

## Value-Added Benefits of Living in Kirksville, Missouri

We want to encourage applicants to seriously review and consider the significant value-added benefits of living in Kirksville, Missouri. The chart below illustrates both financial and quality of life benefits that are often overlooked when considering medical school location.

We suggest that applicants consider that they may save **\$3 in repayment for every dollar not borrowed**. For example, if the cost of living each year in Kirksville is **\$10,170**, compared with the annual cost of **\$17,540.40** in Chicago, that savings is **\$7,370.40**. If you save the **\$3** in repayment for each dollar not borrowed, that could add up to **\$22,111.20** in savings *each year* (**\$7,370.40 x \$3**)!

| <b>Financial Benefits</b>       |                    |                    |                       |                    |                    |                    |
|---------------------------------|--------------------|--------------------|-----------------------|--------------------|--------------------|--------------------|
|                                 | Kirksville, Mo.    | Chicago, Ill.      | San Francisco, Calif. | Kansas City, Mo.   | Des Moines, Iowa   | Philadelphia, Pa.  |
| Two-Bdr. Apartment/mo           | \$ 556.00          | \$ 1,123.00        | \$ 1,651.00           | \$ 799.00          | \$ 714.00          | \$ 1,108.00        |
| Transportation/mo               | 100.00             | 117.00             | 130.00                | 104.00             | 97.00              | 117.00             |
| Food & Groceries/mo             | 94.50              | 105.70             | 122.30                | 102.50             | 89.70              | 106.20             |
| Healthcare/mo                   | 97.00              | 116.00             | 166.00                | 98.00              | 107.00             | 102.00             |
| Total per month                 | 847.50             | 1,461.70           | 2,069.30              | 1,103.50           | 1,007.70           | 1,433.20           |
| <b>Total per year</b>           | <b>\$10,170.00</b> | <b>\$17,540.40</b> | <b>\$24,831.60</b>    | <b>\$13,242.00</b> | <b>\$12,092.40</b> | <b>\$17,198.40</b> |
| <b>Quality of Life Benefits</b> |                    |                    |                       |                    |                    |                    |
|                                 | Kirksville, Mo.    | Chicago, Ill.      | San Francisco, Calif. | Kansas City, Mo.   | Des Moines, Iowa   | Philadelphia, Pa.  |
| Commute Time                    | 13.2 Minutes       | 38.5 Minutes       | 34.4 Minutes          | 24.2 Minutes       | 19.5 Minutes       | 34.4 Minutes       |
| Violent Crime                   | 2                  | 7                  | 7                     | 7                  | 6                  | 8                  |
| Unemployment Rate               | 4.2%               | 5.5%               | 4.0%                  | 5.6%               | 3.3%               | 5.9%               |
| Water Quality (100=best)        | 61                 | 31                 | 47                    | 20                 | 60                 | 1                  |
| Air Quality (100=best)          | 76                 | 1                  | 19                    | 13                 | 24                 | 12                 |

\* The values on this page were determined by using [www.apartmentratings.com](http://www.apartmentratings.com) and [www.bestplaces.net](http://www.bestplaces.net) as of 07/08/08.

## References & Terminology

\*The values on the opposite page were determined by using [www.apartmentratings.com](http://www.apartmentratings.com) and [www.bestplaces.net](http://www.bestplaces.net).

**Two-Bdr. Apartment/mo:** The average rental prices for a two-bedroom apartment within the area.

**Transportation/mo:** The average cost of gasoline, car insurance and maintenance expenses, and mass transit fare for the area. The cost of the vehicle and any vehicle registration and license taxes are not included.

**Food & Groceries/mo:** The average cost of food and groceries (not including restaurants).

**Healthcare/mo:** The average cost of healthcare calculated using the standard daily rate for a hospital room and the costs of a doctor's office visit and a dental checkup.

**Commute Time:** The average number of minutes that residents of an area require for a one-way commute to work.

**Violent Crime:** Violent crime is composed of four offenses: murder and nonnegligent manslaughter, forcible rape, robbery, and aggravated assault. All violent crimes involve force or threat of force.

**Unemployment Rate:** The most recent unemployment data for an area. The unemployment rate is expressed as a percentage of available work force that is not employed.

**Water Quality:** A measure of the quality of an area's water supply as rated by the EPA. Higher values are better. The EPA has a complex method of measuring the watershed quality, using 15 indicators such as pollutants, turbidity, sediments, and toxic discharges.

**Air Quality:** The Air Quality Index is based on annual reports from the EPA. Higher values are better. The number of ozone alert days is used as an indicator of air quality, as are the amounts of seven pollutants including particulates, carbon monoxide, sulfur dioxide, lead, and volatile organic chemicals.

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