

The Best States for Women to Retire

Admin User · January 19, 2026

Iowa is No. 3. Did your state make the list?

By **Samanda Dorger**

Retirement doesn't always go as we plan, but women tend to face greater challenges. Women are [more likely](#) to experience life events that impact their retirement, such as being widowed or becoming caregivers.

Women also have less than a third of the [median savings](#) of men and tend to live longer, so they need to stretch that money further in retirement.

A study by [Manhattan Mental Health Counseling](#) crunched some data to find the top states for women to retire. They looked at factors such as cost of living, property values, health care, climate, life expectancy and crime rates, plus the prevalence of community centers and parks.

Nebraska takes the top spot with an affordable cost of living, the highest number of parks per capita, and a low crime rate.

That was followed by South Dakota, which has excellent hospital ratings and affordability.

Third place was Iowa with a high number of community centers per capita, numerous parks, and long life expectancy.

Those states were followed by Kansas, Mississippi and Florida.

The study also included women's life expectancy in each state.

States With the Longest Life Expectancy:

- Hawaii: 83.1 years
 - Massachusetts: 82.2 years
-

- Connecticut: 82 years
- New York and New Jersey: 81.6 years
- California and Minnesota: 81.4 years

States With the Shortest Life Expectancy:

- West Virginia: 74.2 years
- Mississippi: 74.3 years
- Alabama and Kentucky: 75.3 years
- Tennessee: 75.5 years
- Arkansas and Oklahoma: 75.6 years

Methodology:

Manhattan Mental Health Counseling ranked all 50 U.S. states based on cost of living, property values, healthcare ratings, life expectancy, crime rates, community centers, parks, and climate. Each factor was indexed from 0 to 100, where 100 represented the best conditions, then weighted and combined to produce a final score, determining the overall rankings. Sources include Zillow, CDC, FBI, MERIC and Open Street Maps and others.

Don't miss out! Watch the video above to learn more.
