

The United States military is the most capable fighting force in the world. For two decades of war, service members and their families never failed to answer the call, steadfastly sacrificing to protect our Nation – abroad and even now at home. They make these sacrifices trusting that our government will provide them with the tools to keep them ready. Continued national fiscal challenges have left military families confused and concerned about whether the programs and benefits contributing to their strength, resilience, and readiness will remain available to support them and be flexible enough to address emerging needs. Service members and their families have kept trust with America through 20 years of war with multiple deployments and separations. Unfortunately, that trust continues to be tested.

The 2019 Survey of Active Duty Spouses (2019 ADSS) conducted by the Department of Defense (DoD) reported 11 percent of active duty spouses described their financial situation as “not comfortable.” Another 20 percent of spouses reported they had experienced some financial difficulty. Although the survey did not address the issue directly, it did find that 5 percent of respondents had visited a food pantry in the previous 12 months – more than doubled from 2017.

Further, the effects of the COVID-19 pandemic have increased the number of military families seeking food assistance due to increased stress on family finances. Recently, our Association surveyed 11,359 service members and their families ranging in rank from E-1 – E-6. Of those surveyed, 14 percent indicated that they had visited a food distribution site to make ends meet over the last 12 months (appendix 1). Additionally, of the service members who had visited a food distribution site, 33 percent were single parents and 57 percent were minorities.

### **There is evidence that military families' financial stress sometimes leads to food insecurity:**

- » Food pantries operate on or near virtually every military installation – four near Camp Pendleton alone.
- » The number one cause of food insecurity is financial instability which is often aggravated by high spouse unemployment and underemployment, frequent moves that result in unexpected out-of-pocket expenses, and the high cost associated with housing and child care.

Our Association has argued that military families should benefit from the same social safety net programs that support their civilian neighbors and friends. There should be no shame or stigma in accepting assistance to ensure a service member is able to put healthy food on the table. Our concern, rather, is for military families who may be falling through the cracks, either because they are not aware of programs that could assist them or they fall just over income eligibility thresholds.

One example of this issue is military families' eligibility for the Supplemental Nutrition Assistance Program (SNAP) benefits. SNAP is designed to support families whose incomes put them below 130 percent of the federal poverty level. (Some states set a higher threshold – they may go up to 185 percent of the federal poverty level.) However, because the military Basic Allowance for Housing (BAH) is included when determining SNAP eligibility, it is rare for military families to qualify. Paradoxically, families stationed in high cost of living areas are most affected by this barrier – their higher BAH prevents them from qualifying for SNAP, but the high cost of everything from food to utilities and transportation puts them under great financial strain.

We appreciate Congress' requirement in the Fiscal Year 2020 National Defense Authorization Act (NDAA) for DoD to conduct a report on food insecurity among military families. We understand this report is forthcoming and are eager to learn with the Department uncovers in its research. Our Association also recognizes that the 13th Quadrennial Review of Military Compensation (QRMC) analyzed the utilization of SNAP and found that a low number of military families qualify for SNAP. However, we remain concerned about the families who fall through the cracks and don't qualify for needed assistance through SNAP due to the inclusion of BAH in determining eligibility. These families are left to make ends meet by utilizing food pantries and food distribution facilities on or around their installation. We implore DoD to consider the severity of this issue and consider how food insecurity affects the well-being and retention of junior-ranking service members and their families.

In the past, Congress and DoD have acted to address military family financial stress and food insecurity. For example, in the late 1990s, Congress authorized the Family Supplemental Subsistence Allowance (FSSA), which was designed to assist families whose income and household size put them below 130 percent of the federal poverty level. However, few families participated in this program as BAH was considered income in determining eligibility and required service members to work through their chain of command to gain assistance. In 2016 FSSA ended domestically at the recommendation of the Military Compensation and Retirement Modernization Commission (MCRMC), which noted that most eligible families would be better off participating in SNAP.

While we agree with the MCRMC that SNAP is in many ways a more valuable and effective program than FSSA to assist military families struggling with food insecurity, the fact remains that many families in need are unable to access it due to the inclusion of BAH. For that reason, **we ask Congress to institute a basic needs allowance** with key elements to make it effective for military families:

- » Set eligibility at 130 percent of the federal poverty guidelines, based on income and number of dependents;
- » Exclude BAH when determining eligibility;
- » Using data from the Defense Finance and Accounting Service (DFAS) and Defense Enrollment Eligibility Reporting System (DEERS), automatically notify service members of their potential eligibility for the basic needs allowance. (Under a similar program, service members had to apply for assistance under the FSSA program through their chain of command, which could be a barrier to participation.) Service members could then provide information about other sources of income to confirm their eligibility.

We would also like to draw attention to the Women, Infants, and Children (WIC) program, which supports families with pregnant or nursing mothers and young children up to age five. WIC offers support in the form of vouchers or electronic benefits cards that may be used to purchase foods such as formula, baby food, eggs, peanut butter, bread, milk, fruits, and vegetables. Participants in the program also receive nutritional counseling and breastfeeding support. Given the young demographics of the military family community and the fact that the largest cohort of military children (over 42 percent) is under age six, this program in many respects is tailor-made to support military families. In addition, because BAH is not counted in determining WIC eligibility, it is much easier for military families to qualify – in fact, nearly every E-6 or below with one or more children could potentially qualify, assuming there is no additional household income.

While we were unable to find statistics on the usage of WIC among military families, we are certain many more families potentially qualify than currently take advantage of this valuable program, which is unfortunate. We would like to see DoD take steps to raise awareness of WIC among young military families. One easy step would be to require pediatricians in Military Treatment Facilities (MTFs) to screen patients for food insecurity and provide information about applying for WIC.

The majority of military families may never face food insecurity, and for those who do it is often a short-term problem that is resolved through promotion. However, we firmly believe no military family should ever struggle to put food on the table, especially when programs exist that can provide support. Raising awareness of WIC and instituting a basic needs allowance would provide much-needed support to the youngest, most vulnerable military families.

## Who We Are

The National Military Family Association is the leading nonprofit dedicated to serving the families who stand behind the uniform. Since 1969, NMFA has worked to strengthen and protect millions of families through its advocacy and programs. They provide spouse scholarships, camps for military kids, and retreats for families reconnecting after deployment and for the families of the wounded, ill, or injured. NMFA serves the families of the currently serving, veteran, retired, wounded or fallen members of the Army, Navy, Marine Corps, Air Force, Space Force, Coast Guard, and Commissioned Corps of the USPHS and NOAA. To get involved or to learn more, visit [www.MilitaryFamily.org](http://www.MilitaryFamily.org).