

Massachusetts is Ranked the Best State for New Parents in 2025

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Having a child is a milestone moment for families, but in 2025, it also represents one of the most expensive financial challenges many will face. With inflation driving up hospital bills, insurance premiums, and childcare rates, location matters more than ever for parents trying to manage costs without sacrificing quality care.

According to WalletHub's latest nationwide comparison, Massachusetts emerged as the top-ranked state for new parents this year, followed by North Dakota and Minnesota. The study evaluated all 50 states plus Washington, D.C., across 31 indicators, including hospital delivery costs, infant health outcomes, childcare affordability, parental leave policies, and overall cost of living.

The average cost for a conventional hospital delivery in the U.S. now exceeds \$2,600 with insurance, and can soar past \$15,000 without coverage. But the gap between the most and least affordable states is stark, a reality underscored in WalletHub's findings.

Massachusetts claimed the top spot thanks to world-class medical facilities, strong neonatal care, and robust support programs for new parents. The Bay State holds the lowest infant mortality rate in the country, high vaccination rates for children under three, and access to Medicaid-covered parenting programs. It was also ranked #1 for overall healthcare quality and family-friendliness, making it an attractive choice for raising children long-term.

North Dakota, which ranked second overall, stood out for its cost advantages. It placed fourth in affordability and recorded the nation's lowest average price for a standard delivery without complications, \$7,500, compared to highs reaching \$27,000 in other states. The state also offers low C-section rates, comparatively inexpensive childcare averaging \$17.56 per hour, and strong community resources for families.

Minnesota secured third place, driven by exceptional healthcare access and affordable insurance premiums, averaging just \$355 per month. Expectant mothers benefit from the second-lowest maternal mortality rate in the country, along with a strong presence of OB-GYNs, pediatricians, and accredited childcare facilities. The state ranked second in family-friendliness, behind Massachusetts.

At the other end of the spectrum, Mississippi ranked last, burdened by poor healthcare outcomes and limited family support infrastructure. Alabama, Nevada, South Carolina, and Georgia also landed in the bottom five, signaling serious challenges for parents in those states.

The report makes clear that while bringing a child into the world is a personal choice, the state in which it happens can dramatically shape the financial and practical realities of

those early years. For families looking to balance costs with quality care, states like Massachusetts, North Dakota, and Minnesota set the current standard.