

**WHITE PAPER**  
**FREQUENTLY OVERLOOKED FACTS ABOUT MILITARY RETIREES** (in  
general, and Vermont retirees in particular)  
**GOVERNOR'S VETERANS ADVISORY COUNCIL (GVAC)**  
**August 2022**

- **In 2021 the "total" number of Vermont military retirees (both Active Duty and Guard and Reserves) was 3,927.** This includes 318 Guard/Reserve retirees (not yet 60 years old hence not yet eligible to receive retirement pay and therefore are NOT included in the "total being paid" category). **In 2021 there were also 741 military survivors.**
- **50.3% (1,815) of Vermont's 3,609 "paid" military retirees** (which excludes the 318 who are not eligible for a military pension since they have not reached their 60th birthday) **came from the National Guard or Reserves vs to the Active Duty (AD) military.**
- **While AD retirees** are eligible to receive their military pension **immediately upon completing their 20 years of honorable service, Guard/Reserve retirees are not eligible for their retirement pension until they reach the age of 60.** Since they are only "part-time soldiers" and do not qualify to receive retirement pay until the age of 60, **nearly all National Guard/Reserve retirees work full-time civilian jobs "just to earn a living".**
- **Primarily due to a significantly greater number of days they served, there is considerable variability between the pension dollars received by AD and Guard/Reserve retiree of "the same rank" and with the "same years of service".** "Full-timers" (AD military retirees) receive much larger pensions than their "part-time" Guard/Reserve counterparts. **In 2021 Vermont's military retiree population of 3,927, and 741 military survivors, had basically been static for the previous five years. This seems ironic since, during that same timeframe, 475 Vermont National Guard members retired -- apparently the vast majority of Guard retirees are moving out of state!** Active duty military retirees, including some native Vermonters, are reluctant to relocate to Vermont due to its high cost of living, high property as well as taxing military retirement pensions!
- **Vermont's 42,000 military residents bring into the state significant levels of federal dollars -- DoD and VA compensation -- through military retiree pay and survivor benefit programs, compensation and pension, vocational rehabilitation and education benefit payments.** They also bring a proven work ethic, commitment and federal health care coverage. **During FY20, for example, Vermont's military residents brought into the state \$257 million -- \$85 million of which was derived from military retiree pay and over \$8 million from its (then) 751 military survivors.**

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