Decision overview

Donna and Thomas Jones · San Francisco, CA to Boston, MA
William Smith — Realtor · Oct 30, 2026

Note: The Quickview is available at all levels. The monthly subscription tiers provide additional multi-page assessments.

44 / 100

Planning sliders 24 / 48
Objective factors 20 / 52

Moderate Planning Risk

The relocation should be supported with additional market review, affordability testing, commute/service validation, and a clearer decision path before property selection.

RECOMMENDED STANCE

Proceed cautiously and resolve the most consequential affordability, market, commute, service-access, and timing questions before narrowing the available options.

RISK DRIVER DASHBOARD



Visual guide only — 0 to 100% of each domain's possible planning-risk points. Not a risk category.

Location & Market Confidence 19/25 · 76.0%

Decision Readiness & Dependencies 14/20 · 70.0%

Financial Fit 8/28 · 28.6%

Logistics & Daily Life 3/27 · 11.1%

Higher percentages represent a greater share of that domain's possible planning-risk points, not the probability of a problem.

ADVISOR INTERPRETATION

Moderate Planning Risk (No Regrets Move™ Index 44/100). The relocation should be supported with additional market review, affordability testing, commute/service validation, and a clearer decision path before property selection. Primary weak domain: Location & Market Confidence. Proceed cautiously and resolve the most consequential affordability, market, commute, service-access, and timing questions before narrowing the available options.

Financial & destination context

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HOUSING COST CHANGE	-10.0%
POST-MOVE HOUSING BURDEN	$4,500/mo / 12.0%
MEDIAN HOME VALUE	$731,700
MEDIAN GROSS RENT	$2,147/mo
COST-OF-LIVING CHANGE	-6.3%
COMMUTE CHANGE	-30 min
EST. MONTHLY HOUSING CAPACITY	$10,500
ANNUAL HOUSEHOLD INCOME AFTER THE MOVE	$450,000
ESTIMATED HOUSEHOLD MOVING COST	$24,000-$36,000
SALES TAX ENVIRONMENT	9.0% -> 6.3% (-2.8 pp)
STATE INDIVIDUAL INCOME TAX	Graduated 1.00-13.30% -> Graduated 5.00-9.00%

SOURCES & INTERPRETATION NOTES

Tax reference: Statewide comparison; local rates vary. Structural reference rates only. Actual liability depends on income, deductions, filing status, and credits. Local income taxes not included. Moving cost: Planning estimate for professionally transporting household goods based on move distance and estimated shipment size. Actual mover quotes may vary. Planning range is an NRM allowance, not a GSA figure. Median Home Value: median value of owner-occupied housing units in Boston, MA (Census place). Housing-market context only; not a listing price, sale price, appraisal, or forecast. Source: U.S. Census Bureau, 2024 ACS 5-Year Estimates (table B25077). Median Gross Rent: median monthly gross rent for renter-occupied housing in Boston, MA (Census place), including contract rent plus applicable tenant-paid utilities. Rental-market context only; not an asking rent, rent quote, or forecast. Source: U.S. Census Bureau, 2024 ACS 5-Year Estimates (table B25064).

OCCUPATION MARKET CONTEXT

Surgeons, All Other

Location Quotient: 1.19

This occupation is approximately 19% more concentrated in the destination labor market than nationally.

Occupation Market Context uses the U.S. Bureau of Labor Statistics Occupational Employment and Wage Statistics (OEWS) Location Quotient. Location Quotient measures the relative concentration of an occupation in a labor market compared with the U.S. overall. It does not measure job openings, hiring demand, job availability, or an individual's likelihood of employment. Data: May 2025 release.

Actions & destination perspective

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DOMAIN-LEVEL RECOMMENDED ACTIONS

- ☐ **Disruption · Location & Market Confidence (76%) · Primary focus**
  Set expectations around distance, commute, climate, and lifestyle transition before close. **(Elevated)**
- ☐ **Landing friction · Decision Readiness & Dependencies (70%)**
  Start housing search early and align timing to labor-market and inventory conditions. **(Elevated)**
- ☐ **Affordability · Financial Fit (29%)**
  Validate housing budget, compensation fit, and temporary housing or stipend support. **(Limited)**
- ☐ **Household complexity · Logistics & Daily Life (11%)**
  Discuss additional income continuity, household logistics and support needs, and accessibility and support service planning. **(Minimal)**

QUALITY OF LIFE PROFILE

Quality of Life Profile - Destination modestly more favorable

Commute Burden is more favorable · Air Quality is n/c · Park & Green-Space Access is more favorable · Primary Care Availability is less favorable · Educational Attainment is more favorable

Natural Hazard Risk (destination): Relatively Moderate (FEMA NRI 93.5/100)

Public Transit Availability (destination): 8.3% of workers (metro area)

Destination relative to current location; n/c = not comparable. Source: Federal Emergency Management Agency (FEMA), National Risk Index. County-level context; not a property-specific hazard assessment. Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, table B08301. Area-level context; not a route-, stop- or address-specific transit assessment.

GENERAL DISCLAIMER

This report incorporates client inputs and No Regrets Move™ risk model outputs. No Regrets Move™ is not a prediction engine. It is a proprietary structured decision-making aid designed to help users identify and evaluate relocation-related risks before they move. Results depend on user-provided information, assumptions, third-party data, and conditions that may change. The report and scores are informational only and should not be relied upon as legal, financial, tax, real estate, employment, school, or safety advice. Users should independently verify all material information and consult qualified professionals before making relocation or housing decisions. Use of the model does not guarantee any relocation outcome.

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FAIR HOUSING

Fair Housing: This report evaluates relocation planning complexity only. Scores do not recommend, exclude, or rank housing options, communities, or services based on any protected characteristics

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Supplemental destination context

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1. MEDIAN MONTHLY OWNER COSTS AT DESTINATION

$2,986/month

Median selected monthly owner costs for owner-occupied housing units with a mortgage in Boston city, Massachusetts (Census place, GEOID 2507000). Includes mortgage payments, real estate taxes, insurance, utilities, fuels and, where applicable, condominium or mobile-home fees. Area-level context only; not a quote or a prediction of your own costs. Margin of error: $57 at the 90% confidence level. Source: U.S. Census Bureau, 2020-2024 American Community Survey five-year estimates, table B25088. https://www2.census.gov/programs-surveys/acs/summary_file/2024/table-based-SF/data/5YRData/acsdt5y2024-b25088.dat

2. AVERAGE COMMUTE TIME AT DESTINATION

30.3 minutes

Mean one-way travel time to work for workers aged 16 and over who did not work from home, living in Boston city, Massachusetts (Census place, GEOID 2507000). Calculated as aggregate travel time (table B08013) divided by workers not working from home (table B08303); the Census Bureau does not publish a margin of error for this mean. Describes residents' commutes, not your specific route. Source: U.S. Census Bureau, 2020-2024 American Community Survey five-year estimates. https://www2.census.gov/programs-surveys/acs/summary_file/2024/table-based-SF/data/5YRData/acsdt5y2024-b08013.dat

3. REPORTED CRIME PER 100,000 RESIDENTS

Violent crime: 582.3 per 100,000 residents · Property crime: 1,908.2 per 100,000 residents

2025 · FBI Uniform Crime Reporting

Offenses reported to the FBI per 100,000 residents by the Boston police agency (FBI ORI MA0130100), calendar year 2025, using the FBI population of 671,262. Coverage is that city agency's jurisdiction, matched to Boston city, Massachusetts; it is not a countywide, metro-wide or neighborhood figure. Violent crime: murder and nonnegligent manslaughter, rape, robbery, and aggravated assault. Property crime: burglary, larceny-theft, motor vehicle theft, and arson. Only agencies that reported all 12 months are included. Source: FBI Crime Data Explorer, Crime in the United States 2025, Table 8, retrieved 2026-10-30. https://cde.ucr.cjis.gov/LATEST/webapp/#/pages/downloads

4. PUBLIC HIGH-SCHOOL FOUR-YEAR GRADUATION RATE

Massachusetts statewide: 90.1%[1]

Class of 2022 · Statewide context[2]

[1] Source: U.S. Department of Education, National Center for Education Statistics (EDFacts file 150, Data Group 695), Digest of Education Statistics, Table 219.46, Class of 2022. The four-year adjusted cohort graduation rate measures the percentage of an adjusted cohort of first-time ninth graders who earn a regular high-school diploma within four years. [2] This statewide figure provides general context for Boston, MA. It is not a graduation rate for the destination, its school districts, or individual schools, and does not establish school assignment or overall school quality.
Source table: https://nces.ed.gov/programs/digest/d23/tables/dt23_219.46.asp