



Ft. George G. Meade Chapter
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February 23, 2022

The Honorable Guy Guzzone
Chairman, Budget and Taxation Committee
Maryland Senate
3 West Miller Senate Office Building
11 Bladen Street
Annapolis MD 21401-1912

As Legislative Liaison of the Ft. Meade chapter of the Military Officers Association of America (MOAA), I am writing in support of **SB 405– Retirement Tax Elimination Act of 2022**, sponsored by President Ferguson at the request of the Administration. The Ft. Meade chapter, one of nine active chapters in Maryland, currently has 95 members, with approximately 75% of them drawing military retirement pay and other types of retirement income. Our chapter is also part of the Maryland Military Coalition.

SB 405 would authorize a state income tax ‘subtraction’ modification on retirement income up to a certain amount each year for certain individuals who are at least 65 years old, receiving Social Security benefits and who are not fully employed. The Ft. Meade chapter supports the concept of SB 405 as it would provide our members, who are either approaching or are 65, more disposable income over time. Coupled with the continuing subtraction modification of military retired pay as proposed by other legislation that has come before this committee this session, our members applaud the steps being taken to lower taxes for those who have served in the uniformed services and want to remain in Maryland.

Census data indicates that Maryland currently is **NOT** retaining veterans as residents. According to the Maryland Department of [Veteran Affairs 2010 Annual Report](#), as of September 30th, there were an estimated 471,000 veterans, out of 5,696,423 residents of the state, or approximately 8.3% of the state’s population. According to the latest census data (July 2021), there are now 365,356 veterans out of a population of 6,165,129, or just 5.9% of the state’s population. While Maryland’s overall population has grown 8.2% over that 11-year period, the population of veterans has declined 22.4%. There are many reasons for this decline. However, as was pointed out in the Baltimore Sun [editorial of January 13, 2022](#), the cost of living in Maryland is a significant factor affecting whether all current residents approaching retirement will remain or relocate to other states with more favorable costs of living.

A sampling of sources that rate the best and worst states for retirement shows how poorly the State of Maryland is viewed as a “retirement destination.” They are attached to this letter. Fidelity Investments, while positive about Maryland’s quality of life, points out that “*any excess income is heavily taxed and some counties have their own income taxes.*” Further, Fidelity estimates that the cost of living here is **29.7% above the national average**. Bankrate, used by Bloomberg and quoted by CNBC, rates Maryland 50th as the best state to retire. Moneyrate rates Maryland 46th on Economy, which includes the cost of living. Forbes, using Credit Karma State Retirement Rankings 2021, rates Maryland 44th in the cost of living. Finally, Retirement Living ranks Maryland 37th when it comes to cost of living.

While many factors that make up the cost of living are not controlled by the legislature, the reduction or modification of taxes on military retirement and old age income is. As such, any and all steps to do so will make Maryland more competitive in retaining veterans, which includes retired military personnel, as residents to not only stay for a second career but also as full-time retirees after the age of 65.

The Ft. George G. Meade Chapter recommends a **FAVORABLE** report on SB 405 – Retirement Tax Elimination Act of 2022.

Respectfully,

A handwritten signature in black ink that reads "David L. Dragics". The signature is written in a cursive style with a large, prominent 'D' and 'L'.

David L. Dragics
Colonel, USA (Retired)
Legislative Liaison
District 30A

Attachments (5)

Maryland

Retire in Maryland to take advantage of world-class Chesapeake Bay fishing and more than 4,000 miles of shoreline. Retirees might be attracted to the state's average senior income, which is the second-highest in the nation at around \$70,000. However, tax disadvantages could cancel out that number. The state does not tax Social Security benefits, and some seniors may qualify for exemptions for retirement accounts and pensions. But any excess income is heavily taxed, and some counties have their own income taxes. Additionally, health care and living costs are also above average.

Taxes

Ranking:

State income tax range:



Mixed

2% – 5.75%

Cost of living

29.7% above the national average

Health care

Average health care costs for a retired couple:

\$436,074

Source: <https://www.fidelity.com/insights/retirement/best-states-to-retire>

The best and worst states for retirement 2021

Bankrate, July 2021

Retirement brings a slower pace of life. No more sweating work deadlines, playing office politics or struggling to stay afloat in a city with a soul-crushing commute and a punitive cost of living. The end of your career also raises new questions about where and how to spend your days now that you're no longer tied to a specific location.

Should you settle by the beach or in the mountains? Do you prefer golf or cross-country skiing? Perhaps most importantly, where do your kids, grandkids, friends and health care providers live? Those are deeply personal questions. In an effort to find some objective answers to the where-to-retire question, Bankrate crunched a bevy of statistics on costs of living, public health and other metrics.

For this study, Bankrate looked at five broad categories: affordability, wellness, culture, weather and crime. We acknowledge there's plenty of subjectivity in choosing a place to live in retirement. If you own a paid-off home in a high-cost area like Boston or San Francisco, maybe affordability isn't a priority for you. And, of course, not everyone likes the sweltering summers of the Sun Belt states that populate the top of our rankings.

The best states to retire in 2021

According to Bankrate's study, Georgia is the best state to retire, followed by Florida, Tennessee, Missouri and — surprisingly — Massachusetts. Maryland, on the other hand, held last place in our ranking. The state was dragged down by a lack of affordability and by mediocre scores on culture and weather.

Why should retirees pull the moving van off Interstate 75 and unpack in Georgia? Affordability is one big selling point. The state combines a low cost of living and a light tax burden to rank No. 3 in affordability.

Weather is another strong point. The state has an average annual temperature of 64 degrees, fifth-warmest in the nation. Earthquakes are rare, and tornado risk is about average. The one downside is hurricanes — Georgia's small coastline puts it at risk of tropical cyclones.

Georgia places in the middle of the pack in our rankings of wellness and crime. The state's only weak spot is in the culture category — the Peach State has one of the nation's lowest percentages of over-65 residents, and it ranks near the bottom in arts and entertainment establishments per capita, based on a Bankrate analysis of Census data.

The rest of the top five:

- **Florida:** The Sunshine State has long been a haven for retirees. If you like a warm climate, Florida has the second-hottest temps, right behind Hawaii. However, the high incidence of hurricanes and tornadoes hurts Florida's weather ranking. The state scores well on culture (No. 15). If you're looking for retirement-age friends, you'll have a good

chance of finding them in this state where 21 percent of the population is 65 and older. That's the second-largest share of 65+ folks of any state, Census data show. And Florida finished so close to Georgia in our ranking that the results were nearly a draw.

- **Tennessee:** This state ranks No. 1 in affordability, thanks to the combination of below-average living costs and a small burden from local and state taxes. Tennessee's weather also is near the head of the class. Its rankings in crime and wellness drag down its overall score.
- **Missouri:** Fourth-place Missouri is affordable and has a comparatively moderate climate. However, its culture, crime and wellness scores are subpar.
- **Massachusetts:** Nobody retires in the expensive Northeast, right? Massachusetts does rank poorly in affordability, placing 42nd overall. However, Massachusetts ranks No. 1 in wellness, our second most-important category.

Experts: How to pick your best state to retire

Considering a retirement move? Here's advice from experts who help retirees and soon-to-be-retired workers through the decision:

Laura Kovacs, assistant executive officer and director of education at the Scottsdale Area Association of Realtors in Arizona: "Spend some time in places where you want to live before you commit to moving there. Go to a variety of different places that you seem to be attracted to — places that have a lower cost of living and lower property taxes — and test them out for a while. If you're interested in Florida or Arizona or California, stay there for a while and see if you like the climate at the time of year you're going to be living there. Make sure it's really as affordable as you thought. When you're still working, take some time to go preview different types of communities and different types of lifestyles. And when you've retired, maybe try renting for a while before you commit to buying."

Clark Kendall, CFP, CFA, is president of Kendall Capital Management in Rockville, Maryland, and author of "Middle-Class Millionaire": "Family is the biggest consideration. When I see people retire and move to different parts of the country, 70 to 80 percent of the time, it's to be close to family. Access to medical care is another important factor. From a financial perspective, there are a lot of things to consider. How will your income be taxed? Some states offer tax breaks on retirement income. Maryland not only has an income tax, but we're also one of only seven states that has an estate tax. Look at how you're going to spend your money, too. Even though Texas and Florida have no income tax, they do have higher homeowners insurance costs because of hurricanes. It's hard to make a blanket statement. If you're making \$100,000 in retirement income and moving to a \$400,000 house, it's a different scenario than if you're making \$1 million and moving to a \$5 million house."

Ginni Field, a real estate broker in Oceanside, California, who specializes in senior buyers and sellers and holds the National Association of Realtors' Senior Real Estate Specialist designation: "Sometimes, people just want to get out of the snow. Other times, they want to be closer to family. When you're considering a community, you have to think about what you still want to do. Do you still want to be able to play golf, tennis or pickleball? What's vitally important for people in that age group are medical care, access to shopping and public transportation. I have one client who's 83 who didn't want to live in an active adult community because she had pre-determined that it would be filled with old people. I showed her around one community, and she fell in love with it."

Methodology

To construct our ranking, Bankrate looked at a number of public and private datasets related to the life of a retiree. The study examined five categories (weightings in parentheses): affordability (40 percent), wellness (20 percent), culture (15 percent), weather (15 percent) and crime (10 percent).

We calculated affordability using the 2020 Cost of Living Index from the Council for Community and Economic Research and property and sales tax rates from the Tax Foundation's rankings for 2020-21. For wellness rankings, Bankrate used the Sharecare Community Well-Being Index released in May 2021. The index measures a variety of factors, including access to health care, access to food, physical health and economic security.

Culture was calculated using the number of arts, entertainment and recreation establishments per capita, restaurants per capita and adults 65 and older per capita from the U.S. Census Bureau.

For weather scores, we relied on three decades of average daily temperature data from the National Oceanic and Atmospheric Administration. We also used NOAA data for tornado strikes and hurricane landfalls, and earthquake reports from the U.S. Geological Survey.

We calculated crime using the rates of property crimes and violent crimes per 100,000 inhabitants for each state from the FBI's 2019 Crime in the United States report.

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

Best States to Retire

| State | Overall rank | Overall score | Affordability rank (40%) | Wellness rank (20%) | Culture rank (15%) | Weather rank (15%) | Crime rank (10%) |
|-----------------|--------------|---------------|--------------------------|---------------------|--------------------|--------------------|------------------|
| Georgia | 1 | 17.25 | 3 | 32 | 41 | 4 | 29 |
| Florida | 2 | 17.45 | 14 | 24 | 15 | 14 | 27 |
| Tennessee | 3 | 18.85 | 1 | 42 | 29 | 8 | 45 |
| Missouri | 4 | 20 | 3 | 34 | 34 | 18 | 42 |
| Massachusetts | 5 | 20.7 | 42 | 1 | 12 | 6 | 10 |
| Wyoming | 6 | 21.95 | 17 | 28 | 10 | 49 | 7 |
| Arizona | 7 | 22.05 | 16 | 27 | 40 | 1 | 41 |
| Ohio | 8 | 22.85 | 19 | 31 | 32 | 15 | 20 |
| Indiana | 9 | 22.95 | 7 | 41 | 45 | 20 | 22 |
| Kentucky | 10 | 23.25 | 14 | 46 | 47 | 2 | 11 |
| North Carolina | 11 | 23.4 | 11 | 37 | 27 | 29 | 32 |
| West Virginia | 12 | 23.45 | 21 | 47 | 24 | 3 | 16 |
| South Dakota | 13 | 23.5 | 18 | 30 | 13 | 41 | 22 |
| Wisconsin | 14 | 23.9 | 30 | 25 | 17 | 21 | 12 |
| Utah | 15 | 24.1 | 26 | 10 | 48 | 18 | 18 |
| South Carolina | 16 | 24.3 | 9 | 40 | 21 | 33 | 46 |
| Michigan | 17 | 24.55 | 13 | 38 | 33 | 28 | 26 |
| New Jersey | 17 | 24.55 | 43 | 3 | 17 | 26 | 3 |
| Oklahoma | 19 | 24.65 | 2 | 45 | 44 | 27 | 42 |
| New Mexico | 20 | 24.75 | 10 | 48 | 34 | 7 | 50 |
| New York | 20 | 24.75 | 44 | 5 | 7 | 24 | 15 |
| Rhode Island | 20 | 24.75 | 44 | 12 | 5 | 22 | 7 |
| Delaware | 23 | 24.9 | 37 | 19 | 6 | 12 | 36 |
| Nebraska | 24 | 24.95 | 26 | 18 | 25 | 34 | 21 |
| Nevada | 25 | 25 | 30 | 21 | 19 | 13 | 40 |
| Pennsylvania | 26 | 25.2 | 35 | 17 | 14 | 30 | 12 |
| Vermont | 27 | 25.3 | 46 | 22 | 3 | 11 | 4 |
| Texas | 28 | 25.35 | 3 | 35 | 50 | 39 | 38 |
| New Hampshire | 29 | 25.45 | 37 | 16 | 4 | 45 | 1 |
| Oregon | 30 | 25.6 | 41 | 14 | 7 | 17 | 28 |
| Virginia | 31 | 26.05 | 30 | 11 | 37 | 36 | 9 |
| North Dakota | 32 | 26.25 | 23 | 20 | 31 | 44 | 18 |
| Hawaii | 33 | 26.6 | 50 | 2 | 11 | 9 | 32 |
| Colorado | 34 | 26.75 | 28 | 9 | 22 | 45 | 37 |
| Mississippi | 34 | 26.75 | 6 | 50 | 49 | 32 | 22 |
| Iowa | 36 | 26.9 | 29 | 36 | 23 | 23 | 12 |
| California | 37 | 27.05 | 48 | 6 | 15 | 4 | 38 |
| Illinois | 38 | 27.1 | 34 | 13 | 26 | 30 | 25 |
| Louisiana | 38 | 27.1 | 11 | 43 | 46 | 16 | 48 |
| Washington | 40 | 27.2 | 36 | 8 | 27 | 25 | 34 |
| Connecticut | 41 | 28.15 | 49 | 7 | 9 | 36 | 4 |
| Idaho | 41 | 28.15 | 22 | 39 | 30 | 43 | 6 |
| Alabama | 43 | 28.7 | 8 | 44 | 43 | 39 | 44 |
| Arkansas | 44 | 29.65 | 19 | 49 | 42 | 9 | 46 |
| Maine | 44 | 29.65 | 40 | 29 | 1 | 50 | 2 |
| Alaska | 46 | 29.7 | 25 | 23 | 20 | 48 | 49 |
| Montana | 47 | 30.05 | 33 | 33 | 2 | 47 | 29 |
| Kansas | 48 | 30.15 | 24 | 26 | 38 | 41 | 35 |
| Minnesota | 49 | 30.65 | 39 | 15 | 34 | 35 | 17 |
| Maryland | 50 | 33.75 | 47 | 4 | 39 | 36 | 29 |

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

MoneyRates

| Best States for Retirement 2021 | | | | | |
|---------------------------------|-----------------|-----------|------------------|-----------|------------|
| Overall Rank | State | Economy | Crime/ Safety | Lifestyle | Healthcare |
| 9 | Alabama | 1 | 44 | 7 | 24 |
| 19 | South Carolina | 2 | 46 | 3 | 40 |
| 12 | Utah | 3 | 17 | 47 | 12 |
| 3 | Arkansas | 4 | 46 | 8 | 6 |
| 33 | Georgia | 5 | 29 | 27 | 44 |
| 8 | Missouri | 6 | 42 | 12 | 15 |
| 11 | Indiana | 7 | 22 | 40 | 8 |
| 1 | West Virginia | 8 | 16 | 6 | 29 |
| 3 | Mississippi | 9 | 24 | 10 | 21 |
| 24 | Oklahoma | 10 | 42 | 23 | 24 |
| 33 | Wyoming | 10 | 7 | 43 | 45 |
| 21 | Idaho | 12 | 6 | 44 | 32 |
| 1 | Iowa | 13 | 13 | 30 | 3 |
| 18 | Kansas | 13 | 35 | 23 | 18 |
| 15 | Nebraska | 15 | 21 | 42 | 9 |
| 27 | Tennessee | 16 | 45 | 16 | 24 |
| 37 | New Mexico | 17 | 49 | 9 | 39 |
| 21 | Delaware | 18 | 36 | 4 | 36 |
| 14 | North Dakota | 18 | 17 | 49 | 2 |
| 35 | Montana | 20 | 29 | 25 | 33 |
| 26 | Virginia | 20 | 9 | 33 | 38 |
| 29 | Michigan | 22 | 25 | 31 | 24 |
| 23 | South Dakota | 22 | 22 | 34 | 19 |
| 46 | Colorado | 24 | 37 | 48 | 31 |
| 42 | Louisiana | 24 | 48 | 16 | 33 |
| 39 | North Carolina | 24 | 32 | 12 | 48 |
| 27 | Minnesota | 27 | 17 | 46 | 11 |
| 5 | Kentucky | 28 | 10 | 14 | 17 |
| 16 | Ohio | 29 | 20 | 19 | 20 |
| 24 | Arizona | 30 | 41 | 5 | 23 |
| 5 | Florida | 31 | 27 | 1 | 10 |
| 48 | Washington | 32 | 32 | 45 | 46 |
| 16 | Vermont | 33 | 4 | 21 | 30 |
| 41 | Wisconsin | 34 | 12 | 37 | 37 |
| 29 | Maine | 35 | 2 | 22 | 43 |
| 29 | New Hampshire | 35 | 1 | 25 | 41 |
| 44 | Texas | 37 | 38 | 27 | 24 |
| 49 | Nevada | 38 | 40 | 38 | 49 |
| 50 | Alaska | 39 | 49 | 50 | 50 |
| 39 | Hawaii | 40 | 32 | 2 | 42 |
| 43 | Illinois | 41 | 25 | 35 | 21 |
| 45 | Oregon | 42 | 28 | 16 | 46 |
| 13 | Pennsylvania | 42 | 13 | 10 | 15 |
| 47 | California | 44 | 38 | 32 | 35 |
| 7 | Connecticut | 45 | 4 | 19 | 3 |
| 37 | Maryland | 46 | 29 | 38 | 1 |
| 32 | Massachusetts | 46 | 10 | 35 | 13 |
| 9 | Rhode Island | 48 | 7 | 14 | 7 |
| 36 | New York | 49 | 15 | 40 | 5 |
| 20 | New Jersey | 50 | 3 | 27 | 13 |

Source: <https://www.moneyrates.com/research-center/best-states-to-retire/>

State Retirement Rankings 2021

| Credit Karma's rank | State | Overall score | Cost of living rank | Senior living rank | Annual senior healthcare costs rank |
|------------------------|-----------------|------------------|------------------------|-----------------------|--|
| 49 | Mississippi | 20.97 | 1 | 50 | 3 |
| 22 | Kansas | 14.65 | 2 | 24 | 16 |
| 34 | Oklahoma | 15.97 | 3 | 38 | 12 |
| 31 | Alabama | 15.55 | 4 | 43 | 1 |
| 37 | Arkansas | 16.53 | 5 | 45 | 5 |
| 41 | Georgia | 17.39 | 6 | 44 | 7 |
| 33 | Tennessee | 15.94 | 7 | 39 | 11 |
| 26 | Missouri | 15.3 | 8 | 32 | 8 |
| 50 | New Mexico | 21.81 | 9 | 48 | 24 |
| 28 | Indiana | 15.42 | 10 | 30 | 20 |
| 7 | Iowa | 13.1 | 11 | 15 | 18 |
| 30 | Michigan | 15.52 | 12 | 28 | 29 |
| 23 | Ohio | 14.79 | 13 | 29 | 15 |
| 45 | Texas | 18.23 | 14 | 47 | 4 |
| 42 | West Virginia | 17.45 | 15 | 42 | 14 |
| 47 | Louisiana | 19.45 | 16 | 49 | 2 |
| 16 | Nebraska | 14.37 | 17 | 12 | 25 |
| 43 | Kentucky | 17.89 | 18 | 46 | 10 |
| 17 | Idaho | 14.37 | 19 | 23 | 23 |
| 36 | Illinois | 16.25 | 20 | 31 | 26 |
| 29 | Wyoming | 15.47 | 21 | 22 | 41 |
| 19 | South Carolina | 14.39 | 22 | 35 | 9 |
| 32 | North Carolina | 15.79 | 23 | 40 | 6 |
| 4 | Wisconsin | 12.34 | 24 | 7 | 28 |
| 35 | North Dakota | 16.13 | 25 | 18 | 36 |
| 13 | Utah | 14.26 | 26 | 4 | 22 |
| 12 | South Dakota | 13.95 | 27 | 20 | 30 |
| 14 | Montana | 14.32 | 28 | 17 | 32 |
| 2 | Florida | 10.92 | 29 | 26 | 13 |
| 24 | Minnesota | 15.16 | 30 | 5 | 44 |
| 8 | Virginia | 13.28 | 31 | 21 | 17 |
| 15 | Arizona | 14.36 | 32 | 33 | 27 |
| 6 | Pennsylvania | 13.09 | 33 | 19 | 21 |
| 25 | Colorado | 15.22 | 34 | 11 | 33 |
| 1 | Delaware | 10.89 | 35 | 3 | 39 |
| 40 | Nevada | 17.38 | 36 | 41 | 19 |
| 3 | New Hampshire | 12.32 | 37 | 2 | 47 |
| 20 | Washington | 14.43 | 38 | 6 | 48 |
| 44 | New Jersey | 18.1 | 39 | 36 | 42 |
| 21 | Maine | 14.53 | 40 | 16 | 49 |
| 9 | Vermont | 13.37 | 41 | 1 | 46 |
| 38 | Rhode Island | 17 | 42 | 27 | 38 |
| 27 | Connecticut | 15.32 | 43 | 13 | 35 |
| 10 | Maryland | 13.64 | 44 | 8 | 31 |
| 48 | Alaska | 20.69 | 45 | 25 | 50 |
| 11 | Oregon | 13.89 | 46 | 10 | 43 |
| 18 | Massachusetts | 14.38 | 47 | 9 | 45 |
| 39 | California | 17.19 | 48 | 34 | 37 |
| 46 | New York | 18.38 | 49 | 37 | 34 |
| 5 | Hawaii | 12.98 | 50 | 14 | 40 |

Source: <https://www.creditkarma.com/insights/i/best-states-to-retire#overall-best-and-worst-states-for-retirement-in-2021>

The Best States for Retirement

| Rank | State | Cost Of Living | Quality | Healthcare | RL Rating |
|------|-----------------|----------------|-------------|-------------|-------------|
| 1 | Hawaii | 0.33 | 0.88 | 0.38 | 5.9 |
| 2 | California | 0.4 | 0.47 | 0.33 | 4.67 |
| 3 | New Jersey | 0.44 | 0.74 | 0.37 | 4.81 |
| 4 | New York | 0.44 | 0.43 | 0.45 | 3.4 |
| 5 | Oregon | 0.49 | 0.48 | 0.28 | 5.04 |
| 6 | Delaware | 0.52 | 0.56 | 0.13 | 8.12 |
| 7 | Maine | 0.55 | 0.61 | 0.32 | 5.47 |
| 8 | Connecticut | 0.56 | 0.75 | 0.39 | 3.25 |
| 9 | Vermont | 0.56 | 0.58 | 0.32 | 3.4 |
| 10 | Rhode Island | 0.56 | 0.49 | 0.31 | 2.3 |
| 11 | Massachusetts | 0.57 | 0.64 | 0.56 | 7.08 |
| 12 | Montana | 0.59 | 0.51 | 0.29 | 6.8 |
| 13 | Wisconsin | 0.62 | 0.54 | 0.26 | 6.82 |
| 14 | Minnesota | 0.62 | 0.51 | 0.25 | 4.73 |
| 15 | New Mexico | 0.63 | 0.28 | 0.25 | 3.65 |
| 16 | Arizona | 0.64 | 0.48 | 0.17 | 8.75 |
| 17 | Alaska | 0.64 | 0.67 | 0.4 | 3.7 |
| 18 | Kansas | 0.64 | 0.41 | 0.26 | 4.8 |
| 19 | Colorado | 0.64 | 0.17 | 0.28 | 5.63 |
| 20 | Arkansas | 0.65 | 0.32 | 0.17 | 8.8 |
| 21 | Virginia | 0.65 | 0.6 | 0.25 | 6.87 |
| 22 | West Virginia | 0.66 | 0.44 | 0.3 | 8.58 |
| 23 | South Carolina | 0.66 | 0.42 | 0.22 | 8.25 |
| 24 | Tennessee | 0.66 | 0.42 | 0.22 | 7.57 |
| 25 | Louisiana | 0.66 | 0.2 | 0.37 | 6.84 |
| 26 | Idaho | 0.67 | 0.42 | 0.11 | 9.38 |
| 27 | Ohio | 0.67 | 0.43 | 0.26 | 6.97 |
| 28 | Iowa | 0.67 | 0.46 | 0.18 | 5.24 |
| 29 | Nebraska | 0.67 | 0.46 | 0.28 | 3.43 |
| 30 | North Carolina | 0.68 | 0.42 | 0.18 | 7.63 |
| 31 | Mississippi | 0.68 | 0.2 | 0.27 | 6.3 |
| 32 | Kentucky | 0.7 | 0.36 | 0.3 | 6.49 |
| 33 | Washington | 0.7 | 0.59 | 0.26 | 6.14 |
| 34 | Indiana | 0.7 | 0.42 | 0.2 | 5.53 |
| 35 | Georgia | 0.71 | 0.32 | 0.13 | 7.45 |
| 36 | Michigan | 0.71 | 0.48 | 0.26 | 5.74 |
| 37 | Maryland | 0.71 | 0.51 | 0.38 | 5.13 |
| 38 | Alabama | 0.72 | 0.34 | 0.21 | 7.91 |
| 39 | Missouri | 0.73 | 0.42 | 0.25 | 8.02 |
| 40 | Illinois | 0.73 | 0.45 | 0.32 | 2.38 |
| 41 | Oklahoma | 0.74 | 0.31 | 0.51 | 5.19 |
| 42 | Utah | 0.74 | 0.49 | 0.18 | 6 |
| 43 | Pennsylvania | 0.75 | 0.5 | 0.35 | 7.52 |
| 44 | New Hampshire | 0.77 | 0.64 | 0.29 | 7.86 |
| 45 | Nevada | 0.78 | 0.39 | 0.15 | 9.12 |
| 46 | Wyoming | 0.78 | 0.62 | 0.34 | 7.4 |
| 47 | North Dakota | 0.79 | 0.42 | 0.23 | 3 |
| 48 | Florida | 0.82 | 0.74 | 0.2 | 8.48 |
| 49 | Texas | 0.82 | 0.6 | 0.18 | 8.64 |
| 50 | South Dakota | 0.83 | 0.45 | 0.41 | 6.5 |

Source: <https://www.retirementliving.com/best-and-worst-states-for-retirement#the-worst>