



# Britain's Retirement Happiness Hotspots: Amersham and Chesham crowned best place to retire

- L&G reveals the best areas for retirement wellbeing in Britain; with leafy Amersham and Chesham taking the top spot.
- The ranking scored 632 areas across a range of factors that make up a happier later life including access to healthcare, opportunities to build social connections, access to nature, local amenities and financial security.
- Mid Dunbartonshire (East Dunbartonshire) and Monmouthshire (Gwent) take the top spots as the best places to retire in Scotland and Wales respectively.

New analysis<sup>1</sup> from L&G's Retail business has revealed Britain's top spots for retirement wellbeing - and rather than a coastal haven, the commuter belt constituency of Amersham and Chesham has ranked highest out of 632 areas across the nation.

The comprehensive study ranked every British constituency against six core pillars which measure good quality of later life: housing, health, community, finances, nature, and access to amenities. As a fulfilling and rewarding retirement is not defined by one factor alone, these pillars were rated and combined for a more holistic and complete picture of later life wellbeing. Each area was scored out of 100 to identify where retirees are most likely to thrive.

Buckinghamshire, Surrey, and West Sussex topped the retirement rankings, with constituencies such as Beaconsfield, Dorking and Horley, Godalming and Ash, and Mid Sussex placing high.

**Lorna Shah, Managing Director, Retail Retirement, L&G:** "This research gives us a more complete picture of what shapes a happy later life. It's not just about one factor - it's the combination of health, social connections, environment, and financial security that all play a part in retirement wellbeing.

"Financial security in particular, is an enabler for many of the other measures, giving people the freedom to choose where and how they want to live in later life. Our research has shown that having enough set aside can greatly improve retirement wellbeing and a guaranteed income, through products such as an annuity, can lessen anxiety and create a greater sense of certainty. It's the difference between simply getting by and really enjoying this next stage of life."

Mid Dunbartonshire (East Dunbartonshire) and Monmouthshire (Gwent) took the top spots as the best places to retire in Scotland and Wales respectively.

While much of London performed poorly in terms of financial security in later life, the capital scored well for access to amenities nudging some constituencies up the league table. Ruislip, Northwood and Pinner made the top 20 coming in at 14<sup>th</sup> overall.

---

<sup>1</sup>Analyses were conducted by Opinium Research.

The pillars explained					
Housing	Health	Social & Community	Financial	Nature	Amenities
Includes: access to residential care homes, % of all housing in the area that is senior housing, and availability of senior housing.	Includes: the % of over 65s in good and bad health, access to GPs and dentists, and NHS waiting times	Includes: the proportion of residents aged 65 and over, life satisfaction levels, reported levels of happiness, and distance to the nearest station.	Includes: average pension income, housing affordability, cost of living and lack of deprivation.	Includes: air quality, number of reported 'summer days', % of addresses with private outdoor space, and average size of private outdoor space.	Includes: access to chemists, supermarkets, post offices, banks, libraries, theatres, museums, historical sites, and gardens.

### The top scorer: Chesham and Amersham

Set in Buckinghamshire's leafy Chiltern Hills, the market towns of Chesham and Amersham took the no. 1 spot, scoring 74 out of 100 overall, making it the best place to retire. It performs exceptionally well on health, with a score of 93, reflecting a strong proportion of over 65s in good physical and mental health, as well as good access to GPs. It also scores highly on financial security (78), and across the other remaining pillars: nature (72), social and community (69), housing (66), and local amenities (64), making it a well-rounded environment for later life.

### Money has strong implications for later life wellbeing

The financial pillar, which covers pension income, cost of living, housing affordability and deprivation levels have a significant effect on later life wellbeing. Sheffield Hallam (South Yorkshire), West Aberdeenshire and Kincardine (Aberdeenshire), and Tatton (Cheshire), were all top performers in this area.

A previous study from L&G and the world-leading Happiness Research Institute<sup>2</sup>, an independent Danish think tank focusing on wellbeing, happiness and quality of life, found that the happiest retirees have an average monthly income of £1,700, but only 38% of retirees receive this or more, while many live on much less.

The stability of that income was also a factor. Retirees with a guaranteed income report higher levels of satisfaction and face fewer affordability challenges. Annuity-holders, for instance, are more likely to report lower levels of stress (51%) and the highest level of financial confidence (24% versus 21%) compared to those without one.

### Later life happiness is also impacted by good health outcomes and strong social connections

Other elements also had an impact on the final rankings. England's South West performed well in relation to housing which considered factors such as access to residential care homes and the availability of suitable senior housing in the region. Bristol Central (Bristol), Gloucester (Gloucestershire), and Bournemouth East (Dorset) all came out top for suitable housing for those in retirement.

Health is also considered a key factor to measure retirement wellbeing as poor health outcomes can derail later life happiness. Chesham and Amersham (Buckinghamshire), Winchester (Hampshire), and Beaconsfield

(Buckinghamshire) were the top performers in this area, illustrating strong health outcomes for those in the area. The health pillar explored considerations such as the percentage of over 65s in good and bad health, access to GPs and dentists, and NHS waiting times.

Moreover, a sense of community is particularly important for later life wellbeing, with isolated adults much more likely to be less happy in retirement. Lancashire's Fylde was the top performer in terms of social and community connection, followed by Lowestoft in Suffolk and Dorking and Horley in Surrey. This pillar considered the number of adults in the area aged 65 and over, life satisfaction levels, reported levels of happiness, and distance to the nearest station.

England's East excelled when ranked according to the nature pillar with Castle Point (Essex), South Holland and The Deepings (Lincolnshire), and South Cambridgeshire (Cambridgeshire), making the top three. This pillar, which can impact wellbeing, accounted for air quality, reported summer days, percentage of addresses with private outdoor space, and the average size of private outdoor space.

London constituencies reserved the top spots when assessed against the amenities pillar with Cities of London and Westminster, Holborn and St Pancras, and Islington South and Finsbury, all making the top three. Wales and Scotland also made the top five with Dwyfor Meirionnydd (Wales, Gwynedd) and Glasgow East taking fourth and fifth spots respectively. This pillar considered access to chemists, supermarkets, post offices, banks, libraries, and theatres, among other amenities.

You can find the complete data set for each pillar, and our interactive heatmap, [here](#)

## Overall best areas to retire in Britain

Best rank	Constituency	County	Index Score	Housing	Health	Social & Community	Financial	Nature	Amenities
1	Chesham and Amersham	Buckinghamshire	74	66	93	69	78	72	64
2	Beaconsfield	Buckinghamshire	72	73	91	69	79	62	61
3	Dorking and Horley	Surrey	71	70	85	82	72	66	44
4	Godalming and Ash	Surrey	71	63	86	71	77	69	54
5	Mid Sussex	West Sussex	70	69	81	80	77	59	53
6	Woking	Surrey	70	69	84	74	80	72	30
7	Farnham and Bordon	Surrey	70	66	85	71	69	69	55
8	Esher and Walton	Surrey	69	67	91	54	76	77	45
9	Suffolk Coastal	Suffolk	69	52	59	78	76	69	74
10	East Grinstead and Uckfield	Sussex	68	66	82	79	76	59	42
11	Henley and Thame	Oxfordshire	68	52	85	61	79	69	60
12	Sevenoaks	Kent	68	55	78	77	72	72	44
13	New Forest West	Hampshire	68	58	82	69	65	62	71
14	Ruislip, Northwood and Pinner	Outer London	68	50	85	77	77	59	51
15	Tatton	Cheshire	67	53	67	73	91	55	64
16	West Dorset	Dorset	67	75	67	69	70	56	71
17	Surrey Heath	Surrey	67	65	78	76	68	77	28
18	Maidenhead	Berkshire	67	71	88	59	73	68	43
19	Windsor	Berkshire	67	69	88	59	70	68	48

20	Guildford	Surrey	67	67	88	53	76	66	54
----	-----------	--------	----	----	----	----	----	----	----

## Overall best areas to retire in Scotland

Best rank	Constituency	County	Index Score	Housing	Health	Social & Community	Financial	Nature	Amenities
1	Mid Dunbartonshire	East Dunbartonshire	55	10	46	79	87	41	54
2	Stirling and Strathallan	Stirling	52	7	42	54	86	40	78
3	East Renfrewshire	East Renfrewshire	51	23	50	82	79	35	23
4	West Aberdeenshire and Kincardine	Aberdeenshire	51	7	44	59	91	44	51
5	Na h-Eileanan an Iar	Na h-Eileanan Siar	50	27	20	72	65	46	62
6	Argyll, Bute and South Lochaber	Argyll and Bute	50	24	38	69	68	30	69
7	Perth and Kinross-shire	Perth and Kinross	48	19	40	49	84	35	61
8	Caithness, Sutherland and Easter Ross	Highland	48	7	40	71	52	37	78
9	Berwickshire, Roxburgh and Selkirk	Scottish Borders	48	12	48	53	67	35	75
10	Dumfries and Galloway	Dumfries and Galloway	48	13	33	66	52	43	78
11	Inverness, Skye and West Ross-shire	Highland	48	8	40	64	58	37	78
12	Edinburgh North and Leith	City of Edinburgh	47	31	48	41	76	22	76
13	Edinburgh West	City of Edinburgh	47	13	56	57	88	22	43
14	Gordon and Buchan	Aberdeenshire	47	9	42	58	73	44	47
15	Dumfriesshire, Clydesdale and Tweeddale	Dumfries and Galloway	47	10	28	66	57	43	72
16	Angus and Perthshire Glens	Angus	46	19	37	52	72	30	70
17	Arbroath and Broughty Ferry	Angus	45	13	36	59	66	30	62
18	Ayr, Carrick and Cumnock	South Ayrshire	45	10	23	64	65	32	71
19	North East Fife	Fife	45	24	37	32	83	33	63
20	Aberdeenshire North and Moray East	Aberdeenshire	44	19	25	61	48	44	64

## Overall best areas to retire in Wales

Best rank	Constituency	County	Index Score	Housing	Health	Social & Community	Financial	Nature	Amenities
1	Monmouthshire	Gwent	53	7	46	67	69	50	72
2	Dwyfor Meirionnydd	Gwynedd	49	10	37	62	63	35	90
3	Vale of Glamorgan	South Glamorgan	48	24	39	58	71	46	43

4	Ynys Mon	Gwynedd	48	21	34	55	62	48	63
5	Mid and South Pembrokeshire	Dyfed	47	10	29	62	59	44	75
6	Bangor Aberconwy	Clwyd	47	20	41	43	63	43	72
7	Caerfyrddin	Dyfed	47	14	24	52	63	50	72
8	Gower	West Glamorgan	46	17	38	52	84	35	46
9	Bridgend	Mid Glamorgan	44	16	18	67	66	42	47
10	Brecon, Radnor and Cwm Tawe	Powys	44	4	23	52	66	43	76
11	Cardiff North	South Glamorgan	44	23	49	36	84	29	46
12	Clwyd North	Clwyd	43	16	27	54	64	47	41
13	Ceredigion Preseli	Dyfed	43	7	29	41	67	41	69
14	Clwyd East	Clwyd	42	6	28	44	69	49	50
15	Llanelli	Dyfed	41	20	10	53	48	50	62
16	Newport West and Islwyn	Gwent	41	24	14	49	62	44	50
17	Pontypridd	Mid Glamorgan	41	21	18	42	62	40	63
18	Wrexham	Clwyd	41	14	25	51	57	44	44
19	Cardiff South and Penarth	South Glamorgan	41	25	32	29	76	29	57
20	Neath and Swansea East	West Glamorgan	39	22	13	40	64	46	46

**-ENDS-**



## Notes to editors

### Methodology

The L&G Britain's Happiness Hotspots Index is built around six core pillars: housing, health, social and community, financial, nature, and local amenities.

These pillars are made up of 27 individual indicators, combined to provide a comprehensive measure of how well each area supports quality of life in later years. A high score indicates a strong environment for ageing well—one that supports physical, emotional, and social wellbeing—while a low score signals areas that may need attention or investment.

For the purposes of this analysis, the index is based on the 632 parliamentary constituencies in Great Britain. Constituencies were selected as the unit of geography because they are politically relevant, statistically robust, and socially recognisable. With populations typically between 80,000 and 90,000, they offer a balance between data availability and local identity, making them ideal for identifying place-based strengths and challenges related to ageing.

In some cases, certain indicators reflect very similar aspects of life. To avoid double counting and to keep the index balanced, these are grouped into sub-pillars before being rolled up into the main pillars.

### Weighting

The components of the index are weighted to reflect their relevance to older people's preferences. Specifically, each indicator is weighted based on how strongly it correlates with the internal migration of people aged 65 and over. Or in other words, the likelihood of older adults moving to an area, according to migration statistics.

Indicators that show a strong positive correlation with older people choosing to move to an area are weighted more heavily, while those with weaker correlations are down weighted to reflect their lesser influence. This approach also applies at the pillar level.

<sup>2</sup> Analyses were conducted by the Happiness Research Institute on a population-weighted sample of 3,000 UK retirees that responded to a cross-sectional online survey conducted by Opinium in April 2024. The happiest retirees were defined as those with a life satisfaction score greater than the sample median.

### About L&G

Established in 1836, L&G is one of the UK's leading financial services groups and a major global investor, with £1.1 trillion in total assets under management (as at FY24) of which c. 44% (c. £0.5 trillion) is international.

We have a highly synergistic business model, which continues to drive strong returns. We are a leading player in Institutional Retirement, in Retail Savings and Protection, and in Asset Management through both public and private markets. Across the Group, we are committed to responsible investing and dedicated to serving the long-term savings and investment needs of customers and society.

### About our Retail business

L&G's Retail business is a leading provider of retirement and protection solutions. We aim to support our c.12.8 million policyholders and workplace members throughout their financial lifetimes.



We focus on helping the customers of today and tomorrow achieve better long-term outcomes. We use the latest technology to connect with them quickly, efficiently and wherever possible in highly personalised ways.

In 2024, our workplace pension platform served 5.5 million members, with net flows of £6 billion. We achieved record total individual annuity sales of £2,118 million and £270 million of lifetime mortgage advances (including retirement interest only mortgages). Our UK protection businesses gave peace of mind to about 6.6 million people, with our retail gross premium income rising to £1,525 million and our group equivalent going up to £528 million.

## Further information

**Name:** Claire Byrd

**Role:** Senior PR Manager Campaigns & Retail PR

**Business:** L&G's Retail business

**Email:** Claire.Byrd@landg.com