Austin ranks third among best cities for military retirees

Waco is No. 1, and College Station ranks fourth.

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AMERICAN-STATESMAN STAFF
Monday, Dec. 6, 2010

Austin's not your traditional military town, but its healthy economy, proximity to Army posts and cool factor have earned the city a third-place ranking on a national survey of best places for military retirement.

The first-of-its-kind survey, released today by USAA and Military.com, has a strong Texas flavor. Waco, with its affordable housing and manufacturing industry, topped the list; College Station came in fourth; and San Angelo placed sixth. Rounding out the top five were Oklahoma City at No. 2 and Harrisburg, Pa., in the fifth spot. The Texas cities earned extra points because federal pensions are not taxed in the state, rankers said.

"Austin embodies many of the characteristics that military retirees look for and care about," said Lt. Col. June Walbert, an Army reservist and certified financial planner with USAA, a financial services company that serves military and ex-military personnel and their families.

Many of those characteristics are the same things that have landed Austin on numerous top 10 quality-of-living lists in recent years, but the survey also singled out Austin because it sits between two large military centers: Fort Hood to the north and the Army and Air Force installations of San Antonio (which did not make the top 10).

And though Austin is about 60 miles from the Veterans Affairs Hospital in Temple, the VA is building a $224 million clinic in Austin that will be the largest of its kind in the nation.

Military retirees get access to military health care and free military transportation and can shop at commissaries on military installations, where prices can be 25 percent less than at civilian outlets, Walbert said.

"You want to keep (a military installation) within striking distance for metaphysical and practical reasons," said Ward Carroll, the editor of Military.com.

Retirees, who often leave the service after 20 or 30 years, are in a different situation than their civilian counterparts. Most retire in their 40s and are starting new careers, often while caring for young children, Walbert said.

And though the U.S. military gives its retirees one final relocation allowance, experts say retirees need to make an informed decision about their destination.

"They need to approach retirement with the same military precision as they approached military operations," Walbert said.

Walbert and Carroll said that there are about 2 million current military retirees but that the number is likely to climb because of today's surge in service members.

And Carroll said military retirees make a positive impact wherever they settle.

"Service members make great neighbors and community leaders," he said.

Top 10 cities for military retirees

1. Waco
2. Oklahoma City
3. **Austin**
4. College Station
5. Harrisburg, Pa.
6. San Angelo
7. Madison, Wis.
8. Pittsburgh
9. New Orleans
10. Syracuse, N.Y.

Sources: USAA and Military.com

Courtesy of JB Goodwin