

Planning to Retire in Arizona? These Are the Pros and Cons

Description

When retirement draws near, you may be wondering where to spend your golden years. Many people choose Arizona, as this state has plenty to offer retirees. In fact, over 17 percent of the state's population is 65 or older today. What benefits come with retiring in the Desert State?

The Benefits of Retiring in Arizona

Warm weather year-round is the main reason many people move to Arizona when they get older. It is both hot and sunny. Smaller cities and towns come with a lower cost of living, while the big cities offer everything people love about America. Regardless of where you live, you can get out and remain active even as you age.

Winters remain warm, with temperatures remaining in the 45 to 66-degree range. You can go hiking, golf, or sit outside and relax with friends during all four seasons. In addition, you will have more money to do these things, as retirees find the state tax-friendly. The state does not tax social security benefits, although other retirement accounts are taxed. Military owners also find their retirement isn't taxed in this state. This is a nice way to recognize those who served the country.

Finding friends in Arizona is easy. The [arizona retirement communities](#) within the state are large and vibrant, so every person will find it easy to locate those who share similar interests. Social interactions are of great importance as we age because dementia and other memory problems have been linked to isolation during the senior years.

The Drawbacks

You might find it too hot during the summer, so invest in a good HVAC system. Furthermore, extreme weather may occur at any time. Prepare for summer monsoons and [haboobs](#). A car is necessary in most parts of the state, as public transportation remains limited outside of the major cities. Those who move into a retirement community, however, often find transportation is an amenity.

Air quality might be a concern for some individuals. Consider talking with your doctor to see if they have an opinion on whether Arizona will be good for your health. Many people will find it is, but that is not the case with all.

Florida or Arizona?

Quite a few people question whether they should retire in Arizona or Florida. The cost of living is similar in both states and housing prices don't differ drastically. Arizona has major medical facilities, including Mayo Clinic and Chandler Regional Medical Center, much as Florida has outstanding healthcare options. However, Arizona doesn't have hurricanes and tropical storms to worry about or humidity.

Best Luxurious Places to Retire in Arizona

Â· Scottsdale

Â· Catalina Foothills

Â· Sedona

Â· Sun City

Living on a Budget as a Retiree in Arizona

Some men and women find they cannot afford places such as Scottsdale or Sedona. However, there are [plenty of other options](#) to consider within the state that are affordable for retirees. Douglas and San Luis are two areas to check out and donâ€™t overlook Eloy and Bullhead City when looking for your retirement home. These charming cities may be exactly where you want to spend your time when you no longer need to work and raise a family. Nevertheless, there are plenty of other places in the state you might wish to consider, as Arizona is beautiful no matter where you choose to go.

If these reasons havenâ€™t convinced you Arizona is the place to retire, the fact that the state doesnâ€™t observe daylight savings time might make the decision for you. Countless individuals are tired of setting their clocks forward in the spring and back in the fall. When you live in Arizona, you donâ€™t have to. Learn more today to see if you are ready to call this state your new home.

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