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North Carolina Cities Offering Affordable, Low-Stress Retirement Options

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Retirees seeking a simpler, more affordable lifestyle are finding North Carolina an increasingly attractive choice. A growing number of cities across the state are drawing attention for offering quality healthcare, walkable communities, and housing costs well below the national average. Eight cities, in particular, are standing out as budget-friendly retirement hubs, each offering its own version of stress-free living without the big-city price tag.

Concord residents benefit from a balanced lifestyle that combines small-town charm with modern conveniences. Housing costs are about 15 percent lower than the U.S. average, and retirees can access healthcare through Atrium Health Cabarrus. The city's historic downtown and proximity to Charlotte give it added appeal, especially for those looking for occasional access to urban amenities.

Just west of Charlotte, Gastonia is quickly gaining popularity for its affordability and community-driven atmosphere. Housing expenses run about 10 percent below national levels, and its downtown, complete with wide streets and the historic Webb Theater, offers a traditional setting with updated comforts. CaroMont Regional Medical Center supports local health needs, while outdoor areas like Rankin Lake Park add recreational value.

Further north, Kannapolis is undergoing a revitalization effort that's turning heads. Once known as a mill town, it now features a redeveloped downtown area and home prices roughly 20 percent below national figures. The North Carolina Research Campus and local green spaces like Village Park enhance its appeal to retirees focused on healthcare and walkability.

Hickory continues to attract retirees looking for a more cultured environment on a modest budget. Known for its deep roots in furniture manufacturing, the city also houses Frye Regional Medical Center and Catawba Valley Medical Center. Residents enjoy low housing costs, estimated at 25 percent below the national average, and access to the SALT Block, a local complex offering science, arts, and educational programming.

Salisbury, home to several well-preserved 19th-century buildings, offers housing costs roughly 30 percent below the national average. The city also provides accessible healthcare through Novant Health Rowan Medical Center and a rich local arts scene, including the Salisbury Symphony and Piedmont Players Theatre. Its central location gives residents convenient access to Charlotte, Greensboro, and Winston-Salem.

Burlington offers similar value with a downtown revitalization effort and affordable real estate, averaging about 20 percent below national rates. Alamance Regional Medical Center covers local medical needs, while the city's restored train depot and arts council provide ongoing community engagement opportunities. Its location between major cities like Durham and Greensboro is another plus.

Goldsboro, situated in eastern North Carolina, is perhaps the most budget-friendly on the list, with housing costs about 35 percent below the national average. Wayne UNC Health Care is the area's primary medical provider, and the city benefits from a strong military presence due to nearby Seymour Johnson Air Force Base. Goldsboro's vibrant downtown includes cultural venues like the Paramount Theatre and regular public events such as food festivals and concerts.

Lastly, Rocky Mount offers housing costs around 40 percent under the national average, making it one of the state's most affordable retirement destinations. With support from Nash UNC Health Care and attractions like the Rocky Mount Event Center and restored Rocky Mount Mills, the city provides new residents with both economic and recreational benefits. Outdoor features such as the Tar River Trail and regular community festivals add to its livability.

With inflation and housing prices remaining top concerns for those approaching retirement, North Carolina's smaller cities offer a reliable alternative. Each of these eight communities pairs financial accessibility with community stability and quality amenities, making them increasingly attractive to retirees looking to make the most of their savings without giving up comfort or connection.