

San Francisco Ranks as Worst-Run City in America

By [StudyFinds Analysis](#)

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Reviewed by [Steve Fink](#)

San Francisco spends more per resident than nearly every other major U.S. city, yet a 2026 ranking places it last out of 148 cities for turning that spending into results. Provo, Utah, a city roughly a tenth its size, takes the opposite prize: the top spot.

Personal-finance site WalletHub set out to answer a question many taxpayers have wondered about at some point: does a bigger city budget actually buy better government? The resulting “Best- & Worst-Run Cities” ranking measures spending efficiency specifically, not overall [quality of life](#) or governance style. Researchers compared 148 of the most populated U.S. cities on measures like school quality, crime rates, health outcomes and road conditions, then weighed those results against how much each city spends per resident.

Analysts built a “Quality of City Services” score for each city from 36 metrics split evenly across six categories, financial stability, education, health, safety, [economy](#), and infrastructure and pollution, and then divided that score by each city’s per-capita budget to produce a final “Score per Dollar Spent” rank. Data were collected as of May 19, 2026, drawing on public records, credit

ratings and federal statistics rather than resident surveys. That formula is what separates San Francisco and Provo by more than 100 spots, and it shapes the rest of the list too.



Why San Francisco Ranks as America's Worst-Run City

San Francisco's trouble is not the quality of its services alone. Its Quality of City Services score ranks 41st out of 148, in the upper third of the field, and its health outcomes, covering measures like life expectancy and hospital access, rank first in the entire country. By several individual measures, San Francisco performs better than most cities on this list.

Spending is where the picture falls apart. San Francisco's per-capita budget ranks 148th, the highest of any city studied, meaning no other city in the ranking spends more per resident. Its education score ranks 137th and its economy score ranks 130th, both among the weakest in the country, while its infrastructure and pollution

score ranks third-best nationally. One of the metrics pulling the education score down was San Francisco's high school graduation rate, the lowest of any city WalletHub studied. High spending paired with that kind of split record, some of the strongest category scores in the study alongside some of the weakest, is what produces a last-place finish under WalletHub's formula.