Chairwoman Hayes, Ranking Member Bacon, and distinguished members of the Subcommittee, thank you for the opportunity to testify before you today representing MAZON: A Jewish Response to Hunger at this hearing on the topic of hunger among veteran and military families. Let's take a step back for just a moment and reflect on how absurd it is that we need to discuss this problem — one that should never have been allowed to happen in the first place, let alone persist for many years with little to no attention or action to address it by our military leaders and public officials. There is simply no reason that military families and veterans should experience the painful reality of hunger. As I will share with you, there are several simple, straightforward actions that Congress, the Administration, and federal agencies can take to make a meaningful difference in addressing this preventable problem.

Fundamental to all of these actions is the basic recognition of the hardships that far too many of our military and veteran families must endure. MAZON has diligently led the national efforts to call attention to and address military and veteran and food insecurity for nearly a decade. During this time, there has been far too little acknowledgment, analysis, and action in response to these problems. More frequently, leaders look the other way, failing to even dignify the suffering of those who bravely serve our country because the reality of this problem is inconvenient, uncomfortable, and embarrassing to our nation. Even worse are attempts to blame the problem on the veteran and military families who struggle with food insecurity. Members of Congress, committee staff, and Pentagon leaders have repeatedly told MAZON to stop pushing this issue because, as they claimed to us, “this is just an issue of personal financial mismanagement.” Or: “People are in this situation because they don’t know how to budget their money and make foolish purchases that put them in financial trouble.” Enough is enough! We need to stop the wrongheaded accusations, harmful myths, and misinformation that pervade much of the public discourse about safety net programs like the Supplemental Nutrition Assistance Program (SNAP) and the specific reality of food insecurity for far too many of our veteran and military families.
Your leadership — and that of the Administration and agency officials — is urgently needed to chart a different course, one that starts with acknowledging this problem and owning that this is your responsibility. Military and veteran families have been allowed to go hungry on your watch. Your inaction has allowed this situation to persist for years and to grow worse over the course of the pandemic.

So, I urge you: make a change and muster the political will to act to end this solvable and unfortunate problem. Drop the empty platitudes of how much you love the troops. Instead, back up the rhetoric and prioritize support for those who bravely serve or have served and yet struggle amidst hardship. Don’t wrap yourselves in the American flag to proclaim your patriotism and thank veteran and military families for their service if you won’t have their backs in a time of real need.

In Deuteronomy 15:7-8 we are commanded, echoing a directive and basic value that is shared across all faith traditions:

“If there is a needy person among you, one of your kinsmen in any of your settlements in the land that the L-rd your G-d is giving you, do not harden your heart and shut your hand against your needy kinsman. Rather, you must open your hand and lend him sufficient for whatever he needs.”

All of the witnesses here today are imploring you to look, to acknowledge that there are needy veteran and military families among us, and to act. And we are reminding you, as leaders of our country, on behalf of all of us, as a fulfillment of our collective responsibility to care for one another, to generously open your hearts, extend your hand, and provide for what is badly needed by our struggling military and veteran families.

Background

Inspired by Jewish values and ideals, MAZON takes to heart the responsibility to care for the vulnerable in our midst, without judgement or precondition. For over 36 years, MAZON has fought to end hunger among people of all faiths and backgrounds, and for nearly ten years, we have prioritized addressing the long-overlooked issue of food insecurity among military and veteran families. MAZON’s groundbreaking project, This is Hunger, centered around the stories of real people who have struggled with hunger also includes powerful accounts from veteran and military families who faced food insecurity; you can find some of these stories included in the addendum at the end of this testimony.

This is not MAZON’s first time appearing before Congress on this topic. Nearly six years ago, Abby J. Leibman, MAZON’s President and CEO, spoke as a witness before the House Committee on Agriculture Subcommittee on Nutrition to
discuss the problem and propose solutions to military and veteran hunger. In 2015, MAZON sponsored the first-ever Congressional briefing on the issue of veteran food insecurity. Also in 2015, I had the opportunity to testify about military and veteran hunger before the National Commission on Hunger established by Congress. In January 2018, MAZON coordinated and moderated a Congressional briefing, “Veterans in the Farm Bill.” In 2020, Josh Protas, MAZON’s Vice President of Public Policy testified before the House Veterans Affairs Committee Subcommittee on Economic Opportunity about veteran hunger. Earlier this year, Ms. Leibman participated in a congressional roundtable hosted by the House Rules Committee entitled “Examining the Hunger Crisis Among Veterans and Military Families.” Each of these occasions shined a more prominent spotlight on these long-ignored issues and resulted in incrementally positive steps, including federal agencies collecting new data about and addressing veteran and military food insecurity.

The world has changed so much since MAZON first brought Congressional and public attention to these issues nearly ten years ago, but our institutions have moved too slowly and there has been too little progress during the intervening time to adequately address military and veteran hunger. In some ways, the problems have grown worse; veteran and military families were severely impacted by COVID-19 and the resulting economic downturn. Food insecurity exacerbated in these populations during this time, contributing to the worsening of diet-related chronic disease, lost productivity, and even spikes in suicide rates.

Some positive steps, through both programmatic and policy change, have helped. Most notably, the recent adoption of the Hunger Vital Signs screening tool at all VA outpatient facilities as well as increases to SNAP benefits through the temporary boost included in COVID-19 relief legislation and the recent

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update to the Thrifty Food Plan by the U.S. Department of Agriculture (USDA) have been very helpful.

However, while most of the suggestions and recommendations made by MAZON in recent years continue to be relevant, and often urgent, they remain unfulfilled.

As such, my statement today includes citations and links to reports and testimonies offered by MAZON’s leadership at previous Congressional hearings exploring the topics of food insecurity among veteran and military families. By calling renewed attention to these resources, which include extensive information, historical context, and details about the challenges and opportunities, MAZON hopes to highlight our previous policy and programmatic recommendations and urge you to carefully consider them as the foundation of a more comprehensive approach to ending military and veteran hunger.

While this hearing and my testimony address the issue of food insecurity for both currently serving military and veteran families, we must be clear that military families and veteran families are different populations, each with distinct challenges, needs, and opportunities for policy change. There are some overlapping areas of concern around the transition period, but generally, the circumstances and need for solutions look different for each population. In addition, this testimony does not address all military populations facing food insecurity, particularly among the National Guard and Reserve components, and these issues warrant additional attention and investigation. Further, because of the way that Congress handles authorizations and appropriations for the U.S. Coast Guard, separate legislative actions are needed to address the challenges of food insecurity among Coast Guard families. This problem received media coverage during the last federal government shutdown, when food pantries quickly popped up at numerous installations to support Coast Guardsmen and Guardswomen who missed their first paychecks and found it difficult to make ends meet and feed their families.

**Hunger Among Currently-Serving Military Families**

Across America, food banks have experienced unprecedented demand. Families struggling to put food on the table during the COVID-19 pandemic turned to food pantries, charities, and federal benefits as they endured the painful reality of hunger. Among those who sought — and continue to seek — help are military families unsure from where their next meal will come. Servicemembers who enlisted to fight for our country already sacrifice so much and are struggling to feed themselves and their families.

This is not a new problem. Sadly, even before the COVID-19 pandemic and ensuing economic crisis, military families faced food insecurity. These currently-serving members of the Armed Forces — often junior enlisted servicemembers
(typically enlisted ranks E-1 through E-4) with multiple dependents — have turned in desperation to emergency assistance for years, surviving with the help of the food pantries that operate on or near every military installation in the United States. At Camp Pendleton alone, there are four food pantries serving the base community, each one routinely assisting hundreds of military families each month. Due to the lack of transparency from the Department of Defense (DoD) in collecting data on food insecurity among servicemembers and their families and its reluctance to publicize any information they do have, the true scale of this crisis is unknown. However, the data that are publicly available from both government and military interest group surveys indicate that the scope of the crisis is broad and affects military families across the country.\(^6\) This matches anecdotal accounts reporting increases in the number of military families seeking assistance to put food on the table.

Key findings from MAZON’s extensive work on this issue are highlighted in our report, “Hungry in the Military: Food Insecurity Among Military Families in the U.S.,” published in April 2021.\(^7\) They include:

- Addressing military hunger is a matter of readiness, retention, and recruitment.
- Food insecurity among military families disproportionately impacts military families of color and failure to address it adds to the challenges around racial equity in the military and the lack of diversity among officer and leadership ranks.
- There is a correlation between food insecurity and negative mental health outcomes, including suicide; responding to military food insecurity is a critical action as part of the effort to address the crisis of increasing rates of military suicide.
- At least part of this problem stems from an unintended barrier to assistance for struggling military families by counting a servicemember’s Basic Allowance for Housing (BAH) as income in determining eligibility for federal nutrition programs like SNAP.
- Junior-enlisted members are more diverse in race, ethnicity, and gender than higher military ranks. They also support families at much higher rates than previous cohorts of junior-enlisted servicemembers. The DoD has not adequately adjusted the base salary to reflect the reality of our modern military force.

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• The circumstances that give rise to food insecurity among military families are complex, yet simplistic responses based on unfounded stereotypes are often pursued in lieu of more meaningful solutions.

• In the last year, COVID-19 exacerbated the unique financial challenges of military families, such as high rates of spousal unemployment, lack of access to affordable childcare, and costs associated with frequent relocations.

Hunger Among Veteran Families

MAZON was proud to recently sign a Memorandum of Agreement with the Veterans Health Administration to work collaboratively to address veteran food insecurity. While we are excited about this opportunity to provide input and collaborate on innovative program ideas and solutions, the limited commitments to date by the U.S. Department of Veterans Affairs (VA) and slow pace of response to a preventable crisis with multiple negative consequences is deeply distressing. Additionally, the sporadic oversight by Congress combined with a lack of urgency to hold federal agencies accountable to a proactive, robust, and measurable solution to end veteran food insecurity must be rectified. There is great bipartisan concern expressed in Congress about veteran food insecurity, but the commitment to mandate and provide funding for proven solutions has unfortunately not matched the lofty rhetoric.

Recent research emphasizes the urgent need for more proactive responses to prevent and address veteran food insecurity and highlights particular challenges.

• Calling attention to the significant SNAP participation gap among veteran households, a recent study noted that among food insecure veterans, less than one third were in households receiving SNAP; among veterans in households with incomes below the poverty threshold, only about 4 in 10 were SNAP-recipient households.8

• Between 2005 and 2019, [working-age] veterans were predicted to be 7.4 percent more likely to live in a food insecure household than nonveterans. The elevated risk is concentrated among veterans whose most recent period of military service was during the pre-9/11 Gulf War era (August 1990 to August 2001) and the interwar period between May 1975 and July 1990.9


• A new study found that veterans with PTSD and/or a history of military sexual trauma are at significantly increased risk for food insecurity. Of women veterans who were food insecure, nearly half (48.9%) had a history of military sexual trauma.10

It is time to recalibrate the federal government’s goals and priorities to provide a comprehensive response to veteran food insecurity. The VA’s news and partnership email updates are well-intentioned, but the focus is too often on supplemental help, like veteran food distributions or food pantries organized by VA facilities and community partners, rather than connecting veterans with needed, long-term government support. The implicit abdication of responsibility by the government to the charitable sector is unsustainable and dangerous as it shifts attention away from the need to strengthen and improve access to SNAP and other federal programs that serve as the most effective, frontline response to veteran food insecurity.

Success should be measured not by how many food pantries operate at VA centers, but rather by how many food pantries become unnecessary due to veteran households receiving the support they need and are entitled to through programs like SNAP.

In addition, we are particularly concerned about the impacts of racial injustice on veterans and the ongoing tragedy of heightened suicide rates among veterans. While there is growing public awareness and concern about both, few viable policy proposals exist to address either. The disproportionate impact of food insecurity on households with veterans of color highlight racial inequities that are perpetuated through public policies and program implementation. Closing the SNAP participation gap for veterans and improving the program to better reach and serve food insecure veterans of color not only signals a commitment to meaningful efforts to address racial justice — it concretely contributes to efforts to achieve greater racial equity in federal policy.

As noted by Dr. Thomas O’Toole during his testimony before the House Veterans Affairs Subcommittee on Economic Opportunity on January 9, 2020, a growing body of research sheds light on the relationship between food insecurity and risk factors for poor mental health and suicide.11 A new study, “Association between Food Insecurity, Mental Health, and Intentions to Leave

11 “Statement of Dr. Thomas O’Toole, Senior Medical Advisor Office of the Assistant Deputy Under Secretary for Health for Clinical Operations, Veterans Health Administration (VHA) Department of Veterans Affairs (VA),” 2020.
the US Army in a Cross-Sectional Sample of U.S. Soldiers" by researchers at the USDA Economic Research Service and the U.S. Army Public Health Center offers additional insight about linkages between food insecurity, mental health, and military service. To achieve the VA’s stated top clinical priority to end veteran suicide and implement a comprehensive public health approach to reach all veterans, the VA must bolster their leadership and implement a robust effort to address veteran food insecurity through proactive SNAP outreach to veterans, both within and outside of the VA system.

Additionally, a recommendation made by Dr. Colleen Heflin during her testimony at the May 27, 2021 House Rules Committee roundtable examination of the hunger crisis among veterans and military families holds great promise to decrease the risk of food insecurity during the transition from military service to civilian life, when many households are more at risk of food insecurity. MAZON urges this Subcommittee to explore her suggestion for the federal government to provide a targeted transitional benefit to all families leaving military service below a certain rank. Such a benefit would act as a stabilizing mechanism and provide much-needed additional assistance to veterans and their families during a time when they may experience a greater level of financial need. In addition, MAZON supports the distinct, yet often related, recommendations by Dr. Heflin to better protect veterans with disabilities from food insecurity.

Policy Recommendations

We all can agree that those who make great personal sacrifices for our country should not have to struggle to provide regular, nutritious meals for themselves or their families. Therefore, MAZON urges this Subcommittee to consider the following specific policy recommendations to address military and veteran hunger.

To address hunger among currently serving military families:

1. Congress and the Administration should support and prioritize inclusion of the full Military Family Basic Needs Allowance provision in the Fiscal Year 2022 National Defense Authorization Act (NDAA). In order to reach all military families experiencing food insecurity and provide them with a sufficient level of assistance, it is critical that this

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13 "Written Statement of Colleen Heflin, Professor of Public and International Affairs, Maxwell School at Syracuse University before the Rules Committee, United States House of Representatives, Examining the Hunger Crisis Among Veterans and Military Families," 2021.
Basic Needs Allowance exclude a servicemember’s BAH as counted income. Additionally, a similar provision to support low-income Coast Guard families should be separately authorized and funded, as their needs would not be addressed through the NDAA legislation. This targeted and temporary assistance program must be structured in a streamlined and efficient manner to eliminate common barriers to nutrition assistance including shame, stigma, and fear of retribution.

To effectively implement and administer the Military Family Basic Needs Allowance, there must be a permanent single point of contact at DoD to coordinate with other agencies, Congress, and civil society partners like MAZON. The executive branch and Congress must continue to emphasize that permanent solutions to military hunger are an urgent national priority and fundamentally influence readiness, recruitment, retention, and morale among the Armed Forces.

2. **The Administration must take executive action to ensure that a servicemember’s BAH does not count as income in determining eligibility for federal nutrition safety net programs.** President Biden and USDA Secretary Tom Vilsack must utilize existing administrative authorities to exclude the BAH as income for all federal nutrition programs including SNAP, WIC, and free and reduced-price school meals. This action would ensure that military families are not prevented from qualifying for assistance and that there is a clear and consistent consideration of the BAH across all federal programs that treats low-income military families in a way comparable to civilian counterparts. Now more than ever, struggling military families must be able to access these programs so that they do not have to turn in desperation to food pantries simply because they cannot get the government assistance they need.

3. **Congress must study and document, in collaboration with the administration, the full scope of military hunger and publicly publish comprehensive data.** Despite strong anecdotal evidence and survey information collected by military service organizations, food insecurity among military families is not adequately documented or monitored by government agencies, and this has allowed the problem to be ignored, obscured, and misrepresented. Data are often withheld from the public or are excessively difficult to obtain. Available data and agency reports are often contradictory, out of date, or simply incomprehensible.

While the recent 13th Quadrennial Review of Military Compensation documented SNAP usage by military households, DoD asked the wrong question. Rather than how many servicemembers are accessing SNAP, we must explore how many military families struggle without the
assistance of federal safety net programs, quietly visiting food pantries on our military bases.

4. Congress should re-examine military pay levels, acknowledging that the composition and needs of America's military have changed significantly over time and that changes to pay and benefits have not responded accordingly. Policymakers should seek to better understand the unique lifestyle and financial challenges that military personnel with families experience and consider raising the base pay rates for junior enlisted servicemembers.

5. Anti-hunger advocates, government agencies, community organizations, and media outlets must reset the narrative around hunger and address the persistent shame and stigma that prevent so many Americans — especially members of the military and their families — from seeking the nutrition assistance they need. Collectively, we must acknowledge that there is often an unspoken stigma associated with applying for and accepting government benefits, particularly among military ranks. Some servicemembers are understandably resistant to ask for help because of the shame of their situation and the fear of retribution. This attitude can persist as a servicemember transitions into civilian life, clearly contributing to the related barriers to assistance among America’s veterans.

The broader anti-hunger community must work together to prioritize a justice-centered approach to ending military hunger that appropriately centers systemic changes and policy priorities. Leaders in government, as well as the media, can play an important role in moving the public's focus away from charities straining to meet the needs of people facing hunger. This will allow us to ensure that public assistance programs appropriately fulfill our collective responsibility to care for the vulnerable, support people in times of need, and expand opportunities so that all Americans — including all military families — can reach their full potential.

To address hunger among veteran families

1. Protect and Improve SNAP

Food insecurity can often trigger a downward spiral of economic hardship and despair, which unfortunately can lead to suicide. Improving access to SNAP for struggling veterans is an important strategy in the campaign to end veteran suicide.
We must work together to ensure that struggling veterans and those who serve them know that SNAP exists, that they might be eligible, and where and how to apply.

2. **Connect Veterans to SNAP**

After years of advocating for mandatory food insecurity screenings at the VA, MAZON was pleased that the VA took our advice and recently began implementing the Hunger Vital Signs screener to identify food insecure veterans. But the current process is not doing enough. For veterans who screen positive, the VA must provide on-site SNAP eligibility and application assistance. Veteran-specific SNAP enrollment efforts, such as peer-to-peer veteran outreach, can also help to reduce stigma, normalize the idea of getting help from SNAP, and reach the struggling veterans who fall through the cracks — both within and outside of the VA system. It is imperative that we close the sizable SNAP participation gap for veterans.

3. **Federal agencies, including DoD, USDA, VA, and the Department of Homeland Security (agency of jurisdiction for U.S. Coast Guard) must work collaboratively to share data and resources about food insecurity among veteran and military families and work together to proactively find solutions, such as integrating information about federal nutrition programs like SNAP as part of the Transition Assistance Program and the new “Solid Start” veteran suicide prevention program.**

The VA should work with USDA, veteran service organizations, and community partners like MAZON to develop veteran-specific programs and resources about SNAP and other nutrition programs. Innovative and successful pilot programs, like the Veteran Farmers Market Nutrition Program that provides vouchers to veterans with diet-related chronic health conditions to incentivize purchases of fresh produce at farmers markets, should be scaled-up and replicated nationwide.

New and promising initiatives should be explored and supported, such as establishing a targeted transitional nutrition assistance benefit as a way to express gratitude to junior-enlisted military families for their service and provide a temporary measure of assistance for food purchases during an initial designated period when many veterans experience challenges transitioning to civilian life.

4. **Listen to Veteran and Military Families**

Negative public perceptions of SNAP are only worsened by proposals to restrict the program for only certain Americans. This creates a chilling effect and adds to the stigma that makes veteran and military families and others reluctant to seek help. This Subcommittee should solicit and
gather personal stories from veteran and military families who have lived experiences with food insecurity to help inform policy proposals and ensure that they are appropriately suited to the circumstances on the ground. The perspectives from veteran and military families should also be centered in the design of education and training programs for VA, DoD, and other personnel who work with individuals experiencing food insecurity. Such training should recognize and appropriately account for heightened stigma and reluctance to seek or accept help in these populations and promote specifically-designed approaches to build trust and comfort for those in need of assistance.

Hunger among veteran and military families — indeed, all food insecurity — is a solvable problem, and the solution lies in mustering the political will to prioritize and address it. MAZON welcomes the opportunity to continue to work as a partner with this Subcommittee, others in Congress, all relevant federal agencies, military service organizations and veteran service organizations, and other community partners to build this political will and support those who have bravely served our country. No servicemember or veteran should ever have to worry about being able to feed themselves or their family. We owe them much more than the half-measures and broken promises of our policies and programs to date.

Hungry military and veteran families cannot eat another report or hearing transcript.

MAZON urges this Subcommittee to immediately identify concrete steps that Congress and the Administration can take now to end the crisis of military family and veteran food insecurity. We stand ready with suggestions and with resolve to work in partnership.

Addendum

MAZON's groundbreaking project, This is Hunger, centers around stories of real people who have struggled with hunger. Included in this powerful, immersive exhibition are stories of real veteran and military families who faced food insecurity. Below are some of these stories.
problems is through work of mouth.

really the only way the millenary families can find out about any food pantry
the millenary doesn't have any in print this information all there so
potentially help them because it's not directly affiliated with the millenary
for months and they don't know there is a source out there that could
know there are services that they can utilize. They've been surprised
and come across millenary families give others who don't even
is easy to see how many people, especially how many millenary families.

but there's obviously a need for them to be there.

some food pantries are just right on opposite some are only for millenial. But it
Standing in the line at the food pantry with all the other families. It's just

so they do a good job in order to do that.

of food stamps and still having to go further and look for food. But we

because it is easier to open a box of milk than measure it.

experiences. I could have to keep the family more healthy homemade foods.

any time of the things we don't get to keep healthy because they have

the meals. We're trying to go further because we could simply

and make them every approved because they would only be considering

I'm happy to be part of this because we could come back and apply for food stamps.

If they separated basic from all services, that would help our

Ashley from San Diego, California
Rebecca from San Diego, California

I'm looking for a way to make extra income at home. Maybe I'll become a nanny because you know how hard it is to find a nanny...
I've been in the military for 10 years and my husband is in the Navy. We have two children, ages 7 and 4. We've lived in various places, including Okinawa, Japan, and San Diego, California.

Our situation is not unique. Many military families struggle to make ends meet. The military doesn't always provide enough money to cover all expenses, and we often have to rely on our own resources to make ends meet. It's tough, but we try our best to make it work.

I'm from Hawaii and my husband is from Colorado. We have a daughter who is 12 and a son who is 4. We've been married for 10 years and have been in the military for 10 years as well.

I'm working on a degree in business administration and I'm hoping to land a job when I'm done with school. I've been working at the local military base for the past few years and I'm hoping to find a job in the civilian sector once I'm done with school.

My husband was in the Navy during Desert Storm and he served in the Persian Gulf. He was deployed for a year and a half during that time.

We've had our fair share of ups and downs, but we're committed to making it work. It's not easy, but we're determined to make it work.
of the United States, so shouldn't the government make sure we can properly feed our families? If the housing allowance was not considered part of our paycheck, the amount of money we were able to go out and live on would be drastically reduced. Moreover, the monthly payments would be cut in half. This leaves me feeling helpless and discouraged. I don't really know how you go about fixing the problem, but it would greatly help if the government would move the Commission was less expensive and

I know the Navy-Marine Relief Society was one of those places that would help me, but it was too expensive and I didn't think the government would help. I think the government should help because so many of us need to go to a local distribution.
Judith from Phoenix, Arizona

“...My son is trying very hard to get into the solar business, and he does. We'll be OK again, I'd like to eat something from the supermarkets, the doctors have been telling me about medical problems...
I have been working ever since I was fifteen. To make up for my wife who is unemployed is a shock. But we will get through it. My wife and I are a team.

Change:

My wife worries because she is scheduled to go to re-certification in 2015, but that could and a part-time steady income. My wife worries because I am always going to these things. We've been unemployed for a while. It's just the way things are. For you, it's just basic sustenance and you can only buy a case of milk for a dollar and change.

I won't be able to make the household income in milk and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left. I've cut our household income in half and my wife and I are having to make decisions every day on how to allocate what has left.

In the six years since we bought this house, this month is the first time that mortgage payments were paid on time. I had to pay the mortgage bill by everyone and everyone that paid me for my work. I've been applying for jobs and I'm still jobless. I've just stopped paying my mortgage. I wrote the letter a week ago. My wife and I have bought a gentelman's home. We're fighting to hold on to what little we still have.