

San Diego Retirement Planning Guide

2026

Your Complete Resource for Retiring in America's Finest City

Welcome to Your San Diego Retirement Journey

San Diego represents one of America's premier retirement destinations, combining year-round perfect weather, world-class healthcare, diverse communities, and endless recreational opportunities. This comprehensive guide provides everything you need to plan a successful retirement in San Diego, from choosing the right neighborhood to managing your finances and finding your perfect community.

Whether you're considering a move to San Diego or already live here and are planning your retirement transition, this guide will help you make informed decisions about one of life's most important chapters.

Why Choose San Diego for Retirement?

San Diego offers retirees a unique combination of benefits that few other cities can match. The Mediterranean climate provides an average of 266 sunny days annually, with temperatures rarely dropping below 50°F or rising above 80°F in coastal areas. This consistent weather allows year-round outdoor activities, from golf and tennis to hiking and beach walks, supporting an active, healthy lifestyle throughout retirement.

The region's healthcare infrastructure ranks among the nation's best, with world-renowned medical centers including UC San Diego Health, Scripps Health, and Sharp HealthCare. These systems provide comprehensive care with specialties in geriatrics, cardiology, orthopedics, and other areas critical to senior health. The concentration of medical expertise means retirees have access to cutting-edge treatments and specialists without traveling far from home.

San Diego's cultural richness provides endless opportunities for engagement and learning. Balboa Park alone houses 17 museums, multiple theaters, and the world-famous San Diego Zoo. The Old Globe Theatre, La Jolla Playhouse, and San Diego Symphony offer year-round performances. For lifelong learners, institutions like UC San Diego Extension and San Diego State University provide courses specifically designed for older adults.

The region's natural beauty creates an unparalleled backdrop for retirement. From the dramatic cliffs of Torrey Pines to the pristine beaches of Coronado, from the desert landscapes of Anza-Borrego to the mountain communities of Julian, San Diego County offers extraordinary diversity within an hour's drive. This variety means retirees can choose environments that match their preferences while maintaining easy access to urban amenities.

Understanding San Diego's Cost of Living

San Diego's cost of living sits approximately 44% above the national average, with housing being the primary driver. Understanding these costs helps retirees plan appropriately and avoid financial stress during retirement.

Housing Costs

Housing represents the largest expense for most San Diego retirees. Median home prices vary significantly by location, ranging from 600,000 in inland communities to over 2 million in coastal areas like La Jolla and Del Mar. For retirees downsizing or relocating, condominiums offer more affordable entry points, with median prices around 500,000 to 800,000 depending on location and amenities.

Rental markets provide alternatives for retirees who prefer flexibility or want to test neighborhoods before purchasing. One-bedroom apartments average 2,400 monthly, while two – bedroom units run approximately 3,200. Senior apartment communities often include amenities and services in monthly fees, ranging from 2,500 to 5,000 depending on the level of care and location.

Property taxes in California are governed by Proposition 13, which limits annual increases to 2% and reassesses property only upon sale. This provides predictability for long-term homeowners but means new buyers pay taxes based on current market

values. San Diego County's effective property tax rate averages 1.1% of assessed value, plus various special assessments that vary by location.

Daily Living Expenses

Beyond housing, retirees should budget for everyday expenses that tend to run higher in San Diego than national averages. Groceries cost approximately 12% more than the national average, though this varies by store and shopping habits. Farmers markets throughout the county offer fresh, locally-grown produce at competitive prices.

Utilities in San Diego benefit from the mild climate, with heating and cooling costs lower than most of the country. Average monthly utility bills (electricity, gas, water, trash) run 150to250 for a typical two-bedroom home or condo. San Diego Gas & Electric offers special rates for seniors, potentially reducing costs further.

Transportation costs depend heavily on lifestyle choices. San Diego's public transportation system, operated by MTS, provides bus and trolley service throughout the county, with reduced fares for seniors 65 and older. However, many retirees find a car necessary for accessing suburban communities and recreational areas. Gas prices in California typically run 20-30% above national averages.

Healthcare costs vary based on insurance coverage and individual needs. Medicare provides baseline coverage for those 65 and older, but many retirees purchase supplemental insurance (Medigap) or Medicare Advantage plans to cover additional expenses. Average monthly premiums for supplemental coverage range from 150to 400, depending on the plan and coverage level.

Tax Considerations

California's tax structure significantly impacts retirement finances. The state has no special tax breaks for retirees, taxing all income including Social Security benefits, pensions, and retirement account distributions at regular income tax rates. California's progressive income tax ranges from 1% to 13.3%, with most retirees falling in the 6% to 9.3% brackets depending on income levels.

However, certain tax advantages exist. Property tax increases are limited under Proposition 13, and Proposition 60/90 allows seniors 55 and older to transfer their property tax base when downsizing or relocating within certain California counties,

including San Diego. This can result in significant savings for retirees selling expensive homes and purchasing less expensive properties.

Sales tax in San Diego County ranges from 7.75% to 8.75% depending on the specific city, applied to most goods but not services. This affects everyday purchases but can be managed through careful shopping and taking advantage of tax-free periods and senior discounts.

Choosing the Right San Diego Neighborhood

San Diego County encompasses diverse communities, each offering distinct characteristics, amenities, and lifestyle options. Selecting the right neighborhood significantly impacts retirement satisfaction and requires careful consideration of priorities, budget, and lifestyle preferences.

Coastal Communities

Coastal areas provide the quintessential San Diego experience, with ocean views, beach access, and mild temperatures year-round. These communities command premium prices but offer unparalleled quality of life for those who can afford them.

La Jolla represents San Diego's most prestigious coastal community, known for dramatic cliffs, pristine beaches, and upscale shopping and dining. The village atmosphere combines natural beauty with cultural sophistication, including the Museum of Contemporary Art and the La Jolla Playhouse. Housing prices typically start around *1.5 million for condos and exceed 3 million* for single-family homes. The community attracts affluent retirees seeking luxury living with access to world-class amenities.

Del Mar offers a more relaxed coastal lifestyle, famous for its racetrack, fairgrounds, and charming downtown village. The community provides excellent restaurants, boutique shopping, and easy beach access. Housing ranges from *1.2 million for condos to 4 million and beyond* for oceanfront estates. Del Mar attracts retirees who appreciate sophistication without pretension and enjoy an active social scene.

Coronado provides a unique island community feel despite being connected to the mainland by bridge and Silver Strand. The historic Hotel del Coronado anchors a

community known for its pristine beaches, safe streets, and small-town atmosphere. Housing prices range from 800,000 *forcondosto* 3 million for single-family homes. Coronado appeals to retirees seeking a walkable community with strong civic engagement and military heritage.

Carlsbad combines coastal access with more affordable pricing than communities further south. The village atmosphere, flower fields, and numerous golf courses create an active retirement destination. Housing ranges from 700,000 *forcondosto* 2 million for single-family homes. Carlsbad attracts retirees seeking coastal living without the highest price tags, with excellent healthcare facilities and recreational opportunities.

Inland Communities

Inland communities offer more affordable housing, warmer and sunnier weather, and often newer developments with modern amenities. These areas have grown significantly in recent decades, developing mature infrastructure and services.

Rancho Bernardo represents one of San Diego's most established master-planned communities, offering extensive recreational facilities, golf courses, and active adult communities. The area provides a suburban feel with excellent shopping, dining, and healthcare access. Housing ranges from 600,000 *forcondosto* 1.5 million for single-family homes. Rancho Bernardo attracts retirees seeking a planned community environment with extensive amenities and social opportunities.

Poway offers a more rural feel while maintaining proximity to urban amenities, known for its excellent schools, safe streets, and community events. The city's motto, "The City in the Country," reflects its character. Housing ranges from 700,000 *forcondosto* 1.8 million for single-family homes on larger lots. Poway appeals to retirees who want space, quiet, and a strong sense of community.

Rancho Santa Fe provides one of San Diego's most exclusive inland communities, with large estates, equestrian facilities, and country clubs. The area offers privacy, natural beauty, and proximity to coastal areas. Housing typically starts at 2 *millionandextendswellbeyond* 10 million for large estates. Rancho Santa Fe attracts affluent retirees seeking luxury, privacy, and access to elite golf and social clubs.

Escondido offers more affordable inland living with a revitalized downtown, arts scene, and proximity to wine country. The city provides urban amenities at suburban prices, with excellent healthcare facilities and recreational opportunities. Housing

ranges from 400,000 *for condos* to 1 million for single-family homes. Escondido appeals to budget-conscious retirees who want access to culture, nature, and urban conveniences without premium coastal prices.

Mountain and Desert Communities

For retirees seeking alternatives to coastal and suburban living, San Diego County's mountain and desert communities offer unique lifestyles with distinct advantages.

Julian provides a mountain retreat atmosphere, famous for apple orchards, historic downtown, and four-season climate including occasional snow. The small-town character and natural beauty attract retirees seeking a slower pace and connection to nature. Housing ranges from 400,000 *for small homes* to 1 million for larger properties with acreage. Julian appeals to retirees who prioritize tranquility, natural beauty, and a tight-knit community over urban amenities.

Borrego Springs offers desert living with dark skies, natural hot springs, and proximity to Anza-Borrego Desert State Park. The community provides a resort feel with golf courses and vacation rentals alongside permanent residences. Housing ranges from 300,000 *for condos* to 800,000 for desert estates. Borrego Springs attracts retirees who love desert landscapes, stargazing, and outdoor recreation in a remote setting.

Senior Living Options in San Diego

San Diego offers comprehensive senior living options, from independent living communities to skilled nursing facilities. Understanding these options helps retirees plan for current needs and future transitions.

Independent Living Communities

Independent living communities provide maintenance-free housing with amenities and social opportunities for active seniors who don't require assistance with daily activities. These communities typically offer apartments or cottages with services like housekeeping, dining options, transportation, and recreational programs.

San Diego's independent living communities range from affordable senior apartments to luxury resort-style developments. Monthly fees typically range from 2,500 *to* 6,000,

covering housing, some meals, utilities, and amenities. Many communities include fitness centers, swimming pools, libraries, and organized activities.

Top-rated independent living communities in San Diego include The Remington Club in Rancho Bernardo, Vi at La Jolla Village, and The Watermark at 3030 Park in Bankers Hill. These communities offer different price points and amenities, allowing retirees to find options matching their preferences and budgets.

Assisted Living Facilities

Assisted living provides support with daily activities like bathing, dressing, medication management, and meals while maintaining resident independence and dignity. These facilities bridge the gap between independent living and nursing care, ideal for seniors who need some assistance but don't require 24-hour medical supervision.

San Diego's assisted living facilities vary in size, amenities, and cost. Monthly fees typically range from 4,000 to 8,000, depending on the level of care required and the facility's location and amenities. Most facilities offer different care levels, allowing residents to age in place as needs change.

Highly-rated assisted living facilities include Sunrise of La Jolla, Belmont Village Senior Living in Sabre Springs, and Atria Hillcrest. When evaluating facilities, consider staff-to-resident ratios, staff training and turnover, meal quality and flexibility, activity programs, and the facility's approach to memory care if needed.

Memory Care Communities

Memory care communities specialize in caring for residents with Alzheimer's disease, dementia, and other memory impairments. These secure facilities provide structured environments with specially trained staff and programs designed for cognitive impairment.

San Diego offers numerous memory care options, both as standalone facilities and as specialized units within larger senior living communities. Monthly costs typically range from 5,000 to 10,000, reflecting the intensive staffing and specialized programming required.

Leading memory care communities include Silverado communities in multiple San Diego locations, The Fountains at La Cholla, and memory care units at Vi at La Jolla Village. These facilities use evidence-based approaches to memory care, including

structured routines, sensory stimulation, and programs designed to maintain function and quality of life.

Continuing Care Retirement Communities (CCRCs)

CCRCs offer a continuum of care from independent living through skilled nursing, allowing residents to age in place as needs change. These communities typically require significant entrance fees plus monthly charges but provide security of knowing future care needs will be met.

San Diego's CCRCs include The Cypress of Hilton Head, Vi at La Jolla Village, and The Remington Club. Entrance fees range from 200,000 to over 1 million, with monthly fees from 3,000 to 8,000. These communities appeal to retirees who want to make one move for the rest of their lives and ensure access to care as needs evolve.

Healthcare and Medical Services

Access to quality healthcare ranks among retirees' top priorities when choosing a retirement location. San Diego's healthcare infrastructure provides comprehensive services with some of the nation's leading medical institutions.

Major Healthcare Systems

UC San Diego Health operates multiple facilities including Jacobs Medical Center, Hillcrest Medical Center, and La Jolla Medical Center. As an academic medical center, UC San Diego Health provides cutting-edge treatments and clinical trials, with particular strengths in cancer care, cardiology, neurosciences, and orthopedics. The system's geriatrics program offers specialized care for older adults.

Scripps Health includes five hospitals and numerous outpatient facilities throughout San Diego County. Scripps is known for cardiovascular care, cancer treatment, and orthopedics. Scripps Mercy Hospital in Hillcrest and Scripps Memorial Hospital in La Jolla provide comprehensive services convenient to many retirement communities.

Sharp HealthCare operates four acute-care hospitals and three specialty hospitals, plus numerous outpatient facilities. Sharp is recognized for cardiac care, orthopedics, and rehabilitation services. Sharp Grossmont Hospital in La Mesa and Sharp Memorial Hospital in Kearny Mesa serve large portions of San Diego's retirement population.

Kaiser Permanente provides integrated care for members, with medical centers in Kearny Mesa, Clairemont, and San Marcos. For retirees with Kaiser Medicare Advantage plans, the integrated system offers convenience and coordinated care.

Medicare and Insurance

Most retirees 65 and older qualify for Medicare, which provides baseline health coverage. Understanding Medicare options helps retirees maximize coverage while managing costs.

Original Medicare (Parts A and B) covers hospital stays and medical services but leaves gaps in coverage, including prescription drugs. Most retirees supplement Original Medicare with Part D prescription drug coverage and either a Medigap policy or Medicare Advantage plan.

Medicare Advantage plans (Part C) are offered by private insurers and provide all Medicare benefits plus often include prescription drug coverage and additional benefits like dental, vision, and hearing. San Diego has numerous Medicare Advantage options, with varying networks, costs, and benefits.

Medigap policies supplement Original Medicare by covering copays, coinsurance, and deductibles. These standardized plans allow retirees to see any provider accepting Medicare without network restrictions.

San Diego has numerous resources to help retirees navigate Medicare choices, including the Health Insurance Counseling and Advocacy Program (HICAP), which provides free, unbiased counseling.

Financial Planning for San Diego Retirement

Successful retirement in San Diego requires careful financial planning, given the region's higher cost of living. Creating a comprehensive financial strategy ensures resources last throughout retirement while maintaining desired lifestyle.

Budgeting for San Diego Retirement

Creating a realistic retirement budget starts with understanding fixed and variable expenses. Fixed expenses include housing (mortgage/rent, property taxes, HOA fees,

insurance), healthcare (Medicare premiums, supplemental insurance, out-of-pocket costs), and insurance (auto, life, long-term care). Variable expenses include food and dining, transportation, entertainment and recreation, travel, and personal care.

A comfortable retirement in San Diego typically requires annual income of 60,000 to 100,000 for couples, depending on housing situation and lifestyle choices. This assumes paid-off housing or manageable housing costs and no extraordinary medical expenses.

Income Sources

Most retirees rely on multiple income sources to fund retirement. **Social Security** provides baseline income for most retirees, with benefits based on lifetime earnings and claiming age. Delaying benefits beyond full retirement age increases monthly payments by 8% per year until age 70, a valuable strategy for healthy retirees with other income sources.

Pensions provide guaranteed income for retirees with traditional pension plans, though these are increasingly rare outside government employment. Military retirees in San Diego benefit from military pensions, with the region's large military presence creating a significant military retiree population.

Retirement accounts including 401(k)s, IRAs, and Roth IRAs provide tax-advantaged savings that most retirees draw down during retirement. Strategic withdrawal strategies minimize taxes and ensure funds last throughout retirement.

Investment income from taxable accounts, including dividends, interest, and capital gains, supplements other income sources. Many retirees build portfolios generating passive income to supplement Social Security and pension income.

Part-time work allows some retirees to supplement income while staying engaged and active. San Diego's diverse economy offers opportunities for retirees seeking part-time employment or consulting work.

Investment Strategies

Retirement investment strategies balance growth, income, and capital preservation. Most financial advisors recommend maintaining some stock exposure even in retirement to combat inflation and ensure portfolio longevity.

A common rule of thumb suggests holding a percentage of bonds equal to your age, with the remainder in stocks. A 70-year-old might hold 70% bonds and 30% stocks, adjusting based on risk tolerance, other income sources, and time horizon.

Dividend-paying stocks and funds provide income while maintaining growth potential. Real estate investment trusts (REITs) offer exposure to real estate with liquidity and diversification. Municipal bonds, particularly California municipal bonds, provide tax-advantaged income for retirees in higher tax brackets.

Estate Planning

Comprehensive estate planning ensures assets transfer according to wishes while minimizing taxes and complications. Essential documents include wills, trusts (revocable living trusts are common in California), durable powers of attorney for finances, advance healthcare directives, and beneficiary designations on retirement accounts and life insurance.

California's estate planning laws differ from other states in some respects, making it important to work with attorneys familiar with California law. San Diego has numerous elder law attorneys specializing in estate planning, Medicaid planning, and related issues.

Staying Active and Engaged

An active, engaged retirement contributes significantly to health, happiness, and longevity. San Diego's climate, culture, and amenities support active retirement lifestyles.

Recreation and Fitness

San Diego's year-round weather enables outdoor activities throughout the year. The county maintains over 400 miles of trails for hiking and biking, from easy coastal walks to challenging mountain hikes. Popular senior-friendly trails include Torrey Pines State Reserve, Mission Trails Regional Park, and the Bayshore Bikeway.

Golf enthusiasts find over 90 golf courses throughout the county, from affordable municipal courses to exclusive private clubs. Many retirement communities include golf courses or provide access to nearby facilities.

Water activities including swimming, kayaking, and stand-up paddleboarding remain popular with active seniors. San Diego's beaches and bays provide ideal conditions for water sports, with numerous locations offering rentals and lessons.

Fitness centers and programs specifically designed for seniors operate throughout the county. The YMCA, Jewish Community Centers, and senior centers offer classes in yoga, tai chi, water aerobics, and strength training designed for older adults.

Arts and Culture

San Diego's cultural scene provides endless opportunities for engagement and learning. Balboa Park houses 17 museums covering art, science, natural history, and culture. Many offer free admission for San Diego residents on rotating schedules and discounted admission for seniors.

The Old Globe Theatre, La Jolla Playhouse, and numerous smaller theaters present year-round performances. The San Diego Symphony performs at Copley Symphony Hall downtown and presents outdoor summer concerts at The Rady Shell at Jacobs Park.

Art galleries throughout San Diego showcase local and international artists, with concentrations in La Jolla, Little Italy, and North Park. First Friday art walks in various neighborhoods provide opportunities to explore galleries and meet artists.

Lifelong Learning

Continuing education programs allow retirees to explore new interests and maintain cognitive engagement. UC San Diego Extension offers hundreds of courses in arts, business, technology, and personal enrichment, with many specifically designed for older adults.

San Diego State University's College of Extended Studies provides similar opportunities, including the Senior Citizens Audit Program allowing adults 60 and older to audit regular university courses for minimal fees.

The Osher Lifelong Learning Institute at San Diego State University offers courses, lectures, and special interest groups specifically for adults 50 and older, with no tests, grades, or prerequisites.

Volunteering and Community Engagement

Volunteering provides purpose, social connection, and opportunities to give back to the community. San Diego has countless volunteer opportunities through nonprofit organizations, hospitals, schools, museums, and environmental organizations.

The Retired and Senior Volunteer Program (RSVP) connects seniors with volunteer opportunities matching their interests and skills. Volunteer San Diego serves as a clearinghouse for volunteer opportunities throughout the county.

Many retirees find rewarding volunteer work with organizations aligned with their professional backgrounds or personal passions, from mentoring young professionals to supporting environmental conservation to helping with animal rescue.

Transportation and Mobility

Maintaining mobility and independence throughout retirement requires planning for changing transportation needs. San Diego offers various options beyond personal vehicles.

Public Transportation

The Metropolitan Transit System (MTS) operates buses and trolleys throughout San Diego County. The trolley system includes three lines connecting downtown with communities including Old Town, Mission Valley, La Mesa, El Cajon, Chula Vista, and San Ysidro. Seniors 65 and older receive reduced fares.

The North County Transit District (NCTD) operates the Coaster commuter rail and Sprinter light rail serving North County communities, plus bus routes throughout North County. Reduced fares apply for seniors.

Ride-Sharing and Transportation Services

Uber and Lyft operate throughout San Diego County, providing convenient alternatives to personal vehicles. Many seniors find ride-sharing services more economical than maintaining a second vehicle.

Senior transportation services including Aging & Independence Services provide door-to-door transportation for medical appointments and essential errands for seniors

who qualify based on age and functional limitations.

Walkable Communities

Several San Diego neighborhoods offer walkable environments where daily needs can be met on foot or via short drives. Downtown neighborhoods including Little Italy, Bankers Hill, and Hillcrest provide urban living with restaurants, shops, and services within walking distance.

Coastal communities like Coronado, La Jolla, and Carlsbad village offer walkable downtown areas with shops, restaurants, and services. These communities appeal to retirees who want to reduce driving and enjoy pedestrian-friendly environments.

Making the Move to San Diego

For retirees relocating to San Diego from other areas, careful planning ensures a smooth transition.

Timing Your Move

Many retirees choose to move before fully retiring, allowing time to establish roots, make friends, and explore the area while still working. Others prefer to retire first, then relocate after settling into retirement routines.

Visiting San Diego during different seasons helps understand the area's character and identify preferred neighborhoods. Extended stays of several weeks or months provide better insights than brief vacations.

Finding Housing

Working with real estate agents specializing in senior relocation and retirement communities ensures access to appropriate properties and expertise in navigating San Diego's competitive real estate market.

Renting initially while exploring neighborhoods and communities allows time to make informed purchase decisions. Many retirees rent for six months to a year before purchasing, using the time to thoroughly evaluate options.

Establishing Connections

Building social connections ranks among the most important factors in successful relocation. Joining clubs, organizations, and groups aligned with interests provides opportunities to meet people and develop friendships.

Religious congregations, if applicable, offer built-in communities and support networks. San Diego has diverse religious communities representing all major faiths.

Volunteer work provides purpose and social connection while contributing to the community. Many retirees find their closest friendships through volunteer activities.

Resources and Support Services

San Diego offers comprehensive resources supporting successful aging and retirement.

Aging & Independence Services

Aging & Independence Services serves as San Diego County's Area Agency on Aging, providing information, referrals, and services for older adults and caregivers. Services include care coordination, nutrition programs, caregiver support, health insurance counseling, and elder abuse prevention.

Senior Centers

San Diego County has dozens of senior centers offering programs, activities, meals, and social opportunities. These centers provide valuable resources for staying active, engaged, and connected.

Legal and Financial Services

Numerous attorneys and financial advisors specialize in serving retirees, offering expertise in estate planning, elder law, retirement planning, and related areas. The San Diego County Bar Association provides referrals to qualified attorneys.

Conclusion

San Diego offers exceptional opportunities for retirement, combining ideal climate, outstanding healthcare, diverse communities, and endless recreational and cultural opportunities. While the cost of living runs higher than many areas, careful planning and informed decision-making allow retirees to enjoy comfortable, fulfilling retirements in America's Finest City.

This guide provides a foundation for planning your San Diego retirement. Every retirement is unique, and your specific situation, preferences, and priorities will guide your decisions. Take time to explore options, ask questions, and seek professional guidance when needed.

Welcome to San Diego retirement. Your best years are ahead.

For personalized guidance and assistance with your San Diego retirement planning:

San Diego Retirement Resource

Phone: (858) 480-9727

Email: dane4ib@gmail.com

Website: www.sandiegoretirement.com

This guide is for informational purposes only and does not constitute financial, legal, or medical advice. Consult qualified professionals for guidance specific to your situation.

Published: January 2026

© 2026 San Diego Retirement Resource. All rights reserved.