

Pick Your Ideal Retirement Destination

Here are some of the key factors to help you pick your dream retirement destination. Answer the 25 questions below to gain more clarity over what places will meet your needs best.

Climate Questions



Does the climate match your hobbies and favorite sports?

What kind of hobbies and sports you'd like to partake in regularly? Does your ideal destination has a climate that will make it comfortable to engage in these activities?



Does the climate work for your health?

What impact will the target climate have on your health? For example, if you're suffering from pollen allergies, a dry climate is more favorable than a humid one. Is the air clean? How healthy is the environment?



Does the climate match your preferences?

While no climate is perfect, the weather in your target destination should be enjoyable for you most of the year. If you dislike hot weather, living in the tropics won't be a good idea. Similarly, if you don't want to be cold, a temperate climate is not the best idea.



What natural disasters may you face?

Retirement should be a stress-free time of your life, not a constant worry. A place that often gets hit by hurricanes, earthquakes, tornadoes, wildfires, or floods may not be the best option for retirement.



Will the climate improve your social life?

A mild climate that allows you to spend time outdoors year round is not only better for your health but also for your social life. Your family and friends may visit you more often and you may find it easier to make new local friends.



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Lifestyle Questions



Are you an early bird or a night owl?

Some nations are known for being early birds while some are known for being night owls. Spaniards may dine at 11 pm while Australians may be in bed by 9 pm. This may have a big impact on your everyday routine.



Is the type of place where you want to live available?

Do you want to live in a bustling city, a quiet rural area, a beachfront community for retirees, or a family-friendly suburban area? Does the type of a place you're looking for exists in your target destination? Singapore doesn't have any rural areas while Cyprus may not have any bustling cities. You may not buy a countryside villa in a densely populated country like Malta but it will be very easy in a rural area of mainland Portugal. How much does your dream home cost?



Is the culture compatible with you?

Not everyone can adapt to the mañana mentality in Mexico and not everyone can conform to a rule-based society like Switzerland. Do you like the locals and accept the culture as it is?



Will you speak the local language?

Are you willing to learn a local language in a non-English speaking country? If not, are you okay being cut off from the locals due to language barrier? Even in a country with high English proficiency, you always lose something if you don't speak the local language.



What do you eat often?

While certain basics are available everywhere, you may struggle with a plant-based diet in a meat-centric culture. You may not be able to find high-quality fine dining restaurants. You may not be able to find street food that you enjoy. If you eat organic produce, you may not easily find a place that sells it. Some places rely on imported produce while other offer abundant local fruits and vegetables. How important is this aspect for you?



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Lifestyle Questions



How often do you shop online?

If you love shopping online and having your orders delivered within a couple of days, make sure you can still do that in your chosen location. In some places, brick and mortar is still a preferred, if not the only, shopping option. Same goes for quality: some countries offer locally made high-quality products while others rely on cheap, imported products that need to be replaced regularly.



Do you want to travel often? Where can you go from your target destination?

Retiring to southern Europe means easy access to dozens of countries within a short flight. Retiring to New Zealand dramatically reduces the number of short-distance trips you can take.



How close do you want to be to your friends and family?

If you plan to go back to your home country or city frequently, it better not be an expensive 12-hour flight. Same applies if you want your family and friends to visit you often. Ideally, there should be a direct flight between your new home and your previous one (or wherever most of your family and friends live). If you can also drive there, that's even better.



What is the quality of healthcare?

You want easy access to quality healthcare, and not just hospitals but also clinics, specialists, pharmacies, emergency services, etc. Will you be able to find the right doctors? Will you be able to communicate with them? Will you be able to afford it? Will you be able to easily buy prescription and over-the-counter medicine?



How safe is your target destination?

Safety is an extremely important aspect of everyday life, particularly when you're retired. You don't want to worry about people breaking into your house, taking advantage of you, or otherwise posing a risk to your finances, health or life.



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Lifestyle Questions



Will you have easy access to venues you visit often?

If you love visiting museums, theaters, cinemas, libraries, or other cultural venues, living on a small tropical island may reduce your life satisfaction.



Will you be connected with the rest of the world?

Reliable access to high-speed Internet is essential for staying connected with family and friends, entertainment, and pursuing your personal and professional goals. Some destinations offer high-speed Internet only in the most urbanized areas while in some countries even smaller towns and the countryside are well connected.



How strong is the local economy? Can you afford it?

While you may not be directly dependent on the local economy anymore, its health still has an impact on your retirement. A stronger economy means easier access to goods and services, though it may also impact the cost of living. A healthy economy also means low unemployment which has a direct impact on safety. Calculate average living costs and add a margin for unforeseen expenses and rising living costs.



Will you enjoy the peace and quiet?

What is the noise level on an average day? Will you be subject to incessant construction noise and traffic? Is the pace of life fast or slow? Will you have easy access to public spaces, outdoor areas, and any other places where you'll be able to enjoy the tranquility?



Is the place pet-friendly?

You may wish to move with your pet or get one once you settle in. Is your target destination pet-friendly? Will you have access to high-quality veterinarian care and healthy pet food? Will you have parks and other places where you can go with your animal companion? Will it be a safe place for your pet?



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Long-term Questions



Is your target destination reduced-mobility-friendly?

Are there ramps, handrails, and other amenities accommodating mobility challenges? You may not need them now but you or your spouse may need them in the future.



Does your target destination offer senior-friendly housing?

Are senior-friendly housing options, such as retirement communities, assisted living facilities, or nursing homes available in case they become necessary in the future? Is long-term care available? Can you depend on in-home care services?



Do you have easy access to essential services?

How accessible is public transportation? How much does it cost? Can you easily buy and drive a car as a senior? Is it safe to drive there? How far away are essential services like healthcare facilities or grocery stores? You may need them close by when you get older.



How stable is the cost of living?

It's not only important to know whether you can afford a given place now. You also need to guesstimate your future living costs. Is the cost of living stable or sharply increasing in your target destination? Will your savings and retirement income be sufficient in 5, 10, 15, or 20 years?



How difficult is it to build and maintain a social circle?

Relocating for retirement away from your family or friends may increase the risk of loneliness if you fail to build a new social circle in your target destination. How easy it is to interact with locals, including locals of your age? Can you see yourself building a social circle that will support you as you age?

Did you enjoy reading this guide? Get more advice on finding your dream retirement destination in the **Better Where** newsletter.



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