

Mission Nourishment: Empowering Military Family Food Security and Wellness

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Executive Summary

The security of our nation not only relies on tackling food insecurity but also on addressing its underlying causes which contribute to the recruitment and retention crisis currently confronting our All-Volunteer Force. The health and wellness of families affected by food insecurity are major concerns, posing significant obstacles to accessing nutritious foods. This can profoundly impact the physical and mental well-being of service members and their families. This is not just a statistic; it's a pressing issue that transcends ranks and disproportionately impacts families of color.

Despite the availability of community resources and government support, food insecurity persists as a symptom of deeper-rooted struggles. Military families navigate a labyrinth of unique challenges — from constant relocations to the scarcity of affordable housing. Yet, among the many obstacles, two stand out as formidable foes: the hurdles of spouse employment and child care. These aren't just barriers to financial stability; they are direct contributors to the precarious balance of food security within military households. Further, the stigma surrounding not only food insecurity itself but the negative connotations associated with the use of government assistance are prohibitive for many families applying for the temporary assistance that may elevate their families from this unfortunate circumstance.

Food insecurity affects 10% of the civilian population in the United States, but more than 25% of military families reported experiencing food insecurity in 2023.¹ The United States Department of Agriculture (USDA) indicators of low food security are reductions in diet quality and variety, and very low food security is associated with being “food insecure to the extent that eating patterns were disrupted (skipped meals) and food intake reduced because the household could not afford enough food.”² While food insecurity is more concentrated among enlisted ranks, officer families are not immune; according to the Military Family Lifestyle Survey by Blue Star Families, 27% of enlisted active-duty family respondents and 4% of active-duty officer family respondents reported low or very low food security.³

Food insecurity is a complex issue influenced by various factors that are unique to the military family lifestyle and culture such as frequent relocations, inadequate child care, spouse unemployment, and lack of available and/or affordable housing. These obstacles are often exacerbated for families stationed overseas — including in Hawaii — in remote locations, or territories.

A major challenge to addressing food insecurity is stigma which often stems from misconceptions about financial mismanagement or laziness. This can deter individuals from accessing available resources like the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) and Supplemental Nutrition Assistance Program (SNAP). A common concern for military families is that a service member's command may have involvement in accessing these key forms of assistance and that involvement may affect their career or security clearance. Education, awareness campaigns, and dignified support services are essential for creating a more inclusive environment where individuals feel comfortable seeking help when needed.

“If my kids are still hungry after I serve them, then I give them my portion and I will go without.”

— Military Spouse, Hawaii, 2024

In addition to diving into the multitude of causes and resources to combat food insecurity specific to the military, a Food Security Needs Assessment survey was developed and administered in Hawaii. This assessment was to examine the impact on food security for families stationed in areas that are considered remote or overseas. The assumption was that due to the area's higher cost of living, limited housing, obstacles to spouse employment and child care, and recent reduction in Overseas Cost-of-Living Allowance (OCOLA) that there would be a greater impact on food security for families at those duty stations. While Hawaii is not representative of all overseas locations, it is considered remote and overseas with a large military population and therefore served as an adequate location for this case study and analysis. This research employed a Food Security Needs Assessment administered at the three Armed Services YMCA locations on O'ahu.

Problems

Spouse Employment

Today, many, if not most, families require more than one income to maintain a comfortable standard of living. However, for military families, maintaining a second income can be challenging as military spouses face an unemployment rate that is five to six times that of their civilian counterparts.⁴ Although there have been progressive moves in making military spouse employment more attainable, the 21% unemployment rate among military spouses has remained relatively unchanged over the past decade.⁵ It is also higher than the 4% unemployment rate of the civilian population.⁶ Moreover, Blue Star Families found that 63% of respondents reported some level of underemployment in their 2023 survey.⁷ Spouse unemployment and underemployment are primary contributors to financial stress for active-duty military families.⁸ That subsequent financial stress can, and for many does, contribute to food insecurity. In Blue Star Families' 2023 Food Insecurity findings, more than one-third of unemployed spouses were food insecure, compared to 10% of their employed peers,⁹ and the U.S. Department of Defense (DOD) Office of People Analytics (OPA) 2021 Active Duty Spouse Survey found that "being unemployed, [having] an incremental number of children living at home, and a working spouse contributing less than 50% to household income increased the odds of low food security."¹⁰

In 2023, Blue Star Families found that there was a 22% unemployment rate for military spouses, and unemployment or underemployment was a major contributor to financial stress for 30% of survey respondents.¹¹ However, frequent relocations and limited or expensive child care are often culprits in the employment conundrum, evident in Blue Star Families' findings that 68% of active-duty spouses need child care to work, but one-third are not able to find child care that meets their employment needs, and 57% of spouse respondents who were not employed stated that child care is too expensive and was the top reason for spouse unemployment.¹² These reasons were also reflected in the research in Hawaii.

"Since September 2022, my infant has been on a childcare waitlist. Without a spot secured, I had no choice but to resign from my full-time DoD position."

— Military Spouse, Hawaii, 2024

Child Care

Child care is one of the greatest hindrances to employment for many military spouses. Over 35% of active-duty families have children and of those, over 40% are in the 0 to 5-year-old age bracket, and under 33% are in the 6 to 11-year-old age bracket, both of which are ages that require child care.¹³ In their recent survey, Blue Star Families found that 68% of active-duty spouse respondents reported needing child care to work, but one-third (35%) could not find child care that worked for their employment needs.¹⁴

Similar to spouse employment, addressing child care is complex. While there are subsidized child care facilities on installations, many Child Development Centers (CDCs) on installations have long waitlists for care, especially if both parents are not currently employed full time. While there are daycare centers off installation, many are more costly and have waitlists as well. There are Family Care Centers (FCCs) which are certified and in-home child care centers, often run by military spouses, which tend to be less expensive and offer more flexibility, but there can be issues regarding continuity of care as an in-home provider is typically one person and may also have to contend with short-notice moves.¹⁵ Child care subsidies reduce the out-of-pocket cost of child care at off-base child care centers, but even with the subsidies the cost of care, compared to on-base CDCs or FCCs, is still unaffordable for many junior enlisted families in particular. The DOD recognizes this is a critical issue, and is making strides to help military families with child care, including introducing the Dependent Care Flexible Spending Account (DCFSA) in January 2024, to allow military families to contribute to a tax-free account as a way to reduce some of the fees associated with child care. However, unavailable and unaffordable child care continues to prevent spouse employment and can contribute to financial insecurity and food insecurity.

Spouse employment and child care is an interwoven web where one cannot happen without the other for many families. Moving to a new location with a lack of extended family support or knowledge and availability of alternatives to CDCs and daycares can mean that families who need the added financial stability provided by two incomes are at a higher risk of food insecurity.

“I’ve applied to several jobs offering \$10-\$13 per hour, but financially, it doesn’t make sense for our family. Between daycare costs and commuting expenses, there’s hardly anything left over for me to contribute in any meaningful way.”

— Military Spouse, Hawaii, 2024

Relocations

Relocations, a common aspect of the military lifestyle, impact both spouse employment and child care, but also can contribute to financial insecurity, due to the financial impact of out-of-pocket relocation costs. Many military families carry the burden of unreimbursed expenses when completing a Permanent Change of Station (PCS); 67% of Blue Star Families survey respondents who relocated within 12 months before their survey had unreimbursed temporary housing expenses and 28% spent between \$1,001 to over \$5,000 out of pocket for that relocation.¹⁶ For those who are reimbursed, reimbursements take time to be processed and repaid. Furthermore, the reimbursements do not account for the household goods that need to be replaced on every relocation, including perishable food and other household items, which may include those that are lost or damaged (while there is a process to submit claims for those items, that process is also lengthy and often does not result in full reimbursement).

The out-of-pocket expenses can total thousands of dollars and force many to rely on personal credit cards. Unpublished data from Blue Star Families showed that 61% of military families used credit cards as a means to cover out-of-pocket relocation costs,¹⁷ and 81% fronted more than \$2,000 in housing costs.¹⁸ When families are forced to dip into their limited savings or resort to credit card debt to make ends meet, a PCS can significantly strain their finances and raise the risk of experiencing food insecurity.

For families stationed Outside the Continental United States (OCONUS), these challenges are magnified. In their September 2022 Pulse Check, Blue Star Families found that families moving to or from OCONUS locations spent more time in temporary housing than their peers moving within CONUS locations; 61% spent more than 20 days in temporary housing.¹⁹ The prolonged wait times for military housing or the demanding task of finding civilian housing in unfamiliar territory can be taxing. While families receive TLA to ease some of the burden while waiting for on-installation housing or off-installation military privatized housing, strict requirements must be met to maintain the allowance, including weekly civilian housing searches. This can be especially burdensome in areas where the cost of living is already high, such as in Hawaii, where the Basic Allowance for Housing (BAH) often falls short of covering civilian housing costs. Blue Star Families also found that 50% of those that relocated within the last year and rented civilian housing had up-front housing costs between \$2,000 and \$5,000, and 32% had more than \$5,000 in up-front costs.²⁰

Access and Barriers to Assistance

Numerous food assistance resources and programs are available at both state and federal levels. They include Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) and the Supplemental Nutrition Assistance Program (SNAP), but there are also school nutrition programs (often referred to as free and reduced meals), the USDA's new Summer EBT (Electronic Benefits Transfer) Program, and the USDA Double Up Food Bucks Program. The DOD has also implemented programs specific to military family assistance; the Basic Needs Allowance (BNA), Family Subsistence Supplemental Allowance (FSSA), and Cost-of-Living Allowance/Overseas Cost-of-Living Allowance (COLA/OCOLA). These programs can be a great source of assistance for families who qualify, but accessing them can be an issue.

One of the primary challenges is making families aware of the resources before they need them. An even greater challenge is ensuring that families know that the applications and qualifications can vary by location and resource. For example, WIC and SNAP are applied for through the state, therefore each time a family relocates, they must reapply in each new location. While qualifications for both WIC and SNAP utilize gross family income, only SNAP includes BAH in income calculations for families that do not live on

base or in military-privatized housing. FSSA is an allowance only available to OCONUS service members (excluding Guam, Puerto Rico, or the U.S. Virgin Islands) whose eligibility is determined based on household income and size. Similarly, school nutrition program availability and eligibility varies greatly by location (state, district, school). While these programs offer incredible support, many families may fail to apply simply because they lack knowledge on how, where, and when to apply, or do not believe they will be eligible.^{21, 22.}

Beyond lack of awareness, there is also the challenge of stigma. Families may hesitate to apply or utilize these resources due to the societal stigma associated with food insecurity. This stigmatization is not unique to the military, but “prevents eligible people from accessing government assistance or food pantries out of fear that community members will know they live in poverty and will judge them for it. This comes from interactions with others as well as internalized shame.”²³ Blue Star Families found this to be true in their March 2021 Pulse Check; 25% of active-duty, 23% of Veteran, and 22% of National Guard family respondents reported “pride, shame, or embarrassment” were barriers to seeking financial support.²⁴ While not specific to the military, Harvard Kennedy School of Business found that 20% to over 50% of households that would be eligible for government assistance programs did not use them simply due to stigma,²⁵ and it would not be unreasonable to assume the same is true for service members and their families. The visibility of utilizing these resources or the perception that others can discern their use (for example using an EBT card at the grocery store) can further discourage families from seeking the benefits they need.

Similarly, the DOD resources have barriers to access mostly stemming from lack of knowledge, but also due to concern with command involvement. BNA was developed and included in the National Defense Authorization Act (NDAA) in 2021. The purpose was to provide an additional allowance to families whose income was 130% below the federal poverty line. In the 2023 NDAA eligibility was expanded to include income up to 150% of the federal poverty line and was to streamline the process of identifying service members eligible to apply, as well as assisting in providing the application information at the command level. However, that expansion did not lead to an increase in families utilizing the allowance, evident in that only 77 families in three out of four service branches received BNA in 2023.²⁶ Command involvement may be a deterrent to applying for BNA; Blue Star Families found that a small percentage of active-duty family respondents did not apply for the BNA because they did not want command involvement, but among those, 40% were food insecure.²⁷ The stigma argument applies to BNA, where concerns about social perception are substituted with considerations about how a service member might be perceived by their command. In the case of BNA, the concern is that command involvement will affect the service member’s career. MAZON, a nonprofit fighting to end hunger suggested that having command involvement in the application process for BNA “deterred [service members] from seeking the support they needed for fear of telling a commander that their family was struggling financially ... Such an admission could not only result in negative treatment and performance reviews. It could jeopardize security clearance and damage career prospects as such members were viewed as somehow vulnerable. This exacerbated the shame and stigma that often exists around seeking assistance from federal safety net programs.”²⁸ While the DOD has increased the threshold for qualifications and may further increase it in the upcoming NDAA, that increase will do no good if service members do not apply.

Inconsistent Eligibility Calculations

The inclusion of nontaxable military entitlements and allowances (such as BAH) is inconsistently applied in calculations for various food assistance programs. Because WIC eligibility does not include BAH as income, it is easier for military families to qualify for than SNAP and BNA. However, because WIC serves a limited portion of the food-insecure population — pregnant or lactating women, and children under 5 years of age — military families who experience food insecurity but do not meet these criteria are not eligible.

These programs, while well-intentioned and beneficial for many, do not reach many of the military families who experience food insecurity. The number of families experiencing food insecurity greatly surpasses the number of families enrolled in and receiving assistance.²⁹ In 2018, RAND reported that of those considered food insecure, only 9% used WIC, 6% used a food bank in the preceding 12 months, 1.8% used SNAP, and 0.6% of those overseas used FSSA.³⁰ The percentage of military families who are considered food insecure, from any source, is significantly higher than those receiving federal assistance.

In the Hawaii case study, 35% of respondents were enrolled in WIC. In the same survey, 35% also said their children received free or reduced meals at school. In contrast, just 1% of respondents reported receiving SNAP benefits, further illustrating the difficulty of receiving SNAP benefits as a military family, possibly as a result of the eligibility criteria including BAH as income.

Food Distributions

Food distributions often step in to fill the gap for families who do not qualify for food assistance programs but still find themselves without access to food. The Center for Science in the Public Interest states that “the charitable food system is intended as a last resort for people experiencing food insecurity. Yet food assistance benefit levels and coverage through federal feeding programs, like WIC and SNAP, are inadequate, causing millions of people to turn to an overburdened and under-resourced charitable food system,” and that “as many as 42 million people — including 13 million children — may rely on the charitable food system to help put food on the table.”³²

4% of all active-duty families report that they secure the largest portion of their food from food banks/charities.³¹

Healthy Food Options

While community-based resources like food distributions are essential, many of the foods available at food banks and distributions are unhealthy. This is partially due to the nature of foods that are often donated to charitable organizations which are typically nonperishable and processed goods; 25% of food bank distributions are unhealthy foods and beverages.³³ This is not to say that food distributions and banks do not offer healthy food. In fact, the Hawaii Food Bank supplies the food to the ASYMCA food distributions and there is often a variety of fresh produce, milk, cheese, and meat, but the quantity and variety vary greatly from month to month and by location. While it’s crucial to continue to have these resources available to families experiencing food insecurity, the quality of food provided is also a significant concern.

It is necessary to amplify healthy eating initiatives and promote access to fresh and nutritious food to ensure that military families have access to and are empowered to have a well-balanced diet. “Food insecurity has negative health impacts, contributing to weight gain, stress, and chronic disease”³⁴ and unfortunately, the availability of many cheap and unhealthy foods increases susceptibility to poor health outcomes. For military families who often have heightened stressors, even without food insecurity, wellness is a great concern for retention and the future of the force. There is growing concern with the number of service members who are overweight and obese, highlighting the need to enable and encourage balanced eating. The DOD 2023 strategy, Strengthening Food Security in the Force,³⁵ also emphasizes access to healthy foods for service members and their families. Programs such as Double Up Food Bucks are a great way to ensure that families have access to greater and more nutritious foods such as produce. The Double Up Food Bucks program is funded through the USDA’s Gus Schumacher Nutrition Incentive Program (GusNIP) and provides SNAP beneficiaries in more than 25 states with more fresh fruits and vegetables by matching SNAP dollars on those items in participating grocery stores and farmers markets, essentially allowing those recipients to receive twice as much for the same price. Unfortunately, this program is not available in all 50 states and is limited to those receiving SNAP benefits, but expansion has the potential to greatly improve the health of those facing food insecurity.

“The rising costs of food have significantly impacted our budget. While we strive to maintain a healthy diet and avoid processed foods, the increasing expense of nutritious options is becoming increasingly stressful.”

— Military Spouse, Hawaii, 2024

Food Insecurity in Hawaii Case Study



Food Distribution photos - ASYMCA Marine Corps Base Hawaii, March 2024

Methodology

This research employed a Food Security Needs Assessment survey fielded at three Armed Services YMCA locations on O’ahu in late February and early March 2024; those locations were Schofield Barracks/Wheeler Army Airfield, Joint Base Pearl Harbor-Hickam, and Marine Corps Base Hawaii. The ASYMCA hosts monthly food distributions at each of these three locations on three different days each month and served, on average, just over 760 participants each month between the three locations in 2023. All service members and families, retirees, and DOD employees are able to utilize the monthly food distribution events and there are no eligibility requirements. ASYMCA participants were approached with the survey opportunity while waiting in line at three of the food distributions. Of a potential 509 participants, 158 chose to take the survey with a response rate of 31%. A modified USDA scale was utilized to assess food security.

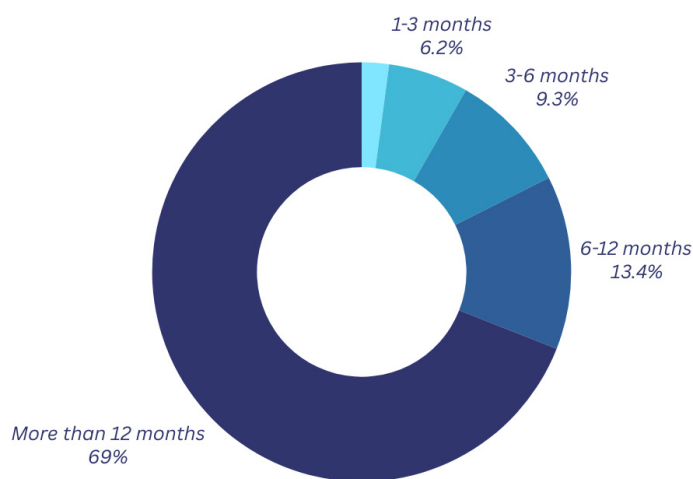
Sample Description

The 158 participants were mostly active-duty spouses (72%) or active-duty service members (21%); the remaining respondents were National Guard service members, Reserve service members or spouses, Veterans or spouses, military parents, or other (i.e., DOD/civilian contractor). Service members and family respondents represented all active-duty branches, as well as Reserve and National Guard. While the ranks of E-2 to O-5 were represented in respondents, 70% were E-4 to E-6 and 10% were E-7 and above. For respondents with children, 29% had children in the 0 to 5-year-old and/or 6 to 12-year-old age brackets, and 78% had children younger than 20 years old living at home (either full time or part time). More than 62% of military spouse respondents reported being unemployed, and 80% of respondents stated that military income is their families’ only source of income.

Key Findings

More than half of enlisted respondents (53%, n=115) and more than one-third of officer respondents (36%, n=11) reported they had experienced food insecurity in the past year, and 16% had experienced very low food insecurity. While this number is quite higher than the food insecurity rate reported in Blue Star Families’ 2023 Military Family Lifestyle Survey, it is important to note that this number is not representative of the entire military

Respondents Time Stationed on O’ahu



53% (n=11) of enlisted families and 36% (n=11) of officer families at the ASYMCA Hawaii Food distributions were food insecure; 16% were experiencing very low food security.

population on O’ahu. These numbers are only representative of those attending the food distribution events, and it follows that there was a much higher food insecure population as the events were a specific community resource targeting food needs.

The survey found that 69% of spouse respondents were unemployed. Of the spouse respondents who were unemployed, 34% stated that not having or being able to find adequate or affordable child care was the reason for unemployment. Furthermore, 29% of respondents who had experienced food insecurity in the past year were unemployed and had at least one child under the age of 12, which encompasses the ages of children that would require child care for both parents to work. More than 69% of respondents had lived on O’ahu for 12 months or longer, and 55% visited the food distribution monthly (of those, 12% went to more than one of the distributions per month). This indicated that the longer service members and families lived on the island, the frequency in which this community resource was utilized increased.

This could have been because there was more awareness of the monthly events the longer families were at that location, or it could have been because over time, the added expenses in such a high cost-of-living area increased the need. Also, Hawaii had two OCOLA reductions in 2023, so those who had lived on the island for 12 months would have been impacted by that loss.

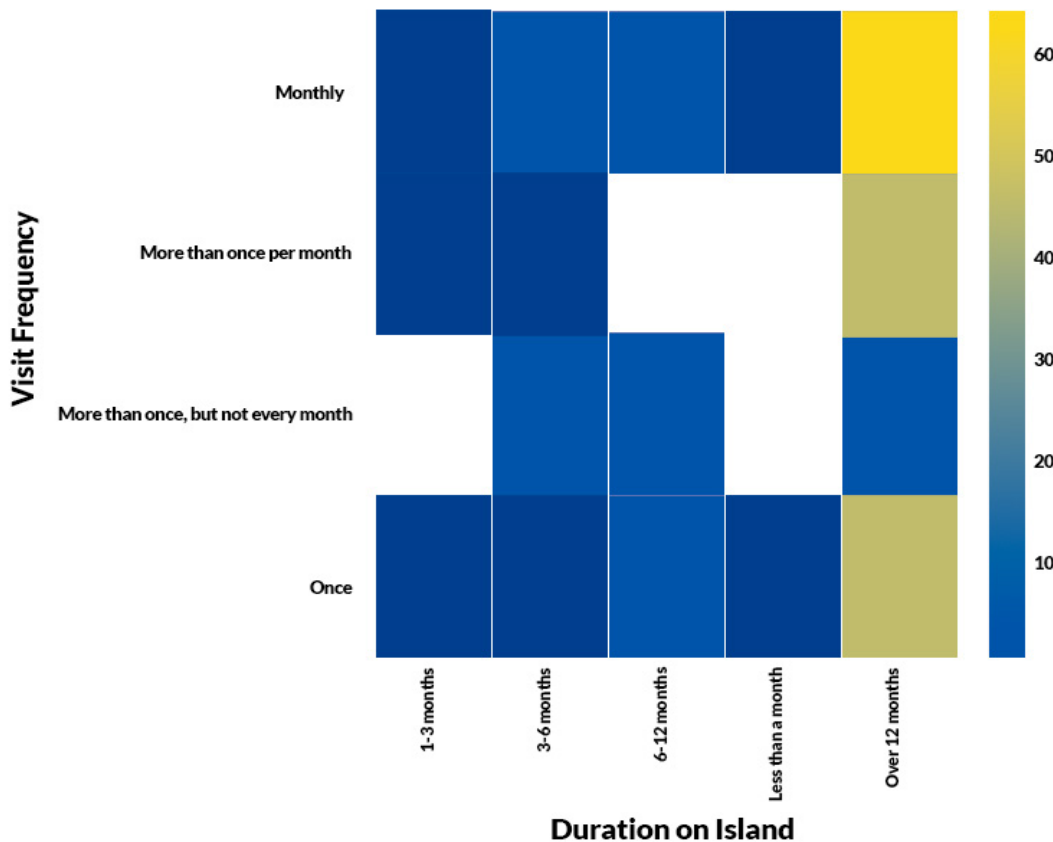
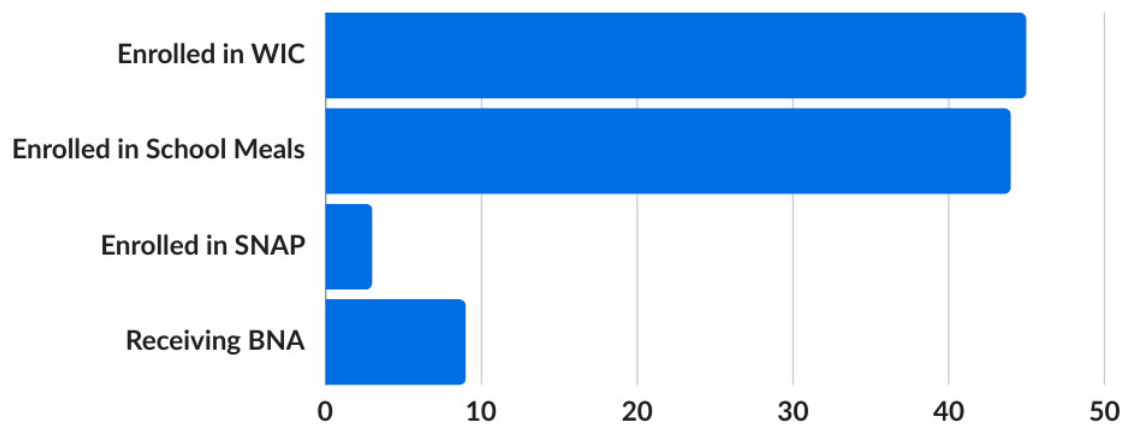


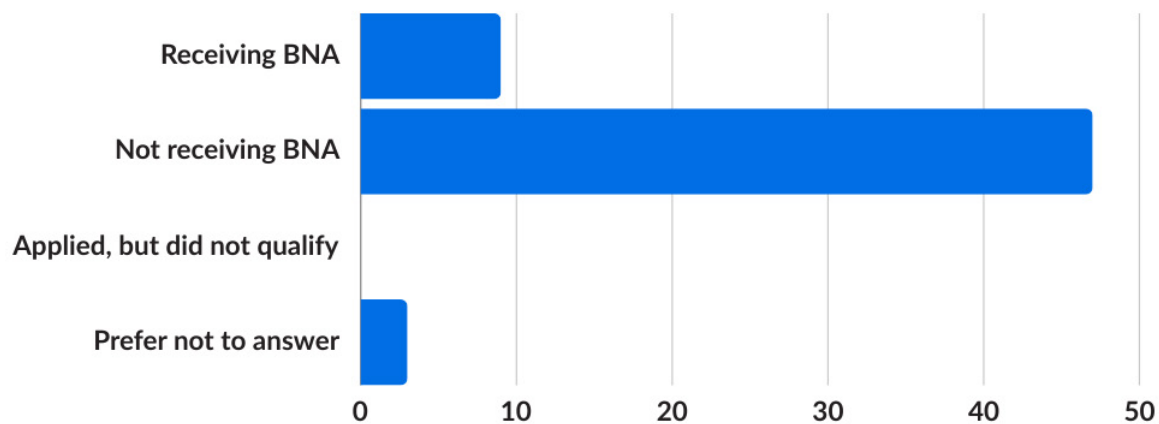
Figure 2 Correlation chart: Illustrates the duration of respondents' time on the island and the frequency in which they visited the ASYMCA food distributions over that time period. The chart indicates that frequency of food distribution increased over time.

Many families were utilizing federal nutrition assistance programs at slightly higher rates than indicated with other data; 35% of family respondents were enrolled in WIC, and 35% of respondents had children who were receiving free or reduced meals at school, but only 1% of respondents were receiving SNAP benefits. However, 9% of respondents were receiving BNA, which is higher than numbers reported via other data sources, but even still, 41% of respondents did not know what BNA was.

Military Families Polled in Hawaii Enrolled in Food Assistance Programs



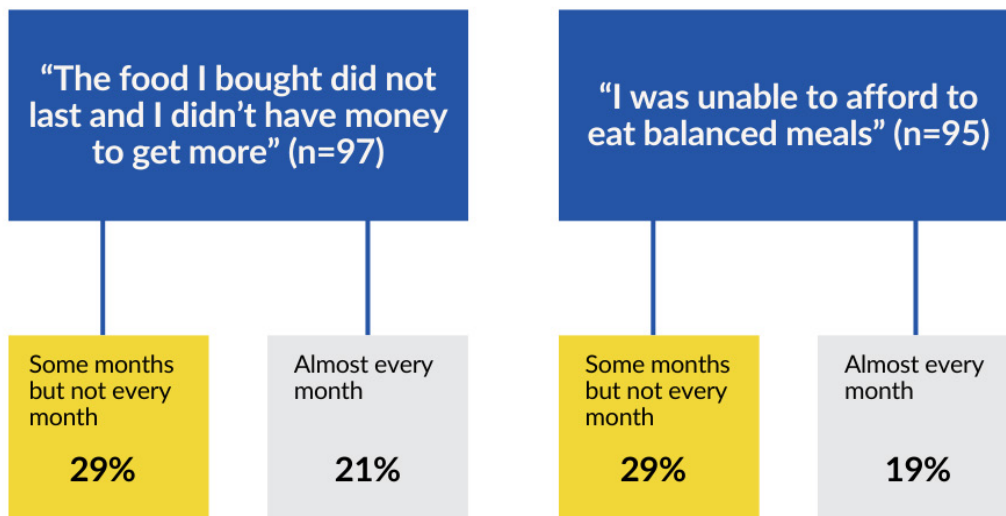
Families Polled in Hawaii on BNA



Key Findings Summary

With the higher-than-average cost of living, scarcity of housing, and increased financial burdens due to PCS in Hawaii, it is not surprising that families would be more likely to suffer from food insecurity due to financial instability. Aligned with other research on this topic, spouse un/underemployment and lack of access to available, affordable child care are central issues that contribute to food insecurity in Hawaii. While the survey did not specifically ask about the effects of the loss of OCOLA in 2023, there were open-ended responses that indicated the loss of OCOLA was a contributor to financial and food security, and is also a reasonable assumption that the two reductions in 2023 greatly impacted families as nearly 70% of the survey respondents lived on the island for 12 months or longer and would have been affected by those reductions.

How often were the following statements true for you and your family since January 1, 2023?



Do Your Part



For Military Families & The Common Defense

Do Your Part: Conquering Food Insecurity

Mitigating food insecurity is challenging due to the numerous obstacles presented, and the various dynamics involved. There cannot be one cure-all that will alleviate food insecurity for all military families. However, we can ensure that there are systems in place to address each of the issues, and they must include both temporary and long-term solutions and be easily accessible. While each of the proposed strategies below will not be beneficial to all families, collectively they can create change!

Recommendation	Suggested Organizations	Description
Make the 4+1 Commitment: The Formula for Spouse Success ³⁶	Employers	Blue Star Families and Hiring Our Heroes introduced the 4+1 Commitment in 2023, where employers pledge to support military spouse employment by adopting one of four initiatives and participating in a government spouse employment program. By committing to this initiative, employers provide flexibility for military spouses to work remotely and retain their jobs through relocations, alleviating child care and financial burdens that contribute to food insecurity.
Remove BAH from income calculations for SNAP	Congress, DOD	Despite ongoing advocacy, the exclusion of Basic Allowance for Housing (BAH) from SNAP income calculations has not been realized. Advocates must continue supporting this initiative, as the current statistics reveal that only a small fraction of families benefit from this crucial resource. Stigma and misconceptions surrounding government nutrition assistance further hinder eligibility and exacerbate food insecurity, emphasizing the need for sustained advocacy efforts to ensure equitable access to essential benefits.
Continue to educate service members and families on the benefits of WIC and encourage enrollment	Military Service Organizations/Veteran Service Organizations, Congress, DOD	WIC provides vital support for pregnant, lactating women, and children under 5, yet enrollment rates remain low, often due to lack of awareness rather than stigma. ³⁷ Educating families about the program's benefits, particularly among younger and junior enlisted families, is crucial. Implementing standard screening and referral processes could significantly boost enrollment and promote the health and wellness of young family members, potentially enhancing early retention rates.

<p>Increase federal funding of the Gus Schumacher Nutrition Incentive Program (GusNIP) to allow for the implementation of the Double Up Food Bucks program on military installations</p>	<p>USDA, Congress, DECA, DOD</p>	<p>To improve access to nutritious food for military families enrolled in SNAP, Congress should increase funding for the Gus Schumacher Nutrition Incentive Program (GusNIP) to enable the implementation of the Double Up Food Bucks program on military installations. This initiative would provide a dollar-for-dollar matching for SNAP beneficiaries purchasing local fresh fruits and vegetables at participating military commissaries, thereby expanding access to nutritious food options for these families.</p>
<p>Implement the GusNIP Produce Prescription Program</p>	<p>DHA, USDA</p>	<p>The Defense Health Agency (DHA) should collaborate with the USDA in procuring funding through GusNIP to introduce the Produce Prescription Program, particularly targeting service members and families utilizing the Military Treatment Facilities, but not excluding those receiving civilian health care. This can be modeled after Eat Well,³⁸ which is currently working with the Durham Veterans Administration (VA) to prescribe \$80 of fruits and vegetables per month throughout the prescription period.</p>
<p>Enact Recommendations from the House Armed Services Committee Quality of Life Panel Report</p>	<p>HASC, SASC</p>	<p>The HASC Quality of Life Panel spent a year developing recommendations to address military quality-of-life issues, which include increasing junior enlisted pay BAH, which would increase overall financial security and these recommendations should be implemented.</p> <p>Additionally, DOD must ensure that service members are educated on the existence of BNA and standardize the application process across all services, as well as detaching it from the chain of command to enhance confidentiality and reduce the stigma associated with seeking assistance.</p>
<p>Ensure transparency in the process of evaluating and implementing changes to COLA/OCOLA</p>	<p>DOD</p>	<p>Attention should be directed toward enhancing transparency in the calculation of COLA/OCOLA. Service members must have a clear understanding of how COLA/OCOLA is determined, without having to shoulder the burden of proving its necessity. Given sharply declining participation rates for the Living Pattern Survey, from 40% in 2004 to 15% in 2018,³⁹ and the ability to assess economic trends and fluctuations independently of survey data, the DOD should reassess how COLA/OCOLA are calculated and ensure clear and effective communication in the process.</p>

<p>Educate service members and spouses on available support programs to boost spouse employment and participation in food assistance programs</p>	<p>MSOs/VSOs, Congress, DOD, Military Commands</p>	<p>Continue to share information at check-in briefs, pre-deployment briefs, and via other means available to ensure that military spouses are aware of available employment support programs such as Spouse Education and Career Opportunities (SECO), My Career Advancement Account Scholarship (MyCAA), Military Spouse Career Accelerator Programs throughout the DOD, as well as partner organizations such as Blue Star Families, and Hiring Our Heroes who offer fellowships, leadership and development programs, and career opportunities.</p> <p>The DOD can also educate new service members and their spouses on the state and federal assistance programs and how to apply for WIC, SNAP, and BNA. It is imperative to frame the educational efforts positively to reduce the stigma associated with their use and financial or food insecurity.</p>
<p>Nourish the Service</p>	<p>Blue Star Families Chapters and Partner Organizations</p>	<p>Re-establish, share, and utilize Blue Star Families' Nourish the Service program as a valuable resource for Chapter locations, stakeholders, and military families to engage in conversations, share education and resources, and as a food distribution source where necessary and available.</p>

Abbreviations

ASYMCA	Armed Services YMCA
BAH	Basic Allowance for Housing
BNA	Basic Needs Allowance
CDC	Child Development Center
COLA	Cost-of-Living Allowance
CONUS	Continental United States
DCFSA	Dependent Care Flexible Spending Account
DLA	Dislocation Allowance
DOD	Department of Defense
EBT	Electronic Benefits Transfer
FSSA	Family Subsistence Supplemental Allowance
GAO	Government Accountability Office
GusNIP	Gus Schumacher Nutrition Incentive Program
MFLS	Military Family Lifestyle Survey
MSO	Military Service Organization
MyCAA	My Career Advancement Account Scholarship
NDAA	National Defense Authorization Act
OCOLA	Overseas Cost-of-Living Allowance
OCONUS	Outside the Continental United States
OPA	Office of People Analytics
PCS	Permanent Change of Station
QOL	Quality of Life
SECO	Spouse Education and Career Opportunity
SNAP	Supplemental Nutrition Assistance Program
TLA	Temporary Lodging Allowance
TLE	Temporary Lodging Expense
USDA	United States Department of Agriculture
VA	Veterans Administration
VSO	Veteran Service Organization
WIC	Special Supplemental Nutrition Program for Women, Infants, and Children

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Thank You

As a Navy spouse for more than 15 years, my dedication to supporting our military families has only grown stronger. Through personal experiences, including navigating food insecurity early in my spouse's career, I have developed a profound commitment to empowering and advocating for service members and their diverse families.

I extend my heartfelt gratitude to USAA and Blue Star Families for their sponsorship of my fellowship as the USAA DEPLOY Food Insecurity Fellow. This opportunity has allowed me to delve into research and craft a roadmap to address food insecurity among military families. The support provided, including leadership development and the chance to advocate at the Congressional level, has been invaluable.

With this support, I am empowered to continue making a meaningful difference in the lives of our military families, including my own. Thank you for investing in our mission to serve those who serve.

Thank you USAA and Blue Star Families' Campaign for Inclusion!

