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## Worst Places to Retire

13 Places Seniors May Not Find So Warm and Welcoming

By CAROL VINZANT

As boomers start to retire, more cities will be rolling out the red carpet trying to attract this new demographic. City planners hope these retirees will come with bundles of money to spend, but no kids to educate. Get ready for the sales pitch and keep in mind that such promises as year-round sun, a serene natural setting, or a thriving senior community can all have their downsides.

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Many seniors have found themselves disappointed when they retire to a new area, even one they used to love for vacations. Retirees are increasingly turning against the traditional retirement haven, Florida. Some find the heat too brutal in the summer. Plus, the state is home to so many elderly that the early bird buffet culture can make people feel older than they are.

There are other pitfalls to be wary of when looking for a place to retire. If you head to a new town with too many young folks, you may pay through the nose in taxes for schools you won't use. If you decide on an adventurous retirement in a remote area, say Alaska, you might find yourself all too alone. Any single woman over 60 looking for male companionship will confront a lopsided male-female ratio, but it's especially tough to meet eligible senior men in Rhode Island, for example.

Depending on what's important to you, you may find the following destinations some of the worst places to retire:

#### Clearwater City, Florida: Too Many Fellow Seniors

This Tampa Bay area hamlet has the highest percentage of seniors of any city in the United States. The 2000 Census found 21% of Clearwater's population was 65 or older, the highest of any city of 100,000 or more. Floridians as a whole are 17.6% seniors, compared with 12.4% for the United States as a whole. With 3.6% of its population 85 and up, Clearwater also has three times the national share of that age group.

The graying of Florida is just one reason many retirees from the Northeast sometimes abandon their first retirement destination for somewhere mid-way up the coast. These half-backs are increasingly turning to the Carolinas, fleeing the bland culture, extreme weather, and high real estate and homeowners insurance prices of Florida.

#### Austin, Texas: Hard Time Getting a Doctor who Takes Medicare

The rate Medicare pays doctors is so low that many are refusing to take new Medicare patients. That used to be a problem primarily for rural areas, but now it's spreading to cities. Nationwide the number of family doctors taking new Medicare patients declined from 84% in 2000 to 76% in 2003, according to the American Academy of Family Physicians.

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A 2006 Texas Medical Association survey found that only 43% of Austin doctors would take new Medicare patients. (The numbers aren't much better in Denver, where a 2001 survey by the Denver Medical Society and the HealthOne Alliance Foundation found only 40% of doctors were open to new Medicare patients.)

#### Anchorage, Alaska: Fewest Fellow Seniors

If you like to be with people your own age, Alaska may be lonely. The state has only about half the percentage of seniors as the rest of the country. Across America the senior population is growing fast. Those who were over age 65 made up more than 12% of the population in 2005, but in Alaska that group was only 6.6% of the population. A scant 0.2% of Alaskans are 85 or older.

Anchorage is at the bottom of rankings for percentage of residents over 65. It ranked 240 out of 245 cities with at least 100,000 people. Only 5.5% of Anchorageites are seniors.

#### Bridgeport, Connecticut: Highest Taxes

In retirement, income taxes aren't going to make much difference because you're probably not going to be earning that much money. It's the property taxes that are going to kill you. These taxes can be especially galling if you don't have kids in school or don't take advantage of other local services. Also watch out for high payments in cities with expensive social services to fund. Those high payments can catch you by surprise if you're attracted by cheap real estate prices.

This year the Tax Foundation ranked Connecticut as having the highest taxes if you consider state, local and federal contributions. In 2003 the Tax Foundation ranked Bridgeport, a troubled city with some lovely beachfront neighborhoods, as tops in local taxes: 17.7%.

Other rankings have found other targets: The 2005 Bloomberg Wealth Manager rated Wisconsin the worst state for retirees, saying they pay on average \$17,528 in property, income and sales taxes. Retirement Living, which considers just local property taxes, put New Jersey, with a \$1,871 average, in the dungeon.

#### Washington, DC: Most Poor Seniors

All seniors worry about having enough money. Savings, social security, retirement plans and family support keep most out of trouble -- but, sadly, not everyone.

Nearly one in five Washington seniors is poor. In the 2005 American Community Survey, the Census Bureau found that 17.4% of those over 65 were living in poverty in the District of Columbia (with a margin of error of 2.4%). The Southern states were close behind: Mississippi (15.9%), Louisiana (14.8%), Arkansas (13.4%), Kentucky (13.3%), Alabama (13.2%) and Tennessee (13.1%).

#### Rhode Island: Least Older Men

Ladies of a certain age have a hard enough time finding male companionship. That's because men die younger. By age 85 there are twice as many women as men. About 57% of those 65 and up are female, according to the 2005 Community Survey by the Census Bureau.

In Rhode Island, the odds are even worse: 59% of those aged 65 and over are female. Then again, if its female companionship you're looking for in your senior years, Providence may be just the place to put the odds in your favor.

#### Provo, Utah: Most Youthful Population

The median age in Provo, Utah is a mere 22.9 -- the lowest median age of any place with a population of 100,000 or more. Utah is also the least mature state: its median age is 28.5, nearly six years younger than the national average. You might find it hard to fit in with all those youngsters. Plus, towns like Provo may offer more services geared toward families with small children.

By contrast Maine is the most mature, with a median age of 41.2. Meanwhile some Florida metro areas are pushing 46.

#### Queens, New York: Violence and the Boulevard of Death

Senior citizens in Queens have had it hard. First there was the Boulevard of Death, a stretch of Queens Boulevard with a long way to cross in a short time. After dozens of deaths, largely of seniors, officials finally gave pedestrians a few more seconds to cross. That was too late for Eugene Eisenberg, an 83-year-old Holocaust survivor who died in 2001. This spring the borough had a crack-addled mugger who targeted the elderly, beating Rose Morat, 101, and Solange Elizee, 85, the same day.

#### Connecticut: Deficient Nursing Homes

According to the Kaiser Family Foundation, about 17% of nursing homes in the U.S. have been found to have a serious deficiency -- something that causes actual harm, impairs the patients' ability to function or puts a patient in jeopardy. In Connecticut, however, that percent is a scary 43%, followed by Colorado at 41%. Nationwide, the biggest problem, occurring in more than one-third of homes, is food sanitation. Connecticut nursing homes had accidents (47%) and lacked care plans (47%), professional standards (44%) and quality of care (40%).

Of course, traditional nursing homes are becoming a residence of last resort for seniors. A Merrill Lynch survey found 48% of us fear entering one. We've all heard the horror stories of neglect, bed sores, physical abuse, or unnecessary restraints. Seniors are demanding better options (like assisted living or in-home care) and the number of nursing homes is decreasing. But 1.5 million seniors still live in nursing homes. The Citizens Coalition for Nursing Home Reform is pushing for better disclosure so families can find out where the problem homes are. Sen. Chuck Grassley (R-Iowa) wants to create a federal watch list.

#### Your Kids House

King of Queens may be a funny show, but nobody wants to be the crotchety senior in-law causing trouble for the next generation. According to AXA's 2005 Retirement Scope Survey, only 2% of retirees want to move in with their kids.

Seniors want to maintain their independence and help their adult children and grandchildren -- not become a burden to them. Social worker Paula Tchirkow has written that families typically chose this situation under duress after a health crisis and out of guilt, and that seniors often feel they are not contributing to the household.

#### Green Valley, Arizona: Trouble in a Sheltered Community

This once idyllic retirement town is now facing a drug violence problem. Green Valley, just 40 miles north of the Mexican border, is mostly made up of age-restricted communities. In the 2000 census, only 1.5% of households had kids under 18 and only about 105 of its 26,000 residents work. Once cited as a best place to retire, Green Valley now may be one of the worst.

Gangs of bandits known as bajadores carry AK-47s and ambush trucks of smugglers sneaking up from

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Mexico. They hope to resell the drugs or hold the immigrants hostage. According to an investigation by CBS News, hundreds of bodies are found in the surrounding desert each year and at least a dozen people have been murdered by the bajadores this year.

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#### Corpus Christi, Texas: Hottest Feeling City

Storms may be scarier, but heat usually causes more American deaths than any kind of weather. Each year about 400 Americans die of heat-related illnesses; half are over 75 -- and that doesn't count all those cases where heat was a factor in a heart or lung condition.

Death Valley gets the attention for highest temperatures in the country (its record was 134 degrees on July 10, 1913), but that's a dry heat. Meteorologists are increasingly using heat index or apparent temperature to see how humidity makes the heat actually feel to humans. According to *Extreme Weather: A Guide and Record Book* by Christopher C. Burt, Corpus Christi is the hottest city in America, averaging a heat index of 110 for July and August. At that temperature, sunstroke, heat cramps and heat exhaustion are all likely, according to the National Weather Service.

#### Riverside, California: Declining Property Values

Retirees are leaning more heavily on the value of their homes, so communities poised for price declines -- like Riverside -- could be dangerous places to move. A survey this year by Bell Investment Advisors Inc. in Oakland, California found 68% of affluent baby boomers are depending on their homes to fund their retirement, with nearly a quarter saying it's at least half their nest egg. A recent Fidelity report cautioned against relying too heavily on home assets for retirement. Homes are illiquid -- you may need to sell when the price is way down.

A recent survey by PMI Mortgage Insurance Company ranked the Riverside-San Bernardino area as the most likely metro area in America to suffer housing price declines over the next two years. Judging by affordability, how much home prices have gone up and the local employment situation, PMI put Riverside's chance of a decline at 61%.

Remember, when looking for a place to relocate in your retirement years, you need to do more than find a climate you like and a house you can afford. You need to find a community where you will be comfortable -- socially as well as financially.

*Carol Vinzant is a freelance writer in New York City.*

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