

# 2023's Best States to Live in

[Adam McCann](#), WalletHub Financial Writer Aug 14, 2023

Deciding on a place to call home can be a tough process. You'll need to balance things like the cost of living with job opportunities, quality of education and safety. Personal preference also comes into the equation, as you'll want to live somewhere with the types of attractions, recreational opportunities and weather that suit you. Luckily, there's 50 states to choose from, from frigid Alaska to sunny Florida. Each has its own benefits and drawbacks.

If you do the math, some states clearly outshine others in various categories. To find out the best states to live, WalletHub compared the 50 states based on 51 key indicators of livability. They range from housing costs and income growth to the education rate and quality of hospitals.

Table of Contents

Main Findings Ask the Experts Methodology

## Main Findings

Embed on your website

## Top States to Live in

--	--	--	--	--	--

<b>Overall Rank</b>	<b>State</b>	<b>Total Score</b>	<b>Affordability</b>	<b>Economy</b>	<b>Educ: &amp; He</b>
1	Massachusetts	61.67	44	11	1
2	New Jersey	61.48	48	33	7
3	New Hampshire	59.32	40	2	2
4	New York	59.31	47	28	23
5	Wyoming	59.16	10	17	28
6	Florida	58.81	33	14	17
7	Virginia	58.37	16	22	14
8	Idaho	58.36	13	7	26
9	Wisconsin	58.35	32	24	8
10	Minnesota	57.52	11	21	9
11	Iowa	57.10	20	27	11
12	Maine	57.08	35	9	13
13	Illinois	56.81	36	48	29
14	Pennsylvania	56.54	30	35	22
15	Utah	56.09	6	8	6
16	North Dakota	55.65	29	1	15
17	Vermont	55.53	43	4	3
18	Colorado	54.28	28	10	10
19	Montana	53.73	27	3	16
20	Kansas	53.11	25	19	27
21	South Dakota	52.93	22	6	31
22	Indiana	52.87	3	42	30
23	Nebraska	52.76	31	26	20
24	California	52.53	50	12	25

25	Michigan	52.09	14	46	33
26	Connecticut	52.00	45	43	5
27	Maryland	51.95	38	36	18
28	Washington	51.50	37	5	12
29	Rhode Island	51.18	46	23	19
30	Georgia	51.18	17	20	40
31	North Carolina	51.08	18	31	32
32	Delaware	50.65	21	38	21
33	Ohio	50.19	23	49	37
34	Missouri	49.96	4	29	34
35	Hawaii	48.75	49	13	4
36	Tennessee	48.67	8	30	36
37	Texas	48.56	34	32	38
38	Oregon	47.98	41	15	24
39	Arizona	47.62	24	16	41
40	Nevada	47.56	39	40	39
41	West Virginia	47.16	2	45	45
42	Kentucky	46.50	9	44	42
43	Alabama	46.30	1	41	46
44	South Carolina	43.12	12	34	44
45	Arkansas	42.04	5	39	43
46	Oklahoma	41.95	15	37	49
47	Mississippi	41.46	7	50	50
48	Louisiana	40.43	19	47	48
49	Alaska	40.30	42	18	35

50	New Mexico	39.86	26	25	47
----	------------	-------	----	----	----

Note: With the exception of “Total Score,” all of the columns in the table above depict the relative rank of that state, where a rank of 1 represents the best conditions for that metric category.

## **Ask the Experts**

Finding a good place to live requires looking at many different factors. For advice on the selection process and how states can make themselves a more attractive place to live, we turned to a panel of experts. You can click on the experts below to read their bios and responses to the following key questions:

1. What steps should a person take to determine if an area is right for him/her to move to?
2. What are the most important financial factors to consider when deciding where to live?
3. What can state policymakers do to attract and retain new residents?
4. In evaluating the best states to live in, what are the top five indicators?

**Jesse Saginor**

*Ph.D., AICP – Chair and Professor, Department of Urban and Regional Planning, Charles E. Schmidt College of Science – Florida Atlantic University*

**Read More**

**Robert P. Strauss**

*Professor of Economics and Public Policy – Carnegie Mellon*

*University*

**Read More**

**Shelton Weeks**

*Ph.D. – Professor, Department of Economics & Finance and Director of the Lucas Institute for Real Estate Development & Finance – Florida Gulf Coast University*

**Read More**

**Alan Weinstein**

*Professor Emeritus of Law, Cleveland State University College of Law; Professor Emeritus of Urban Studies, Levin College of Public Affairs and Education – Cleveland State University*

**Read More**

**Michael M. Sandez**

*Professor of Law, School of Law – Liberty University*

**Read More**

**Brent C. Smith**

*Ph.D., CoStar Chair in Real Estate Analytics, Department of Finance, Insurance and Real Estate, Virginia Commonwealth University, School of Business*

**Read More**

## **Methodology**

In order to determine the best and worst states to live in, WalletHub compared the 50 states across five key dimensions: 1) Affordability, 2) Economy, 3) Education & Health, 4) Quality of Life, and 5) Safety.

We evaluated those dimensions using 51 relevant metrics, which are listed below with their corresponding weights. Each metric was graded on a 100-point scale, with a score of 100 representing the most favorable living conditions. For metrics marked with an asterisk (\*), the square root of the population was used to calculate the population size in order to avoid overcompensating for minor differences across states.

Finally, we determined each state's weighted average across all metrics to calculate its overall score and used the resulting scores to rank-order the states.

## **Affordability - Total Points: 20**

- **Housing Affordability: Full Weight (~2.22 Points)**  
Note: This composite metric comprises the following calculations: Median Home Price / Median Annual Household Income and Median Rent Price / Median Annual Household Income.
- **Median Annual Property Taxes: Double Weight (~4.44 Points)**  
Note: This metric was calculated as follows: Median Real Estate Tax / Median House Price.
- **Cost of Living: Quadruple Weight (~8.89 Points)**
- **Median Annual Household Income: Full Weight (~2.22 Points)**
- **Homeownership Rate: Full Weight (~2.22 Points)**

## **Economy - Total Points: 20**

- **Unemployment Rate: Full Weight (~1.05 Points)**
- **Underemployment Rate: Full Weight (~1.05 Points)**

- **Sharecare Well-Being “Economic Security”:** Full Weight (~1.05 Points)

Note: This metric is based on the Sharecare Community Well-Being Index, specifically the Economic Security component, which refers to “community members [who] are employed, insured, and otherwise stable financially.”

- **Share of Population Living in Poverty:** Full Weight (~1.05 Points)
- **Median Debt per Median Earnings:** Triple Weight (~3.16 Points)
- **Population Growth:** Full Weight (~1.05 Points)

Note: “Growth” compares the population size in 2021 versus in 2017.

- **Income Growth:** Full Weight (~1.05 Points)

Note: “Growth” compares the median annual household income figure in 2021 versus in 2017.

- **Building-Permit Growth:** Full Weight (~1.05 Points)

Note: This metric compares the number of annual new, privately owned residential building permits issued between 2020 and 2022.

- **Wealth Gap:** Full Weight (~1.05 Points)

Note: This metric measures the difference between the highest quintile and the lowest quintile of mean household income.

- **General Tax-Friendliness:** Full Weight (~1.05 Points)

Note: This metric is based on WalletHub’s “[Tax Rates by State](#)” report.

- **Entrepreneurial Activity:** Double Weight (~2.11 Points)

Note: This metric is based on the [Kauffman early-stage entrepreneurship \(KESE\) index](#), which is an equally weighted

index of four normalized measures of startup activity, as defined by the Kauffman Foundation: the Rate of New Entrepreneurs (percentage of adults becoming entrepreneurs in a given month); the Opportunity Share of New Entrepreneurs (percentage of new entrepreneurs driven primarily by “opportunity” vs. “necessity”); the Startup Early Job Creation (the number of jobs created in the first year of business per capita); and the Startup Early Survival Rate (the rate of survival in the first year of business).

- Job Opportunities: Full Weight (~1.05 Points)
- Foreclosure Rate: Double Weight (~2.11 Points)
- Bankruptcy Rate: Full Weight (~1.05 Points)
- Food Insecurity: Full Weight (~1.05 Points)

## **Education & Health - Total Points: 20**

- Quality of Public School System: Full Weight (~1.74 Points)  
Note: This metric is based on WalletHub’s ["States with the Best & Worst School Systems"](#) ranking.
- High School Graduation Rate: Double Weight (~3.48 Points)
- Share of Population Aged 25 & Older with a High School Diploma or Higher: Full Weight (~1.74 Points)
- Share of Insured Population: Full Weight (~1.74 Points)
- Quality of Public Hospital System: Full Weight (~1.74 Points)  
Note: This metric is based on the Centers for Medicare & Medicaid Services’ ranking of public hospital systems.
- Premature-Death Rate: Half Weight (~0.87 Points)  
Note: This metric measures the “Average Years of Potential Life Lost” rate. In other words, it refers to the average number of years a person dies before the age of 75.



- **Poor or Fair Health: Half Weight (~0.87 Points)**
- **Life Expectancy: Full Weight (~1.74 Points)**
- **Share of Live Births with Low Birthweight: Half Weight (~0.87 Points)**
- **Share of Obese Adults: Double Weight (~3.48 Points)**
- **Share of Physically Inactive Adults: Full Weight (~1.74 Points)**

## **Quality of Life - Total Points: 20**

- **Average Hours Worked per Week: Full Weight (~0.93 Points)**
- **Average Commute Time (in Minutes): Full Weight (~0.93 Points)**
- **Miles of Trails for Bicycling & Walking per Total State Land Area: Full Weight (~0.93 Points)**
- **“Bicycle Friendly State” Ranking (proxy for Bike Score): Full Weight (~0.93 Points)**

**Note: The ranking for each state is based upon a weighted score based upon the state’s score in each of the six categories listed on the Report Card. The weighted category scores are supplemented by discretionary scoring that accounts for 10% of each state’s potential score. They include discretionary scoring to account for erroneous survey data, states with missing data, and other factors that do not easily fit within the survey data and public data used for the category scores.**

- **Infrastructure & Funding – 20%**
- **Education & Encouragement – 15%**
- **Legislation & Enforcement – 15%**
- **Policies & Programs – 20%**
- **Evaluation & Planning – 20%**

- Discretionary Scoring – 10%
- Access to Public Transportation: Double Weight (~1.86 Points)  
Note: This metric measures the share of commuters who use public transit.
- Quality of Roads: Full Weight (~0.93 Points)  
Note: This metric measures the share of pavement in poor condition.
- Traffic Congestion: Double Weight (~1.86 Points)
- Restaurants per Capita\*: Double Weight (~1.86 Points)
- Bars per Capita\*: Full Weight (~0.93 Points)
- Museums per Capita\*: Full Weight (~0.93 Points)
- Performing Arts Centers per Capita\*: Full Weight (~0.93 Points)
- Movie Theaters per Capita\*: Half Weight (~0.47 Points)
- Fitness Centers per Capita\*: Double Weight (~1.86 Points)
- Accessibility of Beaches: Full Weight (~0.93 Points)  
Note: Composed metric: includes number of beaches per capita (sqrt of pop) and average length of beaches.
- Weather: Triple Weight (~2.79 Points)  
Note: This metric is based on WalletHub’s “[Cities with the Best & Worst Weather](#)” ranking.
- Air Quality: Full Weight (~0.93 Points)

## **Safety - Total Points: 20**

- Violent-Crime Rate: Full Weight (~3.64 Points)
- Property-Crime Rate: Double Weight (~7.27 Points)
- Traffic-related Fatalities per Capita: Half Weight (~1.82 Points)

- **Total Law-Enforcement Employees per Capita: Double Weight (~7.27 Points)**

*Sources: Data used to create this ranking were obtained from the U.S. Census Bureau, Bureau of Labor Statistics, Federal Bureau of Investigation, Centers for Disease Control and Prevention, Council for Community and Economic Research, Administrative Office of the U.S. Courts, United Health Foundation, National Center for Education Statistics, American Medical Association, TransUnion, Indeed, Centers for Medicare & Medicaid Services, The Road Information Program, Ewing Marion Kauffman Foundation, Feeding America, U.S. Environmental Protection Agency, League of American Bicyclists, Sharecare Community Well-Being Index, [ATTOM, a property data provider - U.S. Foreclosure Market Report](#), National Highway Traffic Safety Administration and WalletHub research.*

## **Supporting Video Files:**

- [YouTube - National \(for web embedding\)](#)
- [YouTube - Massachusetts \(for web embedding\)](#)
- [Raw video files \(for editing into clips\)](#)