



CENTER FOR A
SECURE RETIREMENTSM



Photo courtesy of Meet Minneapolis™

Best U.S. Cities for Seniors 2011

By Bankers Life and Casualty Company
Center for a Secure Retirement

 **BANKERS**
LIFE AND CASUALTY COMPANY

For the life of
your retirement

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Methodology

Bankers Life and Casualty Company Center for a Secure Retirement recently commissioned a survey of the *Best U.S. Cities for Seniors*. Conducted by research firm Sperling's Best Places, the July 2011 study ranked 50 cities and their surrounding metropolitan areas on a universal set of criteria, from transportation and housing to healthcare and the environment.

To determine the rankings, Sperling's Best Places assembled and reviewed independent data from existing city and state government records, the Bureau of Labor Statistics, the American Medical Association, the Environmental Protection Agency, the Centers for Disease Control and Prevention, Medicare databases and a number of other verified sources.

Criteria

In order to rank the 50 metropolitan areas in terms of their suitability for seniors, we examined data in nine categories that are key to seniors' quality of life: healthcare, transportation, housing, social, environment, economy, health and longevity, spiritual life and crime.

High scores in these areas correlate with cities and their surrounding metropolitan areas that offer places to live that are conducive to senior living and healthy aging. Ranked on a scale of 1 to 10, categories that have a greater impact on seniors are more heavily weighted in determining a city's total score and ranking.



Healthcare (Weight: 10)

Widespread availability of physicians specializing in geriatric issues—such as cardiology, oncology and orthopedics—is critical to supporting a senior population. The study also examined the number of hospitals per capita and their ratings based on patient reviews, the number of nursing homes per capita and their ratings, and the presence of continuing care retirement communities.

#1 metro for healthcare: Indianapolis, IN



Economy (Weight: 8)

This category presents a snapshot of the region's economic health, taking into account everything from average consumer prices and sales tax to the local unemployment rate.

#1 metro for economy: Pittsburgh, PA



Health and Longevity (Weight: 8)

In the category of health and longevity, the study looked at depression rates and mortality from cancer and heart disease in addition to life expectancy at birth and at age 85.

#1 metro for health and longevity: San Jose, CA



Social (Weight: 8)

A satisfying social life depends on numerous factors, from the existence of a sizeable peer group to recreational opportunities. The study first determined what percentage of the overall population is 65 or older, and then reviewed surveys discussing seniors' social and emotional well-being and satisfaction with life, along with data on the number of four-year colleges, libraries, restaurants and performing arts venues in the area.

#1 metro for social: Boston, MA



Environment (Weight: 6)

The ability to walk to a nearby lake or state park can ease stress and contribute to both physical and emotional health. In ranking the 50 cities in terms of the environment, we considered multiple factors, including number of sunny days per year, local air and water quality, presence and accessibility of bodies of water, and the number of local and state parks.

#1 metro for environment: San Francisco, CA



Spiritual Life (Weight: 6)

Spirituality is a source of comfort and strength for many seniors. Ranking each city's spirituality involved computing the number of religious congregations per capita and the percentage of the population with a religious affiliation.

#1 metro for spiritual life: Salt Lake City, UT



Housing (Weight: 5)

Affordable housing plays a large role in determining quality of life. The study weighed indicators such as median home price, property tax rates and rental costs to determine how each city fares in terms of providing housing options for seniors.

#1 metro for housing: Oklahoma City, OK



Transportation (Weight: 5)

Transportation often poses challenges for seniors with limited or dwindling mobility. To rank cities in this category, the study looked at the accessibility of the city's public transportation system, if one exists, and the percentage of commuters who use mass transit.

#1 metro for transportation: San Francisco, CA



Crime (Weight: 3)

In your senior years, concerns about personal safety shouldn't intrude on your enjoyment of life. The top-rated cities in terms of crime were ranked the safest metropolitan areas in the nation because they had the lowest rates of property crimes and violent crimes.

#1 metro for low crime: Nassau-Suffolk Cty, NY

Ten Best Cities for Seniors



Photo courtesy of Meet Minneapolis™

Minneapolis-St. Paul's Scores Per Category

+ = 87.7
 \$ = 85.7
 ♥ = 95.9
 👤 = 91.8
 🌳 = 97.9
✈️ = 77.5
 🏠 = 53.0
 🚌 = 79.5
 ♿ = 75.5

1. Minneapolis-St. Paul, MN

It's no surprise that the Twin Cities, with 22 lakes in the metropolitan area, scored close to the top for environment. In fact, according to the Minneapolis Convention & Visitors Association, the area boasts more shoreline than California, Florida and Hawaii combined.

Seniors gravitate to Minneapolis-St. Paul for Minnesota's progressive medical insurance program and for proximity to the Rochester, MN-based Mayo Clinic—factors that contribute to the region's high scores for life expectancy and healthcare.

Notable cultural venues in the Twin Cities include the Walker Art Center, which is home to the iconic sculpture *Spoonbridge and Cherry* shown in the photo. And the area boasts a shoppers' paradise, Mall of America. Numerous recreational options, combined with a large senior population, give the region a high score for social life. For more information, visit minneapolis.org.

2. Boston, MA

Boston's historic sites and esteemed institutions of higher learning earn the city the highest score in the social category. No wonder Beantown's seniors report high satisfaction with life, with newer attractions such as the Harborwalk alongside Revolution-era Freedom Trail sites to visit and explore. An extensive public transportation system known as the T—with accessible train, subway, trolley, bus and boat routes throughout the greater metropolitan area—helps seniors get around with ease and translates into a high transportation score.

The stable economy and low unemployment rate are among the other reasons why seniors enjoy a high quality of life in Boston. Older residents also benefit from the large number of medical and research facilities affiliated with the city's many colleges and universities. For more information, visit bostonusa.com.



Photo courtesy of the Greater Boston Convention & Visitors Bureau

Boston's Scores Per Category

+ = 95.9
 \$ = 81.6
 ♥ = 71.4
 👤 = 100.0
 🌳 = 59.1
✈️ = 57.1
 🏠 = 14.2
 🚌 = 95.9
 ♿ = 67.3

3. Pittsburgh, PA

The Steel City's steel mills may be shuttered for good, but Pittsburgh's economy has rebounded and is stronger than ever. In fact, the Ohio River Valley town earned the study's highest score in this category, thanks to robust economic development in the healthcare, technology and financial sectors. Twenty-first century industries such as robotics and biotechnology have taken the place of manufacturing. And many institutions of higher learning can be found here, including the University of Pittsburgh, Carnegie Mellon University and Duquesne University.

With nearly 18 percent of the population 65 or older, Pittsburgh has the highest concentration of seniors among the 50 cities. The city's seniors enjoy a satisfying spiritual life, with numerous places of worship and a large number of congregants. Scoring high in many livability rankings, the city also boasts a solid transportation network of buses and a light rail system. For more information, visit visitpittsburgh.com.



Pittsburgh's Scores Per Category

+ = 65.3
 \$ = 100.0
 ♥ = 38.7
 👤 = 79.5
 🌳 = 16.3
✈️ = 97.9
 🏠 = 89.7
 🚌 = 93.8
 ⚖️ = 93.8



Cleveland's Scores Per Category

+ = 93.8
 \$ = 87.7
 ♥ = 28.5
 👤 = 75.5
 🌳 = 20.4
✈️ = 81.6
 🏠 = 93.8
 🚌 = 55.1
 ⚖️ = 69.3

4. Cleveland, OH

Cleveland's affordability stands out as one of its most attractive features for seniors. Rents and housing prices are low in this Great Lakes region city perched on the southern shore of Lake Erie. The strong economy, concentrated on the service sector—primarily healthcare, finance and insurance—propels Cleveland toward the top of the study, despite its declining population. With many hospitals and physicians specializing in geriatric issues, the city also scores high in the category of healthcare.

There's plenty to see and do here, as the solid score for social life indicates. Older rock fans can relive their youth at the Rock and Roll Hall of Fame. And railroad buffs who retire here enjoy meandering through the scenic Cuyahoga Valley by way of the Cuyahoga Valley Scenic Railroad. For more information, visit positivelycleveland.com.

+ Healthcare
 \$ Economy
 ♥ Health & Longevity
 👤 Social
 🌳 Environment
 ✈️ Spiritual Life
 🏠 Housing
 🚌 Transportation
 ⚖️ Crime



Photo courtesy of VISIT DENVER, photography by Rich Grant

Denver's Scores Per Category

+ = 63.2 \$ = 53.0 ♥ = 83.6 👤 = 71.4 🌳 = 91.8
 🚶 = 55.1 🏠 = 55.1 🚌 = 63.2 ⚖ = 79.5

5. Denver, CO

The Mile High City towers above most of the other 50 cities surveyed in the environment category. Its scenic location at the base of the Rocky Mountains and enviable 300 sunny days per year—with more sunshine than Miami Beach or San Diego, according to the Denver Travel and Visitor Bureau—help the city's senior residents maintain their sunny outlook.

Outdoor activities no doubt help Denver's older citizens maintain their health as well, which is why the city enjoys lower rates of disease and depression and a high ranking for life expectancy. In addition, Denver is home to Denver Health, the hospital with the lowest mortality rate of any academic medical center in the U.S. A strong score for safety rounds out the city's many strengths. For more information, visit denver.org.

6. Milwaukee, WI

On the shore of Lake Michigan, Milwaukee is probably best known for its beer-making tradition, started by German immigrants in the mid-19th century. Today the city provides a comfortable home for seniors looking for a city with a high concentration of medical and rehabilitation centers as well as healthcare nonprofits.

Milwaukee's strong economy now depends on a varied workforce, with increasing reliance on service-sector jobs, though manufacturing still plays an important role. Add to this a strong transportation score, and this working city by the lake has many attractive qualities. For more information, visit visitmilwaukee.org.



Milwaukee's Scores Per Category

+ = 97.9 \$ = 97.9 ♥ = 48.9 👤 = 44.8 🌳 = 48.9
 🚶 = 63.2 🏠 = 46.9 🚌 = 89.7 ⚖ = 40.8

7. San Francisco, CA

The coastal city of San Francisco earned the study's highest scores in both transportation and environment.

San Francisco seniors navigate their hilly city with ease, thanks to the city's iconic cable cars as well as an extensive train and bus system. The stunning backdrop of the Pacific Ocean, the sunny climate, clean air and the large number of parks and conservatories combine to boost the city's environment score.

The City by the Bay was the second-highest-scoring area in the health and longevity category due to the high life expectancy of its residents. Access to museums, educational opportunities and recreation contributed to its high score for social life. With American landmarks like the Golden Gate Bridge on their doorstep, the city's seniors are happy to call San Francisco home. For more information, visit sanfrancisco.travel.



San Francisco's Scores Per Category

+ = 69.3
 \$ = 22.4
 ♥ = 97.9
 👤 = 83.6
 🌳 = 100.0
✈️ = 18.3
 🏠 = 10.2
 🚌 = 100.0
 ⚖️ = 55.1



Portland's Scores Per Category

+ = 67.3
 \$ = 46.9
 ♥ = 75.5
 👤 = 63.2
 🌳 = 83.6
✈️ = 34.6
 🏠 = 40.8
 🚌 = 83.6
 ⚖️ = 77.5

8. Portland, OR

Known as the City of Roses for its many rose gardens, this small city in the Pacific Northwest with a mild coastal climate received high scores for environment, transportation and safety. Located where the Willamette and Columbia rivers meet, Portland offers abundant opportunities for the outdoor enthusiast. Miles of Pacific coastline and the city's 200 parks further contribute to Portland's ecological appeal.

One of the greenest—that is most environmentally friendly—cities in the world, Portland boasts a modern, wheelchair-accessible light rail system that reduces congestion and gives seniors a convenient transit option. There's also a downtown streetcar line and a commuter aerial tramway linking the South Waterfront district and Marquam Hill. For more information, visit travelportland.com.

+ Healthcare
 \$ Economy
 ♥ Health & Longevity
 👤 Social
 🌳 Environment
 ✈️ Spiritual Life
 🏠 Housing
 🚌 Transportation
 ⚖️ Crime



Photo courtesy of the Kansas City Convention & Visitors Association

Kansas City's Scores Per Category

+ = 85.7 \$ = 55.1 ♥ = 44.8 👤 = 67.3 🌳 = 77.5
 🚶 = 87.7 🏠 = 73.4 🚌 = 10.2 🏦 = 38.7

9. Kansas City, MO

Renowned for its jazz and blues scenes and culinary contributions—chief among them Kansas City–style barbecue—this Midwestern city offers its seniors a strong spiritual foundation, significant healthcare resources and environmental benefits. In addition to ample outdoor attractions, the downtown area is experiencing a resurgence, with a new entertainment district providing dining options and cultural fare for Kansas Citians of all ages.

The relatively low cost of living and other senior-friendly attributes place this low-key gem in the top 10. For more information, visit visitkc.com.

10. Newark, NJ

New Jersey's largest city receives high scores for transportation, and its many cultural attractions—from the Newark Museum to the New Jersey Performing Arts Center to Symphony Hall—are accessible via the trolley and light rail systems. A transportation hub for the area, Newark is within 10 miles of Manhattan; PATH trains transport residents and their visitors to and from nearby New York City 24 hours a day.

Diverse Newark receives high scores for social life, due in part to the presence of numerous colleges and universities, including Rutgers University, Seton Hall University School of Law and the New Jersey Institute of Technology. The bustling city also benefits from a relatively high safety ranking. For more information, visit gonewark.com.



Newark's Scores Per Category

+ = 55.1 \$ = 42.8 ♥ = 61.2 👤 = 85.7 🌳 = 55.1
 🚶 = 61.2 🏠 = 2.0 🚌 = 97.9 🏦 = 89.7

Ranking of 50 Metropolitan Areas

Category Weighting (0-10)		10	8	8	8	6	6	5	5	3		
Rank	Metro Name & State	Population	% 65+	Healthcare	Economy	Health & Longevity	Social	Environment	Spiritual Life	Housing	Transportation	Crime
1	Minneapolis-St. Paul, MN	3,282,124	10.6%	87.7	85.7	95.9	91.8	97.9	77.5	53.0	79.5	75.5
2	Boston, MA	1,902,920	12.8%	95.9	81.6	71.4	100.0	59.1	57.1	14.2	95.9	67.3
3	Pittsburgh, PA	2,342,397	17.7%	65.3	100.0	38.7	79.5	16.3	97.9	89.7	93.8	93.8
4	Cleveland, OH	2,083,198	15.1%	93.8	87.7	28.5	75.5	20.4	81.6	93.8	55.1	69.3
5	Denver, CO	2,585,958	10.3%	63.2	53.0	83.6	71.4	91.8	55.1	55.1	63.2	79.5
6	Milwaukee, WI	1,547,112	12.8%	97.9	97.9	48.9	44.8	48.9	63.2	46.9	89.7	40.8
7	San Francisco, CA	1,799,367	14.7%	69.3	22.4	97.9	83.6	100.0	18.3	10.2	100.0	55.1
8	Portland, OR	2,247,000	11.6%	67.3	46.9	75.5	63.2	83.6	34.6	40.8	83.6	77.5
9	Kansas City, MO	2,036,427	11.9%	85.7	55.1	44.8	67.3	77.5	87.7	73.4	10.2	38.7
10	Newark, NJ	2,126,608	12.7%	55.1	42.8	61.2	85.7	55.1	61.2	2.0	97.9	89.7
11	Nassau-Suffolk Cty, NY	2,871,130	14.5%	42.8	48.9	69.3	93.8	93.8	40.8	0.0	57.1	100.0
12	Philadelphia, PA	3,949,357	13.9%	91.8	57.1	26.5	81.6	6.1	83.6	24.4	81.6	61.2
13	Edison, NJ	2,345,373	14.8%	51.0	36.7	67.3	95.9	63.2	42.8	4.0	65.3	97.9
14	St. Louis, MO	2,836,912	13.3%	73.4	79.5	14.2	73.4	10.2	89.7	85.7	22.4	57.1
15	Baltimore, MD	2,677,497	12.8%	77.5	71.4	22.4	97.9	42.8	51.0	20.4	53.0	34.6
16	Oklahoma City, OK	1,228,096	12.2%	89.7	91.8	4.0	8.1	81.6	95.9	100.0	6.1	6.1
17	Salt Lake City, UT	1,154,753	8.9%	40.8	69.3	87.7	20.4	36.7	100.0	67.3	51.0	22.4
18	Providence, RI	1,592,511	14.3%	61.2	26.5	59.1	57.1	79.5	65.3	26.5	61.2	81.6
19	Seattle, WA	2,612,052	11.2%	75.5	14.2	91.8	65.3	87.7	26.5	30.6	40.8	44.8
20	Indianapolis, IN	1,745,044	11.0%	100.0	93.8	24.4	18.3	30.6	69.3	97.9	8.1	14.2

Ranking of 50 Metropolitan Areas (cont.)

Category Weighting (0-10)		10	8	8	8	8	6	6	5	5	3	
Rank	Metro Name & State	Population	% 65+	Healthcare	Economy	Health & Longevity	Social	Environment	Spiritual Life	Housing	Transportation	Crime
21	Cincinnati, OH	2,180,871	12.4%	71.4	89.7	16.3	48.9	4.0	73.4	95.9	34.6	63.2
22	Columbus, OH	1,796,485	10.6%	83.6	95.9	8.1	51.0	26.5	53.0	83.6	16.3	26.5
23	Washington, DC	4,251,040	10.1%	16.3	83.6	57.1	87.7	34.6	38.7	16.3	67.3	71.4
24	Austin, TX	1,708,139	8.5%	59.1	73.4	81.6	6.1	46.9	59.1	38.7	38.7	34.6
25	Chicago, IL	8,036,333	11.4%	46.9	61.2	36.7	77.5	14.2	36.7	34.6	87.7	51.0
26	New York, NY	11,763,598	13.0%	20.4	38.7	65.3	89.7	24.4	44.8	6.1	91.8	87.7
27	Oakland, CA	2,573,954	11.9%	34.6	4.0	85.7	61.2	95.9	14.2	22.4	85.7	30.6
28	Nashville, TN	1,594,972	11.1%	79.5	40.8	20.4	26.5	40.8	91.8	87.7	2.0	28.5
29	Dallas, TX	4,366,402	8.5%	53.0	63.2	46.9	46.9	2.0	71.4	59.1	26.5	42.8
30	New Orleans, LA	1,195,489	12.8%	81.6	44.8	0.0	36.7	67.3	48.9	69.3	36.7	24.4
31	San Jose, CA	1,883,036	11.2%	28.5	24.4	100.0	40.8	65.3	12.2	8.1	75.5	91.8
32	San Diego, CA	3,116,063	11.4%	38.7	12.2	77.5	59.1	73.4	10.2	28.5	44.8	83.6
33	Fort Worth, TX	2,134,474	9.3%	48.9	75.5	18.3	10.2	38.7	85.7	75.5	0.0	18.3
34	San Antonio, TX	2,091,807	11.1%	36.7	77.5	51.0	4.0	8.1	79.5	65.3	32.6	10.2
35	Miami, FL	2,472,015	15.6%	24.4	10.2	79.5	55.1	85.7	2.0	32.6	73.4	0.0
36	Raleigh, NC	1,144,349	8.7%	18.3	51.0	55.1	28.5	18.3	67.3	63.2	12.2	85.7
37	Los Angeles, CA	10,144,090	11.0%	30.6	6.1	63.2	53.0	44.8	28.5	18.3	77.5	65.3
38	Charlotte, NC	1,780,490	10.0%	57.1	28.5	30.6	14.2	28.5	93.8	79.5	4.0	20.4
39	Atlanta, GA	5,567,656	8.9%	8.1	32.6	34.6	69.3	12.2	75.5	81.6	20.4	46.9
40	Phoenix, AZ	4,460,735	11.8%	32.6	18.3	73.4	34.6	32.6	22.4	77.5	28.5	48.9

Ranking of 50 Metropolitan Areas (cont.)

Category Weighting (0-10)		10	8	8	8	6	6	5	5	3		
Rank	Metro Name & States	Population	% 65+	Healthcare	Economy	Health & Longevity	Social	Environment	Spiritual Life	Housing	Transportation	Crime
41	Virginia Beach, VA	1,672,797	11.8%	44.8	65.3	6.1	38.7	53.0	32.6	44.8	14.2	59.1
42	Santa Ana, CA	3,099,915	11.7%	6.1	20.4	93.8	42.8	61.2	8.1	12.2	42.8	95.9
43	Fort Lauderdale, FL	1,765,604	14.9%	10.2	30.6	89.7	12.2	89.7	6.1	36.7	59.1	12.2
44	Tampa, FL	2,780,818	17.9%	22.4	34.6	40.8	32.6	71.4	24.4	71.4	18.3	16.3
45	Houston, TX	5,892,052	8.8%	26.5	59.1	32.6	22.4	0.0	46.9	51.0	71.4	4.0
46	Orlando, FL	2,140,540	13.7%	12.2	16.3	42.8	24.4	69.3	30.6	57.1	46.9	6.1
47	Sacramento, CA	2,163,293	12.0%	14.2	8.1	53.0	30.6	51.0	16.3	42.8	48.9	53.0
48	Detroit, MI	1,918,288	12.4%	4.0	67.3	2.0	16.3	22.4	4.0	91.8	30.6	2.0
49	Las Vegas, NV	1,908,008	11.0%	0.0	0.0	10.2	2.0	75.5	0.0	61.2	69.3	32.6
50	Riverside-San Bernardino, CA	4,251,553	10.0%	2.0	2.0	12.2	0.0	57.1	20.4	48.9	24.4	73.4

About the Center for a Secure Retirement

Bankers Life and Casualty Company Center for a Secure Retirement is the company's research and consumer education program. Its studies and consumer awareness campaigns provide insight and practical advice for how everyday Americans can achieve financial security during retirement.

Established in 1879 in Chicago, Bankers Life and Casualty Company focuses on the insurance needs of the retirement market. The nationwide company, a subsidiary of CNO Financial Group, Inc., offers a broad portfolio of life and health insurance retirement products designed especially for retirees.

Learn More

Bankers has more than 4,800 licensed professional agents in over 200 branch offices across the United States. Bankers agents meet with thousands of Americans each week for initial retirement reviews at no cost to the clients. To learn more about Bankers Life and Casualty Company visit bankers.com or call 1-800-621-3724.

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