



*Make Prevention a CHOICE*

## **Retirement Tips For Military Families**

Most of us look forward to retirement. Our thoughts focus on spending time with our family, accomplishing tasks too long left undone, or taking that special vacation with our spouse.

While for some, military retirement is that special time to slow down the pace of life, for others it may mean the end of one career and the beginning of another. If you or your spouse joined the military at an early age, you might not be ready or even financially able to sit back and let life take an easier pace. "Retirement" for some military members can come at around age forty, right at a time when their experience and energy are hitting their stride. This is a time to look ahead to new career possibilities.

No matter what plans you have after retirement, the transition can be traumatic in unexpected ways. This tip sheet offers suggestions for the retiree and the family as they move through this important transition.

### **PRIOR TO LEAVING THE MILITARY**

- ◆ Attend retirement/separation seminars. These seminars, sponsored by the Government, are held throughout the year at each military installation. The seminars offer sound advice and information to help you and your family with the transition.
- ◆ Be aware of benefits which may change as a result of your retirement from the military.
- ◆ If the non-military spouse does not work outside the home, discuss the possibility of them doing so even if it's for a short period of time. In addition, decide together if your present lifestyle will need to be altered. It is extremely important at this time in your lives to keep the lines of communication open.

### **ENTERING THE CIVILIAN WORLD**

If finding a job is an immediate part of your plans, there are some things you and your spouse need to consider. Your family should be familiar with various stages that you may go through as you begin your job search. Feelings you might anticipate include the excitement of not conforming to a regular routine, boredom with having little to do, or fear of not landing that special job you knew was meant just for you. You may experience a change in your relationship with your spouse or other family members, especially if you are used to long deployments. The prospect of more time together on a regular basis sounds good, but it can require an adjustment that has its tense moments.

Here are some hints on how to approach each other during this transition:

- ◆ Resist the urge to harass or push the retired family member.
- ◆ Although you may have the urge to do so, don't be the job hunter for your retired spouse. Networking and solicited assistance will prove to be more beneficial.
- ◆ If relocation is being considered, allow the family to be part of the discussion, especially if you have teenagers. Be prepared to discuss the advantages of relocation, i.e., better jobs, schools, etc. Prepare for your family discussion by obtaining information about the area you're considering. Obtain pamphlets and other printed materials by calling the Chamber of Commerce in the city or state you're considering for your move.

### **ADJUSTING TO YOUR NEW WORLD**

Some of us are not prepared to handle the stress that change will bring. If your family has a history of problems relating to alcohol or other substance abuse, added pressure or change could be used as reason to become involved with those substances again. If your family has experienced violence or physical abuse, change or uncertainties may cause an escalation of those behaviors.

- ◆ Seek professional assistance for yourself and the family member who is exhibiting inappropriate behavior.
- ◆ Become involved in free or low cost support groups that offer couples assistance in resolving conflict and teach communication skills.
- ◆ Let go of the old lifestyle and focus on your new world as a civilian family.
- ◆ For the retiree who has left the troops behind, avoid trying to command the family. Remember, they already have a routine.
- ◆ Keep the lines of communication open and be ready to compromise with the family in adjusting to new ideas and changes.
- ◆ For additional information and assistance with your retirement, call the Navy Family Services Center, Army Community Services, or Air Force Family Support Center.

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