TOP 10 U.S. CITIES FOR AGING IN PLACE

2022

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

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A NEW WAY TO RETIRE

Not all cities are created equal, especially when it comes to retirement. Should you choose to age in place after retirement, there is a very real possibility that the city you currently call home is no longer the best option for you.

It is important to age-in-place in a location that suits all of your needs. Retirees often want to avoid expensive, crowded cities or areas without great healthcare access. Weather and walkability are also factors in considering where to age gracefully, so seniors do not need to rely on driving. With that in mind, Zemplee, the fastest growing age-in-place Healthcare artificial intelligence (AI) solution, has curated the **2022 Top 10 U.S. Cities to Age in Place** list/guide.

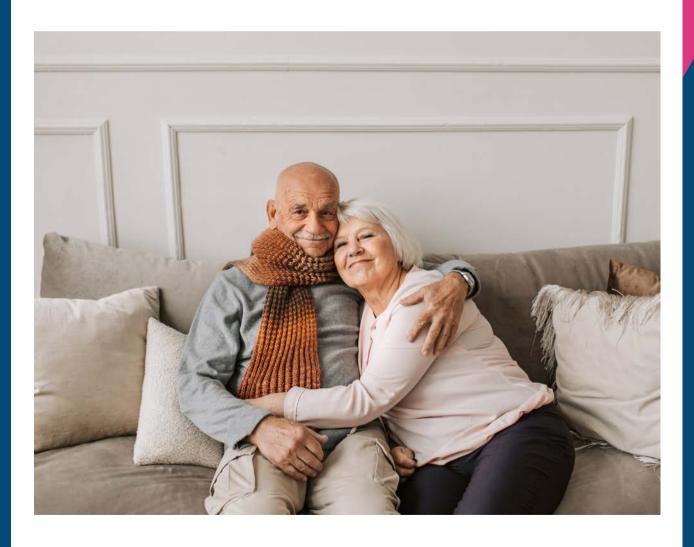The cities were chosen using 15 key metrics across three categories:

- **Financial** - state income tax, median property tax, average combined state/local sales tax rate, average retirement income, electricity rates, median property values
- **Healthcare** - choice of CCRCs/nursing homes/assisted living facilities, support for family caregivers, home health aides per capita, quality of healthcare

- **Quality of Life** - air quality, safety/crime, walkability, weather, senior size population

We've ranked the best cities in America for retirees to age in place while also factoring in traditional metrics like state and local taxes, property values, quality of healthcare, and size of senior population. Our nationwide list also includes metrics specifically relevant to aging in place, such as electricity cost, home health aides per capita, and quality of support for caregivers (see Methodology for details).

Aging in place is a growing trend among the 65+ population that empowers seniors to age gracefully in their own homes. It allows the elderly to retain certain levels of comfort and familiarity in their surroundings, even as they advance in years. Importantly, folks who are aging in place are not entirely alone. They usually have some assistance ranging from remote monitoring devices (a non-invasive method to track a person's health) to in-home nurses.

Rather than shift to a long-term care facility, many seniors wish to remain as independent as possible until the point where they can no longer care for themselves. The aging in place movement has gained significant traction in recent years. According to an AARP study, 77 percent of adults aged 50 or older prefer to stay in their homes as they age.

WHAT IS THE COST OF AGING IN PLACE?

It's no secret that retirement and nursing homes can be costly. A RetirementLiving article on this subject finds that "[t]he average cost of a semi-private room in a nursing home in 2016 was $6,844 a month. That's over $82,000 a year, more than the average household income in 2014 of just over $73,000 a year, according to the US Census Bureau." Meanwhile, the 2020 Genworth Financial Cost of Care survey estimates an average cost of $4,300 a month for assisted living, which totals $51,600 a year.

There is also the issue of health insurance (specifically Medicare), to consider when making plans for the future. Medicare covers 100% of the cost of living at a skilled nursing facility for 20 days. After that, seniors must cover the copay. Medicare does not cover long-term care if that is the only care needed. The Medicare PACE program can be useful if a senior qualifies for it; however, there are not nearly enough locations that accept the program for it to service the majority of seniors in the United States.

Prior investments are also important to take into account. If you are like many seniors by the time you reach retirement age, there is a good chance you will have paid off a large chunk of your mortgage. According to HUD USER, over 20% of seniors between 65 and 74 will have paid off their mortgage completely. However, some seniors may need to spend additional money to make their homes better equipped for their needs as they age. The National Association of Home Builders (NAHB) has created a checklist for potential remodeling ideas that will help improve your aging-in-place experience.

Additionally, you now have the option of installing remote monitoring technology inside your homes for added safety as you continue to age in place. There are major benefits to installing a remote monitoring technology. This technology can greatly improve quality of care. Through remote monitoring devices, providers and families are able to keep track of your vitals and other crucial data such as physical activity and sleep schedules, which provide insight into their patients' health, wellbeing and safety.

A study via the American Heart Association found that remote monitoring of patients with heart-related issues resulted in 21% fewer total healthcare visits for heart failure, arrhythmias, or ICD-related events. Likewise, the United Kingdom's Department of Health reported that the risk of patient mortality was reduced by 45% when using remote patient monitoring systems. The Journal of Telemedicine and Telecare estimated that purchasing equipment, servicing, and monitoring costs of remote patient monitoring devices ranged from $275 to $7963.

This data demonstrates that on a comparative basis, aging in place is less expensive than retiring in a nursing home. And it might be even more inexpensive with the assistance of Medicare and the support of friends and family to help with household tasks – which Medicare does not cover. Many local communities also have programs that provide additional aid to seniors, that reduce the cost of aging in place even more.

When choosing a city to age in place, expense is often at the forefront of retirees' minds. However, other factors such as access to healthcare, livability and community are equally impactful to quality of life.

Combining all these factors, we have created a list of the top ten cities to age-in-place in the USA.
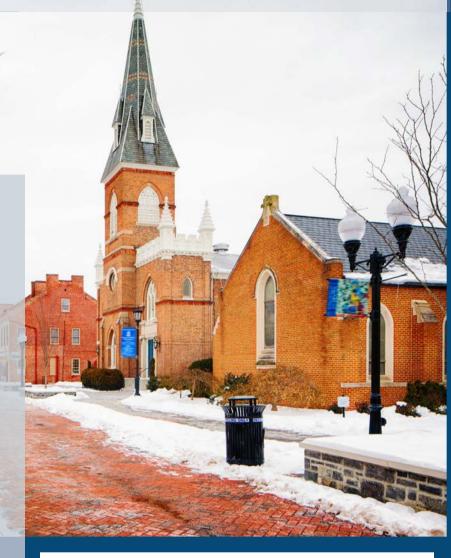
2022 TOP TEN CITIES FOR RETIREES

Each criteria below was ranked on a scale from 1-10
Financial - Ranked from the most to least financially affordable cities
Healthcare - Ranked from highest to lowest for quality of healthcare by state
Quality of Life - Ranked from highest to lowest for quality of life by city

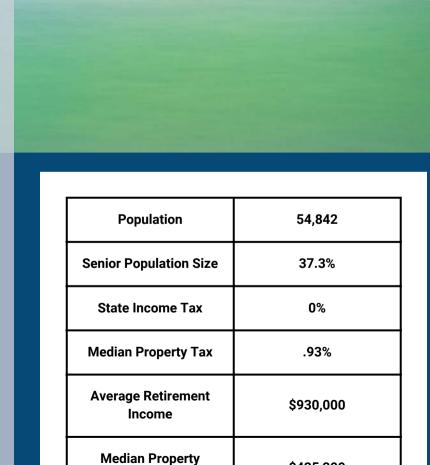| Overall Rank	Cities	Financial Rank	Healthcare Rank	Quality of Life
1	Winchester, VA	2	4	7
2	Sarasota, FL	3	7 (tied)	2
3	Raleigh Hills, OR	8	2 (tied)	3
4	Grand Junction, CO	7	1	8 (tied)
5	Sebastian-Vero Beach, FL	5	7 (tied)	1
6	San Antonio, TX	1	9	6
7	Asheville, NC	4	6	8 (tied)
8	Bellingham, WA	10 (tied)	2 (tied)	4
9	Portsmouth, NH	10 (tied)	5	5
10	Athens, GA	6	10	10

Winchester, Virginia

Winchester, nestled in the Shenandoah Valley, is home to museums, vineyards, and a host of outdoor activities. Seniors can hike along the Shawnee Springs Preserve. They can also pay a visit to the Old Town Antique Emporium or the Apple Blossom Mall. The Winchester Little Theatre hosts a myriad of volunteer-runned shows for all audiences to enjoy. The town has an array of entertainment options to match its rustic charm. Winchester is 3rd on our list for Quality of Healthcare in the area. Although there is not as much choice of CCRC providers in Winchester, it falls in the 1st quartile in the country for Home Health Aides per capita, and the 2nd quartile in the country for Support for Family Caregivers. Winchester is also home to Valley Health Winchester Medical Center and Warren Memorial Hospital. This bucolic town is certainly an ideal location to age in place in your own home.

Population	28,120
Senior Population Size	15.9%
State Income Tax	2-5.75%
Median Property Tax	.8%
Average Retirement Income	$880,000
Median Property Values	$345,000

Sarasota, Florida

Sarasota is best known for its sunny beaches and numerous resorts. It has no shortage of destinations to shop and eat to keep the city's large senior population entertained. The Marie Selby Botanical Gardens offers a lovely day out for local seniors. They may also enjoy all the wonders that the Myakka River State Park has to offer. The Legacy Trail is a great place for seniors to stroll and take in the fresh air. The State of Florida receives new waves of retirees annually due to its favorable tax-free status and its enticing year round climate. Sarasota ranks 7th (tied with Sebastian, FL) on our list for overall Healthcare, due to its low 4th quartile placement for Home Health Aides per capita. Sarasota is home to the highly-ranked Sarasota Memorial Hospital.
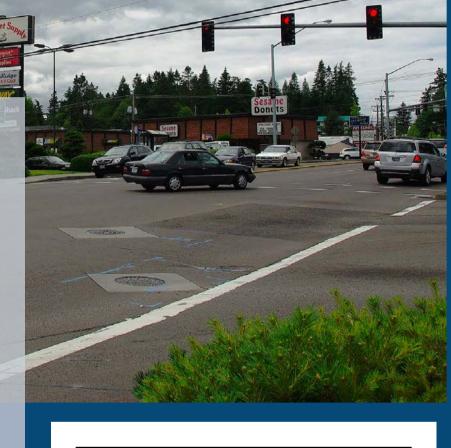
Population	54,842
Senior Population Size	37.3%
State Income Tax	0%
Median Property Tax	.93%
Average Retirement Income	$930,000
Median Property Values	$435,300

③ Raleigh Hills, Oregon

Raleigh Hills is a short drive away from Portland, the largest city in Oregon. Portland is home to several beautiful botanical gardens, eateries, parks, and much more. These destinations provide a slew of entertainment options for seniors. Raleigh Hills rounds out our top three for overall Healthcare (tied with Bellingham, WA), falling in the highest quartile in the country for Access and Choice of Nursing Homes and Assisted Living Facilities. It's also in the 2nd quartile for both Home Health Aides per capita and Support for Family Caregivers. Raleigh Hills is home to the Legacy Good Samaritan Medical Center and is also close to Portland's Oregon Health & Science University Hospital.

Population	5,865
Senior Population Size	24.2%
State Income Tax	4.5-9.9%
Median Property Tax	.9%
Average Retirement Income	$1,300,000
Median Property Values	$796,500

Grand Junction, Colorado

Surrounded by lakes in western Colorado, Grand Junction is known for its natural beauty. The city offers multiple ways to explore its many trails and state parks. While not a large city, Grand Junction has plenty to offer. Grand Junction places 1st on our list for overall Healthcare and lands in the 2nd quartile in the country for Access and Choice of Nursing Homes and Assisted Living Facilities, Home Health Aides per capita, and Support for Caregivers. It is in the 1st quartile for Quality of Healthcare. Grand Junction is home to Saint Mary's Medical Center and a Community Hospital.
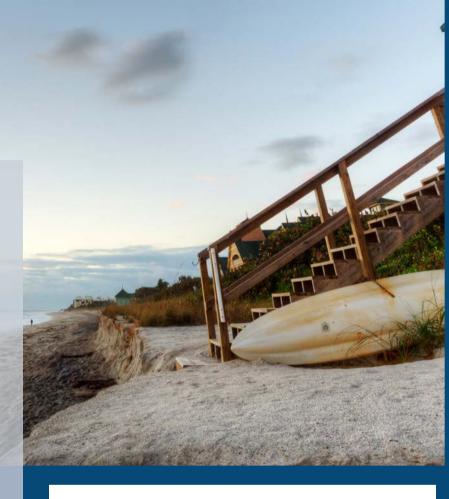
Population	65,650
Senior Population Size	18.2%
State Income Tax	4.55%
Median Property Tax	.49%
Average Retirement Income	$980,000
Median Property Values	$355,000

Sebastian, Florida

Sebastian has a small population, with a sizable portion of seniors and families. The weather is pitch perfect. Sebastian is home to Pelican Island, America's first National Wildlife Refuge, and is also known for its unspoiled beauty, diverse fishing – from world-class bass fishing to deep-sea fishing adventures. It is also located close to another popular senior hub, Vero Beach. Although Sebastian and Vero Beach have great hospitals, Sebastian ranks 7th (tied with Sarasota, Fl) on our list for overall Healthcare, due to its low 4th quartile placement for Home Health Aides per capita. The Cleveland Clinic Indian River Hospital is located in Vero Beach and Sebastian River Medical Center is located in Sebastian.

Population	25,054
Senior Population Size	32%
State Income Tax	0%
Median Property Tax	.93%
Average Retirement Income	$930,000
Median Property Values	$351,950

San Antonio is one of the most affordable major cities in the United States. While it is less expensive than many cities, it is also home to many historical sites as well as the San Antonio RiverWalk. San Antonio lands in the 1st quartile in the country of Home Health Aides per capita, but is 9th in terms of overall Healthcare. The city's Quality of Healthcare is low on our list, but is home to the high-performing Methodist Hospital.

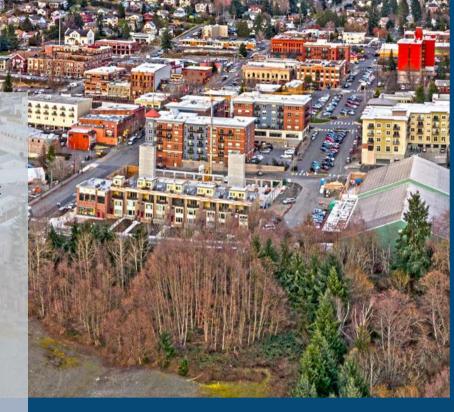|	
Population	1,434,625
Senior Population Size	12%
State Income Tax	0%
Median Property Tax	1.69%
Average Retirement Income	$765,223
Median Property Values	$278,500

Asheville, North Carolina

Not only is Asheville one of the more affordable cities to retire, it is also beautiful. Located in the Blue Ridge Mountains, Asheville is surrounded by nature while also hosting a busy downtown filled with restaurants and shops. Asheville is home to the sprawling and iconic Biltmore Estate. Although Asheville ranks low in Quality of Healthcare, it lands in the 1st quartile in the country of Home Health Aides per capita, qualifying it as an ideal location to age-in-place. It is 6th on our list for overall Healthcare. Asheville is home to Mission Hospital.

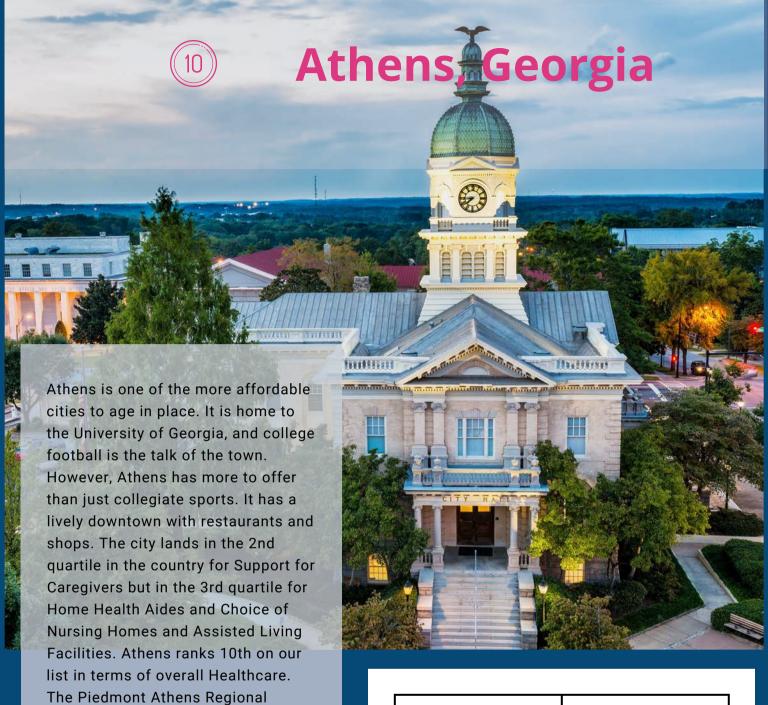|	
Population	94,589
Senior Population Size	18.1%
State Income Tax	4.99%
Median Property Tax	.77%
Average Retirement Income	$865,499
Median Property Values	$445,000

Bellingham, Washington

Bellingham is a popular spot for tourists due to its close proximity to outdoor recreational sites. Located in Bellingham Bay, residents can spot whales or enjoy a relaxing day out on the water. Bellingham is a lively town with plenty of restaurants and opportunities to enjoy the arts. Bellingham is relatively expensive despite the lack of a state income tax. Bellingham ranks 2nd on our list for overall Healthcare (tied with Raleigh Hills, OR) due to its 1st quartile placement of Home Health Aides per capita and Choice of Nursing Homes and Assisted Living Facilities. It is home to the PeaceHealth St. Joseph Medical Center.

Population	92,314
Senior Population Size	13%
State Income Tax	0%
Median Property Tax	.93%
Average Retirement Income	$1,090,000
Median Property Values	$578,000

Portsmouth, New Hampshire

While it tends to be on the expensive side, Portsmouth has many other qualities that attract seniors such as many opportunities for seniors to stay active and a close knit community. Portsmouth ranks 2nd for Quality of Healthcare, but 5th in terms of overall Healthcare due to its 4th quartile placement for Support for Caregivers. The Portsmouth Regional Hospital is a top-rated hospital in the city.

Population	21,956
Senior Population Size	16%
State Income Tax	0%
Median Property Tax	2.05%
Average Retirement Income	$950,000
Median Property Values	$667,000

Athens, Georgia

Athens is one of the more affordable cities to age in place. It is home to the University of Georgia, and college football is the talk of the town. However, Athens has more to offer than just collegiate sports. It has a lively downtown with restaurants and shops. The city lands in the 2nd quartile in the country for Support for Caregivers but in the 3rd quartile for Home Health Aides and Choice of Nursing Homes and Assisted Living Facilities. Athens ranks 10th on our list in terms of overall Healthcare. The Piedmont Athens Regional Medical Center is a top-rated hospital located in Athens and Saint Mary's Hospital.

Population	127,315
Senior Population Size	8%
State Income Tax	1-5.75%
Median Property Tax	.87%
Average Retirement Income	$800,000
Median Property Values	$283,000

HOW TECHNOLOGY CAN ENHANCE THE AGING-IN-PLACE EXPERIENCE

The advent of 5G, AI, Internet of Things, combined with the promise of personalized medicine, allows care delivery to scale sustainably and affordably.

Zemplee's care hub and web application is the ultimate companion for those aging-in-place. Our unique AI-driven application achieves the following:

1. Discreetly monitors an individual's Behavioral Determinants of Health (BDoH) patterns such as physical activity, intent to dine, medicate, and indicators of daily living.
2. Utilizes AI to detect major statistical deviations in an individual's BDoH

Our combination no-camera, non-wearable sensors are seamlessly installed in an individual's home in order to protect their privacy. They passively monitor patterns of movement, heart rate, respiratory rate, and medication schedule.

The placement of Zemplee technology in the home means we can immediately respond to an individual's care needs.

When statistical deviations in the BDoH are detected, Zemplee issues an automated alert to the appointed contacts with details on the incident.

We ensure accurate care of a loved one by classifying deviations on multiple levels: high, medium, or low. The web application allows appointed contacts to access real-time patient data and react accordingly, increasing the appropriateness of hospital or in-office visits.
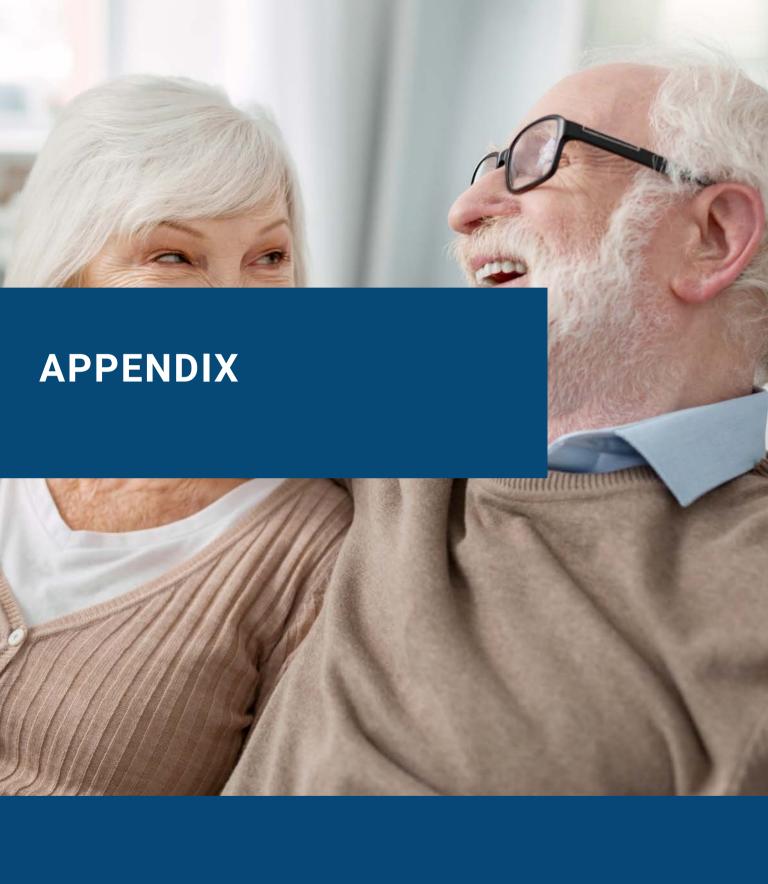
Tracking changes in an individual's condition also enables them, their caregivers, and their physicians to be proactive about their care and manage appropriate interventions. Zemplee's digital monitoring offers peace of mind to both those aging in place and their care providers!

Installing Zemplee in the home makes aging in place safe and easy. Now, the only question is where are the best places to retire and start aging in place?

ZEMPLEE CARES

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TO SCHEDULE A DEMO
OR VISIT
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APPENDIX

METHODOLOGY

Zemplee researchers created our list of best states for retirement and best retirement-friendly cities based on three determinant categories:1) Financial Affordability 2) Healthcare 3) Quality of Life

Each of these categories provide insight to how easy and safe an area might be for a retired individual, or someone considering retirement, to live in. Financial Affordability is of interest as people's incomes tend to fall once they retire from the workforce. Our Financial Affordability rank considers statewide and city-specific tax aspects, property values, and other costs for each city. The Healthcare category is of interest as "at least 80% of older Americans have at least one chronic illness, while 50% are said to have two" (Meyer, Emma). Our Healthcare rank considers the statewide quality and access of the age-related healthcare system for each city.

Lastly, Our Quality of Life rank factors in statewide and city-specific data of common factors that contribute to a great retirement community and a healthy retirement lifestyle (AARP, "10 Great Small Cities").

We evaluated the three categories using 15 key metrics as follows:

Six(6) metrics for AffordabilityFour (4) metrics for Health Care

Five (5) metrics for Quality of Life A full description of each of the 15 metrics is listed below along with their sources. See Data Tables I, II, and III for numeric details of each metric.

For category-level ranks, each metrics' scores were calculated and averaged and each city was ranked within each category.

We then calculated a weighted average across the three categories for overall ranks, weighting Financial Affordability and Healthcare at 0.4 each and Quality of Life at 0.2. This determined the overall rank of the ten cities.

Determinant Category: Financial

We used the financial data collected to order each city by low priced in terms of costs and taxes. Most metrics are based on statewide data. Property values are based on each specific city. Each metric for this category is weighted equally and averaged for the final rank score.

Metrics:

State Income tax
Our income tax information comes from each state's tax agency. Income tax forms and instructions were also used. For states without a flat income tax rate, we ranked these based on the highest income tax rate a resident of that state could incur. Data comes from Kiplinger. Cities were ranked by state income tax.

Median Property Tax
The median property tax rate is based on the median property taxes paid and the median home value in each state for 2019 (the most recent year available). Data comes from Kiplinger.

Average Combined State and Local Sales Tax
State sales tax rates are from each state's tax agency. We also cite the Tax Foundation's 2021 mid-year average combined sales tax rate, which is a population-weighted average of state and local sales taxes. In states that let local governments add sales taxes, this gives an estimate of what most people in a given state actually pay, as those rates can vary widely. Data comes from Kiplinger.

Median Property Values
The Median Property Values are the median property values for each city as reported in 2022 by Realtor.com.

Average Retirement Income

The Average Retirement Income comes from World Pop Review. The data for each state is based on each state's average retirement age, life expectancy, yearly expenses for someone 65+, and the savings required to retire comfortably in that state. An additional 20% is added to the yearly expenses to account for a "comfortable" retirement.

Electricity Rates

Local Electricity Rates and Statistics for each city come from ElectricityLocal.com and are measured in cents/kilowatt-hours.

Determinant Category: Health Care

We used data from the AARP Long-Term Services and Supports (LTSS) scorecard 2020* to rank the 10 states on two key metrics relevant to aging in place. Those metrics are Choice of Setting and Provider for LTSS and Support for Family Caregivers. Scores of each state in the LTSS are given by percentile from 1-4 with 1 being the highest (AARP, "Advancing Action 2020").

To our subset of the LTSS scorecard data, we factored in two more metrics, Home Health Aides per Capita, and a non-aging-in-place-specific state Healthcare Quality rating to get the final healthcare ranking. Each metric is weighted equally and averaged for the final rank score.

Metrics:

Choice of Setting and Provider for LTSS

The Choice of Setting and Provider metric data comes from The LTSS Scorecard. It ranks states from highest to lowest performance on seven indicators for choice of setting and provider. The indicators measure the total licensed capacity of adult day services in each state. Scores are given by percentile from 1to 4 (1 is the highest).

The 7 indicators that make up the choice of setting/provider score:

- Percentage of Medicaid and State-Funded LTSS Spending Going to HCBS for Older People and Adults with Physical Disabilities
- Estimated Percentage of Medicaid Aged/Disabled LTSS Users Receiving HCBS
- Self-Direction
- Home Health Aide Supply
- Assisted Living Supply
- Adult Day Services Supply

- Subsidized Housing Opportunities

Support for family caregivers

The Support for Family Caregivers metric comes from the LTSS scorecard. It ranks from highest to lowest performance on four indicators of support for family caregivers. The indicators measure the quality and quantity of states' policies for supporting caregivers. Scores are given by percentile from 1-4 (1 is highest).

The four indicators that make up the support for family caregivers score:

- Supporting Working Family Caregivers
- Person and Family-Centered Care
- Nurse Delegation and Scope of Practice
- Transportation Policies

Home Health Aides per Capita

The Home Health Aides per Capita score comes from the US Bureau of Labor Statistics data. The score is based on the home health aides per capita in the state. Scores are given by percentile from 1to 4 (1 being the highest).

Quality of Healthcare

The Quality of State Healthcare score comes from data from a 2021 study from Wallethub on States with Best HealthCare Systems. The Wallethub score considers cost, access, and outcome when ranking states with the best healthcare systems.

*The LTSS 2020 Scorecard was produced in collaboration by the AARP Foundation, The Commonwealth Fund, and The SCAN Foundation to look at long-term services and support by state, from the vantage point of users of these services and their families. The term LTSS is defined as the day-to-day assistance needed by people with long-term health conditions, disabilities, or general frailty. LTSS also encompasses the support services provided to family members and other unpaid caregivers. The scorecard is available online.

The Scorecard offers accurate, reliable, and comparable data that can serve as the basis for evidence-based solutions so that older people and adults with disabilities in all states can exercise choice and control over their lives (AARP, "Advancing Action 2020,…").

Determinant Category: Quality of Life

We used data collected across various sources to order each city in terms of the best overall quality of life for a senior individual in that city.

We chose five broad metrics that we believe should factor into a retirement choice: safety and crime ratings by state and air quality by city. Each metric is weighted equally and averaged for the final rank score.

Metrics:

Safety/Crime Rating

The safety/crime rating comes from World Population Review data on safety rankings for each state. Scores are given from 1-4 (1 is highest).

Walkability

The walkability score comes from data from Walkscore.com. Individual Walk Scores were calculated for each city.

Weather

The weather ranking is based on 2022 weather rankings by state from World Population Review. Cities are ranked 1-10 based on their state.

Size of Senior Population

The Size of Senior Population metric comes from the most recent US Census Bureau data on percent of persons 65+ in each city.

Air Quality

The Air Quality Ranking is based on 2022 AQI state rankings from World Population Review. Air Quality Index (AQI) is an index calculated for four major air pollutants regulated by the Clean Air Act. Cities are ranked 1-10 based on their state.

DATA

Table I - Financial Data

City	State income tax	Median Property Tax	Average Combined State/Local Sales Tax Rate	Average Retirement income	Electricity Rates (c/kwh)	Median Property Values
Athens, Georgia	Range 1%-5.75%	0.87%	7.33%	800000	11.17	$283K
Bellingham, Washington	0%	0.93%	9.29%	1,090,000	10.36	$578K
Grand Junction, Colorado	Flat 4.55%	0.49%	7.72%	980,000	11.05	$355K
Portsmouth, NH	0%	2.05%	0.00%	950,000	16.29	$667K
Raleigh Hills, Oregon	Range 4.5% - 9.9%	0.90%	0.00%	1,300,000	6.329	$796.5K
Sarasota, Florida	0%	0.93%	7.01%	930,000	10.4	$435.3K
Sebastian-Vero Beach, Fl	0%	0.93%	7.01%	930,000	11.55	$352K
Winchester, Virginia	Range 2%-5.75%	0.80%	5.75%	880,000	10.34	$345K
Asheville, North Carolina	4.99%	0.77%	6.98%	865499	10.67	$445K
San Antonio, Texas	0%	1.69%	8.19%	765,223	9.24	$278.5K

Table II - Healthcare Data

City	Choice of CCRCs /Nursing Homes /Assisted Living Facilities	Support for Family Caregivers	Home Health Aides per Capita	Quality of Healthcare
Athens, Georgia	3	2	3	9
Bellingham, Washington	1	2	1	5
Grand Junction, Colorado	2	2	2	1
Portsmouth, NH	2	4	3	2
Raleigh Hills, Oregon	1	2	2	4
Sarasota, Florida	4	1	4	6
Sebastian-Vero Beach, Fl	4	1	4	6
Winchester, Virginia	4	2	1	3
Asheville, North Carolina	2	2	1	10
San Antonio, Texas	3	4	1	8

DATA

Table III - Quality of Life Data

City	Air Quality	Safety/Crime	Walkability	Weather	Size Senior Population
Athens, Georgia	10	10	46/100	4	8.00%
Bellingham, Washington	1	3	49/100	8	13.00%
Grand Junction, Colorado	9	4	32/100	9	18.20%
Portsmouth, NH	3	1	47/100	10	16.00%
Raleigh Hills, Oregon	2	2	56/100	7	24.20%
Sarasota, Florida	4	6	52/100	1	37.30%
Sebastian-Vero Beach, Fl	4	6	78/100	1	32.00%
Winchester, Virginia	7	8	51/100	6	15.90%
Asheville, North Carolina	8	9	37/100	5	18.10%
San Antonio, Texas	6	5	37/100	3	12.00%

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