75K indicate wealth and a higher standard of living. Note that these figures are not absolute indicators of standard of living because cost of living varies widely between areas. Again, figures for college towns, where underemployed students mix with highly paid academics and administrators, may be misleading.

❖ *Household income growth* is the percentage change in household incomes over the 2002-2006 period.

Employment

The following facts are collected to give a picture of area employment level and mix as an indicator of quality and sustainability of employment in an area. Employment level includes current unemployment rates and recent and projected future job growth.

❖ *Unemployment rate* is the standard figure provided by the Bureau of Labor Statistics and frequently reported in the media. Representing the percentage of active job seekers without a job, the figure excludes all of those not seeking employment, whether they have gone back to school or given up their search. Because of this, the number may understate the true amount of economic dislocation in an area. It may also be affected by surges of new job seekers, such as college students looking for work at the beginning of summer. Regardless, it is a relevant indicator of the economy in a local area, particularly when examined over time. The figures are from August 2006 when the U.S. average unemployment rate was 4.7%.

❖ *Recent job growth* shows the percentage growth in total jobs from August 2005 through August 2006. The figure reveals the recent economic health of an area.

❖ *Projected future job growth*, a projection through 2010 calculated by Sperling's BestPlaces, is based on recent job growth and other economic indicators present in tan area.

❖ *White collar* represents the percentage of the employment base considered executive, managerial, technical, sales, clerical, administrative, or of such professional specialties as law, medicine, or education.

❖ *Blue collar* represents the percentage in the trades and labor sector who perform manual labor and earn an hourly wage, including such professions as production operators, repair technicians, transportation workers, construction trades and laborers, and agricultural workers, to name a few.

Employing Industries

The nature and mix of employing industries in an area will not only tell a lot about the mix of available jobs but also about the economic stability and even the character of a place. An area with a strong manufacturing presence is likely to have a different character than one dominated by construction and service businesses or one where public sector jobs pull the largest weight. Taken together with employment mix—blue collar, white collar, and service—the picture of local employment becomes clearer.

❖ *Largest employing industry* is based on NAICS (North American Industry Classification System) codes from the U.S. Economic Census. The data represent the largest industry in the area by number of people employed.

❖ *Percent manufacturing employment* represents the percentage of area employment in the manufacturing sector, which comprises, as described by the U. S. Census, "…establishments engaged in the mechanical, physical, or chemical transformation of materials, substances, or components into new products."

❖ *Percent public sector employment* covers a broad assortment of public entities and job classifications including traditional government bodies but also military and education and healthcare as delivered by the public sector. Areas with high public sector employment are stable but are not always prosperous and are usually not high-growth areas. Places with a high military concentrations (such as Lawton, Oklahoma), large areas of public land nearby (Fairbanks, Alaska), and smaller towns with large public universities and university hospitals (College Station, Texas) are high in this list.

❖ *Percent construction employment* represents the construction sector including engineering, actual construction trades, site preparation, and some repair and upgrading activities.

Cost of Living

The Cost of Living category displays overall cost of living and its key components are compared to U.S. averages and expected income levels. Components include taxes, housing, and necessities such as food, utilities, transportation, healthcare, and miscellaneous expenses.

For most people, cost of living (COL) is one of the most critical elements in determining standard of living and even the lifestyle of an individual or family unit. The range of cost of living among places is surprisingly high, with areas in the south-central United States running 25% below national averages, while places on the East and West coasts run as much as twice the national average. But understanding the factors that drive cost of living is critical to seeing the overall picture. Particularly in big cities and coastal areas, housing costs are the biggest factor, followed by taxes. Housing costs vary considerably within regions, metropolitan areas, and even among the local assortment of housing choices. The impact of taxes varies by area and individual circumstances because each locality taxes income (income tax), consumption (sales tax), and wealth (property tax) differently. Housing and tax costs thus depend on where you are and who you are.

Cost of Living Attributes

Cost of Living is divided into *Indexes & Taxes, Housing*, and *Necessities*.

Indexes & Taxes

❖ *Cost of Living Index*, captured in the second quarter of 2006, is a composite of all cost factors, including housing and other necessities, expressed as an index against a national average of 100. The figure, derived from data obtained by the Bureau of Labor Statistics and frequently quoted in the media, is an important standard and barometer of comparative area performance.

❖ *Buying Power Index* (BPI), designed by Cities Ranked & Rated, compares metro area incomes to metro area cost of living, and, bottom line, indicates the potential for long-term financial prosperity in an area. An area with high incomes looks attractive on the surface, but an income level 20% higher than national averages simply disappears when living costs are also 20% higher; the BPI shows where real incomes are sufficient or insufficient to meet local living costs. The Buying Power Index is calculated as a ratio of metro area median household income, normalized against national averages, to the cost of living, which is also so normalized. The BPI is also presented as an index compared to the national average.

❖ *Income tax rate, sales tax rate,* and *Property tax rate* are compiled by Sperling's BestPlaces from several sources, including the Commerce Clearing House, Federation of Tax Administrators, and the District Of Columbia Tax Rates and Tax Burdens study. Because tax rates are more complex than meets the eye—total tax paid depending not only on rate, but also on basis, the amount to which the rate applies—*Cities Ranked & Rated* shows approximate tax rates at the metropolitan area level for the sake of comparison. To learn more about a particular area, readers should take a close look at local laws. For a more complete look at tax policy and its effects, see "Taxation" in chapter 4.

❖ *Income tax rate* is the approximate state income tax rate, with local income taxes added in where known. The reported figure represents the highest marginal rate for the area and may not be representative of what an individual or family with average income would pay.

❖ *Sales tax rate* shows the state base sales tax rate, with local general sales taxes and special tax surcharges (for schools, transit projects, and so on) added in where known. When an area has multiple sales tax rates, the one aid by the majority of the population is shown.

❖ *Property tax rate* shows the average dollar amount paid per $1,000 property valuation in an area. These figures are averages.

Housing

Housing price data is compiled by Sperling's BestPlaces from an assortment of sources, including the National Association of Realtors, Freddie Mac, and the U.S. Census Bureau.

❖ *Median home price* shows the price for an average home in the area based on mid-2006 sales. (Recall that median means half the homes sold for more, half for less.) The "average home in the area" can vary considerably from a one-bedroom apartment in Manhattan to a three-bedroom detached home on a suburban half-acre with a garage and basement Of course, location, style, quality, uniqueness, and special features will cause a specific home or even a neighborhood to deviate considerably from the averages.

❖ *Home price appreciation* shows the growth in median home prices from 2002 through 2006. The recent surges in California and Florida real estate prices are telling: Of the top 30 gainers nationwide, 17 are in California and 12 are Florida. Not surprisingly, especially with recent auto industry malaise, the weakest appreciation figures are found in the Midwest and some parts of the South.

❖ *Median rent*, like home prices, reflects rental cost for an average unit in an area.

❖ *Homes owned* shows the percentage of households living in a purchased home. The highest levels of home ownership are in stable small towns like Owensboro, Kentucky, and York, Pennsylvania, with ownership rates over 75%, while the lowest are in areas like Jersey City, New Jersey, where affordability is an issue, or in military towns with more population transience.

❖ *Home price ratio* (HPR) compares home prices to typical household incomes in the area and is a quick measure of affordability. Specifically, a metro area HPR is a median home price divided by the median household income for the area. A median home price of $180,000 taken against a median household income of $60,000 would produce an HPR of 3.0. Naturally, it makes sense to use HPR Figures to compare areas, but do they tell you whether a place is affordable? In fact, yes, they do. If you run through the math, using conventional financing (20% down, 80% loan) and an interest rate of 6%, and a housing payment of 28% of gross income, a typical family will qualify for such a conventional loan if the HPR is 4.86 or lower. So in rough numbers HPRs of 5 or lower are affordable, while ratios in the 9 and 10 range are quite out of sight for "average" families in an area.

Indeed, we see a wide disparity, from rock-bottom ratios under 2 in some fairly depressed areas like Danville, Illinois, and Flint, Michigan, as well as the more prosperous Fort Worth, Texas, to ratios over 9 in California, New York City, and Honolulu. Generally, if an area has an HPR under 3, housing values are attractive.

Necessities

The Bureau of Labor Statistics calculates indexes for the following components of the overall Cost of Living Index. Data shown is from the second quarter of 2006.

- ❖ *Food Index* includes a standard "basket" of food purchased in the area.

- ❖ *Housing Index* measures the cost of acquiring (purchasing or renting) and maintaining a home.

- ❖ *Utilities Index* includes the average cost (price times usage) of major utilities, mainly electricity and heating fuels.

- ❖ *Transportation Index* includes most costs of driving an automobile, including the vehicle itself, fuel, repairs, insurance, licensing, parking, and public transit.

- ❖ *Healthcare Index* includes the cost of physician, clinical, and hospital services, as well as medications and supplies.

- ❖ *Miscellaneous Cost Index* includes a variety of items needed to support daily living, including clothing, durable goods, and an assortment of services, such as personal care and financial services.

Climate

Although most don't cite climate as the primary reason to relocate, it is almost certainly taken into consideration. Climatology—the study of climate—is extremely complex and fairly technical in nature. *Cities Ranked & Rated* presents data on the key components of climate—temperature, precipitation, cloud cover, humidity, and hazards—to provide an image of what a place is like most of the year.

Temperature

Temperature attributes indicate average temperatures for the periods given.

- ❖ *Average January low* is the average minimum temperature for each day during January. Not surprisingly, average minimums are below zero in North Dakota and parts of Minnesota and in the mid-50s in Florida.

- ❖ *Average July high* is the average maximum temperature for each day during the month of July. These averages range from the mid-60s in Alaska and on the northern California coast to just under 100ºF in central Texas and Oklahoma to over 100ºF in Phoenix and Yuma, Arizona, and Las Vegas.

❖ *Annual days* > 90ºF is the average number of days per year where the high temperature exceeds 90ºF. Places in central California and the desert Southwest top the list with over 100 and up to 164 days, which is almost 1 day in 2.

❖ *Annual days* < 32ºF is the number of days per year with a low temperature below freezing. Topping the list, with as many as 225 days, are higher latitude and higher elevation locations such as Fairbanks and Anchorage, Alaska, and Flagstaff and Prescott, Arizona.

❖ *Annual days* < 0ºF is the number of days (nights, actually) with a low temperature below zero. Bitter cold places include the likely suspects—Grand Forks and Fargo. North Dakota, and Duluth, Minnesota—with 50+ below-zero days per year.

Precipitation

Precipitation attributes indicate the amount and kind of rain and snow.

❖ *Annual inches precipitation* represents rain and snow combined. On average, 10 to 12 inches of snow equal 1 inch of rain. The U.S. range is 4 inches to 67 inches per year, with Las Vegas the lowest and Gulf Coast cities typically the highest.

❖ *Annual inches snowfall* is total inches of measurable snowfall each year.

❖ *Annual days precipitation* is the average number of days per year with at least some measurable rain or snow. Together with *Annual inches precipitation*, this forms a clear climate picture.

❖ *Annual days rain* > 0.5 inches shows the number of days with significant rain each year.

❖ *Annual days snow* > 1.5 inches shows the number of days with significant snowfall accumulation.

Comforts & Hazards

Such factors as presence of sunshine, humidity, and stormy weather combine with temperature to make a place more or less comfortable.

❖ *July relative humidity* is the moisture content of the air relative to temperature. As air temperature changes, the amount of moisture it can hold also changes. Relative humidity is measured as the amount of moisture present as a percentage of the total amount the air can hold at that temperature. Technical details aside, greater humidity means less comfort. This measure is taken in July when high humidity degrades comfort the most. The most humid places are on the Gulf Coast and up humidity; the Rocky Mountains and desert Southwest are driest with 30% to 50% readings.

❖ *Annual days mostly sunny.* The NCDC tracks the number of days that are sunny or minimally cloudy. Combined with precipitation factors, a complete climate picture forms.

❖ *Annual days with thunderstorms* shows the average number of days each year with thunder and lightning present.

❖ *Tornado risk score and Hurricane risk score* reflect the probability and severity of tornados, on a 0-100 scale, based on prevailing meteorological or geophysical patterns and the history of that locality and nearby areas. A place may have a high score even if it has yet to record a damaging tornado or hurricane. Calculations come from Sperling's Best Places.

Charts

Three charts present important climate elements. The first shows average daily temperatures in each month of the year, with average daily minimums and maximums. The second shows annual precipitation, rain and snow, in inches. The third shows annual cloudy days and rainy days.

Climate Rankings

The Climate ranking, which takes all of the category's attributes into consideration, is based on desirable ranges. For example, too much rain or no rain at all is undesirable. *Cities Ranked & Rated* defines a desirable range for rainfall of 20 inches to 3 inches per year. Areas falling within this range receive maximum points. Areas outside the range get reduced points, which are further reduced the farther away the number falls.

Education Attributes

Cities Ranked & Rated presents data in the categories of *Attainment, Public Schools,* and *Higher Education.* All attributes except SAT/ACT scores are used in scoring and ranking.

Attainment

Attainment represents student learning as reflected in the attainment of various levels of education. College degree attainment reflects the *highest* level attained. Facts come from the U.S. Census population surveys, reflecting 2005 figures.

❖ *High school degree* shows the percentage of the population completing high school and earning a diploma.

❖ *2-year college degree* attainment ranges from 2.5% to 11% among metropolitan areas. There is no real pattern other than that both high and low figures tend to be in small towns. Figures are probably driven by the relative availability of 2-year and 4-year programs and the local job market.

❖ *4-year college degree* attainment ranges widely from 5% to 35% among metropolitan areas. The highest percentages tend to be in college towns, wealthier areas such as Orange County, California, and Naples, Florida, and high-tech centers such as San Francisco and the Research Triangle cities of North Carolina. Lower figures occur in working-class or agricultural towns such as Dalton, Georgia; Visalia-Porterville, California; and Lima, Ohio.

❖ *Graduate/professional degree* attainment is similar to 4-year degrees, with 25% to 40% rates in college towns and 2% to 3% in working-class towns.

Public Schools

Facts in the first three categories below come from the National Center for Education Statistics in the U.S. Department of Education. SAT and ACT scores come from College Board, Inc., and American College Testing Service, Inc.

❖ *Expenditures per pupil* is widely used, although its meaning has been diluted by numerous changes and inconsistencies in calculation (for instance, does it include administrative costs?) and an increased emphasis on achievement and results. Nevertheless, there are notable differences, ranging from $10,000 to $12,000 per student per year in big Eastern cities to $3,000 to $5,000 in small, Midwestern and Southern towns, with Utah at the bottom. To some degree these figures reflect cost of living through teacher salaries.

❖ *Student/teacher ratio*, like *Expenditures per pupil*, has seen changes and inconsistencies in calculation; however, it is still a benchmark for school districts and metropolitan areas.

❖ *Attending public school* is the percentage of total elementary and secondary students enrolled in public schools.

❖ *State SAT* and *State ACT score* are state averages, with an asterisk (*) denoting the test emphasized in that state. See "Education" in chapter 4 for details on SAT and ACT scores and their correct interpretation.

Higher Education

These facts outline the higher education resources—the number and quality of colleges and universities in an area. The presence of such facilities tells something of the educational opportunity, climate, and amenities available in an area. Interestingly, higher education facilities are present in all but 5 of the Metro areas. Facts on 2-year and 4-year colleges come from the National Center for Education Statistics. *No. highly ranked universities* data comes from the Princeton Review, a popular college rating service.

❖ *No. 2-year colleges*: Most cities have at least some 2-year college presence, ranging from a single college to dozens in larger urban areas.

❖ *No. 4-year colleges/universities*: The definition of 4-year colleges and universities is fairly broad and includes branch campuses of larger universities. All but 33 metro areas have at least some recognized 4-year college presence. There are 10 or more in 57 metro areas.

❖ No. highly ranked universities: This measure counts the number of educational institutions judged by the Princeton Review facilities as having selective admissions standards based on test score requirements and percentage of applicants admitted. This statistic is fairly selective: 196 metro areas have no such facilities, 87 have one, and 66 have two or three. Los Angeles has the most with 11.

Health & Healthcare

Health and healthcare have become an important issue for increasing numbers of people. Why? The aging population means more health problems and increased health risks. The cost of healthcare continues to far outpace inflation. Plus, expectations for good health are rising; particularly as life expectancy continues to grow and as aging adults pursue active lives.

Much like education, healthcare services can be difficult to evaluate, as it is easier to appraise the quantity than the quality of services delivered. The number of physicians or hospital beds in an area measures the quantity of healthcare service available, but it doesn't speak to its effectiveness or value delivered. Nonetheless, knowing that the infrastructure exists can be reassuring.

Health and Healthcare Attributes

Cities Ranked & Rated takes a two-pronged approach to examining health and healthcare. The first approach looks at hazards that cause health problems. The second examines healthcare services and their costs. All attributes figure into the Health and Healthcare scoring and ranking. Air quality, incidence of disease and allergies, and availability of doctors and hospital beds get the highest weighting.

Hazards & Illnesses

Cities Ranked & Rated presents data on those health hazards that affect the greatest number of people. Sources for this information include the U.S. Environmental Protection this Agency and Centers for Disease Control and Prevention (U.S. Department of Health and Human Services), with calculations by Sperling's BestPlaces.

- ❖ *Air-quality score* is a complex composite measure of several air pollutants, including particulates, ozone, volatile organic compounds, and various combustion byproducts on a 0-100 scale, with 100 being the highest or best.

- ❖ *Water-quality score* refers to the quality of runoff and groundwater—not necessarily the quality of drinking water. It reflects both natural minerals and man-made pollutants, such as agricultural and mine waste. The score, presented on a 0–100 scale, is much more evenly distributed than air quality. Better areas are in Texas, Florida, and the Colorado Front Range, while the worst areas tend to be in industrial eastern and Midwestern cities.

- ❖ *Pollen/allergy score* is significant to the estimated 38% of all U.S. citizens who suffer from the effects of one or more airborne allergies. The score, on a 0-100 scale (100 being best), is a composite of multiple allergy types, including grass, tree pollen and mold allergies. Better areas tend to be the California coast, Texas, and some mountain locations, while the worst are in the upper Midwest.

- ❖ *Cancer mortality per capita* shows an age-weighted number of cancer deaths per 100,000 person-years. This unusual but universally accepted measure accounts for both size and age of a population in determining the rate. In other words areas with a high incidence of cancer among relatively younger people will get a higher (worse) figure than an area with the same incidence among a relatively older population.

❖ *Depression days per month* shows the results of a National Centers for Disease Control and Prevention survey performed in each area. The survey question: "Now thinking about your mental health, which includes stress, depression, and problems with emotions, for how many days in the past 30 days was your mental health not good?" Answers range from 0.5 days per month in San Angelo, Texas, to 6.7 days in Charlottesville, Virginia. There is no clear discernable pattern, although college towns and areas with little to do and/or cloudy weather appear to have more depression days. This statistic is included in the stress score explained above.

❖ *Stress score* is a composite of eight measures contributing to our feelings of stress calculated by Sperling's BestPlaces based on a concept originally appearing in *Psychology Today*. The eight factors include divorce rate, commute time, unemployment rate, total crime rate, suicide rate, alcohol use rate, days feeling depressed and cloudy days. The score is presented on a 0-100 scale, with 100 being most stressful and 0 being most stress-free. Places such as Tacoma, Washington; Detroit and Flint, Michigan; and Mobile, Alabama, tend to score as more stressful, with combinations of challenging climates, unemployment, crime, and other factors, while upper Midwest cities such as Dubuque, Iowa, and Bismarck, North Dakota, are least stressful. Sources include the National Centers for Disease Control and Prevention, Bureau of Labor Statistics, FBI, National Climatic Data Center, Census Bureau, and National Vital Statistics Program.

Healthcare

Physician data comes from the American Medical Association. Information on hospitals comes from the U.S. Department of Health and Human Services. Doctor, dentist, and daily hospital room costs are from a 2006 survey by the American Chamber of Commerce Research Association. We also advise readers to review the Healthcare Index component of the Cost of Living Index in the Cost of Living section of the fact table, and offer a highlight table showing best and worst areas below.

❖ *Physicians per capita* refers to the total number per 100,000 residents of accredited physicians, generalists, and specialists in an area. It is important to remember that this attribute does not directly translate into availability of medical series because many of these professionals do not treat patients directly. Because of the presence of the Mayo Clinic, Rochester, Minnesota, has far and away the largest number of physicians per capita (1,386 per 100,000 residents), followed by many college towns with teaching hospitals such as Iowa City, Iowa, and Columbia, Missouri. Most cities–about 200 of the 375 metro areas—fall into the 150 to 250 physicians per, 100,000 range. At the low end are south Texas, the California Central Valley, and an assortment of small mostly Southern towns.

❖ *Hospital beds per capita,* presented as a rate of number of beds per 100,000 residents is a figure that's declining in importance with the increase in outpatient services. Nevertheless, the number indicates the availability of hospital facilities in a more general sense. Rochester, Minnesota; college towns; and a few military towns make the top of the list, while an assortment of mostly small towns and towns close to other large

metropolitan areas are at the bottom. Napa, California, is actually no. 1 owing to a large veterans' care facility in the area.

❖ *No. teaching hospitals* represents the number of hospitals that are accredited to train physicians, a fact suggesting the breadth and depth of staff, available services, and overall quality. Large cities tend to have the highest number, with New York leading the field with 64, Chicago second with 57, Philadelphia with 51, Los Angeles with 48, and so forth. Only 75 metropolitan areas do not have a teaching hospital.

❖ *Cost per doctor visit* and *Cost per dental visit* are based on average dollars billed per incident, not including prescription medicine or other services, obtained from the American Chamber of Commerce Research Association in the first quarter of 2006. The range for these costs is striking. Doctor visits range from about $50 in smaller places in the South and Midwest to $100 to $115 in California, Alaska, and other coastal areas with generally higher living costs. Dental visits have a slightly larger range and similar geography, although places in the Pacific Northwest for some reason migrate to the top of the cost list in this category.

Crime

Particularly for those who have been victims, the incidence of serious crime is a major consideration when examining a place. The Federal Bureau of Investigation (U.S. Department of Justice) keeps close tabs on violent and nonviolent crime rates and efforts toward law enforcement.

Numerous doctorate degrees have been conferred on studies of crime and its causes. True cause and effect will probably never be known, but there are some interesting correlations and geographic relationships. First, crime appears to be influenced by the economy and particularly the job market for fairly obvious reasons. Second, there is a relationship to climate. Areas with warm—extremely warm—climates tend to have higher crime rates. Miami, Florida; Memphis, Tennessee; and Pine Bluff, Arkansas, have high rates of violent crime, and total crime rates have been highest in states such as Arizona, New Mexico, South Carolina, Texas, and Florida. Reasons are sketchy, but it may have to do with opportunity (more favorable weather to execute crimes), temperament, and stress, or population compositions and the presence of economically disadvantaged groups in these areas. Third, population age is a factor—the older the population, the lower the crime rates. Finally, crime is (as can be expected) reduced by more and better law enforcement.

Crime Attributes

The data in this section comes from the U.S. Department of Justice Federal Bureau of Investigation Uniform Crime Reports. Statistics are only kept for reported and more serious crimes. Routine traffic violations, trespassing, or disorderly conduct don't count. Total nonviolent crimes typically run about 8 to 10 times the rate of violent crimes, although the mix can vary in different places. All crime facts are used in scoring and ranking.

❖ *Violent crime rate* is the combined incidence of murder, rape, robbery, and assault per 100,000 residents per year.

❖ *Change in violent crime rate* reflects the percentage growth or decrease in the rates for violent crime during the period from 2001 to 2005.

❖ *Property crime rate,* or *nonviolent crime rate,* is the combined incidence of burglary, theft, and auto theft.

❖ *Change in property crime* reflects the percentage growth or decrease in the rates for property crime during the period from 2001 to 2005.

Transportation

Transportation is usually where the true impact of crowding or isolation in an area is most felt. Gauging all daily activity around the avoidance of rush hour (even on weekends), having to drive 350 miles to get to the nearest airport with suitable (and affordable) air service, or commuting 2 hours a day by automobile into a crowded urban core(with $30 per day parking) all indicate failures in transportation service that ultimately affect lifestyle. *Cities Ranked & Rated* presents all the factors–commute times, how people commute to work, availability and utilization of public transportation, intercity transport services, and automobile costs—that come into play. As the duration of commute times and related stress and expense grows, this edition places a slightly heavier weighting on commute times. We also have added a figure for the percentage of commutes longer than 60 minutes to give light to worst-case scenarios in an area.

Transportation Attributes

Transportation attributes are subdivided into intracity or intercity services and automobile costs. The time spent commuting, the availability of alternatives, and dependence on cars all determine the transportation picture, particularly in larger cities. Most transportation data comes from the U.S. Department of Transportation and the 2005 U.S. Census American Community Survey. Airport and rail information comes from carriers and local industry associations and is processed by Sperling's BestPlaces. Scoring and ranking uses commute times, available mass transit service, and air and rail departures. Commute times and mass transit get the highest weighting, while air and rail get moderate and light weightings, respectively.

Commute

❖ *Average commute time* is the average one-way commute in minutes. The worst places tend to be larger East and West urban areas and suburban complexes surrounding them. Naturally, the best places are smaller towns, such as Cedar Falls-Waterloo, Idaho; Grand Forks, North Dakota; and Rochester, Minnesota.

❖ *Commute > 60 minutes* is the percentage of one-way commutes taking longer than 1 hour. Large, dense urban areas, particularly where more than one mode of transport is used as in the New York are, tend to be longest. There are some individual neighborhoods in these areas where 50 percent or more individual may have a commute of 1 hour longer.

❖ *Commute by auto* shows the percentage of all commutes done by automobile with a single driver (not carpool). Not surprisingly, New York has the lowest percentage of

such single-occupant vehicle (SOV) commutes at 51.2% and a number of college towns follow suit. Small towns in the Midwest and South tend to have the highest percentages.

❖ *Commute by mass transit* shows the utilization of scheduled public transport services, including bus, subway, rail, and ferry. This statistic has the most meaning in medium and large cities and in commuter suburbs.

❖ *Work at home* shows the percentage of those who avoid a commute either as self-employed workers or telecommuters sponsored by their firms. Recognizing the impact on local infrastructure and work productivity, some companies and governmental jurisdictions have implemented progressive telecommute programs, but these are in the early stages. Interestingly, the highest work-at-home percentages tend to be in smaller Western cities and cities in the upper Midwest, but none exceed 8% of the workforce. The lowest tend to be in smaller cities in the South with percentages in the 1% to 2% range.

❖ *Mass transit miles per capita* indicates the availability of public transportation in the area. This figure represents the number of vehicle miles traveled by all types of transit vehicles—whether full or empty—per person.

Transport Services

❖ *Number of major airports within 60 miles* shows the number of airports designated by the Federal Aviation Administration as a "hub" or "major" airport within that driving distance.

❖ *Size of regional airport* profiles the airport and air service available in or near a metropolitan area. "Large" indicates a large airport with multiple terminals serving as service hubs for one or more carriers and connecting hubs for commuter aircraft. "Medium" indicates a medium airport that may have multiple terminals, usually served by four or more carriers, and a connecting hub for commuter aircraft. "Small" indicates a small airport characterized by a single terminal that might be served by two or three carriers, with full-sized jet service usually available.

❖ *Daily airline activity* reflects the average number of passenger aircraft arriving and departing the area's airport(s) per day. The "area" includes all airports within a 100-mile radius. Leaders, as might be expected, are the larger regional and national hubs such as Chicago, New York, Atlanta, and Los Angeles.

❖ *Amtrak service* is a yes/no indicator of whether the metro area has intercity Amtrak service. A total of 169 metropolitan areas have no Amtrak service at all, while many cities, mostly on the Northeast Corridor, have more than 10 departures per day.

Automotive

❖ Insurance, annual premium represents the 2006 average annual cost of full-coverage auto insurance for an average automobile and a clean driving record, as tabulated by the National Association of Insurance Commissioners. The figure indicates the complexity, difficulty, and dependence on driving in an area, as rates are typically higher in cities

with higher accident rates. Decidedly higher auto insurance rates occur on the East Coast and Southern California with many rates over $1,700 per year per vehicle. Smaller cities and towns in the Midwest are generally the least expensive at $800 to $900 a year.

❖ *Gas, cost per gallon* is the average cost for a gallon of unleaded gasoline (summer 2006). While gas prices fluctuate considerably, this indicator is useful as a comparative measure between areas.

❖ *Daily vehicle miles per capita* measures the 2004 average daily vehicular mileage per person in the metropolitan area, as supplied by the Federal Highway Administration in 2006. Factors include not only driving distances and urban sprawl but also the concentration of retirees in the area and the climate (which may facilitate walking). The lowest averages, not surprisingly, occur in college towns and smaller towns in the Midwest; the college town of Morgantown, West Virginia, is the lowest among metro areas at 3.8 miles driven per day. Longer distances occur in New York-area satellite metros and in an unpatterned assortment of other places. California cities have lower averages than might be expected due to the number of retirees and agricultural workers; it's safe to assume that without these influences, the average California driver drives long distances.

Quality of Life

We have determined a combined score for each metropolitan area based on the perceived overall quality of life. The score is included in scoring and ranking, but is not shown in individual city tables.

By their very nature, the factors determining this score are difficult to quantify. They are based mainly on perception, personal experience, and anecdotes from others who have spent time in these places. Features considered include the following:

❖ *Physical attractiveness:* This includes both the physical setting and overall appearance and of the area itself. Included is the attractiveness and functionality of the downtown core. We believe these factors influence initial impressions and long-term satisfaction in an area. The effects of a pancake-flat, windswept, nondescript landscape with dirty air and little vegetation are far different from that of attractive, well-kept, tree-lined streets with good buildings and a pristine mountain, valley river, or lakeside setting. Cities such as Boulder, Colorado; Corvallis, Oregon; and Burlington, Vermont, do well in this regard, while some larger cities such as Pittsburgh, Pennsylvania, and Chattanooga, Tennessee, are improving.

❖ *Heritage:* A city that knows its roots and tries to preserve its physical and cultural heritage is usually more physically attractive as well as genuine in character. These cities are almost invariably better places to live. Metropolitan areas with well-preserved historic districts and public buildings include Charlottesville and Winchester, Virginia; Boston, Massachusetts; Portland, Maine; and Santa Fe, New Mexico.

❖ *Overall ease of living:* The most subjective element in this subjective category, ease of living incorporates crowdedness, attitude and friendliness of people, and simplicity of

infrastructure. In essence, it considers the "stress factor." Issues with places such as Los Angeles, San Francisco, and New York are obvious, and these cities score poorly, while cities in the South—even the workaholic New South—tend to score high.

Economy

This section presents a comparative overview of the private economy (personal income) and public economy (government size) in each state. In this edition we've strengthened our take on state economic drivers by including an analysis of state employment mix, and have refreshed our unique analysis of state dependence on tourism.

Taxation

When comparing states, it is important to look at the complete tax picture, and the tax laws are so different and complex among the states that this becomes quite challenging. Different states tax different things at different rates in different ways, so "apples-to-apples" comparisons can be elusive. As an example, the state of Oregon publishes a 9% marginal (applied to every incremental dollar of earnings) tax rate, which appears high and in fact rates the state as the third highest in this category. But on closer examination, one finds that Oregonians can deduct federal income taxes against adjusted gross income (AGI)—the basis for applying the tax—reducing the effective rate to something less than 7% for most residents. Likewise, many states apply a flat rate to every dollar earned, while others, looking to tax the rich and help the poor, apply higher rates to higher levels of income, a concept known as "progressivity." Sales tax rates not only vary by nominal state rate, but many states allow the addition of local surcharges and differ in terms of what's taxed—some tax groceries and drugs, and some do not. Property tax is a patchwork of different rates, basis calculations, and rules.

It's handy to keep the following in mind when comparing state taxes:

❖ **Assume states are more similar than they appear.** Sates need to raise revenue, one way or another. Oregon and Montana are noted for high income tax rates, but have no sales tax. Washington and Texas have no income tax, but have among the highest sales tax rates. California has high income and sales taxes, and relatively low property tax rates–but the high basis still raises plenty of tax dollars.

❖ **Understand that different tax structures affect different lifestyles differently.** Some states aim the bulk of their taxation at income, some at consumption, still others at wealth as resented by property ownership. A self-employed person with health income and modest needs may want to live in Washington or Texas; a retired person with modest income might do better in Oregon or Delaware; and all four states might play out different depending on their housing situation. A working family might do okay in Connecticut or New Jersey—until they decide to buy an expensive home in a nice neighborhood.

❖ **Look at total tax burden.** Comparing rates, basis, and progressivity is a good place to start, but to indentify the differences–and how a certain lifestyle will be ultimately taxed—examine the total tax burden. See the section below about the District of Columbia study for comparative total tax burdens by state.

❖ **Research further the states under consideration.** Individual state websites provide access to state information. Income tax booklets and other literature can be ordered. For a comprehensive and well-updated Web source, the Federation of Tax Administrators, a nonprofit organization, is recommended (www.taxadmin.org).

Tax Talk

At the end of the day, taxpayers should always focus on their tax burden, that is, the amount of tax dollars they pay. That amount depends on two things: *basis* and *rate*. Basis is the amount on which the tax is paid—adjusted gross income, property value, or amount of a sale. The rate is the percentage applicable to the basis to determine the tax. It's far too common to pay attention to the tax rate alone, and doing so can lead to erroneous conclusions. For example, California's famed Proposition 13 reduced residential property tax rates to a nominal 1 percent, but taken against the high property value *basis*, dollars paid can be as high as or higher than other states or counties quoting a higher rate. Further, as many have experienced, property tax rates have stayed fairly constant or even declined in many jurisdictions, but assessors have been busy reassessing, and raising, basis.

Property Tax

With the exception of a few states, property tax defies a broad state-level comparison. Rates can vary widely with few state guidelines, and state exemptions and local assessment can lead to large variations in basis. States like Ohio allow localities to determine residential rates based on the industrial base in the locality; that is, residents pay what the industrial base doesn't. As a result, in areas with a lot of industry pay relatively little, while residents in areas with little industry might pay a lot. A different system exists in California, where the rate (determined by Proposition 13) consistent statewide (save for a few minor local district levies voted in), but the *basis* is determined by purchase price and can vary greatly. This means that in an inflating real estate environment, extreme tax variations exist from one parcel of property to another, depending on when it was last sold. As these examples illustrate, predicting exact property tax liabilities in a specific area is difficult. The property tax rates given in chapter 5 for the metropolitan areas are a "finger in the air" to determine, comparatively, which way the wind blows.

Outdoor Recreation

After booming in the 1990s, golf has leveled off, but will probably continue to grow modestly as baby boomers retire. But although tempered by the recent real estate slowdown, planned golf communities—especially in Florida, Arizona, and Texas—continue to be the biggest growth area in golf today.

Park systems in most places are under strain, both at the national and local level. Improved automobile and transportation infrastructures and increased leisure time have made parks more accessible. Meanwhile, funding continues to suffer as government agencies are forced to cut back. The predictable result is crowding, reduced quality in some cases, and higher entrance fees. National parks in California have been known to close completely to new entrants on holiday weekends, and accommodations, including campsites, must be reserved up to a year in advance. The rule of thumb is that any national park within a weekend drive of a major city is likely to be overcrowded in the high season. As urban sprawl continues, some county and larger city parks once part of the countryside are now becoming true city and suburban treasures, with large areas for recreation, entertainment, water parks, zoos, and preserved history where local funding allows. Off course, New York's Central Park is the original example. The Hamilton County Park District in Cincinnati, Ohio, serves as an excellent modern-day example.

Growth & Sprawl

You'll see it over and over as a negative as you examine the metro areas presented in Chapter 5—*growth and sprawl.* Indeed, one of the defining characteristics of the American urban and suburban landscape over the last years is the tendency for cities to spread farther and farther into the surrounding countryside. The driving forces for individuals and families are fairly obvious and include the ubiquity of the automobile and the desire for affordable housing in pleasant surroundings. Other factors include the avoidance of inner-city crime and the pursuit of newer, better schools. But the causes don't just lie with individual needs and desires. In many jurisdictions the insatiable thirst for annexation and local sales tax revenue have put expansion at the top of the agenda for many large and smaller cities, particularly in states like Texas, Colorado, Virginia, and others that have, consciously or unconsciously, created a favorable environment for such expansion.

Sprawl has been a concern since the advent of the interstate highway system, and for most of us, it isn't news. But recent escalations in housing costs and expanding job markets on the urban periphery have caused, in our view, a growth explosion. Developers and homebuilders are now large corporations buying huge tracts of land, bringing not just a dozen new homes but, in some cases, tens of thousands in a single development. While the singularity of these developers lends itself to some degree of planning and coordination in the result, we feel it brings monotony and stress in addition to the obvious effects of size.

Entertainment venues aren't local but are national chains. The result is a grinding sameness not only with in the area but across the country. Drive from Los Angeles to Jacksonville, Florida, and you'll hardly know what state or city you're in. Beyond the sameness are the obvious effects of growth and sprawl—long commutes, poor air quality, high transportation costs—and the severity of these effects is clearly on the rise. For example, the average commute time across the U.S., estimated at 22.6 minutes in 2000, has grown to 27.4 minutes, and 1-hour-plus commutes have become almost a standard feature in major metro area. Such commutes make a large dent in quality of life, and in part explain why rankings of larger cities trended downward in this edition.

Sprawl seems ubiquitous, yet we still see it worse in some places than others. Climates are most favorable where few geographic constraints exist, where local laws accommodate or even promote it, and where big is thought to be best. Texas has become a poster child for aggressive growth; annexation-driven Houston now has a third beltway and a second downtown with little end in sight. We see large outbreaks in other cities in the Southwest, including Phoenix, Albuquerque, Denver, and smaller surrounding cities. California continues to have sprawl problems, but they have become moderated in coastal areas by mountainous geography, moving inland to places such as Riverside County and Sacramento. Larger Midwestern cities, some quite in check for many years, are threatened by sprawl issues more than ever—Cincinnati and Minneapolis-St. Paul come to mind. Those looking to avoid massive sprawl and cookie-cutter development should look to the Pacific Northwest, New England, New Jersey, and other parts of the Northeast and mid-Atlantic.

If you see "growth and sprawl" listed as a "con" for a metro area in chapter 5, assume that long commutes, air-quality issues, unattractive infrastructure, and a degree of stress aren't far behind.