

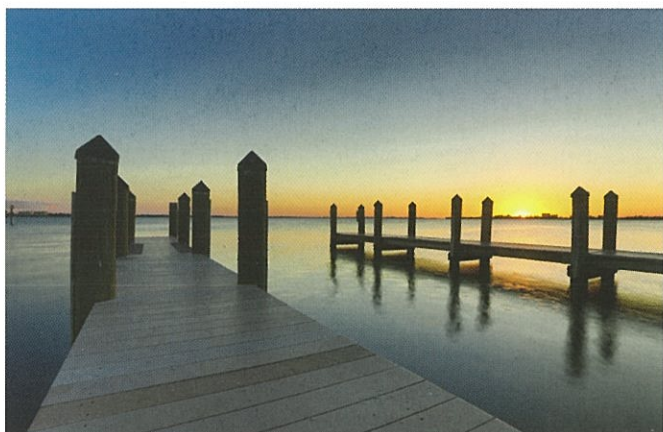
Forbes

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BEST
PLACES TO
RETIRE
2016

The 25 Best Places To Retire In 2016

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After crunching data on 500 areas, Forbes picks top locations for affordable, high-quality living. Good weather helps, too.



Cape Coral, Florida

www.westend61.de/Westend61/Sarah Kastner/Newscom

and educational offerings, and ample opportunities to stay physically active and get involved in volunteer work.

With that in mind, Forbes presents our list of The 25 Best Places To Retire In 2016 (www.forbes.com/best-retirement-places). This year's picks are situated in 19 states across all four continental time zones. The list skews toward warm or moderate climates, in line with research by the National Association of Realtors and the U.S. Census, showing that Baby Boomers approaching retirement favor sunnier weather when they move. For those who like (or at least, can tolerate) especially hardy winters, we include Fargo, N.D., Pittsburgh and—a newcomer to our annual list—Traverse City, Mich.

Thanks to the aging of the Baby Boomers—that huge generation born between 1946 and 1964—there probably never has been more interest in retirement than now. Last year there were 57 million Boomers age 55 or older. By 2020, when the youngest Boomers have passed the big 55, that number will swell to 71 million. Sure, saving for retirement is best

Retirement represents a period of change. For most people, that means less income but more time to do what they choose. One logical response to both: move to a place with lower costs and attractive lifestyle features, such as good weather, rich cultural

Abilene TX

Pop. 120,000 Avg Temp 65°
Median home price: \$156,000

Apache Junction AZ

Pop. 37,000 Avg Temp 71°
Median home price: \$129,000

Athens GA

Pop. 120,000 Avg Temp 62°
Median home price: \$145,000

Bella Vista AR

Pop. 28,000 Avg Temp 58°
Median home price: \$127,000

Blacksburg VA

Pop. 44,000 Avg Temp 52°
Median home price: \$230,000

Bluffton SC

Pop. 14,000 Avg Temp 68°
Median home price: \$226,000

Brevard NC

Pop. 8,000 Avg Temp 55°
Median home price: \$206,000

Cape Coral FL

Pop. 166,000 Avg Temp 74°
Median home price: \$210,000

Clermont FL

Pop. 30,000 Avg Temp 72°
Median home price: \$215,000

Colorado Springs CO

Pop. 440,000 Avg Temp 49°
Median home price: \$243,000

Columbia MO

Pop. 115,000 Avg Temp 55°
Median home price: \$171,000

Corvallis OR

Pop. 57,000 Avg Temp 53°
Median home price: \$280,000

approached as a lifelong affair. But 55 is the age at which many Americans start thinking seriously about when and where they'd like to retire.

To help you in those deliberations, we sifted through information on about 500 communities. Our primary objective: to identify places that provide what we think, all things considered, is the best retirement value. As in previous years, we didn't rank our 25 picks. That means no place on this list can claim to be Number 1, but each can rightfully boast that Forbes considers it a terrific place to retire.

Some of the most significant factors in our rating are financial and economic. We consider home prices, cost-of-living and the tax climate for retirees, which is why there are few picks in pricey places like the Northeast and California. Since so many retirees want to work part-time, we also look for places with a vibrant economy.

Since physical security is also important, we look at violent crime rates for cities and their surrounding metro areas, as reported by the Federal Bureau of Investigation or, in a few instances, www.neighborhoodscout.com.


Accessibility to health care is also important as you age. We use doctors per capita as a proxy, drawing data from the U.S. Census and the Dartmouth Atlas of Health Care. We also throw into the mix the latest Milken Institute report on Best Cities For Successful Aging. That study evaluates and ranks 352 metropolitan areas using a variety of factors, touching on health care, wellness, transportation, living arrangements and economics. We also look at air-quality data, as well as the general weather, although that is a little more subjective.

To round out our community assessments, we seek out data that reflect on attributes that encourage an active retirement. One is walk-ability—the ability to do shopping and perform errands by walking but not too far—as measured by walkscore.com.

Another element is volunteerism. Studies have shown that volunteers—persons who perform unpaid activities for organizations—are more likely to have better health, as measured by life span, mobility and mental health.

Obviously, a list like this can't take into account every individual's tastes and requirements, such as being close to family. Also, we don't statistically factor in cultural attributes and scenic beauty. But to make the final cut on our list, towns must generally have something going for them besides the numbers. For example, ten of our picks might be considered college towns, which usually translates into cultural and learning opportunities.

And a fair number of our 25 offer inviting mountain or water environments, including Apache Junction, Ariz.; Bella Vista, Ark.; Bluffton, S.C.; Brevard, N.C.; Cape Coral, Fla.; Colorado Springs; Largo, Fla.; Meridian, Idaho; Mount Airy, N.C. and Traverse City.

To read more about Forbes list of the 25 Best Places To Retire In 2016 visit www.forbes.com/best-retirement-places. 

Fargo ND

Pop. 116,000 Avg Temp 42°
Median home price: \$192,000

Grand Prairie TX

Pop. 183,000 Avg Temp 67°
Median home price: \$146,000

Largo FL

Pop. 80,000 Avg Temp 72°
Median home price: \$150,000

Lexington KY

Pop. 308,000 Avg Temp 56°
Median home price: \$152,000

Lincoln NE

Pop. 270,000 Avg Temp 52°
Median home price: \$158,000

Meridian ID

Pop. 85,000 Avg Temp 53°
Median home price: \$203,000

Mount Airy NC

Pop. 10,000 Avg Temp 55°
Median home price: \$126,000

Pittsburgh PA

Pop. 306,000 Avg Temp 52°
Median home price: \$140,000

San Marcos TX

Pop. 55,000 Avg Temp 68°
Median home price: \$193,000

Smyrna TN

Pop. 43,000 Avg Temp 58°
Median home price: \$159,000

Traverse City MI

Pop. 15,000 Avg Temp 45°
Median home price: \$166,000

The Villages FL

Pop. 51,000 Avg Temp 69°
Median home price: \$260,000

Walla Walla WA

Pop. 32,000 Avg Temp 54°
Median home price: \$210,000