

Military Family Basic Needs Allowance

Proposed Legislation Overview

Background

The establishment of a Military Family Basic Needs Allowance would address a longstanding shortcoming in military compensation policy that has left thousands of military families—often lower ranking enlisted service members with multiple dependents—to endure the painful reality of food insecurity. This unacceptable situation is the result of a technical error that has prevented struggling military families from qualifying for needed federal nutrition assistance benefits. Far too many military families in need find themselves ineligible for the Supplemental Nutrition Assistance Program (SNAP) and some school feeding programs due to the inclusion of the Basic Allowance for Housing (BAH) as countable income in the determination of program eligibility. This barrier to SNAP access has led thousands of military families to turn in desperation to food pantries that operate distribution programs on or near every military installation in the U.S. At Marine Corps Base Camp Pendleton alone, four separate emergency food distribution programs operate on base to offer emergency food packages exclusively to hundreds of active duty military families each month. The severity of this problem and the need for more complete data was documented in [GAO Report 16-561](#) in July 2016 and recently in this [NBC News special report](#) from July 2019..

In response to media coverage about military families participating in the food stamp program, which Department of Defense officials perceived negatively, Congress in 2000 created the Family Subsistence Supplemental Allowance (FSSA) with the express purpose of transitioning military families off of SNAP. The FSSA program had several serious flaws, with very limited participation. Despite recommendations by MAZON: A Jewish Response to Hunger for common sense reforms presented to the Military Compensation and Retirement Modernization Commission, Congress, and the Obama Administration, FSSA was sunsetted domestically in 2016. Unfortunately, Congress and the Administration have taken no additional action following the discontinuation of FSSA to provide assistance to the thousands of military families in the U.S. who struggle with food insecurity.

To relieve hunger for military families and ensure the mission readiness of our service members, MAZON and National Military Family Association urge Congress to establish the Military Family Basic Needs Allowance (MFBNA) with the following elements:

- **Automatic notification of eligibility based on determined compensation levels**

Eligible military personnel should receive MFBNA in a streamlined and efficient manner to eliminate barriers to participation, including shame, stigma, and fear of retribution. Defense Finance and Accounting Services (DFAS) should automatically notify all service members of potential MFBNA eligibility for those with basic pay at or below 130% of the Federal Poverty Guideline (the gross income eligibility limit for SNAP eligibility). This eligibility threshold will better serve military families that experience food insecurity and struggle to cover their basic needs, while accounting for the unique challenges and costs associated with military service.

Service members should have the ability to opt-out of program participation. To complete program enrollment, service members would have to verify pertinent household information and provide required documentation to assist in certification of eligibility and amount of allowance, such as documentation of any

additional household income. The amount of the allowance should equal the difference between the current gross household income and 130% of the Federal Poverty Guideline, based on total number of dependents.

- **Exclusion of Basic Allowance for Housing as counted income in determining eligibility for and benefit amounts for MFBNA**

Including the BAH as “income” treats our troops differently than the civilian population. For civilians, the value of housing assistance subsidies and benefits are not counted as income in the determination of eligibility for SNAP. Current policy for SNAP eligibility establishes an unnecessary and harmful barrier to needed nutritional support for struggling military families. Excluding the BAH as counted income for MFBNA eligibility would provide helpful assistance to cover basic needs, especially for junior enlisted families, and support the broader goals of mission readiness, retention, and future recruitment.

- **Education about budgeting and additional federal assistance programs**

At the same time as receiving notification about potential MFBNA eligibility, service members should be provided materials and resources about financial management as well as information about all other federal assistance programs for which they may also be eligible. These additional resources can help military families navigate the stresses, stigmas, and challenges of living on a tight budget.

Additional Benefits:

- Ensuring that service members are able to provide the basic needs for their family members eliminates unnecessary stress and anxiety and contributes to optimal mission readiness
- Establishment of the Military Family Basic Needs Allowance will reduce military family participation in SNAP, thereby realizing savings in mandatory federal spending
- Additional support for basic needs for military families—including for household food purchases—will lead to better nutrition and improved health outcomes, saving money for treatment of chronic diet-related health conditions
- Improved diet and health for children from military families—who are more likely to serve in the armed forces in the future than their counterparts from non-military families—will contribute to the goal of more future enlistees physically fit to serve
- The Military Family Basic Needs Allowance will help alleviate economic hardship experienced by too many military families and help prevent a downward spiral that can tragically lead to suicide

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Examples of Household Eligibility and Benefits

Creating a “Military Family Basic Needs Allowance” would address a longstanding and shameful shortcoming in military compensation policy that has left thousands of military families — often lower ranking enlisted service members with multiple dependents — to endure the painful reality of food insecurity. This unacceptable situation is the result of a technical error that has prevented struggling military families from qualifying for needed federal nutrition assistance benefits. Far too many military families in need find themselves ineligible for the Supplemental Nutrition Assistance Program (SNAP) and some school feeding programs due to the inclusion of the Basic Allowance for Housing (BAH) as counted income in determining program eligibility. This barrier to SNAP access has led thousands of military families to turn in desperation to food pantries that operate distribution programs on or near every military installation in the U.S. The severity of this problem and the need for more complete data was documented in [GAO Report 16-561](#) in July 2016. A round up of recent media coverage on the issue can be found at endmilitaryhunger.org.

Contrary to claims by the Pentagon and some policymakers that military members already receive appropriate compensation and that the economic hardships faced by military families are the result of personal financial mismanagement, a significant number of service members and military spouses — primarily junior enlisted families — report challenging financial situations and difficulty making ends meet for their household with their low pay that and high costs of living. Based on the [U.S. Federal Poverty Guidelines](#) and [Military Active and Reserve Component Pay Tables](#), below are three examples of families that would benefit from the bipartisan and targeted proposal.



Example 1:

E4 / 4 years of service – household of 4 (3 dependents)
 Base pay = \$2,634.60 / month – \$31,615.20 / annual
 130% Federal Poverty Guideline for household of 4 = \$34,060
 Difference between 130% FPG and annual base pay = \$2,444.80
 Monthly difference / MFBNA benefit amount = \$203.73

Example 2:

E6 / 6 years of service – household of 6 (5 dependents)
 Difference Base pay = \$3,354.90 / month – \$40,258.80 annual
 130% Federal Poverty Guideline for household of 6 = \$45,708.00
 Difference between 130% FPG and annual base pay = \$5,449.20
 Monthly difference / MFBNA benefit amount = \$451.10

Example 3:

E2 / less than 2 years of service – household of 4 (3 dependents)
 Base pay = \$1,942.50 / month – \$23,310 / annual
 130% Federal Poverty Guideline for household of 4 = \$34,060.00
 between 130% FPG and annual base pay = \$10,750
 Monthly difference / MFBNA benefit amount = \$895.83