



Military Family Lifestyle Survey

2023 Comprehensive Report Food Insecurity

Knowledge and utilization of the Basic Needs Allowance (BNA) is low; the new program may not yet be effectively targeting food-insecure families.

The proportion of active-duty family respondent households experiencing food insecurity continues to exceed the levels of overall civilian households¹ experiencing the same. Enlisted active-duty family respondents more often report low or very low food security (27%) in comparison to their officer counterparts (4%).

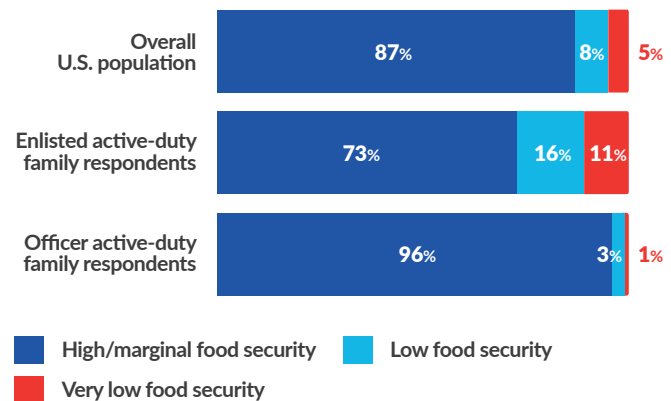
1 in 6 active-duty family respondents report experiencing food insecurity.

First introduced in 2019 by MAZON as a foundational element to begin solving military family food insecurity,² and subsequently supported by years of advocacy from military service organizations (MSOs)³⁻⁶ and nonprofit organizations (NPOs), the FY2023 NDAA⁷ mandated the creation and implementation of the Basic Needs Allowance (BNA)⁸ to provide a monthly income supplement for service members whose household income falls below 150% of the national poverty level.^{9,a} This program was initiated at the same time that service members received a 4.6%¹⁰ pay raise and Basic Allowance for Housing (BAH) rates increased at the beginning of the 2023 calendar year in response to inflationary pressures resulting in higher than average grocery and housing costs. While intended to be a support to prevent military families from becoming food insecure, initial assessments¹¹ revealed a very limited scope of eligibility that does not take into account that military family food insecurity does not always correspond neatly to rank and income level¹²⁻¹⁴ but often occurs in the context of specific stressors, such as relocation, spouse unemployment, or unexpected expenses.

Our limited, but novel, data shows that this new policy may not yet efficiently target food insecure military families, though this may change as more families become aware of the program. Many families who could benefit are unaware of the program. Despite efforts across media,¹⁵⁻¹⁷ the Department of Defense,¹⁸ and the individual service branches¹⁹⁻²¹ to promote awareness of the BNA, knowledge of the program among respondents is limited in its first six months of availability.

Figure 1: High/Marginal Food Security, Low Food Security, and Very Low Food Security

Active-duty family respondents (n=2,261)

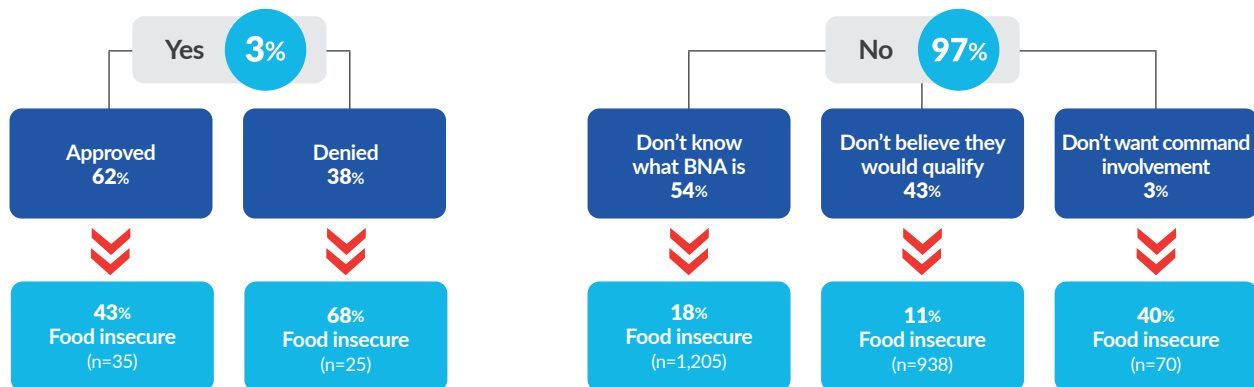


^a The initial implementation provided member-household eligibility for those earning below 130% of the Federal Poverty Guidelines. Increases to 150% of the FPG began July 1, 2023.

More than half (54%) of active-duty family respondents reported they did not know what the BNA is and among these, 1 in 5 (18%) reported experiencing low or very low food security. For the small percentage of active-duty family respondents who did apply (3%), nearly two-thirds were approved (62%, n=68). Of these respondents, 43% (n=35) reported low or very low food security. In comparison, of the 38% who applied and were not approved, 68% (n=25) reported experiencing low or very low food security. Additionally, 40% (n=70) of those who did not apply for the BNA because they did not want to involve their command reported experiencing low or very low food security. The smaller proportion of families who receive the benefit reporting food insecurity may indicate the program is working to either prevent or lift families out of food insecurity, but the restrictive eligibility criteria may miss other food insecure families. The expansion of the eligibility criteria to families under 150% of the federal poverty level beginning in July 2023 could alleviate this, and monitoring of this issue and the efficacy of this benefit should continue.

Figure 2: Did You/Your Service Member Apply for the Basic Needs Allowance (BNA) During the Time Period Between January 1, 2023, and Today?

Active-duty family respondents (n=2,307)



2% of active-duty family respondents selected "Other, please specify" as an answer option to the question "Did you/your service member apply for the Basic Needs Allowance (BNA) during the time period between January 1, 2023, and today?" but these were excluded from this analysis.

The unique aspects and instability of military life can make financial security challenging for all families. Frequent relocations, with extended amounts of time in temporary housing due to increasing and fluctuating rental and home buying markets (see Housing and Relocation finding) can contribute to credit card debt.²² One in 3 (38%) of active-duty family respondents who reported "excessive credit card debt" as a contributing

37% of unemployed spouses report experiencing food insecurity, compared to 11% of spouses employed at least part time.

factor to their family's current financial stress also reported low or very low food security. Furthermore, spouse unemployment rates remain many times the comparable civilian rate, compounded by lack of access to available, affordable child care (see Spouse Employment and Child Care finding). One-quarter of active-duty family respondents (25%) who said "underemployment/unemployment" is one of the top contributors to their family's current financial stress also had low or very low food security.

"Our location and food prices, inflation, etc., has put us over the edge. We use food stamps and our credit cards. Our kids love and NEED fresh fruit and veggies so we just buy as much as we can and go into debt because we are trying to prevent health issues for them in the future. Ramen noodles is not a sustainable diet. We also take advantage of the free lunches and breakfasts at school so that they can get full bellies if we don't have what they need at home."

Active-Duty Navy Spouse

While food insecurity levels are lower for families with an employed spouse, an employed spouse does not completely eliminate the experience of food insecurity²³ (see Table 1), further demonstrating the

interconnected nature of food insecurity and other financial challenges in military families.

Table 1: Household Experiences of Food Insecurity by Active-Duty Spouse Respondent Employment Status

Active-duty spouse respondents (n=1,564)

	Work full time (35 or more hours per week) (n=634)	Work part time (fewer than 35 hours per week) (n=346)	Unemployed* (n=279)
High or marginal food security	90%	86%	63%
Low food security	5%	10%	18%
Very low food security	4%	4%	19%

*Active-duty spouse respondents who report they are not currently employed, but need or want paid employment and have actively sought work in the last four weeks.

Making Ends Meet

Military families, unlike their civilian peers, have an additional potentially cost-saving option to source the food needed to feed their family within their individual budgets. The Defense Commissary Agency's (DeCA) goal is to provide military families at least a 25% savings over shopping²⁴ at

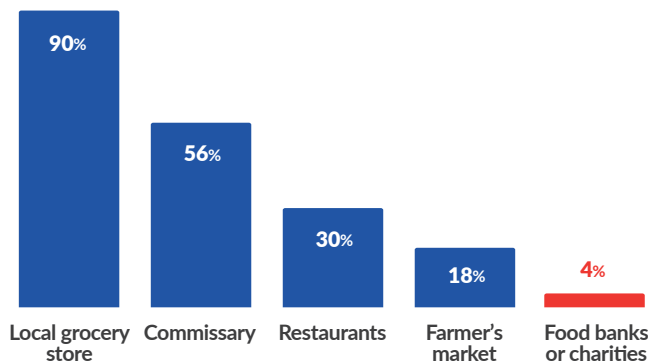
local grocery stores. Despite these intended savings, only just over half of active-duty family respondents report they get the largest portion of their food from commissaries. Local grocery stores (90%) are the most commonly reported location, while 4% of all active-duty families report that they secure the largest portion of their food from food banks/charities.

“We are still in credit card debt from our PCS. Cost of living is rising. My children are young and need balanced meals. I spend my entire civilian paycheck on child care. We buy cheap food and skip where we can.”

Active-Duty Army Spouse

Figure 3: Locations Where Families Get the Largest Portion of Their Food

Active-duty family respondents (n=2,386)



Question text: Where do you obtain the majority of your/your family's food? Select the top 3 locations where you get the largest portion of your or your family's food.

Many military families, like their civilian counterparts, are utilizing whatever means they have available to them to pay for their food needs, often going into debt to secure enough healthy food to feed their families.^{25,26} In response to the open-ended question “Please tell us about your experiences of food insecurity within the past year ... What did your family do to address it?” families described decreasing the quality of their food (“more processed, less healthy options”), going into debt (“used credit”), and reducing their savings (“took money from savings”), as well as applying for benefit programs.

Among families who report experiencing food insecurity, 14% of active-duty families report food banks or charities as a major food source.

Cascading Effects of Avoiding Food Insecurity

Managing an ever-increasing grocery bill has been a challenge for all families, regardless of military connection. However, for military families, the methods used by some to make ends meet — including depleting savings accounts and using credit cards — may have long-term consequences due to the unique nature of military life. A nearly inevitable part of military life is frequent relocation. Each relocation can find military families spending thousands out of pocket to cover unreimbursed expenses.²⁷ For those families who have already spent through their savings or accumulated debt in the name of avoiding food insecurity, relocation could bring with it additional financial hardship from which it is hard to recover.

“Inflation is making it hard to shop for food at a decent price. We are stretching food as much as we can but the price is what is killing our savings account.”

Active-Duty Air Force Spouse

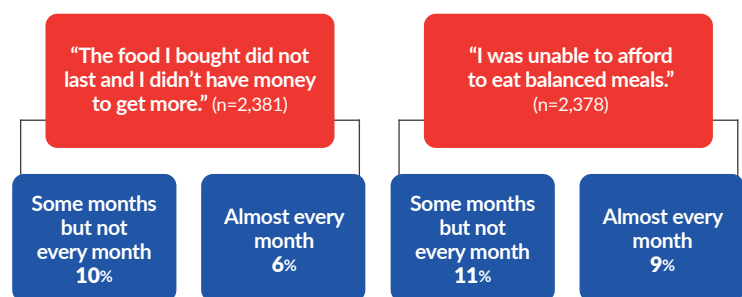
“We just normally run out of groceries before pay day and have to use credit to purchase groceries and then pay for them on pay day. I am shopping at the commissary and making affordable choices but with three kids and a husband who works a physically demanding job, we are spending upwards of \$800 a check on food. And sometimes the pay periods are long and we have almost an extra week to wait for pay ...”

Active-Duty Marine Corps Spouse

In addition to family financial impacts, and a reduced likelihood to recommend military service among food-insecure military families,²⁸ food insecurity among military families can have serious health implications. With 1 in 5 active-duty families unable to afford to eat balanced meals many or most months of the year, the cascading impacts to families’ health, and the health of the force overall, must be taken seriously. Eating less healthy food is correlated with higher rates of obesity and illness.²⁹⁻³¹ Additionally, with the greatest percentage of military recruits coming from the families of people who have also served,³² the generational impacts of food insecurity have an additional level of importance to the All-Volunteer Force. Recent reports indicate that 68% of active-duty service members are overweight³³ and obesity is the number one disqualifier among potential recruits,^{34,35} supporting the need for access to healthy, nutritious food. Addressing food insecurity among military families is critical for a ready current and future All-Volunteer Force.

Figure 4: How Often Were the Following Statements True for You and Your Family in the Last 12 Months?

Active-duty family respondents



“We have credit card debt and groceries are part of the debt. We have opted to make healthy living a priority and one day we will find a way out of debt.”

Active-Duty Marine Corps Spouse

Limitations

Samples of active-duty family respondents who had applied for the BNA, and who had decided not to apply due to concern about command involvement were very low. These low sample sizes can cause differences between groups to appear greater than a larger sample would demonstrate, and should be interpreted with caution.

Military food distributions often do not require beneficiaries to demonstrate need, so families receiving food distributions may or may not be food insecure. Additionally, sample sizes between spouses employed full time, part time, and unemployed also varied considerably, though the pattern of increasing food security with increasing employment persisted across each group. This could also be interpreted that spouses who are food insecure are more likely to be seeking employment than spouses who are not

employed but also not food insecure. Finally, the USDA scale³⁶ used to assess households' food security status ask whether a condition, experience, or behavior occurred at any time in the past 12 months, and households can be classified as having very low food security based on a single, severe episode during the year, even if they have subsequently recovered from that episode.



Recommendations



- Exclude the Basic Allowance for Housing (BAH) from income calculations for eligibility for federal nutrition assistance programs and child nutrition programs.
- Amend the Basic Needs Allowance (BNA) to be a more robust program that can increase food security for thousands of military families.
- Update eligibility calculations to exclude BAH from income calculations to allow a majority of struggling military families to qualify for this assistance program and become food secure.
 - Require oversight and reporting on the implementation as well as uniformity across branches to ensure necessary adjustments are made to statutes.
 - Commission a report on the impact of food insecurity for military families on military readiness which includes the use of BNA.
- Congress should 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, as opposed to the program being solely implemented at state discretion.^{37,38}
 - Ensure that Defense Commissary Agency (DeCA) complies with implementation of the Double Up Food Bucks program in military commissaries.



- **Create an awareness campaign to increase military families' knowledge of the BNA program, eligibility criteria, and application process. The campaign should also address the stigma of food insecurity — both social and career stigma — to remove the barrier to accessing food assistance.**
- Create a Military Family Food Insecurity Task Force that includes stakeholders from military service and anti-hunger organizations to address the root causes of food insecurity and make recommendations to the DOD.
- Revise the BNA program guidelines to exclude receipt of federal nutrition assistance programs from calculations of income, bringing BNA calculations more in line with other allowances.
- Administer the Department of Agriculture's (USDA) Summer Electronic Benefit Transfer (EBT) Program for military families, which provides families with eligible children additional funding during the summer to supplement food costs.³⁹

*More information in Recommendations Chapter of Comprehensive Report

Endnotes

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