

Retirement / Lifestyle

Realtor Says These 5 Cities Are Popular With Retirees in 2026

May 26, 2026 5 MIN READ



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According to an analysis shared by Hire a Helper earlier this year, an estimated 258,000 Americans moved to retire in 2024, a 23.8% drop compared to 2023.

The study was based on the United States Census Bureau's Current Population Survey and its Annual Social and Economic Supplements for 2024, but it cited rising mortgage rates and higher housing costs as reasons retirees struggled to sell their homes and buy new ones. The research found that moving to retire was the top cause for relocations in 2024, with 20.4% of this demographic flocking to Massachusetts and Florida, closely behind at 19.9%.

While it's clear that many seniors will retire and move away, the options are constantly changing, with affordability challenges presenting concerns for those on a limited income.

GOBankingRates consulted experts to identify the cities retirees are moving to most in 2026, based on population growth, average cost of living, retirement perks, such as no Social Security tax or income tax, and other attractive draws for seniors and retirees.

1. Tampa Bay Area (Tampa-St. Petersburg), Florida

Thomas O'Shaughnessy, a realtor, real estate expert and the vice president at Clever Offers, pointed out that Florida is attracting retirees, but that many are seeking to relocate from those costly coastal regions to the Tampa-St. Petersburg area because it provides a more attractive balance between expenses and lifestyle.

A recent WalletHub study ranked Tampa number five among the top cities to retire in, with St. Petersburg not too far behind (spot 12).

“The big attraction is simple: No state income tax. That means pension payouts, 401(k) withdrawals and almost all capital gains income are tax-free, which is a big boost to one’s budget each month,” O'Shaughnessy elaborated.

He also pointed out that another big attraction is the huge medical infrastructure within easy reach.

2. Knoxville, Tennessee

O'Shaughnessy referred to Knoxville as the affordable mountain escape because its cost-of-living index is well below the national average, offering incredible value for money compared to other places, such as those in the Northeast.

He added, “There’s no state income tax on wages and salaries, which again is very tax-friendly toward retirees. People like the four seasons, which are mild, access to the Great Smoky Mountains National Park, and having a strong university within Knoxville, which not only keeps the culture rich but ensures that its hospitals are of high quality.”

This is ideal for the retiree looking to live somewhere with low taxes and mountainous views for a change of scenery in their golden years. An article on SavingAdvice.com noted that Knoxville was one of the most affordable cities for seniors to retire, with a strong sense of community and growing healthcare options.

3. Mesa, Arizona

Another state that’s attracting retirees is Arizona, especially those relocating from expensive states such as California, per O'Shaughnessy.

“The Phoenix-Mesa region is popular due to its enormous availability of 55-plus developments and excellent infrastructure that’s fully aligned to cater to seniors,” he explained.

Although Arizona has state taxes, they don’t affect Social Security benefits. O’Shaughnessy also emphasized that Mesa has reliable weather and access to concentrated quality healthcare.

A 2024 study shared by SmartAsset revealed that Mesa gained the most retirees in one year at the time, with a net influx of 4,453 people, a figure that was over 50% higher than any other city.

4. Fort Lauderdale, Florida

“The metro area is seeing a surge in its 65-plus population with major airport access (FLL), the country’s largest cruise port, strong healthcare network, boating/waterfront and country club lifestyle, as well as abundant lock-and-leave condo options,” said Gerard Liguori, a broker and owner at Premier Estate Properties.

The main draws for retirees are the fact that there’s no state income tax on working or retirement income, no Social Security tax and no state inheritance tax. Retirees can keep more of their money, and they get to enjoy the weather year-round.

5. Vero Beach, Florida

Liguori points out that the Vero Beach area has one of the highest shares of residents 65 and older in the U.S. (around 30%).

“Vero Beach is known for a quieter coastal lifestyle, barrier-island estates, cultural venues, golf and tennis communities, and strong appeal to retirees seeking privacy and lower density compared to South Florida’s metros,” he added.

Liguori also noted that the city has a walkable downtown with fine dining and an expanded private airport with access to commercial flights. He also brought up that the rising cost of living is a concern, but the region’s amenities continue to attract seniors looking to live in the sunshine.

“Retirees are flocking to these specific Southeast Florida town cities due to a compelling combination of favorable tax laws (no state income, Social Security tax, no state inheritance tax), excellent access to

healthcare, a highly desirable climate, and a well-established senior-oriented lifestyle and infrastructure,” he elaborated.

It shouldn't come as a surprise that multiple locations in Florida made the list for the top places to retire.

O'Shaughnessy concluded, “The states that don't take taxes on income and don't take Social Security taxes are automatically ahead of everybody in this race. It's a very prudent decision because it concerns how much they will enjoy life over the next 20 to 30 years.”