

SURVIVAL GUIDE

Ready To Move? Here's What You Should Know

RENT, DON'T BUY -- AND OTHER LESSONS IN GEOGRAPHICAL FLEXIBILITY.

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by Alina Tugend

Alex Beaton graduated from Michigan State University in December 2008, and like so many of her peers, she searched fruitlessly for a full-time job. After trying to make ends meet working two part-time jobs in East Lansing, the 22-year-old decided to try her luck in other states.

"I was attempting desperately to stay in my home state," Beaton said, "despite the fact that it's dying."

So she pinpointed a number of cities -- Boston, Chicago, Nashville, New York, and Seattle -- and, with a B.A. in political science, applied for any likely looking job. After about a month, the best offer came from a project management company in Nashville that builds hospitals and clinics. But before Beaton seized the opportunity, she did some research. She called the Nashville Chamber of Commerce and checked out various websites to compare cost-of-living statistics.

Beaton liked what she saw. Not only would she make more money in Nashville than in East Lansing but she also would get to keep more of it: Tennessee has no state income tax. The sales tax is higher, but the lack of an income tax "really edged out other states," Beaton said. She also discovered that the cost of car insurance would be significantly cheaper than it is in Michigan. Beaton was able to rent an apartment only 10 minutes from her new job (versus a 40-minute commute in East Lansing), which she calculates saves her about \$300 a month on gasoline plus wear and tear on her car. Culturally, she likes living in a city with two universities.

Beaton did what experts say everyone should do before moving. Don't just grab at any offer. Research, research, and research again. Do a cost-benefit analysis that goes beyond merely comparing take-home pay. And visit the area as often as you can.

For starters, don't move to a new city without a job. "That's putting too much to chance," said Bert Sperling, who runs *bestplaces.net* and co-authored *Cities Ranked and Rated*. If nothing materializes, "then you're trapped without a safety net. You go from desperate to truly desperate."

Deb Bailey, a transition coach who works out of New Jersey, said she has seen too many people move South seeking lower living costs without considering the area's job market or wages. Sometimes they

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end up in a worse situation than the one they left. "People get so fed up or frustrated or afraid," she said, "but when they make a decision out of desperation, they may get results they don't expect."

What should you consider to determine whether a move is right for you? A lot depends on your situation, of course: Are you unemployed, underemployed, or just frustrated with your job? Single, married, with kids, without? Renter or homeowner?

Still, there are some basics. *About.com* has a 12-question survey that will help you figure out what you need to know before deciding to relocate, such as the availability of jobs for your spouse, how housing prices compare, and the quality of the schools. There are also quality-of-life considerations. Are you a city person moving to the country, or vice versa? Will that make you miserable? Can you live without lots of outdoor activities or, conversely, in a town where everything closes up at 6 p.m.?

Think through the implications of a move before -- not after -- landing a job.

Try to visit your potential new home more than once, if possible. Not only will that help you decide if you like the place but it also may boost your job prospects. While looking for a position in another city or state, it's good to appear local even if you're not, advised Nancy Keene, director of the Dallas office of Stanton Chase, a global executive-search firm. That's because during these economic hard times, "there's a lot of great people who are in transition and available immediately." If they live nearby, the company needn't pay travel and relocation costs, something employers are increasingly reluctant to do.

Keene suggested renting a post office box or asking a local friend or relative if you can use their address: "You want to make yourself geographically desirable."

Roy Cohen, a career coach who has provided outplacement services to Goldman Sachs employees, thinks that a better idea is to simply use your cellphone number and e-mail address. "They'll see where you worked from the resume, but you'll look more geographically diversified," he said.

Carmin Wharton has spent all of her 52 years in Tampa Bay, Fla., but now wants to move to another state to make more money. She has worked in student services in higher education -- including as an academic counselor and a financial aid adviser -- but even with a master's degree, she can't find a position locally that pays what she needs. Her current salary is \$42,000. "I'm 52 years old, and I need to be making at least \$65,000," Wharton said. But she wants to live where it's warm, and "as an African-American woman, I'd like to find an African-American nondenominational church."

Wharton is single and her children are grown, so family isn't a consideration. But if it is, career counselors say, an increasingly common option is to commute to another city for a new job, living there during the week and flying home on weekends. That might be a good choice temporarily, especially if you have a working spouse or children in school.

But make sure you can get a direct flight, advised Cohen, who has just published *The Wall Street Professional's Survival Guide*. A flight that requires layovers or a long drive after landing can be too stressful, he said. That is also something to negotiate with your new employer -- will the company subsidize your travel expenses, or pay for a rental apartment?

If you are considering moving, there are plenty of websites that can help you calculate how far your salary will go in your new home. *Bestplaces.net*, *relocationessentials.com*, and *town hunter.com* all provide cost-of-living and other comparative financial data. Acinet.org, which is sponsored by the Labor Department's Employment and Training Administration, offers economic trends by occupation and wage comparisons from state to state. Don't forget to factor in moving and setup costs, which can easily run into tens of thousands of dollars.

Another piece of advice: Have a Plan B. If you move elsewhere for a job and the job disappears, do you have other employment opportunities in your field in your new venue? Bailey the transition coach recalled a couple who moved from New Jersey to South Carolina and bought a house. Then the husband suddenly lost his job and couldn't find another. "Now they feel they can't afford to come back

and don't know what to do," she said.

One way to help ensure that you won't be financially devastated if a move doesn't work out is to rent a place to live rather than buy, at least for a while. "That gives you a lot of flexibility, and there's a lot less stigma against renting these days," Sperling said. "You're not a loser if you rent."

Alex Beaton agreed. She is renting in Nashville and has no plans to buy real estate any time soon. "I'm young enough where I see myself bouncing around for a while, and I guess I have the mentality of my generation," she said. She fears feeling claustrophobic "if I stay in a job for more than a few years."

But the most important thing, according to Cohen, is to think through the implications of a move before -- not after -- landing a job. Don't apply for employment in another state and then realize after you've received an offer that you have no idea if you really want to -- or can -- move.

If you have to figure it all out at the last minute "in a time of crisis or confusion or stress, you may make a decision you're not happy with," he said. Besides, you don't want to appear flaky to prospective employers. "Our reputation is sacred," Cohen said. "It travels with us."

The author writes the Short Cuts column for The New York Times. Her book, Better by Mistake, is due out in March.

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