



Real Estate

## America's Best Places To Raise A Family

Zack O'Malley Greenburg 06.30.08, 6:00 PM ET

Steve Schwartz and his wife, Lori, have spent the last 30 years running Schwartz's Bait and Tackle in Noblesville, Ind. Just 15 miles north of downtown Indianapolis, they sell fishing equipment and rent canoes to locals like Indianapolis Colts kicker Adam Vinatieri and former Formula One racer Derek Daly.

They've also discovered something most Americans are still searching for: the ideal place to raise a family. Their sons, Pete and Eddie, 26 and 22, who still help out at the store, are the products of an idyllic upbringing in Hamilton County,

"It's the best of the best," says the 47-year-old Schwartz, also a Hamilton County councilman, referring to the area and its quaint hamlets, low crime and desirable cost of living. "It's a great place to raise your family. It's safe, it's fun, it's affordable and it's growing."

### In Depth: America's Best Places To Raise A Family

It's qualities like these that landed [Hamilton County](#) atop Forbes' list. [Ozaukee County, Wis.](#), and [Johnson County, Kan.](#) came in second and third. All earn high marks for their low cost of living, reasonably priced homes and short commute times. They also offer terrific schools, one of the most important characteristics to consider when choosing a place to raise a family.

"What parents need to look for are communities that have the resources to promote physical, social and cognitive development," says Dr. Margo Napoletano, a San Diego-based psychologist with 20 years of experience specializing in children and their families. "This includes a strong school system that provides after-school programs."

### Behind The Numbers

Forbes' rankings are skewed toward counties with good school districts. Using research provided by the Tax Foundation, a nonpartisan tax research group based in Washington, D.C., we started with a list of the nation's counties with populations over 65,000. To eliminate under-funded school districts, we isolated 97 counties where more than half of per-pupil spending comes from property taxes.

Next, we knocked off all the counties with average SAT scores under 1,050 (math and verbal combined) or average ACT scores under 22, leaving us with 51 counties.

Raising a happy family requires more than just a good school system. With that in mind, we ranked the remaining counties using 10 data points: cost of living, graduation rate, standardized scores, home price, property tax rate as a percentage of median home price, percentage of homes occupied by owner, per-capita income, air quality, crime rate and commute time.

A long commute "can certainly contribute to stress on a family," says Napoletano. "If you come home and the kids are already in bed, that detracts from family life, both psychologically and economically, especially considering today's gas prices."

Some of the most posh counties in the nation didn't make the cut because their rankings were tainted by outrageous home prices or lengthy commutes. Westchester County, N.Y., home to ritzy enclaves like Chappaqua and Scarsdale, was sunk by a 31-minute average commute time and a median home price approaching \$600,000. Fairfax County, Va., suffered a similar fate.

***What do you think makes a good place to raise a family? And where? Weigh in. Post your thoughts in the Reader Comment section below.***

Other swank suburbs made our list. Because of an outstanding school system and abundant employment opportunities, [Marin County, Calif.](#), cracked the top 20 despite a whopping median home price of \$901,900. [Montgomery County, Pa.](#), famous for its sumptuous Main Line suburbs and the King of Prussia Mall, made the top 10 with solid scores across the board and a median home price less than a third of Marin's.

There are, of course, scores of other, more personal factors to consider: political atmosphere, religious climate, proximity to friends and family, and community personality, to name a few. But don't forget the obvious ones.

"Consider parks, consider recreation programs, consider shopping malls," says Napoletano. "Teenagers love to hang out with their friends at shopping malls. That can promote social development too."

## **In Depth: America's Best Places To Raise A Family**

### **1. Hamilton County, Ind.**

Population: 250,979

Located just north of Indianapolis, Hamilton County tops our list with impressive scores in nine of our 10 categories. Aside from mediocre air quality, Hamilton offers eight quaint communities, a terrific school system, a short commute and low crime. The average home price of \$200,000 is a steal compared with Marin County's \$901,900.