



*the*  
**25**  
most secure  
places to live

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WE ALL WANT TO FEEL SECURE ABOUT THE CITIES WE LIVE IN. BUT WHERE ARE THE MOST SECURE PLACES IN AMERICA? WE ASKED THE DATABASE EXPERTS AT [WWW.BESTPLACES.NET](http://WWW.BESTPLACES.NET) TO PUT TOGETHER A LIST OF THE LARGEST METROPOLITAN AREAS, THOSE WITH 200,000 RESIDENTS OR MORE, AND DETERMINE WHICH ARE THE MOST SECURE. WE USED CRIME STATISTICS, BUT ADDED IN RISK OF NATURAL DISASTERS AND JOB LOSS NUMBERS — AFTER ALL, SECURING YOUR PERSONAL FINANCES IS IMPORTANT, TOO. THE RESULT IS THE LIST OF 25 OF THE MOST SECURE SPOTS IN AMERICA.

# 1.

## PROVO-OREM, UTAH

Population: 387,817

Median Income: \$56,100

Shellie and her husband, Robert, were on their way to Yellowstone National Park when they happened to pass through Provo. What they saw, "so clean and fresh, a good place to raise a family," Shellie says, convinced them they'd found their new hometown.

Looking at a home buyer's guide that showed they'd get "twice as much house for half as much," Shellie says she and Robert decided to move, and looked at houses before they drove back home to San Diego.

With six children, Shellie explains, "we knew this was what we were missing. This is a kidsville-USA town with lots of family activities, strong moral values and a wonderfully supportive environment."

Forty-five minutes from Salt Lake City, Provo lies in the heart of the Utah Valley between Utah Lake and the soaring Wasatch Mountain Range, with its miles of hiking and mountain bike trails and ski lodges. Settled by Mormon pioneers in 1849, the region was originally inhabited by the Ute Indians.

Today, it's home to Brigham Young University and Utah Valley State in nearby Orem.

"We have a very high commitment to education," says Mayor Lewis Billings. "We have lots of students in town and this makes for a young and highly motivated population."

What Provo doesn't have is much crime, he adds. "Our philosophy is, 'Any crime is too much.'"

The national average for violent crimes is 506 per 100,000 of population. Provo has only 110 incidents per 100,000.

"We are well below the national average, especially for crimes of violence," says Craig Geslison, chief of police for Provo.

"People here try to not be a town of strangers," adds Bill Hulterstrom, chief executive officer of United Way of Utah County. "This is still a town that if you move into a new home, your neighbors will bring pies and breads as welcome gifts."

Hulterstrom likes to tell a story about a recent winter snowstorm, when he went out to clear the snow from the driveways of several widows in his neighborhood. "I turned around and saw my neighbor blowing snow off *my* driveway."

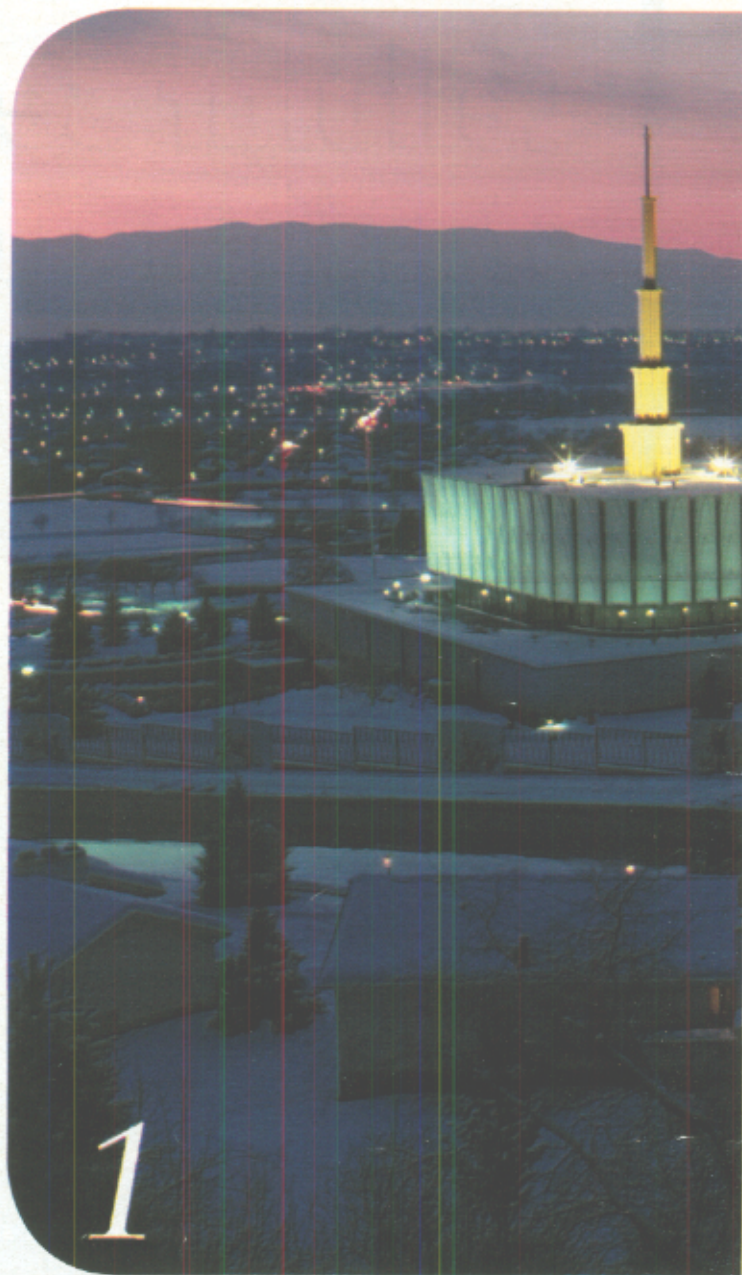
# 2.

## DUTCHESS COUNTY, N.Y.

Population: 287,752

Median Income: \$67,800

Located midway between New York City and Albany, N.Y., in the rolling hills and forests of the Hudson River Valley, Dutchess County is an affluent community of mainly professional and technical workers. Crime is low here and unemployment is lower.



Residents of Provo, Utah, sleep tight knowing they're secure.

# 3.

## MADISON, WIS.

Population: 443,110

Median Income: \$71,100

Residents of Madison won't be surprised to find that their city is on our most secure list. Madison, it seems, is a perennial member of these "best of" lists, whether "best of" means healthiest places, best places for women or best places to retire.

And why not? Positioned in the heartland of Wisconsin, surrounded by dairy farms and cropland, Madison is a cultural center that serves as the state capital, with a large university and a variety of industries.



PHOTO: PAUL BERKSTEN/CORBIS; MADISON: MARK L. ORSON/CORBIS

It's an area of great scenic beauty — bordered by two large lakes — that extends to its architecture: the state capitol building is one of the most ornate.

This is also a city that takes its recreation seriously. Bike paths criss-cross much of the area, and there are numerous wooded parks along the lakeshores.

But recreation isn't limited to biking, hiking and kayaking. Madison also boasts the largest number of bars per capita of any city in the United States — 45 per 100,000 residents.

The University of Wisconsin guarantees a steady influx of young adults, giving the town more energy, but it also provides cultural attractions that make Madison more appealing. No wonder then, that the city finds itself on another "best of" list.



**Madison offers plenty of recreational opportunities.**

4.

**LANCASTER, PA.**

Population: 478,561

Median Income: \$61,100

Situated in the heart of the Pennsylvania Dutch Region, about 65 miles west of Philadelphia, Lancaster may be best known for its link to nearby Amish communities. Employment is steady and the crime rate is low, plus there's little risk of natural disasters.

5.

**ALBANY-SCHENECTADY-TROY, N.Y.**

Population: 884,969

Median Income: \$59,800

Settled by the Dutch in 1624, Albany became the capital of New York in 1797, and today many of its activities revolve around the functions of state government. Employment in this area is slightly volatile, but there's little risk of disasters.

6.

**PORTSMOUTH, N.H.-ROCHESTER, MAINE**

Population: 249,200

Median Income: \$67,000

Portsmouth and its neighbor across the Piscataqua River, have a rich history of being shipbuilding communities. Today, these cities combine high-rise developments with centuries-old shops, and attract residents from Boston and New York, perhaps due to the very low crime rate.

7.

**OLYMPIA, WASH.**

Population: 217,641

Median Income: \$64,300

Located at the southern tip of Puget Sound, Olympia is the state's capital, even if Seattle gets most of the attention. This is one of the fastest-growing areas in the Pacific Northwest, thanks to the natural beauty that surrounds it. Employment here is steady and is predicted to remain healthy.

8.

**BREMERTON, WASH.**

Population: 236,174

Median Income: \$61,800

Directly across Puget Sound from Seattle, Bremerton is being discovered by people who want the amenities of the big city, but without the hassles. The Puget Sound Naval Shipyard still dominates employment, although more workers are making the commute to nearby Seattle or Tacoma. While employment lags many other parts of the nation, the biggest risk here is of earthquake damage.

9.

**DANBURY, CONN.**

Population: 223,580

Median Income: \$95,700

Once the hat-making capital of the world, Danbury today is more of an affluent suburb to nearby New York City. The crime risk here is among the lowest of any of our top cities.

10.

**APPLETON-OSHKOSH-NEENAH, WIS.**

Population: 366,914

Median Income: \$61,700

These communities, situated around Lake Winnebago just south of Green Bay, Wis., are on a growth spurt. Appleton, traditionally dominated by the paper industry, is also home to Lawrence University. Crime rates remain low in the community as does unemployment.

11.

**FAYETTEVILLE-SPRINGDALE-ROGERS, ARK.**

Population: 332,011

Median Income: \$49,900

This is one of the fastest-growing areas in the country, thanks mostly to the nearby headquarters of Wal-Mart, the world's largest retailer.

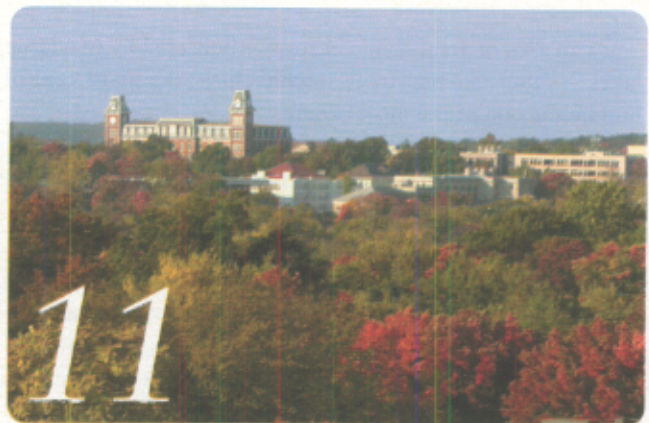
But there's plenty beyond discount retailing to recommend a visit to the Fayetteville metropolitan area.

Recreational opportunities abound in these three cities camped in the foothills of the Ozarks. Fishing lakes are plentiful and there are plenty of hiking trails for those with the energy to tackle them.

Fayetteville is home to the University of Arkansas, which brings the area many cultural events, as well as Razorback football and other sporting events.

The town also includes the home where Bill and Hillary Clinton lived while professors at the law school.

Downtown Fayetteville is known as the arts and entertainment



Fayetteville, Ark., is home to the University of Arkansas.

SEAN MOORMAN

center of Northwest Arkansas, with dozens of unique shops and lots of places for live music.

Springdale is slightly more historical, serving as home to the Shiloh Museum of Ozark History and two Civil War battlefields. While Rogers' historic downtown features brick-paved streets and old-fashioned storefronts.

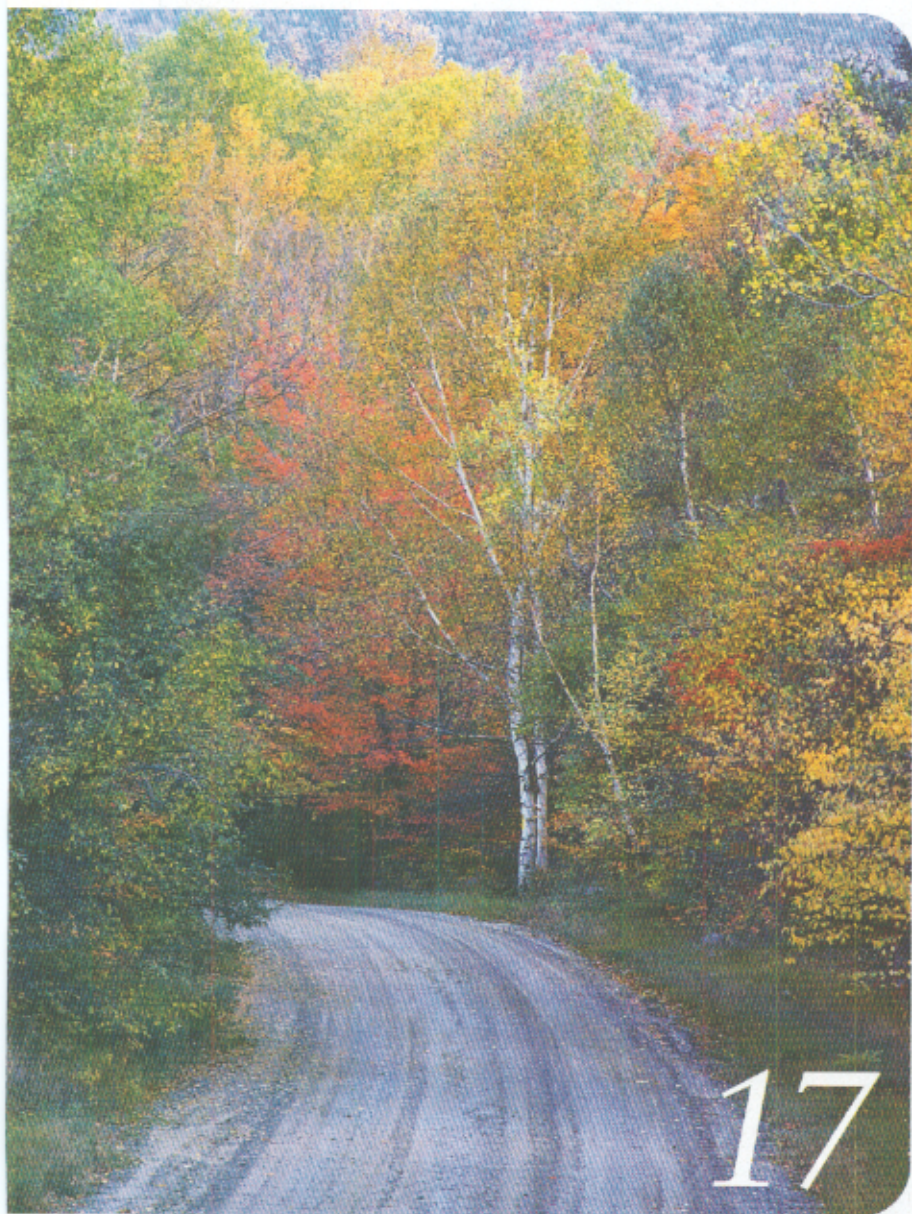
## 12.

GREEN BAY, WIS.

Population: 232,185

Median Income: \$61,500

Best known for its professional football team, Green Bay has been making some plays of its own lately, drawing in residents who want a small-town atmosphere but big-town amenities. Employment is a little unsteady, but risk of natural disaster is low.



Manchester, N.H., offers natural beauty, plus security.

## 13.

PORTLAND, MAINE

Population: 247,395

Median Income: \$58,500

Sometimes called "The San Francisco of the East" Maine's largest city features rolling hills surrounded by water. Portland had the biggest risk of employment change in our survey.

## 14.

HARRISBURG-LEBANON-CARLISLE, PA.

Population: 635,751

Median Income: \$59,600

There's little crime here and steady employment, due perhaps to the steady supply of chocolate: Harrisburg is home to Hershey's Chocolate World facility and Hershey Park amusement park.

## 15.

HONOLULU, HAWAII

Population: 896,019

Median Income: \$65,200

A big city on a beautiful island, Honolulu scores low in risk for crimes against people, but high in property crimes, such as theft. And, as you'd expect from a tropical paradise, the island has a low risk for wildfires, tornadoes and other natural disasters — just watch out for falling coconuts.

## 16.

EVANSVILLE, IND.-HENDERSON, KY.

Population: 297,353

Median Income: \$55,400

Located across the Ohio River from one another, these two cities make up the regional hub for the southwestern edge of Indiana. The area is known for its friendly attitude, which might explain why the crime rate is low here.

## 17.

MANCHESTER, N.H.

Population: 204,359

Median Income: \$68,200

You'd have to go a long way to find a city as smart as this one. Home to seven colleges and universities, Manchester is one town that really emphasizes higher education.

But it didn't start out that way. In the 1800s, the city was home to the Amoskeag Manufacturing Co., a massive textile mill that churned out nearly 5 million yards of cloth a week.

Today, the city has diversified and rebuilt itself as a commercial and industrial center, adding high-tech firms, banks, retailers and manufacturers. That includes DEKA Research and Development,

founded by Dean Kamen, the inventor of the Segway Human Transporter and the IBOT wheelchair.

Employment is still an issue for this area, but crime rates remain low and the community continues to thrive.

Of course, there's more to the area than its commitment to commerce. As New Hampshire's largest city, Manchester is the focal point for cultural activities, including new art museums and outdoor concert venues.

## 18.

### NASSAU-SUFFOLK, N.Y.

Population: 2,803,547

Median Income: \$83,700

No surprise that this highly affluent community along New York's Long Island ranks low on the list for risk of crime. And while it holds the top spot among our most secure cities for risk of a hurricane — it's still a pretty low risk.

## 19.

### ASHEVILLE, N.C.

Population: 231,205

Median Income: \$49,600

This city in the Blue Ridge Mountains once attracted the rich and famous as a vacation spot (think F. Scott Fitzgerald). Its secure employment rate and low risk of natural disasters helped it find a spot on our list.

## 20.

### KNOXVILLE, TENN.

Population: 704,431

Median Income: \$49,300

Located about 180 miles east of Nashville, Knoxville is a city with a rich history reaching back to pre-Civil War days. The city is home to the University of Tennessee, as well as several other small colleges. Employment remains steady, helping the city make our list of the most secure places.

## 21.

### LAS VEGAS

Population: 1,722,256

Median Income: \$54,700

While it may be hard to shake its image as "Sin City," Las Vegas has done much to remake itself as a family destination. With its sunny weather conditions, and a large supply of jobs, the city has been one of the nation's fastest-growing areas for several years. Crime remains an issue for Vegas, but steady employment and a low risk of natural disaster helped it make our list.

## SECURITY STARTS AT HOME

Whether your city was one of the top 25 we listed or not, you can make your neighborhood more secure — and Farmers can help.

You know that your Farmers homeowners policy provides coverage that can help you if something unexpected, such as a theft or a fire, occurs. And if something does happen, our HelpPoint Claims Service (1-800-435-7764) is available 24 hours a day, seven days a week to get you whatever service you need, whether it's a plumber, a cleaning crew or a hotel room for the night.

Your Farmers agent also can help by providing information on home security, or see the checklists on our Web site at Farmers.com. Adding deadbolt locks and extra lighting can decrease your chance of theft and save you money on your homeowners insurance, too. So can adding an alarm system to your home.

Ask your agent about starting a Neighborhood Watch program as well. Studies have shown that when neighbors watch out for one another, crime rates decrease.

For more information on what to do in case of theft, fire, flooding or even earthquakes, see your Farmers agent or visit us online. Because when it comes to your family's safety, security starts at home.

## 22.

### SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CALIF.

Population: 253,408

Median Income: \$57,700

If not for the recent wildfires and an earthquake, this suburban area might have ranked higher on our list.

## 23.

### NEWBURGH, N.Y.

Population: 406,868

Median Income: \$63,500

Located 55 miles north of New York City, Newburgh is a wholesale and trucking center that ships fruit and dairy products.

## 24.

### UTICA-ROME, N.Y.

Population: 298,707

Median Income: \$47,600

Located along key waterways, these cities are heavily industrial, which increases their employment risk.

## 25.

### RENO, NEV.

Population: 362,325

Median Income: \$62,100

Reno has a plethora of casinos and gaming attractions. However, the city has sought to diversify by bringing in new industry, and it has become one of the fastest-growing areas.