

THE LAST MOVE

Military Family Transition to Civilian Life



by Tracey Wood

With the military scaled down, high rates of divorce and the knowledge that once you've entered the military you must someday exit, military separation is inevitable. Are you taking the necessary measures to be prepared for separation?

What's this you're thinking? Me separate? I'm a spouse, I'm not separating. Oh yes you are. The military way of life has also been your way of life for a number of years. Are you ready to be thrust out into the civilian world again? Are you ready to make the last move?

Military members and their families need to develop a plan, and they should take advantage of some of the available transition programs as a

family. Separation impacts the entire family and spouses can take an assertive role in ensuring a smooth transition.

Good-Bye to a "Great Way of Life" -- Where Do You and Your Family Stand?

In an interview with Maj. Bill Crews, Department of Labor Special Assistant to the Assistant Secretary of Labor for Veterans Employment and Training, who is conducting the department's Transition Assistance Program (TAP), a data sheet (see DOD Separation Chart) was released that indicated an average of 300,000 military separations per year for 10 years. Two-thirds of military separations will be voluntary, such as retirements and Expiration of

Term of Service (ETS). The other one-third will be the result of involuntary separations — promotion non-select, denial to re-enlistment, disciplinary, medical and strength management/quality.

To down scale, strength management/quality requirements will be one contributor to an increase in involuntary separations. This means you and your family could be involuntarily placed back into the civilian world.

Chief of Air Force Family Plans Sandra Paige explains, "... 68 percent of airmen are married, 20 percent of those are traditional families living on one income. Sixty-four percent of Air Force families are dual income and 13 percent of the dual income families are dual military."

Military separation may drastically



change the role of the spouse. The non-working spouse may need to seek employment to assist with the transition. In the dual-income family, the spouse may become the sole provider while the former military member secures employment. A dual military couple may find they are both separated, or that one is separated and is in search of a career in the area where the spouse who remains in the service is stationed. The following are examples of how several spouses handled their experiences of military separation.

Tales of Their Transitions

(Editor's Note: Due to the personal nature of this story, the names of some of the people interviewed have been withheld.)

Survivor — Cynthia, while overseas, experienced tragedy when her



TRANSITION CHECKLIST

There are three questions that require a great deal of thought and work to make transition easy from the TAP program's counselor manual.

I. How much money is needed for the transition?

- Calculate your total debts (car payments, student loans, credit cards, etc.).
- Mark short-term debts that can be paid off.
- List all transition expenses (temporary lodging, housing, down payments, deposits, food, clothing, transportation, training and education).
- Record amount of support and assistance provided by the Air Force and veterans benefits.
- Include in your support and assistance list a column listing investments and savings.
- Compare transition expenses to the support, assistance, investments and savings list.
- Calculate the surplus or deficit.
- Make plans to accumulate a surplus of savings equaling the amount needed for transition expenses, plus six months of your monthly living and debt expenses.

II. What will your new lifestyle be like?

- Decide where you're going to live. You may wish to complete this exercise with a couple of places in mind, but it is important that you narrow your focus and concentrate on the place you'll call home. Some return to live near relatives, many follow employment. Each individual must decide the pros and cons of each situation.
- Write letters to state employment agencies. Ask for information on agency procedures, employment opportunities for your family, and economic conditions within your area.
- Temporarily subscribe or write for sample copies of local papers and magazines.
- Write the tourist office for a tour packet. This provides information on the best attractions the area has to offer.
- Contact the Chamber of Commerce for information on the economy, local businesses and other local information.
- Attempt to visit the location before separation. Even if you've been there before, visit to note changes and make new contacts.
- Send letters to real estate agents to receive welcome packets and housing information for renting or purchasing.

III. What amount of monthly income is required to live comfortably after the transition?

- Calculate your family's future monthly expenses using the information collected in Section Two (cost of housing, food, transportation, debts, etc.).
- Decide the deadline for regaining income. If you were able to establish your transition fund as in Section One, you can take no more than four months. If you were short in establishing your transition fund, then it is necessary to be employed immediately. Of course, the more money you save for the transition fund, the more time is available to find the best possible employment. Maj. Bill Crews with the Department of Labor states, "It (a job search) takes one month per every \$10,000 in income one hopes to earn."
- Determine if your new lifestyle will require two incomes. Evaluate both your and your spouse's earning potential and the economic conditions of your future location. If you decide to work, refer to the article, "The Professional Way to Job Search," in the Summer 1991 edition of VIEWPOINT Magazine.
- Take advantage of all the services made available to families in transition (i.e., DOORS' automated resume registry will register everyone in your family that wishes to work.). There are many programs and organizations to assist. Make it a point to find and use them.

husband of two years had a fatal accident during off-duty hours one month after their first child was born. Cynthia and her baby returned home to live with her parents.

Cynthia shares, "My unexpected separation taught me three things:

1. Learn all you can about the military community and know which organizations can assist;

2. Have your spouse brief you regularly (quarterly) on financial matters and benefits; and

3. Have your paperwork in order." She had a difficult transition. While grieving, she had to complete her infant's citizenship paperwork, and she didn't know which community organizations to contact or their location. Cynthia didn't know what bills existed; the check book register didn't show a balance and she was caught off guard by monies received from sources where her husband had listed her as the beneficiary.

Everything eventually worked out for Cynthia, however, as 18 months later, she started dating a close high school friend. They married. Cynthia convinced her new husband to enter the military. Now they're expecting a child and have just received orders for a European tour.

Divorced—Lisa decided that, after five years of being a military spouse, this was not the life for her. She divorced her husband and the military. She started her own business part-time, worked full-time in government, and taught adult education twice a week. Lisa's adjustment was not as complicated as what someone with children may experience.

Since Lisa filed for divorce, her separation from the military was not a surprise. It was completely calculated. Before filing, she had picked up medical care via her full-time government job. Lisa used the funds from her part-time business to set up a side account as her separation fund. She also scouted the area for inexpensive housing for when quarters were no longer available to her. Lisa made sure she was able to place her transition in motion without any regrets. Lisa's type of planning is needed by all spouses during time of

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transition.

Retired—Christine Vaughn states, "A great deal of planning went into our retirement." Mrs. Vaughn agrees that planning was the key when her

Many retirees stress difficulties with their change in social status and space-available medical treatment.

husband was retiring.

They were able to schedule their last assignment in their desired place of retirement. One year before retirement, the Vaughns purchased a home in the Washington, D.C., area where

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there is easy access to military facilities. Many retirees stress difficulties with their change in social status and space-available medical treatment. In her case, Mrs. Vaughn indicates no real change in either, "... many (of our) friends had retired in the same area. Due to the area's many military installations, we continued to receive invitations to military functions. Receiving medical treatment has not been a problem."

Her retirement came after four children and seven assignments, two overseas, four stateside and one hardship Vietnam tour. They were pleased to settle into their civilian residence

before the children were college-age.

The transition was very successful and uneventful. The family did miss the security they felt living on an installation, but they had lived among civilians before and there were other military families in their neighborhood. Mrs. Vaughn says, "The key to adjusting to civilian life is **planning**. Also, use all the adjustment strategies you've developed over the years of moving to make your final change of station a successful experience."

ETS—Linda Stevenson experienced a very difficult time when they attempted to separate. After three tours, two stateside and one hardship, Linda's husband decided to separate to attend college. With their three children, they spent their first two months living with family. Linda explained, "It was scary. During our separation, our family had no medical benefits. The red tape surrounding local assistance was unbelievable." After being separated for one year and three months, the Stevensons decided to re-enlist.

Linda comments on the positive aspect of separation, "Being able to select a place with a low cost of living near relatives, and knowing that it is permanently home is a terrific feeling." Their terrific feelings were shattered because there was no work available. Linda suggested, "Family members, as well as military personnel, need transition assistance skills. And if you know where you want to live after separation, visit the place before separation to see what the job market is like and what the cost of living is." It would be a good idea to make as many contacts as possible before separation.

ETS—Jane and her husband had agreed that upon entering the military they would complete one assignment and then separate from the military. From the beginning of their tour, they paid off bills, saved money and planned for separation. "We still spent more than was expected to re-establish ourselves as civilians," explained Jane. Although Jane was not working when they separated shortly after her husband secured employment, Jane had to work to make ends meet.



Many expenses shrunk savings. Upon separation, they purchased temporary health insurance for 90 days that was very expensive. It took Jane's husband two months to find employment. During that time, they lived with family as he traveled out of the area to locate employment. After securing work in another city, they had to pay for their move. The couple had to invest in a second car so they could both commute to work. This required double maintenance and fuel, and added a car payment to the budget.

The tax break and lower prices of the commissary and exchange were no longer available. The budget adjustment necessary for grocery chain prices was most felt. Add this to the uncalculated tax break on housing, BAQ and VHA, and Jane soon realized their savings were not as adequate as projected.

Jane sees it as a trade-off. They will be able to establish themselves a permanent residence, eventually her husband's earning power will exceed what he could have made in the military, and she prefers their civilian life health care package. Jane says, "The only thing I would do different is not separate from overseas. The transition may have gone better if we had done a final tour stateside and then separated."

Involuntary Medical — Sam was part of a dual military couple. She worked as a military nurse during their first assignment overseas. Sam ended her military career with a severe back

injury. With her husband not separated, Sam is in the process of evaluating her talents and planning ways to retrain for an occupation that will gain her employment wherever they travel, not impose on her physical disability, and allow them to start their family. Sam adds, "This was not the way things were supposed to happen. One good thing, I have the G.I. Bill for retraining. But, selecting a career to meet all of my criteria will require the assistance of a career counselor." Now that they are living on less money, Sam feels the pressure of a plan gone astray. They hope to be back on track within two years.

Preparation

The common thread in all of these separation experiences is money, employment and planning. AFSA affiliate, the Airmen Memorial Foundation (AMF), has available its Post-Military Employment (PME) program for military members and spouses to help them through the transition to civilian life.

The PME program offers a guide to

employment preparation and a self-study course for preparing for the transition. It also offers its Full Service Assistance Plan that provides Job placement/career change counseling, resume preparation, financial planning, nationwide home brokerage, and career and vocational testing.

For more information about this program designed to meet your needs, contact the AMF at 1-800-638-0594 or 301-899-3500; or write AMF/PME, P.O. Box 1043, Suitland, MD 20752.

The Department of Labor has also spearheaded a program in partnership with the Department of Defense (DOD) and the National Veterans Training Institute named TAP. The program is offered on base via Family Service Centers. The purpose of the program is to provide a three-day workshop for airmen and their families to develop plans and review strategies for a successful transition.

The workshop consists of Career Focus Managers, Relocation Coordinators, Financial Counselors and Information and Referral Specialists. Family planner Mrs. Paige states, "The Career Focus Managers are trained to provide guidance to airmen, retirees, spouses and teen-agers in securing employment. It may be important for teens of a family in transition to seek temporary or part-time employment."

During the three day workshop, the Veterans Administration goes over the benefits and programs available to those separating from service. DOORS, another transitional program by DOD, is introduced as an automated registry of resumes to be viewed by employers.

Military separation is inevitable. With planning and preparation, the transition can be a positive experience leading to even greater things.

DOD Annual Separations (Active Duty)

Separation	FY 89/90	FY 91/93	FY 94/95	FY 96+
Voluntary	220,000	210,000	185,000	165,000
Involuntary	110,000	120,000	115,000	85,000
-Disciplinary	65,000	55,000	50,000	50,000
-Medical	20,000	18,000	16,000	15,000
-Strgth. Mgmt.	25,000	47,000	49,000	20,000
Total	330,000	330,000	300,000	250,000

Chart provided by the Department of Labor for Management of Manpower Reductions.