STATEMATCHER REALITY CHECK

Your Reality Check

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.

WHAT YOUR QUESTIONNAIRE SAYS

What matters most in your situation

ESSENTIAL

A shared job market for a plumber, a family-law lawyer, and a dentist

Your questionnaire shows three relocating workers who need destination-tied, in-person work: a plumber, a lawyer in family law, and a dentist. Together, the recorded minimum local-income target is about $235,000 a year, with commute limits of roughly 60, 30, and 55 minutes. That means the right place cannot be good for only one career. States and metros differ in construction demand, legal-market depth, dental hiring, licensing rules, credential transfer, and commute patterns. The better fit is a metro where all three workers have real options at the same time.

ESSENTIAL

Income and taxes that leave real breathing room

Your questionnaire identifies about $407,000 a year in stated recurring household income, including investment income and work income, but it also notes that some amounts are mixed between gross and after-tax figures. That matters because gross income is not spendable income. States differ in income taxes, property taxes, sales taxes, retirement-income treatment, insurance costs, and the cost of everyday services. A strong candidate has to preserve the household’s cushion after taxes, healthcare, housing, transportation, and job-related costs are counted together.

ESSENTIAL

Schools through grade 12 without breaking the housing plan

A school need is present in the profile, but the likely entry grade is not available here, so that piece should be established before comparing districts. The planning horizon still runs through grade 12. States and districts differ in academic performance, services, enrollment rules, transportation, attendance boundaries, and how much housing costs rise inside stronger districts. The best-aligned places are not simply the ones with strong schools; they are the ones where school quality, housing, commute, and household budget can all hold together at the actual address level.

ESSENTIAL

Healthcare and medication continuity after the move

Because the profile flags ongoing medical needs and medication continuity, healthcare cannot be treated as a general quality-of-life item. States and metros differ in insurer participation, provider networks, specialist supply, pharmacy access, prior-authorization patterns, and how easy it is to establish care quickly after arrival. A state with excellent hospitals can still be a poor fit if the needed specialists are far away, the right medications are hard to continue, or the transition creates a treatment gap. The better fit is a place with a practical coverage-and-provider path.

ESSENTIAL

A legal fit for your civil union and the lifestyle rules you selected

Your questionnaire identifies an existing civil union, and it also indicates that marijuana and firearms laws matter to you. Those are state-law issues, not just cultural preferences. Civil unions do not have the same nationwide recognition baseline as marriage, and states can handle property, healthcare authority, taxes, benefits, and survivor rights differently. States also vary widely in marijuana and firearms rules, and a place that is permissive on one may be restrictive on the other. The right match has to fit the specific legal consequences that matter in daily life.

ESSENTIAL

Housing that supports work, school, care, and the household budget

Because this move involves a spouse or partner, three destination-tied workers, school planning, healthcare continuity, and a defined spending comfort range, housing has to do more than look affordable on paper. States and local markets differ in rents, home prices, property taxes, homeowners insurance, flood or wildfire exposure, commute patterns, and the price premium for stronger school districts or better medical access. A serious candidate needs realistic housing in communities where the household can reach jobs, schools, care, and everyday services without giving back the savings elsewhere.

THE REAL COMBINATION

What has to work at the same time

This move is mainly a coordination problem. The strongest state for one worker, one school district, or one cost category may still fail if the other workers, healthcare needs, legal relationship, and household budget do not work in the same real metro area.

The income picture gives you useful flexibility, but the mixed gross-and-after-tax reporting means the final fit has to be checked after taxes and recurring costs. A high-income household can still feel squeezed if housing, healthcare, insurance, commuting, or licensing costs rise together.

Several of your most important issues change by state and then again by metro, district, employer, network, or address. That is why broad impressions about affordability, politics, healthcare, or schools are not enough for this profile.

Your questionnaire indicates that a progressive or left-leaning political environment matters. A city, town, or region can suit that outlook very well even when the state as a whole does not. But statewide law and policy still shape taxes, healthcare, education, civil-rights protections, firearms and marijuana rules, labor and professional rules, and other parts of daily life. When political alignment is an important part of fit, the cleanest result may be a state whose broader policy environment works for you and a community within it whose local culture also feels compatible.

ROOM TO WORK

Where your plan has room to work

Your questionnaire gives a unusually concrete planning base: a stated recurring-income picture, specific minimum income targets for local work, named occupations, and commute limits. That makes the search more testable and less dependent on vague impressions.

The household appears to have meaningful income flexibility, including mostly stable portable income and investment income, even though the exact after-tax picture still needs to be tightened. That kind of cushion can widen the field if the essential work, healthcare, school, and legal issues also line up.

The major deal-breakers are visible early: shared job-market depth, school continuity, healthcare and medication continuity, civil-union recognition, and selected lifestyle laws. Clear constraints are helpful because they make it easier to rule out places that only look good at first glance.

BENEFITS TIMING

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 in your questionnaire; 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 are 6 years, 1 month, and 10 days away from age 62. Social Security retirement benefits can generally begin at this age if you 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. You may want to confirm your Social Security earnings record; the credits establish eligibility, not the benefit amount.

AGE 65

Medicare

You are 9 years, 1 month, and 10 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 you turn 65 and ending three months after it.

AGE 67

Social Security: full retirement age

You are 11 years, 1 month, and 10 days 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 14 years, 1 month, and 10 days away from age 70. Social Security retirement benefits generally stop increasing because of delayed claiming after this age.

Your partner

AGE 62

Social Security: earliest retirement claiming age

Your partner is 9 months and 20 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 partner is 3 years, 9 months, and 20 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 partner is 5 years, 9 months, and 20 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 partner is 8 years, 9 months, and 20 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 5 years, 3 months, and 21 days apart, so the household may need to plan two separate healthcare transitions rather than assume Medicare begins for both adults at the same time.

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, work, longevity, taxes, household coordination, existing coverage, and cash-flow needs can change the best timing decision.

LOCATION ADVANTAGE

Where your money may go further

Your questionnaire identifies about $407,000 in stated recurring annual household income and says that a total monthly spending range of $2,000–$3,000 would still feel comfortable. For this Reality Check, StateMatcher uses $36,000 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 is the idea that choosing the right state can materially change what your income can do. These two examples start with the upper end of the spending range you said would feel comfortable, translate that annual reference scenario through each state's real StateMatcher cost ratios, and compare it with modeled after-tax destination income. The state names are withheld because the examples illustrate financial possibility; they are not predictions of which states State Match will recommend.

STATE A

Reference annual spending	**$36,000**
Comparable spending here	**$32,729–$39,132**
Modeled after-tax income	**$121,325–$249,710**

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Comparable spending **$32,729–$39,132**

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

Potential annual surplus

$82,193–$216,981

If the annual range stayed broadly similar:

5 years $410,965–$1,084,905	**10 years** $821,930–$2,169,810
15 years $1,232,895–$3,254,715	**20 years** $1,643,860–$4,339,620

STATE B

Reference annual spending	**$36,000**
Comparable spending here	**$32,887–$39,321**
Modeled after-tax income	**$131,814–$264,678**

Modeled after-tax income **$131,814–$264,678**

Comparable spending **$32,887–$39,321**

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

Potential annual surplus

$92,493–$231,791

If the annual range stayed broadly similar:

5 years $462,465–$1,158,955	**10 years** $924,930–$2,317,910
15 years $1,387,395–$3,476,865	**20 years** $1,849,860–$4,635,820

How to read these examples: This is a spending-discipline scenario based on the upper end of the comfortable spending range in your questionnaire, translated through each state's real cost ratios. It is not the full destination household-cost model used in State Match. The 5-, 10-, 15-, and 20-year figures are straight-line illustrations, not forecasts; they do not compound investment returns, inflation, salary growth, home appreciation, tax-law changes, or household changes.

State Match looks across all 51 jurisdictions for the places where your household has the strongest overall fit and the best chance of keeping income ahead of recurring costs year after year. The anonymous examples above are narrow after-tax spending scenarios, not full destination budgets. State Match uses the fuller recurring-cost model and shows a projected gross surplus or shortfall before personal income taxes; premium StateMatcher reports then add destination-specific tax estimates to show the deeper net result.

State Match can look across all 51 jurisdictions for states where likely income has the strongest chance of staying ahead of modeled recurring costs year after year, while still weighing jobs, schools, healthcare, housing, safety, legal needs, and the rest of the questionnaire. Match uses a before-tax screening surplus or shortfall; premium StateMatcher reports go deeper after taxes.

ISSUES TO VALIDATE

What deserves a closer look

Ongoing conditions and coverage continuity

Because ongoing medical needs are present, the move needs a coverage plan, not just a list of good hospitals. State Match will look at provider networks, specialist access, plan changes, prior authorization, and whether treatment could be interrupted during the move. ACA-compliant major medical plans generally cannot exclude pre-existing conditions, but the exact plan still matters, and employer waiting periods, age-related eligibility rules, non-ACA options, specialist continuity, and sustainable out-of-pocket costs should all be checked before committing.

Medication continuity

The medication question is practical and time-sensitive: can the exact drug, formulation, dose, prescriber relationship, monitoring, pharmacy access, and insurance coverage continue without a dangerous gap? States and networks can differ in formularies, prior authorization, prescriber availability, controlled-medication rules where relevant, and pharmacy access. State Match will focus on where the household can build a safe transition plan, including any bridge supply needed while new providers and approvals are put in place.

Interstate recognition of your existing legal relationship

A civil union does not carry the same nationwide recognition baseline as marriage. State Match will answer how each serious candidate treats the existing status for inheritance and survivor rights, healthcare authority and next-of-kin status, property and dissolution, taxes, benefits, insurance, parentage where relevant, and other state-law consequences. General social friendliness cannot answer this question by itself; the issue is whether the legal status works in everyday administration and in high-stakes moments.

REALITY TEST

What could make a promising place fail

A state can look promising on paper and still fail your Reality Check if:

The income plan in your questionnaire also has to survive the move: a state can look affordable and still be a poor fit if taxes, licensing, remote-work rules, or employment conditions weaken 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 good for one person and still fail the family needs identified in your questionnaire if school, dependent, partner, care, or everyday household needs do not hold together.

The issue flagged in your questionnaire still has to fit the specific laws and lifestyle rules marked as important in the questionnaire in real life, not just look good on paper.

The $407,000 recurring-income base and $2,000–$3,000 monthly comfort range in your questionnaire can still lose their advantage if taxes, housing, healthcare, transportation, or other recurring costs eat through too much of that cushion.

QUESTIONS FOR STATE MATCH

What your State Match report will explore

Which states and metros have enough real job opportunities for plumber and dentist at the same time, with realistic pay, workable commutes, and manageable licensing or credential hurdles where they apply?

Where can State Match find metros and school districts with strong evidence across the youngest child's likely through grade 12, while keeping housing, commute, and any required school supports workable?

Which states recognize the existing civil union for healthcare authority, survivor rights, benefits, taxes, property, insurance, parentage where relevant, and other practical state-law consequences?

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 $407,000 in stated annual recurring income, healthcare needs, the lifestyle laws marked as important, retirement and long-term affordability. State Match can look for metros and school districts with strong performance evidence from the likely through grade 12, then weigh those school options against housing and commute. State Match can compare states and metros for plumber and dentist together, looking at enough employers and job options, realistic pay, licensing or credential hurdles, workable commutes and a combined minimum local-income target of about $235,000. 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 school districts, jobs, healthcare, housing, safety, commute, 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, work, school, and other practical steps.

Find My Best-Fit States