



THE RETIREMENT HOT SPOTS

THE MOST POPULAR PLACES TO RETIRE AND WHY

by Tracey P. Wood

Unlike civilian retirees, military retirees have entitlements that are dependent upon the locations at which they retire. Most choose to retire near a military installation that is equipped to serve and in areas where they can find second careers. An area where there is an installation with a well-stocked commissary and exchange, and accessible medical and pharmaceutical facilities is near the top of most retirees' check lists when determining where to make a move after military service. Most retirees also want activities and a manageable cost of living.

In a SERGEANTS survey to determine where the heaviest migration of airmen retire, the list of 50 states was narrowed to 10 (see accompanying list).

But, knowing where retirees go is not enough -- the following about the top five reveals some of the reasons.

TEXAS

MILITARY INSTALLATIONS: 11 Air Force, 5 Army, 4 Navy.

AIR FORCE BASES WITH THE MOST TO OFFER:

Lackland AFB is located eight miles southwest of San Antonio. For shopping, Lackland AFB offers a very large commissary, a large exchange, four mini-malls and a shoppette. For medical care, Wilford Hall has more than

1,000 beds and 135 medical specialties. Plus, there are two primary care clinics serving military needs in this area. Lackland AFB's MWR division is the second largest in the Air Force.

Sheppard AFB is another base that has a great deal to offer. It is located in the upper north portion of Texas and has a large exchange and commissary, plus a shoppette. There is also an Air Force Regional Hospital with more than 100 beds. The base also features a 356-acre recreation site with cabins, golf, bowling, pools, tennis, and auto and crafts shops.

TOP RETIREMENT LOCATION WITHIN THE STATE:

San Antonio is an inexpensive, mild-winter place to retire. Health care and public transportation is outstanding, but the summers are hot.

RESIDENT REPORT:

CMSgt. (Ret.) Billy Robinson said, "We purchased our home before retirement, and Texas has good climate, fishing, hunting and good access to other parts of the country. The cost of living is low and a major consideration is location near medical treatment, and exchanges and commissaries.

ACTIVITIES:

San Antonio offers the Texas Golf Open, the NBA's San Antonio Spurs, tennis, golf, swimming, sailing, wind surfing and fishing.

HEALTH CARE:

There are 33 hospitals in the area, including two DOD hospitals, one VA hospital and two Texas state hospitals.

COST OF LIVING:

The median price for a single family home is \$65,000. The average cost of a two-bedroom condo is \$50,000, and the monthly rent for a two-bedroom apartment is \$450. Compared to the national average:

Overall: 5% below
Housing: 15% below
Utilities: 20% below

For more information about San Antonio, contact the Greater San Antonio Chamber of Commerce, P.O. Box 1628, San Antonio, TX 78296; phone 512-229-2100.

CALIFORNIA

MILITARY INSTALLATIONS: 12 Air Force, 7 Army, 14 Navy, 6 Marine.

AIR FORCE BASES WITH THE MOST TO OFFER:

Travis AFB is located 50 miles northeast of San Francisco. The base has one of the largest commissaries and exchange malls. It also has a well-stocked shoppette. Health care consists of a 300-bed medical center housing major health clinics. Golf, bowling, a pool and a riding club are available base activities.

March AFB is also popular, located

50 miles east of Los Angeles. California is heavily mapped with military installations, and Air Force retirees live throughout the region.

TOP RETIREMENT LOCATION WITHIN THE STATE:

San Diego has an ideal climate for its unlimited number of outdoor activities. But, the retiree who selects this spot has to have deep pockets to afford its high cost of living.

RESIDENT REPORT:

CMSgt. (Ret.) Aniceto Roche had a plain and simple reason for selecting California as his place of retirement, "I returned home to friends and family. Plus, I wanted to be near an installation where I could use my base privileges."

Lt. Col. (Ret.) Gerard Cautero had nothing but praise for his selection, "California is the most wonderful place I have ever lived. The military sent me here my first time to attend the University of Southern California." Cautero's wife also loves California and has secured rewarding employment in the area.

ACTIVITIES:

Social services and events abound in California, and outdoor and cultural activities are endless. They include activities such as golf, tennis, water-skiing, diving, swimming and boating. One can even be a spectator of bull-fighting and horse racing across the Mexican border.

HEALTH CARE:

Number one in the country for emergency/trauma systems, San Diego has an average emergency response time of four minutes. It also has three major hospital centers.

COST OF LIVING:

The median price for a single family house is \$186,600. The average cost of a two-bedroom condo is \$117,000, and the average rent for a two-bedroom apartment is \$950 a month. On the national average according to the American Chamber of Commerce Researchers Association, San Diego is far above the national average in cost, but many parts of California are cheaper. Compared to the national average:

Overall: 31% above
Housing: 111% above
Utilities: 30% below
Health Care: 35% above
Transportation: 28% above

THE TOP 10

The following are the top 10 most popular places for military retirees to live.

1. Texas
2. California
3. Florida
4. Virginia
5. Arizona
6. Colorado
7. Washington
8. Georgia
9. Ohio
10. North Carolina

STATE INCOME TAXES

States with no income taxes:

- | | |
|-------------------|---------------|
| 1. Alaska | 6. Tennessee* |
| 2. Florida** | 7. Texas |
| 3. Nevada | 8. Washington |
| 4. New Hampshire* | 9. Wyoming |
| 5. South Dakota | |

* Imposes tax on certain capital gains, dividend and interest income.

** Imposes intangible property tax.

States that exempt all military disability retired pay:

- | | |
|---------------|----------------|
| Arkansas | Mississippi |
| Arizona | Missouri |
| California | Nebraska |
| Colorado | New Jersey |
| Delaware | New Mexico |
| D.C. | North Carolina |
| Georgia | North Dakota |
| Idaho | Ohio |
| Indiana | Oklahoma |
| Iowa | Oregon |
| Kansas | Puerto Rico |
| Kentucky | Rhode Island |
| Maine | Vermont |
| Maryland | Virginia |
| Massachusetts | West Virginia |
| Minnesota | Wisconsin |

For more information, contact the San Diego Area Chamber of Commerce, 110 West C Street, Suite 1600, San Diego, CA 92101; phone 619-232-0124.

FLORIDA

MILITARY INSTALLATIONS: 6 Air Force, 7 Army.

AIR FORCE BASES WITH THE MOST TO OFFER:

MacDill AFB is located one mile south of Tampa and features a huge commissary and a mini-commissary. It also has a large mall exchange, a 24-hour shoppette and a 70-bed hospital with most major medical specialties. MacDill AFB also features golfing, a marina/boat rental, stables, camping area and a beach.

Eglin AFB is located west of Tallahassee, six miles from the shorelines. It has a large commissary, a large exchange and a 125-bed hospital. On-base activities include: golfing, an aero club, a skeet range and pools.

TOP RETIREMENT LOCATION WITHIN THE STATE:

The St. Petersburg area has the largest population of military retirees because the cost of living is reasonable and there is sunshine year-round.

RESIDENT REPORT:

Among those interviewed, Florida, and especially the St. Petersburg area, is a great place to retire because of the climate. But, the drawbacks include little employment and heavy seasonal traffic. Another major concern for retirees in Florida locations other than the St. Petersburg area is the long distance to military medical treatment facilities.

ACTIVITIES:

The entire state abounds with great activities such as fishing, boating, Disney World, beaches and golfing. The St. Petersburg area is especially known for its social activities, parks, Broadway shows, operas and dance companies.

HEALTH CARE:

Pinellas County (St. Petersburg area) has 22 hospitals and an emergency response time that averages 4.5 minutes.

COST OF LIVING:

The median price for a single-family home is \$69,000. The average price for a two-bedroom condo is \$65,000, and the average monthly rent for a two-bedroom apartment is \$850. Compared to the national average:

- Overall: 3% below
- Housing: 10% below
- Health Care: 15% below

For more information, contact the St. Petersburg Chamber of Commerce, P.O. Box 1371, St. Petersburg, FL 33731; phone 813-821-4069.

VIRGINIA

MILITARY INSTALLATIONS: 3 Air Force, 4 Army, 6 Navy, 3 Marine.

AIR FORCE BASE WITH THE MOST TO OFFER:

The top Air Force base is actually in Maryland -- Andrews AFB -- just minutes from Northern Virginia and 10 miles southeast of our nation's capitol.

The commissary is very large and well-stocked, and there is also a large exchange and two base shoppettes. Full-service care is available at Mal-

colm Grow USAF Medical Center, which has 235 beds. Also in the immediate area is Walter Reed Medical Center with 700 beds and Bethesda Naval Medical Center with 400 beds. Washington, D.C., also has a major VA hospital and another is in Baltimore, Md.

TOP RETIREMENT LOCATION WITHIN THE STATE:

The Greater Washington, D.C., Metropolitan Area provides the benefits of three locations in one. Fairfax County, Va., is the most-selected portion in this region to live.

RESIDENT REPORT:

Lt. Col. (Ret.) Stuart Pettingill says, "Virginia is well-run and is a safe place to live. It is politically well-structured, has great services and is located near the great scenery of the Blue Ridge Mountains, our nation's capitol and the Chesapeake Bay."

ACTIVITIES:

Activities are endless. The nation's capitol offers free museums (the Smithsonian), national memorials and historical sites. Virginia and Maryland offer hunting, fishing, hiking, boating and endless history from the Blue

Ridge to the Chesapeake.

This is an area of four seasons, where the pleasures of both city and country life are just minutes away from each other. Housing prices are steep in Northern Virginia, but expenses are manageable.

HEALTH CARE:

Other than military, there are seven general hospitals, three university hospitals and numerous special medical care facilities.

COST OF LIVING:

The average price for a single family home in Northern Virginia is \$270,000. The average price for a two-bedroom condo is \$80,000, and the average monthly rent for a two-bedroom apartment is \$750. Remember, these prices reflect Northern Virginia. Prices do lower somewhat the farther south in the state you go. Compared to the national average, the cost of living in the Greater Washington, D.C., area is:

- Overall: 34% above
- Utilities: 15% above
- Housing: 64% above

For more information about Fair-

EMPLOYMENT PROSPECTS OF THE TOP FIVE

1. TEXAS: The state projects an increase of 18.5 percent in jobs by the year 2000. Administrative and managerial are projected with 21.4 percent growth; professional, paraprofessional and technical are at 27.7 percent; marketing and sales are at 16 percent; administrative support and clerical are at 15.3 percent; service occupations are at 24.7 percent; agriculture, forestry and fishing are at 2.9 percent; skilled craft and repairers are at 16.4 percent; and operators, fabricators and laborers are at 9.4 percent. For figures for individual occupations, call the Texas Employment Commission at 214-631-6050.

2. CALIFORNIA: The state projects an increase of 32.1 percent in jobs by the year 2000. Executive, administrative and managerial are projected with 38.6 percent growth; professional, paraprofessional and technical are at 39.1 percent; sales and related occupations are at 39.5 percent; administrative support and clerical are at 22.4 percent; service occupations are at 39.9 percent; agriculture, forestry and fishing are at 38.8 percent; and production, construction, operators and material handling are at 38.8 percent. For figures for individual occupations, call the California Employment Commission at 415-542-3871.

3. FLORIDA: The state projects an increase of 33.23 percent in jobs by the year 2005. Executive, administrative and managerial are projected with 35.88 percent growth; professional, paraprofessional and technical are at 40.57 percent; marketing and sales occupations are at 32.45 percent; administrative support and clerical are at 28.85 percent; data processing and office machine occupations are at 29.15 percent; material recording, scheduling and distribution occupations are at 23.97 percent; service occupations are at 42.71 percent; agriculture, forestry and fishing are at 20.84 percent; and production, construction, operators and maintenance occupations are at 24.45 percent. For figures for occupations, call the Florida Department of Labor at 904-488-1048.

4. VIRGINIA: The state projects an increase of 22.29 percent in jobs by the year 2000. Executive, administrative and managerial are projected with 26.96 percent growth; professional, paraprofessional and technical are at 28.91 percent; marketing and sales are at 27.05 percent; administrative support and clerical are at 18.82 percent; service occupations are at 31.42 percent; agriculture, forestry and fishing are at 22.18 percent; precision production, craft and repair are at 13.81 percent; operators and fabricators are at 12.19 percent; and helpers and laborers are at 6.89 percent. For figures for individual occupations, call the Virginia Employment Commission at 804-786-5881.

5. ARIZONA: The state projects an increase of 17.47 percent in jobs by the year 1996. Administrative and managerial are projected with 18.43 percent growth; professional, paraprofessional and technical are at 20.58 percent; sales and related occupations are at 17.32 percent; administrative support and clerical are at 16.09 percent; service occupations are at 19.58 percent; agriculture, forestry and fishing are at 18.84 percent; and production, construction, operators and material handling are at 13.82 percent. For figures for individual occupations, call the Arizona Department of Labor at 602-542-3871.

fax County, Va., contact the Fairfax County Chamber of Commerce, 8391 Old Courthouse Rd., Vienna, VA; phone 703-749-0400.

ARIZONA

MILITARY INSTALLATIONS: 3 Air Force, 2 Army, 1 Marine.

AIR FORCE BASE WITH MOST TO OFFER:

Luke AFB is located 20 miles northwest of Phoenix. The base has a very large commissary and a mid-sized exchange and shoppette. There is also a 50-bed hospital and a dental clinic on base.

TOP RETIREMENT LOCATION WITHIN THE STATE:

Scottsdale, which is located 20 miles north of Phoenix and is heavily populated by retirees. The area also offers outstanding services and activities.

RESIDENT REPORT:

The two most popular retiree comments are, "The climate is great -- heat without humidity," and "The local government caters to the needs of retirees."

ACTIVITIES:

The area has an activities center, softball leagues, Senior Olympics, boxing, and tennis -- all sponsored by the city. Some of the outdoor activities include golf, horseback riding, hiking and fishing. Culturally, there are more than 120 galleries, a symphony orchestra, theater productions and jazz festivals.

HEALTH CARE:

Besides the 50-bed hospital at Luke AFB, there's Scottsdale Memorial Hospital's Mayo Clinic and Hospital, which has two locations. There is also an emergency medical service that has an average response time of less than five minutes.

COST OF LIVING:

The median price for a single family house is \$112,500. The average cost of a two-bedroom condo is \$55,000, and the average rent for a two-bedroom apartment is \$600. Compared to the national

average:

Overall: 3% below

Utilities: 4% below

Housing: 5% below

Health Care: 12% above

Property Tax: Low

For more information, contact the Scottsdale Chamber of Commerce at 7333 Scottsdale Mall, Scottsdale, AZ 85251; phone 602-945-8981.