



America's Best Cities for a Healthy (and More Affordable) Retirement

Rankings of 60 Metropolitan Areas



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While it's one of the more expensive cities on our list, **Seattle** boasts natural beauty, a moderate climate and a wealth of outdoor and cultural activities — from the nearby Olympic National Park to the recently expanded Seattle Art Museum — all of which make it the ideal locale for active retirees.

We know. It's cold. But education and volunteer opportunities abound in **Minneapolis and St. Paul**, and retirees there report high levels of satisfaction and social and emotional support. Not to mention, the Twin Cities' proximity to the Mayo Clinic puts world-class healthcare within reach.

Omaha's economic health is strong, with low cost of living, housing prices, unemployment, and crime. Boomers there also report high levels of satisfaction and support.

Hartford boasts one of the most affordable home healthcare industries in our study. The city has one of the highest concentrations of Boomers in the U.S. and some of the highest levels of civic involvement and volunteering.

Portland has long been a hot spot for young people, but many of the attractions and features that make it popular for youth also make it great for retirees. Plus, the Oregon Health and Science University Hospital is nationally ranked in five adult specialties, including oncology and geriatrics.

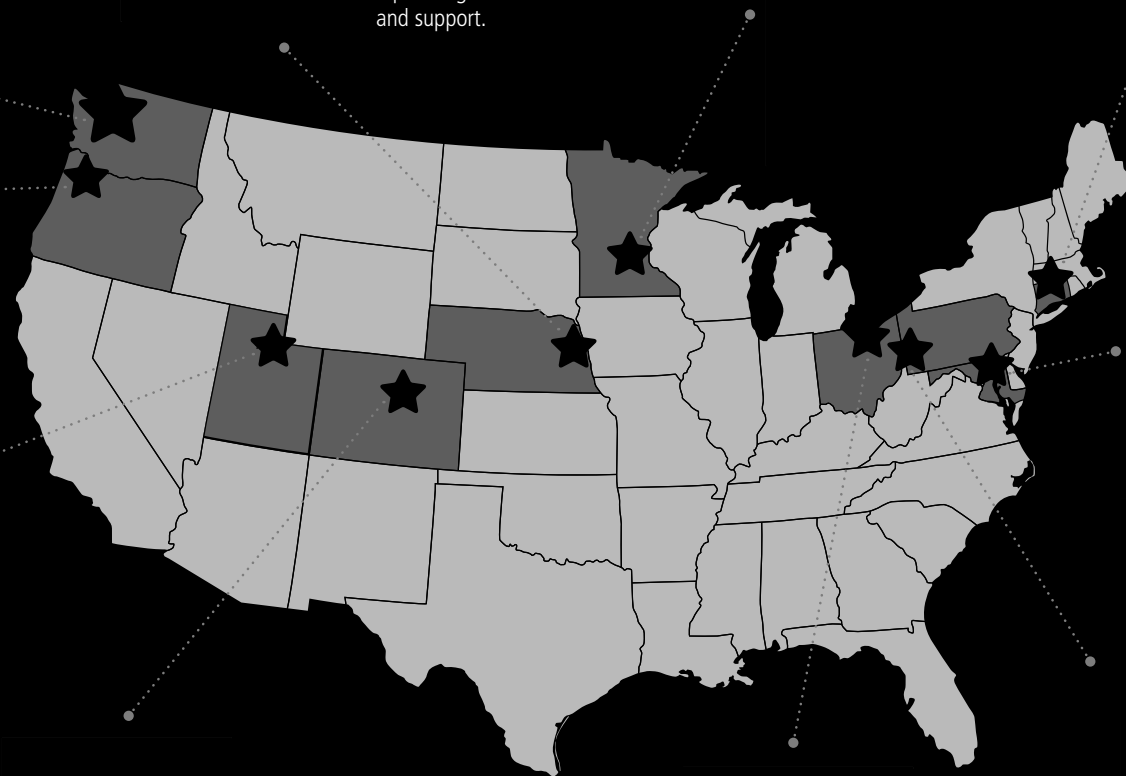
Healthcare is one of **Baltimore's** specialties, with Johns Hopkins Hospital, Mercy Medical Center and UM Medical Center ranked among the best in the country.

Salt Lake City residents are some of the most physically healthy in our study, with low levels of smoking, cancer, heart disease and Alzheimer's disease. One of the lowest unemployment rates in the country and surprisingly good public transportation round out this Rocky Mountain paradise.

Pittsburgh is among the most affordable cities on our list. But affordability is not all it offers. Yinzers retirees also enjoy low crime, top cultural institutions (including the Andy Warhol Museum and Pittsburgh Public Theater) and a high concentration of Boomer residents.

Outdoor adventurers will love **Denver** and the endless opportunities the Rocky Mountains provide. The Mile High City also receives high marks for thriving cultural health, with the epicenter at the Denver Performing Arts Complex, one of the largest centers for the arts in the U.S.

The **Cleveland** Clinic is among the country's top hospitals for cardiology, urology, geriatrics, oncology and a dozen other specialties. Clevelanders also enjoy low housing prices and Playhouse Square, one of the nation's top theater districts.



Methodology

To determine the *America's Best Cities for a Healthy (and More Affordable) Retirement*, The Center for a Secure Retirement commissioned a study by research firm Sperling's Best Places. The April 2015 research ranked the 60 largest metropolitan areas in the U.S. on a universal set of criteria that are directly or indirectly indicative of health and quality of living, from health and wellness to culture and the environment.

We used metropolitan areas as defined by the U.S. Census Bureau to include a central city and the surrounding county or counties.

Scoring

To determine the final scores and rankings, Sperling's Best Places assembled and reviewed independent data for each metro area from existing city and state government records, the Bureau of Labor Statistics, the American Medical Association, the Environmental Protection Agency, the Centers for Disease Control and Prevention and a number of other verified sources.

All data was adjusted by the current population to arrive at per capita figures, providing an accurate comparison between metro areas of varying sizes.

Each city in the study received a score out of 100 in each of the categories based on its relation to the other cities' scores in that data category. The highest, or best, possible score for each category was 100; the lowest, or worst possible score was 0. The remaining cities were assigned values between 0 and 100 based on their data element's percentage of the range between the top and bottom score in that category. Category scores were then weighted and aggregated to determine an overall score.

Criteria

According to the World Health Organization, a healthy city is one:

...that is continually creating and improving those physical and social environments and expanding those community resources which enable people to mutually support each other in performing all the functions of life and in developing to their maximum potential.

Source: World Health Organization, Health Promotion Glossary, 1998.

To rank the 60 largest U.S. metropolitan areas in terms of health and suitability for middle-income retirees (those we define as having an annual household income between \$25,000 and \$100,000 and investible assets of less than \$1 million), we looked at two broad factors:

1. Health
2. Affordability

Health

To determine how healthy a city is, we examined data in eight categories that are key to the overall health of an area and its residents: healthcare, the economy, social, wellness, activities, the environment, transportation and crime. Categories that have a greater impact on overall health were more heavily weighted in determining a city's total score and ranking.

Category weightings		
High significance	Moderate significance	Low significance
• Healthcare	• Social	• Transportation
• Economy and Affordability	• Wellness	• Crime
	• Activities	
	• Environment	

Affordability

To determine an area's affordability for middle-income retirees, we paid special attention to three specific metrics: cost-of-living index, median housing price and median rental price. (Cost-of-living index takes into consideration a city's costs for housing, transportation, utilities, healthcare and miscellaneous goods and services.) Cities that ranked in the top 15% most expensive for those three metrics were disqualified from consideration for our final top ten Best Cities list. These cities still appear in the rankings for the 60 biggest metro areas and individual categories.

*Revised on 8/12/2015 for clarity.

Categories

Healthcare

Widespread availability of physicians specializing in geriatric issues—such as cardiology and oncology—is critical to supporting a healthy retiree population. This criteria category also examines the number of physicians and hospitals per capita, hospital ratings based on patient reviews and the affordability of home healthcare.

Economy & Affordability

This category presents a snapshot of the region's economic health and affordability for retirees, placing special emphasis on quality of life issues such as overall cost of living and housing prices. The study also takes into account sales tax, the local unemployment rate and any taxes on Social Security or pension income.

Social

Thriving social health depends on numerous factors, from the existence of a sizeable peer group to sufficient emotional support. This category considers the percentage of the overall population in the Baby Boomer generation (i.e., ages 51 to 69), their social and emotional well-being and satisfaction with life and the number of four-year colleges, libraries and civic and volunteer opportunities in the area.

Wellness

Separate from healthcare, the wellness category focuses on the actual physical health of an area's residents, in particular issues of importance to retirees: life expectancy; smoking, obesity and depression rates; and mortality from cancer, heart disease and Alzheimer's disease.

Activities

Recreational opportunities are a major component of retirees' physical, mental and social health. To determine a location's score in this category, we looked at physical activities such as golf and tennis, 5Ks and marathons, gym membership and hiking and walking trails. We also considered the availability of cultural activities like farmers markets and community gardens, museums, symphonies and operas, theater and dance, and zoos and aquariums.

Environment

In ranking the metro areas in terms of the environment, we considered multiple factors, including number of sunny days per year and the summer heat index, local air and water quality, the presence and accessibility of bodies of water and the number of local and state parks.

Transportation

Transportation often poses difficulties for retirees with health challenges, such as limited or reduced mobility. To rank cities in this category, the study looked at the accessibility of an area's public transportation system and the percentage of commuters who use mass transit.

Crime

The healthiest cities in terms of crime were ranked the safest metropolitan areas in the nation because they had the lowest rates of property and violent crimes.

Category weightings					High significance		Moderate significance				Low significance	
Metro name and state	Population	Overall score	Overall rank	Adjusted overall rank*	Healthcare	Economy & Affordability	Social	Wellness	Activities	Environment	Transportation	Crime
Anaheim, CA	3,114,363	4675.4	20	55*	37.2	10.1	50.8	93.2	55.9	94.9	67.7	94.9
Atlanta, GA	5,522,942	3925.3	35	25	3.3	71.1	47.4	47.4	89.8	20.3	61	37.2
Austin, TX	1,883,051	3908.6	37	27	32.2	47.4	32.2	84.7	6.7	77.9	57.6	54.2
Baltimore, MD	2,770,738	5260.6	11	7	79.6	35.5	93.2	28.8	84.7	62.7	74.5	27.1
Boston, MA	1,945,220	5378.1	9	52*	100	25.4	49.1	67.7	66.1	69.4	91.5	59.3
Buffalo, NY	1,134,115	4146.2	32	23	47.4	69.4	42.3	30.5	42.3	64.4	47.4	49.1
Charlotte, NC	2,335,358	2817.6	55	43	22	64.4	30.5	25.4	16.9	33.8	32.2	42.3
Chicago, IL	7,332,640	4308.8	27	19	49.1	27.1	55.9	59.3	76.2	30.5	86.4	45.7
Cincinnati, OH	2,137,406	4522.2	24	16	59.3	91.5	67.7	6.7	83	1.6	20.3	67.7
Cleveland, OH	2,064,725	5185.3	13	9	83	79.6	72.8	18.6	91.5	6.7	49.1	66.1
Columbus, OH	1,967,066	4083.8	33	24	64.4	88.1	69.4	13.5	38.9	10.1	16.9	32.2
Dallas, TX	4,500,745	3847.8	38	28	30.5	62.7	40.6	52.5	27.1	71.1	22	61
Denver, CO	2,697,476	6114.8	3	3	54.2	37.2	94.9	74.5	98.3	93.2	79.6	74.5
Detroit, MI	1,775,273	2523.4	57	45	13.5	89.8	10.1	10.1	33.8	18.6	33.8	3.3
Fort Lauderdale, FL	1,838,844	3801.9	39	29	44	57.6	11.8	76.2	35.5	52.5	55.9	16.9
Fort Worth-Arlington, TX	2,310,168	3079.7	50	39	20.3	83	37.2	33.8	13.5	28.8	10.1	45.7
Grand Rapids, MI	1,016,603	4601.4	23	15	35.5	94.9	84.7	50.8	25.4	22	23.7	84.7
Hartford, CT	1,215,211	5613.0	8	5	89.8	20.3	79.6	69.4	77.9	66.1	59.3	86.4
Honolulu, HI	983,429	3953.2	34	58*	28.8	28.8	25.4	94.9	40.6	49.1	88.1	72.8

* To ensure affordability for middle-income retirees, overall rankings were adjusted to reflect the disqualification from the top ten Best Cities list of the top 15% of the most expensive metro areas in the U.S. based on median housing price, median rental price and cost-of-living index.

Category weightings					High significance		Moderate significance				Low significance	
Metro name and state	Population	Overall score	Overall rank	Adjusted overall rank*	Healthcare	Economy & Affordability	Social	Wellness	Activities	Environment	Transportation	Crime
Houston, TX	6,313,158	2635.5	56	44	11.8	84.7	20.3	45.7	10.1	3.3	38.9	10.1
Indianapolis, IN	1,953,961	3914.9	36	26	91.5	86.4	28.8	11.8	57.6	5	5	6.7
Kansas City, MO	2,054,473	4501.2	25	17	66.1	52.5	91.5	38.9	71.1	15.2	11.8	22
Las Vegas, NV	2,027,868	2012.2	58	46	1.6	44	6.7	37.2	3.3	37.2	64.4	25.4
Los Angeles, CA	10,017,068	3023.7	52	60*	8.4	0	15.2	83	32.2	79.6	77.9	61
Louisville, KY	1,262,261	3371.6	45	34	61	98.3	13.5	1.6	47.4	0	28.8	30.5
Memphis, TN	1,341,746	1923.7	60	48	23.7	66.1	3.3	0	15.2	38.9	3.3	0
Miami, FL	2,617,176	3182.0	49	38	40.6	38.9	1.6	88.1	5	55.9	69.4	1.6
Milwaukee, WI	1,569,659	4605.0	22	14	96.6	74.5	33.8	23.7	62.7	23.7	66.1	20.3
Minneapolis-St. Paul, MN	3,459,146	6174.0	2	2	71.1	33.8	100	64.4	100	83	71.1	81.3
Nashville, TN	1,757,912	3325.4	47	36	67.7	50.8	57.6	3.3	8.4	57.6	6.7	28.8
Nassau County-Suffolk County, NY	2,851,884	5997.5	5	49*	88.1	11.8	76.2	89.8	74.5	84.7	89.8	100
New Orleans, LA	1,240,977	3397.7	44	33	86.4	55.9	18.6	16.9	11.8	45.7	27.1	35.5
New York, NY	14,204,421	3692.2	41	59*	52.5	1.6	16.9	81.3	22	76.2	100	64.4
Newark, NJ	2,496,636	4769.8	17	12	76.2	16.9	59.3	71.1	67.7	25.4	84.7	88.1
Oakland, CA	2,673,096	4649.2	21	56*	25.4	5	81.3	91.5	64.4	89.8	94.9	11.8
Oklahoma City, OK	1,319,677	3458.7	43	32	69.4	96.6	38.9	5	1.6	40.6	0	5
Omaha, NE	895,151	5322.0	10	6	94.9	77.9	86.4	27.1	52.5	59.3	1.6	40.6
Orlando, FL	2,267,846	3342.6	46	35	5	72.8	22	55.9	20.3	81.3	40.6	15.2
Philadelphia, PA	2,115,138	3254.1	48	37	93.2	49.1	5	8.4	37.2	8.4	83	13.5
Phoenix, AZ	4,398,762	3030.1	51	40	18.6	45.7	27.1	57.6	30.5	35.5	42.3	38.9

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Metro name and state	Population	Overall score	Overall rank	Adjusted overall rank*	Healthcare	Economy & Affordability	Social	Wellness	Activities	Environment	Transportation	Crime
Pittsburgh, PA	2,360,867	5234.4	12	8	77.9	100	61	20.3	45.7	32.2	72.8	93.2
Portland, OR	2,314,554	6114.3	4	4	81.3	30.5	96.6	54.2	96.6	86.4	81.3	71.1
Providence, RI	1,604,291	4293.3	28	20	72.8	22	23.7	40.6	72.8	88.1	35.5	76.2
Raleigh, NC	1,214,516	3720.8	40	30	16.9	59.3	64.4	61	18.6	44	8.4	91.5
Richmond, VA	1,245,764	4688.8	19	13	62.7	54.2	71.1	32.2	54.2	61	25.4	88.1
Riverside, CA	4,380,878	1988.5	59	47	0	15.2	0	42.3	23.7	67.7	30.5	57.6
Sacramento, CA	2,215,770	3679.4	42	31	27.1	13.5	44	62.7	59.3	72.8	45.7	52.5
Salt Lake City, UT	1,140,483	5171.7	14	10	33.8	42.3	77.9	79.6	79.6	74.5	76.2	33.8
San Antonio, TX	2,277,550	2925.6	53	41	15.2	93.2	8.4	49.1	0	27.1	52.5	23.7
San Diego, CA	3,211,252	4235.0	29	57*	38.9	8.4	52.5	86.4	28.8	100	54.2	79.6
San Francisco, CA	1,584,815	5970.7	6	50*	98.3	6.7	62.7	98.3	86.4	98.3	98.3	18.6
San Jose, CA	1,919,641	5143.8	15	53*	50.8	3.3	88.1	96.6	50.8	91.5	62.7	83
Seattle, WA	2,790,362	6332.8	1	1	84.7	23.7	98.3	72.8	94.9	96.6	93.2	44
Silver Spring-Frederick-Rockville, MD	1,258,086	5685.9	7	51*	55.9	32.2	89.8	100	88.1	42.3	50.8	98.3
St. Louis, MO	2,801,056	4208.9	30	21	42.3	76.2	66.1	15.2	81.3	11.8	37.2	50.8
Tampa-St. Petersburg, FL	2,870,569	4344.4	26	18	45.7	81.3	35.5	44	61	54.2	13.5	55.9
Tucson, AZ	996,554	4166.5	31	22	57.6	61	54.2	66.1	44	16.9	44	8.4
Virginia Beach, VA	1,707,369	2904.9	54	42	6.7	40.6	45.7	22	49.1	47.4	18.6	69.4
Warren, MI	2,519,710	4874.8	16	11	74.5	67.7	74.5	35.5	69.4	13.5	15.2	96.6
Washington, DC–Arlington, VA	4,691,773	4721.3	18	54*	10.1	18.6	83	77.9	93.2	50.8	96.6	77.9

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About the Center for a Secure Retirement

The Bankers Life Center for a Secure Retirement is the company's research and consumer education program. Its studies and consumer awareness campaigns provide insight and practical advice to help everyday Americans achieve financial security in retirement.

Established in 1879 in Chicago, Bankers Life focuses on the insurance needs of the retirement market. The nationwide company, a subsidiary of CNO Financial Group, Inc., offers a broad portfolio of life and health insurance products and annuities designed especially for Boomers and retirees.

Learn more

Bankers Life has more than 4,800 licensed professional agents in more than 300 offices across the United States. Bankers Life agents meet with thousands of Americans each week for initial retirement reviews at no cost to clients. To learn more about Bankers Life, visit BankersLife.com or call (800) 231-9150.

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