

Best places to retire in America

WRITTEN BY ELLEN DEWITT

② AUGUST 28, 2020

MONEY



Best places to retire in America

For many people, retirement is the reward after decades of working and raising a family. After all that anticipation, deciding where to spend that precious time can be a tough decision, so Stacker compiled a list of the best places in the United States to spend those golden years.

Stacker used Niche rankings that utilize a variety of factors such as weather and access to health care. A maximum of 10 places per state were included. You can read more about the Niche methodology here. Warm, sunny weather was the most common denominator among the best places to retire, whether they were communities on the coasts of Florida and California or in the deserts of Arizona. Some locations boast of sunshine hundreds of days each year.

Options for recreation play another big role, especially top-ranked golf courses and clubs for tennis. Other top retirement destinations offer natural attractions, like trails for biking and walking or mountain settings for hiking and bird-watching. Sand and surf are key, with beaches, boardwalks, boating docks, marinas, fishing charters, swimming, and sailing opportunities. Desert sites are popular as well, offering the promise of sunny days, little rain, and striking landscapes.

Some of the most desirable retirement destinations are those located near major cities like San Francisco, New York, and Los Angeles, ripe with arts, culture, and health care resources. But those choice locations carry the key drawback of a high cost of living, often due to pricey housing costs, that will not suit retirees often on fixed incomes. Low crime rates make a difference as well.

All the top retirement destinations take a cue from Arizona's Sun City, the first planned community for active older adults that introduced the concept that retirees liked being busy and engaged, with little interest in just fading away. Whiling away retirement years in a front porch rocking chair was no longer the ideal.



#1: Pelican Bay, Florida

- Population: 5,844
- Median home value: \$912,300 (95% own)
- Median rent: \$1,529 (5% rent)
- Median household income: \$127,571

Luxurious Pelican Bay, Florida, sits on about 3-square-miles, surrounded by beaches and parkland. It has about 6,500 homes and a host of activities such as sailing, tennis, and kayaking. Its beaches can be reached only by boardwalk or Pelican Bay's tram system.