

2020's Best & Worst States to Raise a Family

Adam McCann, Financial Writer January 7, 2020

Raising a healthy, stable family sometimes requires moving to a new state. And the reasons for moving are often similar: career transitions, better schools, financial challenges or a general desire to change settings.

But wants and needs don't always align in a particular state. For instance, a state might offer a low income tax rate but have a subpar education system. However, families do not need to make these kinds of tradeoffs. They can avoid such problems by knowing which states offer the best combination of qualities that matter most to parents and their kids.

To help with the evaluation process, <u>WalletHub</u> compared the 50 states across 50 key indicators of family friendliness. Our data set ranges from median family salary to housing affordability to unemployment rate. Read on for the complete ranking, relocation advice from our panel of experts and a full description of our methodology.



Overall Rank (1=Best)	State	Total Score	'Family Fun' Rank	'Health & Safety' Rank	'Education & Child Care' Rank	'Affordability' Rank	'Socio- economics' Rank
1	Minnesota	63.71	12	3	6	13	4
2	Massachusetts	63.22	8	4	4	20	15
3	North Dakota	62.40	30	6	1	8	1
4	Vermont	61.09	43	1	3	28	6
5	New Hampshire	60.94	39	2	7	9	5
6	New York	60.71	1	17	16	4	45
7	New Jersey	59.12	21	15	5	1	29
8	Nebraska	58.02	14	13	12	18	10
9	Connecticut	56.76	26	9	2	5	40
10	Washington	56.39	7	28	26	3	18
11	South Dakota	56.37	33	10	10	24	7
12	Iowa	56.34	32	14	11	15	8
13	Wisconsin	56.28	20	16	17	12	11
14	Rhode Island	56.15	24	8	14	2	36
15	Colorado	54.25	6	22	28	32	12
16	Illinois	54.23	3	31	22	23	37
17	California	53.88	2	36	38	14	28
18	Maine	53.47	46	5	9	25	17
19	Utah	53.02	18	25	21	37	3
20	Virginia	52.66	28	18	15	16	20

Overall Rank (1=Best)	State	Total Score	'Family Fun' Rank	'Health & Safety' Rank	'Education & Child Care' Rank	'Affordability' Rank	'Socio- economics' Rank
21	Wyoming	52.55	34	7	8	44	16
22	Montana	51.70	31	19	13	45	9
23	Hawaii	51.55	16	12	30	34	14
24	Pennsylvania	50.71	11	27	29	10	24
25	Kansas	50.03	35	30	23	21	13
26	Missouri	49.76	23	32	24	19	19
27	Oregon	48.81	10	20	36	33	23
28	Ohio	48.16	17	26	27	7	44
29	Idaho	47.85	40	11	46	47	2
30	Maryland	47.35	22	40	18	17	32
31	Delaware	46.88	45	21	20	27	25
32	Indiana	46.73	36	34	31	11	21
33	Texas	45.59	5	49	41	38	31
34	Michigan	45.30	38	23	42	6	27
35	Alaska	44.09	15	29	35	26	47
36	Kentucky	43.88	44	33	19	29	39
37	Tennessee	43.58	25	38	32	41	22
38	North Carolina	43.55	27	37	25	40	30
39	Florida	42.07	9	41	37	50	43
40	Nevada	40.94	4	43	49	49	46
41	Arizona	40.78	13	35	48	48	26
42	Georgia	39.42	29	45	43	35	42
43	South Carolina	39.25	42	39	34	43	34
44	Oklahoma	37.02	37	50	40	42	33
45	Arkansas	36.98	47	47	33	36	35
46	Alabama	36.78	48	44	45	22	38
47	West Virginia	36.57	50	24	39	39	41
48	Louisiana	36.35	19	46	47	31	49
49	Mississippi	31.88	49	48	44	30	50
50	New Mexico	30.68	41	42	50	46	48

Highest Median Family Salary

- 1. Minnesota
- 2. Virginia
- 3. New Jersey
- 4. North Dakota
- 5. Colorado

Note: Adjusted for cost of living

Most Affordable Housing

- 1. Iowa
- 2. Nebraska
- 3. North Dakota
- 4. Ohio
- 5. Kansas



Best State vs. Worst State

Lowest Median Family Salary

- 46. Maine
- 47. California
- 48. West Virginia
- 49. New Mexico
- 50. New York



Least Affordable Housing

- 46. Oregon
- 47. Washington
- 48. New York
- 49. Hawaii
- 50. California

Lowest Child Care Costs

- 1. Mississippi
- 2. South Dakota
- 3. Missouri
- 4. South Carolina
- 5. Arkansas



2x Difference

Highest Child Care Costs

- 45. Maine
- 46. Massachusetts
- 47. New York
- 48. New Mexico
- 49. Nebraska

Most Families with Young Kids

1. Utah

Note: Adjusted for median family income

- 2. Texas
- 3. Alaska
- 4. Nebraska
- 5. Kansas

Lowest Infant Mortality Rate

- 1. Massachusetts
- 2. Washington
- 3. California

1. Maine

2. Vermont

4. Virginia

5. Connecticut

- 4. New Hampshire
- 5. North Dakota

Fewest Violent Crimes per Capita

3. New Hampshire



Fewest Families with Young Kids

- 46. New Hampshire
- 47. Vermont
- 48. Maine
- 49. West Virginia
- 50. Florida

Highest Infant Mortality Rate

- 46. Tennessee
- 47. California
- 48. South Dakota
- 49. Arkansas
- 50. Mississippi

Best State vs. Worst State **8x Difference**

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Highest Infant Mortality Rate

- 46. Nevada
- 47. Arkansas
- T-48. Tennessee
- T-48, New Mexico
- T-48. Alaska

- Lowest % of Families in Poverty
 - T-1. New Hampshire
 - T-1. Hawaii
 - T-1. Minnesota
 - T-1. North Dakota
 - 5. Maryland

Lowest Divorce Rate

- 1. Utah
- 2. North Dakota
- 3. New Jersey
- 4. Hawaii
- 5. Nebraska

Best State vs. Worst State

3x Difference



Best State vs. Worst State

2x Difference

47. West Virginia 48. Louisiana

Highest % of Families in Poverty

49. Mississippi

46. Arkansas

50. New Mexico

Highest Divorce Rate

- 46. Arkansas
- 47. Mississippi
- 48. New Mexico
- 49. Florida
- 50. Nevada

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Ask the Experts

Not all states are created equal. Some are more conducive to pleasant family life than others. With those differences in mind, we asked a panel of experts to share their thoughts on the following key questions:

- 1. What should families consider when choosing a place to set down roots?
- 2. To what degree is a child's development and a family's quality of life influenced by the state they live in? How?
- 3. How can authorities make their states more attractive to young families?
- 4. How might Trump administration policies related to child care and paid family leave affect child and family well being?
- 5. In evaluating the best states for families, what are the top five indicators?



Hilary Seitz

Ph.D. – Professor of Early Childhood Education, University of Alaska Anchorage, School of Education

What should families consider when choosing a place to set down roots?

There are many things to consider when choosing a place to live with a family such as:

- Schools/childcare opportunities the size of schools, availability of quality childcare.
- Community resources (parks, museums, outdoor spaces, family friendly restaurants, etc.).
- Cost of living, salaries in the area, costs for housing, food, clothing, books, other needed items for raising a family.



Erin M. Casey

Ph.D. – Assistant Professor, Early Childhood Education, Instructional Leadership and Academic Curriculum, University of Oklahoma

What should families consider when choosing a place to set down roots?

The keyword to this question is "roots". That implied that families are looking for a place to stay for the long term so that the children of the family, as they grow, will not only want to stay in the area but will also be able to because both the economic and environmental factors are sound.

I think families should first and foremost survey the climate of schooling priorities and the curriculum that is used. In early childhood education, we know that opportunities for

- Size of community, how far do you want to commute to work, population density, do you want to have many nearby neighbors or acreage and autonomy.
- Housing types and availability of housing.

To what degree is a child's development and a family's quality of life influenced by the state they live in? How? (The answer to this could be a whole book).

90% of a child's brain is developed by age five. Families need to have access to high quality and affordable childcare/preschool options. When children have a strong beginning through quality programs that work with families, children are much more able to succeed in schools and later in life. This provides the foundation for greater learning and achievement. Would you build a building and start on the fifth floor.

When families have healthy food options, safe housing, parks and outdoor spaces to play together, resources for families to find support, resources for parenting and relationship building, families will be strong. These are part of the Strengthening Families resiliency factors.

How might current administration proposals related to child care and paid family leave affect child and family well being?

When political administrations cut families resources (parks, community centers, arts and cultural opportunities), and funding to P-12 schools (adding to class sizes in schools and cutting innovative programs), and do not support affordable housing initiatives, families are the losers.

Without quality programs that support families in a community, families have many more stressors such as not being able to access quality childcare, less involvement in schools and less food/housing security. Research shows less parental involvement is connected with lower achievement.

Parents need to have paid family leave so they can take care of their mental health and the health of their families.

play and inquisitiveness are what set the best stage for social/ emotional growth and create a love for life long learning. I would look for state initiatives that emphasize play in the early childhood levels.

A state should already have play based standards in the early childhood levels of pre-K through 3rd, or there should be a strong discussion about getting these into place very soon. Specific early childhood curriculums that promote this type of learning are the Reggio Emilia and Montessori curriculums.

Quality pre-kindergarten (ones that incorporate play and project based learning in addition to being NAEYC accredited) should be state funded for all students so that all children, regardless of their socio economic status, can have the opportunity to attend pre-Kindergarten. State schooling initiatives should focus on including the arts at every level of learning and emphasize project based learning through STEAM (Science, technology, Engineering, Art, and Math) activities. Teacher salaries can be a big indicator of how the state views the importance of education in children's lives.

Teachers should be funded at least at the national average or higher. Beyond the school, are there opportunities in the community to grow the love for the arts and STEAM based experiences? These can be provided through interactive museums (libraries, science museums, planetariums, art museums, children's museums, etc.).

For long term educational goals, families should look to see if the state offers some sort of savings plan for college that the state provides tax incentives for, contributes to, or helps to invest soundly. The state should then offer incentives to use this savings plan at one of its universities to keep students from being lured away to other states.

The state could also have grants that pay for part or all of tuition at its funded universities. Also, families should consider the projected long term economic and environmental quality of the state.

Are lawmakers making plans for new sources of state revenue because the current sources might diminish over time?

Environmentally, is the state evaluating how climate change will affect the state and making plans to deter or alleviate those conditions?

To what degree is a child's development and a family's quality of life influenced by the state they live in? How?

I believe that a child's development and the family's quality of life are greatly influenced by the state they are in. They go hand-in-hand. The educational and recreational opportunities provided by the state have a great effect on the opportunity for the social emotional and cognitive development of the children that live there.

How can authorities make their states more attractive to young families?

Offer quality publicly funded prekindergarten. Pay teachers well to keep them in the classroom. Reward teachers for seeking graduate degrees and continued education so that they will continue to grow in the profession.

Mandate play based learning standards in the early childhood grade levels. Include the arts at every level of learning to foster creativity and innovativeness in students.

Have community resources such as libraries, theaters, and museums that will also foster creativity and learning. Offer college savings programs that will give tax breaks now and contribute monetary growth to those families. Offer incentives for their children to attend state funded universities to stay in the state as those children start to put down roots.

How might current administration proposals related to child care and paid family leave affect child and family well being?

For families with young children, having to pay for child care can be very expensive. High quality childcare can be very expensive. Providing family leave funding and time off could be very attractive and should be offered for both parents to help eliminate the need for child care at early age levels.

In evaluating the best states for families, what are the top five indicators?

- 1. Play based standards in early childhood and arts based learning standards for all levels in the school curriculum.
- 2. College savings plan or other state supported funding for higher education.
- 3. Plans for future economic stability and growth.
- 4. Plan for future environmental stability and action towards climate change issues.
- 5. Adequate funding for teachers' salaries and school budgets.

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Kelly Chandler Assistant Professor, Oregon State University

What should families consider when choosing a place to set down roots?

If families have the privilege and option to choose a place to set down roots, they should consider several factors, including the following:

1. The first factor is the state's family leave policies.

- U.S. families have changed significantly over the past few decades: More dual earner households, single mother headed households, working adults caring for their aging parents, and grandparents raising grandchildren.
- Currently, employers in only eight states in the U.S., and Washington D.C., are required to offer paid family leave for employees to bond with a new child, care for their own or a family member's serious health condition and take time off when a family member is on active duty.
- Paid family leave policies can provide some relief to adults who are burdened with needing to care for loved ones in need while maintaining the family's livelihood.
- **2.** A second factor is childcare specifically the availability, accessibility, and affordability of child care.
 - Many families live in areas referred to as child care deserts, with more than three children for every one child care slot. Moreover, despite the rise in nonstandard

work schedules, there are minimal child care facilities that accommodate parents who need care outside of the standard 8 a.m. to 5 p.m. schedule. Compared to metropolitan areas, nonmetro/rural areas have fewer available spots.

- If a family is lucky to secure a child care slot, there are other concerns related to the quality of the care and how accessible the child care center is in relation to home and work. Families may have to consider the tradeoffs of having child care with the quality of child care.
- Finally, the cost of child care is one of the biggest expenses families have. Low wage workers, in particular, may need to patch together child care from various people to earn a living.
- **3.** A third factor is the availability and quality of health care services. Even within a state, families may need to commute to access the health care services they need.
- **4.** A fourth factor is the quality of education in the state, and in the particular county a family is considering, and the availability of education related resources for children and youth with a range of abilities.
- **5.** Another factor is the state's employment situation, including low unemployment rates and earning livable wages.

These are just a few factors. Other factors, such as the environment and community cohesion, are also important for child development and family life.

To what degree is a child's development and a family's quality of life influenced by the state they live in? How?

The state in which they live significantly influences children's development and a family's quality of life. The availability and quality of child care and schools affect children's socioemotional and cognitive development.

State policies and practices influence how well families can work to provide for their families and care for their families. My research shows that work-family balance – or, as I call it, work-family fit – affects each family member's health and well being, as well as family relationship quality. Americans' lack of work-family fit is a major public health concern.

How can authorities make their states more attractive to young families?

States will become more attractive to young families when they demonstrate that they recognize the reality that contemporary families face difficult hurdles when raising a family while making a living. The extent to which states and the federal government provide the necessary resources to families the more attractive they will be.

This includes more affordable child care and paid family leave to focus on caring for family members without the additional undue burden of trying to figure out how to make ends meet.



How might current administration proposals related to child care and paid family leave affect child and family well being?

The current administration should prioritize families' needs to care for their families while protecting their job and paying their bills. Working parents need access to affordable and quality child care.

Having quality child care benefits children's development and academic success. It benefits parents by reducing stress: With quality child care, they do not need to worry about the safety and education of their children.

Additionally, finding stable child care can reduce parents' consternation about how to create a patchwork of care for their upcoming work shift, hoping that none of the care options falls through at the risk of losing income or their jobs.

States need to eradicate child care desserts and provide more economic supports to parents to pay for quality care.

With the rise in health care and assisted living costs, many families must care for their ailing parents. Also, many adults are in the sandwich generation, meaning they are caring for their parents and their children.

Paid family leave will benefit those receiving care (spouse, parent, child) and the one providing care (typically women).

Paid family leave allows mothers and fathers to create a secure bond with their new child. Mothers can breastfeed their newborn to ensure they get important nutrients, both of which benefit the child's development in numerous ways.

Paid family leave benefits children – the next generation of the workforce. Paid family leave can reduce stress in adults worried about how to make a living while caring for a family member in need, whether a new child, spouse or parent. This stress can permeate throughout the family and strain family relationships.

In evaluating the best states for families, what are the top five indicators?

- 1. Paid family leave.
- 2. Child care (availability, accessibility, affordability).
- 3. Health care services.
- 4. Education.
- 5. Employment (low unemployment, living wages).

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