



Moving and Financial Stress

Military families typically move every two to three years and each move can set the average military family back about \$5,000.

MFAN's data over four years has shown financial stress is a primary burden during the permanent change of station (PCS) process. Current data shows that families pay for some of their own moving expenses, absorb the costs of loss and damage to belongings, and struggle with finding spouse employment to replace lost incomes. Adding to this year's strain are the unknown effects of the PCS halt, and existing financial strife due to COVID-19.



Graphic Data

84% of active duty family respondents had moved within the past two years.

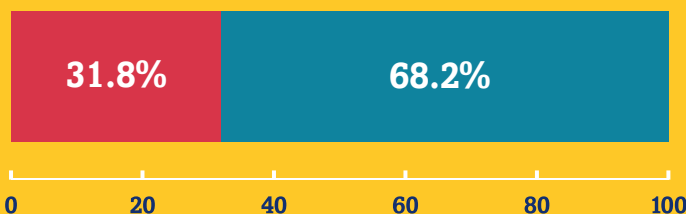
Survey respondents reported:

68.2% experienced loss or damage during their most recent moves (**31.8%** did not)

Recent Active Duty Moves



Less than 1 year	36.7%	3 years	7.5%
1 to 2 years	31%	4 years	3%
2 years	16.3%	5 or more years	5.5%



\$1,913

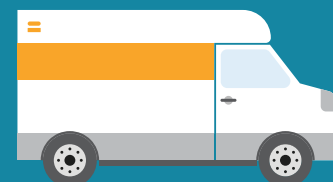
Average unreimbursed out-of-pocket expenses during a move

\$2,920

Average financial loss over and above claims for lost and damaged items during the move

Most families reported not only having to pay excessive costs, but the financial impacts remain by incurring debt and making it difficult to build savings.

Effect on Finances	Excessive out-of-pocket costs	Long-term negative impact	Reimbursements not enough, delayed	Spouses employment losses	Minimal financial effects
Manifest Effect Sizes	69.2%	59%	21%	11.6%	10.2%



Quotes

“We’re struggling because of it. You have to spend your money for the expenses THEN get reimbursed afterwards. We’re skipping my birthday and Thanksgiving... maybe Christmas because it’s not wise to spend any unnecessary money at this time,”

said the spouse of an
Air Force active duty member in Hawaii.

“Movers lost one leg of a table and reimbursement tried to just pay us the value of that leg, which is silly. It rendered the table unusable,”

said the spouse of an
Army active duty member in Washington.

“...We prepared by saving \$10k as soon as he got orders. Every check I made was saved until we moved,”

said the spouse of an
Air Force active duty member in Delaware.

“It is a substantial setback. It usually takes us three to four months to ‘reset’ after moving due to security deposits, cleaning the old house, pet deposits at the new place, setting up electric, buying pantry supplies, etc.,”

said the spouse of a **National Guard / Reserve member in Minnesota.**

Calls to Action

Provide additional information to military families about the actual costs of moving and steps they can take to prepare.

Improve the reimbursement process to ensure timely payments and reduced paperwork.

Compensate fairly for lost or damaged household goods.

As the PCS process shifts to one centralized moving company, incorporate oversight, transparency, and performance metrics that recognize families’ experiences during their moves.



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