Best States to Live In

Choosing where to live is one of the biggest decisions you'll make. From housing costs and job opportunities to education, safety and overall quality of life, there are many factors to weigh. Lifestyle preferences matter, too, whether you're looking for outdoor recreation, cultural attractions or a climate that suits you.

With 50 unique states to choose from, each offering its own advantages and challenges, finding the right fit isn't always easy. To identify the best places to call home, WalletHub compared all 50 states across 51 key indicators of livability, including housing affordability, income growth, educational attainment and hospital quality.

Top 5 States to Live In

1. Idaho
2. New Jersey
3. Wisconsin
4. Massachusetts
5. New Hampshire

"When deciding on a place to move, you should first consider financial factors like the cost of living, housing prices and job availability. Many states have strong economies, though, so you should also consider a wide variety of other factors, such as how where you live will impact your health and safety, and whether you will have adequate access to activities that you enjoy. If you have children, a robust education system is also key."

- ***Chip Lupo, WalletHub Analyst***

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Main Findings

Top States to Live in

Overall Rank	State	Total Score	Affordability Rank	Economy Rank	Education & Health Rank	Quality of Life Rank	Safety Rank
1	Idaho	60.15	10	7	22	31	3
2	New Jersey	59.41	49	24	7	9	1
3	Wisconsin	59.32	30	10	10	14	8
4	Massachusetts	59.28	44	12	1	6	6
5	New Hampshire	58.89	40	2	3	36	4
6	Wyoming	58.71	13	19	29	37	2
7	Utah	58.63	8	13	5	29	19
8	Minnesota	57.94	14	32	2	12	26
9	Pennsylvania	57.71	29	30	20	4	10
10	Florida	57.48	32	17	24	3	11
11	Iowa	57.41	22	20	15	16	12
12	New York	57.12	47	22	16	1	7
13	Virginia	55.98	15	29	9	23	23
14	Montana	55.64	26	3	18	30	34
15	Maine	54.78	34	18	11	25	14
16	North Dakota	54.74	31	4	23	39	15
17	South Dakota	54.20	21	5	36	40	16
18	Illinois	54.08	37	42	25	5	9
19	Vermont	53.77	42	1	8	43	32
20	Nebraska	53.49	33	14	17	27	27
21	Colorado	53.45	28	27	4	8	47
22	Connecticut	53.27	46	16	6	24	13
23	Rhode Island	53.15	45	8	12	44	5
24	Kansas	52.82	27	21	27	18	29
25	Indiana	52.57	4	40	31	22	20
26	North Carolina	51.84	16	25	32	17	41
27	Georgia	51.81	17	26	41	20	17
28	Ohio	51.60	24	46	30	15	24
29	Michigan	51.56	12	43	33	13	30
30	Missouri	51.50	5	23	34	26	40
31	California	51.44	50	15	21	2	38
32	Delaware	49.76	18	33	28	48	28
33	Washington	49.70	36	9	19	10	50
34	Arizona	48.41	23	39	37	21	43
35	Maryland	48.38	38	44	14	33	35
36	Texas	48.35	35	37	40	7	33
37	Hawaii	48.34	48	6	13	42	42
38	South Carolina	48.08	9	28	39	34	45
39	Alabama	47.84	2	35	46	41	21

40	Tennessee	47.62	7	31	43	35	37
41	Kentucky	47.59	11	49	38	45	22
42	Oregon	46.49	41	36	26	11	48
43	West Virginia	45.98	1	34	49	46	25
44	Oklahoma	45.47	19	41	44	32	39
45	Nevada	44.54	39	45	42	19	36
46	Arkansas	43.29	3	48	45	47	44
47	Alaska	42.92	43	11	35	50	46
48	Mississippi	42.77	6	47	50	49	18
49	Louisiana	42.27	20	50	48	38	31
50	New Mexico	41.42	25	38	47	28	49

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.

In-Depth Look at the Best States to Live In

Idaho

Idaho is the best state to live in, boasting one of the lowest median real estate tax rates in the country, at just 0.5%, along with the eighth-highest homeownership rate. It also has the fourth-lowest tax rates overall and the highest median household income growth, making it a great place to build and grow wealth.

In addition, the Gem State has the seventh-lowest share of urban interstates experiencing congestion during peak hours. This naturally leads to some of the lowest average commute times in the country.

To top things off, Idaho is a pretty safe state. It has the 14th-lowest violent crime rate and the lowest property crime rate in the country.

New Jersey

New Jersey is the second-best state to live in, and it has the third-highest median household income in the country, at nearly $104,000. In addition, New Jersey residents have the second-lowest median debt, the equivalent of around 27% of what they earn in a year. The Garden State has done a good job of tackling poverty, too, with the fifth-lowest share of the population below the poverty line and the fifth-lowest food insecurity rate.

When it comes to health, New Jersey residents have the second-lowest premature death rate in the nation, the third-lowest obesity rate, and the third-best overall life expectancy. One reason for the low obesity rate in particular is the fact that the state has the sixth-most miles of trails and the fifth-most fitness centers per capita, which gives people plenty of opportunities to stay active.

Finally, New Jersey has the ninth-lowest violent crime rate and 17th-lowest property crime rate, due in part to the fact that it has the highest number of law enforcement employees per capita.

Wisconsin

Wisconsin is the third-best state to live in, thanks to its affordable housing market, where the ninth-highest housing affordability helps make homeownership more attainable for residents..

Wisconsin has the 15th-lowest premature death rate in the country and the 16th-lowest share of live birth with low weight. It also has the ninth-highest share of residents with health insurance coverage, at 94.8%.

The Badger State also ranks sixth for the quality of its school systems. It has the best high school graduation rate in the country, too, over 96%. Good-quality education has helped the state's residents find employment, contributing to the seventh-lowest unemployment rate in the country.

Finally, Wisconsin offers a safe environment for residents, with the sixth-lowest property crime rate in the country and has the 18th-lowest traffic fatality rate in the country.

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

1. **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.
2. **Median Annual Property Taxes:** *Double Weight (~4.44 Points)*
   Note: This metric was calculated as follows: Median Real Estate Tax / Median House Price.
3. **Cost of Living:** *Quadruple Weight (~8.89 Points)*
4. **Median Annual Household Income:** *Full Weight (~2.22 Points)*
5. **Homeownership Rate:** *Full Weight (~2.22 Points)*

Economy – Total Points: 20

6. **Unemployment Rate:** *Full Weight (~1.05 Points)*
7. **Underemployment Rate:** *Full Weight (~1.05 Points)*
8. **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."

9. **Share of Population Living in Poverty:** *Full Weight (~1.05 Points)*
10. **Median Debt per Median Earnings:** *Triple Weight (~3.16 Points)*
11. **Population Growth:** *Full Weight (~1.05 Points)*
    Note: "Growth" compares the population size in 2024 versus in 2020 .
12. **Income Growth:** *Full Weight (~1.05 Points)*
    Note: "Growth" compares the median annual household income figure in 2024 versus in 2020.
13. **Building-Permit Growth:** *Full Weight (~1.05 Points)*
    Note: This metric compares the number of annual new, privately owned residential building permits issued between 2023 and 2025.
14. **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.
15. **General Tax-Friendliness:** *Full Weight (~1.05 Points)*
    Note: This metric is based on WalletHub's "Tax Rates by State" report.
16. **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).
17. **Job Opportunities:** *Full Weight (~1.05 Points)*
18. **Foreclosure Rate:** *Double Weight (~2.11 Points)*
19. **Bankruptcy Rate:** *Full Weight (~1.05 Points)*
20. **Food Insecurity:** *Full Weight (~1.05 Points)*

Education & Health – Total Points: 20

21. **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.
22. **High School Graduation Rate:** *Double Weight (~3.48 Points)*
23. **Share of Population Aged 25 & Older with a High School Diploma or Higher:** *Full Weight (~1.74 Points)*
24. **Share of Insured Population:** *Full Weight (~1.74 Points)*
25. **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.
26. **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.
27. **Poor or Fair Health:** *Half Weight (~0.87 Points)*
28. **Life Expectancy:** *Full Weight (~1.74 Points)*
29. **Share of Live Births with Low Birthweight:** *Half Weight (~0.87 Points)*
30. **Share of Obese Adults:** *Double Weight (~3.48 Points)*
31. **Share of Physically Inactive Adults:** *Full Weight (~1.74 Points)*

Quality of Life – Total Points: 20

32. **Average Hours Worked per Week:** *Full Weight (~0.93 Points)*
33. **Average Commute Time (in Minutes):** *Full Weight (~0.93 Points)*
34. **Miles of Trails for Bicycling & Walking per Total State Land Area:** *Full Weight (~0.93 Points)*
35. **"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%
36. **Access to Public Transportation:** *Double Weight (~1.86 Points)*
    Note: This metric measures the share of commuters who use public transit.
37. **Quality of Roads:** *Full Weight (~0.93 Points)*
    Note: This metric measures the share of pavement in poor condition.

38. **Traffic Congestion:** *Double Weight (~1.86 Points)*
39. **Restaurants per Capita*:** *Double Weight (~1.86 Points)*
40. **Bars per Capita*:** *Full Weight (~0.93 Points)*
41. **Museums per Capita*:** *Full Weight (~0.93 Points)*
42. **Performing Arts Centers per Capita*:** *Full Weight (~0.93 Points)*
43. **Movie Theaters per Capita*:** *Half Weight (~0.47 Points)*
44. **Fitness Centers per Capita*:** *Double Weight (~1.86 Points)*
45. **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.
46. **Weather:** *Triple Weight (~2.79 Points)*
    Note: This metric is based on WalletHub's "Cities with the Best & Worst Weather" ranking.
47. **Air Quality:** *Full Weight (~0.93 Points)*

Safety – Total Points: 20

48. **Violent-Crime Rate:** *Full Weight (~3.64 Points)*
49. **Property-Crime Rate:** *Double Weight (~7.27 Points)*
50. **Traffic-related Fatalities per Capita:** *Half Weight (~1.82 Points)*
51. **Total Law-Enforcement Employees per Capita:** *Double Weight (~7.27 Points)*

Sources: Data used to create this ranking were obtained as of July 13, 2026 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.