Bankrate

New England Has Some of the Best States for Retirees; Sun Belt Has Some of the Worst

New Hampshire is the best state to retire; Louisiana is the worst

---

NEW YORK - July 21, 2025 - New Hampshire is the best state to retire in 2025, while Louisiana is the worst, according to Bankrate's Best States to Retire study. The study, which combined public opinion polling with an extensive statistical ranking, found that states that best fit Americans' retirement priorities are mostly located in New England, rather than the Sun Belt.

When surveyed, Americans overall prioritized qualities such as affordability, health care quality and neighborhood safety nearly as much – or sometimes more – than they did weather. Altogether, Bankrate ranked each state according to 15 different factors, weighting them according to the priorities set in the survey. Click here for more information:

https://www.bankrate.com/retirement/best-and-worst-states-for-retirement/

Three out of the top five best states to retire are located in New England, while four of the five worst states for retirees are in the Sun Belt.

Top 5 Best States to Retire	Bottom 5 Worst States to Retire
1. New Hampshire	50. Louisiana
2. Maine	49. Texas
3. Wyoming	48. Oklahoma
4. Vermont	47. Arkansas
5. Idaho	46. Nebraska

As the best state to retire in the study, New Hampshire scored among the best in nearly every category. New Hampshire ranked first in neighborhood safety and highly in other categories, including low local taxes (6), healthcare (5), people of a similar age (7), affordability (14), and arts and entertainment (15). The only category that New Hampshire did not rank highly in was weather, where it came in at 40 on the list.

Of the remaining top five best states to retire after New Hampshire, Maine scored highest in people of a similar age (1), Wyoming scored the best when it came to low local taxes (1), and Vermont was first in arts, entertainment, and recreational establishments (1) per 100,000 residents. Rounding out the top five best states is Idaho, which ranked well in neighborhood safety (3).

"Our survey results may be shocking to any retirees who only considered warm weather and income taxes in their relocation plans," said Bankrate Financial Analyst Stephen Kates, CFP. "This year, we asked Americans about quality of life factors that are vital to their satisfaction in retirement, such as entertainment, safety, and walkability. By incorporating Americans' own retirement priorities with our analysis of 15 different data points, we are able to give a comprehensive perspective on the true costs of retirement across different states."

Louisiana came in as the worst state to retire, ranking in the bottom half of all categories in the study. Louisiana ranked poorly in neighborhood safety (48), affordability (43), arts and entertainment (42), taxes (40), weather (39), healthcare (37), and people of a similar age (36).

Of the remaining worst states to retire after Louisiana, Texas is at the bottom of the list in healthcare (50). Following Texas is Oklahoma, ranking poorly in the density of seniors in the state (44) as well as arts and entertainment establishments (46), and Arkansas, which ranked among the bottom in terms of crime rate (46) and density of arts and entertainment establishments (48). Finally, Nebraska performed poorly in affordability (49), rounding out the bottom five worst states to retire.

Among the states that ranked first overall in each category, West Virginia ranked first in affordability, Wyoming in low local taxes, California in weather, New Hampshire in safety/lack of crime, Vermont in both healthcare and arts and entertainment, Maine in people of a similar age, and New Jersey in miscellaneous/other (including measures of community well-being and walkability).

"Retirees and pre-retirees should take notice of these rankings because we looked beyond the typical categories to look closely at important lifestyle and risk factors for residents of various states," Kates added. "There is more to being a resident than just the number of sunny days and taxes. Categories like public safety, walkability, access to healthcare, air quality, and recreational opportunities add up to the daily quality of life retirees want."

Methodology:

To rank the best and worst states for retirees, Bankrate compared all 50 states across 15 data points spanning eight categories. The categories include affordability, weather, safety, health care, taxes, arts and entertainment, people of a similar age, and miscellaneous/other. Sources for metrics included the U.S. Census, the Council for Community and Economic Research, the Environmental Protection Agency, the U.S. Department of Health and Human Services and more.

To weigh each statistical category, Bankrate employed a national opinion survey to gauge the public's view on how to prioritize the categories relative to each other. Respondents were asked to consider the categories in the study and to select three that would be most important to them if they moved in their retirement. Their responses were: affordability (28%), weather (18%), safety (17%), healthcare (16%), taxes (9%), arts and entertainment (7%), people of a similar age (3%), and miscellaneous/other (2%; includes measures of community well-being and walkability). The survey of 2,260 U.S. adults was administered May 14-16, 2025 by YouGov Plc.

About Bankrate:
Bankrate has guided savers and spenders through the next steps of their financial journeys since 1976. Whether it's rates or information on mortgages, investing, credit cards, personal loans, insurance, taxes or retirement, the company offers various free resources to help consumers reach their goals. From product comparison tools to award-winning editorial content, Bankrate provides objective information and actionable next steps. It's why over 100 million people put their trust in Bankrate every year.

For more information:
Abby Yarber-Hartness
Public Relations Specialist
abby.yarber@bankrate.com
(704) 697-1372

Bankrate