

Tax and Fiscal Policy: Effects on the Military and Veterans Community

Sept 22, 2010

Mr. Chairman, Ranking Member, and members of the committee, thank you for this opportunity today. My name is Specialist Dan Dobyms, State Family Program Director for the Montana National Guard. I am a full-time federal technician with the Montana National Guard at Ft. Harrison, Helena, MT. I was born and raised in Montana and am familiar with the unique challenges faced by Montana's Military Families.

Today I want to put a human face on Service Members in Montana. I want to look at a few important stats, but I really want all of us to realize the people behind the stats. In Montana, life is much different than other states. We are the 4th largest in the US and from East to West is over six hundred miles. Many of our roads are covered in ice for many months and many of our residents live in rural isolated areas. The average income for a family is between \$20-30K, gas hovers around three dollars a gallon, and employment opportunities are the lowest they have been in decades. These are facts from Montana. However, I want you to not just look at the facts. I want you to hear some stories of people impacted by the facts.

Late on a Saturday night I received a very distressed call from an eighteen year female taking care of four young children. Her mom, who is a member of the Army National Guard, was gone for Annual Training. Annual training is a mandatory 2 week training for Guard members. The power had been turned off since the bill had not been paid. Since the power was turned off all the refrigerated food in the house spoiled and

they had almost nothing to eat. They were down to a loaf of bread. Five military children with one loaf of bread left. The mother was an extremely hard worker balancing two sometimes three jobs at a time. She had been traveling her one weekend a month required by the National Guard more than four hours away. That's an eight hour round trip. Her rank as an E-4 only paid enough to cover her travel expenses for the weekend. Like I said earlier, Montana is a big state and with gas prices it cost too much for an E-4 to have any drill money left over to pay her electrical bill. Her husband, who is also in the National Guard, had been at Basic Training for over 4 weeks but his pay as an E-1 doesn't even come close to covering the costs of a family living in Montana.

As the director of Family Programs in Montana I have great resources at my disposal to help families like this. We have six Family Assistance Centers statewide that I call for situations just like this. I called the Family Assistance Center in their area and a Family Programs staff and I started to work up possible solutions for this family. We went to a local grocery store and provided the family with groceries since that was the most important need. Next, we provided the family with resources to assist them paying their power bill. Family Assistance Centers have access and knowledge to resources to help families financially. The family had their power turned back on after they received financial help.

The primary mission of any Family Assistance Center (FAC) is to provide information, guidance, and referral to Military Family members. FACs provide resources for financial help, health insurance, legal issues, and even family counselors to contact. The FACs are excellent resources when accurate information is needed. All

information provided at a FAC is official, validated, and verified through the appropriate chains. All Military Families are welcome at the FAC, whether Guard, Reserve, or Active Duty.

Another family I would like to make real for you today is a family we just recently helped. The couple I am about to tell you about showed up at my office at Ft. Harrison in Helena. They were very frustrated. They had been working four jobs between the two of them after being laid off their original jobs they had obtained with college degrees. They were coming up short to pay their bills. The wife joined the National Guard for the opportunity to further her education and for a chance to earn more income, but the opposite happened. Before she left for 9 weeks of Basic Training they saved as much as they could; however, since she had to travel every drill weekend so many hours they actually lost money on her drill weekends and her pay at Basic Training was actually lower than her civilian employment. So their income took a drastic cut because she became a member of the National Guard. They were faced with two months of rent that couldn't be paid even with his two jobs and her income while at basic. To add to that, she discovered after her 9 week training she was being deployed. Not only was her absence a huge emotional stress on their three kids, but once again her income while being deployed is not enough to cover the bills they had.

Right away I helped them get in contact with the Family Assistance Center in their area and we got them financial help not only for the time she was going to be gone for Basic Training but also for the time she was going to be deployed. We put them in touch with organizations and financial programs available to military families and they were very grateful to us for taking the time to help.

Many other Montana Service Members like the ones I have mentioned are undergoing financial challenges as we continue to deploy and train our military. Families are being impacted in serious ways because of the military way of life and deployments. One such family involves an Active Duty Service member who while on training out of state encountered legal issues with his three year old daughter. He had left her in the care of her grandparents while gone for training hoping to be home soon. While he was gone his parents picked up the extra expenses including daycare and healthcare. They even took on two jobs to support her. After the Service Member flew home he met with his local Family Assistance Center and worked out legal custody issues with his daughter. He then was informed he would be deployed soon, and this really impacted his parents because now they would be required to care for his daughter for 12 more months. Once again, these grandparents worked two jobs to cover expenses. They even went to a food bank at one point and were denied food since their son was not a qualified veteran yet. Our FAC could only take care of small needs but we need to do more for families like this.

I strongly suggest we all take a closer look at how we can reduce the financial stress on our Montana families who serve in the military. I believe that many of you respected leaders already have the ideas needed to relieve our hardworking military families.

Montana is made of hardworking Service members. One that comes to my mind is a Service member who financially supported her family while she was deployed. Not only did she pay her bills but she supported her parents. Her parents lived in an area in

Montana that has been struck with huge economic downfall. They were completely bankrupt and to make matters worse her mother was diagnosed with a deadly physical illness. One of our Family Programs staff discovered this family in a monthly outreach call. She discovered they had no health insurance and overwhelming bills. Through financial referral and counseling Family Programs was able to pay three months worth of bills. The Service member had to take emergency medical leave from her job to care for her mother. They are still hundreds of dollars in debt and the Service member continues to sacrifice and do what she can to help. We are meeting small needs but we need to consider doing more. There are families like this who cannot be overlooked. There are situations, like this one, where our Service members are doing everything they can financially and emotionally.

Today I have tried to put human faces to Montanans who are members of our military. I have tried to help all of us look at the people behind the statistics. I strongly suggest we all take a closer look at how we can reduce the financial stress on our Montana families who serve in the military. Whatever those ideas are, please consider these stories I have shared. I do believe that you as leaders of our country have the ideas and know the laws well enough to help. Thank you for your time and thank you for supporting hardworking Montanan military families.