



TOP 10 U.S. CITIES FOR AGING IN PLACE

2023

Factors to keep in mind when picking
a city to age in place

Zemlee

www.zemlee.com

TABLE OF CONTENTS

3

WHAT IS AGING IN PLACE?

5

TOP TEN CITIES

16

METHODOLOGY

21

SOURCES

WHAT IS AGING IN PLACE?

In a few short years, the entirety of the baby boomer (1946-1964) population will be over the age of 65. There are 73 million people in the United States who fall under the baby boomer age category. That's quite a lot of people who need to start thinking about their aging plans if they haven't already. One of the primary concerns for a lot of seniors is financial. What option will allow them to save the most money and enjoy the remainder of their lives?

Seniors don't want to spend the majority of their savings on a senior care facility. They want to stay in the home that they have invested money and time into. According to data collected by AARP, more than 77% of adults older than 55 want to age in their own homes. This is nothing new. AARP states that this "number has been consistent for more than a decade." On average, nursing homes cost \$7,900 - \$9,000. Private rooms have an additional cost. Medicare does not cover long-term nursing home care if that is the only care needed since it is classified as "custodial care." Medicaid might cover it if one meets their states requirements.

There are insurance programs that can help, and it can be worth looking into those policies. However, the cost can still be overwhelming for many seniors.

Aging in place tends to be the more economical option. Unfortunately, a large majority of seniors have not considered what it takes for them to live in their home, which is why we have highlighted some of the major elements to consider when looking for a place to retire. Harvard has also published a guide for aging in place, which is also incredibly helpful for seniors and those who have not started thinking about retirement.

Receiving care at home is more than just cost effective. Studies have found that there is a 70% lower readmission rate when patients are cared for at home. There is also a reduced risk for home accidents. It is safer to age in place for many seniors, and they will receive custom medical care.

CONTINUED

The Hospital at Home (HaH) is a rising trend for these reasons. Its popularity began to increase post-pandemic. Four years ago, the Mayo Clinic led the charge by sending acute patients home for remote care; however, there are now more than 250 similar programs. Start-up companies have been raising money for their own HaH. They have collected more than \$500 million in private funding. There is no denying the comfort seniors will experience aging in place and receiving care at home. However, we must also discuss their loved ones, who will also be more at peace. Under constant supervision, loved ones do not need to worry, and there is less work required of them. Seniors and their loved ones are able to enjoy each other's company without anxiety constantly creeping in.

We have curated a list of the top ten cities in the United States to age in place for 2023 and beyond to help seniors make the best decision for themselves and maintain as much independence for as long as possible. Below, you'll find our top 10 cities with a few key financial and medical indicators. See Methodology for our full data analysis. To learn more about the previous year's ranking, visit the Zemplee website.



1

Myrtle Beach, SC

While often associated as a popular spring break destination spot, Myrtle Beach has so much more to offer, especially to its aging population. It's a beautiful beach town with plenty of activities and places for residents of any age. Myrtle Beach is home to, as its name suggests, several beaches where seniors can lay under the sun's warm rays or cool off in the Atlantic Ocean. Myrtle Beach has an annual average of 63.4 degrees. The boardwalk is a great place to get your steps in and enjoy a few tasty treats as you do. There is no shortage of shopping opportunities in Myrtle Beach. The cost of living in Myrtle Beach is below the national average cost of living making it a cost effective city, and South Carolina does not tax Social Security.



Cost of Living out of 100 (2021)	87.4%
Average Healthcare Cost Per Person	\$8,000
Medicare Accessibility Score (out of 33.0)	10.38
Medicaid Accessibility Score (out of 99.0)	46.37
AARP Livability Index	51

② Daytona Beach, FL

Warm sun and beautiful beaches are what seniors have to look forward to in Daytona Beach, Florida. Not only does Daytona have plenty to do on its own, it is only an hour away from Orlando, Florida, which is home to Disney World and Universal Studios. Daytona Beach is also the headquarters of NASCAR and hosts many races, most notably the Daytona 500. Florida has earned a reputation for being affordable, and Daytona Beach does live up to that. Cost of living is below the national average here. Florida does not tax pensions or Social Security making it very appealing for seniors. With an average of 71.5 degrees annually, the temperature in Daytona Beach is often comfortable.



Cost of Living out of 100 (2021)	86.7
Average healthcare cost per person per year	\$9,000
Medicare Accessibility Score (out of 33.0)	15.67
Medicaid Accessibility Score (out of 99.0)	54.86
AARP Livability Index	50

While home to the Masters, Augusta has more to offer than golf. It is two hours away from downtown Atlanta, which is a perfect weekend getaway. In Augusta itself are plenty of parks, which offer a perfect location for seniors to walk and stay healthy. Located in Augusta is Augusta University, which does have a university hospital. The Medical District plays a key part in Augusta's economy. The city of August has 445,160 people employed in the healthcare field.

Cost of Living out of 100 (2021)	79.2
Average healthcare cost per person per year	\$8,000
Medicare Accessibility Score (out of 33.0)	10.01
Medicaid Accessibility Score (out of 99.0)	35.33
AARP Livability Index	45

4

San Antonio, TX

San Antonio is the seventh most populous city in the United States with a population of 1,434,625 people according to the 2020 US Census. The San Antonio River Walk is a great place for seniors to take a stroll and grab a bite to eat. The River Walk is especially beautiful during the holiday season. The San Antonio Botanical Gardens or the Japanese Tea Gardens are beautiful and a wonderful way to spend an afternoon. There are also plenty of art museums for seniors to explore. Texas does not tax social security or pensions. There is no income tax in Texas, which is another reason why the state draws in new residents.

Cost of Living out of 100 (2021)	89.8
Average healthcare cost per person per year	\$8,000
Medicare Accessibility Score (out of 33.0)	12.77
Medicaid Accessibility Score (out of 99.0)	50.74
AARP Livability Index	49

5

Jackson, MS

The Jackson State University Botanical Gardens and Jackson Zoo are great options for seniors to walk around and enjoy nature. For those who prefer viewing art, there is the Mississippi Museum of Art located in Jackson. For music lovers, there is the Mississippi Symphony Orchestra. The cost of living is below the US national average. Mississippi does not tax social security income and pensions, which is attractive to many seniors.



Cost of Living out of 100 (2021)	81.8
Average healthcare cost per person per year	\$9,000
Medicare Accessibility Score (out of 33.0)	15.31
Medicaid Accessibility Score (out of 99.0)	44.15
AARP Livability Index	45

6

Albuquerque, NM

The cost of living in Albuquerque is below the U.S. national average, making it an affordable place to retire. The state spends an average of \$9,000 per year per person on their healthcare. Medicare and Medicaid are both highly accessible in New Mexico, which is important to seniors. There are plenty of parks for seniors to explore, which provides plenty of opportunities for them to stay active.



Cost of Living out of 100 (2021)	90.8
Average healthcare cost per person per year	\$9,000
Medicare Accessibility Score (out of 33.0)	18.35
Medicaid Accessibility Score (out of 99.0)	54.8
AARP Livability Index	53

7

Des Moines, IW

Blank Park Zoo and the Greater Des Moines Botanical Gardens are great options for seniors to stroll and get their steps in. They might also consider visiting the Iowa Primate Learning Sanctuary and learn about bonobos and orangutans in an ethical manner. Iowa is an economical choice. There is no state tax on social security. Iowa places an importance on healthcare, which is demonstrated by how many healthcare employees the state has as well as the accessibility to Medicare and Medicaid.



Cost of Living out of 100 (2021)	78.7
Average healthcare cost per person per year	\$9,000
Medicare Accessibility Score (out of 33.0)	21.04
Medicaid Accessibility Score (out of 99.0)	51.59
AARP Livability Index	62

Ocala is located near incredible lakes to spot manatees and other wildlife in the clear waters. Ocala is not too far from Orlando, Florida where seniors can enjoy the theme parks just as much as the children. Florida is known for low taxes and great weather. However, Florida has great access to healthcare as well. Out of the 66,000 people that Ocala home, 11,000 of them are over the age of 65. Seniors will have plenty of social interaction in this beautiful city, which will help with their mental health.

Cost of Living out of 100 (2021)	84
Average healthcare cost per person per year	\$9,000
Medicare Accessibility Score (out of 33.0)	15.67
Medicaid Accessibility Score (out of 99.0)	54.86
AARP Livability Index	54

Fans of college football will know that Knoxville is a great college town with a strong football fanbase. Music lovers will be pleased to know that the Knoxville Opera performs a season of opera every year. While Nashville may be known as Music City, there is an underground music scene in Knoxville that is worth exploring. Tennessee is an economical choice for seniors. Medicare and Medicaid are accessible in Tennessee, which is another reason why seniors might consider retiring in Knoxville.



Cost of Living out of 100 (2021)	89.6
Average healthcare cost per person per year	\$9,000
Medicare Accessibility Score (out of 33.0)	16.48
Medicaid Accessibility Score (out of 99.0)	42.83
AARP Livability Index	55

Fellows Riverside Gardens is a beautiful place for seniors to spend their afternoons. The gardens are located in Mill Creek Park, which is a great place to stay active. Youngstown, Ohio is well below the average cost of living in the United States. It is one of the most affordable cities on our list. Youngstown also spends the most per person on healthcare per year on our list at \$10,000. Youngstown is a small city, but it does have a decent sized senior population.

Cost of Living out of 100 (2021)	66.1
Average healthcare cost per person per year	\$10,000
Medicare Accessibility Score (out of 33.0)	17.19
Medicaid Accessibility Score (out of 99.0)	58.17
AARP Livability Index	52



Zemplee

ZEMPLEE CARES

CONTACT US
TO SCHEDULE A DEMO
OR VISIT
WWW.ZEMPLEE.COM



METHODOLOGY

HOW WE RANKED THE CITIES

Rankings for this Zemplee report are based on an analysis of public data. Rankings for 60 metropolitan areas in the U.S. were created from a composite score based on 3 primary factors 60 American cities. We created a set of criteria directly or indirectly indicative of the cost, health, and quality of living of senior populations in these U.S. metropolitan areas to determine the top cities to age in place. The 3 primary factors considered are Cost of Living, Healthcare, and Quality of Life. Each factor's score is made from 4-5 indicators. The primary factor rankings were analyzed by calculating a standardized score (Z score) for each factor and the overall ranking comes from the weighted sum of the standardized scores. Each factor was weighted equally in the final sum.

Each indicator is weighted equally in each factor. The indicators are all as follows:

Cost of Living

- Cost of Living Score out of 100 (2021)
- Average Tax Environment % (2023)
- State Tax on Social Security (2023)
- State Tax on Pensions (2023)

Healthcare

- % of State Population in Healthcare Employment
- Average Healthcare (Cost per Person per Yr)
- Medicare Accessibility Score
- Medicaid Accessibility Score
- Health Outcomes (ranked)

Quality of Life

- Percent of Seniors in City Population
- Climate
- Average Crime Score

COST OF LIVING FACTOR

Cost of Living score from US census data

- The data is based on the percentages, or rates, for each state collected from the most recently available data in the US 2020 Census. This is an indicator of the total of all the cost of living categories weighted subjectively as follows: housing (30%), food and groceries (15%), transportation (10%), utilities (6%), health care (7%), and miscellaneous expenses such as clothing, services, and entertainment (32%). State and local taxes are not included in any category.
 - [Data](#)

Average tax environment %

- The data is based on the percentages, or rates, for each state collected from the most recently available data. This is an indicator of the average combined state and local sales tax rate. The majority of rates represent data collected up to 2023
 - [Data](#)

State tax on pension

- Each state with taxes on pension and social security has their own rules and regulations. We recommend checking your state and local tax bureau website. States were assigned a 1 if they have some sort of state or local tax on social security and pension.
 - [Data](#)

HEALTHCARE FACTOR

% State Population in Healthcare Employment

- This indicator measures the percentage of the population in a state that are employed in Ambulatory Health Care Services, Hospitals, and Nursing and Residential Care Facilities as reported by the Bureau of Labor statistics.
 - [Healthcare Employment Data](#)
 - [State Population Data](#)

Average healthcare cost per person per year

- This metric includes spending by both consumers and health insurers on all privately and publicly funded personal health care services and products. This comes from a three-year average using data from 2018 to 2020
 - [Data](#)

Medicare Accessibility Score

- Each score is out of 33.0 points and is based on indicators such as the quality of public hospitals in the area, physicians per capita, medicare certified clinics, and number of home health aides.
 - [Data](#) (Access column)

Medicaid Accessibility Score

- Each score is out of 99.0 points and is based on indicators such as medicaid spending, medicaid provider quality, and eligibility coverage by state.
 - [Data](#)

Health Outcomes

- This indicator of how healthy a state's population is accounts for indicators such as rates of disease and risk factors like obesity and smoking, preventable deaths and infant mortality. These measures help answer the question: How healthy are the people who live [in each state] for 2022. Outcomes for each state are ranked
 - [Data](#)

QUALITY OF LIFE FACTOR

Percent of Seniors in City Population:

- This indicator measures the percentage of seniors in the state population.
 - [Senior Population Data](#)
 - [State Population Data](#)

Climate:

- This indicator ranks the states from warmest to coldest by their average lowest temperature (warmer = higher ranking).
 - [Data](#)

Average Crime Score:

- This indicator is the measure of the average of violent crime and property crime scores (both out of 100) by each city.
 - [Data](#)

SOURCES

2023 Compare Cities, <https://www.bestplaces.net/compare-cities/>.

The 300 Largest Cities in the United States by Population 2023, <https://worldpopulationreview.com/us-cities/>.

"Aging in Place." *Harvard Health*, <http://health.harvard.edu/staying-healthy/aging-in-place>.

"Best Places to Live: Compare Cost of Living, Crime, Cities, Schools and More. Sperling's Bestplaces." *Best Places to Live | Compare Cost of Living, Crime, Cities, Schools and More. Sperling's BestPlaces*, <https://www.bestplaces.net/>.

Bureau, U.S. Census. *Explore Census Data*, <https://data.census.gov/table?q=total%2Bpopulation%2B2021&g=010XX00US%240400000&tid=ACSSPP1Y2021.S0201>.

Coldest States 2023, <https://worldpopulationreview.com/state-rankings/coldest-states>.

Davis, Michelle R. "New AARP Survey Reveals Older Adults Want to Age in Place." *AARP*, AARP, 1 Nov. 2022, <https://www.aarp.org/home-family/your-home/info-2021/home-and-community-preferences-survey.html>.

Emergency Department Crowding: The Canary in the Health ... - *Nejm Catalyst*. <https://catalyst.nejm.org/doi/full/10.1056/CAT.21.0217>.

Fritts, Janelle. "State and Local Sales Tax Rates." *Tax Foundation*, 7 Feb. 2023, <https://taxfoundation.org/publications/state-and-local-sales-tax-rates/>.

Gordon, Deb. "The Best & Worst States for Health Care." *MoneyGeek.com*, <https://www.moneygeek.com/insurance/health/analysis/2022-top-states-health-care/#full-data-set>.

"How Much Do Nursing Homes Cost? A Price Breakdown." *GoodRx*, GoodRx, <https://www.goodrx.com/health-topic/caregiving/how-much-does-a-nursing-home-cost>.

Institute, Public Policy. "The Livability Index - AARP Public Policy Institute." AARP, www.aarp.org/ppi/issues/livable-communities/info-2015/livability-index.html. Accessed 22 May 2023.

LaPick, Michael. "Best and Worst States for Elderly Healthcare." *MedicareGuide.com*, 28 Oct. 2021, <https://medicareguide.com/best-states-for-elderly-healthcare-340840>.

Levine DM;Ouchi K;Blanchfield B;Saenz A;Burke K;Paz M;Diamond K;Pu CT;Schnipper JL; "Hospital-Level Care at Home for Acutely Ill Adults: A R Randomized Controlled Trial." *Annals of Internal Medicine*, U.S. National Library of Medicine, <https://pubmed.ncbi.nlm.nih.gov/31842232/>.

Louise. "5 Benefits of Receiving Care at Home." *Frontier Health Care Services LLC*, FRONTIER HEALTH CARE SERVICES LLC, 12 Nov. 2018, <https://www.frontierhealthcareservice.com/5-benefits-of-receiving-care-at-home#:~:text=We%E2%80%99ve%20made%20a%20rundown%20on%20the%20man,y%20benefits,5%20Assistance%20with%20the%20daily%20living%20activities%20>.

Masterson, Les. "Most and Least Expensive States for Health Care, Ranked." *Forbes*, Forbes Magazine, 7 Nov. 2022, <https://www.forbes.com/advisor/health-insurance/most-and-least-expensive-states-for-health-care-ranked/>.

McCann, Adam. "States with the Most and Least Medicaid Coverage." *WalletHub*, 15 Mar. 2021, <https://wallethub.com/edu/states-with-the-most-and-least-medicaid-coverage/71573>.

SOURCES

Noguchi, Yuki. "Post-Pandemic, Even Hospital Care Goes Remote." *NPR*, NPR, 29 Apr. 2023, <https://www.npr.org/sections/health-shots/2023/04/29/1167392633/hospital-at-home-remote-care>.

"Nursing Home Care." *Nursing Home Coverage*, <https://www.medicare.gov/coverage/nursing-home-care>.

"Pension Tax by State." *Retired Public Employees Association*, 24 Feb. 2022, <https://rpea.org/resources/retirement-information/pension-tax-by-state/>.

Team, The Investopedia. "Baby Boomer: Definition, Years, Date Range, Retirement & Preparation." *Investopedia*, Investopedia, 12 Jan. 2023, https://www.investopedia.com/terms/b/baby_boomer.asp#:~:text=%22Baby%20boomer%22%20is%20a%20term%20used%20to%20describe,the%20United%20States%2C%20as%20of%20July%202019.%203.

"Total Health Care Employment." KFF, 12 May 2022, <https://www.kff.org/other/state-indicator/total-health-care-employment/?currentTimeframe=0&selectedDistributions=total-health-care-employment&sortModel=%7B%22colId%22%3A%22Location%22%2C%22sort%22%3A%22asc%22%7D>.

What Is Medicaid? Eligibility, Cost, Coverage, & How to Apply - Goodrx. <https://www.goodrx.com/insurance/medicaid>.