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San Francisco Tops List of U.S. Cities Where Retirees Struggle to Get By

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In several major U.S. cities, especially in California, Social Security falls far short of meeting retirees' basic living expenses, according to new data from LendingTree.

The analysis found that across the 100 largest metropolitan areas, Social Security covers only 30.11% of annual living costs on average. In cities like San Francisco, Los Angeles, and San Jose, the gap is even wider, forcing retirees to find substantial supplemental income through savings, investments, or part-time work.

Retirees in San Francisco face the steepest shortfall. With average annual living expenses estimated at $85,364, and Social Security income around $20,726, benefits cover just 24.28% of the total. That leaves a gap of more than $64,000 each year.

In Los Angeles, benefits cover only 24.85% of retirees' annual costs. The high price of housing, healthcare, and everyday expenses means retirees must generate the majority of their income elsewhere.

San Jose also proves difficult for retirees. With costs far outpacing benefits, Social Security covers just 25.42%, requiring an additional $60,811 in yearly income.

Though less well-known than California's larger cities, Oxnard offers little relief. Social Security covers 25.28% of retirement costs, leaving a typical gap of $61,244.

The only non-California city in the bottom five, Washington, D.C., sees Social Security cover just 24.91% of living costs. Retirees there face an estimated $78,431 in uncovered expenses each year.

LendingTree's study used 2025 Social Security Administration (SSA) data, which shows average annual benefits of roughly $21,500. Combined with regional cost-of-living figures and tax estimates, the findings highlight the effect of rising housing costs, healthcare expenses, and local taxation on retirement viability.

In contrast, more affordable cities such as McAllen, Texas (Social Security covers 34.61%) and Buffalo, New York (33.12%) offer retirees better financial stability.

Experts recommend that retirees weigh a move factor in local prices, access to healthcare, and proximity to family. Even those with healthy 401(k) balances may find their savings eroded more quickly in high-cost metro areas.