



## FEATURE ARTICLE FROM ALWAYS BEST CARE

# Warmer Weather Only One Reason to Move after Retirement

Many retirees, especially those who live in cold northern climates, dream about moving to warm states such as Florida. Often a big factor is achieving a lower cost of living, but beyond the financial reasons are other issues that can be just as important.

### Weather

Warmer weather is one of the main reasons retirees move elsewhere. It's appealing to get away from the snow and cold and not have to shovel snow, drive on icy streets or bundle up in parkas. However, warmer climates can vary greatly. Humidity, extremely hot summers or excessive rain are a few factors that may accompany temperate areas. Make sure you know what your comfort level is in terms of rain, heat and other conditions. On a similar note, do you enjoy the changing seasons? To enjoy those fall colors, you might have to endure some cooler rainy weather.

### Family

Next to weather, being near family ranks as one of the top reasons for moving after retirement. Being closer to your family not only allows you to spend more time with your children and spoil your grandchildren, but your adult children might appreciate an extra babysitter. And, if your health deteriorates or you need help around your home, someone will be there.

Writes one person to the Morningstar forum: *"We made this decision 16 years ago: moved to be near our children. That has worked out marvelously; we've been an intimate part of our grandchildren's lives."*

However, some grandparents who value their independence might not want to be that close to grandchildren. The solution might be to move only a few hours' drive away from the family, someplace still warmer, and close enough for fewer but longer visits. Others warn that you shouldn't make your decision based solely on being close to your family, as your children may decide to move, or relationships can become strained.

### Social network

For many people, having a good group of friends is more important than a lower cost of living or enjoying the sun's warmth every day. *"[M]y friends, clubs and activities are more important to me than a view of the ocean,"* writes one person on the Morningstar forum.

This can mean staying in the community where you've established a network of good friends with whom you have dinner, take short trips and share all the aches and pains of getting older. Or it could mean moving to a different place where you know you can find a good community—through church groups, clubs or a senior center.

Having a good social network is particularly important after you retire and you lose your work relationships. When deciding where to move, you might look for a town or city that has a large concentration of people over 50 (unless you'd rather hang out with younger people).

### Healthcare

When retirees list important factors for their move, near the top is access to quality and affordable doctors, hospitals and other health facilities. Look for towns with multiple hospitals within 30 miles as well as highly rated doctors and specialists.

### **Public transportation**

Many able-bodied people don't consider the fact that there may come a time when they can no longer drive. At that point, you'll want to be somewhere with good public transportation so you can still live independently. Some local governments provide transportation specifically for seniors, often with wheelchair access and/or help getting in and off. Numerous agencies also have volunteers who are happy to drive seniors to and from doctors' appointments, grocery stores and other necessary errands.

### **Activities and attractions**

If dining out is a pleasurable part of your life, you should look for cities with a thriving dining scene. Or if you enjoy the opera, theater or museums, seek out a town with cultural amenities. Maybe shopping is your favorite activity; check out which areas have good shopping districts.

Perhaps you like to be physically active. Are there walking or bicycling trails nearby? Good golf courses? Facilities where you can swim? For some, proximity to a college is important so that you can take courses and challenge yourself with new ideas. University towns, such as Austin, Texas, are becoming popular retirement locations.

### **Familiarity and history**

You may not realize how well established you've become in your community. When you consider relocating, think of all the connections and contacts you'll have to reestablish: your doctor, car mechanic, favorite pizza place, gym club. These places and relationships may have taken years to find and cultivate. At the same time, your present home may hold a lot of memories, maybe both good and bad. These places have meaning for you and can be hard to replace.

A good way to check out cities you're considering for retirement is to use [AARP's livability index](#), which evaluates neighborhoods and communities for housing costs, social outlets, entertainment, work opportunities and access to medical care. At the same time, experts say that it's a good idea to first rent for a month or two, especially in the most extreme season (hot, rainy), before moving to your desired location.

### **Sources**

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