

LIVING HEALTHY AND WEALTHY—

Tips to Enrich Your Life



BottomLineInc

CONTENTS

10 High-Protein Foods to Keep in Your Diet.....	3
Stretches for Lower-Back Pain.....	4
Urgent Care vs. the Emergency Room: How to Choose	5
What Causes Your Knee to Buckle?	6
How to Do a Backdoor Roth IRA.....	8
Best and Worst States to Retire	9
Gift Tax Rules: How to Gift Money to Family.....	11
The 10 Most—and Least—Affordable Places to Live in the US	13
Which Are the Most Reliable Car Brands?.....	16
Global Entry vs. TSA PreCheck: Pros and Cons of Each	17



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10 High-Protein Foods to Keep in Your Diet

Lisa R. Young, PhD, RDN, CDN/LDN • New York University

With so much “diet” talk revolving around fat and carb intake, protein can get lost in the shuffle. But there are reasons it’s called an essential nutrient.

What does protein do?

The body uses protein for growth, maintenance and repair, but, even better, high-protein foods help you feel full.

TOP 10 HIGH-PROTEIN FOODS

- | | |
|----------------------------|------------------|
| 1. Skinless chicken breast | 6. Yogurt |
| 2. Lean beef | 7. Barley |
| 3. Tuna filet | 8. Hemp seeds |
| 4. Edamame | 9. Peanut butter |
| 5. Tempeh | 10. Eggs |

How much protein should I eat every day?

The standard recommendation for daily protein intake is 0.8 grams for every kilogram of bodyweight (multiply your weight in pounds by 0.453 to see how many kilos you weigh). But that recommendation is a bit on the low side so think of it more as the minimum. After age 35, everyone—men and women equally—needs to counteract the yearly loss of muscle by eating closer to 1 to 1.2 grams of protein per kilo. This will enable you to stay active and take the best care of yourself.

If you’re battling sarcopenia (loss of muscle tissue) or are taking a GLP-1 medication such as Ozempic or Wegovy (which causes muscle as well as fat loss), you’re likely to need 1.5 grams per kilo, about double the minimum. Ask your doctor or a registered dietitian for personalized guidelines in these situations (you’ll also benefit from strength training). *Rule of thumb:* Aim to eat protein-rich foods at every meal and snack. And

since GLP-1s slash appetite, having smaller but more frequent meals will help you meet your protein needs even if you don’t eat three big meals a day.

10 Top High-Protein Foods

Eating a variety of foods high in protein is a great way to satisfy your appetite and your body’s nutritional needs. Start with these 10 great choices, many of which have some fat and/or fiber to add to that feeling of satisfaction.

► Skinless chicken breast

A three-ounce serving has 25 grams of protein. Fresh turkey breast offers almost as much—but avoid the deli versions, which have salt and other additives.

► Lean beef

The leanest cuts, such as top and bottom round and round tip, provide 23 grams of protein in three ounces. Since these cuts have the least amount of fat, one or two three-ounce servings a week can be part of most people’s diets. Sirloin steak and lamb tenderloin are other lower-fat red meat options. Because beef is higher in saturated fats than other protein options like fish or chicken, it’s best to limit beef if you have high cholesterol.

► Tuna filet

Both fish and shellfish are rich in protein. Tuna has 20 grams of protein in a three-ounce serving—canned tuna is good for you, too. Shellfish does contain cholesterol, but it is low in saturated fat, which is associated with high blood cholesterol, and is safe unless your doctor has told you otherwise.

► Edamame

Soybeans are a top plant-based protein, and 1 cup provides over 18 grams of protein. Soybeans fall under the umbrella of legumes, along with all types of lentils, beans, split peas and chickpeas—these average about 9 protein grams in 3.5 ounces. Roasted chickpeas and hummus make great protein-rich snacks.

► Tempeh

Tempeh is a fermented food made from whole soybeans. A 3.5-ounce serving of tempeh has between 15 and 18 grams of protein—that’s much more than tofu and soy milk. Because some brands of tempeh include brown rice and other ingredients, read labels to know what you’re getting.

► Yogurt

A 3.5-ounce serving of yogurt has 10 protein grams, on average, with Greek yogurt containing slightly more protein. Go for yogurt with 2% milkfat, which will be more satiating than the fat-free versions. If you’re not wild about plain, try lower-sugar vanilla and add your own fruit. Avoid the sugar-laden fruit-on-the-bottom variety. Other high-protein dairy options include milk, cottage cheese and ricotta. Surprisingly, a one-ounce chunk of Parmigiano-Reggiano (true parmesan cheese) has 10 grams of protein.

► Barley

When it comes to whole grains, cooked pearled barley offers 3.55 grams in one cup. Cooked, roasted buckwheat groats offer 5.68 grams, cooked bulgur offers 5.6 grams, and cooked rolled oats pack in nearly 6 grams. Though cooking times vary by grain, it's easy to make a large batch that will last a few days.

► Hemp seeds

Seeds are a great protein-rich snack and can be eaten right out of the bag. Hemp seeds have 9 grams of protein per ounce. Other top choices are pumpkin seeds and sunflower seeds. One-quarter cup of dry quinoa (yes, it's technically a seed) delivers 6 grams (cook it before eating).

► Peanut butter

There are 7 grams of protein in two tablespoons of peanut butter (no sugar added, please) or one ounce of peanuts. Pistachios and almonds have 6 grams, while hazelnuts, cashews and walnuts have just over 4 grams. Because nuts are especially calorie-dense, practice portion control. Nuts make a great high-protein snack and a crunchy topping for cooked or cold grains.

► Eggs

A large egg has 6 grams of protein. Since the egg white alone delivers 3.6 grams, egg whites are a great option if you need to watch your intake of saturated fat and cholesterol.



Stretches for Lower-Back Pain

Jonathan Su, DPT

Lower-back pain is figuratively, if not quite literally, a major pain in the backside. It doesn't just cause discomfort...it can make it difficult to live an active, enjoyable, productive life. And it affects more than half a billion people each year, making it the single most common cause of disability, according to the World Health Organization.

An online search will turn up many potential stretches for lower-back pain—but which are best for your pain or for avoiding lower-back problems in the first place? Rather

than search for the single best stretch, our *Bottom Line* expert Jonathan Su, DPT, says it is worth doing three, one for each of the three main movements that lower backs must make—forward bending...side leaning...and twisting.

If you are currently enduring lower back soreness or stiffness, perform each of the following stretches several times a day. When your back begins to feel better, you likely can reduce that to once a day or even every other day. Once the pain is well in the past—or if you've never had lower-back issues and you want to keep it that way—performing these exercises once or twice a week should be sufficient. But listen to what your back pain is telling you—if reducing the frequency of stretching leads to a rebound in lower-back pain or stiffness, increase the frequency.

Helpful: You might discover that one of the following stretches addresses your lower-back pain more effectively than the others. It's fine to focus mainly on that exercise but try to perform the other two at least occasionally for the sake of overall lower-back fitness.

Supine Spinal Twist

Lay flat on your back on the floor or a mat with your feet and legs together and your arms pointing straight out from your shoulders, palms facing downward, so your body forms a "T." With your legs together, lift your knees upward until your knees and hips both are at 90-degree angles. While maintaining the 90-degree angles of your knees and hips and keeping your legs together, slowly and gently drop your knees to the floor to your right side. Your upper body, including both shoulders, arms and palms, should remain flat on the floor during this movement—it's accomplished by twisting the spine, not rolling to the side. Keep your legs and feet together. The right side of your right knee and leg should end up on the floor, your left knee and leg stacked on top of the right. You may feel a stretch not only in your back but also in your left hip or shoulder. Hold this position for approximately one minute...slowly return to the upper legs vertical and lower legs perpendicular to the floor. Repeat the stretch to your left side.



If you struggle with this exercise: If your back is too stiff for your knees and legs to twist all the way to the floor—and/or your muscles are too weak or sore to hold the positions described—use the following variation instead...

Start with your upper body and arms flat on the floor in a T position, palms down, as above. But instead of bringing your knees and hips into 90-degree angles, bend your knees so that the bottoms of your feet are flat on the floor and your knees point up toward the ceiling. Without altering the angles of your hips and knees, slowly and gently lower your knees to the right by twisting your spine—as above, your arms, shoulders and upper body

should remain flat on the floor. Hold for one minute, then repeat to the left. *If you can't twist far enough to lower your knees all the way to the floor:* Lower them as close to the floor as you can with only moderate discomfort and hold that position. The side of one foot remains on the floor in this variation, making it much easier to hold a not-all-the-way-to-the-floor leg position for a full minute. You likely will be able to lower your knees a little bit farther each time you try this stretch. Every now and then, attempt the feet-raised version of the stretch described above and switch to that when you discover that it's achievable.



Knee-to-Chest Stretch

Lie flat on your back on the floor or a mat. Slowly lift your knees toward your chest. Wrap your arms around your legs and use your arms to gently draw your knees even closer to your chest and also to pull your knees together, if they're not together already. Bring your knees as close to your chest as you can without causing more than slight discomfort. Hold that position for one minute...then slowly return your legs to an outstretched position. The knee-to-chest position provides a nice stretch for the lower back and hip muscles that we use to straighten back up from a forward bend. These muscles also help us maintain a standing position despite the downward pull of gravity.



If you struggle with this exercise: If you experience anything greater than modest discomfort when you follow the steps described above—or lack the flexibility to draw your knees anywhere close to your chest—use the following variation...

Get on your hands and knees, with your hands positioned directly below your shoulders and your knees hip-width apart. Slowly move your buttocks backward toward your heels—your head and torso will shift back and also lower during this movement. Leave your hands in their original position throughout, so your arms end up extended in front of you—you can use your hands to help push your torso backward. In yoga, this is known as the “Child’s Pose.” Hold the stretch for one minute, then slowly return to the starting position.



Occasionally attempt the knee-to-chest stretch described above and switch to that when your back regains sufficient flexibility to perform it without substantial discomfort.

Crossed-Leg Standing Side Bend

While standing, cross your left leg behind your right leg so that your left and right feet are next to each other

and facing forward, but on opposite sides than usual. Place your right hand on your waist and use it to push hips to your left as you extend your left arm up and over your head toward your right side. Your left biceps should be near or against your left ear, with your left hand and fingers more or less above your right shoulder. Hold this stretch for one minute and return to standing. Then reverse the position of your feet (cross your right leg behind your left leg) and repeat, stretching to your left. This is a great stretch for the *quadratus lumborum*, an often-overlooked muscle located alongside the spine in the lower back—it's among the muscles that's most often responsible for lower-back pain.



If you're worried about maintaining your balance during this stretch: Standing with your feet crossed can create a potential fall risk. If you have any balance concerns, perform this exercise close to a wall or counter where you can use the hand that's ideally placed on the waist and position it on this sturdy item for support instead.



Urgent Care vs. the Emergency Room: How to Choose

David Sherer, MD

When you need immediate medical attention for a sudden illness or injury, should you head to a hospital emergency room or to an urgent care clinic? It depends, says retired anesthesiologist David Sherer, MD.

When the ER Is Best

Hospital emergency rooms are better-staffed with board-certified physicians in multiple specialties...and better-equipped with access to operating rooms, CT and MRI scanners and other medical equipment than urgent care centers. That makes a nearby ER the go-to place for anyone experiencing symptoms of a potentially life-threatening condition, such as...

URGENT CARE	HOSPITAL ER
Sprains, strains	Shortness of breath
Small cuts	Chest pain or tightening
Sore throat pain	Tingling/numbness on one side
Ear pain	Sudden loss of speech or vision
Skin redness or swelling	Severe headache
Pelvic pain	Severe abdominal pain
Painful urination	Major traumatic injury
	Suspected poisoning or drug overdose

- **Shortness of breath.** Sudden, severe breathing difficulties can be caused by an asthma attack, allergic reaction, pneumonia, pulmonary embolism and other potentially dangerous conditions.
- **Pain or a sensation of tightness in the chest,** potentially radiating to the jaw or left arm, along with dizziness, may indicate a heart attack or other cardio event.
- **Sudden loss of speech or vision, difficulty speaking or understanding speech, tingling and/or numbness on one side of the body,** loss of ability to move a limb and/or a very severe headache are symptoms of stroke.
- **Severe abdominal pain,** especially when accompanied by fever, nausea and vomiting. These can be symptomatic of appendicitis, intestinal blockage, sepsis and other potentially serious conditions.
- **Major traumatic injury,** including any that cause uncontrolled bleeding from a cut or a broken bone that protrudes through the skin.
- **Suspected poisoning or drug overdose.**

When Urgent Care Is Best

Urgent care centers are for minor health problems, including sprains and strains...small cuts that might need stitches but that aren't bleeding profusely...persistent sore throat...pain suggestive of an ear infection...redness or swelling consistent with a skin infection...and pelvic pain, painful urination or other symptoms of urinary tract infection.

Urgent care centers also may be more conveniently located than local hospitals and less likely to have long wait times than crowded emergency rooms. Patients visiting urgent care clinics are typically seen within a few minutes, but only 41.8% of emergency room visits result in patients being seen within 15 minutes, according to the National Center for Health Statistics. No wonder then that the number of urgent care visits rose by around 40% between 2019 and 2023, according to a report from the health-care analytics firm Trilliant Health.

Waits at both urgent cares and emergency rooms are likely to get longer as the US population ages and because of the chronic shortage of doctors and nurses.

Keep in mind: While hospital emergency rooms generally are open day and night throughout the year, many urgent

care centers have limited hours. Check first to make sure the urgent care center you intend to visit is open.

Note: In urban areas, you'll likely have a choice between a nearby hospital emergency room and an urgent care center. But rural areas may lack urgent care clinics, so a hospital ER may be your only option. *Also:* If there's any doubt about the severity of the illness or injury, it's better to call 911 to request an ambulance than to drive yourself or someone else to the hospital.

What About Insurance?

Health insurance plans generally cover emergency room care for true emergencies, but not all plans cover treatment in urgent care centers. Before an urgent medical problem arises, check with your insurer about the specifics of your coverage. Federal law dictates that an emergency room must provide treatment for a potential emergency, but your health insurer may later deny coverage for the visit if it determines your situation was not an emergency. That said, these decisions may be appealed.

If you lack health insurance and must pay out of pocket, you'll spend less at an urgent care clinic than a hospital emergency room. ER visits typically run \$1,500 to \$3,000, according to **Bettercare.com**. Urgent care visits typically cost \$150 to \$250.



What Causes Your Knee to Buckle?

Jorge Chahla, MD, PhD • Midwest Orthopedics at Rush

Have you ever felt your knee just give out, leaving you struggling to stand? *Knee buckling* refers to the sensation of instability or sudden loss of stability in the knee joint, often causing the leg to give way momentarily while you are walking or doing other routine activities. This can happen for a variety of reasons, usually an injury or other damage to one of the knee's supportive structures, such

as a ligament or meniscus...or because the knee is weak from the effects of arthritis or a lack of muscle tone.

Bottom Line Personal asked orthopedic surgeon Jorge Chahla, MD, PhD, how this happens... what to do about it...and, better yet, how to prevent it.

What's Holding You Up?

The knee relies on key structures to function properly, and damage to any one of those structures from an accident or sports injury, for instance, can cause knee buckling.

► Ligaments

Each knee has four main ligaments—the medial and lateral collateral ligaments that provide stability against side-to-side forces...and the anterior and posterior cruciate ligaments—commonly known as the ACL and PCL, respectively—that maintain front-to-back stability. Damage to any of these structures can compromise a knee's stability and lead to sudden knee buckling and other symptoms.

The collateral ligaments are more likely to heal when the injury occurs on the inside of the knee than when the injury is to the anterior and posterior cruciate ligaments because they have better healing capacity in the surrounding tissues. Treatment strategies depend on the injury's severity and location and can range from immobilization using a hinged knee brace...to surgical repair or reconstruction, particularly when there is significant damage or instability.

ACL tears are commonly treated with ACL reconstruction, the best approach for restoring knee stability and function.

Partial, or incomplete, PCL injuries may be managed with conservative methods, such as bracing and physical therapy. The PCL's proximity to good blood supply, supported by the surrounding *synovium* (the soft lining of the joint), gives it a good chance of healing without surgery. In the case of a full-thickness PCL tears, surgical reconstruction is more likely, especially when there's also damage to other ligaments or a meniscus (see below).

Important: The trauma of an ACL or PCL injury increases risk for arthritis. While reconstruction cannot entirely prevent arthritis, it can significantly delay its onset by restoring stability and reducing the mechanical stress on the joint.

► Menisci

Although knee instability is frequently associated with ligament damage, it also can result from an injury to a *meniscus*. Each knee has two of these fibrocartilaginous structures, which serve as shock



absorbers and contribute to overall knee stability. A meniscus injury, from a sprain to a tear, can predispose the knee to buckling

episodes, and the greater the injury, the greater the instability. *Example:* Named for its floppy appearance, a bucket handle tear in the meniscus can lead not only to buckling but also catching or locking (when the flap of the meniscus gets caught in the knee joint and locks

it into one position). Tears require urgent repair, not only when you can't move the knee but even in less severe cases—delaying treatment diminishes the natural healing potential and can lead to poorer long-term outcomes.

► Existing arthritis and loss of cartilage

Osteoarthritis is a degenerative condition that causes loss of joint cartilage and ensuing pain as joint bones rub against each other. That pain can cause you to change the way you move and lead to muscle imbalances. This disruption in muscle coordination weakens the dynamic stabilizing forces of the knee, increasing the feeling of instability. Separately (though often simultaneously), uneven cartilage degeneration may alter joint mechanics, increasing instability and the perception of your knee buckling. Addressing all aspects of arthritis is needed to restore knee stability and function.

Don't Put Off Care

If you're experiencing episodes of knee buckling, consult an orthopedist to determine and address the cause. Repeated instability events can exacerbate cartilage damage, accelerating the development—or worsening—of arthritis. The orthopedist will do a thorough evaluation, including specific physical examination maneuvers, to make a precise diagnosis and create a tailored treatment plan that addresses your specific situation.



Protecting Your Knees

There are steps you can take to avoid knee buckling and instability. If you've already experienced knee buckling, exercises will likely be part of your treatment plan. Maintaining an active lifestyle and strengthening the muscles

around the knee play key roles in preventing injuries that could lead to knee buckling.

Strong leg muscles provide vital support to the knee joint, reducing ligament strain and cartilage damage. It is important to not only strengthen the quadriceps (the front thigh muscles) but also the hamstrings (the back thigh muscles). These muscles work together to stabilize the knee, especially during activities such as running or jumping. If one muscle group is much stronger than the other, it can lead to imbalances that increase injury risk.

If you're overweight, weight loss can have a significant positive impact, especially if you have arthritis. By reducing the load on the knee joint, you help decrease pain and inflammation, which can improve overall knee function and reduce the feeling of instability. This improvement in symptoms can lead to better gait mechanics, making movement smoother and less painful. Moreover, weight loss can enhance the activation of surrounding muscles, particularly the quadriceps and hamstrings. This increased muscular support can further aid in providing stability to the joint, reducing the risk for instability and promoting overall knee health.

Contribution limits: Each year, the IRS limits the dollar amount you can contribute. For 2024 and 2025, the limit is \$7,000 for people under age 50...and \$8,000 for people age 50 or older.

Income limits: There are also yearly salary limits for Roth contributions. For example, in 2025, the income limit to make a full contribution is less than \$150,000 for single filers and less than \$236,000 for those filing jointly. Singles earning less than \$150,000 may contribute up to the annual contribution limit, but singles earning between \$150,000 and \$165,000 may make only reduced contributions. A similar phase-out range exists for those who are married filing jointly—they can make the full contribution only with income below \$236,000.



How to Do a Backdoor Roth IRA

Ed Slott, CPA

A so-called “Backdoor Roth” is a technique for retirement savers to get the benefits of a Roth IRA even if their income exceeds limits that bar direct contributions. It may sound sketchy...but it isn't.

Why Are Roths Attractive?

You fund a Roth IRA with money on which you've already paid income tax. You can't claim a deduction for your contributions when you file annually, but your money sits in a tax-free account and you won't pay tax on distributions if they are made during retirement.

Roth IRA Limitations

Roth IRAs have two sets of limitations related to contributions...

Backdoor Roth IRA

If your income is too high to qualify for direct Roth contributions, you can put the funds into a traditional IRA...convert the contributions to a Roth IRA, paying tax on the taxable amount of the contribution. You can do this every year...and there is no limit on the amount that can be converted. While “Backdoor Roth” is not written into the tax code, it's fairly commonplace and is not frowned on by the IRS if it's done correctly.

Tax Considerations

If all of your IRA contributions have been made pre-tax and you simply do the backdoor Roth, you'll have met your tax obligations by just doing the conversion and paying tax on the contribution. But if some of your IRA contributions have been nondeductible (i.e., taxable), you must perform a pro-rata calculation to determine how much of your rollover is taxable. The IRS views all of your IRAs as one account, and the ratio of your total after-tax contributions to your total IRA balance must be applied to the conversion. In other words, if you choose to move \$9,000 in a backdoor Roth IRA from a regular IRA, you'll apply your ratio to the conversion to figure out how much of that \$9,000 is taxable. *Example:* You have two existing IRAs that have a total balance of \$100,000. Of that amount, \$10,000 were made post-tax. The \$10,000 is 10% of the \$100,000, so that means 10% can be applied to your \$9,000 rollover. *Result:* Only 10% of the \$9,000, or \$900, is tax-free. The rest—\$8,100—is taxable.

That's an oversimplified example. Form 8606, *Nondeductible IRAs*, can help with your calculation as can Schwab's online calculator.



Best and Worst States to Retire

Based on Taxes, Cost of Living and Quality of Life

Cassandra Happe • Wallet Hub

Nearly two of every three Americans are more worried about outliving their retirement savings than they are about dying, according to a recent survey by life insurance company Allianz. Where you live can play a significant role in how long your savings lasts—it can cost twice as much to live in an expensive state versus a low-cost one.

The absolute lowest-cost states for retirees are Alabama and South Carolina, with West Virginia, Arkansas, Alabama, Oklahoma and Mississippi also among the best places to limit retirement spending. But those states are all below average when it comes to two other factors that mean a lot to retirees—quality of life and health care. So, which are the best states to retire when you consider all three factors?*

Best Retirement States

Here are the five states that offer the most appealing balance of the three key retirement factors—cost of living, health care and quality of life...

► 1. Florida

Retiring to Florida might be a cliché, but it can also be a great choice, and not just because of the warm weather.

Florida has no state income tax and no state estate or inheritance tax, and it does not tax Social Security benefits or retirement plan distributions. Florida's overall tax burden—a figure that includes income, property, sales and excise taxes—is fourth lowest in the US, trailing

only the cold-weather states of Alaska, New Hampshire and Wyoming. Florida's overall cost of living lands in the middle of the pack—but the cost of key late-life services that can break retirement budgets, such as adult day care and in-home help, are among the lowest in the country.

Florida's rising costs of housing and homeowners insurance are legitimate concerns, but empty-nest retirees shopping for small condos or bungalows typically are not hit as hard by these costs as are young families who require larger homes. Still, it's wise to avoid regions of Florida that are particularly prone to hurricanes or floods.

Quality of life is where the Sunshine State truly shines. The huge number of retirees in Florida means that there also are lots of social and recreational options available to this demographic—the risk for social isolation among retirees is very low. Florida's extensive retirement social networks are probably part of the reason why Floridians' life expectancy at age 65 is among the highest in the country. The quality of Florida's health care is good, though not among the nation's very best.

► 2. Colorado

Retirees in search of a state that combines elite health care with solid affordability should consider Colorado. The state has some of the country's top geriatric hospitals, and retirement-age Coloradans are significantly more likely than their peers elsewhere in the US to be physically active and healthy. Social isolation rates are low for Colorado seniors. Colorado's overall tax burden is below the US average. The state does tax Social Security benefits, but residents ages 65 and up qualify for an annual retirement income deduction of up to \$24,000. Colorado has no estate or inheritance tax, and its property taxes are well below the national average. Overall cost of living is near the national average.



Concerned about Colorado's winter weather? Despite the state's high elevation and significant snowfall, it enjoys more sunny days than virtually any other state outside the so-called "Sunbelt"—it's a solid choice for those who like sunshine.

► 3. Virginia

Of all 50 states, Virginia is the only one to rank in the top 15 for each of the big-three retirement factors—affordability, quality

BEST AND WORST STATES TO RETIRE

5 Best Retirement States

1. Florida
2. Colorado
3. Virginia
4. Delaware
5. Wyoming

5 Worst Retirement States

1. Oklahoma
2. Rhode Island
3. Mississippi
4. New Jersey
5. Kentucky

*Information based on 2024 data.

Top 5 Retirement States	Cost of Living	Taxes	Health Care	Quality of Life
1. Florida	Average	No state income tax...no estate or inheritance tax...no tax on Social Security benefits	High quality/ Low cost	Excellent
2. Colorado	Average	No estate or inheritance tax...Social Security benefits are taxed—but residents 65 and older qualify for a retirement income deduction of up to \$24,000.	High/Affordable	Good
3. Virginia	Affordable	No estate or inheritance tax...no tax on Social Security benefits	High quality/ Affordable	Good
4. Delaware	Average	No estate or inheritance tax...no tax on Social Security benefits	Good-to-average/ Affordable	Average
5. Wyoming	Average	No state income tax...no estate or inheritance tax, no tax on Social Security benefits	Mediocre	Good

of life and health care. Virginia's cost of living isn't exceptionally low overall, but the state-wide figures are skewed by the extremely high cost of living in the Washington, DC, metro area of northeastern Virginia—much of the rest of the state is quite affordable. Virginia's tax burden is roughly average by US standards. It does not tax Social Security benefits or have a state estate or inheritance tax. The state offers very good health care, including highly regarded geriatric hospitals. The weather is mild, and violent crime rates are low—in fact, it's hard to find any criteria important to retirees where Virginia falls short.

► 4. Delaware

This tiny Mid-Atlantic state is a smart place for retirees who want to trim state tax bills down to size. Delaware isn't a no-income-tax state like Florida, but its property and sales taxes are among the lowest in the nation...it doesn't tax Social Security benefits...and there is no state estate or inheritance tax. Delaware's overall cost of living is right around the US average—but that means it's significantly more affordable than most states on the northern Atlantic coast. Homeowners insurance is particularly inexpensive in Delaware. Nearly 20% of the state's population is 65 and older, so the risk of social isolation is low in retirement, and the poverty rate among retirement-age citizens is one of the lowest in the nation. Delaware isn't known for excitement, and it's a bit short on certain amenities popular with retirees, such as golf courses and country clubs...



but it's only a short trip from Delaware to a range of interesting northeastern US cities, and the weather is moderate. The state offers good-to-average health care for retirees at an affordable cost.

► 5. Wyoming

If you're a fan of wide-open spaces but not taxes, the nation's least-populated state is worth considering. Wyoming has no state income tax, no estate or inheritance taxes, low sales taxes, and does not tax Social

Security benefits. But its property taxes are above average, and energy costs are steep in this cold-weather state. Wyoming's crime rates are among the lowest in the country, and the state has impressively strong protections against elder abuse. While Wyoming's population density is extremely low, its communities are tightly knit, with low rates of social isolation among seniors and very high rates of volunteerism. As in most rural states, Wyoming's health-care quality isn't elite, with average public hospitals and a low number of top-rated geriatric hospitals and geriatricians required to meet the estimated need of retirees. But the health-care quality is better than you might suspect for such a sparsely populated state—roughly on par with the Carolinas. Wyoming's air quality is among the best in the country.

Worst Retirement States

It is possible to have a successful retirement in any state—even ones that have poor quality of life or health-care scores, such as the five below. But if you retire in one of the following low-ranking states, choose your hometown

with great care. Pick one near the very best health-care facilities the state has to offer—even states with generally poor health care usually have at least one or two well-regarded hospitals. Make sure your town is engaging and close-knit and/or near your friends or family—retiring near people you love can go a long way to overcoming low quality-of-life scores.

► 1. Oklahoma

Oklahoma fares very poorly on measures of retirement quality of life and health care. But the state is an affordable place to retire, with low taxes and relatively inexpensive services and real estate. Homeowners insurance is very expensive in Oklahoma, however, and other housing costs have been rising recently as well.

► 2. Rhode Island

Rhode Island is an expensive place to live, like many other northeastern states. But unlike some other states in that region, Rhode Island doesn't make up for its high costs with good quality of life or elite health



care. On the bright side, better health care is available in neighboring Massachusetts and Connecticut.

► 3. Mississippi

Mississippi might seem like an appealing retirement state at first glance—it's affordable, and the weather is warm. Unfortunately, it scores at or near the bottom of the rankings for both quality of life and health care. If affordability and warmth are the only factors that matter to you, Alabama and South Carolina are as warm but even more affordable.

► 4. New Jersey

New Jersey is among the least affordable states in the country, with steep taxes, expensive real estate and high prices for the services that retirees often require. While the quality of health care is very good in New Jersey, there are plenty of other states where retirees can find high-quality care without such high prices. New York and Vermont are roughly as expensive for retirees as New Jersey, but both those states earn higher quality-of-life scores.

► 5. Kentucky

Kentucky scores poorly for retiree quality of life and health care, much like Tennessee, just to its south, and West Virginia, just to its east. But unlike those neighboring states, Kentucky doesn't make up for these shortcomings with elite affordability. It lands toward the middle of the pack in terms of taxes and other important cost-of-living factors. It's the only state that landed outside of the top 30 for all three key retirement factors in WalletHub's recent rankings.



Gift Tax Rules: How to Gift Money to Family

Martin Shenkman, CPA, JD

A married couple helps their adult child make a downpayment on his first home. A woman pays her aging mother's hospital bills. An older couple passes ownership of the family vacation home to the next generation. A man pays for his adult daughter's wedding.

Financial support from a loved one can have a big impact on the recipient's life. It also can lead to some big tax questions for the generous giver, including, *Do I need to report this on a gift tax return?... What's the annual gift tax exclusion?... and How much can you give tax-free?*

What Givers Need to Know About Gift Tax

Gift tax is not a concern with most financial gifts. There are no tax consequences as long as the total amount you gift any one person during a year adds up to no more than the annual gift tax exclusion—that is \$19,000 in 2025. You can give up to this exclusion amount to as many people as you like in as many years as you like without it creating any tax complications for you or the recipient. It doesn't matter who the recipients are—the rules are the same whether or not they're family. *Exception:* Gift tax limits don't apply to US citizen spouses—married people usually can give as much as they like to one another without tax consequences. You can gift only \$100,000 a year, adjusted for inflation to \$190,000 in 2025, to a noncitizen spouse.

Even better: You almost certainly won't have to pay gift tax even if your gifts exceed the gift tax annual exclusion. Instead, you can subtract the portion that exceeds the exclusion from your federal lifetime estate- and gift tax exemption. In theory, chipping away at this lifetime exemption could later lead to an estate-tax bill for your heirs, but in practice, the lifetime exemption is sufficiently high that the vast majority of families will never face federal estate taxes.

KEY GIFT TAX STRATEGIES

1. A multiple-givers/multiple-recipients/multiple-years strategy can keep big gifts below the exclusion limit.
2. You can pay someone's medical or tuition bills without it counting toward your annual gift tax exclusion as long as you pay directly to a qualifying institution.
3. Loans may end up counting as gifts if IRS rules aren't carefully followed.
4. Gifts to certain spouses do have limits.
5. It's not just cash gifts that matter—giving property, a car or a house all counts.
6. Paying for your adult child's expensive wedding may not create gift tax issues if the value per guest is under the annual gift tax exclusion amount.
7. Big gifts to heirs or trusts can lock in today's high lifetime exemption.

Keep in mind: The lifetime gift tax exemption may drop after 2025, potentially falling from \$13.99 million in 2025 to around \$7 million in 2026 (at press time)—but that's still high enough that estate and gift taxes won't affect most families.

Helpful: If your estate might be larger than \$7 million, there is a gifting strategy that could lock in today's historically high exemption—more about this below.

For most people, the main reason to avoid making gifts greater than the annual exclusion isn't taxes... it's tax *forms*. If you exceed the exclusion, you'll have to complete IRS Form 709, **United States Gift (and Generation-Skipping Transfer) Tax Return**, or pay a tax preparer to do so for you. Form 709 is frustrating and time-consuming—easily adding many hours to your tax-prep time or upward of \$1,000 to \$5,000 or more to your tax preparer's bill.

Seven Key Gift Tax Details and Strategies

The following things are worth knowing if you plan to make large gifts to heirs and/or are concerned about future estate taxes, says *Bottom Line's* estate-planning expert Martin M. Shenkman, CPA, JD...

► 1. A multiple-givers/multiple-recipients/multiple-years strategy can keep big gifts below the exclusion limit.

A gift of \$19,000 might not be sufficient if you're trying to help your adult child make a downpayment on his first home in today's real estate market...or if you're trying to remove a meaningful amount of money from your future estate.

Good news: There's a way to increase your gifts to \$76,000 a year without exceeding the annual gift tax

exclusion, assuming that both you and your adult child are married. *How it works:* You gift \$19,000 to your child and another \$19,000 to your child's spouse...and your spouse does the same—for a total of \$76,000. If you did this every year for a decade, you would have shifted \$760,000 out of your estate without tax consequences—perhaps even more if you have multiple kids and/or if the annual gift tax exclusion increases to more than \$19,000 in the coming years, as some expect. *To do this correctly:* Write a separate check for each gift...and the appropriate giver (you or your spouse) should fill out and sign each check. Ideally, your checks should be drawn on an account that's in your name only and your spouse's checks should be drawn on an account that's in her name only—but writing them from a joint account is acceptable if necessary.

Caution: “Gift splitting” rules allow married people to make combined gifts without writing all these separate checks, but when couples make combined gifts in excess of \$19,000, they must file Form 709, so writing extra checks is much easier.

Also: Parents who want to increase the amount gifted to an adult child without tax consequences sometimes gift money to that child's children. That's allowed, but such gifts truly must be to the grandchild. If money gifted to a young grandchild ends up being used by that grandchild's parents for the downpayment on a house, for example, the IRS could argue that the money actually was a gift to the grandchild's parents.



► 2. You can pay someone's medical or tuition bills without it counting toward your annual gift tax exclusion.

This money must be paid directly to the

health-care provider or educational institution. If you give the money directly to a loved one so that he/she can pay his health or school bills, it will count toward first toward your annual gift tax exclusion, and if it is more than that exclusion, then it will reduce your lifetime exemption. *Also:* Parents and grandparents who want to help a descendant pay future college bills can make up to five years of contributions to a **529 plan** in a single year without it counting against their lifetime exemption—at \$19,000 a year, that's a total of as much as \$95,000 in a single gift. But those who take advantage of this “superfunding” option must complete Form 709 each year for all five years.

► 3. Loans may end up counting as gifts if IRS rules aren't carefully followed.

Loans generally don't have gift tax or estate tax consequences even if they're larger than \$19,000.

But beware—the IRS is wary of gifts masquerading as loans. To be a bona fide loan, there should be a written loan

document...interest should be charged—see the applicable federal rates at [IRS.gov/applicable-federal-rates](https://www.irs.gov/applicable-federal-rates) to find the minimum loan rates the IRS currently considers acceptable...and the borrower should make required loan payments. (Loans up to \$100,000 can be interest free under special conditions. See US Code Section 7872, “Treatment of loans with below-market interest rates.”)

Warning: If you make a loan but don’t want to burden the recipient with loan payments, don’t simply waive future loan payments. *Reason:* The IRS could argue that the lack of payments means the arrangement was never truly a loan but rather an attempt to disguise a gift. *Best:* Provide gifts to the borrower to cover the cost of making the loan payments. As long as your gifts to the borrower don’t total more than the annual gift tax exclusion (\$19,000 in 2025) in a single year, there won’t be tax consequences. The recipient can then use the gifted funds to make payments to you of interest and principal on the note.

► **4. Gifts to certain spouses do have limits.**

Married people typically can gift as much money to their spouses as they like without tax consequences. But if your spouse isn’t a US citizen, then gifts in excess of an annual limit—\$190,000 in 2025, for example—count against your lifetime estate and gift tax exclusion.

► **5. It’s not just cash gifts that matter.**

The value of your noncash gifts counts toward your annual gift tax exclusion and lifetime exemption, too. Valuable noncash gifts including a car, a house or a business, should be professionally appraised—the IRS generally won’t accept other value estimates, such as the original amount paid or the valuation listed on a property tax bill.

► **6. Paying for your adult child’s expensive wedding almost certainly won’t create gift tax issues.**

Parents sometimes are warned that they must file Form 709 if the amount they spend on their adult child’s wedding exceeds the annual gift tax exclusion. That almost certainly isn’t necessary—the IRS has not historically pursued parents over wedding costs. If it ever tried to, the parent could argue that the wedding ceremony was not a gift to the bride or groom but rather for the parent’s own benefit...or that it was a gift to the wedding guests and when the cost is divided among those guests, no one received more than \$19,000 in value (unless the wedding was really extravagant!).

► **7. Big gifts to heirs or trusts can lock in today’s high lifetime exemption.**

Today’s lifetime estate and gift tax exemption is expected to fall from more than \$13 million in 2025 to approximately \$7 million in 2026. If you expect to eventually leave to your heirs an estate worth more than \$7 million, making massive gifts to your future heirs before the end of 2025—or to properly constructed trusts benefitting those heirs—could reduce or avoid future gift or estate taxes. The IRS has promised that it won’t “claw back” gift and estate taxes after the exemption is

reduced. *Example:* If you give \$13 million to your heirs before the end of 2025, no gift or estate taxes will be due on that gift even if the estate tax is slashed to far less than \$13 million before you die. You will, of course, have to file Form 709 if you gift millions of dollars to your heirs. Speak with an estate-planning attorney before making major gifts.



The 10 Most—and Least—Affordable Places to Live in the US

Bert Sperling • Best Places

Looking to live on less? Don’t bother looking at most “cheapest states to live in” lists for potential hometowns. Lists like these abound online, but they generally suffer from two fatal flaws—the inexpensive locations they cite often are inexpensive because they’re places where people don’t want to live or can’t find good jobs...and they base their calculations on a diverse basket of expenses, deemphasizing the single factor that matters most—housing costs.

Here’s a list of the most affordable places to live that features metropolitan areas that have not only low home prices but also strong economies, low crime rates and high qualities of life—in short, places you not only can live inexpensively but also live well...

► **1. Ames, Iowa.** When you think of Iowa, most of us think of corn fields. While Ames has a suitably small-town middle-America feel in many ways, it is also a vibrant and varied place. Ames is a college town—home to Iowa State University—and like many college towns, it offers an impressive range of cultural opportunities, sporting events and other activities. The local economy is stable, the local school system is strong, crime rates are low, and the average home price is a little over \$250,000. Des Moines, a city with a population of more than 700,000, is just 40 miles away when a major airport or other urban amenity is required. You might get odd looks from friends if you tell them you’re moving to Ames, but that’s how to find affordability—move to a great place that most people haven’t yet realized is great.

► **2. Manhattan, Kansas.** This town on the Kansas River might not be the place that pops to mind when you hear “Manhattan”—but if affordability is your priority, it probably should be. Like Ames, this Manhattan is a college town in a farming state—in this case, the college is Kansas State University. And as with Ames, the University brings a vitality and range of entertainment options not available in most metro areas of less than 100,000. The average home costs \$244,000 in Manhattan—that’s less than one-fifth of the average home cost in the other Manhattan. This Midwestern Manhattan might not offer the excitement of urban life, but there are cities within reasonable driving distance—Topeka is 50 miles away...and Kansas City, 120 miles.

► **3. Great Falls, Montana.** Bad news for *Yellowstone* fans who dream of moving to Montana and enjoying that state’s scenic beauty and wide-open spaces—lots of other people have beaten you to it. Several desirable Montana metro areas, including Bozeman and Missoula, have become surprisingly expensive. Great Falls is the state’s best remaining bargain—the average house price there is a still-affordable \$325,000. This small city on the Missouri River provides plenty of options for outdoor activities, and its downtown offers more culture and activity than the typical city of its size—Great Falls’s population is only around 85,000. It is worth noting that the Montana winters are long and Great Falls is easily the most isolated metro area on this list—the nearest city of any size, Billings, is three hours away.

► **4. Scranton/Wilkes Barre/Hazleton, Pennsylvania.** A decade or two ago, the sitcom *The Office* presented Scranton as an unglamorous place—just a stepping stone, perhaps, on a career path that might lead to New York City. But in the post-pandemic world, plenty of people have concluded that living in New York City and its surrounding suburbs simply isn’t worth the costs and hassles. Suddenly Scranton—along with nearby Wilkes-Barre and Hazleton—seems like the sort of place that many people want to live. It’s a place where an ordinary family can afford a home with a yard—the average home price is around \$210,000—yet it’s only around two hours from New York City, which is close enough that someone could reasonably commute to the city once or twice a week. Known as a coal-mining region a century ago, the Scranton area now is a pleasant and pretty spot on the Susquehanna River that features plenty of history, character and community.

► **5. Lake County, Illinois/Kenosha County, Wisconsin.** Positioned between Chicago and Milwaukee along the shores of Lake Michigan, this attractive metro region offers convenient access to both big cities at a reasonable price—the average home in the area is



\$347,000. How long it takes to get from this metro area to Chicago or Milwaukee depends on precisely where someone settles within Lake or Kenosha counties and, of course, on traffic, but generally speaking residents can access the culture, restaurants, health-care providers and major airports of both of those big cities in less than 90 minutes and potentially as little as 30

minutes. The Illinois/Wisconsin state line runs through this metro area—it is best to settle on the Wisconsin side if Illinois’ tax rates or budget challenges are a concern.

► **6. Rockingham County/Strafford County, New Hampshire.** These counties in the southeastern corner of New Hampshire aren’t as inexpensive as the other locations on this list—average home prices are \$556,000—but those home prices still are lower than you would pay in other desirable communities within an hour’s drive of Boston. Local crime rates are extremely low, and New Hampshire’s taxes are significantly lower than those of other New England states—there’s no state income tax at all on salaries. Portsmouth in Rockingham County is a picturesque and culturally vibrant waterfront city.

► **7. Duluth, Minnesota/Superior, Wisconsin.** Sharing a downtown metro area with Superior, Wisconsin, the port city of Duluth, Minnesota is an attractive and affordable place on Lake Superior—average home price is just \$282,000. Minnesota does have relatively steep taxes, but if that’s a concern, you could settle on the Wisconsin side of the state line that runs through this metro area (known as Twin Ports). Duluth and Superior are particularly appealing places for anyone who’s concerned about global warming—these northern cities are not going to get too hot even if global temperatures surge, and their location on the Great Lakes means that they’re unlikely to ever run short of fresh water. Twin Ports isn’t tiny—the metro area is home to around a quarter million people—and Minneapolis, 150 miles to the south, is not totally out of reach when the amenities of an even larger city are needed. The main downside is the obvious one—the winters can be very cold.

► **8. Pittsburgh, Pennsylvania.** If you want to live in a major city, not just within driving distance of one, Pittsburgh is perhaps the best bargain in the US—home prices average just \$220,000. Pittsburgh was widely seen as a fading industrial city not too many decades ago, but it has rebounded strongly. Now a vibrant region with more than two million people, it is home to a range of high-tech employers, universities, cultural options and major league sports teams, not to mention scenic beauty—it’s positioned in a hilly area where three rivers converge.

► **9. Omaha, Nebraska/Council Bluffs, Iowa.** Omaha is a larger, more vibrant place than people tend to realize—this famously friendly metro area on the Missouri River is home to nearly one million people, a diverse range of employers, plus several colleges and universities. Like many college towns, it offers a plethora of cultural and entertainment options. There’s a reason why Warren Buffett, who can afford to live anywhere, chooses to remain in Omaha—and in fact, he is not this city’s only billionaire. But you don’t have to be a billionaire to live well in Omaha—the cost of living is low, and the average home price is just \$293,000. Kansas City is 120 miles away.

► **10. Michigan City/La Porte, Indiana.** This scenic metro area on the southern shore of Lake Michigan offers a small-town feel as well as access to Chicago, just 50 miles away. South Bend, Indiana, home to Notre Dame University, is even closer. Average home price is around \$238,000.

If those are all too cold for you: Perhaps you’d like to live affordably but a bit farther south. There are several warm-weather metro areas that narrowly missed making this top-10 list, including...

► **El Paso, Texas**—average home price, \$220,000—offers a distinctive and welcoming community with a strong Mexican influence.

► **Daphne/Fairhope/Foley, Alabama**—average home price \$389,000—offers access to the beaches of the Gulf Coast as well as to the nearby cities of Mobile and Pensacola, Florida.

► **Blacksburg/Christiansburg/Radford Virginia**—average house price \$272,000—home to Virginia Tech. It is an extremely low-crime region near the beautiful Blue Ridge Mountains.

10 Most Expensive Cities in the US...That People Don't Realize Are Expensive

No one needs an article to tell them which US cities are massively expensive. The cities with the highest cost of living are precisely those that you would expect—New York City...San Francisco...San Jose...Honolulu...Los Angeles...Washington, DC...Boston...San Diego...Miami...and Seattle. Does anyone really need to be warned that relocating to New York City will be pricey?

The more interesting list is the cities where life is significantly more expensive than people expect and where incomes aren’t keeping pace with the costs. Unlike the famously expensive cities above, someone might relocate to one of these areas without realizing how hard it is for locals to cover their costs.

Here are the 10 “sneaky expensive” cities based on cost of living relative to median household income and the salaries earned by people in core professions such as firefighter, police officer, nurse and teacher...

City	Average Home Price
San Luis Obispo, California	\$902,000
Boulder, Colorado	\$748,000
Ocean City, New Jersey	\$710,000
Bend/Redmond, Oregon	\$679,000
Naples/Immokalee/ Marco Island, Florida	\$605,000
Missoula, Montana	\$570,000
Coeur d’Alene, Idaho	\$563,000
Santa Fe, New Mexico	\$556,000
Reno, Nevada	\$549,000
Prescott, Arizona	\$509,000

These cities are not unpleasant places to live—in fact, most of them are such nice places that large numbers of outsiders have moved in, pushing up housing costs. But living in sneaky expensive cities such as these can be problematic even for people who have above-average incomes or are retired. Regions like these often struggle to retain the sorts of people that communities require to function properly when the local cost of living races well ahead of earning potential, leading to declining quality of life, sagging school systems and, eventually, weakness in home values. If your goal is to get as much as possible from your money, avoid these locations.

Why Housing Costs Matter Most

Everything from grocery prices to insurance rates to state taxes and more goes into the typical cost-of-living calculation. But if the goal is to identify the most affordable places to live in the US, housing is by far the most important factor. If you can buy a home for \$250,000 rather than \$450,000, that’s \$1,000 or more saved in mortgage payments every month. Or if you can sell a home that you currently own in a relatively expensive area, that sale might provide enough money to pay cash for a home in one of these low-cost regions and even have money left over.

Does it matter if the price of a dozen eggs is \$2.50 or \$3.50 in the area? Of course it does. Do income tax rates and homeowners insurance rates matter? Certainly. But no other regional factor is likely to be large enough to offset the massive savings that can be achieved by dramatically slashing housing costs. *Potential exception:* Moving out of a very high-tax state such as New York, Connecticut, Hawaii, Vermont or California sometimes can significantly reduce expenses, particularly for high-income people.



Which Are the Most Reliable Car Brands?

We selected the 7 most reliable car brands on the market today when considering mileage and mechanical problems.

Karl Brauer • iSeeCars.com

Cars are a lot more reliable these days than they were just a few decades ago. In fact, it is rare to see a car pulled over on the roadside waiting for a tow truck...and it is common for them to reach the 200,000-mile mark.

That reliability doesn't come cheap—the average new car costs well over \$45,000—but car buyers typically are getting many miles for their money. How many miles depends in no small part on which car they buy.

So which are the most reliable car brands? And within those brands, what are the most reliable used cars? *Bottom Line* asked our car expert Karl Brauer...

MOST RELIABLE CAR BRANDS

1. Toyota
2. Lexus
3. Honda
4. Subaru
5. Acura
6. BMW, including MINI
7. Chevrolet

more than one way to define automotive reliability—you can measure the number of miles a vehicle can be driven before it takes its final trip to the scrapyard... or how many significant mechanical problems a vehicle experiences during its lifetime.

Here are the seven most reliable car brands when you factor in both of these considerations...

The rising tide of automotive reliability has lifted virtually all brands. With just a few exceptions, even automakers that once sold famously problem-prone cars have improved dramatically. But without question, some automakers remain more reliable than others.

Identifying which brands are most reliable can be tricky, because there's

► 1. Toyota

Toyota continues to live up to its long-standing reputation for industry-leading reliability. Nearly one of every five Toyotas sold—19.5%—will exceed a quarter million miles, the best of any automaker. Numerous Toyota models are among the longest-lasting in their vehicle categories, including the SUVs Landcruiser, 4Runner and Sequoia...the cars Avalon, Camry and Corolla...and the trucks Tundra and Tacoma (pictured left). The majority of Tundras and Tacomas sold will top 200,000 miles.

Meanwhile not a single Toyota model appears on a list of most-recalled vehicles for any segment—recall rates are a reasonable proxy for the overall number of mechanical problems a car owner is likely to encounter.

One side benefit: Because of Toyota's well-deserved reputation for reliability, resale values usually are excellent. Used-car buyers correctly conclude that a reasonably well-maintained Toyota with 100,000 or 120,000 miles on its odometer still has a lot of life left in it.

► 2. Lexus

Lexus is the auto brand that comes closest to matching Toyota's reliability. That's not surprising because Lexus is Toyota's luxury brand.

A Lexus is less likely than a Toyota to reach 250,000 miles—around 12% of them reach that mark—but that's not because Lexuses aren't as reliable as Toyotas. It is because luxury car owners tend to drive these cars fewer miles each year.



Not only are there no Lexuses on any lists of most-recalled models, the brand dominates lists of the least-recalled vehicles—a remarkable seven of the 20 overall least-recalled vehicles are Lexuses, including four of the top five. Those four Lexus models—the ES 250 luxury mid-size sedan and the hybrid Lexus ES300h, RX450h and NX 300h—experience only around 10% as many recalls as the average car over their lifetimes.

► 3. Honda

Honda often is cited as the automaker that comes the closest to matching Toyota's reliability, and the data confirms that reputation. An impressive 17.2% of Hondas reach 250,000 miles, and several models rank among the most reliable in their respective categories, including the CR-V and Pilot among SUVs...the Accord and Civic among cars...and the Ridgeline among trucks.

If your priority is to buy an extremely reliable vehicle at a reasonable price, then the obvious options—Toyota and Honda—continue to be excellent...though they're no longer the only automakers at this elite reliability tier.

► 4. Subaru

Subaru is a brand on the rise. It is now considered Honda's equal and is just a hair behind Toyota when it comes to reliability. Subarus are significantly less likely to reach 250,000 miles than Hondas or Toyotas—12.9% of them do—but that's because Subaru sells mainly crossovers and small SUVs, not pickup trucks and large SUVs, which have the best odds of reaching extremely high mileage totals.

Not a single Subaru lands on a list of most-recalled cars. *Note:* If you've heard that Subarus are prone to pricey head gasket problems, the automaker solved that issue more than a decade ago—this should be a concern only if you're considering the purchase of a used Subaru from 2011 or earlier.

► 5. Acura

Acura is Honda's luxury brand, and like Toyota's Lexus, it delivers the stellar reliability of its parent company. An impressive 14.7% of Acuras reach 250,000 miles, and there are no Acuras on a list of most-recalled vehicles. The Acura MDX luxury crossover has historically been a particular reliability standout, with nearly 30% of them topping 250,000 miles—the Acura MDX has the best odds of reaching the quarter-million-mile mark among luxury vehicles.

► 6. BMW (including MINI)

BMW (including MINI) has made a remarkable turnaround in terms of reliability. Not too many years ago, the German automaker was on many lists of the *least* reliable automakers, so some consumers will be surprised to see it featured among the best now. Numerous BMW models land very high on lists of the longest-lasting vehicles in their categories, including the X3 small luxury SUV...the 3-Series small luxury car...and the Z4 luxury convertible.



MINI, an automotive brand owned by BMW, has shown great improvements in reliability as well—the MINI Convertible is projected to be the vehicle with the absolute lowest number of recalls during its lifetime.

Also worth noting: While BMW has made impressive strides in terms of reliability, any problems that a BMW does experience could be pricey to fix—BMW parts and service often cost more than average.

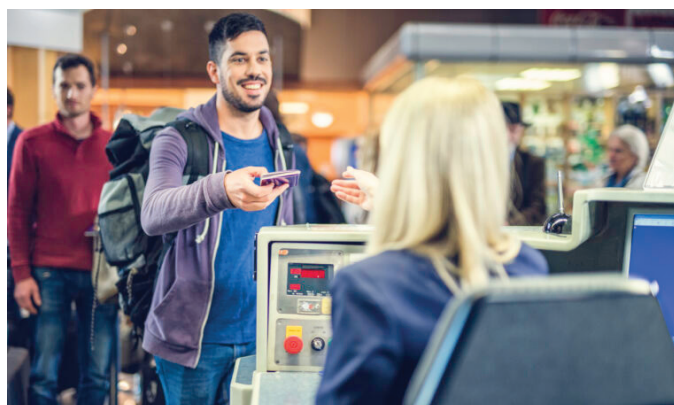
Thinking of buying a used BMW? BMW reliability was far less impressive prior to this decade, so used-car shoppers should proceed with extreme caution if they're considering BMWs that are more than a few years old.

Similar: BMW isn't the only German luxury automaker showing signs of improved reliability in recent years. By many measures, Audi and Mercedes are making massive strides as well—the list of the 25 least-recalled vehicles

includes three Audis and eight Mercedes. That said, there is some reason to suspect that Mercedes still has some issues to iron out—analyses based on feedback from car owners continue to give that brand very low scores for reliability.

► 7. Chevrolet

Chevrolet has taken the reliability lead among US automakers. The conventional wisdom that Japanese automakers tend to make the most reliable vehicles remains accurate, but the rest of the world is undeniably closing the gap. An impressive 19.2% of Chevys reach 250,000 miles, a figure topped only by Toyota. In part that's a reflection of the fact that Chevrolet sells lots of pickups and large SUVs, which are more likely than cars to reach lofty mileage totals. But Chevy isn't the only US automaker to sell a huge number of utility vehicles, and the domestic competition falls well short of Chevy when it comes to the odds of reaching a quarter million miles. Chevy's Silverado 1500, Silverado 2500HD and Avalanche pickups all post particularly impressive mileage figures, as does the Chevy Suburban, a large SUV. Meanwhile, you won't see any Chevy model on the list of the 25 overall most-recalled vehicles—but you will find five Fords. Clearly Chevy is doing something right.



Global Entry vs. TSA PreCheck: Pros and Cons of Each

Christopher Elliott

Global Entry and TSA PreCheck are two different US government "Trusted Traveler Programs" that allow travelers to minimize potentially lengthy airport delays. Which of these programs is the better choice for you depends in part on where you travel, says travel expert Christopher Elliott. Here's how to choose...

TSA PreCheck

Run by the US Transportation Security Administration, TSA PreCheck gives travelers access to speedier security

	TSA PRECHECK	GLOBAL ENTRY
Run by...	US Transportation Security Administration	Department of Homeland Security
Available at...	200+ US airports	Major US airports on international flights; it also includes TSA PreCheck
Speeds Up...	Security screening	Security screening and US Customs
Enrollment Centers in the US	Approx 600	Approx 100
Requirements	Background check... in-person interview	Background check...in-person interview
Timeline for approval	Weeks or a bit longer	Months
Initial Cost	\$77.95 to \$85 for five years	\$120 for five years
Renewal Cost	\$68.95 to \$78 for five years	\$120 for five years
Best For...	People who rarely or never travel abroad	People who travel abroad or plan to do so
Contact Info	TSA.gov/precheck	CBP.gov

lines at more than 200 US airports. Travelers on these lines don't (usually) have to take off their shoes and belts or remove their laptop computers or small containers of liquids from their baggage. A recent report found that approximately 99% of TSA PreCheck travelers experienced airport security delays of less than 10 minutes. Children can join parents who are enrolled in the program in TSA PreCheck lines.



How to Get TSA PreCheck

Travelers must pass a background check that includes a brief in-person interview conducted at any of about 600 enrollment centers. The entire process often takes just a few weeks, though sometimes takes longer. The price is between \$77.95 and \$85 for a five-year membership, depending on which of the TSA's three partner organizations the applicant opts to enroll through. Renewal costs between \$68.95 and \$78. (Visit [TSA.gov/precheck](https://www.tsa.gov/precheck) for more details including links to the partner organizations.)

Global Entry

Run by the Department of Homeland Security, Global Entry gives international travelers access to an expedited customs screening process when they fly into many major US airports on international flights. Enrollees in Global Entry also receive TSA PreCheck membership, described above.

How to Get Global Entry

Travelers must pass a background check that includes an in-person interview for this program as well. The Global Entry interview must be conducted at one of approximately 100 enrollment centers—would-be enrollees sometimes endure long waits to land interview slots. The time required to get from

application to approval has been decreasing, but it still tends to take several months, sometimes longer. The price is \$120 for a five-year membership. Renewal prices are the same as initial membership prices. (On CBP.gov, select "Global Entry" from the "Travel" pull down menu.)

Which Is Right for You? TSA PreCheck vs. Global Entry

If you rarely or never travel abroad, TSA PreCheck is likely the better choice—its price is slightly lower, its approval process is often speedier, and it has more enrollment centers to choose among.

If you travel abroad or expect to do so in the next five years, you're probably better off with Global Entry, which includes TSA PreCheck as well as additional time savings for international travelers. **BL**