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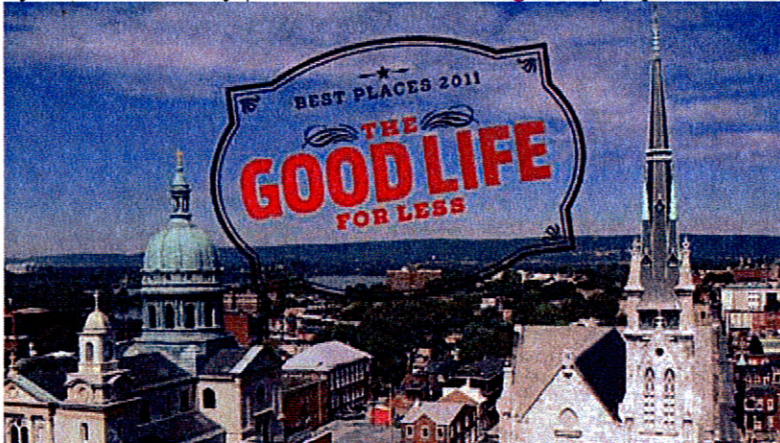
The Magazine

Best Places 2011

## 10 Affordable Cities for Retirement

**These places are a bargain for retirees — and you can't beat the lifestyle**

by: Sarah Mahoney | from: [AARP The Magazine](#) | Sept./Oct. 2011 issue



We found 10 cities, including Harrisburg, Pennsylvania, (above) that are perfect for retirees. — Courtesy Flickr

If money didn't matter, there'd be plenty of fabulous places to spend your retirement: a penthouse in Paris. An all-glass modern on the beach in Malibu. Perhaps a small winery in Napa Valley.

See also: [The best places to retire abroad.](#)

But [money](#) does matter. Even as the financial markets limp out of their recessionary funk, many of us are redefining what our "dream" [retirement](#) might look like. Sure, Honolulu has beaches and well-priced pineapples, but few of us can afford its median home price of \$550,000. Chicago has world-class dining and lake views galore, though its 9.75 percent sales tax can put those amenities out of reach. Then again, not many of us want to move to a one-stoplight town either, even if it is cheap.

We started our search for the perfect retirement destinations by examining financial data on more than 350 cities across the country. We looked at not only property- and sales-tax rates, median housing price, and cost of living but also the tax rate

### Dream Towns: The List

Here are the states in which our ten most affordable cities to retire are located. Click on each to find out which towns made the cut:

- [Virginia](#)
- [Maine](#)
- [Georgia](#)
- [Washington](#)

on pensions and [Social Security](#). Then we added in such criteria as recreation, climate, and [arts and culture](#).

The results are on the following pages: Ten great [retirement](#) destinations that are both affordable *and* livable, too.

- [Oklahoma](#)
- [Wyoming](#)
- [Indiana](#)
- [Pennsylvania](#)
- [New York](#)
- [Texas](#)

**Next: [The Hoosier State's hidden gem.](#) >>**



The AT&T switching station in Columbus, Indiana, doubles as one of the city's many pieces of public art. — Courtesy Flickr

## **Columbus, Indiana**

Never heard of Columbus? That's fine — residents love this little city's under-the-radar charm.

See also: [Aging in place in Indiana.](#)

Less than an hour south of Indianapolis and east of Bloomington, Columbus has it all: design cognoscenti say the city's innovative architecture ranks right up there with Chicago's and San Francisco's.

The city boasts dozens of buildings and pieces of public art by such big names as I. M. Pei, the Saarinens and Henry Moore. Stroll 19 miles of paved People Trails, past wildflower [gardens](#), modernist monuments and quaint neighborhoods. The area has more than its share of recreational shopping, too: Troll the Exit 76 Antique Mall, one of the largest in the region, or look for bargains at the nearby outlet malls.

And when it's time for a larger culture fix? Bloomington, with Indiana University, is an easy 35-mile drive to the west.

## **Columbus Insider**

**Median housing price:**  
\$124,200

**State tax on pensions:** Yes

**State tax on Social Security:**  
No

**Sales tax:** 7%

**Best deal in town:** Drink in the Hoosier bliss of an ice-cream soda (\$2.99) at the counter of Zaharakos, which looks the same as when it opened in 1900 — and sounds it, too, thanks to a fully restored pipe organ.