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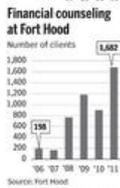
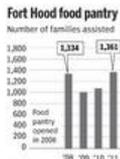
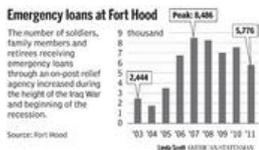
Fort Hood soldiers fight to make ends meet

Large families, low pay, injuries and predatory loans mean some military families depend on food pantries.

By **Jeremy Schwartz**
 AMERICAN-STATESMAN STAFF

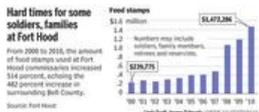
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KILLEEN — As the sun rises on a chilly winter morning, the line grows longer outside the Killeen Food Care Center next to the railroad tracks on the eastern edge of downtown. Sprinkled throughout the expanding crowd of more than 100 are what some might consider a surprising sight: uniformed soldiers from nearby Fort Hood, waiting to fill bags with about 10 days' worth of canned meats, cereal and fresh vegetables.

"I got the information from two other soldiers," said Sgt. Sandy Cornet, 28, who recently returned from Iraq and was waiting in the line with her husband and two of their five children. "It's a lot of them that come here, but they change their clothes because I guess it's embarrassing. A lot don't like to ask for help."

Over the past decade, an all-volunteer military force has shouldered the entire burden of frequent deployments into the war zone, spending months away from families and risking injury and death. But back at home, the harsh reality for a largely unseen population of soldiers and military families has been a spot in a food line, food stamps and a daily struggle to make ends meet.

An American-Statesman analysis of Fort Hood and national numbers shows that American service members are feeling the same economic pain as the rest of the country: They are using federal entitlements in growing numbers, seeking millions of dollars in emergency relief and receiving regular food assistance.

At Fort Hood, the military's busiest deployment hub to Iraq over the past decade and home to as many as 50,000 soldiers, an on-post food pantry has served nearly 5,000 military families since 2008. Food stamp usage at on-post commissaries has ballooned from about \$285,000 in 2001 to \$1.4 million last year, according to the Defense Commissary Agency. Those numbers include soldiers, family members, reservists and retirees.

Military officials said military pay has risen faster than private-sector salaries since 2000, though in some cases, the increase has been greater for officers than for enlisted soldiers. Housing allowances and tax subsidies can increase base pay, sometimes significantly.

But Jennifer Cernoch, president of the Texas chapter of Operation Homefront, a civilian organization that provides financial assistance to military families, said lower-ranking service members with families can fall under the federal poverty line, depending on how many children they have. "They are not making a lot of money for the bravery they are showing for our country," she said.

For example, a private first class with four years' experience makes \$23,774 a year in base pay. Even with potential housing compensation of more than \$15,000 if living off-post, such a soldier would be close to the federal poverty level with five children. Such larger families make up a greater proportion of the all-volunteer force than they did during past conflicts, as do blended families, in which spouses bring children from previous marriages into a new, larger family.

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Low pay is not the only reason soldiers struggle. War injuries have also taken a financial toll on military families. "You create a new dynamic to the system: Someone comes home (injured) with a spouse who perhaps has been another breadwinner but because of the injuries becomes a caregiver," said John Smith, a spokesman with Operation Homefront. "You now have a situation where assistance may be needed. That always happens during conflicts, but it's happening a lot in this conflict."

Because of better armor and advances in battlefield medicine, a far higher percentage of the severely wounded have made it home from Iraq and Afghanistan than did from previous wars.

Experts say predatory loans, consumer scams targeting the military and bad financial decision-making also contribute to economic woes. Casey Jackson, a financial specialist at Fort Hood, said he sees a large number of soldiers trying to pay off loans with astronomical interest rates, provided by the legion of payday lenders and auto title lenders surrounding the post. "When you look at their resources, they are spending so much on the loans they don't have enough to pay for utilities, gas or rent," he said.

Financial woes for soldiers aren't just an economic issue. The Army has identified financial struggles as a factor in the record suicide rates that have plagued the Army in recent years.

The economic situation for lower-ranking soldiers could get worse, as looming defense budget cuts are set to reduce personnel and eliminate or reduce pay raises for troops. At the same time, new pension rules adopted in 2007 mean pensions for the military's highest-ranking officers have doubled in some cases, with one four-star officer receiving more than \$272,000 a year, according to a recent USA Today report.

With the return of thousands of soldiers from deployments to Iraq, food banks in Killeen are gearing up for another wave of need, said John Ott, administrator of the Killeen Food Care Center pantry. "We get a surge whenever there is a group returning from overseas," he said.

The changing dynamic of Army families

At East Ward Elementary School, which sits in a scruffy neighborhood of tattoo parlors, takeout food counters and pawn shops beyond Fort Hood's East Gate, poverty runs deep, with nearly 9 out of 10 students receiving a free or reduced-price school lunch. The school serves some students who live at nearby homeless and battered women's shelters. About 20 percent of students have parents stationed at Fort Hood, according to Principal Hilda Arnold. Since last spring, the school has held a parent activity night and food giveaway called Meals for Minds once a month, with food donated by the Capital Area Food Bank and Target.

"We know that at the end of the month is when the money starts to run out," said Christina Estes, the campus instructional specialist. "Our nights are toward the end of the month because we know that's when it gets scary for our students. If they have full bellies, they do better in school."

On a recent night, Spc. Elisabeth Hopson, 31, who joined the Army four years ago, walked the halls with her two children, ages 6 and 7, and headed for the 18-wheeler in the parking lot where volunteers, including members of a Fort Hood unit that has adopted the school, handed out free food.

"I'm just trying to make ends meet month to month and coming to things like this that help out," the single mother said. "With the kids growing up, you have to buy them new clothes and all that. But you have to teach them that you can't eat that much. We have to save as much as we can. I don't want to stress them out, but they have to learn that things cost money."

Hopson, whose father served in the Navy, joined the Army after leaving her ex-husband. She hoped to provide for her two young children and saw military service as an extension of the idea that she needed to protect her kids from threats, such as terrorism.

But Army service was a financial struggle from the beginning. "When I first got to Fort Hood, it was pretty rough," she said. "I was lower rank; the kids were younger." She said the last time she checked, she just missed qualifying for food stamps. Experts said Hopson represents a growing change in Army dynamics, as far more older soldiers with families have served during the current conflicts than during past wars such as Vietnam, Korea and World War II, which featured drafts of young, mostly single men.

Hopson said that after paying for day care and utilities, she rarely has enough money to last until the end of the month and depends on food pantries on-post and in Killeen. "Some people in the Army will try to help you as much as they can, but others can't because

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they're in the same boat," she said.

And like many soldiers with families, she wonders about the effect of planned budget cuts for the Army. Officials have said they plan to cut about 80,000 soldiers, or 1 out of every 6 current slots, by 2017. "Yeah, we're worried about our jobs," Hopson said. "It's a worry to keep my job and support my kids because I enjoy my job even if it's rough sometimes."

Pride, pay changes and predatory loans

At Fort Hood, financial counselors say when it comes to economic health, they run into the same enemy that has bedeviled efforts to persuade soldiers to seek help with their mental health: a long-held stigma that admitting financial problems will derail a career or hurt a soldier's standing within the unit.

Soldiers are eligible for some of the most generous loans available through Army Emergency Relief Assistance, an on-post nonprofit that provides interest-free, 15-month loans of up to \$1,500 and larger loans at similarly kind rates. And many soldiers have sought such help, which requires just the signature of a commander: At Fort Hood, the office has given more than \$50 million in emergency loans to more than 50,000 soldiers, family members and retirees since 2003, with numbers increasing sharply during the height of the Iraq War.

But officials say untold others have sought financial help outside the gates of Fort Hood, where payday and auto title loan offices wait by the dozen, offering loans at high, sometimes debilitating, interest rates. For Fort Hood officials, the reason soldiers go to such lenders is obvious: "They don't want the command to know," said Pat Swanner, an Army Emergency Relief specialist at Fort Hood.

Jackson, the counselor at the Personal Financial Assistance Center, said too many soldiers and their commanders hold the mistaken notion that seeking help is somehow bad. "We are constantly working to change that mindset: It's not a negative, so quit viewing it as such," Jackson said. "Typically with a lot of soldiers, it's that pride issue. They don't want anyone knowing they need assistance."

But Jackson said that in addition to avoiding fees and interest rates that economically strangle some soldiers, seeking official help gives soldiers access to counseling and federal aid they might not know exists. "We do a review and make sure they are getting all the entitlements they qualify for," he said, adding that many soldiers with large families qualify for the little-known Family Subsistence Supplemental Allowance program, which can provide \$1,100 a month and is meant to replace food stamps for service members. While the total number of service members receiving the allowance remains low, the program paid out 46 percent more in 2010 than in 2009, according to the Department of Defense.

Jackson said some soldiers also run into financial trouble in the months after a return from deployment, when hazard pay and other combat bonuses, which can total hundreds of dollars a month, disappear from paychecks. "It's been a trend with some of the units: problems readjusting, and sometimes they need assistance in re-establishing the household," Jackson said.

Ott, the Killeen Food Care administrator, said he sees an increase in military clients during and after deployments. "They're adjusting to coming back home. They've been overseas, but now there is no combat pay and they have to pay taxes (troops in combat zones pay no tax on military pay), and their income drops drastically," he said. "We also see that a lot of the military families (we serve) are dependents of deployed soldiers, where the soldier isn't sending home enough money or the wife hasn't learned how to budget and gets in trouble."

Counselors also said some soldiers get in trouble because of poor decisions, especially when it comes to buying vehicles. "Some soldiers say, 'I want a Mercedes.' Well, you don't make Mercedes money," Jackson said. "We tell them it's not a status symbol. We have to fight that image."

Younger soldiers are particularly at risk.

"The soldier who gets in trouble tends to be the younger soldier, the inexperienced consumer buying their first car, renting their first apartment, managing their first real income," said Richard Kitterman, regional director of the Better Business Bureau in Killeen. "Of course businesses know that. ... The bad side is that (a steady paycheck) can make them a target of the unscrupulous."

Auto dealerships in military communities around the nation have been accused of taking advantage of service members by selling vehicles at inflated prices or hooking soldiers into unfavorable financing. The Federal Trade Commission last year began hearings

on the issue, including one in San Antonio.

Also last year, the National Consumer Law Center found that "clusters of consumer-abusing businesses exist near every military base in the United States."

In 2010, the New York state attorney general's office filed suit against SmartBuy, which sold electronics to military families from a nationwide chain, including a store at the Killeen Mall. Investigators found SmartBuy salespeople targeted people in uniform and sold TVs and laptops that were marked up as much as 325 percent above original retail prices.

In 2007, the Texas attorney general's office secured a judgment against El Paso-based Advance Internet, which officials said tricked military consumers into schemes with interest rates as high as 782 percent for short-term cash advance loans. The payday lender had offices near several Texas military installations, including Fort Hood and Fort Bliss in El Paso.

Jackson said the problem of bad loans and financial woes is larger than the 1,682 soldiers his center counseled last year. "On an installation of this size, we don't see as many (soldiers) as we should," he said.

Creative strategies to find food

The Killeen Food Care Center, where 5 to 10 percent of clients are soldiers or active-duty military families, is a common destination for Fort Hood soldiers who have hit hard times.

Spc. Bob Walters descended into financial purgatory after he slipped and fell while operating a backhoe at Fort Hood recently. After he ruptured one disc and herniated two more, Walters' wife left her job, and their household income dropped significantly. "She quit work so she could be at home when I got home and help as much as she could," said Walters, 42, a veteran of the Panama conflict in 1989 who returned to active duty in 2009 after working in construction and as a plumber.

Walters said both he and his wife have children, and a large portion of his pay goes toward child support. Trips to Austin to see doctors must be carefully fit into the family's tight budget.

As he waits to receive a medical discharge, Walters and his wife make ends meet by using the Killeen Food Care Center. Walters said that after car payments and child support, he's got little left for groceries. The food pantry "has helped us dramatically," he said on a recent Friday during the pantry's monthly fresh vegetable giveaway, provided by the Capital Area Food Bank. "If it wasn't for the food bank, we would really be hurting. ... My (gas gauge) is on red, and I don't get paid till next Wednesday."

As Cornet and her husband and twin toddlers made their way to the front of the pantry line, she said her family has had to find creative strategies to fill the refrigerator. She hits Wal-Mart at 7 a.m. to buy reduced-price meat that didn't sell the night before. It's all part of how some service members live on a daily basis, she said. "If people were to do a day in our shoes, they would see what it's really like."

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Extensive coverage

Since 2009, reporter Jeremy Schwartz has covered the effect of Iraq and Afghanistan deployments on Central Texas troops, their families and their communities. In previous stories, he's followed veterans who are working to overcome amputations (<http://bit.ly/xMe0AG>) and readjusting to civilian life (<http://bit.ly/ryaCFG>).

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