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After decades in the workforce, it seems only natural for retirees to expect financial security in their Golden Years. But gone are the days when Americans looked forward to a worry-free retirement. Many are working longer years with an increasingly unreachable goal of securing financial freedom for the rest of their lives. In 1991, only 8 percent of Americans delayed retirement to age 65. Today, that figure has **doubled**, according to the Employee Benefit Research Institute's annual "Retirement Confidence Survey."

And the reasons for extending their working lives are somewhat obvious: With a number of local economies still **struggling to rebound** from the Great Recession, a

quarter of respondents to the EBRI’s survey said they can’t afford to retire when they

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It’s no wonder a fifth of American workers approaching retirement age haven’t saved for it, the Federal Reserve [reported](#) this past August. More than half of workers surveyed by the EBRI cited cost of living and daily expenses as impediments to saving — or saving more — for retirement. So if simply making ends meet prevents workers from growing a nest egg for the future, what options are left for investing in retirement? One solution is to relocate to an area where retirees can stretch their dollars and live out their lives as comfortably as possible.

To help Americans find the best places to retire, WalletHub analyzed the 150 largest cities in the United States across 25 key metrics. They range from cost of living to job prospects for workers aged 65 and older to the availability of [recreational activities](#). The study also includes an examination of each city’s quality of life and health care

conditions. By highlighting the most retirement- and wallet-friendly cities,

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