



MoneyRates Reveals the Best States to Raise a Family in 2021; New Jersey Tops the List

December 16, 2020

The Northeast takes five of the top ten spots

Foster City, CA – December 16, 2020 – Raising a family this year has been more challenging than in years past. From parents becoming teachers and remote workers – or worse, unemployed – the pandemic has forced many American families to adapt. New analysis from MoneyRates examines where parents can expect the most help from their home state or where the odds are stacked against them.

The [Best States to Raise a Family in 2021](#) study considers nine factors to determine the ranking of all 50 states. It breaks down every state by each category, some of which have taken on special significance due to the pandemic. The availability of daycare is even more important with in-person learning being curtailed in many areas. That also means broadband connectivity is essential to educate students remotely.

Top 5 States to Raise a Family

1. **New Jersey** – For the second consecutive year, the Garden State is first overall. It ranks in the top ten for six of nine categories: academic performance, access to [youth checking accounts](#), safety from violent crime, availability of daycare, child health and access to broadband.
2. (tie) **Massachusetts** – This state is first for academic performance and is in the top ten for access to broadband, availability of daycare, neighborhood amenities and access to youth checking accounts.
2. (tie) **Utah** – Not only is Utah first in broadband access, it ranks in the top ten for academic performance, college affordability and neighborhood amenities.
4. **Connecticut** – The Constitution State ranks in the top ten for academic performance, access to youth checking, safety from violent crime and availability of daycare.
5. **New Hampshire** – This state is second-best in the nation for academic performance and safety from violent crime. It also made the top ten for availability of daycare and broadband connectivity. On the downside, it is the second-most expensive state for public college tuition.

Wyoming, Florida, Wisconsin, Ohio and New York round out the rest of the top ten in the list. While these states rank high in several categories, they do come with an expensive price tag for the cost of living.

“The pandemic has made Americans rethink how they raise their kids,” says Richard Barrington, Senior Financial Analyst for [MoneyRates](#). “That may also lead them to reconsider how much help they get from their home state to raise their families. Many parents will likely pay more attention now to things like the [quality of healthcare](#) in the area and the accessibility of public parks.”

There are sharp contrasts between the best and worst states for individual conditions:

- The cost of living in Hawaii is more than twice as high as in 20 other states
- Households in Utah and Washington State are over 20% more likely to have broadband than those in Mississippi and five other states
- The best state for college affordability is Wyoming, where the cost of college is a third as much as in Vermont, which has the most expensive average public college tuition
- Relative to the number of children in the state under 10 years old, Delaware has more than four times as many daycare workers as Utah
- Neighborhoods in Colorado are over three times more likely as those in Mississippi to have amenities such as parks, sidewalks, libraries and recreation centers
- The violent crime rate in Maine is less than one-seventh that of Alaska and New Mexico

“We don’t create this list to tell people where to live,” says Barrington. “Rather, the idea is to make people aware of how their state may be making it easier or harder for them to raise a family.”

Methodology

The data across all nine factors, listed below, are averaged with each being weighted equally.

1. Cost of living
2. Academic performance
3. Youth banking options
4. College affordability
5. Safety from violent crime
6. Availability of daycare
7. Children's health
8. Neighborhood amenities
9. Broadband connectivity

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