

25 Cities Where Your Social Security Will Cover the Rent



Find out where you can live on a fixed income in retirement.

By [Cynthia Measom](#)

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Although having a million dollar nest egg waiting for you when you retire would be ideal, that's not the reality for a majority of Americans. In fact, many retirees depend greatly on their Social Security income every month and rent usually takes out a huge chunk of that.

The average Social Security check comes out to \$1,349.25, whereas the average rent in the country costs almost \$300 more at \$1,622 per month. That's why seeking out the [most affordable places to live](#) should be part of your retirement

strategy. Instead of rent devouring your check each month, you could actually have some money left over.

To help retirees, and soon-to-be retirees, and to determine 25 cities where the average Social Security benefit will cover rent, [GOBankingRates](#) analyzed median rent costs in 300 of the largest U.S. cities. These are the best places to retire in the U.S. when you're on a budget.

Data is accurate as of July 26, 2019, and is subject to change.

25. Augusta, Georgia



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- **Average monthly rent in 2019: \$923**

Retirees who desire a warm climate along with a low cost of living will appreciate Augusta. This Southern city features multiple parks and museums, and it's well known for its golfing opportunities — for example, the annual Masters Tournament is hosted in Augusta. After paying rent each month, Augusta retirees will have \$426.25 left over, on average, from their Social Security check.

24. Mobile, Alabama



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- **Average monthly rent in 2019: \$914.70**

Mobile is appealing to retirees who enjoy waterfront living. The city has easy access to various hunting and fishing areas, and some of the Gulf Coast's most beautiful beaches are within a short driving distance. In addition, the cost of living in Mobile falls well below the national average across a variety of categories and is cheaper in comparison to other metro areas.

23. Memphis, Tennessee



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- **Average monthly rent in 2019: \$893.5**

Cost of living expenses in Memphis are considerably lower compared to those in other large metro areas, which means retirees can take advantage of city amenities without having to strain their budget. Memphis also features mild winters and an abundance of sunny days for people who like spending time outdoors. Additionally, retirees who enjoy music will feel right at home in Memphis, where rock 'n' roll was born and blues music floats on the air.

22. Jackson, Mississippi



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- **Average monthly rent in 2019: \$892.5**

Jackson offers affordability that's difficult to find in other cities of similar size. After paying rent, retirees will have \$456.75 left over, on average, from their Social Security check. Jackson boasts lovely outdoor areas, such as the Mynelle Gardens, as well as hunting and fishing opportunities within close proximity.

20. Montgomery, Alabama



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- **Average monthly rent in 2019: \$883**

Montgomery is an area steeped in 200 years of history. Plenty of museums and historical sites are located within the city, which features a walkable downtown district, and outdoor activities such as biking and hiking abound. Once retirees pay their rent in Montgomery, they'll have approximately \$466.25 left over, on average, from their Social Security check.

21. Cleveland, Ohio



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- **Average monthly rent in 2019: \$888.8**

Cleveland is another affordable metro area with an enjoyable culture. Retirees can dine at restaurants showcasing award-winning chefs, stroll through the Cleveland Botanical Garden and visit the Museum of Contemporary Art Cleveland. A huge metropolitan park system with walking trails and golf courses is also available.

19. Rockford, Illinois



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- **Average monthly rent in 2019: \$880**

Not only is it cheaper to live in Rockford, but the city also has plenty of things to do. For example, it's home to the Anderson Japanese Gardens — one of the top Japanese gardens in North America. And, for retirees who enjoy the outdoors, the Forest Preserves of Winnebago County feature more than 10,000 acres of lakes, rivers, forests and recreational areas. Additionally, Rockford has the Burpee Museum of Natural History and the Rockford Art Museum, which hosts an impressive collection of Chicago art.

18. Springfield, Illinois

- **Average monthly rent in 2019: \$870**

Springfield is ideal for history buffs. The city is home to the Abraham Lincoln Presidential Library and Museum as well as the Illinois State Museum. In terms of outdoor recreation, the 40-acre Adams Wildlife Sanctuary offers a mile-long walking trail. Plus, Illinois is one of the U.S. states that doesn't tax Social Security benefits — which means you'll keep more money in your pocket in retirement.



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17. Birmingham, Alabama



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- **Average monthly rent in 2019: \$863.80**

Even with its low cost of living, retirees will find plenty of amenities in Birmingham, such as a dozen hospitals, the 10,000-acre Oak Mountain State Park, a selection of golf courses and a revitalized downtown area, including the eight-block Railroad Park. In addition, there's no tax on Social Security benefits in Alabama, which is a plus for retirees.

16. Topeka, Kansas



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- **Average monthly rent in 2019: \$842**

In Topeka, an abundance of parks and trails awaits, including unused railroad lines that have been converted into nature trails. The city also is home to Kaw River State Park — the only urban park in Kansas — as well as the state's first public bike-share program, which has a fleet of more than 200 bikes.

15. Wichita, Kansas



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- **Average monthly rent in 2019: \$842**

Retirees who are searching for a relatively inexpensive place to settle down might want to consider Wichita. Both rent costs and living expenses are cheaper here. For people who want to stay active, Wichita's local government has made steps toward becoming a more bike-friendly city by installing designated bike lanes. In addition, there are approximately 100 miles of scenic, recreational bike pathways throughout the region.

14. Columbus, Georgia



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- **Average monthly rent in 2019: \$840**

Located along the Chattahoochee River, Columbus is a dream destination for active retirees. The city features the Chattahoochee RiverWalk, which is a downtown path that stretches for 15 miles — perfect for walking and biking. In addition, there are a variety of quality golf courses you can visit. After paying the rent each month, retirees in Columbus will have \$509.25 remaining, on average, from their Social Security check.

13. Lansing, Michigan



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- **Average monthly rent in 2019: \$823.80**

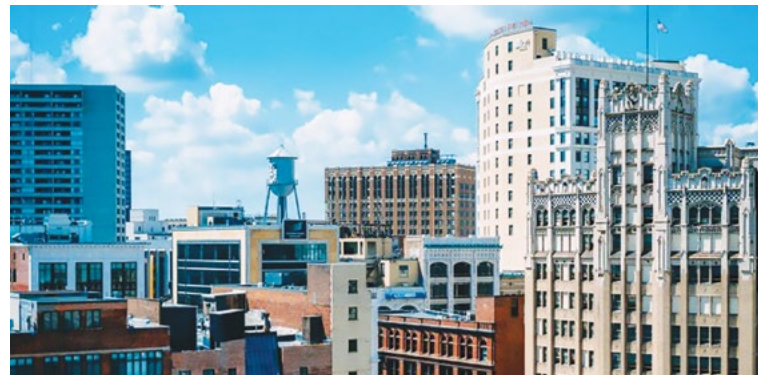
If festivals, fairs and outdoor community gardens appeal to you, Lansing might be the perfect retirement destination. In addition to its affordability, the city also features a number of bike lanes and a large walking trail system. When the weather isn't so hospitable, indoor entertainment venues are available, such as the Wharton Center for Performing Arts, which hosts Broadway performances, jazz concerts and more.

10. Toledo, Ohio



Ron and Patty Thomas / Getty Images/iStockphoto

12. Detroit, Michigan



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- **Average monthly rent in 2019: \$810**

Retirees who are avid sports fans will likely enjoy what Detroit has to offer. The city is home to three major sports teams: the NFL's Lions, the NHL's Red Wings and the MLB's Tigers. Other entertainment options include casinos and an open-air Saturday Market — which brings in as many as 45,000 people in a day — for fresh produce, flowers and baked goods.

11. Macon, Georgia



Sean Pavone / Shutterstock.com

- **Average monthly rent in 2019: \$800**

Macon has one of the highest rental vacancy rates, according to a separate GOBankingRates study, which might be why rent costs are on the cheaper side. The city is also home to some interesting historical sites, including the Ocmulgee Mounds National Historical Park — a prehistoric American Indian site dating back 17,000 years — and the Ocmulgee Wetlands, with over 700 acres of wetland ecosystem.

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- **Average monthly rent in 2019: \$795**

Compared to other Ohio metro areas, the cost of living in Toledo is relatively low. Plus, it has a high concentration of senior residents, according to a separate GOBankingRates study. Toledo is just a short drive from other major Great Lakes metro areas like Detroit and Cleveland.

9. Akron, Ohio



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- **Average monthly rent in 2019: \$779**

You don't have to sacrifice culture for your budget if you choose to retire in Akron. The city boasts its own symphony orchestra that has been performing for more than 60 years. You can also visit the Stan Hywet Hall & Gardens, which hosts more than 70 acres of grounds and gardens, plus a variety of food, wine and art events.

8. South Bend, Indiana



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- **Average monthly rent in 2019: \$768.9**

After paying rent in South Bend, retirees will have \$580.35 remaining, on average, from their Social Security check. Outdoor recreational opportunities abound here, including the 3,840-acre Potato Creek State Park, which the National Audubon Society and BirdLife International have designated as an important birding area.

5. Shreveport, Louisiana



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- **Average monthly rent in 2019: \$753**

Shreveport is in a unique situation: It's located next to Bossier City, Louisiana, and together, the two cities are able to offer amenities found in much larger metro areas without the hassle of insufferable traffic. Retirees enjoy high-quality healthcare, arts and culture, as well as over 55 annual festivals and events, including one of the largest outdoor arts festivals in the South.

7. Dayton, Ohio



Davel5957 / Getty Images/iStockphoto

- **Average monthly rent in 2019: \$760**

The cost of living in Dayton is lower than the national average. After paying rent each month, retirees in this city will pocket \$589.25, on average, from their Social Security check. Golf courses, state parks and nature reserves are all close by for those who love the outdoors. Plus, the city's bike-share program offers a convenient way to travel around town.

6. Evansville, Indiana



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- **Average monthly rent in 2019: \$755.8**

Evansville has an affordable cost of living, including modest rent prices. After paying rent, retirees in this city will have \$593.45 left over, on average, from their Social Security check. There's also plenty to do here, including seven themed museums, a slew of parks and golf courses and a bike-share program.

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4. Fort Wayne, Indiana



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- **Average monthly rent in 2019: \$745**

Active seniors will enjoy what Fort Wayne has to offer. For example, the city has 86 public parks spanning 2,805 acres, as well as a 25-mile riverfront walking and biking trail. Fort Wayne also has its own symphony orchestra and three minor league sports teams. Plus, there are more developments on the horizon: A long-term revitalization project is underway in the downtown and riverfront areas.

3. Canton, Ohio

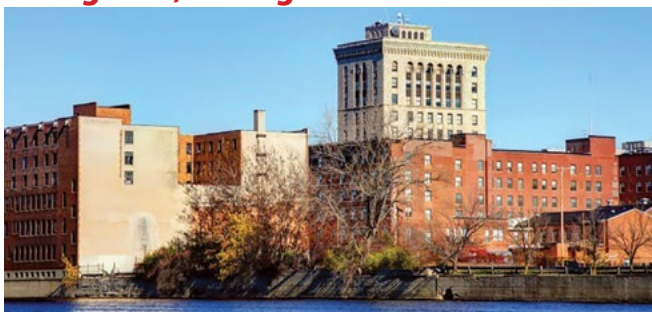


benkrut / Getty Images

- **Average monthly rent in 2019: \$709**

After retirees pay rent in Canton, they'll have \$640.25 remaining, on average, from their Social Security check. Home to the Pro Football Hall of Fame, the city also features art museums, theaters and wineries, as well as a unique local restaurant scene. For retirees who love the outdoors, the region is host to a wide network of trails and various parks, including 40 parks within Canton itself.

2. Saginaw, Michigan



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- **Average monthly rent in 2019: \$700**

The riverfront community of Saginaw offers an outdoor paradise almost year-round. Depending on the season, activities include boating, riverbank fishing, ice fishing or simply strolling alongside the water. Saginaw also has a unique island park — Ojibway Island — located in the downtown area. In addition, the area is home to one of the most expansive wetland ecosystems in the state: Shiawassee National Wildlife Refuge.

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1. Flint, Michigan



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- **Average monthly rent in 2019: \$673**

The Flint water crisis began over five years ago, and while the issue has not been completely resolved, plenty of progress has been made. Mayor Karen Weaver, who assumed office in November of 2015, has vowed to replace all of Flint's lead and galvanized-steel service lines that contributed to the crisis.

The New York Times reported in April 2019 that over 8,000 of these service lines have been replaced, while thousands of others have been examined and found to not be harmful. As many as 7,000 more expect to be replaced this summer. For those still living in a home with a lead service line, the Environmental Protection Agency recommends using water filters certified to remove lead and to flush any pipes before drinking.

Retirees that do settle down in Flint will have \$676.25 left over, on average, from their Social Security check after paying for rent — which makes for terrific savings. Overall, this retirement destination is a great option for retirees open to biking. A bike path runs through the city and branches out to neighboring communities, and bike rentals are also available in the downtown area.

Other interesting features include the city's Riverbank Park — designed by world-famous landscape architect Lawrence Halprin — which covers eight blocks and features a Grand Fountain and a promenade. There's also the Flint Institute of Arts, which houses artwork and artifacts from thousands of years ago.

