

# Coast Guard Mutual Assistance

*100 years of noteworthy surprises*

By CDR Brooke Millard, USCG (ret), '03

During my first month as Chief Executive Officer of Coast Guard Mutual Assistance (CGMA) I dedicated time to reading 100 years of Board of Directors' Meeting minutes. The purpose of this exercise was to better understand CGMA's history, culture, and purpose. I gained that insight ten-fold. As CGMA has, and always will be 'for Coasties, by Coasties,' I thought I'd share with you some CGMA history that surprised me.

I was surprised to learn that until recently, CGMA was a quasi-staff element of Coast Guard Headquarters, run exclusively by volunteer Coast Guard officers, enlisted members, and spouses. It wasn't until the mid-1990s that CGMA incorporated as a stand-alone non-profit organization and even then, CGMA shared office space with Personnel Service Center (PSC) in the Ballston area of Arlington. We enjoyed this symbiotic relationship until late 2013, when the new Coast Guard Headquarters opened in Anacostia. Although CGMA is now physically separated from Headquarters, CGMA's Board Chair has always been the Commandant, the Board President has always been the Assistant Commandant of Personnel, and all Board members represent the Coast Guard community. This governance allows CGMA to maintain a healthy lifeline with our Service.

I discovered that in 1985, CGMA became one of the four Congressionally recognized military aid societies.<sup>1</sup> Each Service has just one. You may be familiar with the others: Navy Marine Corps Relief Society, Army Emergency Relief, and Air Force Aid Society. Our collective mission is to support the financial resilience of our respective workforces; to take care of our own.

1. *Participation in management of specified non-Federal entities: authorized activities*, 10 USC 1033; [https://uscode.house.gov/view.xhtml?req=\(title:10%20section:1033%20edition:prelim\)](https://uscode.house.gov/view.xhtml?req=(title:10%20section:1033%20edition:prelim))

For a century, CGMA's mission has squarely focused on supporting the financial resilience of the Coast Guard community. In the late 1960s, the Board of Control received two new, unusual requests: 1) to build a bowling alley on Governor's Island and 2) to build morale cottages along the beach in San Diego. The Board disapproved of these requests, as they were not aligned with CGMA's mission.

Until recently, CGMA has largely been funded by our Service members. The 1960s boasted the high water mark for Active Duty Coast Guard allotments when 80% of Coasties contributed monthly to CGMA. Five years ago, about 55% of our workforce contributed. Today, only 14% of our Active Duty population gives to CGMA through allotments. This negative trend should ring an alarm for every officer, as personnel financial worries eat mission execution for lunch. In 2019, when Coasties missed a paycheck, I witnessed Maslow's Hierarchy of Needs in full effect.<sup>2</sup> There's a reason CGMA has existed for a century: it's because time and again, CGMA is the Coast Guard's financial safety net. CGMA helps members to get their minds back on mission.

I was surprised to learn, in 2023, one in seven Coasties utilized CGMA. That year, CGMA disbursed nearly \$10 million of support to include enabling our Coast Guard community's educational goals, helping overcome financial challenges associated with permanent change of station orders, and providing needed funds during natural disasters. We anticipate total disaster relief assistance in 2024 to surpass \$1.5 million due to hundreds in our community affected by Hurricanes Beryl, Helene, and Milton.

2. Millard, Brooke, "Maslow's 'Hierarchy of Needs' Rule and the Coast Guard During a Lapse in Appropriation," *US Naval Institute Proceedings*, Vol 145.11, November, 2019.

CGMA can provide tailored support to members in need. For example, we just completed a case for an E-5 who reported to a station in Florida days before Hurricane Helene hit. His household goods were delivered the day before he evacuated and the member was unable to receive renter's insurance because of the active, named storm approaching his locality. When the member, his spouse, and their infant returned home post-storm, they discovered six-feet of water and a sewage back-up had impacted their new home. CGMA's Board of Directors approved a \$24,000 grant for this member to cover 100% of the cost to replace his household goods. Of course, CGMA has far more flexibility to provide grants instead of loans to those we serve when we receive complementary donations for the same.

I discovered two trends which spanned every single decade: the most

frequent CGMA Board requests were to eradicate personal debt, and those who depended on CGMA most were our journeymen: our E-5s and E-6s. Cases by this demographic surfaced often for the following reasons: sticker shock of moving to a locality with an unexpected high cost of living; unplanned and uncovered family medical/dental bills; and funeral costs for family members.

At CGMA's 75<sup>th</sup> anniversary, then-Board President RADM Fred Ames '68 noted CGMA's strength as the safety net for Coasties in dire financial circumstances. He also challenged CGMA to become far more proactive and promote financial literacy to help the Coast Guard workforce sustain financial setbacks.<sup>3</sup> Board minutes of the 2000s echoed this glaring need. While the 2016 National Defense Authorization Act served as a catalyst for an enterprise

3. CGMA Board of Director Meeting Minutes, 16 June 1999

## 100 YEARS ANCHORED IN SERVICE

CGMA is the go-to resource that turns today's financial challenge into tomorrow's stability.

Join us in our mission to eliminate the financial worry of our Coast Guard Community. Scan the QR code to start or increase your allotment today. It's easy- just two clicks!



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financial literacy program, more work needs to be done in this space. Our goal at CGMA is not to recreate training that already exists, but rather amplify resources and put members in touch with the right people or organizations to help meet their financial goals, especially those not covered by NDAA: the Coast Guard spouse, civilian employees, auxiliarists, and retirees.

I suspect that many officers have no idea what it's like to raise a family on E-5 pay. As a new officer, I'll admit, I didn't. An Ensign makes nearly \$6,000 a year more per year than an E-5 with five years in Service.<sup>4</sup> Years ago, as an Executive Officer on a patrol boat in Key West, I realized this pay distinction too late when one of my E-5s suffered from indebtedness. It was the first time I reviewed a subordinate's leave of earnings statement. On that day, I was shocked at this member's take-home pay. After his deductions of taxes, alimony, and child support for a former marriage, he pocketed \$150 a week to support his new family of five.

For this member, and countless others, CGMA was the Hail Mary pass.

As CGMA charts the course for the next 100 years, our destination is a Coast Guard community empowered by a trusted network and shared resources to eliminate financial worry— well before the “break glass” point. Together, we can do it.

For one, we have a strong foundation: For 100 years, CGMA has maintained an amazing relationship with our Coast Guard. Our Board Members are representatives of our Coast Guard Community. They amplify the voices of our Coast Guard community so we

4. *Active Duty Pay Scale 2024, Military.com accessed 21 October 2024*

may harness our collective strengths to address needs.

We're proactive: CGMA has both flexibility as well as an amazing network of partners to foster a culture of financial security, ensuring no one walks alone.

And we're nimble. That E-5 at the station in Florida? No other organization can provide a \$24,000 grant to make that member whole. But CGMA can. And CGMA has done just that for over a century. We collaborate with our stakeholders to provide tailored support for our clients. Because of that flexibility, CGMA is the go-to resource that turns today's financial challenge into tomorrow's stability.

We can't do this mission alone. We need your help. I challenge each member of our officer corps to start a \$15 allotment per month today or increase your current allotment to at least \$15 a month. It's incredibly simple to do so; there are just two steps to complete on our website and you don't need to provide any information you already don't know by heart.<sup>5</sup> Join CGMA in our efforts to become far more proactive in supporting every Coastie's financial security.

If 100 years of history is an indicator of the future, the Coast Guard community will continue to count on CGMA for years to come. Thank you for your support!

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*Brooke Millard '03 is the new CEO of Coast Guard Mutual Assistance, the Coast Guard's official 501.c.3 non-profit organization that supports the financial resilience of the Coast Guard Community to include Active Duty, Reservists, Civilian Employees, Auxiliarists, and Retirees. CGMA maintains a Four-Star rating on Charity Navigator.*

5. <https://mycgma.org/give-help/allotment-payroll-deduction/>