January 7, 2015

U.S. House of Representatives
Committee on Agriculture
Subcommittee on Nutrition
Room 1301
Longworth House Office Building
Washington, DC 20515-6001

To the Honorable Members of the Nutrition Subcommittee:

When my son Jack was born, I was married to a Culinary Specialist at the Bremerton Naval Hospital in Washington. He was an E4, after enlisting as an E3, and we were proud of his solid ranking. I have a bachelor’s degree, and before we moved I had nearly completed a master’s degree in secondary education.

I left a $30,000/year position as a teacher when we were assigned to the Kitsap Peninsula. The job prospects in our new town were bleak, and I was constantly told I was “overqualified” in interviews. I finally managed to secure only part-time employment in two positions – as a bank teller and as a baker at a diner. I was working 35-40 hours a week but making half my previous salary.

When we found out I was pregnant we were barely making ends meet. Thankfully we were good cooks with plenty of knowledge about healthy eating. Even while sticking to affordable staples like beans and rice or vegetable soups, our grocery bill was awfully high. I struggled with having to choose between healthy, nutritious food and processed, cheap food.

A coworker happened to mention the WIC program to me. I had never heard of it before. I was certain as a military family we wouldn’t qualify, but I made an appointment at our local WIC office anyway. The office was in a private building in our town, not on the base. That meeting was quite enlightening. I learned that it’s quite common for civilian OBGYNs to give information about the program to pregnant women. But I never heard it mentioned once in all my visits to the military hospital.

The pre-screening process for the WIC program was fast and simple, and the women working there were knowledgeable and supportive. To my surprise, we qualified, and I learned that this is true as well for many military families.
I used the WIC benefits while pregnant and continued to search for a better paying job, but just kept hearing that I was “overqualified.” I also suspect no one was interested in hiring a woman who was very visibly pregnant.

Our son Jack was born in November 2004. He had to be delivered via caesarean section, meaning I was not allowed to work for six weeks. Once I was medically cleared to return to work, I could only work shifts on Saturdays, when my husband wasn’t working. There was simply no way we could afford childcare, and, like so many military families, we had no local support system.

Our financial challenges with an infant mounted, and I ran out of solutions. I reluctantly applied for SNAP benefits and was denied. I felt confused, scared, and ultimately dumbfounded. How could we qualify for one government food assistance program, but not another? Why didn’t we qualify for SNAP when we were struggling to put food on the table for our family?

Although both the WIC and SNAP programs fall under the USDA, the WIC application specifically excludes additional military allowances, such as the housing allowance, as part of your monthly income. The SNAP program, in contrast, does require counting our Basic Allowance for Housing (BAH) as income when applying.

Most people don’t realize military families often acquire housing in a different way than their civilian counterparts. On the whole, our military subsidizes housing expenses for active-duty military families, whether you live on-base or off. If you reside in off-base or privatized military housing, the subsidy is determined by the cost of living in your area. But including the BAH as part of determining eligibility for government programs, which only happens if you live off base or in privatized housing, artificially inflates a family’s gross income. So that’s what happened to us.

We were rejected because our housing allowance was included as part of our income, which made it seem like we were making more money than we were. I’ve since learned that this is a common reason why military families are denied access to SNAP benefits.

We were left wondering how we were going to survive even while my husband went to work serving his country.

After being denied for SNAP, I didn’t know what else to do. There weren’t any other options for our family. When we moved, there was a wait list for on-base military housing so we chose an apartment that was under our housing allowance in an attempt to make ends meet. We also shared one used car, and lived without cable or other amenities in an attempt to get by.
We were making payments on my graduate school loans, which also weren’t considered in benefit eligibility. As a responsible adult, I pay my bills. I wasn’t going to just stop paying. For some time I had them deferred, but that was only a temporary solution.

I breastfed Jack exclusively until he was six months old, but the costs of having a child piled up. Diapers, wipes, and other necessities were a constant strain on our budget. We shopped the commissary, because it was cheaper, but our food bills were still more than we could afford. I remember putting groceries on the credit cards more times than I could count. There are few things more disheartening than worrying about where your next meal is going to come from.

My life – and my son’s life – are much better now. All debts from that time have been paid, and we are food secure and living comfortably. I was able to leave the WIC program after I went back to work full-time when Jack was about 18 months old. We can now afford to give generously to various charities and donate to our local food pantries. For four years, I managed a local farm that accepted WIC and SNAP benefits. I lived the experience of stretching each dime, so when people shopped with my farm, I would go to great lengths to help them make the most of the meager benefits.

Being in a military family is challenging in ways most people can never imagine. You make so many sacrifices: missed time with loved ones; not having a constant place to call “home;” job security for dependents; and so much more. I don’t ever want another military family to worry about food the way we did.

If we had been of a lower rank, I honestly don’t know how we would have survived. No military family should have to experience the fear and shame of being food insecure, but we should also be giving them the resources and information to get help.

I hope that these reflections from my personal experiences, and the other stories that follow collected by MAZON: A Jewish Response to Hunger, help you to better understand the particular challenges of food insecurity faced by too many of our military families.

Sincerely,

Erika Tebbens
Emery from Brandon, Mississippi

“We were one of those couples that purchased the house we could afford, so we could have that slice of the American Dream: our own home. We didn’t just jump into it blind—we had two stable incomes.

I was working for a gentleman in home renovations and when his business was hit by the recession, he started paying me late. Then he just stopped paying me altogether.

I had to quit the job to look for a new one that paid me for my work. I’ve been applying for jobs I’m qualified for, that have openings, but I’ve gotten no response. Being unemployed has cut our household income in half, and my wife and I are having to make decisions every day on how to allocate what little monies we have: are we going to eat or are we going to pay the light bill? We never lived extravagantly, but there are no luxuries now, no more vacations. We are fighting to hold on to what little we still have.

In the six years since we bought our house, this month is the first time that the mortgage wasn’t paid on time. I had to borrow from one place to give to another. I pawned the title to my truck to supplement income. We don’t qualify for mortgage assistance or food stamps. That’s frustrating because you hear about all these programs to help people like us, but then they tell you you’re not eligible. I’m not out to shirk my responsibility or take something that’s not mine, but I just don’t want to keep sliding further down. Choices have to be made. We’ve changed how we feed ourselves.

I like fish a lot, but now we can’t afford it. What we buy is limited to more processed foods. Last night for dinner, I ate some crackers and cheese and some kind of, shall we say, processed meat. There are many times that instead of making myself a salad, I’ll have ramen noodles. Granted, ramen is full of sodium and other things that aren’t good for you, but it’s just basic sustenance and you can buy a case of them for a dollar and change.

It’s a tough, tough time, and sometimes it feels insurmountable. I just re-enlisted in the National Guard to do right by my family. I mean the military is one job that as far as I know is always going to be there. It gives us health insurance and a part-time steady income. My wife worries because I am scheduled to go to Afghanistan in 2015, but that could change.

I have been working ever since I was fifteen. To wake up and realize you are among the unemployed is a shock. But we will get through it. My wife and I are a team.”
Joe from Bozeman, Montana

Joe Gaston, age 45, is a disabled veteran living in Bozeman, Montana with his wife and two children. He joined the military in 1988 because he otherwise would not have been able to afford to pay for college. When Joe was forcibly discharged from the Navy in 1998 after being diagnosed with a mental health disorder, a friend informed him that he may be eligible for benefits through the Veterans Administration, and encouraged him to apply. It took two long years for Joe to be assigned only a 10% disability rating. In 2004, he was diagnosed with Multiple Sclerosis, and again chose to go through the arduous VA application process. However, without anyone to help him, he was denied any additional benefits. “Even though the VA knew about our financial problems, and my medical needs, no one ever mentioned any other options for assistance like SNAP or WIC. We didn’t know they even existed.”

After moving to Montana in 2008, he decided to try yet again for a higher disability rating through the VA. This time, with the help of a VA counselor, he was eventually assigned 100%. Finally, after 10 years of financial and health-related hardship, Joe is now better equipped to provide for his family. “Eating better, has really changed my life. I used to be on about eight medications when we moved here, and now because the quality of food we are eating is better -- more leafy greens and fruits, and almost no processed food -- I am now only taking two pills, and I’m actually managing my MS better than I was before when I was on all of those medications for MS.”

Because his quality of life has finally improved, he hopes that others won’t become so discouraged that they give up before they make it through the paperwork. “I want people who are going through financial difficulties to know that there is hope, that the resources are out there now, and that there is a light at the end of the tunnel. But you can’t just sit there; you have to go and seek out help. There is a light at the end of the tunnel, but it needs to be a shorter road to get to that light.”

MAZON | A Jewish Response To Hunger
Ashley from San Diego, California

“If they separated base pay from allowances, that would help our circumstances, because we could then go back and apply for food stamps, and more than likely be approved because they would only be considering the base pay. That would free up our food budget because we could actually buy some of the things we don’t get to have regularly because they are expensive. I could afford to feed my family more healthy, homecooked foods. Because it is cheaper just to open up a box of mac & cheese instead of buying all the ingredients separately and making a healthier version of it. So they would be better fed and have better choices. And then in turn some of the debt that we still have would be able to be paid off, so that we could get off of food stamps and still afford to have better quality food, but not having to forego other bills in order to do that.

... Standing in the line at the food pantry with all the other families, it’s just more sad than anything. You look around and see so many people in the same boat as you. You don’t know why they’re there or anything like that, but there’s obviously a need for them to be there.

Some food pantries are just helping anyone; some are only for military. But it is really sad to see how many people, especially how many military families, need help. And I come across military families quite often who don’t even know that there are services that they can utilize. They’ve been struggling for months, and they don’t know that there is a source out there that could potentially help them, because it’s not directly affiliated with the military. The military doesn’t have any say in putting that information out there. So really the only way the military families can find out about any food pantry programs is through word of mouth.”
Rebecca from San Diego, California

"I heard a Sergeant Major in the Marine Corps say, "oh my Marines won't mind taking these cuts, they are better doing more with less, the families will learn to adapt." I wanted to smack him. The upper echelon of the military doesn’t understand what the enlisted go through.

A lot of families that weren't struggling before have started struggling when the military started cutting benefits a few years ago. Medical benefits were cut, salary increases for being stationed in more expensive places were pretty much been eliminated, and the BAH was reduced. Plus, prices in general have gone up and salaries for enlisted stayed pretty much the same. And in our case, while we've always lived by a strict budget and plan, we certainly didn’t plan on having twins when we planned on one more child. And we certainly didn’t plan on one of them developing autism and extenuating medical problems, and things like that.

When my husband's Command found out that he didn't have the money to pay for all the extras he was expected to – tickets for this, someone's retirement, etc. – they called our finances into question. They couldn't understand how an E6 Staff Sergeant wouldn't have the money, unless he was being irresponsible. I think the military really needs to look at some of their stellar Marines and ask why those families can't make ends meet.

Before we moved to California from North Carolina, we were doing well. We could save. But the same amount of food that costs $250 in North Carolina costs $800 here. The medical benefit is different and we're required to take out additional health insurance for our kids. In the year we've been here, we've had to use our savings to pay our bills and make up the difference between the higher cost of living here and my husband's paycheck, which is the same as it was before.

We used up the last of our saving a few months ago so we could buy school supplies for the kids. I did the worksheet to apply for food stamps and we were above the income limit. They don't consider many things, like our extraordinary medical costs. We've cut out everything we can from our budget. My husband wears shoes with holes and faded uniforms, even though it's against the rules. But what can we do if we don't have the money? I don't refill my medication regularly. We are eating less healthy. My husband and I are down to a meal or two a day. The only way we can make it is to go to the food distributions, but that's not how I want my kids to remember how mom and dad provided for them. I'm gonna do what it takes to take care of my kids. Period. End of story. But there is a backlash that comes when using any programs, like FSSA. Don’t get me wrong, if there was a death in the family, nobody thinks twice about you getting assistance from Navy-Marine Relief for that. That attitude needs to change. Definitely."

I’d love to be in a position where we didn’t have to use those types of services. If I could work, it would be different. But doing a regular job is not an option with a moderate to severely autistic child. What I’d earn wouldn’t offset the cost of specialized home care. I'm looking for a way to make extra income at home. Maybe I'll become a notary because you know how hard it is to find a notary?"
Astrid from San Diego, California

"I'm from Haiti and my husband is from Columbia. We have a daughter who's 12 and a son who's 9. My husband has a degree in engineering and a MBA. I was a fashion designer before I had kids. We're just a regular family I think.

After 9/11, my husband joined the Navy because America 'opened its doors' to him and he wanted to do something in return. But the person I married isn't the person my husband is today. He has been deployed four times and when he returned from Iraq, he was different, like so many guys. Aggressive, broken. The military doesn't try to mend them; they give them free tickets to LEGOLAND as if that is going to make the hurt go away. I don't think my children need to go to LEGOLAND anymore. They need a good stable food allocation, but that's not possible anymore on the salary of a Chief Petty Officer in the Navy.

Military salaries haven't kept up with the economy. Food and gas prices have skyrocketed and we've already cut what we can from our monthly budget, mainly groceries. I shop at the 99-cent store and garage sales. We've moved out of military housing to a cheaper rental and have an extra $120 a month from our BAH to spend on essentials. But my daughter needed braces and they cost $2000, which has been a big dent in our budget. My husband went back to school a year ago to get a doctorate to teach in the military, and that's another $600-$700 a month because the military doesn't pay for a PhD. So, we have to rob Peter to pay Paul.

It's a vicious circle. We don't qualify for food stamps because of my husband's rank and income, but his salary isn't enough, especially for the job he does. I know that the Navy says that there's support for spouses through Fleet and Family, but showing me how to rewrite my resume doesn't pay the bills. And if I work, who is going to pick up the kids when my husband is deployed or off on other missions at sea? I've seen so many military families disintegrate, and so many children fall into drugs, because their parents aren't around.

I've started looking at how to make up the difference in our expenses and what my husband gets paid. He's is going to transfer his GI benefits to me so I can go back to school and learn something where I can have flexible hours and still be there for my kids. We're making every effort to give our kids the best. We make sacrifices. I go to the food distributions not by choice, but to make sure my children have every single thing they need. When I first heard about the civilian-run food distribution from a friend, I felt so ashamed to go. I thought "oh my god everybody is gonna know I don't have money," or that I'm gambling away at a casino. But the volunteers at the distribution made me feel so special. Why do people outside the military know that military families are needy, but the DOD and Congress don't seem to?"
Biographical information on Erika Tebbens

Erika Tebbens lives with her husband Chris (a veteran of the US Navy) and eleven-year-old son Jack in Ballston Spa, NY. They live 40 minutes north of Albany and are very active in their community. Erika has been running a successful business as a Director with Thirty-One Gifts for the past 2 years. She also runs a local chapter of Girl Talk, a national peer-to-peer mentoring organization for girls in middle and high school. Chris is a supervisor at General Electric and a volunteer firefighter. Erika's passions are helping women start their own successful businesses, working with tweens/teens, traveling, reading, knitting, and spending quality time with her family.

In 2003 when she was pregnant with her son, she learned through a civilian about the WIC program. She was a U.S. Navy spouse and was able to qualify for the program. She utilized WIC through the time her son was 18 months old, when she was able to secure steady, full-time work in retail management for Calvin Klein. She was unable to qualify for SNAP benefits during the time she was on the WIC program.