

BYLINE: BY HILLARY RODHAM CLINTON AND STEVE ISRAEL

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Last month we held a Military Families Forum at the American Airpower Museum in Farmingdale to hear about the unique difficulties that families of military personnel on extended deployments are experiencing: inadequate health care, harassing creditors, declining incomes. We left that hearing with a grave sense of disappointment that our government is not living up to its responsibilities to our military families.

Today the global war on terror has imposed a disproportionate burden on some. The U.S. military, and the Army in particular, is feeling the stress that the extended duration of the Iraq mission is placing on our active-duty Army. The Army is relying more heavily than it has in decades on citizen-soldiers of the National Guard and the reserves.

Some made the ultimate sacrifice - such as the nine Long Islanders killed in action. Others make a daily sacrifice by leaving their families and fighting our battles abroad. But the families themselves have made a hidden sacrifice, quietly struggling to pay rent and mortgages, fending off harassing creditors; some even eating in soup kitchens.

We heard a Long Island woman discuss applying for food stamps because she couldn't afford to feed her children. We heard an estimate that there are between 25 and 30 Long Island military families using soup kitchens. The mother of a soldier who was killed in action discussed the painful process of settling her son's estate and arguing with a loan company that repossessed his car.

The problem is pronounced in places like Long Island where there is no military infrastructure. When a military family needs health care, it cannot go to a nearby base and get treatment. Members must travel for miles to get care. Further, Long Island National Guardsmen and reservists are suffering disproportionately high cuts in pay. In civilian life an accountant makes a good living. When he or she is deployed to Iraq, salary drops markedly. But the accountant's

family must still pay the mortgage or rent and put food on the table.

There are solutions.

Long Island's guardsmen and reservists are citizen-soldiers on whom a great deal of the burden of our security falls. They are being called up and taken from their work and families for prolonged periods of time. To ensure the benefits they are receiving are equal to the sacrifice they are making for their country, it is time to allow members of the National Guard and reserves to enroll in Tricare, the military's health care system, for a monthly premium - regardless of activation status. This will ensure that all those who are willing to put their life on the line for their country have the health coverage they deserve and need to do their job.

It is a matter of national shame that while soldiers and Marines are being harassed with mortar fire in Iraq, their families are being harassed with disreputable creditors here at home. The Soldiers and Sailors Act is intended to prohibit foreclosures and repossessions and to cap interest rates at 6 percent. But it does not work adequately. Some soldiers are not aware of their rights, some creditors either willfully ignore the law or are uninformed about it. That is why we are writing legislation to require the Department of Defense to alert creditors of deployed soldiers that a soldier is under legal protection when adverse credit information is reported, and to double the fines and penalties for violators.

On our respective armed services committees, we spend a lot of time dealing with "force protection" - ensuring that service members have Kevlar in their vests, armor on their Humvees, and night-vision goggles to keep them safe from enemies in the dark. We have a similar obligation to provide family protection - adequate health care, economic security and credit safeguards.

This is not just a matter of decency, but of national security. Retention and recruitment are low, and one of the most important ways to improve them is to assure those in the armed services that we will protect their families.

No one noble enough to sacrifice himself or herself for our national security abroad should have to worry about the family's financial security at home.