

# 1 chapter

## Finding Your Best Place

Where you live affects your financial welfare, happiness, and overall quality of life. The good news is that in today's mobile, networked, knowledge-based economy, it's easier than ever before to relocate. As a family, if you choose the right place, you can achieve a balance between standard of living and the quality-of-life factors—such as education, lifestyle, health, and safety—most aligned to your family's interests. Yes, you may have to give some things up, like 250 days of sunshine a year or easy access to Broadway theater. But if there were a “perfect” place, we'd all be there. This book will help you, as a family, choose *your* best place—the best city, the best suburb, or the best small town—by presenting and analyzing factors relevant to your idea of an attractive and affordable lifestyle.

In many ways, life in the 1950s seemed simpler. Families tended to stay put, and typically worked in the same place for life. They had smaller homes, smaller living spaces, and fewer gadgets. “Big-ticket” items like college and health-care weren't so “big ticket,” and family breadwinners could do quite well in the working world without a college degree. One income supplied most if not all of what a family needed. But now, those things that seemed so accessible in the post-WWII consumer prosperity have become considerably more difficult to obtain.

Today, even defining the word “family” is a challenge. A family used to consist of two parents and one or more children. That convention now seems narrow. But, despite the sweeping social and technological changes that have shifted our definition of family, some things have remained, and will continue to remain, the same through the years. Families want prosperity, harmony, and health. They want to achieve personal growth, realize dreams, and create a better life for the next generation. They also want safety and security.

Where you live can make a difference in *how* you live. Although your home can be wherever your family gathers, some places are better suited for families than others. In the following pages, we examine 100 best places in the United States for families and explain why we selected each one. All of this information will help you as you make one of life's most important decisions: where to raise your family.

### Getting Started

If you're thinking about moving, perusing this book is a great way to get started. It acquaints you with 100 of the best neighborhoods in the United States that we think are excellent places to raise your family. In these pages, you'll find comparative facts and analysis, augmented with our own experience and judgment as well as that of the residents we interviewed in each community. You'll have a base of knowledge from which to further research (and hopefully visit) the places that interest you.

We don't expect that our list of 100 will fit every family's needs. You may not agree with the choices, or you may have other important criteria not sufficiently weighed into the selection process for this book. The

places may not be practical for you because of your employment or because you need to stay close to other family members. But our *thought process* for choosing the places in this book will inform you about how to look at other places and what questions to ask. With this book, you'll learn how to appraise a place and decide whether a particular neighborhood fits your family's long-term needs and criteria.

We looked at various places according to five major categories of data: People, Standard of Living, Education, Lifestyle, and Health & Safety. These categories, and the subcategories within them, make a good checklist as you consider where to raise your family.

## Who this Book Is For and Why

This book is for families who have, or intend to have, children. According to the U.S. Census, there are some 75 million families in the United States today, and some 36 million families with children. The facts and thoughts in this book are particularly valuable to those 36 million families, but also, if not more so, to mobile couples and single adults who plan to raise kids in the future.

If you're considering a move—before or while raising children—and aspire for a more comfortable, enjoyable life, this book is for you.

## People Planning a Move— or Planning a Family

- *Planning an immediate move.* Whether voluntarily or involuntarily (as in a job transfer, a dislocation, or a specific family need), you're moving soon. You're trying to decide where to go. The choice may be among metropolitan areas, or among several neighborhoods within a given metropolitan area.
- *Planning a move in the near future.* Perhaps you're planning a series of career steps or deciding among several choices for career location or advancement. Or, instead of pursuing opportunities, you're looking to improve your educational environment or to reduce living or housing costs. Your move is likely to happen in the next few years.
- *Planning for the long term.* Especially for newlyweds, singles, or couples planning to one day raise a family, and families with young children, now's a good time to start figuring out where you want to be. It can make a huge difference.

## Families with Aspirations

We suspect, and assume, that most of you reading this book—regardless of demographic, social, or economic background—strive for a better standard of living, to build family wealth, to achieve in education and in the workplace, to grow intellectually, to grow physically, and to make better lives for yourselves and your children. You want your children to grow into socially adept, economically independent, balanced citizens. We believe that all of these things are possible, and are affected by where you choose to live. Through choosing your best place, this book aims to help you, and your family, fulfill such aspirations.

## The Quest for Value

When selecting places to include in this book, we sought areas of *value*, not just outright excellence. For every attribute used in our determination of best places, you probably know a place that has something better—better schools, lower crime, more beautiful streets, better housing, more interesting architecture, better restaurants, or better public services. But how much does it cost to live there? Surely the quality of life is excellent in Jupiter, Florida; Lake Forest, Illinois; Shaker Heights, Ohio; Beverly Hills, California; or Greenwich, Connecticut. But these high-end neighborhoods are too expensive for many families.

Believe it or not, as recently as 1970, the median national home selling price was \$23,000, while the median national household income was \$33,181. If you take the ratio of these two figures and compare it over time, or between places, you get a good idea of the relative *affordability* of homes. We call this measure the “Home Price Ratio” and use it throughout this book. In 1970, the national ratio was about 0.70 (\$23,000/\$33,181). The comparable numbers for 2005 are \$208,500 (for the home) and \$44,684 (for the income), giving a ratio of about 4.7. One interpretation: Homes are  $\frac{1}{7}$  as affordable as they were just 35 years ago. A real wake-up call.

Until recently, prices of housing, college education, and healthcare (not to mention gas prices) were increasing at three times the normal inflation rate. Household incomes, on the other hand, have trailed inflation slightly, resulting in steady decreases in savings rates as families struggle to maintain spending habits and their standard of living. With these facts in mind, *Best Places to Raise Your Family* strives to strike a balance between the features of a community that influence family lifestyle and the community's affordability. We tried to find the best neighborhood “for the buck” in an area.

## The Importance of Context

We believe that many factors of family success, such as educational achievement, are contextual. If the population of a given area is highly educated, that leads to better school performance and educational quality for its students. Why? Because parents demand it—and support it by volunteering and participating in the schools, voting for necessary financing initiatives, and promoting their own children's achievement at home.

These kinds of inferences—which are supported by research—are used throughout the book. In many ways,

## What Is an “MSA”?

In this book, we discuss individual neighborhoods and towns, as well as the “metro areas” in which these neighborhoods and towns lie. Our definition for a Metropolitan Statistical Area, or “MSA,” comes directly from the federal Office of Management and Budget (OMB) and is defined as a place that has “at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social integration with the core as measured by commuting ties.”

MSAs are typically defined as one, and sometimes more than one, urban core and their county or counties. An MSA can cross state lines, and many do. The relationship between urban cores and counties can be one-to-one, one-to-many, many-to-one, or many-to-many, as the following examples illustrate:

- One core to one county (Tyler, Texas—Smith County)
- One core to many counties (Des Moines, Iowa—Polk, Dallas, and Warren counties)
- Many cores to one county (Fort Collins-Loveland, Colorado—Larimer County; Davis, Woodland, and Winters, California—Yolo County)
- Many cores to many counties (Appleton-Oshkosh-Neenah, Wisconsin—Outagamie, Winnebago, and Calumet counties)

In all regions except New England, if a county is integrated with an urban core, the *entire* county is included, regardless of size and content. Ordinarily, it’s pretty logical, but it produces odd situations in the West, where large, empty areas are classified as part of an MSA. Examples include the Mojave Desert in San Bernardino County (part of the MSA of Riverside—San Bernardino, California) and much of the Grand Canyon in Cococino County (part of the Flagstaff, Arizona MSA).

Going forward, when discussing data, we use the terms “area,” “metro area,” and “MSA” interchangeably. See p. 10 for a listing of the 100 best places along with their MSAs.

this book is about finding the right economic, social, educational, and environmental context. And while some of these characteristics are measured directly, like home prices, others are measured by looking at once-removed indicators like educational attainment.

## Place Can Make a Big Difference

To a certain degree, many aspects of American life have become homogenized. Many commercial businesses and services have evolved into nationwide enterprises, driven by improved transportation, communication, economies of scale, and the benefits of national brand recognition. As a natural result, many products and services become more uniform regardless of locale—restaurants, groceries, hotels, shopping malls, realtors, banks, merchandise retailers, and homebuilders, just to name a few examples.

But there are large differences between each and every neighborhood, and this book will give you the tools to appraise them. Some, like physical setting and recreation, must be taken at face value. Others, like educational quality, are devilishly hard to measure. But, thanks to the wide availability of research and national statistics from government and quasi-public agencies and the private sector, it’s now possible to measure a great deal about a neighborhood.

In this book, we’ll illustrate the stunning differences between places in terms of, for example, home prices, employment, overall cost of living, median incomes, crime rates, and commute times. Across the United States, there are big differences among large composite geographic areas:

- Median home prices range from under \$80,000 to well over \$550,000.
- The Cost of Living Index (a percentage comparison of a place to the national average) ranges

## TIPS State Codes

The U.S. Postal Service has its own set of “shorthand” two-letter codes representing each state (see Table 1.1, below). In chapter 5 headings, we adopted this method of shorthand. Most are straightforward, but some, for the “A” states (Alaska, Arkansas, Alabama, Arizona) and “M” states (Massachusetts, Maryland, Maine, Michigan, Minnesota, Missouri, Mississippi, Montana), take some getting used to.

from under 80 (80% of the national average) to over 200% (twice the national average).

- Violent crime incidents range from under 0.2% to almost 1% of the population rate, while property crime incidents range from under 2% to almost 7% of the base, that is, 7 incidents per 100 people living in the area.
- Average commute times, from a home to a workplace, range from under 18 minutes to almost 40 minutes.

### Neighborhood Matters

As large as the differences are between metro areas, it’s not too surprising that neighborhoods *within* metro areas also vary substantially. (For the purposes of this book, a “neighborhood” is defined at a zip code level.) Going from affluent suburbs to impoverished inner-city areas, it’s easy to see the differences right away, and they show up in the statistics too. In the Los Angeles area, it isn’t surprising that the affluent neighborhoods of Beverly Hills and Santa Monica are far different from the inner-city neighborhoods of East L.A. To reinforce the point, here are some sample facts taken from neighborhood zip codes within the Los Angeles–Long Beach metropolitan area that illustrate the wide variation among places to live in a single metropolitan area:

- The percentage of married-with-children households ranges from 5% to 48%.
- Median home price ranges from \$217,000 to \$1.5 million.
- Median household annual income (\$ for entire household) ranges from \$21,000 to \$118,000.
- Four-year degree attainment (% possessing 4-year degree) ranges from 2% to 44%.
- Violent crime risk (1 to 10 scale, 1 being the low and 10 being the high) ranges from 2 to 8.

Among the defined metro areas, there are some 15,258 neighborhoods, or zip codes, and while the differences between most are subtle, they are present. Each neighborhood across the United States has a unique mix of factors that creates a particular lifestyle and standard of living. Each neighborhood has intangible features, like appearance, history, convenience, and location, that influence its residents as well. All attributes of an area—tangible, measurable, intangible, abstract—fit together to define a place’s character.

### There Is No Perfect Place

Of course, there is no perfect place to live. If such a place existed, we’d *all* be there. You and your family must seek a place with the right balance or set of

**TABLE 1.1 U.S. STATES & POSTAL CODES**

Alaska	AK	Montana	MT
Alabama	AL	North Carolina	NC
Arkansas	AR	North Dakota	ND
Arizona	AZ	Nebraska	NE
California	CA	New Hampshire	NH
Colorado	CO	New Jersey	NJ
Connecticut	CT	New Mexico	NM
Delaware	DE	Nevada	NV
Florida	FL	New York	NY
Georgia	GA	Ohio	OH
Hawaii	HI	Oklahoma	OK
Iowa	IA	Oregon	OR
Idaho	ID	Pennsylvania	PA
Illinois	IL	Rhode Island	RI
Indiana	IN	South Carolina	SC
Kansas	KS	South Dakota	SD
Kentucky	KY	Tennessee	TN
Louisiana	LA	Texas	TX
Massachusetts	MA	Utah	UT
Maryland	MD	Virginia	VA
Maine	ME	Vermont	VT
Michigan	MI	Washington	WA
Minnesota	MN	Wisconsin	WI
Missouri	MO	West Virginia	WV
Mississippi	MS	Wyoming	WY

## Chapter 1: Finding Your Best Place

tradeoffs between different features and attributes *for you*. California has a great climate and a good economy for certain professions, but the cost of living and stress factors are extreme. New York has a great economy and outstanding cultural assets, but it also has a high cost of living and stress. Kansas and Texas have excellent cost profiles, but they also have harsh climates, isolation, and a relative lack of cultural assets.

Throughout our search through 32,000 zip codes, we admittedly never found the perfect place. But by weighing a number of factors—including standard of living, education, health, safety, and lifestyle—we found 100 of the best places in the United States to raise families. And by carefully considering our recommendations, and our analyses of the major characteristics in each area, you can find the place that's right for you and your family.

