



# Why Florida Is One of the Best States to Retire, According to Bankrate

The Sunshine State has consistently ranked among the top choice for retirees.

By [Dobrina Zhekova](#) Published on September 29, 2023



Florida's status as one of the top states for retirees is well-earned. With its sunny and warm year-round weather, no income tax, affordable cost of living and real estate, an endless list of outdoor recreations, and a large variety of retirement communities offering resort-style amenities, the Sunshine State continues to attract a high number of new retirees. Almost 12 percent of all retirees who moved to a different state in 2022 chose Florida, making it the top choice, according to data from [the Census Bureau's Current Population Survey and its Annual Social and Economic Supplements for 2022](#). And Bankrate just ranked it eighth in its latest survey of the [best states to retire in 2023](#), where it scored highly in the well-being and weather categories.

The Sunshine State is a natural haven with [hundreds of miles of beaches](#) along the Atlantic Ocean, the Gulf of Mexico, and the Straits of Florida, picture-perfect islands surrounded by dreamy turquoise water, many national parks, preserves, and seashores,

"The beaches are stunning and so bountiful in benefits, from the recreational aspects, like daily walks along the water, to the salty breezes and tranquil views. Even in non-beachfront settings, you have lush, green gardens and vegetation that grow year-round, so you're going to have that constant access to nature, which is extremely compelling," Claudine Léger-Wetzel, vice president of sales and marketing at the Naples-based luxury home builder [Stock Development](#), told *Travel + Leisure*.

Léger-Wetzel also pointed out that Florida's signature lifestyle that encourages social interaction, as well as the state's reputation as an art hub, are all factors that retirees take into account when choosing where to move. Another one is convenience, which is why master-planned communities are so popular with those 65 and over.

"Master-planned communities are perfect for the retiree who wants an active lifestyle and feels like they are on a permanent vacation. These offer a built-in social life with book clubs, card games, golf, tennis, pickleball, and walking trails," Michelle Young, director of developer services at [Michael Saunders & Company/Luxury Portfolio International](#), told T+L. "The attraction is the lock-and-go convenience — knowing you can fly to Europe or visit the grandchildren and someone else is taking care of your home. In all cases, convenience also means being close to quality health care facilities, including top-rated doctors and hospitals."



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Both Young and Léger-Wetzel said Sarasota is one of [Florida's most popular places to retire](#). This Gulf Coast city south of Tampa has 35 miles of white sand beaches, close to a hundred golf courses in the area, a top-notch restaurant and art scene, affordable housing, and one of the state's top hospitals, Sarasota Memorial Hospital. Additionally, about [38 percent of the population](#) in Sarasota County is 65 or older, and [about 10 percent of multifamily](#) residences consist of age 55-plus communities.

Four other destinations where retirees settle, according to Léger-Wetzel, are Naples, Palm Beach, The Villages in Central Florida, and the Fort Lauderdale/Miami area.

"Having direct access to top healthcare providers, technology, and facilities is paramount, and these markets have fabulous, top-ranked resources," she explained. "And, of course, golf amenities are excellent in these markets and really offer that added opportunity for camaraderie."





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And speaking of golf, Port St. Lucie, located north of Boca Raton, is an "affordable, laidback town," Young said. It's home to the PGA Village and makes an ideal home for avid golfers. "But that's just the beginning," she added. "There are miles of beaches thanks to barrier islands that, along with nature preserves and numerous parks, offer surfing, kayaking, hiking, and fishing."

Ocala, a small town in central Florida with world-class equestrian facilities close to Ocala National Forest, which features hundreds of lakes and rivers, is one of the top retirement communities in the country.

So how do you choose which one is right for you? Think about your life priorities, such as family, hobbies, and access to social activities. "Every city and neighborhood has its own character, so consider all of these elements when deciding where you want to spend your "golden years," Young concluded.



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