



Florida: The Best State For Military Retirees

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As Florida's millions of veterans observed Memorial Day 2018, they had one more reason to stand tall and proud: A newly released report ranks the Sunshine State as the best place in the United States for military personnel to retire.

The report, released online by the

consumer financial advice service WalletHub, explained its rationale for issuing the report and the criteria that were used to reach its findings.

“To help our troops plan their years after service, WalletHub compared the 50 states and the District of Columbia across 27 key indicators of retirement-friendliness

toward veterans. The data set ranges from job opportunities for veterans to housing affordability to the quality of VA hospitals.”

The scores in these categories were averaged, with some categories more heavily weighted than others because they were considered more significant. On a scale where 1= the best and 25= the worst, Florida fared well enough to produce a composite score that ranked it number one, slightly ahead of Virginia, New Hampshire, Alabama, and South Carolina.

In a sampling of the factors that were taken into account, the state ranked 11th in the number of veterans per capita, although that is arguably more a measure of quantity than quality.

Florida, with no personal income tax, ranked ninth in “tax friendliness” and 12th in job opportunities for veterans.

The job factor is important because even those veterans who spend an entire career in the military are relatively young when they retire and, thus, have much more to contribute as employees, as employers, as entrepreneurs, and as citizens active as volunteers in their chosen communities.

Florida ranked sixth in the number of Veterans Administration (VA) health facilities per number of veterans. That’s an especially important factor nowadays as the cohort of veterans from the wars in Korea, Vietnam, and even Iraq and Afghanistan ages.

Moreover, as noted in The James Madison Institute’s prescient 2011 Backgrounder titled *Collateral Damage: Floridians Coping with the Aftermath of*

War, “There has been a growing realization of the collateral damage on the home front as military personnel and their families cope with the aftermath of war.”

The study, a joint project of JMI and the Gulf Coast Community Foundation, was co-authored by University of South Florida political science professor Dr. Susan MacManus and Dr. Susan C. Schuler,



President of Susan Schuler & Associates, with the assistance of USF honors students Mary L. Moss and Brian d. McPhee. A key finding:

“The counterinsurgency efforts in Iraq and Afghanistan resulted in an unprecedented use of improvised bombs, devices that struck with terrible force but little precision. Two-thirds of all injuries in Operation Iraqi Freedom are blast related.

“Coalition forces, though, had access to medical skills, and time and again saved the lives of soldiers who just a decade ago would not have survived. Thousands of servicemen and servicewomen returned home with grievous injuries recognizable in an instant: missing limbs, burn scarring, and paralysis.



“But thousands more suffered damage that is usually invisible but no less devastating, a class of wound becoming known as invisible injuries: traumatic brain injury, post-traumatic stress disorder, and depression.”

As the Backgrounder highlighted, those kinds of injuries often take a toll on the veterans’ families, sometimes leading to domestic abuse and violence, child abuse, homelessness, drug and alcohol addiction, divorce, and the dissolution of families.

Yet it would be a disservice to Florida’s veterans to assume that all or even most of those who served in the military are deeply troubled. Most move on with their lives,

and many have made the choice to do so in Florida.

The fact that so many veterans choose to come to Florida after completing their military service, whether it be a two-year hitch or a 30-year career, is nothing new.

Indeed, as University of South Florida historian Dr. Gary Mormino noted in his 2005 book *Land of Sunshine, State of Dreams: A Social History of Modern Florida*, the state’s population boom after World War II could be attributed, at least in part, to the desire of many ex-GIs to return to Florida, where they had undergone training during the war.

Nowadays, on almost any day of the year, veterans sporting any item of clothing that suggests that they once served in the military are accustomed to hearing a cheery “Thank you for your service,” often accompanied by a salute or the proffer of a handshake.

For most veterans, such gestures are well received – and a welcome change from the hostile reception that too often greeted returning veterans during the era of the Vietnam War as it became increasingly unpopular.

Meanwhile, at least twice a year – on Memorial Day and Veterans Day – those who served in the military are at the epicenter of public attention and appreciation.

Celebrated annually on the last Monday in May, Memorial Day began as Decoration Day because of the custom of placing flowers and flags on the graves of those who had died in service to their country.

The practice became common, north and south, after the end of the Civil War. In 1868, at the urging of General John A. Logan of the Grand Army of the Republic,

Decoration Day was formally recognized as a time to decorate the graves of Union soldiers.

During the 20th Century, more and more locales began to refer to the observance as Memorial Day, a change that Congress finally enacted into law in 1967. The following year, Congress also passed the Uniform Monday Holiday Act consigning four federal holidays, including Memorial Day, to Mondays, thereby creating three-day weekends.

Memorial Day honors all Americans who died who died in service to their country or as a result of injuries incurred during battle. Deceased veterans are also remembered on Veterans Day, but Veterans Day also honors living veterans who served honorably in the military.

Veterans Day is also a recognition that even those who served during peacetime – whether as volunteers or draftees – sacrificed many months or years of precious time that could have been spent with their families and on advancing in their civilian careers.

That Veterans Day is linked to November 11th recognizes the 1918 armistice that finally ended the bloody fighting in World War I “on the eleventh hour of the eleventh day of the eleventh month.”

In 2018, November 11 falls on a Sunday. For the most part, the formal observances will be held on that date. However, when November 11 falls on a Saturday or Sunday, the preceding Friday or following Monday



is observed as a federal holiday, with banks, post offices, and most other federal, state, and local government offices closed.

By the way, the November 11 observance was still known as Armistice Day until 1954, when Congress enacted legislation change the name to Veterans Day. The bill was signed into law, appropriately enough, by President Dwight D. Eisenhower.

Eisenhower’s political success – as was John F. Kennedy’s – owed at least in part to the public’s admiration of their respective experiences in the military. Indeed, in the decades immediately after World War II, virtually everyone holding public office – still a male dominated cohort – had served in the military.

As of 2018, however, even though the United States, in the years since World War II, has been involved in wars and other military actions in Korea, Vietnam, Iraq, Afghanistan, Grenada, and Panama, as well as Cold War skirmishes elsewhere, only 102

of the 538 members of the current Congress have ever served in the military.

President Trump, who will turn 72 on June 14, 2018, never served in the military, having received four student deferments during his college years at the height of the Vietnam War. Later he was classified as physically unfit to serve, reportedly because of heel spurs.

Nonetheless, as of Memorial Day 2018, veterans nationwide are counting on President Trump to sign a bill that, as of this writing, was awaiting final congressional action.

The pending legislation would reform the Veterans Administration and its massive health care system. One extremely welcome change: Veterans who have serious medical problems but reside where they lack convenient access to VA facilities would be allowed to obtain care elsewhere, including from non-VA hospitals and from physicians in private practice.

With broad bipartisan support, both the U.S. House of Representatives and the U.S. Senate have passed similar bills, and President Trump has indicated that he will sign such a bill when it reaches his desk.

The billion-dollar question now on many veterans' minds as Memorial Day 2018 came and went was whether a Congress whose members are embroiled in contentious mid-term elections and really want to be back home on the campaign trail will manage to find the time to work out their differences before, say, Veterans Day 2018.

Meanwhile, needy veterans in Florida have yet another reason to be glad they chose to retire in the Sunshine State. The



Florida Veterans Foundation (FVF), a non-profit organization, raises money to fill some of the gaps that government programs do not cover.

The Foundation has staff and volunteers in eight regions of the state. They help veterans navigate the complicated processes involved in signing up for the VA benefits to which they're entitled, but some needs are not covered by government programs. Among them: transportation to medical appointments at distant VA hospitals, a need that FVF volunteers regularly fill.

The Foundation has also stepped in with financial aid to help veterans and their families keep the lights on and catch up on mortgage payments so they don't lose their homes. They also match veterans with job opportunities and counsel those who are suffering from PTSD and other problems.

The work of the FVF, described in great detail on the organization's website, www.FloridaVeteransFoundation.org, is but one more reason to believe that veterans who chose to reside in Florida after leaving the military made the right choice.