

HOT RETIREMENT LOCALES

The vital statistics, advantages, and drawbacks of some of the most popular communities

PLACE	POPULATION BY COUNTY	PER CAPITA INCOME	LEISURE ACTIVITIES	CRIME RATE* PER 100,000	CLIMATE	JOB FORECAST** 1997-2005	HEALTH CARE AVAILABILITY	PROS/CONS
FAIRHOPE, ALA.	127,000	\$21,000	Golf, boating, beaches	3,277 H	Subtropical	Above average G	4 hospitals, 82 office-based physicians	+ Near Mobile, Ala.; good arts scene; low crime - Hurricane-prone; rising housing costs
PRESCOTT, PRESCOTT VALLEY, ARIZ.	148,600	\$18,800	Golf, hiking, sightseeing	3,662 H	Semi-arid mountain steppe	Above average G	2 hospitals, 99 office-based physicians	+ Victorian architecture; low crime; growing economy - Traffic congestion; few restaurants
DURANGO, COLO.	40,000	\$22,700	Skiing, hiking, resident symphony	5,047 M	Seasonal temperatures	Average M	1 hospital, 51 office-based physicians	+ Mountain college town; Victorian architecture - Cold, snowy winters; high housing costs; remote location
PORT CHARLOTTE, FLA.	140,000	\$21,750	Golf, coastal boating, beaches	3,194 H	Subtropical	Above average G	3 hospitals, 110 office-based physicians	+ Low crime; growing economy; Gulf locale - Torrid summers; few cultural, artistic amenities
CAMDEN, ME.	38,500	\$23,600	Coastal and inland water, parks	3,225 H	Seasonal temperatures	Average M	1 hospital, 51 office-based physicians	+ Coast location; low crime; good arts - Cold winters; costly housing; dim employment forecast
PETOSKEY, HARBOR SPRINGS, MICH.	28,300	\$25,300	Great Lakes boating, beaches, fishing	4,641 H	Seasonal temperatures	Average M	1 hospital, 81 office-based physicians	+ Low crime; wonderful outdoor recreation - Severe winters; far from major cities; slow job growth
OXFORD, MISS.	34,600	\$17,300	University arts, hiking, parks	7,227 G	Almost subtropical	Average M	1 hospital, 38 office-based physicians	+ College town; good arts and culture; low taxes on retirement income - Humid summers; high property-crime rate; limited outdoor recreation
BRANSON, MO.	35,300	\$21,900	Lakes, hiking, national forests, country music	6,740 G	Hot, continental	Above average G	1 hospital, 13 office-based physicians	+ Low cost of living; nearby water recreation; growing economy - High property crime rate; wet winters
LAS VEGAS	1,060,000	\$26,400	Gambling, golf, theater and symphony, parks	6,936 G	Arid, desert	Above average G	7 hospitals, 743 office-based physicians	+ Mild winters, expanding economy; big-city amenities like public transportation; lots of performing arts - High crime; congestion and sprawl; scorching summers
TRYON, N.C.	16,000	\$26,300	Lake Lanier, national forest	1,975 H	Seasonal temperatures	Below average H	1 hospital, 12 office-based physicians	+ Mild climate; low crime; horse country - Lack of big-city arts; poor employment outlook
SAN JUAN ISLANDS, WASH.	12,400	\$32,500	Boating, beaches, parks	3,519 H	Marine climate	Average M	0 hospitals, 16 office-based physicians	+ Unspoiled environment; low crime; no congestion - Isolation; accessible only by ferry; rising housing costs

*H means the figure is below the national average by 10% or more; G means it exceeds the average by at least 10%; M indicates it's within plus or minus 10%.
DATA: DAVID SAVAGEAU, AUTHOR OF RETIREMENT PLACES RATED; WOODS & POOLE ECONOMICS INC.

** Forecasts are for new jobs in finance, insurance, real estate, retail trade, and services—industries in which older adults find most opportunities. M means roughly the same growth rate as the U.S. average of 11.3%; G is at least twice the average; H is slower.