

Welcome to the Ultimate Retirement Resource Guide!

In the seven-plus years that I have been researching and writing articles for <u>RetireFabulously.com</u>, I have discovered a lot of great sources of information, many of which I return to frequently.

Here, I have collected all of the best resources I have found in one convenient place in order to share them with you.

This guide isn't intended to list every single web site that exists on a given topic. That would be a herculean task, and the list would be constantly changing. That would be overwhelming from a usability standpoint for you as well. Instead, I have chosen to include only a few of the best resources I have discovered for each topic. I'm striving for quality over quantity.

If you can recommend a great resource that I haven't included here, please let me know about it!

I hope this information helps you to envision, plan for, and enjoy the best retirement possible!

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United States

Great places to retire

I'm not a big fan "top ten places to retire" lists. There are dozens, if not hundreds, of such lists on the internet - and they are all different! With so many contradictory lists, how are you to make sense of it all?

The reason they are all different lies in the criteria that the list creator used, and the weight they place on each criterion. If you change the weighting a little bit, the list changes!

Some lists are very well researched, while I suspect that others are thrown together quickly by a writer working against a tight deadline. But even for the well-researched lists, chances are good that their criteria are not the same as yours.

The resources I have provided here are more geared towards providing you with useful data that you can use to learn more about locations you are considering retiring to. They may illuminate some less favorable aspects of a particular place that you might not discover until after you move there. They may provide positive data that reinforces your choice. And they may help you uncover possibilities that you hadn't thought of!



TopRetirements.com is *the* place to go for information about retirement communities throughout the United States and elsewhere in the world. Their wealth of collected information comes both from data and from their readers' real-life experiences. I have learned a lot simply by reading the comment threads to many of the site's articles. This site also offers a "Retirement Ranger" that will give you a report of potential retirement locations based upon criteria you provide (registration required).

TopRetirements.com

The Milken Institute's **Best Cities for Successful Aging** report (2014 & 2017) is perhaps the most data-rich, thoroughly researched report on U.S. cities that has ever been attempted. Personally, I found that their rankings produced curious results, because of the large amount of criteria they used and the weighting assigned to each. Many factors, such as number of banks, percentage of adults who drink soda, and college enrollment, have very little to do with quality of retirement life. All of these factors crowd out some of the more important ones; for example, weather

counts for just 4.5% of the total weight, and house prices and rentals count for just 2.7%. Still, their website and free downloadable report contain a wealth of useful information.

successfulaging.milkeninstitute.org

WalkScore.com rates cities across the U.S., Canada, and Australia based on how easy it is to get around by walking, biking, or public transit. The site has a tool that lets you compare commute times between destinations by these three means as well as driving. It also has a good apartment locator.

walkscore.com



The Quest for Retirement Utopia will help you clarify what factors are most important to you and suggest some considerations that you may not have thought of. It will suggest new possibilities for where and how you might retire. It will help



you evaluate each place realistically and dissuade you from making a poor choice. And it will provide you with the resources you need to properly evaluate the places you are thinking about retiring so that you can make the most informed choice.

The Quest for Retirement Utopia is not just a quest for the most beautiful or most economically advantageous place, it's a quest for the place where you can live an optimal, fulfilling, and wonderful life.

The Quest for Retirement Utopia will help you find the retirement spot that's right for you! Learn more | Buy it now!

Photo credit: David Kohler

Cost of Living and City/State Data

City-Data.com is perhaps the greatest source of state, city, and even neighborhood data that exists, covering population numbers and demographics, income, real estate prices, crime rate, climate, government and business, and just about anything else you can think of. It covers the U.S. and Canada.

city-data.com

Sperling's Best Places is another great source for information on cost of living, crime rates, house prices, and more. They offer a tenquestion quiz to help you determine an ideal location. They have an excellent list builder, and a comparison tool that lets you compare two places based on cost of living, crime rates, climate, or schools. bestplaces.net

Numbeo is the world's largest database of user contributed data about cities and countries worldwide. Numbeo provides current and timely information on world living conditions including cost of living, housing indicators, health care, traffic, crime and pollution. This website doesn't produce lists, but it allows you to compare any two



places in the world. Note that the data is user-contributed, so it may not be entirely accurate, but after extensive use I have found the results to be reasonable.

numbeo.com

Community Crime Map is an excellent resource for evaluating crime at the neighborhood level. communitycrimemap.com

The Tax Foundation is an outstanding resource for learning about all aspects of taxation for each state and the U.S. as a whole. I especially recommend their PDF booklet, How Does Your State Compare – 2019 taxfoundation.org

Tax-rates.org provides federal, state, county, and city tax information, including income tax, sales tax, and property tax rates.

tax-rates.org

Photo credit: 401(K) 2012

Travel

AARP Travel features destination guides, articles, and tips.

aarp.org/travel

Elder Treks offers exotic adventures all over the world for small groups of travelers over 50.

eldertreks.com

Photo credit: Simon Plolow

Transitions Abroad has a Senior Travel section with lots of information about senior tours, travel programs, and seniorfriendly volunteer vacations.

transitionsabroad.com/listings/travel/senior/

Websites about full-time RV living: Wand'rly | Camper Report | About RVing



Vacation/Snowbird **Rentals**

VBRO.com AirBnB.com housesittersamerica.com



Photo credit: Jon Worth



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International

Great places to retire

Live and Invest Overseas is an international publishing company based in Panama City, Panama. Founded in 2008 by Kathleen Peddicord, this website and their publications provide information on living, investing, retiring, starting a business, and just about anything else you would want to do overseas.

liveandinvestoverseas.com

The **CIA World Factbook** provides a more data-driven, unbiased look at every country in the world. The Factbook provides information on the history, people, government, economy, energy, geography, communications, transportation, military, and transnational issues for 267 world entities.

cia.gov/library/publications/the-world-factbook

Despite its title, **Best Places in the World to Retire** focuses mostly on Mexico, Belize, Nicaragua, Panama, and Portugal. There is some information that is relevant to relocating anywhere. The Expat Stories section has a lot of articles from people who have retired abroad that

paint a very realistic picture of what moving abroad is really like – the good and the bad.

bestplacesintheworldtoretire.com

Retire in Asia offers a collection of articles on people and culture, cost of living, lifestyle, housing, healthcare, transportation, visa requirements, and how to retire in many Asian countries.

retireinasia.com

Expat Exchange covers nearly every country where expats live. It contains lots of good articles and country forums in which individual residents share their advice and experiences. This website contains a lot of useful information about healthcare, real estate, shipping possessions, mail forwarding, banking, etc. It has a section that is specifically focused on retirement. Expatexchange.com



Photo credit: Pedro Szekely

Cost of Living

Numbeo is the world's largest database of user-contributed data about cities and countries worldwide. Numbeo provides current and timely information on world living conditions including cost of living, housing indicators, health care, traffic, crime and pollution. You can compare any two places in the world or display tables that rank every country based on all the criteria above. Note that the data is user-contributed, so it may not be entirely accurate, but after extensive use I have found the results to be reasonable.

numbeo.com

World Data offers rankings of every country for <u>Cost of Living</u> and <u>Quality</u> of Life.

The **OECD Better Life Index** is an interactive tool that will recommend countries to live in based upon your weighting of quality of life criteria (not retirement-specific).

oecdbetterlifeindex.org





Photo credit: epSos

Expat Resources

So You Are Leaving The States: What You Need to Know about Moving Abroad That the Guide Books Won't Tell You – this website gives you direct, unfiltered information about whether or not overseas retirement is really right for you, visa and immigration requirements, and country profiles. Information may be dated. bidstrup.com/expat.htm

The U.S. State Department's **International Travel** page contains useful information about all the considerations you'll need to address if you plan to move overseas. travel.state.gov/content/travel/en/international-travel.html

Photo credit: <u>J Aaron Farr</u>

Insurance Overseas

If you move overseas, you'll need to find a plan to meet your insurance needs. Medicare is not available to U.S. citizens who live overseas, and countries with government-subsidized healthcare may not make those plans available to those who did not pay into the systems while working. Fortunately, insurance plans exist for many of those countries which, even though you'll be paying more than the locals, still work out to be considerably less that what you'll pay in the United States.

Here are several website that deal with global health insurance: International Medical Group: imglobal.com/expat-insurance

Aetna International: aetnainternational.com/ai/en

Bupa Global: ihi.com

GeoBlue: geobluetravelinsurance.com/index.cfm

Association of Americans Resident Overseas (requires membership in

AARO): <u>aaro.org/health-insurance/health-insurance-plan</u>

Allianz Care: allianzcare.com/en.html

Cigna: cignaglobal.com/

I have not researched any of these companies or compared coverage or prices. No endorsement, recommendation, or guarantee is implied.

Travel

What It Costs covers the cost of all sorts of things, including international travel and retirement.

travel.whatitcosts.com

Transitions Abroad is primarily focused on finding jobs abroad (which some retirees may want to do), but it also contains useful sections on traveling abroad and living abroad. transitionsabroad.com

USA.gov offers some useful resources for U.S. citizens traveling abroad.

usa.gov/travel-abroad

Don't travel overseas without purchasing travel insurance. Your insurance almost certainly does not cover expenses incurred elsewhere.

Travel Insurance Review: travelinsurancereview.net



Photo credit: Harvey Enrile

Discovering a Meaningful Life

I would be remiss if I didn't include my own website, **Retire Fabulously!** This website contains articles and resources focused on retirement lifestyle planning. Topics include:

- How to live a balanced life that will keep you happy, healthy, and fulfilled
- What factors are most important when choosing where you will live
- How to gain clarity on the lifestyle you wish to live and what it will cost
- What you can do during your working years to prepare for a successful retirement
- How to align your retirement dreams and visions with your spouse
- How to anticipate and prepare for all the changes that will take place when you transition from work to leisure

How to envision your retirement in a positive, possibility-filled way

My goal for *Retire Fabulously!* is to help you envision, plan for, and enjoy the best retirement possible. RetireFabulously.com

Of course, there are other good websites too.

Next Avenue, operated by PBS, is public media's first and only national service for America's booming 50+ population. Their mission is to meet the needs and unleash the potential of older Americans through the power of media. Their website features a wide variety of articles about health and well-being, work and purpose, living and learning, and more.

nextavenue.org

Life Reimagined (part of AARP) teaches you to take small steps towards a better, more confident you. It helps you become your best self and live your version of the Good Life. (Registration required)

<u>lifereimagined.aarp.org</u>

Photo credit: Jordan McQueen



Lifelong Learning

Road Scholars (formerly Elderhostel) offers a wide variety of educational and exploration-oriented trips throughout the world, at various price points.

roadscholar.org

Lifelong Learning Institutes exist at over 400 locations throughout the United States. These are programs offered by universities and community colleges specifically designed for seniors.

roadscholar.org/n/institute-network-lifelong-learning

The **National Resource Center for Osher Lifelong Learning Institutes** (different from the program above) offers college-level courses and lectures for older adults at colleges and universities around the country.

nrc.northwestern.edu/find-an-olli-near-you

SeniorNet's mission is to provide older adults education for and access to computer technologies to enhance their lives and enable them to share their knowledge and wisdom.

seniornet.org



Photo credit: vastateparkstaff

My Books

Design Your Dream Retirement:

How to Envision, Plan For, and Enjoy the Best Retirement Possible



This book will show you how to visualize your retirement in an optimistic, possibility-filled light, and provide you with the knowledge and tools to help you create a plan for achieving your retirement dreams.

You will be inspired to rediscover and reinvent the real you – the you that has probably been buried by years of adapting to the demands of your career.

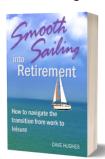
You will learn how to fill your life with a balance of activities and pursuits to keep you happy, healthy, and fulfilled.

This book will help you envision, plan for, and ultimately enjoy the best retirement possible.

Available in paperback or Kindle. Click here to buy!

Smooth Sailing into Retirement:

How to Navigate the Transition from Work to Leisure



Smooth Sailing into Retirement will guide you from your last few months of work through your first year of retirement. It identifies the many ways your life will change and prepares you for the emotions you may experience along the way. At each step, you will receive strategies for dealing with these changes.

This book will show you how to design your new day-to-day life in a way that will reflect

your passions and interests. You will be inspired to create a new identity for yourself that embodies the way you plan to live in retirement and frees you from the limitations of your former job title.

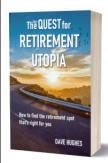
If you are partnered, this book examines the ways your relationship with your spouse will change, whether you are both

retired or one of you continues to work. If you are single, this book addresses the challenges that are specific to retiring as a single person.

Smooth Sailing into Retirement is an essential companion for your transition from work to leisure.

Available in paperback or Kindle. Click here to buy!

The Quest for Retirement Utopia: How to Find the Retirement Spot That's Right for You



It's fun to dream about where you'll retire. Without a job tying you down, why not relocate to a place more to your liking?

Perhaps you want to live someplace warmer, closer to the water, or where the pace of life is slower. Maybe you want to stretch your retirement dollars by living where the cost of living or taxes are lower. You might even be thinking of retiring in another country or

spending your retirement in an RV or on a houseboat.

The Quest for Retirement Utopia covers all the possibilities and help you cut through all of the daunting and often conflicting information.

This book will help you clarify what factors are most important to you and suggest some considerations that you may not have thought of. It will suggest new possibilities for where and how you might retire. It will help you evaluate each place realistically and dissuade you from making a poor choice. And it will provide you with the resources you need to properly evaluate the places you are thinking about retiring so that you can make the most informed choice.

The Quest for Retirement Utopia is not just a quest for the most beautiful or most economically advantageous place, it's a quest for the place where you can live an optimal, fulfilling, and wonderful life.

The Quest for Retirement Utopia will help you find the retirement spot that's right for you!

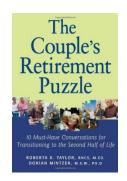
Available in paperback or Kindle. Click here to buy!

Other Excellent Books

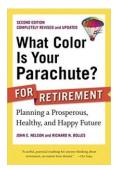
The Couple's Retirement Puzzle

by Roberta K. Taylor and Dorian Mintzer

This is the best book I have found that covers the issues couples should be talking about as they examine their values, identify and compare their dreams for the future, and plan their retirement. This easy-to-read book is loaded with stories and case studies, and it's full of practical advice.



Available in paperback. Click here to buy!



What Color Is Your Parachute? For Retirement by John E. Nelson and Richard N. Bolles

From the authors who brought you What Color Is Your Parachute?, the world's best-selling career book, What Color Is Your Parachute? for Retirement offers both a holistic, big-picture look at these years as well as practical tools and exercises to help you build a life full of security, vitality, and community.

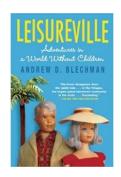
More than a guide on where to live, how to stay active, or which investments to choose, What Color Is Your Parachute? for Retirement helps you develop a detailed picture of your ideal retirement, so that—whether you're planning retirement or are there already—you can take a comprehensive approach to make the most of these vital years.

Available in paperback and Kindle. Click here to buy!

Leisureville: Adventures in a World Without Children

by Andrew D. Blechman

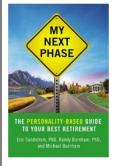
This book offers a no-holds-barred expose on what life is really like in the largest 55+ adults-only retirement communities. Blechman spent several months living in The Villages, Florida's enormous planned retirement community, and also visited Arizona's Sun City and a few others.



The writing reflects the author's bias (he doesn't favor the concept of age-segregated communities), but the book is factual and thoroughly researched.

Available in paperback, hardcover, and Kindle. Click here to buy!

Note that the hardcover version is titled *Leisureville: Adventures in America's Retirement Utopias*, but it's the same book.



My Next Phase: The Personality-based Guide to Your Best Retirement

by Randy Sundstrom, Randy Burnham and Michael Burnham

The key to a successful retirement lies in your personality, not in your bank account. This book offers a revolutionary, step-by-step process to figure out your personal "Retirement Style" and creates a unique retirement plan based on who you

are. This book leads you to reflect upon your own personality (and that of a significant other if you have one) and helps you to be more successful in retirement.

Available in hardcover and Kindle. Click here to buy!

Note: If you purchase these books from the links on this page (new or used, at any price), I will receive a small affiliate commission. This does not increase the price you pay. This will help defray the expenses of running my website. Thank you!

Other Senior Resources

Savvy Senior, authored by Jim Miller, is a media/information service devoted to baby boomers and senior citizens, and the families who support them. Miller's columns are published in over 400 newspapers.

savvysenior.org

Of particular interest is the massive Senior Resource List: savvysenior.org/seniorresources.htm



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LGBT Resources for Places to Retire

Human Rights Campaign's (HRC) **Municipal Equality Index** rates cities and municipalities of various sizes on laws, policies, and inclusivity of LGBT people who live and work there.

hrc.org/resources/municipal-equality-index

HRC also produces a **Healthcare Equality Index** that rates factors such as hospitals' policies for same-sex visitation and spouse recognition, equal employment policies, and diversity training. This data is spotty since many hospitals did not provide responses, but it provides some visibility into areas which have welcoming hospitals.

hrc.org/resources/healthcare-equality-index

Here's a list of states, cities, and counties in the U.S. that offer LGB (and sometimes T) non-discrimination ordinances and/or protection in public employment:

en.wikipedia.org/wiki/List of cities and counties in the United States offering an LGBT non-discrimination ordinance

EqualDex.com provides world-wide information about LGBTQ-related laws in every country.

EqualDex.com



Photo credit: Sebastian Gabriel

LGBT Retirement Homes and Communities

LGBT Retirement Homes

Fountaingrove Lodge, in Santa Rosa, CA, is the standard-bearer of LGBT retirement homes. It's also the only Continuing Care Retirement Community (CCRC) designed for LGBTs, meaning that you can move in being fully active and independent, then age in place as you require more levels of assistance. It's a bit pricey, but so are most CCRCs – and you get a lot of amenities and luxury for your money.

fountaingrovelodge.com



Rainbow Vista is an LGBT apartment complex in Gresham, OR (a suburb of Portland), offering several studio and one-bedroom floor plans plus common areas, at affordable prices. Rainbow Vista offers independent living only, no assisted living or medical care. rainbowvista.com

A Place for Us in Cleveland, Ohio offers one- and two-bedroom apartments. Amenities include a fitness center, meditation room, laundry facilities on every floor, and a library.

apfuhousing.com

Stonewall Gardens is an LGBT-focused assisted living home in Palm Springs, CA. stonewallgardens.com

Low-income retirement apartments for LGBT seniors have opened in several major cities. These facilities are government-subsidized and require low income qualifications for entry. In most cases, rent is calculated on a sliding scale based on about 30% of the renter's income. Affordable facilities are in high demand, and most of these were filled via a lottery system prior to opening. They are fully occupied and their waiting lists are usually full or closed. The demand clearly exceeds supply.

To view a list of these apartments, please visit Retirement Communities for LGBT Seniors.

Photo courtesy of Fountaingrove Lodge

LGBT Retirement Communities

If you are active and independent, you have several options for owning your own home in an LGBT-centric residential development.

Carefree Cove in Boone, NC, is a gay and lesbian residential community in a mountain setting. The development features log cabin-style homes and still has a few available lots as well as several resale homes. carefreecoveofnc.com

Birds of a Feather is a gated gay and lesbian community in a rural, mountainous area near Pecos, NM, about a half hour east of Santa Fe. Lots are still available.

birdsofafeather.com

The Palms of Manisota in Palmetto, FL, is the oldest and best-known LGBT retirement community in the United States, located between Sarasota and St. Petersburg. It was launched in 1994, and residents began moving in in 1998. The community filed for bankruptcy in October, 2011, but still exists. Their website had been removed, but as of early 2018, they are back online.

palmsofmanasota.net

Village Hearth Cohousing in Durham, NC is the first 55+ cohousing community in the USA created by and for LGBTQ people and their friends and allies. There are 28 homes in 4-unit buildings and a common house, on 15 wooded acres. **villagehearthcohousing.com**

The Resort on Carefree Boulevard in Fort Meyers, FL, is a women-only community of manufactured homes and RVs. resortoncb.com

Discovery Bay Resort is a small women-only development featuring "park models" (small manufactured homes of about 400 sq. ft.) and RVs. It's located on the North Olympic Peninsula, about halfway between Sequim and Port Townsend, WA. No contact information is available.

The Pueblo is a women-only mobile home/RV park in Apache Junction, AZ. They don't have a website, but the Pueblo Home Owners Association has a Facebook page.



Photo courtesy of Fountaingrove Lodge

More LGBT Senior Resources

Services & Advocacy for Gay, Lesbian, Bisexual & Transgender Elders (SAGE)

SAGE is the country's largest and oldest organization dedicated to improving the lives of lesbian, gay, bisexual and transgender (LGBT) older adults. Their mission is to lead in addressing issues related to lesbian, gay, bisexual and transgender (LGBT) aging.

sageusa.org

National Resource Center on LGBT Aging

The National Resource Center on LGBT Aging is the country's first and only technical assistance resource center aimed at improving the quality of services and supports offered to lesbian, gay, bisexual and transgender (LGBT) older adults. Established in 2010 through a federal grant from the U.S. Department of Health and Human Services, the National Resource Center on LGBT Aging provides training, technical assistance and educational resources to aging providers, LGBT organizations and LGBT older adults. The center is led by SAGE in collaboration with 18 leading organizations from around the country.

Igbtagingcenter.org



Gay & Lesbian Medical Association (GLMA)

GLMA's mission is to ensure equality in healthcare for LGBT individuals and healthcare providers. Their website offers a locator for LGBT and LGBT-friendly medical providers. glma.org

AARP LGBT Issues Webpage

aarp.org/relationships/friends-family/aarp-pride.html

Photo credit: Daniel Coy