Relocating for residency? Keep these things in mind

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For many graduating medical students, the excitement of this year’s Match Day is understandably tempered by the awful truth of entering residency amid the third year of an exhausting global pandemic that is still sickening far too many people on a daily basis.

Then there is another, more mundane reality to contend with—the uncertainty of relocating for residency. Three young physicians whose days of residency training are not so far behind shared some great tips for finding a new home that balances meeting the demands of clinical training with achieving family, financial and lifestyle goals.

The AMA provides additional resources to help residents manage their health, relationships and finances.

Identify your must-haves

These might include building a family, owning a home or pursuing avocations.

“My No. 1 concern was safety because I had a newborn at the time and my mom was going to move in with us,” said Ellia Ciammaichella, DO, a spinal cord injury medicine physiatrist in Nevada who did her internship year at College Medical Center, in Long Beach, California. “I also couldn’t deal with a long commute, so that narrowed my options quite a bit.”

Scott H. Pasichow, MD, MPH, (@SPMD16) is an emergency physician who helps lead two Level I trauma centers in Springfield, Illinois. He completed his residency training at the Warren Alpert Medical School of Brown University, and he and his wife adopted pit bulls.

“Finding a rental property that allows that is very difficult, so we bought a house,” he said. “This went against the general advice I’d gotten, but our situation was unusual.”
Learn more about the AMA Resident and Fellow Section, which gives voice to—and advocates for—issues that affect resident and fellow physicians.

**Talk with your co-residents**

The people you met while interviewing may be able to answer your questions or point you to residents who can.

“If you’re a single person who likes nature, or if you have kids and you need child care, find residents in similar circumstances and talk to them about neighborhoods they considered and resources they used,” said Laura E. Halpin, MD, PhD, a child-and-adolescent psychiatrist in California who completed her fellowship at the University of California, Los Angeles Semel Institute for Neuroscience and Behavior last year.

“If you’re going to be renting, ask them how they found their apartments and also what kind of lease timeline the city works on so you know when to start looking,” she said. “In L.A., renters only need to give their landlords 30 days’ notice, so you can’t find many places further out than that.”

For relocating residents, AMA member benefits offer favorable loan rates and transportation and travel discounts that can ease the expenses associated with moving.

**Do the math**

Costs of living and moving expenses can vary widely.

“If you’re moving to a city like Los Angeles, it’s pretty much impossible to buy a home, so plan to rent,” Dr. Halpin said, noting that her program paid for some of her moving expenses. “But if you’re moving to a more affordable city and you could see yourself living there long term, then ownership might be worthwhile.”

Even if she had stayed in Long Beach beyond her intern year, Dr. Ciammaichella still would have rented because, given her needs, that’s all she could afford in that market. When her advanced residency sent her to Houston in her second year, however, housing there was much more affordable, and she was able to buy a home.

You should note, however, that being tied down to a mortgage can reduce your geographic mobility and limit your fellowship and practice location options.

URL: https://www.ama-assn.org/medical-residents/medical-residency-personal-finance/relocating-residency-keep-these-things-mind

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Learn more about the do’s and don’ts of buying a home during residency.

**Be realistic**

Time will be at a premium, so factor in proximity to key locations and activities, as well as transportation options.

“First, you have to figure out how you’re going to get to and from work every day,” Dr. Pasichow said. “I was careful to buy within about a 20-minute drive of the hospital where I would be working, because there’s no commuter train.”

Dr. Halpin, anticipating L.A.’s notorious traffic, used Google Maps to calculate commutes at the times of day she knew she would be on the road.

“Keep in mind, you won’t just be working,” Dr. Ciammaichella said. “Let’s say you like to play basketball. Look into whether you’ll be close to a YMCA or something like that. The farther away things are, the less likely you’ll be to do them.”

Learn why commute time should be a factor in your residency house hunt.