



# Retiring Guard and Reserve wait at the end of the military's pay line

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When an active-duty U.S. Navy officer retired after 20 years, her retirement check arrived as expected, about 30 days after her retirement date.

Yet when [Lt. Col. Jackie Brich](#) retired, the Air Force reservist heard nothing for more than six months. And she was lucky. One military retiree, commenting on an August 2018 Navy Times story on reservist retirement pay backlogs, responded, "One year and no pay yet." Another wrote, "I'm at 10 months and holding."

Holding the bag, that is.

It's a bag too often empty because of balky technology and outdated processes that affect members of the Reserve and National Guard — and wouldn't be tolerated for active-duty troops. At one point in 2018, the Air Force Reserve had a backlog of 2,200 retirement packets; the Navy Reserve had more than 1,600. (Retirees get back payments once the system catches up, but that doesn't help if their family budget relies on the retirement check they earned with decades of service.)

Retiring members of the Guard and Reserve must apply to their service (such as the Navy) for their retirement check; each service has a different application process. Once the service audits the application for qualifying service time, which earns "retirement points," etc., it is sent to the Defense Finance and Accounting Service (DFAS) for another audit. Time passes; mailboxes, physical and electronic, receive no mail. The retiree receives no pay.

According to the [National Guard Association of the United States](#), "This requires retirees, who in many cases have been outside the [active duty]

military for several years, to re-engage with an evolving military personnel system to secure their pension. The situation has long frustrated retirees.”

The military’s solution? Tell reservists to apply up to a year out. Active-duty retirees can expect a better experience, indicated by this largely accurate DFAS [assurance](#): “Your military retired pay will arrive on the first business day of the month following your retirement date.”

Simplifying the process should help. Our organization, [ROA](#), urges the services to jointly develop one form and one website, removing variation and the different inputs arriving on the DFAS doorstep.

Active component retirees also have transitional leave and can “sell back” accrued leave, helping bridge any gap until their retirement pay arrives. Reserve component retirees don’t have these benefits.

I’ve written before, [here](#) and [here](#), about the insidious “tribal” bias that drives much of the galling inequity between the U.S. military’s “regular” active component and its reserve components — the National Guard and the Reserve. It often comes down to policy imbalances between the active and reserve components driven by decisions made by senior uniformed military leaders and Department of Defense (DOD) officials, virtually none of whom have spent time in the world of the reservist.

Remember how National Guardsmen in [several states](#) were [hounded](#) by the Pentagon to reimburse overpayments made in error to them during their wartime deployment? It was easy to blame the warriors themselves for accepting payments, and that’s precisely what some Pentagon bureaucrats did.

But a GI busy with a war may be forgiven for failing to scrutinize an increase in pay and allowances, especially given the often confusing array of deployment-related pay schemes and bonuses. Young soldiers tend to trust the government to know what it’s doing.

It was an outraged [Congress](#) that beat back what one media report called a “[Pentagon ‘clawback’ of Guard recruiting bonuses](#),” not championing senior Pentagon officials, uniformed or civilian.

So it goes with retirement pay: the reserve components suffer indignity that is not and would not be tolerated in the “active tribe.” The military’s pay bureaucracy has been throwing [extra people](#) at the problem of reservist retirement pay backlogs. They claim to have been [surprised](#) by the number of retirees, many of whom are baby boomers (the sheer fact that the services were surprised by the number of Reserve and Guard members with greying hair reveals the extent of the military leadership’s cultural blinders).

While throwing more people at the problem can work in the short run, it’s expensive. With a defense budget under pressure, it’s unsustainable. There’s a better way that ROA urges Congress to press. For that matter, we urge the Pentagon to adopt without waiting for congressional leadership (again).

The Office of Personnel Management has adopted a system of interim payments for retiring federal civil servants called the automated front end process. This process “calculates interim [retirement] pay using the employee’s date of birth, final salary” and so forth, to get retirees at least a portion of their pay while the system makes a precise calculation. It’s far better than waiting a year.

While reservists get an annual DOD statement of total points accrued, at retirement time, the Pentagon still does an audit. Toting up the service time of a reservist, who has perhaps also spent time managing a business

or teaching eighth-graders how to survive algebra, is more complex than doing so for someone who's been on active duty 24/7 for two decades.

Yet, over the past nearly two decades of this war (even though Congress has yet to declare it one) our reserve components have constituted roughly half the force; nearly a million have been activated and more than 1,200 have made the ultimate sacrifice. Promptly getting them a check when they retire seems like something we should be able to do.

*Jeffrey Phillips is executive director of [ROA, dba Reserve Organization of America](#), open to all ranks and promoting a strong, ready reserve force. A retired U.S. Army Reserve major general, he served in the Regular Army for nearly 14 years.*

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