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Top 15 Wealthiest and Safest Places to Retire in the U.S.

Retirement is your chance to embrace a new lifestyle that balances comfort, safety, and affordability. We've curated a list of the 15 best retirement destinations that combine low crime rates, strong livability scores, and financial appeal.



1. Oro Valley, Arizona

Known for its picturesque desert landscapes and upscale community, Oro Valley offers retirees a tranquil and safe environment. While living here comes with a higher price tag, its excellent amenities and low crime rates make it a desirable choice for those seeking a serene and secure retirement.

- **Violent crime rate:** 0.57 per 1,000 residents
- **Property crime rate:** 11.41 per 1,000 residents
- **Average retirement income:** \$52,098
- **Average home value:** \$525,380
- **Livability score:** 81

Arizona retirees need approximately **\$76,730 annually** to enjoy a fulfilling retirement. With its affordable housing and low crime rates, Oro Valley is ideal for those who love the desert's tranquility.

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2. Pinehurst, North Carolina

Famous for its world-class golf courses and southern charm, Pinehurst is a haven for retirees who value an active and elegant lifestyle. Though the cost of living is moderate, its serene atmosphere and well-maintained amenities make it a sought-after destination for those ready to embrace retirement.

- **Violent crime rate:** 0.43 per 1,000 residents
- **Property crime rate:** 3.40 per 1,000 residents
- **Average retirement income:** \$50,351
- **Average home value:** \$542,557
- **Livability score:** 73

What Will You Spend to Retire Here?

North Carolina retirees require about **\$68,398 per year** to cover living expenses. Pinehurst's charm and affordability make it a standout choice for golf enthusiasts and nature lovers.

3. Bella Vista, Arkansas

Bella Vista is a picturesque and affordable retreat for retirees looking to stretch their savings. With its scenic trails, tranquil lakes, and tight-knit community, this Arkansas gem offers a fulfilling lifestyle without the hefty price tag.

- **Violent crime rate:** 1.48 per 1,000 residents
- **Property crime rate:** 3.81 per 1,000 residents
- **Average retirement income:** \$32,209
- **Average home value:** \$336,590
- **Livability score:** 65

What Will You Spend to Retire Here?

With an annual cost of **\$61,454**, Arkansas is among the most budget-friendly states for retirees. Bella Vista is a peaceful haven offering outdoor recreation and community spirit.

4. Rancho Palos Verdes, California

and upscale amenities make it a premier choice for those who can afford the lifestyle.



Rancho Palos Verdes, California

- **Violent crime rate:** 1.18 per 1,000 residents
- **Property crime rate:** 8.48 per 1,000 residents
- **Average retirement income:** \$72,238
- **Average home value:** \$1,913,039
- **Livability score:** 58

What Will You Spend to Retire Here?

California's average retirement cost is **\$100,687 annually**. Rancho Palos Verdes justifies its high price with luxury living and spectacular ocean views.

5. Georgetown, Texas

Georgetown offers retirees a vibrant mix of small-town charm and cultural activities. With its historic downtown, lively arts scene, and welcoming community, this Texas gem provides an appealing lifestyle at a moderate cost, making it a favorite for those seeking both comfort and connection.

- **Violent crime rate:** 1.59 per 1,000 residents
- **Property crime rate:** 11.71 per 1,000 residents
- **Average retirement income:** \$46,886

- **Livability score:** 83

What Will You Spend to Retire Here?

Texas retirees can live comfortably on **\$64,162 per year**, and Georgetown's vibrant arts scene and welcoming atmosphere make it a top contender.

6. Centerville, Ohio

Centerville is a charming and safe community that appeals to retirees seeking affordability and a welcoming atmosphere. With its small-town vibe, well-maintained neighborhoods, and friendly residents, Centerville provides a comfortable and peaceful place to enjoy retirement.



Centerville, Ohio

- **Violent crime rate:** 0.47 per 1,000 residents
- **Property crime rate:** 14.01 per 1,000 residents
- **Average retirement income:** \$36,275
- **Average home value:** \$329,817
- **Livability score:** 84

What Will You Spend to Retire Here?

Ohio offers a cost-effective retirement at around **\$65,273 annually**. Centerville's safety and sense of community make it a cozy spot for retirees.

7. Mesquite, Nevada

Mesquite offers retirees a relaxed lifestyle with plenty of recreational activities and warm, mild winters. Known for its golf courses, outdoor adventures, and friendly community, this Nevada city is an attractive option for those who enjoy an active retirement.

- **Violent crime rate:** 1.89 per 1,000 residents
- **Property crime rate:** 11.97 per 1,000 residents
- **Average retirement income:** \$39,396
- **Average home value:** \$406,306
- **Livability score:** 76

What Will You Spend to Retire Here?

Retirees in Nevada spend about **\$71,314 annually**. Mesquite is perfect for those seeking recreation and mild winters.

8. Lincoln, California

Nestled in Northern California, Lincoln offers retirees a peaceful escape surrounded by natural beauty. While the cost of living is higher, its serene environment, strong sense of community, and access to outdoor activities make it an appealing choice for those seeking tranquility in retirement.

- **Violent crime rate:** 1.43 per 1,000 residents
- **Property crime rate:** 6.91 per 1,000 residents
- **Average retirement income:** \$47,966
- **Average home value:** \$646,552
- **Livability score:** 67

What Will You Spend to Retire Here?

Living in California costs about **\$100,687 annually**, but Lincoln's natural beauty and peaceful community are worth the investment for many retirees.

9. Prescott, Arizona

Prescott combines a charming small-town feel with a vibrant downtown and stunning natural surroundings. Its mild climate, cultural events, and outdoor attractions make it a favorite for retirees seeking an active yet relaxed lifestyle in the heart of Arizona.



Prescott, Arizona

- **Violent crime rate:** 3.51 per 1,000 residents
- **Property crime rate:** 14.42 per 1,000 residents
- **Average retirement income:** \$40,660
- **Average home value:** \$614,569
- **Livability score:** 72

What Will You Spend to Retire Here?

Prescott offers retirees a manageable cost of **\$76,730 per year**, with its vibrant downtown and outdoor attractions making it a popular choice.

10. Huntley, Illinois

Huntley is a peaceful and affordable retreat for retirees who value safety and community. With its welcoming atmosphere, well-maintained neighborhoods, and access to essential amenities, Huntley provides a comfortable and secure setting to enjoy your golden years.

- **Violent crime rate:** 0.42 per 1,000 residents
- **Property crime rate:** 5.19 per 1,000 residents
- **Average retirement income:** \$30,962
- **Average home value:** \$400,135

What Will You Spend to Retire Here?

Illinois retirees typically need **\$64,787 annually**, and Huntley's affordability and safety make it a compelling option.

11. Aiken, South Carolina

Known for its equestrian culture and southern charm, Aiken is a delightful choice for retirees seeking an affordable and picturesque setting. With its mild climate, historic downtown, and access to outdoor activities, Aiken is perfect for nature lovers and those looking for a peaceful retirement.

- **Violent crime rate:** 3.22 per 1,000 residents
- **Property crime rate:** 34.40 per 1,000 residents
- **Average retirement income:** \$40,311
- **Average home value:** \$259,767
- **Livability score:** 68

What Will You Spend to Retire Here?

South Carolina retirees spend about **\$67,773 annually**, with Aiken offering affordability and charm for horse enthusiasts and nature lovers.

12. Fort Lee, New Jersey

Located along the Hudson River, Fort Lee combines a suburban feel with easy access to New York City. Its vibrant lifestyle, diverse dining options, and cultural attractions make it an excellent choice for retirees seeking a dynamic and well-connected community.



Fort Lee, New Jersey

- **Violent crime rate:** 1.06 per 1,000 residents
- **Property crime rate:** 13.95 per 1,000 residents
- **Average retirement income:** \$47,944
- **Average home value:** \$939,775
- **Livability score:** 88

What Will You Spend to Retire Here?

New Jersey retirees need **\$78,952 annually**, and Fort Lee provides a cosmopolitan vibe with easy access to New York City.

13. Lake Havasu City, Arizona

Famous for its iconic London Bridge and stunning waterfront, Lake Havasu City is a vibrant destination for retirees. With year-round sunshine, scenic views, and ample recreational opportunities, it's an appealing spot for those who enjoy an active and picturesque retirement.

- **Violent crime rate:** 2.88 per 1,000 residents
- **Property crime rate:** 12.32 per 1,000 residents
- **Average retirement income:** \$32,852
- **Average home value:** \$488,313
- **Livability score:** 63

What Will You Spend to Retire Here?

Arizona's retirement costs average **\$76,730 annually**, and Lake Havasu City offers retirees scenic views and recreational activities.

14. Scottsdale, Arizona

Known for its luxury lifestyle and vibrant cultural scene, Scottsdale is a top choice for retirees seeking sophistication and convenience. From world-class dining and shopping to stunning desert landscapes, Scottsdale offers a dynamic and upscale environment for those ready to embrace an active and stylish retirement.



Scottsdale, Arizona

- **Violent crime rate:** 1.66 per 1,000 residents
- **Property crime rate:** 22.09 per 1,000 residents
- **Average retirement income:** \$45,771
- **Average home value:** \$922,559
- **Livability score:** 82

What Will You Spend to Retire Here?

Retirees in Scottsdale can expect to spend around **\$76,730 annually**, enjoying luxury amenities and vibrant cultural offerings.

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15. Laguna Woods, California

Laguna Woods is a peaceful and well-designed retirement community offering a tranquil lifestyle in sunny Southern California. With its beautiful landscapes, strong sense of community, and excellent amenities, it's an ideal choice for retirees seeking a serene and supportive environment.

- **Violent crime rate:** 0.53 per 1,000 residents
- **Property crime rate:** 5.42 per 1,000 residents
- **Average retirement income:** \$42,241

- **Livability score:** 73

What Will You Spend to Retire Here?

California's retirement costs are around **\$100,687 annually**, and Laguna Woods provides a serene and well-planned retirement community.

Ready to Plan Your Retirement?

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Reference

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