

The Bottom 10 Worst Places to Retire

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Retirement Rehab



Thinking about relocating to another state for retirement? That could be a smart idea if you want to stretch your retirement dollars a little further. Social Security benefits do increase with local inflation, but never at the rate you earned when you were a worker. If your home state is getting more and more expensive, you might not be able to afford to live there 10 years into your retirement. If finances have you worried about retirement, relocating can help. But make sure you do your research — or you might end up in one of the worst places to retire.

And when it comes to enjoying your golden years, cost of living isn't the only factor you should consider. Healthcare and overall quality of life in your new locale will matter a lot. Luckily, one analysis by WalletHub took a look at all these factors and ranked the states accordingly. Here's what they found were the worst places to retire in the US:

The 10 Worst Places to Retire in the US

10. Arkansas

Affordability Rank: 17
Quality of Life Rank: 48
Health Care Rank: 45

9. Kentucky

Affordability Rank: 16
Quality of Life Rank: 45
Health Care Rank: 49

8. Vermont

Affordability Rank: 48
Quality of Life Rank: 10
Health Care Rank: 12

7. New Mexico

Affordability Rank: 36
Quality of Life Rank: 41
Health Care Rank: 39

6. New Jersey

Affordability Rank: 41
Quality of Life Rank: 27
Health Care Rank: 35

5. Hawaii

Affordability Rank: 50
Quality of Life Rank: 34
Health Care Rank: 3

4. Connecticut

Affordability Rank: 49
Quality of Life Rank: 13
Health Care Rank: 15

3. District of Columbia

Affordability Rank: 44
Quality of Life Rank: 51
Health Care Rank: 9

2. Alaska

Affordability Rank: 38
Quality of Life Rank: 50
Health Care Rank: 34

1. Rhode Island

Affordability Rank: 51
Quality of Life Rank: 46
Health Care Rank: 29

You might be surprised that **New York** isn't on the list – it just missed the cut off as the 11th worst place to retire. It ranks number 46 in affordability (Ouch), number 30 in healthcare, and surprisingly number 1 in quality of life.

So Where Should You Retire?

Deciding where you'll live out the rest of your days is one of those [top retirement concerns](#). You could always go with the other end of the spectrum in the US. In the WalletHub analysis, Florida wins the race thanks to it's number 1 rank in affordability. For quality of life and health care it scores 11 and 24 respectively.

Or I can do you one better. Let's compare living in Orlando, Florida to living in Cozumel, Mexico. According to Numbeo, the rent prices are 317% higher in Orlando. And the restaurant prices are 123% higher. You can expect utilities, groceries, and transportation costs to vary the same way.

And then there's [the healthcare issue](#), where Florida doesn't score all that well in the first place. The Cozumel International Hospital will take care of you just fine, and at a fraction of the cost of healthcare across the US, let alone Florida. Many hospitals around Mexico comply to international medical practice standards (and put the local clinic in your home town to shame).

Look, I'm not saying you have to move to Mexico. Florida really isn't the absolute worst place to retire. But if retirement is on the horizon and you're worried how long you'll survive on your current nest egg, moving abroad might be the solution. Panama, Portugal, Malta, Spain, Guatemala, and Thailand are a few examples of ultra-affordable countries with great healthcare. **And they all happen to have great weather**. What more could you want in retirement?

Join our community to learn more about retiring abroad and check out our [Living Abroad Resource Guide](#). And whatever you do, don't retire in Rhode Island.

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