



TOP 10 CITIES TO AGE IN PLACE 2024

ZEMPLEE'S ANNUAL REPORT

Each year, Zemlee extensively researches the best cities in the United States for seniors to age in place in the hopes to provide seniors and their loved ones some guidance. We are proud to present 2024's list.

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Introduction

For many seniors, the idea of aging in place — remaining in their own homes and communities as they age — holds immense appeal. This desire is backed by statistics: a staggering 77% of adults over 50 express a preference to age in their own homes (Forbes Health). There are many reasons for this — familiarity, comfort, and a sense of independence all contribute to a senior's well-being.

Let's delve deeper into the world of aging in place and its benefits:

Familiarity & Comfort

Imagine living in a place that holds cherished memories, surrounded by a collection of treasured possessions. This is the reality for seniors who age in place. Their home is their sanctuary, a place where they feel safe and secure.

Independence

Aging in place allows seniors to maintain a sense of control over their lives. They can set their own routines, make their own choices, and feel empowered to live on their own terms.

Social Connections

Staying in their community allows seniors to remain connected with friends, family, and neighbors. This social interaction is vital for mental and emotional well-being, especially as mobility may become a challenge.

However, aging in place isn't a one-size-fits-all solution. Careful consideration needs to be given to a senior's health, mobility, and access to necessary care. Here are some key factors to keep in mind:

- **Healthcare:** Easy access to high-quality healthcare is crucial. Look for cities with reputable hospitals, clinics, and geriatric care specialists.
- **Affordability:** Consider factors like housing costs, property taxes, and the overall cost of living.
- **Safety:** Low crime rates, well-maintained streets, and good emergency response times are essential for senior safety.
- **Accessibility:** Look for a city with a walkable layout, reliable public transportation, and senior-friendly housing options with features like wider doorways and grab bars.
- **Climate:** Consider factors like temperature extremes, weather patterns, and access to green spaces.
- **Social Opportunities:** Look for cities with vibrant senior centers, social clubs, and opportunities for continued learning and engagement.
- **Proximity to Family and Friends:** Having loved ones nearby can provide invaluable support and companionship.
- **Personal Preferences:** Consider interests and hobbies. Does the city offer cultural activities, parks, and recreational opportunities you'll enjoy?

By stressing these factors, seniors can find a city that fosters a safe, comfortable, and enriching environment for aging in place.

Planning ahead is crucial for successful aging in place. Having open conversations with family members, exploring financial options, and researching available community resources can all contribute to a smooth transition.

Overall, aging in place offers a compelling option for many seniors. By carefully considering the logistics and planning ahead, seniors can maintain their independence, comfort, and connection to their community as they age.

1 Alton, Illinois



Alton tops our lists based on our metrics; however, there is so much more the city has to offer. Alton is home to the gorgeous Great Rivers Scenic Route, the World's Tallest Man Statue, the National Great Rivers Museum, and so much more. There is no shortage of sights to occupy Alton's residents.

The Facts

Percent of Senior Population

23%

CITY OF ALTON

Population in Healthcare
Employment

663,630

STATE OF ILLINOIS

State Tax and Average Local Tax
Combined Percent

8.86%

CITY AND STATE COMBINED

2 The Villages, Florida



Coming in second on our list is the Villages. The Villages is a beautiful town with a rich history. The Villages host a plethora of dining options to make any foodie's heart sing. While the Villages are close enough to Orlando to enjoy a bigger city, they are also far enough away to appreciate a quieter lifestyle.

The Facts

Percent of Senior Population

55.7%

CITY OF THE VILLAGES

Population in Healthcare
Employment

1,157,170

STATE OF FLORIDA

State Tax and Average Local Tax
Combined Percent

7%

CITY AND STATE COMBINED

3 Naples, Florida



Naples is an affluent beach town with many attractive qualities to entice seniors. For those who enjoy the outdoors, Naples will come as a welcome change of pace. Seniors may take walks along the Naples Pier, visit the Naples Botanical Garden, or explore the food scene.

The Facts

Percent of Senior Population

53.5%

CITY OF NAPLES

Population in Healthcare
Employment

1,157,170

STATE OF FLORIDA

State Tax and Average Local Tax
Combined Percent

7%

CITY AND STATE COMBINED

4 Sarasota, Florida



Another beach town has found its way onto our list. Sarasota is located near Tampa Bay, offering the best of both worlds to those who enjoy both the city and suburban lifestyle. For seniors who enjoy the performing arts, Sarasota is perfect. There are plenty of venues that host musical, dance, and theater performances.

The Facts

Percent of Senior Population
37.7%

CITY OF SARASOTA

Population in Healthcare Employment
1,157,170

STATE OF FLORIDA

State Tax and Average Local Tax Combined Percent
7%

CITY AND STATE COMBINED

5 Daytona, Florida



Many companies and organizations are proud to call Daytona home, including NASCAR. There is a local Tanger Outlets for Seniors to explore as well as the Ocean Walk Shoppes. Seniors may also find themselves interested in the Museum of Arts and Sciences as well as the Southeast Museum of Photography. Of course, Daytona is also home to beautiful beaches.

The Facts

Percent of Senior Population

26.3%

CITY OF DAYTONA

Population in Healthcare
Employment

1,157,170

STATE OF FLORIDA

State Tax and Average Local Tax
Combined Percent

7%

CITY AND STATE COMBINED

6 San Marcos, Texas



For sports fans, San Marcos is close to enough to the University of Texas for seniors to enjoy a Longhorns game. There are also many parks for the seniors to enjoy and exercise by taking leisurely strolls. San Marcos offers a wide array of outdoor activities including swimming and fishing.

The Facts

Percent of Senior Population

12.4%

CITY OF SAN MARCOS

Population in Healthcare
Employment

1,472,580

STATE OF TEXAS

State Tax and Average Local Tax
Combined Percent

0%

CITY AND STATE COMBINED

7 Ocean Pines, Maryland



Ocean Pines prides itself on its parks. There's no shortage of outdoor space for seniors to enjoy, which includes thirteen different parks. Seniors may also enjoy the water by taking boating excursions. There are many great restaurants for seafood lovers.

The Facts

Percent of Senior Population

40%

CITY OF OCEAN PINES

Population in Healthcare
Employment

317,350

STATE OF MARYLAND

State Tax and Average Local Tax
Combined Percent

6%

CITY AND STATE COMBINED

8 Eugene, Oregon



Home to the Oregon Ducks, college football fans will appreciate their proximity to the stadium. Eugene’s slogan is “World’s Greatest City for the Arts & Outdoors”, and the city lives up to it with its beautiful scenery and cultural events.

The Facts

Percent of Senior Population

19.6%

CITY OF EUGENE

Population in Healthcare
Employment

211,980

STATE OF OREGON

State Tax and Average Local Tax
Combined Percent

0%

CITY AND STATE COMBINED

9 Manchester, New Jersey



There are plenty of things that make Manchester an appealing city to age in place. Seniors can get their steps in while walking through Popcorn Park Zoo, channel their inner entomologists and pay a visit to Insectropolis, or grab a drink at the Cedar Bridge Tavern with the other locals.

The Facts

Percent of Senior Population

49.08%

CITY OF MANCHESTER

Population in Healthcare
Employment

508,590

STATE OF NEW JERSEY

State Tax and Average Local Tax
Combined Percent

6.6%

CITY AND STATE COMBINED

10 McMinnville, Oregon



The Pacific Northwest is adored by nature lovers, and its beauty cannot be praised enough. For seniors who enjoy the outdoors but might be looking for a more relaxing activity, there are many gorgeous vineyards for them to enjoy. For art lovers, there is the Erin Hanson Gallery and the Gallery at Ten Oaks.

The Facts

Percent of Senior Population

19.3%

CITY OF MCMINNVILLE

Population in Healthcare
Employment

211,980

STATE OF OREGON

State Tax and Average Local Tax
Combined Percent

0%

CITY AND STATE COMBINED

Why Florida cities top the list despite increasing risk of hurricanes?

Florida remains an attractive retirement destination for several reasons, even with the threat of hurricanes:

- **No State Income Tax:** Florida has no state income tax, making it a tax-friendly state for retirees.
- **Warm Climate:** Florida's warm climate is a major draw for many retirees, especially those coming from colder states.
- **Diverse Communities:** Florida offers a variety of communities, from bustling cities to quiet retirement villages, catering to different lifestyles and preferences.
- **Active Lifestyle:** Florida offers numerous opportunities for outdoor activities, such as golfing, fishing, boating, and beachgoing.
- **Affordable Housing:** Compared to some other states, Florida can offer more affordable housing options, particularly in certain areas.
- **Strong Economy:** Florida has a strong and diverse economy, contributing to job opportunities and a healthy business climate.

While hurricanes are a concern, many retirees mitigate the risk by:

- **Choosing Locations:** Selecting locations further inland or on higher ground can reduce hurricane risk.
- **Building or Buying Hurricane-Resistant Homes:** Building or purchasing homes that are designed to withstand hurricane winds and storm surges can significantly minimize damage.
- **Having Evacuation Plans:** Developing a solid evacuation plan and practicing it regularly can help ensure safety during a hurricane.
- **Purchasing Insurance:** Comprehensive homeowners and flood insurance can protect against financial losses from hurricane damage.

Ultimately, the decision to retire in Florida is a personal one that involves weighing the risks and rewards. While hurricanes are a factor, the state's many other advantages continue to make it a popular choice for retirees.

2023-2024 Best Places to Age in Place Methodology

How We Rank the Best Places to Retire and Age in Place

Rankings for this Zemplee report are based on an analysis of public data. Rankings for 122 metropolitan areas in the U.S. were created from a composite score based on 3 primary factors. 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 2-5 indicators. The primary factor rankings were analyzed by calculating a normalized score for each factor and the overall ranking comes from the weighted sum of the normalized scores. Each factor was weighted in the final sum. From these cities, each was scored and ranked by state-level Cost and Healthcare data and city-level Quality of Life data.

The 3 primary factors were given different weights to calculate the cumulative score as follows: Cost of Living- 30%, Healthcare- 40%, Quality of Life- 30%.

122 Cities were sourced between these two lists for best states to retire* (Forbes; Sperling, 2015) . From these cities, each was scored and ranked by state-level Cost and Healthcare data and city-level Quality of Life data.

*Cities from Alaska and the District of Columbia were not included in the analysis due to lack of Healthcare/Medicare data.

Each of the factors and their indicators is described further below:

Cost of Living- 30% weight

Each indicator was weighed at a different weight to calculate the final Cost of Living score for each state.

Indicator	Cost of Living	State Tax and Average Local Tax Combined	State Tax on Social Security	State Tax on Pension
Weightage in Cost of Living Score	50%	30%	10%	10%

Cost of Living Score

- This is an indicator of the total of all the cost of living subcategories (housing, utilities, grocery items, transportation, health care, and miscellaneous goods and services) compiled into a single value. State and local taxes are not included in any category. Data was provided from the Council for Community and Economic Research (Missouri Economic Research and Information Center).

State Tax and Avg Local Tax Combined

- This indicator 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 (Walczak, 2024).

State Tax on Social Security:

- This indicator accounts for whether or not the state has taxes on social security. Each state with taxes on 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 any state or local tax on social security and a 0 if not (Washington, 2024a).

State Tax on Pension:

- This indicator accounts for whether or not the state has taxes on pensions. Each state with taxes on pensions 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 pension and a 0 if not (Washington, 2024b).

Healthcare- 40% weight

Each indicator was weighed at a different weight to calculate the final Healthcare score for each state.

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Each indicator was weighed at a different weight to calculate the final Healthcare score for each state.

Indicator	% of State Population in Healthcare Employment	Health Outcomes for Seniors	Average In-Network Out-of-Pocket Spending Limit	Average Monthly Medicare Advantage Prescription Drug Plan Premium	Percent of Plans Rated 4 Stars or Higher
Weightage in Healthcare Score	30%	40%	10%	10%	10%

Health Outcomes for Seniors

- This indicator ranks each state particularly on senior health outcomes taking into account Behavioral Health, Mortality, and Physical Health (United Health Foundation, 2024).

Percentage of 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 (Kaiser Family Foundation, 2023; Visual Capitalist, 2023).

Percent of Plans Rated 4 Stars or Higher,

Average In-Network Out-of-Pocket Spending Limit,

Average Monthly Medicare Advantage Prescription Drug Plan Premium

- These three indicators are from a report determining where Medicare beneficiaries have access to the widest range of quality private Medicare plans at the most affordable prices. The report compares plan data from the Centers for Medicare & Medicaid Services (CMS) for 50 states, using affordability and cost (MedicareAdvantage.com, 2024).

Quality of Life- 30% weight

Each indicators below was weighed equally to calculate the final Quality of Life score for each city.

Indicator	% of Seniors in City Population	Climate Score
Weightage in Quality of Life Score	50%	50%

Percent of Seniors in City Population:

- This indicator measures the percentage of seniors in the state population (U.S. Census Bureau, 2021; World Population Review, 2024) .

Climate:

- This indicator scores cities by their average lowest temperature (warmer = higher ranking). Each city’s weather score was determined using the Best Places weather comparison tool (BestPlaces).

BestPlaces. Compare climate & weather. BestPlaces. <https://www.bestplaces.net/climate/>

Forbes. Best places to retire in each state. Forbes. <https://www.forbes.com/best-places-to-retire-in-each-state/list/#tab:overall>

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