



10 Best States to Raise a Family in 2020--MoneyRates' Study Shows New Jersey on Top

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New research finds stark differences between states in terms of kid-friendly conditions

Foster City, CA—November 20, 2019—Personal finance resource, MoneyRates.com, just published research examining measurable factors that contribute to—or detract from—the environment for raising children in 2020.

The study weighed the following eight factors and calculated the average ranking across these categories:

- **Academic performance.** Test scores in grade 8 math, reading and science from the National Assessment of Educational Progress were combined for this ranking.
- **Overall affordability.** This was based on cost of living data provided by the Council for Community and Economic Research.
- **College affordability.** The College Board's 2019-2020 academic year figures for in-state tuition at four-year public colleges were the basis for this ranking.
- **Crime safety.** FBI figures on the rate of violent crimes in each state were used for this assessment.
- **Access to day care.** Census Bureau data on the number of health care professionals and the number of children under 10 in each state were used to measure how well day care supply meets potential demand.
- **Child health.** Each state was ranked according to the percentage of children reported to be in excellent or very good health on the latest National Survey of Children's Health (NSCH) from the Data Resource Center for Child & Adolescent Health.
- **Availability of youth/student checking accounts.** These rankings were based on an analysis of the latest MoneyRates [Checking Account Fee Survey](#) to find the number of banks in each state offering special checking account terms for children or students.
- **Kid-friendly neighborhood amenities.** This ranking was based on the percentage of neighborhoods in each state reported to the NSCH as having each of four different kid-friendly amenities.

Interesting observations include:

- Relative to the number of kids in the state under 10 years old, Massachusetts has 3.8 times as many day care professionals as Utah.
- Annual public college tuition at a 4-year school for in-state students is one-third as expensive in Wyoming as it is in Vermont.
- Average combined test scores for 8th graders across three different subjects are about 10% higher in Massachusetts than they are in Alabama.
- The violent crime rate in both Alaska and New Mexico is more than six times that of Maine.
- A child in New Jersey is over 9% more likely to be in excellent or very good health as a child in Texas.
- Neighborhoods in Colorado are more than three times more likely than those in Mississippi to have a full range of family-friendly amenities.

New Jersey did well by ranking first in child health, and by earning top-ten rankings in six out of the eight categories. The only exceptions were two bottom-ten rankings in categories related to affordability: overall cost of living and cost of public four-year college tuition for in-state students.

The full top ten is as follows:

1. New Jersey
2. Wyoming
3. Utah
4. Massachusetts
5. Minnesota
6. Ohio
7. (tie) Connecticut
7. (tie) Idaho
7. (tie) New York
7. (tie) Virginia

"We respect that everyone will have their own personal preferences when it comes to which factors matter most," says the study's author, Richard Barrington. "Considerations such as friends and family weigh heavily in decisions about where to raise a family. The goal of our study is to point out

some of the measurable things people may want to think about when making a decision on where to live.”

The full report is available here: <https://www.money-rates.com/research-center/10-best-states-for-raising-children.htm>

MoneyRates’ spokesperson, Richard Barrington, is available to answer questions about the research and elaborate on the results.

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