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United States of America

Below we offer some suggestions on how to successfully arrange your financial affairs, stay healthy and enjoy life when retired in the USA.

Property matters

In a survey conducted by USA Today, 33% of adults aged 45 to 65 said they plan on moving after retiring. An additional 24% are not sure what they will do yet. FortuneBuilders offers advice on buying a home for retirement.

Forbes details how it can be possible to get a mortgage in retirement, while for those considering buying a rental property, Investopedia makes recommendations.

Independent Retirement Living arrangements enable patrons typically aged over 55 to live independently with access to support and amenities. Information about schemes is available from HelpGuide.org, while Forbes has information on benefits, types and costs.

Approximately 21% of retired Americans rent. Yahoo Finance looks at the pros and cons of this living arrangement, and MassMutual explores why renting may be a good idea for older people.

The RetireGuide site contains tips for those choosing to move to another state or retire abroad.

Finances

Only half of Americans have calculated how much they need to save for retirement. The US Department of Labor lists the top 10 ways to prepare for this time of life, with advice on the benefits of starting to save early.

The US government website outlines retirement planning tools to help you reach your financial goals, while the US Bank Wealth Management website explains investment options for retired people.

Investopedia provides advice on managing your money in retirement, including your investments, pension and social security benefits. RetireGuide outlines social security benefits in retirement.

Health care

The Affordable Care Act (ACA), known as Obamacare after the former President, enabled millions to choose a government subsidised healthcare plan.

Medicare – explained here by RetireGuide – is federal health insurance typically for people aged 65 or older. The Medicare government site covers the different sections of Medicare. Most people get Part A free of charge. This covers hospital care and nursing (not custodial or long term care). If you don't qualify for free Medicare Part A, you can purchase private insurance.

Visa Guide explores the US health insurance system (including for non citizens) while Forbes investigates private insurance.

International Citizens Insurance assists foreign nationals living in the USA to make provision for themselves.

Investopedia examines what can happen if you don't have health insurance.

Leisure and learning

In the States, 62% of people over 65 consider themselves life-long learners. Right at Home has outlined the benefits of learning opportunities for seniors, including social connection, improved cognition and skill enhancement.

Massive Open Online Courses (MOOCs) are online courses for all comers which are either free or low cost. Their dedicated website explains the system.

Across the USA, there are many Institutes for Learning in Retirement. Found at Harvard, Florida, Wallace University, Pennsylvania, Gainesville and Miami University to name but a few locations, these bodies aimed at seniors offer online courses and lectures and boast vibrant intellectual communities.

Osher Lifelong Learning Institutes supports 125 programmes targeted towards mature students on college campuses across the USA.

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Date: 2025-07-02

Translation disclaimer: Content originally written in English.