

Amid war, military families tap financial resources

By Craig M. Douglas

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Jennifer Johnson puts her best foot forward when discussing her husband Mark's military service, which was just extended indefinitely due to war with Iraq.

Life is good, the 27-year-old Hopedale resident says, and she's intent on making do until her infantryman, whom she is very proud of, is discharged from duty as a U.S. Marine.

Nonetheless, it's easy to hear the disappointment in Johnson's voice as she runs down a list of "adjustments" the couple has made over the past two years, when Mark was shipped overseas, offered military leave and then shipped out again for battle. The flip-flop of events has left the Johnsons with a total of six months together since their hastened wedding in December 2001.

And while absence may make the heart grow fonder, military pay and a shaky economy have all but frayed the nerves of the former office administrator, who recently filed for unemployment after losing her job at a technology company in Marlborough.

Today, Johnson is living with her parents, trying her best not to dip into her husband's meager paycheck which, she hopes, will buy them a modest home someday in MetroWest.

"He was *supposed* to be discharged last year in either March or February, but that was (scheduled) before 9/11 and all of this (war with Iraq) happened," said Johnson, who had originally planned to be married in May 2002. Despite all of the time and expenses that went into scheduling the spring wedding date, uncertainty after the terrorist attacks on New York and Washington, D.C., prompted the Johnsons to cut their losses and, instead, opt for a more immediate ceremony before Mark's inevitable deployment.

"All I really want to do is settle down and have a normal relationship. It's hard," Johnson said. "I have no resentment toward the military, because I've always known there was a chance this could happen. I just have to live on a budget, pay for the things I need and do without the rest...just do what I need to do."

As strange as it may sound, the Johnsons are two of the lucky ones. Thousands of families, with more than one mouth to feed, are often left to deal with the financial hardships brought on when a spouse or parent is called to active duty in the military. For reservists and members of the National Guard, service abroad can mean a dramatic drop in pay and considerable uncertainty, both financial and emotional, during their time served.

Under federal law, companies are required to hold an activated employee's job for up to five years of service and to extend his or her benefits for at least 30 days. There are no stipulations regarding the extension of pay or bonuses, leaving the average staff sergeant only \$2,400 a month -- the equivalent of around \$40,000 a year in gross salary -- to send back to a family at home.

With the plight of military families in mind, the U.S. House of Representatives moved last week to grant temporary tax relief as the operations in Iraq and Afghanistan unfold.

"Most families live right on the edge. There's usually no cushion there," said **Steven D. Wightman**, a financial advisor and Gulf War veteran living in Lexington.

As a master sergeant trained to deal with biological and nuclear warfare, Wightman said his family was forced to address financial issues that could arise during his time away, and he remembers well all of the morbid discussions and contingency planning that accompanied his deployment.

Fortunately for Wightman, the war ended before he was shipped overseas, nor were any weapons of mass destruction unleashed on American troops. Still, he said his last-minute scramble to straighten out his will, insurance contracts and finances was a lesson in the potential hardships facing military families,

who more often than not are stripped of their household's "breadwinner" when war or other military obligations occur.

"The consequences to families are always the same (when soldiers are activated)," said Wightman, who prepared with his wife and stepson for deployment during the first Gulf War. "The only difference is that during war, a husband or wife actually has their life on the line."

Today, Wightman still answers the call to duty, even though he is long retired from the military. As a member of the National Association of Personal Financial Advisors, he and a network of his colleagues are volunteering their professional expertise to help military families persevere through an uncertain financial future. Whether it be a mortgage refinancing, a simple budget plan or a rundown of their legal rights and resources, Wightman said basic financial planning is a must for many military families, who are currently being squeezed by both turmoil abroad and a slumping economy at home.

"People tend not to be too concerned until a hot iron falls in their laps," said Wightman, who volunteers at the Family Support Center at Hanscom Air Force Base in Bedford. "The biggest thing is always the 'New Budget.' Families need to learn to scale down their expenses as much as possible -- to rethink things. The key is finding ways to make up for their income gaps."

To do so, Wightman said families often have the option of renegotiating the terms or rates of their mortgages. For families who have lived in their homes for a number of years and are having an immediate cash crunch, they also have the option of drawing from, or "tapping into," the equity built up in their house.

In addition, Wightman and other financial professionals give military families an overview of their rights, ensuring them that no derogatory credit action or foreclosures can occur while their enlisted spouse or parent is on active duty.

"What's unique about Hanscom is that, with the closure of so many military institutions, we're sort of it for New England," said Dawn Andreucci, chief of programs at Hanscom's family support center. "We're really the only full-service military installation in a six-state area. So, we end up doing a lot by e-mail and phone."

Andreucci, along with Sondra Albano, the director of the family support center, manages programs for military families facing myriad issues, both financial and emotional. With a number of resources at their disposal, the center's staffers said their roles are equally balanced between preemptive and emergency programs.

"I'd say we have a two-pronged approach to financial support at the center," Albano said. "As soon as a soldier is notified, we have a family-readiness officer give the family a pre-deployment breakdown -- educating them about the emotional cycle as well as practical preparations to prevent problems from ever occurring.

"We also have an emergency component that assists families in desperate situations. Here, we have the Air Force Aid Society, although each branch of the military has its own assistance program. They provide no-interest loans and even monetary grants, depending on the member's ability to pay back a loan."

Albano said military families also have access to the base's commissary, which rivals the size and scope of any supermarket in the surrounding area. Albano estimates the average commissary shopper saves between 20 and 30 percent on their grocery bills.

Speaking from experience, the volunteers and employees at the Hanscom program all agree it is in every military family's best interest to take a trip out to the base, even if it means a one- to two-hour drive from an out-of-state community.

"If there is one thing that I can stress, it's not to go it alone. It's too tough," Wightman said. "There are people out there who really want to help."