

Your Big Picture

A clear look at what your questionnaire says matters most, what has to work together, and where the move may create opportunity or strain.

This report does not choose a state. It uses your questionnaire to show what matters most, which needs have to hold together, where your plan may have an advantage, and what your [State Match](#) report will explore.

YOUR PRIORITIES AT A GLANCE

Lower everyday costs without giving up quality
A lasting rental home for two, with your dog or dogs
Healthcare you can actually reach in a smaller city

A FEW THINGS THAT CHANGE WHEN YOU MOVE STATES

Money & taxes

State and local taxes can change the real cost of a move. Income, sales, property, and other taxes work differently across states, and the year you move may involve part-year filing rules in one or both states.

Healthcare

Health coverage and provider networks can change when you cross state lines. Marketplace plans, Medicaid, Medicare Advantage, and private networks can all have destination-specific rules or coverage areas, so continuity is worth checking before a move.

Paperwork

A new state usually means updating your driver's license, vehicle registration, insurance, mailing address, and other official records. The exact steps and deadlines depend on the destination state.

Insurance

Auto, renters, and homeowners insurance can vary sharply by state and locality. Price and availability can materially change the monthly budget even when rent or a home price looks attractive.

What matters most in your situation

ESSENTIAL

Lower everyday costs without giving up quality

Lowering costs is a major reason for your move, but you also want good quality—not simply the cheapest option. Your recorded recurring income totals \$104,000 a year from pension benefits, Social Security, and investments. Most or all of that is before taxes, so it is not all available to spend. States differ in taxes, utilities, insurance, and other recurring expenses. The better fit will preserve your low-cost lifestyle while leaving room for changing expenses and the income variation you noted.

ESSENTIAL

A lasting rental home for two, with your dog or dogs

You plan to rent long term, prefer an apartment or condo, and have selected \$800–\$1,200 a month for housing. Your dog or dogs also need to fit the lease. Rental markets differ in availability, tenant protections, renewal rules, and additional charges; individual buildings set their own pet policies. A useful comparison must include utilities, pet fees, deposits, and likely renewal costs. For you, value means a suitable home you can keep—not just an attractive introductory rent.

ESSENTIAL

Healthcare you can actually reach in a smaller city

Your current Medicaid coverage and preference for a small or midsize city make local healthcare access important. States differ in participating providers and managed-care networks, while individual cities differ in appointment availability and distance to hospitals. Having coverage does not necessarily mean a nearby practice accepts it. A better fit would give both you and your spouse practical access to routine care and higher-level care when needed. No specific condition or medication is recorded, so those needs should not be assumed.

ESSENTIAL

A small-city home that can still work as you age

You selected aging in place, so the neighborhood around your future rental matters alongside the apartment itself. Small and midsize cities vary considerably: some offer services close together, while others require driving for nearly every errand. Building accessibility also varies independently of city size. A home with manageable entrances, nearby essentials, and workable transportation would better support staying put if your needs change. [State Match](#) can look for communities where your preferred setting supports that longer-term goal.

YOUR BUDGET, YOUR POSSIBILITIES

Where your stated budget may go further

You stated that a total monthly spending budget of \$1,500–\$2,000 would feel comfortable. At that budget level, choosing the right state can make a substantial difference: your money may go further in some states than in others, giving you more room for the everyday life you want. The important comparison is the complete cost of living, not just the cheapest rent.

[State Match](#) can help identify states and communities where your selected budget may stretch further, while weighing the other needs actually triggered in your questionnaire. The goal is a financially sustainable fit, not simply the lowest price.

THE REAL COMBINATION

What has to work at the same time

Your income does not depend on finding a new local job, which gives you freedom to focus on rental value and daily life. Current Medicaid coverage adds a separate question, however: destination eligibility must be assessed using the household's circumstances, including the recorded income, rather than assumed from current enrollment.

For your long-term rental and aging-in-place plans, the best value may be a slightly more expensive apartment in a useful location rather than the lowest advertised rent. [State Match](#) can compare whether access to errands, care, and transportation makes that difference worthwhile within your spending goals.

You asked StateMatcher to consider political and cultural fit alongside other tradeoffs, and that a moderate or politically mixed environment would be workable for you. Statewide law and policy can therefore be a meaningful part of fit, while city, county, and regional culture may differ substantially within the same state. StateMatcher should weigh this preference in proportion to the importance you selected and should not assume that local political alignment overrides statewide law.

Look for the overlap: A strong fit is not the state that wins one category. It is the place where the priorities in your questionnaire work together without one major need undoing the others.

Move from state to local: Statewide comparisons narrow the field. Before committing, verify the actual community, property, providers, costs, and other local details that apply to your situation.

Where your plan has flexibility

You are fully retired, with no relocating workers needing local employment. That keeps job-market requirements from narrowing the search and lets housing, healthcare, and everyday costs carry more weight.

You have identified several recurring income sources and expect them to continue indefinitely or for life, with some variation. That gives the financial comparison a clearer starting point than a move dependent on uncertain new earnings.

Your preferences are concrete: long-term renting, an apartment or condo, a small or midsize city, and a low-cost lifestyle balanced with quality. Those details make it easier to distinguish a genuinely useful fit from a place that merely looks inexpensive.

Federal benefits milestones on your horizon

Because at least one relocating adult is 60 or older, a few federal benefit dates are close enough to matter to the move. These are age-based planning milestones calculated from the dates of birth you provided; they do not establish actual entitlement, benefit amounts, enrollment status, or the best claiming strategy.

You

AGE 62

Social Security: earliest retirement claiming age

You first became eligible by age to claim Social Security retirement benefits 4 years and 3 months ago, assuming you meet the work-credit requirement. If you have not started Social Security retirement benefits, the claiming age still matters because starting before full retirement age generally reduces the monthly benefit.

AGE 65

Medicare

You first reached the usual Medicare eligibility age 1 year and 3 months ago. If you are not already enrolled, confirm whether you need to enroll now or whether a Special Enrollment Period applies; delaying enrollment without qualifying coverage can create late-enrollment consequences.

AGE 67

Social Security: full retirement age

You are 9 months away from age 67. This is your Social Security full retirement age under the general birth-year rules. Starting retirement benefits before full retirement age generally reduces the monthly amount; delaying after full retirement age can increase it until age 70.

AGE 70

Social Security: delayed-claiming ceiling

You are 3 years and 9 months away from age 70. Social Security retirement benefits generally stop increasing because of delayed claiming after this age.

Your spouse

AGE 62

Social Security: earliest retirement claiming age

Your spouse is 4 months and 6 days away from age 62. Social Security retirement benefits can generally begin at this age if they meet the work-credit requirement—40 Social Security work credits for retirement, usually earned over at least about 10 years of work covered by Social Security because no more than four credits can be earned per year. They may want to confirm their Social Security earnings record; the credits establish eligibility, not the benefit amount.

AGE 65

Medicare

Your spouse is 3 years, 4 months, and 6 days away from age 65. Medicare eligibility generally begins at this age. The Initial Enrollment Period generally lasts seven months, beginning three months before the month they turn 65 and ending three months after it.

AGE 67

Social Security: full retirement age

Your spouse is 5 years, 4 months, and 6 days away from age 67. This is their Social Security full retirement age under the general birth-year rules. Starting retirement benefits before full retirement age generally reduces the monthly amount; delaying after full retirement age can increase it until age 70.

AGE 70

Social Security: delayed-claiming ceiling

Your spouse is 8 years, 4 months, and 6 days away from age 70. Social Security retirement benefits generally stop increasing because of delayed claiming after this age.

Household timing: Your Medicare age-65 milestones are 4 years, 7 months, and 6 days apart. One milestone has already passed and the other is still ahead, so the household has one remaining Medicare transition to plan rather than two future transitions.

Check each adult's Social Security earnings record and benefit estimates, then review claiming and Medicare timing with Social Security, Medicare, a benefits counselor, or financial professional. Health, longevity, taxes, household coordination, existing coverage, and cash-flow needs can change the best timing decision.

Things to Think About for Retirement

Because you indicated that you are already retired, this retirement summary highlights the state-level issues that can matter most to the durability of your retirement plan. It does not recommend any state here; it shows what [State Match](#) and the premium reports should test for you.

Retirement taxes: compare how a state treats the retirement income you actually expect to use, including Social Security, pensions, and IRA or 401(k) withdrawals where relevant. Property taxes and senior homestead, freeze, exemption, or deferral programs can matter just as much as the headline income-tax rate.

Estate and inheritance taxes: if you have substantial assets, you may want to give extra weight to states with no or low state estate or inheritance taxes, while also considering the rest of your estate plan and getting individualized legal or tax advice where appropriate.

Housing and fixed-income affordability: look beyond rent or purchase price to renters or homeowners insurance, utilities, healthcare, transportation, taxes, and whether recurring retirement income still leaves enough breathing room for ordinary life and future care needs.

Healthcare and aging in place: compare access to hospitals, specialists, geriatric and cardiac care, prescription continuity, and how practical it would be to reach higher-level care if you eventually prefer a smaller town or rural setting.

Long-term care: investigate the local availability and cost of in-home care, assisted living, memory care, and nursing care. If long-term-care insurance fits your financial plan, you may want to investigate policies that include a meaningful in-home-care benefit rather than assuming institutional care will be the only option.

Climate and independence: mild winters can reduce snow-and-ice burdens for some retirees, but summer heat, wildfire smoke, hurricanes, flooding, altitude, and other hazards can matter too. Think about the climate you would want not only now, but if driving, mobility, or health becomes more difficult later.

Transportation, safety, and daily life: consider whether errands, appointments, recreation, and social life remain workable if you drive less in the future, along with the local safety conditions that matter to your household.

Community and lifestyle: consider whether the places you are likely to live offer the recreation, culture, social connection, and age-friendly infrastructure you want for a long retirement.

Domicile and legal housekeeping: once a destination becomes serious, verify residency and domicile steps, homestead rules, beneficiary and estate documents, vehicle and licensing changes, and any other state-law issues that affect a long-term home.

LOCATION ADVANTAGE

Where your money may go further

Your questionnaire identifies about \$104,000 in stated recurring annual household income and says that a total monthly spending range of \$1,500–\$2,000 would still feel comfortable. For this Big Picture, StateMatcher uses \$24,000 a year—the upper end of that range—as a transparent reference-spending scenario. It then translates that scenario through each example state's real cost ratios and compares the result with the household's modeled after-tax destination income. The two unidentified state examples below show what that spending discipline could mean for annual financial headroom.

What the right location could change

Location Advantage shows how much the state you choose can change what your money can do. These examples use the upper end of your stated comfortable budget, adjust it for each state's cost levels, and compare it with modeled after-tax income. The states stay anonymous because this is an illustration, not a prediction of your [State Match](#) results.

STATE A

Reference annual spending **\$24,000**

Modeled after-tax income **\$96,491**

Comparable spending **\$19,743–\$23,606**

The bars use the midpoint of each displayed range for a quick visual comparison.

Potential annual surplus

\$72,885–\$76,748

If the annual range stayed broadly similar:

5 years

\$364,425–\$383,740

10 years

\$728,850–\$767,480

15 years

\$1,093,275–\$1,151,220

20 years

\$1,457,700–\$1,534,960

STATE B

Reference annual spending **\$24,000**

Modeled after-tax income **\$94,713–\$96,148**

Comparable spending **\$20,457–\$24,459**

The bars use the midpoint of each displayed range for a quick visual comparison.

Potential annual surplus

\$70,254–\$75,691

If the annual range stayed broadly similar:

5 years

\$351,270–\$378,455

10 years

\$702,540–\$756,910

15 years

\$1,053,810–\$1,135,365

20 years

\$1,405,080–\$1,513,820

What this shows: A simple example of how your stated budget could stretch differently from state to state. The long-term totals repeat the yearly difference; they are not forecasts.

What [State Match](#) adds: [State Match](#) compares all 51 jurisdictions using your fuller recurring costs and the other needs in your questionnaire.

What comes next: Premium reports add destination-specific taxes and deeper local analysis.

BEYOND THE STATE AVERAGES

What the state numbers don't tell you

The figures on the previous page are a useful first screen, not the final answer. A state can look inexpensive overall and still be a poor fit once you look at the places where you would actually live. The next step is to test the numbers against real rentals, healthcare access, transportation, and the other needs in your questionnaire.

Rental reality

Statewide costs are only a starting point. Check whether the kind of rental you want is actually available in realistic neighborhoods, what the full monthly cost is, and whether the lease terms work for you.

Healthcare reality

Good statewide healthcare numbers do not guarantee easy access where you live. Look at the actual provider network, appointment availability, and travel time in the communities you are considering.

Transportation & daily life

A cheaper location can become less attractive if everyday errands require a lot of driving or travel. Think about groceries, healthcare, services, and the places you would use regularly.

Insurance & utilities

Rent or a home price is only part of the monthly cost. Insurance, utilities, local fees, and other recurring expenses can change the real affordability of a place.

How [State Match](#) uses this: [State Match](#) combines the state-level financial picture with the other priorities in your questionnaire and then looks inside promising states for communities where those pieces are more likely to work together.

What deserves a closer look

Medicaid after an interstate move

Your questionnaire identifies Medicaid as current coverage. Medicaid is administered through state programs and does not simply transfer: you must apply and qualify in the destination state. Eligibility rules and provider access differ, so your recorded household income makes the applicable eligibility category especially important to establish. You have already reached Medicare age; that does not establish Medicare enrollment or dual eligibility, but Medicare/Medicaid coordination should be verified. [State Match](#) will help identify the relevant eligibility and coverage-transition questions, with final qualification confirmed by the destination program. You have not identified current waiver or disability-service reliance, so those supports should not be assumed.

REALITY TEST

What could make a promising place fail

A state can look promising on paper and still fall short of what matters to you if:

Your selected \$1,500–\$2,000 monthly spending range may go further in some states than others, but the advantage can shrink if healthcare, taxes, transportation, or other recurring costs are overlooked. [State Match](#) can help find places where the full budget and your other needs fit together.

Cheap rent alone is not enough if the housing limits in your questionnaire push you too far from healthcare, transportation, community, or the places you would actually want to live.

The retirement-income plan also has to survive the move: a state can look affordable and still be a poor fit if taxes, healthcare, insurance, housing, or other recurring costs reduce the income you are counting on.

A lower-cost destination is no bargain if the healthcare continuity identified in your questionnaire breaks down because insurance, medication, specialists, or ongoing care are not dependable where you could realistically live.

This move has to work for the household as a whole. A destination can look promising on paper and still fail if the housing, healthcare, transportation, affordability, or other needs actually triggered in your questionnaire do not hold together.

QUESTIONS FOR STATE MATCH

What your State Match report will explore

Which states are most likely to leave the household with money left over year after year, based on likely income and recurring costs, without sacrificing the other needs actually triggered in the questionnaire?

Where can two adults find suitable long-term apartments or condos within your \$800–\$1,200 monthly housing range, including pet policies, added charges, and renewal terms?

Which small or midsize cities combine realistic rental options with accessible healthcare providers and practical access to higher-level care?

Where would building accessibility, nearby services, and transportation make your aging-in-place goal realistic, rather than requiring another move as your needs change?

NEXT STEP

Ready to see which states hold up?

Why [State Match](#) is different

[State Match](#) takes the questionnaire as a whole and tests the important needs together across all 51 jurisdictions. That includes about \$104,000 in stated annual recurring income, healthcare needs, retirement and long-term affordability, Medicaid and state-program continuity. [State Match](#) also looks across all 51 jurisdictions for places where likely household income has the strongest chance of staying ahead of modeled recurring costs year after year. At the Match level, that is a projected gross surplus or shortfall before personal income taxes; premium reports go deeper by estimating taxes too, so you can see the more realistic net result.

Your interstate fit profile

The state is only half the story. [State Match](#) also looks inside promising states for the metros and communities where the household could realistically live, because healthcare, housing, safety, transportation, aging in place, and day-to-day costs can change the answer.

When one state becomes serious

If one state becomes serious, [StateMatcher Deep Dive](#) can pressure-test it in greater detail. If two remain close, [StateMatcher Compare](#) can make the tradeoffs clear. Once a destination is chosen, [StateMatcher Action Plan](#) can organize what to verify, what to do first, and how to sequence healthcare, housing, retirement and aging-in-place needs, and other practical steps.

Find My Best-Fit States