

Cities to consider: Portland, Oregon
 Milwaukee, Wisconsin
 Chandler, Arizona
 Atlanta, Georgia
 Boston, Massachusetts

5 Great Places to Live

P.S.: THESE ALSO HAPPEN TO BE TERRIFIC PLACES TO RETIRE

CITY LIVING MAY COST A BIT MORE, BUT URBAN COMMUNITIES ALSO DELIVER PEAK VALUE—IN THE FORM OF CULTURE, WORK OPTIONS, MASS TRANSIT, FITNESS OPPORTUNITIES, AND MORE By SARAH MAHONEY

IF YOU ASK PEOPLE WHERE THEY'D LIKE TO LIVE when they retire, the vast majority of them will say, "Right here, of course." In fact, according to the Census Bureau, fewer than 5 percent of people 55 and older move in any given year, and the bulk of those don't go very far: 49 percent of movers stay within the same county, and only 25 percent move to a different state. Of those who do cross state lines, the major lure isn't weather, tax relief, or a new adventure: people usually move to be closer to family.

"Upwards of 90 percent of people say they'd like to stay right in their own communities as they age," says Robert H. McNulty, founder of Partners for Livable Communities, a nonprofit that works with cities to promote quality of life and social equality for all residents.

And therein lies the conundrum of communities across the country—how to provide services not just for young families but for empty nesters, active retirees, and everyone in between—so that older residents (and there are increasing numbers of them as boomers reach retirement age) are not a drain on a community's resources but are an asset to them.

The places highlighted here are ahead of the curve. Yes, most of them are big cities, and cities do tend to have higher housing costs and taxes. But the tradeoff is that they have the resources to invest in the programs and services that make a place livable: mass-transit systems so people can drive less, expanded sidewalks to encourage walking, better health care, and a wide range of mixed-use housing.



ONE OF A KIND Enjoying the weekend crafts fair at Atlantic Station.

Atlanta GEORGIA

Lifestyle vibe: Sophisticated metropolis with southern charm

Fitness fix: Full-service health clubs in downtown condos

Retirees love: Abundant volunteer and cultural opportunities

Retirees hate: Sticky southern summers

Median housing price: \$171,800

Average temperature: 43°F (January) and 80°F (July)

New Reasonable!

growth rate of the total population (13.7 percent), and that by 2030 one in five residents will be 60 or older.

Atlanta has worked hard to manage this growth. Since 64 percent of those 55-plus say they'd like to stay in their homes as long as possible, the city has invested considerable resources in its Easy Living Home program (learn more at www.easylivinghome.org).

In addition, Atlanta's Livable Centers Initiative has invested more than \$500 million to date to encourage the development of diverse housing types and pedestrian-friendly walkways. And the massive Atlantic Station project transformed 130 acres on the edge of downtown into a vibrant center with retail shops, restaurants, and housing for 10,000.

All of which makes the city increasingly attractive, not only to newcomers but to longtime residents as well. Greg Riggs, 59, former general counsel for Delta Airlines, and his wife, Kaye, 52, wondered if they should relocate after he retired—after all, their two girls were already in college. "We took about a year to think about it," Greg recalls, "and we decided our lives were so rich here, it just didn't make sense to go anywhere else." →

DONNA MILLER, 61, LOVES URBAN LIFE.

"Cities are good for me," says the retired librarian, who moved here from Old Greenwich, Connecticut, three years ago. "And Atlanta seemed perfect. It's green, it's pretty, and because it's smaller than some cities, I thought I'd find it easier to insert myself into the community." Best of all, Donna, a widow, has family here; a daughter and three grandchildren live in nearby Smyrna. So far, Atlanta has met all of Donna's criteria for being a great place to live (and retire): she has made new friends, lives within easy walking distance of the High Museum of Art, where she is a docent, and is close to Emory University, where she also volunteers.

Such relocation success stories are the norm in Atlanta. In recent years it has been the fastest-growing metropolitan area in the country, adding more than 890,000 new residents between 2000 and 2006. Its rapid growth—kicked off by the 1996 Olympics—has transformed the city. "I like to tell people that I grew up in a small railroad town but that since the Olympics, I've been living in an international city," says Wicke Chambers, an Atlantan and author of *Celebrate Retirement* (Winslow Press, 2005).

Atlanta is also an increasingly older city. The Atlanta Regional Commission says that from 2000 to 2005 the older-adult population grew by 30.6 percent, more than double the

Must visit

Cool!

Have always wanted to visit

Portland

OREGON

Lifestyle vibe: European charm meets environmental nirvana

Fitness fix: Miles of safe bike lanes

Retirees love: The Pearl District

Retirees hate: 155 rainy days a year

Median housing price: \$280,800

Average temperatures: 39.9°F (January) and 68.1°F (July)

WHEN RALPH COHEN, 58, RETIRED

from his engineering post at Intel several years ago, he and his wife, Alice Bergman, 51, had many conversations about what the next chapter of their lives would bring. She went back to school for a second master's degree; he started building a wooden boat in his workshop; they bought a tandem bike. But they didn't really think about moving: "Portland just has everything we need," he says. "We like the nightlife. We like the theater. It's got navigable water, which is really important to us. And while we've lived in many other places, and looked at other cities as possible retirement spots, including Olympia and Seattle, they just don't have all the things that Portland has to offer."

Ralph, an avid cyclist, still does some consulting, but he also volunteers at the Community Cycling Center, teaches occasionally at the community college, and plays in an orchestra. To him, nothing beats the view of Portland as he rides the hills just above town or tools down along the Columbia River. So when we talk about what the future might look like," he explains, "we think about



STROLL MODEL In the revitalized district known as the Pearl, homes are within walking distance of shops and restaurants. And to go elsewhere, there's the Portland Streetcar.

Hey, we could sell the car!

things like stairs. We live in a split-level, and that will be a problem. At some point we'll downsize but stay in Portland—I just can't see us moving anywhere else." In fact, that's exactly how Howard Shapiro, 76, and his wife Manya, 70, felt. Several years ago the couple sold their Portland duplex and bought a condominium in The Henry, arguably one of the "greenest" buildings ever

designed, even in this environmentally progressive city. "All the water is recaptured, it's heated with solar, and there's no formaldehyde used in construction," Howard says. But The Henry's main environmental contribution is also what makes it perfect for retirees: it's set in the heart of the revitalized district known as the Pearl. "Everything we need is an easy walk, whether it's the Whole

Foods that's one block over, great restaurants, movie theaters, or parks." The couple recently sold their Prius and are down to one car, which, Howard admits, they seldom use. In fact, if Portland has a calling card, says the Portland Housing Authority's Steve Rudmond, it's a community-wide commitment to alternative means of transportation. "The blocks are smaller, which adds

to the European feel and makes walking places easier. And we've got good buses and a light-rail system. It does provide a competitive advantage." Howard sums it up in a single word: renaissance. "Portland is one of a few cities that's really rethinking the way the world works, creating great architecture, and planning for the future," he says. "Hopefully, long living comes out of that." →

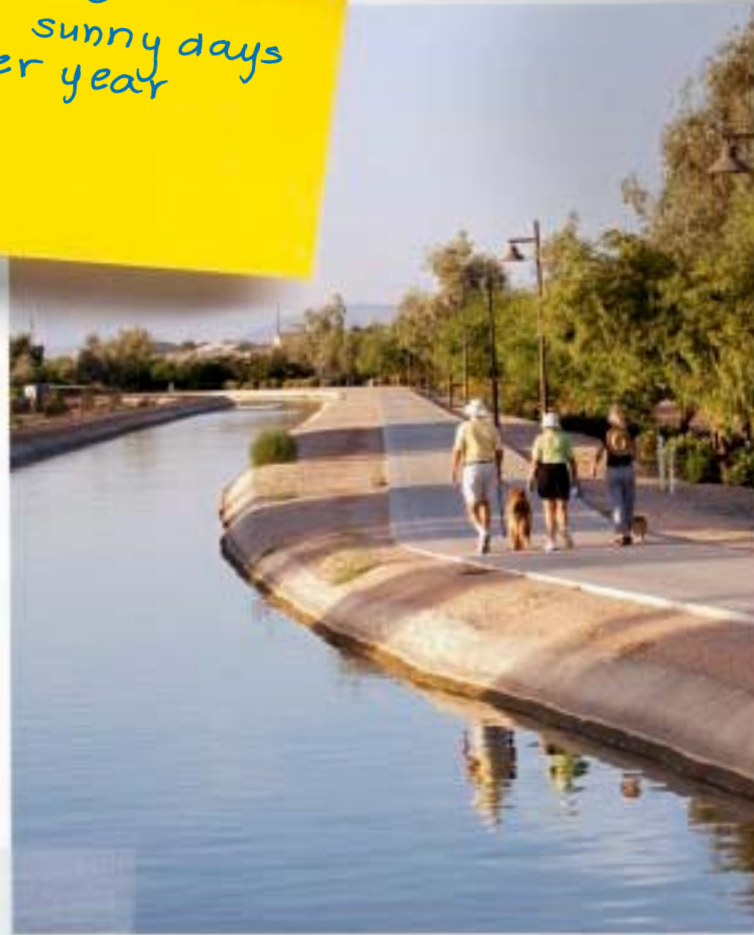
What makes a community livable?

Urban planners often use the following terms to describe communities that encourage residents to age in place:

- ✓ **SMART GROWTH**
A development philosophy that concentrates growth in the center of a city to avoid urban sprawl, and advocates compact, walkable, bicycle-friendly land use, with a range of housing choices.
- ✓ **MIXED-USE DEVELOPMENT**
Building projects that include a blend of retail, offices, and housing in close proximity, to reduce the need to travel outside the community.
- ✓ **NEW URBANISM**
A philosophy of city planning that promotes the integration of mixed-use development with public transportation, pedestrian-friendly walkways, and sustainability.
- ✓ **EASY-LIVING STANDARDS**
A system of design that makes it easier for people to age in place, featuring, for instance, wide doorways (at least 36 inches, to accommodate strollers and wheelchairs), zero-step entryways, and a bathroom on the first floor. —S.M.

Love this!

330
sunny days
per year



PATH PERFECT Strolling the 6.5-mile recreational Paseo Trail in Chandler.

CHANDLER—ONE OF THE MANY

suburbs spawned by the sprawl of Phoenix—may owe its appeal to being among the few cities in the Sun Belt that haven't gone out of their way to court retirees. "One of our planning goals over the years has been to develop a complete, diverse, family-oriented city," says Hank Pluster, Chandler's planning manager. "While retirement communities have not been at the very top of the list, it may be that the very qualities of family living—well-designed neighborhoods, parks, open space, greenbelts for walking, recreation and education programs, plus attractive neighborhood centers and commercial areas—are the same things that induce current

residents to age in place."

Larry Arthington, 65, who moved here three years ago from Lexington, Kentucky, agrees. "The city is just very alive, and there's so much energy here," he says. "I'm a 65-year-old dude who recently joined a college marching band." (He plays the euphonium.) "How cool is that?"

But Chandler's biggest selling point, he says, is its always-thinking-ahead city government. There's the Congress of Neighborhoods: community forums aimed at creating sustainable neighborhoods. And then there's the Boomerang Project—a partnership started specifically "to respond to the unique aging trends of boomers"—which offers career coaching, grandparenting support,

5 Great Places to Live

Chandler

ARIZONA



Lifestyle vibe: Gracious desert living with an activist twist

Fitness fix: The 6.5-mile Paseo Trail

Retirees love: The get-involved spirit of the town

Retirees hate: Mass transit is improving, but you still need a car to get around

Median housing price: \$297,900

Average temperatures: 56.1°F (January) and 94.8°F (July)

seriously nice weather!

Sounds like fun

and health and wellness classes.

As in other cities in the Southwest, housing costs are sky-high, and cars are still a must. But the city is addressing its transportation issues by increasing funding for its cab-coupon and dial-a-ride programs, as well as extending bus routes.

The main drag is the Paseo Trail, a 6.5-mile recreational path that runs along the banks of the Consolidated Canal. With plenty of room for walkers, runners, bikers, and horses, the trail, which is lit at night, offers access to parks and neighborhoods. In fact, *Prevention* magazine recently voted Chandler among the ten best towns in the nation for walking.

Walt Franz, 62, and his wife, Carol, 60, moved to Chandler from New Jersey seven years ago and love their new lifestyle: with Chandler's 330 sunny days a year, they take three-mile walks every day and golf often. And when grandkids come to visit? There's always digging for dinosaur bones or climbing on statues of giant Gila monsters at the local playground. In other words: there's something in Chandler for everyone.

DAVID B. MOORE; OPPOSITE: ANTHONY TIEULI

DON'T GET SUSAN McWHINNEY-MORSE started on the reasons *not* to retire in Boston. "With all the hills, there's too much up and down. The cobblestones are hard to walk on. It's cold and slippery in the winters. There's nowhere to park. It's very expensive." And while all those things may very well be true, Susan, 73, concedes, "I've lived on Beacon Hill for 40 years and raised my children here. I love city living, and I can't imagine living anywhere else."

So in 2002 Susan and a group of neighbors launched **Beacon Hill Village (BHV)** to provide **a network of support services for aging residents**. For an annual fee (\$580 per person, \$780 per household, or a low-income rate of \$100) anyone 50 or older can join the Beacon Hill collective, which helps members find "everything from hospice care to a symphony ticket," says Judy Willett, BHV's executive director.

Other amenities for the 400-plus members include regular rides to the grocery store, cheap rides to the doctor, and access to personal trainers and fitness classes, lectures, and field trips.

David Arnold, 84, and his wife, Dorothy, 83, sold their home in Concord, Massachusetts, and moved to

Beacon Hill ten years ago. Dorothy rents a studio, where she paints; David is still close enough to the mountains to ski frequently, and he regularly rows on the Charles River. Because David and Dorothy are living in a condo, they can't envision any health circumstances that would require them to move.

BHV's efforts to retain retirees have gotten plenty of attention, primarily because locals have been lamenting the "Mass. Exodus" since 1990. A recent poll found that an astonishing 25 percent of the state's population would leave if they had the chance, citing the high cost of living. And it's true that the nasty weather does irritate natives as they age: the Census Bureau reports that

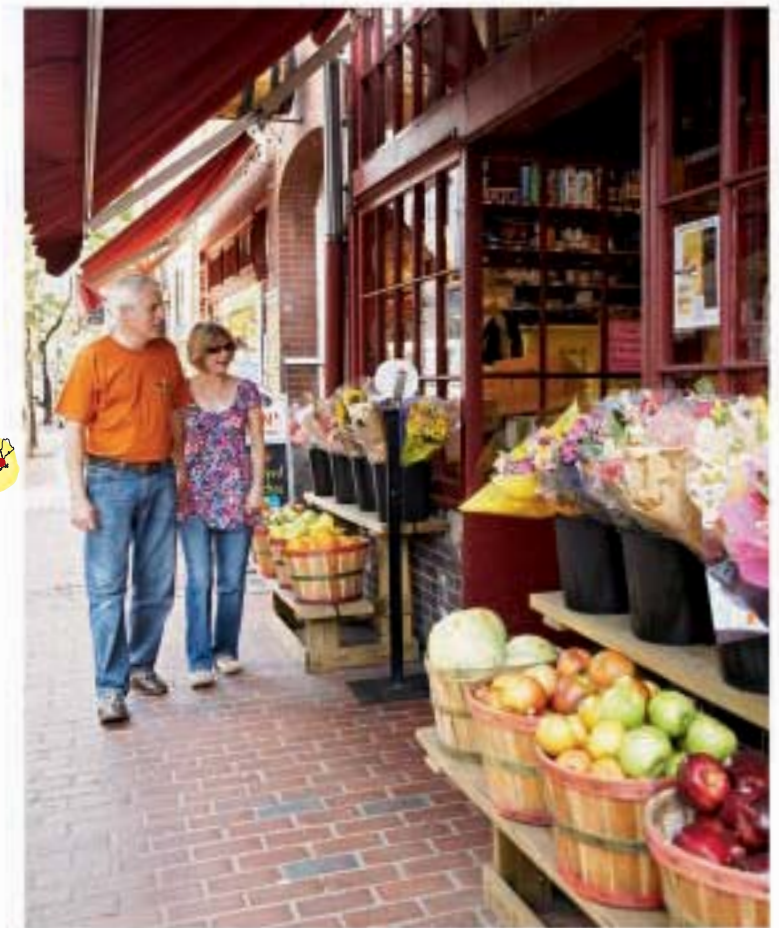
Now that's a good idea

Northeast residents ages 65 and older are the ones most likely to relocate, with the region losing 31,000 residents 65 and older in 2003.

Even diehard Bostonians like Susan are making accommodations. She and her husband have divided their five-story townhouse into apartments, and the couple now live on just three floors. But don't expect to see a FOR SALE sign anytime soon.

In addition to McWhinney-Morse's continued involvement in the BHV, she belongs "to the garden club, the neighborhood association, and a wonderful book club," she says. "Just because a person reaches a certain age, they shouldn't have to give up their home." → Amen!

SUPER MARKETS Savoring the small-town ambiance of Beacon Hill.



Boston

MASSACHUSETTS



Lifestyle vibe: Historically genteel, especially in Beacon Hill

Fitness fix: Strolling on the Boston Common

Retirees love: Abundance of culture and restaurants

Retirees hate: High housing costs

Median housing price: \$402,200

Average temperature: 29°F (January) and 74°F (July)

Great restaurant options

Milwaukee

WISCONSIN

Lifestyle vibe: Urban renewal at its best

Fitness fix: The river walks

Retirees love: Affordable waterfront living

Retirees hate: Shoveling snow

Median housing price: \$220,900

Average temperatures: 21°F (January) and 72°F (July)

↳ Brrrrr ↳ Nice!

CONVENTIONAL WISDOM HAS BEEN writing off the Rust Belt for decades. But **the Midwest is actually attracting more retirees than it's losing—** about 15,000 more people 65 and older per year, according to the Census Bureau—and Milwaukee may be the best example why. Empty nesters are flocking to fashionable condos downtown.

"After the kids grow up, suburbs are boring," says Michael Voss, 58, who

RIVER REVIVAL Condos and offices look out over the Milwaukee RiverWalk, which stretches for several blocks in the downtown area.

relocated several years ago to a three-bedroom, 2,700-square-foot high-end condo right on the waterfront. "I've got amazing views of the Milwaukee River and Lake Michigan," he says. Best of all, he also owns a boat slip, the kind of perk that would be out of a mortal's reach in a city like Chicago. "There's just so much to do. I don't cook, but I'm so lucky—not only are there dozens of great restaurants within walking distance; there are two wonderful waterfront restaurants right in my building."

Residents say the only way to "get" Milwaukee—an easy 90-mile train ride or drive from Chicago—is to tour its many distinct ethnic neighborhoods, including German, Polish, Italian, and African American communities, and sample the food at the dozens of ethnic festivals that occur throughout the year. "It's still a city that very much prides itself on its ethnic past and architecture," says Richard "Rocky" Marcoux, Milwaukee's commissioner of city development.

But since Milwaukee's past also included more than its share of residents fleeing the city for the suburbs, the city has poured a tremendous amount of money and energy into its rebirth. "We've embarked on a very aggressive river-walk system, to create a pedestrian-friendly, walkable environment," Marcoux says. "And we've added 2,500 new condos in the past seven years."

The city has also been aggressive

about making sure Milwaukee stays appealing. "We think sustainability has a lot to do with accessibility," he adds. "It's what will make it possible for future generations to age in place. People shouldn't have to leave their home because it's badly designed."

Nor is the city turning its back on its low-income elderly. **The city operates five fitness centers that are available to older adults at no charge.** And its Lapham Park Venture has won national attention: residents of the nine-story public housing project—96 percent African American and 56 percent women—needed plenty of nursing care. To help them stay in their homes, the city added several case managers on-site, as well as a health clinic, an exercise room, a beauty salon, a movie house, and a community dining room. The result? A savings of \$1 million annually in Medicaid nursing home costs—and hundreds of at-risk seniors who are able to continue living in their own homes. ■

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JAMES SCHNEPP



Affordable ☑
Architecture ☑

Culture ☑
Food ☑
Rebuilt downtown ☑

Cities to watch

A handful of other cities are starting to address the challenges of an aging population. Some worth watching:

Austin [TEXAS] This fast-growing college town is struggling with its growth but is keeping aging at the top of its agenda, too. As with Atlanta, it's one of the few communities that have insisted on easy-living design in new developments.

Burlington [VERMONT] Burlington is a partner with AARP in its Livable Communities initiative, which seeks to encourage the creation of affordable and appropriate housing, an array of transportation options, and new community services.

Mankato [MINNESOTA] Robert McNulty, president of Partners for Livable Communities, is impressed by this town's partnership with the Mayo Clinic and by its bid to be the ultimate retirement city in the southern part of the state.

Traverse City [MICHIGAN] A recipient of an AARP Livable Communities grant, the Traverse City region was also named one of the most livable communities in the United States by Partners for Livable Communities. —S.M.