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# 10 of the Best Places to Retire in Arizona

Retirement living choices abound in the Grand Canyon State's big cities, small towns, forested mountains, sun-drenched desert and even a beach resort.

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[Jim Gold](#) • November 24, 2023



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Arizona's got a lot going for it when it comes to keeping your retirement living going.

Choices are plentiful, including big cities or small towns, forested mountains or sun-drenched desert — even a beach resort.

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You won't be alone. About 19% of the state's nearly 7.4 million residents are age 65 and up, the U.S. [Census Bureau says](#).

Arizona has a state income tax, but [Social Security benefits are exempt](#). Withdrawals from retirement accounts such as 401(k)s and IRAs are taxed as regular income.

Here's a look at several great Arizona places to retire, roughly from north to south.

## Don't Miss

- According to an FBI report, Americans lost \$10.3 billion to online scams last year - the highest number in five years. Help protect yourself with [this amazing company](#).
- Vanguard has found that working with the right financial advisor can boost your investment returns by 3%. [Use this free tool to find a vetted fiduciary to help with your finances](#).
- You could save up to \$610 a year on car insurance. That's money you could use for other things like investing, saving, or paying off debt. Stop getting ripped off, [compare quotes from more than 175 different carriers in minutes](#).

## Flagstaff



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### Share of the population age 65 and older: 9%

If you enjoy winter, you could enjoy retiring in this college town surrounded by the [Coconino National Forest](#). Flagstaff offers [four seasons](#) of outdoor activities as well as science, culture and history.

Skiing is a half-hour north at [Arizona Snowbowl](#), on the western slope of Mount Humphreys, the highest point in Arizona at [12,633 feet](#). There's a free shuttle from Flagstaff. You can play golf at a [half-dozen nearby courses](#). Get your kicks exploring remnants of [Route 66](#), the old Chicago-Los Angeles roadway immortalized in [song](#) (which mentions Flagstaff) and [on TV](#).

Look down into the [Grand Canyon](#) from the South Rim visitors center, about 90 minutes away. Or look up and explore the universe at [Lowell Observatory](#), where astronomers discovered Pluto.

Northern Arizona University in the heart of the city [connects](#) seniors to volunteer opportunities and offers public events including free summer seminars and senior-discounted symphony concerts.

Flagstaff is also a [great place to retire if you like the mountains](#).

## Sedona



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**Population:** 10,000 as of 2022

**Share of the population age 65 and older:** 36%

View world-renowned red rock formations from your living room window when you retire to your townhome or single-family house in the middle of the Coconino National Forest.

Straddling the border of Yavapai and Coconino Counties about 30 miles south of Flagstaff, Sedona beckons outdoors enthusiasts with hiking trails, horseback riding, off-road vehicle adventures and a half-dozen area golf courses.

Enthusiasts claim inspiration from visiting vortexes around Sedona, areas usually near rock formations where people report feeling energy conducive to healing, meditation and self-exploration.

Sedona's 4,360-foot elevation — higher if you're scaling formations such as Cathedral Rock or Devil's Bridge — helps limit high temperatures in summer to the mid-90s.

Uptown shops and restaurants pay homage to Sedona's past as a setting for almost 100 Western movies and many other productions.

You will share the area with the 3 million visitors who come from around the world to marvel at the vistas and shop touristy galleries and stores, featuring not just art of cowboys and Kokopelli but also kinetic sculptures, kachinas and weavings and much more.

For household needs, supermarkets, drug stores and familiar chain stores are on the west side of town, as is a medical center.

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## Prescott



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**Population:** 48,000 as of 2022

**Share of the population age 65 and older:** 40%

A Wild West spirit lives on in this former Arizona territorial capital.

Stroll along downtown's Whiskey Row and you'll retrace the steps of legends Wyatt Earp, Virgil Earp and Doc Holliday. The block now hosts art galleries, candy shops and still, as its name suggests, saloons.

Across the street in the historic Yavapai County Courthouse plaza stands a monument saluting locally recruited Rough Riders who served under Teddy Roosevelt during the Spanish-American War in 1898. The statue depicts

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See Also:  
**[Beware These 7 Tricks Real Estate Agents Use](#)**

The area's [55-plus communities](#) include manufactured homes, [cottages and luxury homes](#), some within walking distance to the [Prescott National Forest](#).

With a [mile-high elevation](#) keeping all four seasons distinct but moderate, Prescott is surrounded by majestic mountains, lakes, streams and forests you can explore by hiking, horseback riding and ATV tours.

Watch steer wrestling, barrel racing and much more at the [World's Oldest Rodeo](#) during Prescott Frontier Days.

Golfers can tee off at a [half-dozen](#) nearby courses. Gamblers can try their luck at the [Bucky's and Yavapai Casinos](#). Shop at [Prescott Gateway Mall](#), home to nationally known department stores as well as local shops.

Discover Prescott history at the [Sharlot Hall Museum](#), the [Museum of Indigenous People](#) and the [Phippen Museum](#) of Western art and heritage. See live performances at the [Elks Theatre](#) and the [Yavapai College performing arts center](#). The community college also offers [lifelong learning](#) opportunities.

## Lake Havasu City



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**Population:** 59,000 as of 2022

**Share of the population age 65 and older:** 34%

Enjoy fishing, boating and beachside living with a touch of England when you retire to this isolated edge of the Sonoran Desert across the Colorado River from California.

Chainsaw mogul Robert P. McCulloch Sr. bought the historic London Bridge in 1968 and had it moved to the planned community he founded five years earlier along the lake, formed by a river dam. A channel was dredged under the relocated bridge, which opened to traffic in 1971. The place has bustled ever since.

With 300 days of sunshine, outdoor activities are plentiful, but be careful when the temperatures soar past 100 degrees in the summer. Also watch out for spring breakers who party at the popular tourist destination annually.

Go golfing at several local courses and more nearby. You can explore nearby state parks offering outdoor activities, hike to some of the 28 working lighthouse replicas that guide navigation around the 400 miles of shoreline and go bird watching and biking.

## Show Low



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**Population:** 12,000 as of 2022

**Share of the population age 65 and older:** 25%

A rural mix with suburban amenities, the Navajo County town named for a poker game is nestled in the White Mountains about 180 miles northeast of Phoenix.

Show Low's main drag is called Deuce of Clubs in honor of the town's beginnings.

At over 6,300 feet elevation, you'll endure a mild winter and cool-for-Arizona summer there — the high temperature averages 84 degrees.

Golfers can choose from a half-dozen courses in Show Low and nearby Pinetop.

Explore its many parks, trails, lakes, and mountains, and keep up your lifelong learning opportunities at the White Mountain Campus of Northland Pioneer College.

Housing choices include active retirement communities. Hacienda Pines is a 55+ community of manufactured homes set on large lots among tall pines. Enjoy the 18-hole golf course, pickle ball, pool plus all the social events and activities at Juniper Ridge Resort.

Medical care includes a 101-bed hospital.

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## Sun City (Original, West and The Grand)



*Jacob Boomsma / Shutterstock.com*

**Population – Sun City (original):** 40,000 as of 2020

**Share of the population age 65 and older:** 75%

**Population – Sun City West:** 26,000 as of 2020

**Share of the population age 65 and older:** 86%

The granddaddy of 55-plus retirement communities, the Del Webb-founded Sun City is still going strong, offering unending choices of recreation for active adults. It spawned neighboring Del Webb communities, all on the northwest edge of the Phoenix metropolitan area but operated separately.

Amenities, activity clubs and interest groups are plentiful at each:

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- **Sun City West**, with 16,900 homes in dozens of styles, was founded in 1978 and built out by 1997. Amenities include four recreation centers, a performance stage, seven golf courses, and a sports pavilion with a bowling alley and billiards room.
- **The Grand** (formerly Sun City Grand), opened in 1996, has 9,800 homes in the city of Surprise (population 154,000). Its minimum age is 45. Amenities at the resort-style development include four golf courses, fishing lakes, sports courts, fitness center and spa, pet park and walking trails.

## Scottsdale



*Ken Wolter / Shutterstock.com*

**Population:** 243,000 as of 2022

**Share of the population age 65 and older:** 25%

Natural desert beauty and luxury living come together in Scottsdale.

Housing includes desert spreads, patio homes, condos and townhomes, single-family homes, some in gated 55+ age-restricted communities.

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You and your dog are welcome but motorized vehicles aren't at the [McDowell Sonoran Preserve](#), where you can explore more than [220 miles](#) of hiking, biking and horse trails. Watch out for rattlesnakes.

Tour [Taliesen West](#), architect Frank Lloyd Wright's winter home and Sonoran Desert laboratory.

[Old Town Scottsdale](#) boutiques feature Western wear and Native American jewelry while the latest fashions are featured at [Scottsdale Fashion Square](#). Enjoy concerts, expressive contemporary dance, and laugh-out-loud comedy at the [Scottsdale Center for the Performing Arts](#) and contemporary and modern art at the [Scottsdale Museum of Contemporary Art](#).

The San Francisco Giants, Arizona Diamondbacks and Colorado Rockies' [Cactus League](#) stadiums are in Scottsdale and the adjacent Salt River Pima–Maricopa Indian Community.

Medical care including a [Mayo Clinic](#) and a [427-bed full-service hospital](#).

## Mesa



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An active lifestyle including golfing, hiking and horseback riding can be yours in this large suburb in the East Valley of the Phoenix metropolitan area.

Within view of the stunning Superstition Mountains, Mesa is home to several 55-plus communities. Some date back to the 1970s including Leisure World, with 2,664 homes ranging from condominiums to luxury houses, and Fountain of the Sun, with 2,300 stick-built, condo and manufactured homes.

These gated communities feature golf courses, restaurants, club houses, sports courts including bocce ball and pickleball, pools, spas, fitness centers, craft rooms and club activities.

Hiking is popular at nearby Lost Dutchman State Park. Shopping, medical centers and other entertainment venues are close by. The Cactus League's Chicago Cubs and Oakland Athletics spring training stadiums are in Mesa. The Mesa Arts Center hosts live performances and a contemporary art museum.

Mesa Community College hosts New Frontiers for Lifelong Learning classes promoting a healthy lifestyle for adults.

While winters are mild, with overnight low temperatures usually in the 40s, the long hot summers often see daytime high temperatures well above 100 degrees.

## Tucson



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Arizona's second-largest city might be your first choice if you're looking for sunshine, nature and culture while maintaining an urban lifestyle.

Popular Tucson-area attractions include [Sabino Canyon Recreation Area](#) with hiking trails and streams, [Pima Air & Space Museum](#), and the [Arizona-Sonora Desert Museum](#), which is a zoo, botanical garden and natural history museum all in one. You can also visit the [Saguaro National Park](#), home to giant saguaro cacti.

Besides being known for its vibrant cuisine earning it [City of Gastronomy](#) accolades, Tucson also offers live theater, [Broadway shows](#) and a [symphony orchestra](#).

Live in a cozy condo or spacious ranch. Among the largest 55+ communities are gated SaddleBrooke, with [over 5,000](#) attached and single-family homes on the northern outskirts of Tucson and [including](#) its own golf courses, sports courts, restaurants, performing arts center, rec centers, library, and dozens of activity clubs.

Helping keep Tucson feeling young and vibrant is the University of Arizona, where you can cheer the Wildcats and take classes, enjoy social programs and find volunteer opportunities through the [Osher Lifelong Learning Institute](#).

## Green Valley



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## Share of the population age 65 and older: 80%

Launched in 1964, Green Valley is a collection of mainly affordable retirement communities, most with 55-plus age restrictions, about 25 miles south of Tucson in an unincorporated area of Pima County. The Mexican border is about 40 miles south.

That makes Green Valley close enough to big-city offerings but far enough away for a lifestyle where you can be as active or as leisurely as you want.

Golfers can tee up at about a dozen 18- or 9-hole courses in and around Green Valley.

Many activities revolve around membership-driven Green Valley Recreation's pools, spas, classrooms, craft studios and sports courts in 14 rec centers, including one with 24 pickleball courts and another with a performing arts auditorium.

Hikers and birdwatchers traverse the surrounding Sonoran Desert and nearby Santa Rita Mountains.

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[MTN Staff](#) • April 6, 2023

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