The Best Cities to LIVE AND WORK In the Future

2025

INTRODUCTION

For decades, the East and West coasts have been the leading destinations for businesses and workers to build their futures. The coasts have historically offered an unparalleled diversity of industries, talent, developmental opportunities, and recreational activity. These have long been the ingredients for thriving communities that attract people and corporations. That won't change; the geographic distribution of these ingredients will.

As climate change reshapes our physical and economic landscape, the calculus behind regional appeal is shifting. More frequent natural disasters, worsening daily weather conditions, and increasing housing and insurance costs are beginning to undermine the foundations of coastal dominance, prompting businesses and workers to ask, "Where should we build our future?"

To help answer this question, P33 has assessed 17 U.S. cities on three domains: day-to-day livability, natural disasters, and affordability & livability. We aggregated each city's relative ranking to determine which of these major cities is best positioned for the future.

We aggregated each city's relative ranking across these 18 metrics to determine the overall best-positioned cities for the future.

Day-to-Day Livability

Extreme Heat, Urban Heat Island Effect, Wet Bulb Temperatures, and Precipitation.

Natural Disasters

Hurricane Risk, Strong Wind Risk, Flooding Risk, Drought Risk, Wildfire Risk, Air Quality, and Earthquake Risk.

Affordability & Livability

Median Housing Cost, Median Rent Cost, Cost of Living, Projected Insurance Costs, Climate-Related Infrastructure Spending, Land Availability, and Public Transit.

FINDINGS

Table 1: Best Cities to Live and Work in the Future

City	Overall Rank	Day-to-Day Conditions: Extreme Heat	Urban Heat Island Effect	Wet Bulb Temperatures	Precipitation	Natural Disasters: Hurricanes	Strong Wind	Flooding	Drought	Wildfire	Air Quality	Earthquake	Affordability and Livability: Median Housing Cost	Median Rent Cost	Property Insurance	Cost of Living	Expected Climate Spending	Developed Lvand	Mobility
Chicago	5.61	6	2	9	8	6	14	1	3	3	5	9	2	1	2	10	6	9	5
Minneapolis	5.78	7	8	6	6	1	13	5	1	10	11	3	4	2	7	6	2	3	9
Philadelphia	7.83	8	7	11	13	12	16	9	6	1	1	10	3	4	4	11	16	4	5
Denver	7.83	9	14	1	3	1	6	3	10	11	12	7	13	11	11	8	4	6	11
Washington D.C.	8.33	11	4	13	11	13	16	10	5	2	3	6	11	13	8	13	1	6	4
San Francisco	8.67	1	5	3	4	1	1	7	12	13	15	16	17	17	14	16	3	9	2
Atlanta	8.72	12	1	10	17	11	8	4	15	6	4	13	6	7	3	7	9	12	12
Seattle	8.94	3	6	4	9	1	1	6	1	12	14	15	15	14	13	14	11	15	7
Nashville	9.00	13	3	14	15	8	15	10	8	5	2	14	7	5	12	5	8	1	17
Dallas	9.06	16	9	12	7	9	12	12	13	8	7	5	5	6	10	4	7	8	13
New York City	9.33	4	10	8	12	15	11	14	4	4	6	12	12	10	5	17	12	11	1
Phoenix	9.39	15	13	15	5	10	7	13	16	15	10	2	10	8	1	2	10	2	15
Los Angeles	9.94	17	17	5	1	7	3	1	14	17	17	8	8	9	15	3	5	17	15
Boston	10.00	5	12	7	14	14	4	14	7	7	9	11	14	16	9	15	14	5	3
Austin	10.61	10	11	1	2	1	9	8	17	14	16	17	16	15	6	12	13	13	10
Houston	10.78	14	15	16	10	16	9	17	11	9	8	4	1	3	17	1	15	14	14
Miami	11.83	2	16	17	16	17	4	16	9	16	13	1	9	12	16	9	17	16	7

Table 1. This table presents relative rankings (1 = best, 17 = worst) of 17 major U.S. cities across three categories: day-to-day climate conditions, natural disaster risk, and affordability/livability. The overall rank reflects the average of all 18 metrics. Lower scores indicate better performance. Color gradients indicate relative performance, with green representing better outcomes and red representing worse outcomes.

Figure 1: Climate Resilience and Livability Rankings of Major U.S. Cities

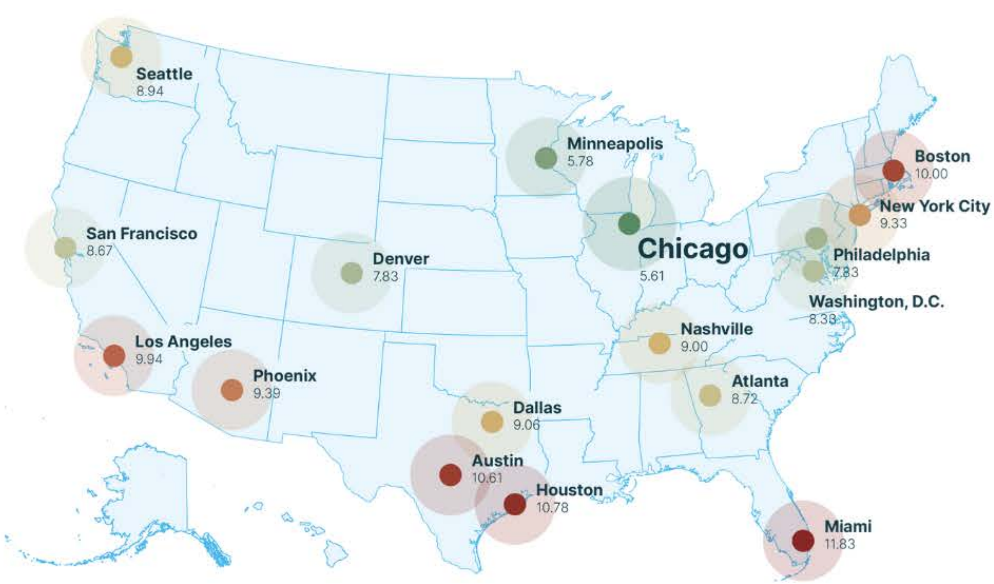


Figure 1. This map visualizes the overall climate resilience and livability scores of 17 major U.S. cities, based on a composite of 18 metrics. Each city is color-coded on a gradient from green (more climate-resilient and livable) to red (less resilient and less livable), reflecting relative rankings. Cities like Chicago and Minneapolis rank highly due to lower disaster risk and affordable living, while cities such as Miami, New York, and Los Angeles face higher climate vulnerability and affordability challenges.

Chicago was determined to be the best choice for talent and businesses planning for 2050.

The findings of this analysis suggest that not all U.S. cities will face the impacts of climate change equally. While all urban areas are projected to encounter environmental, economic, and infrastructural challenges in the future, some cities are better positioned to adapt in a climate-affected future.

THE MIDWEST

Chicago ranked as the most resilient city among the 17 analyzed due to its moderate climate trajectory, relatively low propensity for natural disaster events, and relatively affordable housing. Its geographic location protects it from hurricanes, sea-level rise, and wildfires, while its cold baseline climate provides a buffer against extreme heat increases. Minneapolis also ranks highly due to high-ranking livability metrics and low disaster risk.

THE WEST COAST AND THE SOUTH

Southern and coastal cities such as Miami, Houston, Phoenix, and Los Angeles performed poorly in the analysis. These cities will experience some combination of increases in extreme heat events, flooding, hurricanes, and housing and insurance costs. Miami stands out as a major concern, ranking 16th or 17th more frequently than any other city across all three domains.

THE NORTHEAST

Northeastern cities that have been historically desirable for businesses and workers fall in the middle-to-lower range of climate resilience. The analysis shows that cities like New York and Boston will contend with increased risks of hurricane and flooding events and rising expenses tied to insurance and climate-related infrastructure. When combined with the region's high cost of living and housing, these future projections make building a future here a much riskier investment.

IMPLICATIONS

For decades, the East and West coasts have been the leading destinations for businesses and workers to build their futures. The coasts have historically offered an unparalleled diversity of industries, talent, developmental opportunities, and recreational activity. These have long been the ingredients for thriving communities that attract people and corporations. That won't change; the geographic distribution of these ingredients will.

As climate change reshapes our physical and economic landscape, the calculus behind regional appeal is shifting. More frequent natural disasters, worsening daily weather conditions, and increasing housing and insurance costs are beginning to undermine the foundations of coastal dominance, prompting businesses and workers to ask, "Where should we build our future?"

To help answer this question, P33 has assessed 17 U.S. cities on three domains: day-to-day livability, natural disasters, and affordability & livability. We aggregated each city's relative ranking to determine which of these major cities is best positioned for the future.

FOR WORKERS

Cities like Chicago and Minneapolis offer safer, more affordable environments with lower climate risk factors that will increasingly matter when choosing where to live and work. High-risk cities may offer opportunities now, but long-term livability could decline due to extreme heat, rising insurance costs, and infrastructure strain if local governments do not actively take preventative measures.

FOR GOVERNMENT

Policymakers must plan for unequal climate impacts. Climate-resilient cities should proactively invest in housing, transit, and green infrastructure to accommodate future growth. High-risk cities require urgent adaptation planning to avoid cascading crises in affordability, public health, and infrastructure. Federal and state investment strategies must prioritize resilience and equity across regions.

FOR BUSINESSES

Location strategy is now climate strategy. Cities with lower disaster risk, manageable housing costs, and strong infrastructure, like Chicago, offer long-term operational resilience and talent retention. Companies in high-risk cities may face rising costs, disrupted operations, and difficulty attracting workers. Future-proofing a business starts with placing roots in stable environments.

ACKNOWLEDGMENTS

We are grateful to the Climate Impact Lab at the University of Chicago for their early support and guidance in this project. Special thanks to Kobi Weinberg for his thoughtful feedback and the Aspen Institute team for their collaboration and encouragement.

APPENDIX A:

METHODS

This analysis compares 17 major U.S. metropolitan areas' climate resilience and livability in a climate-affected future. The cities were selected from the top 20 U.S. metro areas by GDP. To increase geographic diversity and relevance, San Jose, San Diego, Riverside, Baltimore, and Detroit were replaced. San Jose, Riverside, and San Diego were excluded due to proximity and similarity to neighboring metro areas (San Francisco and Los Angeles). At the same time, Baltimore and Detroit were replaced with Austin and Nashville, two economically ascendant cities in distinct geographic regions.

A total of 18 indicators were collected from publicly available sources to assess each city across three domains:

Day-to-Day Livability

Extreme Heat, Urban Heat Island Effect, Wet Bulb Temperatures, and Precipitation.

Natural Disasters

Hurricanes, Strong Winds, Flooding, Drought, Wildfire, Air Quality, and Earthquakes.

Affordability & Livability

Median Housing Cost, Median Rent Cost, Cost of Living, Projected Insurance Costs, Climate-Related Infrastructure Spending, Land Availability, and Public Transit and Mobility Ratings.

Data sources included peer-reviewed climate risk projections (e.g., Climate Impact Lab, Rutgers, USGS), federal datasets (e.g., U.S. Census, USGS, FEMA), and national databases (e.g., Numbeo, Walk Score, Environmental Defense Fund & Texas A&M).

For each metric, cities were ranked relative to each other from 1 (best) to 17 (worst), with directionality adjusted as needed—e.g., lower rent was considered better, while lower mobility scores were considered worse. All metrics were equally weighted. Final rankings were calculated by averaging each city's rank across all 18 metrics. Composite scores were visualized using a color-scaled map, highlighting the relative climate-adaptiveness and livability of each city.

APPENDIX B:

VARIABLE DESCRIPTION

Table B1. Variable Description Table

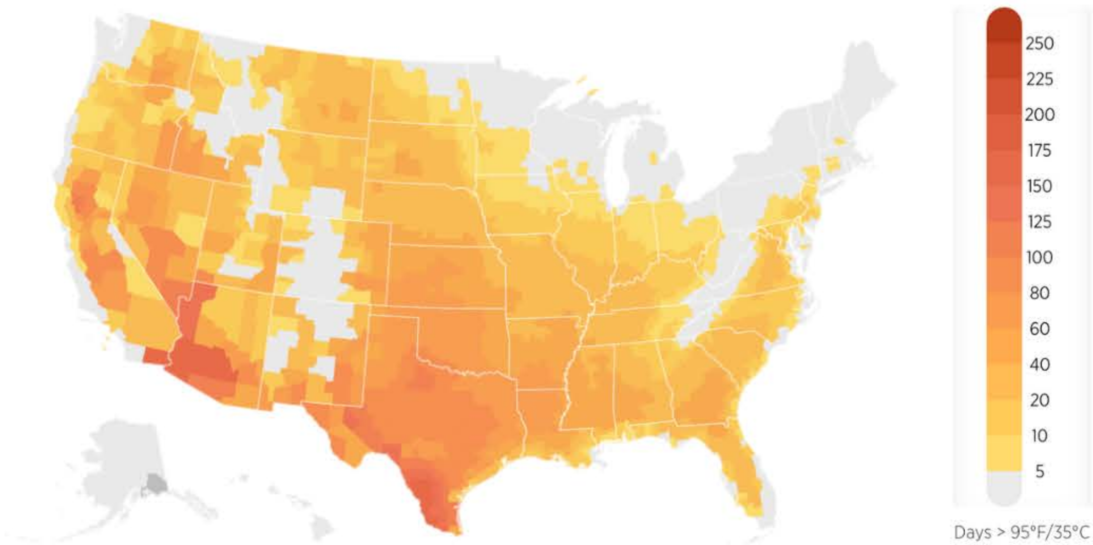
Domain	Variable	Source	Underlying Variable Description
Day-to-Day Conditions	Extreme Heat	Climate Impact Lab	Projected number of days above 95°F under high emissions (SSP5-8.5) averaged between 2040-2059.
	Urban Heat Island Effect	Texas A&M & EDF	Average number of extreme heat days per year, average of 2018-2020.
	Wet Bulb Temperatures	Rutgers	Projected annual frequency of days with wet bulb temperatures equal to or exceeding 80°F across the contiguous United States averaged between 2040 and 2059.
Natural Disasters	Precipitation	Vox	Projected annual precipitation averaged between 2036-2065.
	Hurricanes	Texas A&M & EDF	Annualized frequency of hurricane events.
	Strong Wind	FEMA	Annualized frequency of strong wind events.
	Flooding	Texas A&M & EDF	How sea level rise and other floods could change from the past by 2050.
	Drought	Texas A&M & EDF	Yearly frequency of droughts.
	Wildfire	Texas A&M & EDF	How often wildfires occured and how they harmed the air, 2021-2022.
	Air Quality	Texas A&M & EDF	Yearly change in air quality (particulate matter in ug/m3) by the 2050s.
	Earthquake	USGS	The probability that a damaging earthquake event occurs in the next 100 years across the contiguous United States.
Affordability & Livability	Median Housing Value	US Census	The listed median value of owner-occupied units from the 2023: ACS 1-Year Estimates Data Profiles for all metro areas analyzed.
	Median Rent Cost	US Census	The listed median gross rent paid by occupants from the 2023: ACS 1-Year Estimates Data Profiles for all metro areas analyzed.
	Property Insurance	FEMA & US Census	The per capita Building Expected Annual Loss (EAL) for the representative county/counties associated with each city in the analysis.
	Cost of Living	Numbeo	Numbeo's Cost of Living Index is based on estimated average expenses for a four-person family in a given city. Their methodology is listed on their website.
	Expected Climate Spending	Texas A&M & EDF	How climate change could increase the costs of disaster preparation and recovery.
	Developed Land	Texas A&M & EDF	The amount of land that has been developed.
	Mobility	Walk Score	The average walk and transit rating for each city using Walk Score's internal methodology. Their methodology is listed on their website.

Table B1. This table provides an overview of the 18 variables included in the analysis. For each variable, it lists the original data source and describes the raw data as defined by the source.

APPENDIX C:

GRAPHS

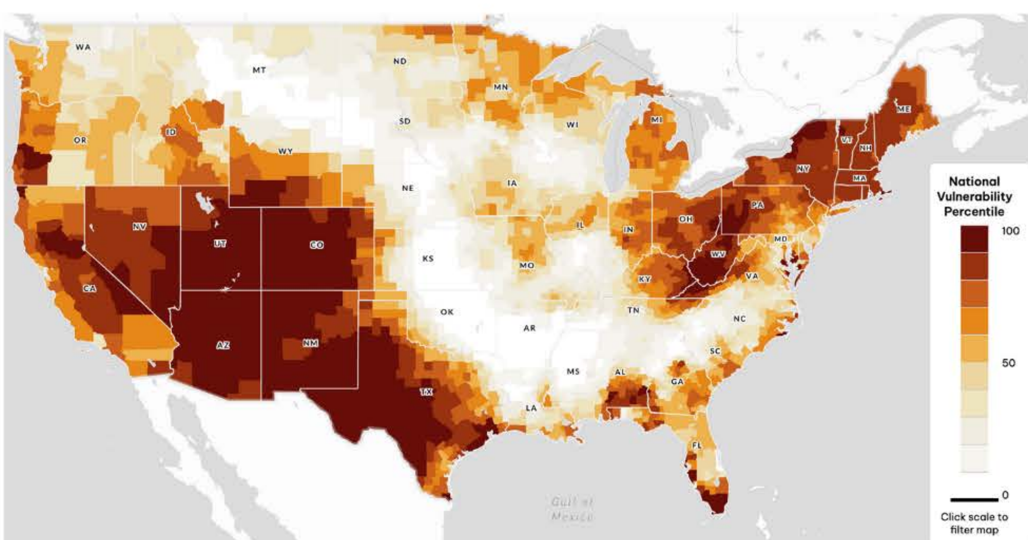
Figure C1. Projected Number of Days > 95 °F (2040-2059)



Source: University of Chicago Climate Impact Lab

Figure C1. Visualization of days expected to have temperatures above 95 degrees by 2050, assuming the SSP5-8.5 scenario. Darker shades indicate a higher average number of days in a year reaching above 95°F between 2040-2059.

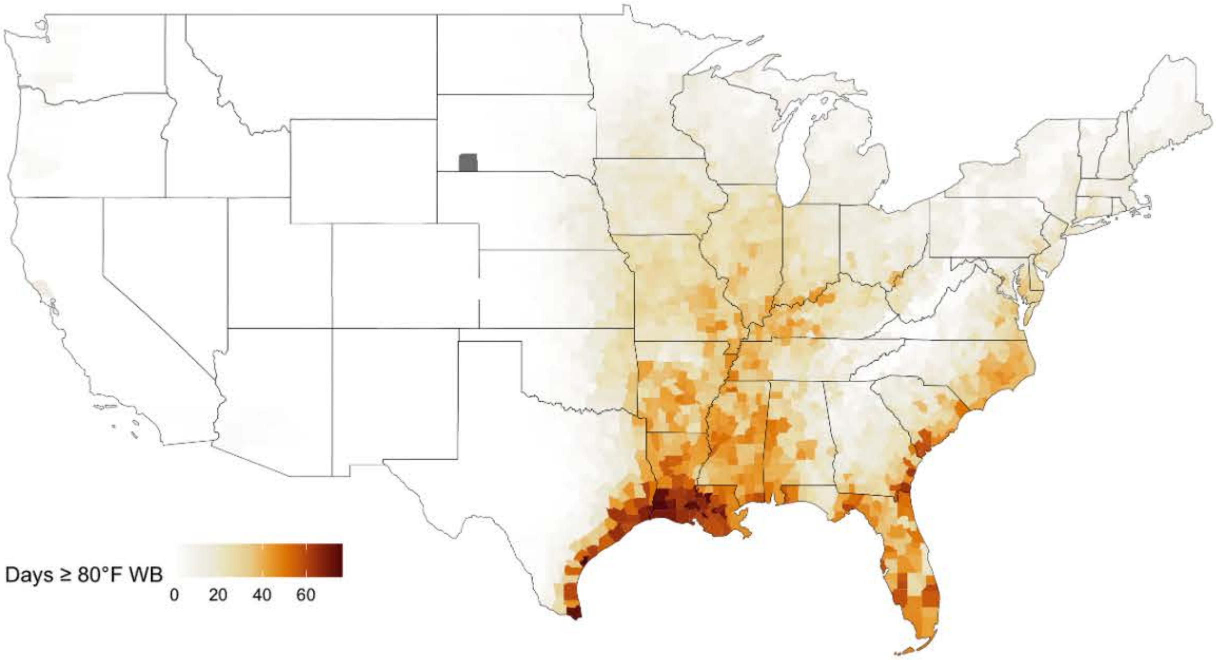
Figure C2. U.S. Urban Heat Island Effect Vulnerability



Source: The Environmental Defense Fund

Figure C2. County-level distribution of Urban Heat Island (UHI) extreme heat days across the contiguous United States, averaged from 2018 to 2020. UHI refers to the phenomenon where urban areas experience significantly higher temperatures than surrounding rural regions due to heat retention by buildings, roads, and other infrastructure

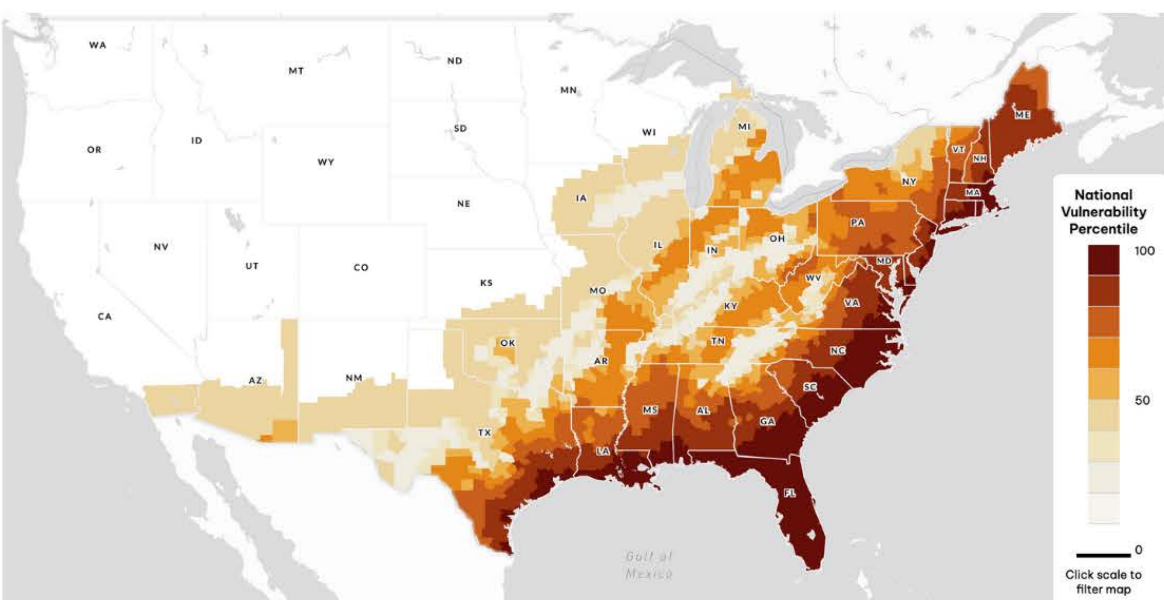
Figure C3. Wet Bulb Temperatures ≥80°F between 2040-2059



Source:
Rasmussen et al. (2016)

Figure C3. Projected annual frequency of days with wet bulb temperatures equal to or exceeding 80°F across the contiguous United States between 2040 and 2059. Darker areas indicate a higher average number of days per year. Wet bulb temperature reflects heat stress on the human body by accounting for both heat and humidity, measured using a thermometer wrapped in a water-soaked cloth.

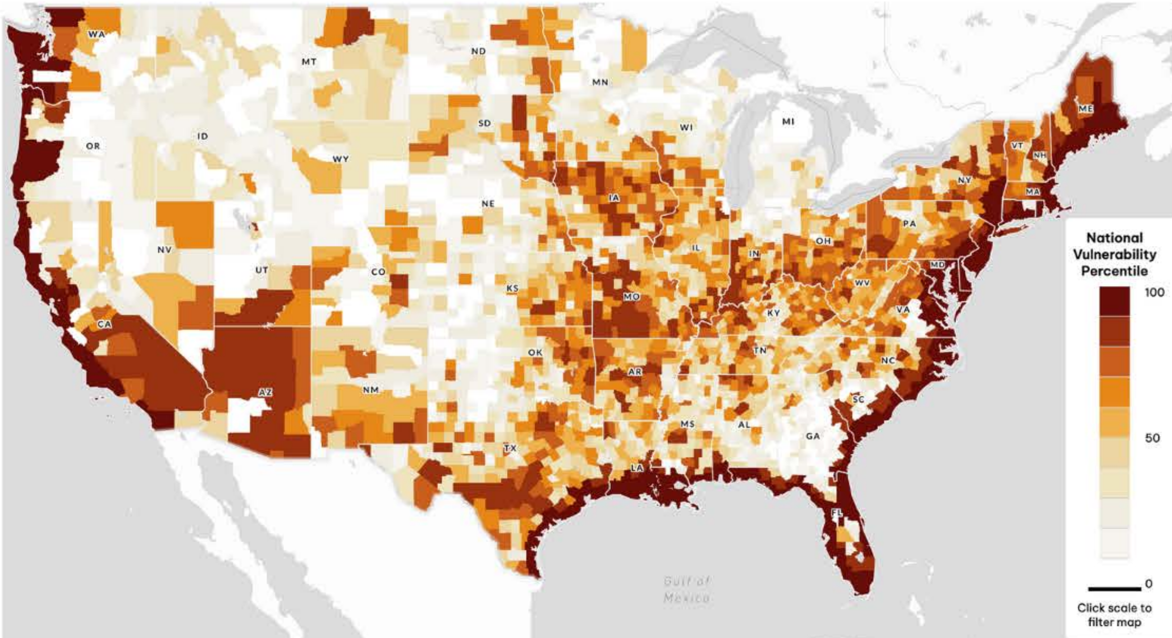
Figure C4. U.S. Hurricane Vulnerability



Source:
The Environmental Defense Fund

Figure C4. Yearly frequency of hurricane events by county across the contiguous United States. Darker shades represent higher vulnerability percentiles.

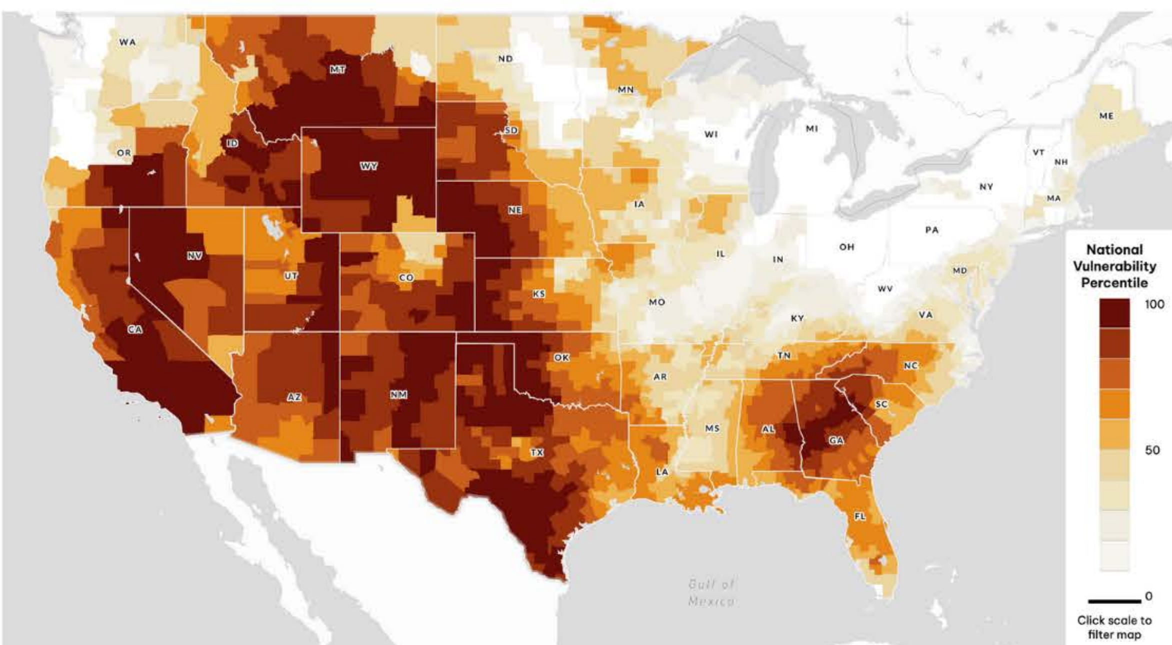
Figure C5. U.S. Flooding Vulnerability



Source: The Environmental Defense Fund

Figure C5. How sea level rise and other floods could change from the past by 2050. Darker shades represent higher vulnerability percentiles.

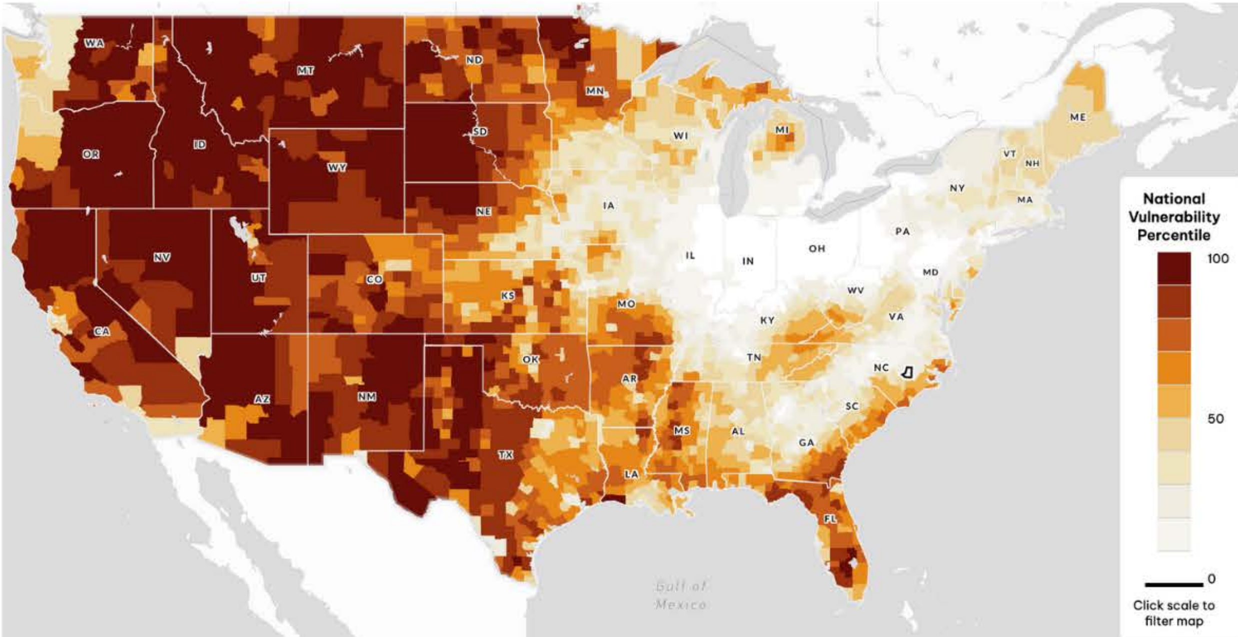
Figure C6. U.S. Drought Vulnerability



Source: The Environmental Defense Fund

Figure C6. Yearly frequency of droughts by county across the contiguous United States. Darker shades represent higher vulnerability percentiles.

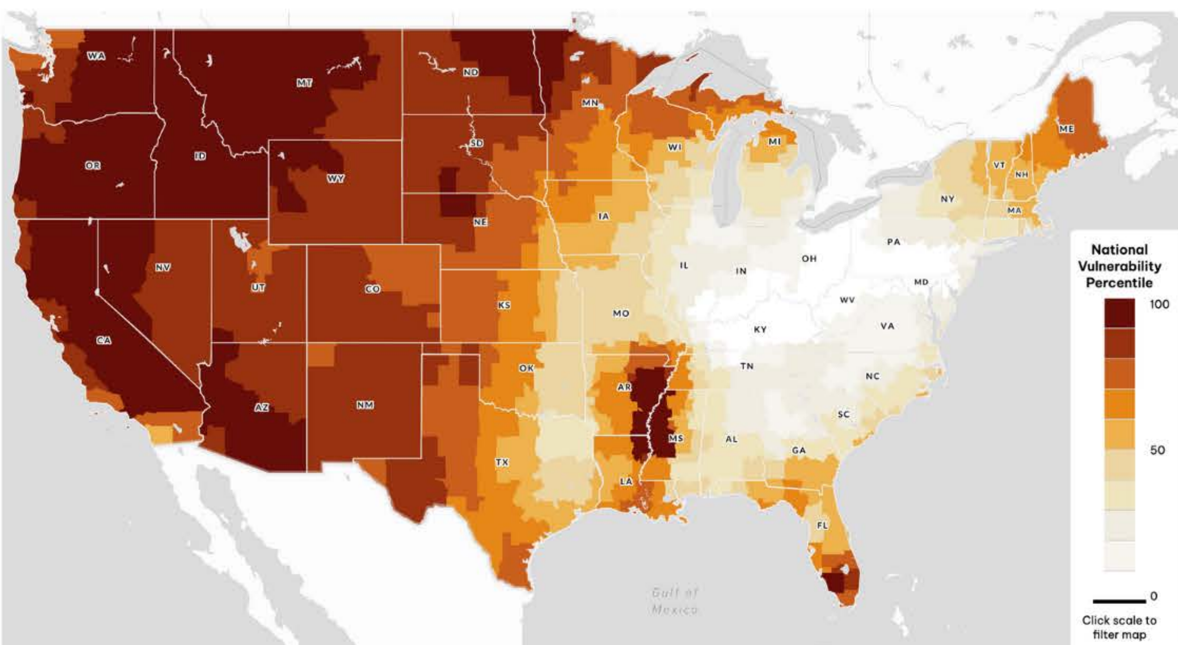
Figure C7. U.S. Wildfire Vulnerability



Source: The Environmental Defense Fund

Figure C7. Yearly frequency of wildfires by county across the contiguous United States. Darker shades represent higher vulnerability percentiles.

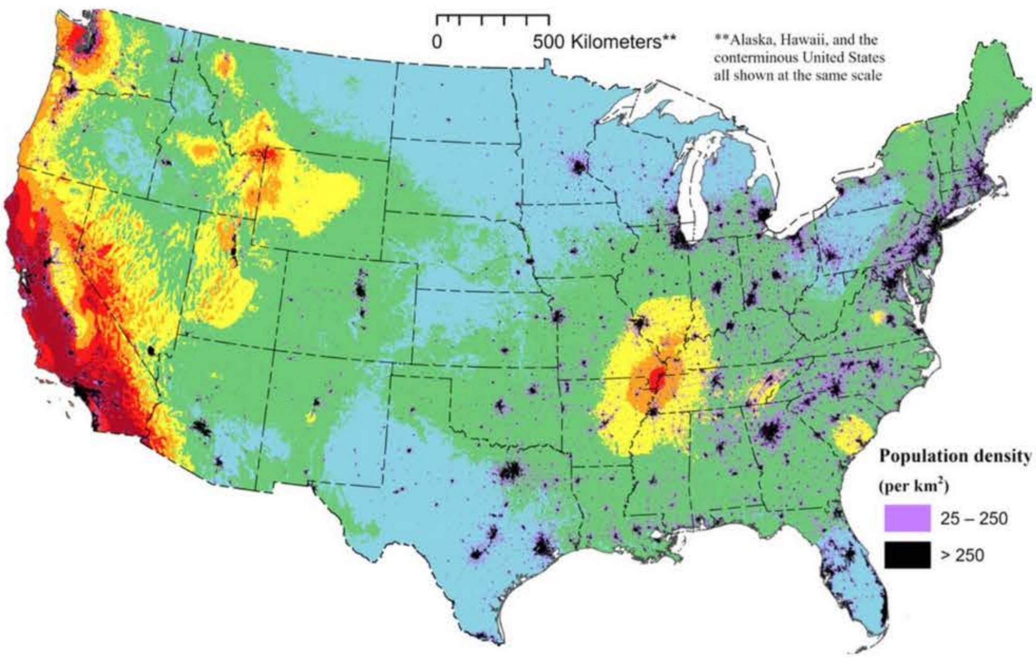
Figure C8. U.S. Poor Air Quality Vulnerability



Source: The Environmental Defense Fund

Figure C8. Yearly change in air quality (particulate matter) by the 2050s. Darker shades represent higher vulnerability percentiles.

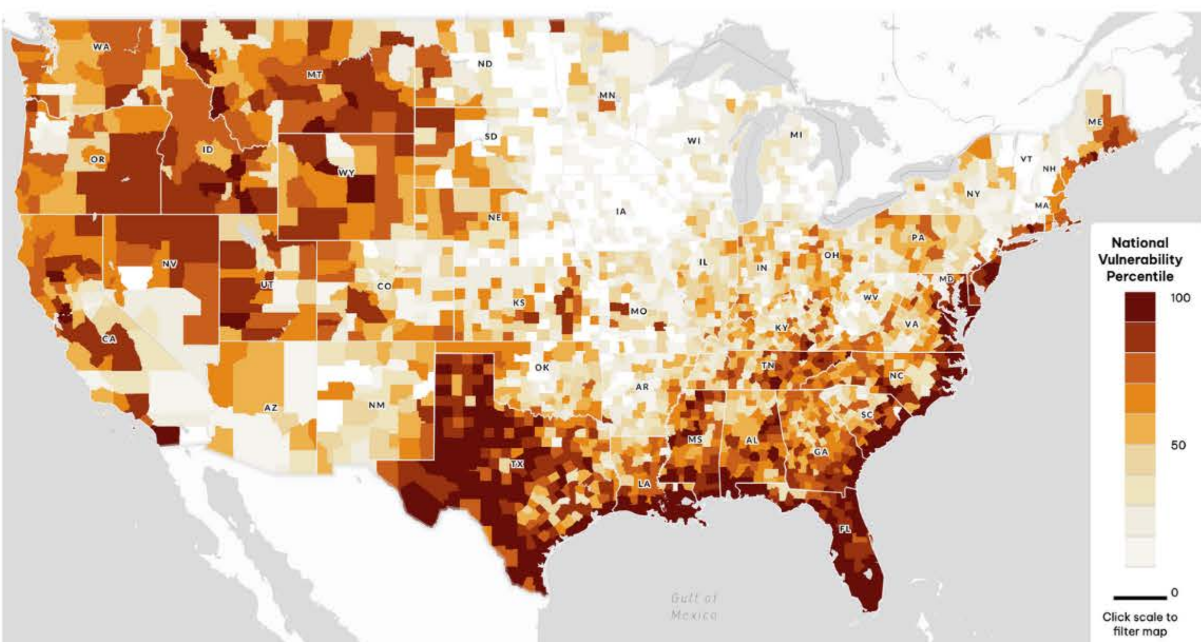
Figure C9. U.S. Earthquake Vulnerability



Source:
USGS.gov

Figure C9. Geographic visualization of the probability that a damaging earthquake event occurs in the next 100 years across the contiguous United States, overlayed on a population density map of the United States.

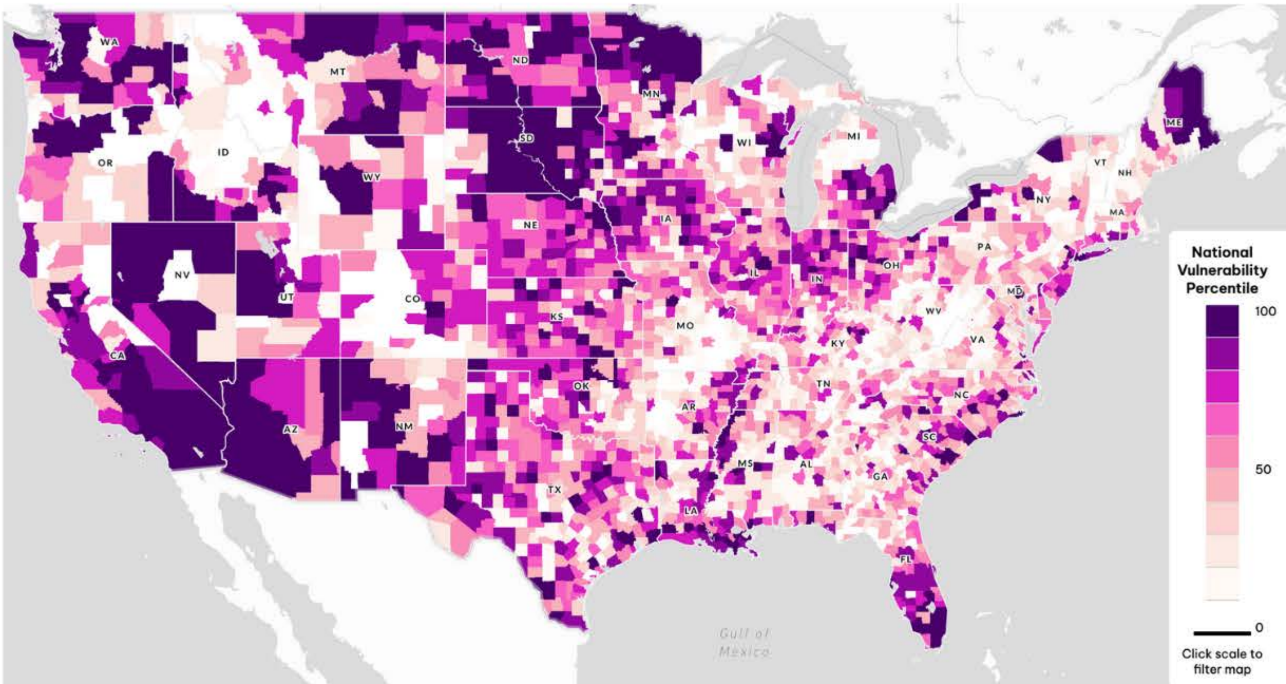
Figure C10. Expected Climate Disaster Cost



Source:
The Environmental Defense Fund

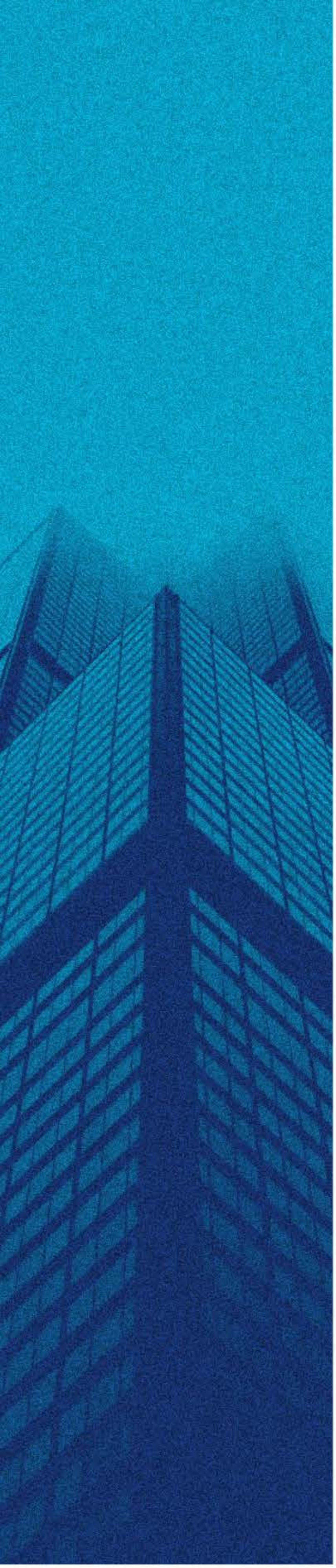
Figure C10. How climate change could increase the costs of disaster preparation and recovery. Darker shades represent larger increases in costs.

Figure C11. U.S. Land Use



Source:
The Environmental Defense Fund

Figure C11. The amount of land that has been developed in the contiguous United States.



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