

## Introduced Bill Would Mandate Annuities

On March 13, Patricia Schroeder, representative from Colorado, introduced three House bills that would mandate retirement annuities to three groups of Federal employee dependents; Civil Service, Military Service and Foreign Service. The one concerning the Foreign Service is numbered H.R. 2857, and would amend the Foreign Service Act of 1946.

In introducing these bills Ms. Schroeder said, "The aim of these bills is to provide retirement income to spouses and former spouses of Federal employees, since current policy frequently denies them retirement benefits after the end of a long marriage.

"Under present law, survivors' benefits are optional and may be rejected by the employee at the time of retirement. As a result, it is often not until after the death of the retiree that the spouse discovers that she is not eligible for survivors' benefits.

"Similarly, under current law, a divorced spouse is prohibited from receipt of retirement or survivors' benefits, even when a marriage lasted 20 or 30 years. This policy ignores the economic contribution of former spouses of Federal employees, the majority of whom are homemakers.

"The introduced legislation would make survivors' benefits mandatory unless the retiree, spouse, and former spouse (if any) elect out of the survivorship plan. While this step may be controversial, it appears to be necessary. First, many retirees are not fully aware of the consequences of their irrevocable decision at the time of retirement, but when they later discover that they have made a mistake, it is too late to rectify it. Second, widows, who discover after the death of a spouse that they have no survivors' benefits, write frantic letters to their Members of Congress, only to be informed that under the law they are entitled to no benefits if their spouse opted out of survivors' benefits at the time of retirement.

"The legislation would also award a pro rata share of the retirement benefits to a divorced spouse, male or female, married for at least 10 years. The exact amount of the former spouse annuity would depend upon the number of years of marriage that overlap with the credited years of service toward retirement. At a maximum, the former spouse annuity would amount to 50 percent of the retirement benefits, if married during the entire period of creditable work years.

### WITHDRAWAL FROM FSECC

Effective April 23, 1979, the Association of American Foreign Service Women (AAFSW) and the American Service Association (AFSA) will no longer continue the joint funding of the Foreign Service Educational and Counseling Center (FSECC) because of regrettably irreconcilable differences concerning AFSA's financial management of the FSECC.

It is of paramount concern to the AAFSW that current clients be provided with continuity of service and that prospective clients have available a source of information comparable to the former FSECC. Mrs. Bernice Munsey, the current Director of the FSECC, will still be available to serve the educational and family counseling needs of the foreign affairs community as part of her private practice. She can be contacted c/o Post Office Box 40003, Washington, D.C. 20016, telephone (703) 524-4682.

The AAFSW will offer to assist its Foreign Service constituency by financing initial referrals to Mrs. Munsey by contract. It will also continue to offer special education grants from its own funds.

"Furthermore, the former spouse would be entitled to a pro rata share of the survivors' benefits, which would amount to the maximum 55 percent of the lifetime annuity if married during the entire period of creditable service.

"There are those who argue that these needs should be dealt with by the courts through the divorce decree or settlement — which would make provision for the divorced spouse on the basis of need and merit. However, even those courts which consider the pension part of the marital kitty award the spouse a portion of the retirement benefits during the lifetime of the retiree only. Therefore, payments cease after the death of the retired Federal employee and the spouse is deprived of any survivors' benefits.

"Foreign Service spouses traditionally contributed to the undertakings of the State Department, sharing the hardships of living abroad, with limited opportunity to maintain separate careers. Moreover, State Department policy has had a tradition of husband and wife teams, which encouraged wives' participation in the representational activities of the post. In fact, up until 1972, annual efficiency ratings of Foreign Service officers included a rating of the performance of their wives in such activities as entertaining, relationship with the ambassador's wife, and involvement in the service projects of the American wives.

"Congress must determine who is responsible for these spouses — whether they are entitled to a share of the retirement and survivors' benefits or whether they will be relegated to the poverty rolls, dependent upon food stamps, medicaid, and welfare, which ultimately means the American taxpayer. It would seem incongruous for Congress to make provisions for former spouses of social security recipients and ignore the needs of former spouses of Federal employees."



# HOUSING: Be Prepared for the D.C. Scene

There you are in West Overshoe. You have just received a posting to Outer Boot, and your assignment includes 5 months language training at FSI in Washington before going out to post. You have a wife and two children of school age, and a rented house in the District. (See "Forewarned is Forearmed" page 4.) Your effects are being sent directly to Outer Boot because it is not far away, and you'll have only air freight with you in Washington.

Now, where do you live for those months? What happens to the children? Can you starve off the creditors with your allotted allowance? Should your family choose separation (i.e. wife and kids off to Grandma for those months)? Or should you try to make it in Washington?

These questions not only affect families during a transient stint in Washington for training, but also those returning to the States on assignment or those who return during an emergency like evacuation.

Certainly the time of year you return has a bearing on the overall availability of adequate housing. During the spring and summer months many families are transient and tourists are rampant.

According to the AAFSW Housing Office, temporary furnished housing for a family of four in the District now runs as much as \$1,000 per month, although this is extreme. Many temporary housing units are being sold as condominiums, decreasing the total number of units available. Some specifically will not accept children or pets.

In Maryland and Virginia there are more possibilities, although reservations must often be made well in advance for popular (and less expensive) accommodations close to the city or the Pentagon. A family of four should expect to pay from \$400-500 per month. Transportation may be an added expense in outlying areas if you don't plan to own a car during your stay in Washington.

The AAFSW Housing Office (see Box, this page) keeps an extensive updated list available to anyone from State, USICA or AID requesting this information. Other resources for finding housing might include bulletin boards at State, USICA, and AID; a friend, especially one working in real estate, who might have a lead on a house that needs

"sitting with;" and the newspaper, although often more time consuming since advertisements are often not what they seem. The Junior Officer class at FSI keeps an up-to-date rating of the most frequently used area housing facilities. The list, also available through the AAFSW Housing Office, rates the size of rooms, facilities for children and pets, convenience to FSI, building maintenance, and security. Comments on decor, "beasties" and policies are included.

School age children can attend local public schools in the District, Maryland and Virginia; wherever the parents are living temporarily. Getting children into private schools or good preschools on short notice is much more difficult, however. Dependents of State Department employees can now have child care expenses reimbursed if the dependent is taking language training at FSI.

The Housing Office, which is located next to the Foreign Service Lounge, is staffed by AAFSW volunteers, and provides the only State Department assistance in finding housing in the Washington area.

The office maintains files on apartments, houses and rooms for rent, for sale, or to share. There are requests for house-sitters. Individual cards are filed according to area, type of unit, furnished or unfurnished, short- or long-term, rent or sale.

Lists of furnished apartments available for short- or long-term lease are updated at least twice a year to keep pace with the escalating prices in the metropolitan area. These lists have been sent to all Family Liaison Offices overseas.

Further information, or individual copies of the permanent lists may be obtained by writing to the AAFSW Housing Office, Room 1248, Department of State, Washington, D.C. 20520, or by calling 632-3573. Office hours are 9:30 am-3:30 pm, Monday-Friday.

Since dependents receive no per diem while accompanying an employee who is assigned to Washington for language training, (see "No Per Diem Yet" page 4) the monetary hardships of such a "mini tour" can be considerable, especially for junior and early middle-grade officers and their families. The rationale behind per diem, however, is not to totally reimburse the employee, but only to offset higher than normal expenses. The employee's salary still is expected to cover most living expenses, as it would anywhere.

The per diem schedule for temporary duty in Washington is: \$50 maximum subsistence for the first 30 days; 25 percent of the maximum subsistence for the next 90 days plus one half the average cost of lodging for the first 30 days; and a flat rate of \$8.25 after 120 days.

The 30-day Home Service Transfer Allowance, for those returning to Washington on assignment, just increased April 8, to \$24 per day for the employee (up from \$12 per day), \$9.00 per day for the first dependent and \$6.00 per day for each succeeding dependent. (These amounts for dependents remained unchanged.) The Forum Report of 1977 recommended extending this 30 day allowance, since very often the period is not adequate for arrival of overseas shipments, repossession of houses, or for purchase of homes. At least six weeks are necessary from date of contract to settlement on most housing sales.

If your family should land in Washington on Separate Maintenance Allowance, as during an evacuation, the present rate is approximately \$283 per month for one adult, \$350 per month for one adult and one child, \$425 per month for one adult and two or three children, and \$500 per month for one adult and four or more children. This subsistence rate is based on costs in the Washington area, and according to the Allowance Office, will be updated this spring.

During a major move or transient training period, it is important to keep explicit written records of your expenses for tax purposes. Many out-of-pocket costs like transportation, housing and even travel to Washington to find housing (if you pay for the trip yourself) are tax deductible.

## TV News Highlights House Bill

Mary Tillotson of Channel 5 Television News focused on the potential financial hardships facing some former Foreign Service wives in a two part news summary broadcast April 7 and 8.

In the first part, Jane Dubbs, first wife of Ambassador Adolph Dubbs, spoke about her own situation as a former Foreign Service spouse left with no financial security after the long investment of years she spent with her

husband in the Foreign Service. Ambassador Dubbs, who remarried after his divorce, was assassinated on Valentine's Day in Kabul, Afghanistan.

In the second installment, Representative Patricia Schroeder of Colorado talked about the recent legislation she introduced in Congress that would protect people in Mrs. Dubbs' circumstances. She also explained why Congress must be responsible for mandating these laws.

## Legislative Bill Cont'd From P.1

Now that these bills have been introduced they must continue through the labyrinth of House committees before coming to a vote in the House. The first step for H.R. 2857 is the Subcommittee on Compensation and Employee Benefits of the Post Office and Civil Service Committee. Gladys Spellman of Maryland is Chairwoman of this Subcommittee.