

ACTIVE ADULTS REALTY

MASTER STATE-BY-STATE RELOCATION COMPARISON | 2026 FORECAST

Choosing your retirement destination is about more than just finding a house—it's about the "Total Cost of Living." This master guide compares the states people are leaving (The North) against the top retirement competitors (The South) and the First State.

State	Income Tax	Sales Tax	Social Security Tax	Eff. Property Tax	Avg. Home Insurance
Delaware	2.2% - 6.6%	0% (Tax-Free)	None	0.51%	\$1,100
Florida	0%	6.0% - 8.0%	None	0.76%	\$7,136+
North Carolina	3.99% (Flat)	~7.0%	None	0.66%	\$1,600
South Carolina	0% - 6.0%	~7.0%	None	0.44%	\$2,300
New Jersey	1.4% - 10.75%	6.625%	None	2.49%	\$1,400
New York	4.0% - 10.9%	4.0% - 8.8%	None	1.73%	\$1,900
Pennsylvania	3.07% (Flat)	6.0%	None	1.50%	\$1,300
Maryland	2.0% - 5.75%	6.0%	None*	1.09%	\$1,450

*Figures are based on 2026 projections and average statewide data. Maryland's Social Security treatment varies based on income levels and pension exclusions.

The "Lighthouse" Insights

1. The North-to-South Savings

Moving from **New Jersey** to **Delaware** on a \$500k home can save a retiree approximately **\$10,000 per year** in property taxes alone. That is \$100,000 back in your pocket over a 10-year retirement.

2. The Florida Insurance Factor

While Florida offers 0% income tax, the average home insurance premium is nearly **7 times more expensive** than in Delaware. This "Hurricane Premium" often wipes out the income tax savings entirely.

3. The 0% Sales Tax Advantage

For those coming from **PA, NY, or MD**, the move to Delaware is an immediate **6% to 8% raise** on your spending power. For a couple spending \$2k/month on taxable goods, that is nearly \$2,000 in "found money" every year.

4. The Pennsylvania "Lifestyle" Pivot

Pennsylvania is a strong retirement competitor, but landlocked. Delaware offers the same tax-friendly environment *plus* the beaches, canals, and a high-energy coastal lifestyle.