



MILITARY FAMILY
SUPPORT PROGRAMMING

SURVEY 2019 RESULTS

Presented By:





About the Military Family Advisory Network

The Military Family Advisory Network (MFAN) was founded in 2013 to fill a persisting gap in the military community: the inability to quickly and effectively understand the modern military family and connect military families to the resources they need to thrive.

Since its inception, MFAN has taken a data-driven approach to decision-making. Its Military Family Support Programming Survey has been the cornerstone of its research portfolio, providing deep insight into the support needs of families living military lives. MFAN shares this research with others so that it is actionable—it leads to data-informed programming from MFAN and others, ultimately yielding positive outcomes for military and veteran families.

MFAN also uses its research to inform its own programming to serve military families. MilCentsSM is a self-guided financial education program that incorporates social learning to help military families achieve financial health. MilMapSM is a user-generated resource locator that provides families with access to resources as they travel to and settle in a new community. MilYouSM, the most recent addition, also incorporates social learning to strengthen military families' physical health, emotional health, and relationships.

To learn more, visit www.militaryfamilyadvisorynetwork.org

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Research Team



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MFAN then uses that data to develop programming and advise on policy that serves military families. She has presented MFAN's research to the White House, on Capitol Hill, and at the Pentagon, where it has been used to shape policy affecting military families.

Dr. Kimball has been a researcher for 20 years. She teaches qualitative research methods and media law at The George Washington University in Washington, DC. Her husband retired from the U.S. Coast Guard after 28 years of service.



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A military spouse for more than 20 years, Jen Hurwitz is passionate about creating positive research-based change for military families. As the deputy director of research and program evaluation, Dr. Hurwitz leads efforts to continuously evaluate the impact of MFAN's military family programming, ensuring it remains responsive to current needs, in addition to supporting the planning, execution, and reporting of the organization's research.

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Introduction

The Military Family Advisory Network's (MFAN) mission is to work collaboratively to improve the lives of military and veteran families and shorten the amount of time between the identification of an issue and the deployment of a solution. Collecting and sharing data is one of the most effective ways to do that.

At its inception, MFAN determined that understanding the lived experiences of these families was essential to determining the best path toward measurable impact, not just for the organization, but for the whole community.

This iteration of the Military Family Support Programming survey is unique. Because there was a wealth of data collected, and because it is possible through the use of cutting-edge software to dive even more deeply into participants' responses, the data will be presented in four sections:

- I. Health and well-being: In this first section, MFAN will tell the story of health care and mental health and how families are using services.
- II. Finances and homes: Finances, moving, and housing are issues that affect all aspects of military family life.
- III. Employment and transition: This segment will tackle employment, entrepreneurship, and leaving military service.
- IV. Modern military families: This section will explore the current state of military family dynamics.

While many of the questions are consistent with those MFAN has explored in previous research, new to this year's survey are sections on mental health crises, suicide, alcohol use, and intimate partner violence. Also new this year is a deeper look at the incidences of food insecurity among active duty families, veterans, and retirees by applying the USDA's 6-item Short Form Food Security Scale. This survey also employed the UCLA Loneliness Scale to better understand feelings of isolation among military families.

Methodology

MFAN's research is primarily qualitative or open-ended, which generates data that are rich with perspective and experiences and provide a greater diversity of topics to understand and evaluate. Quantitative questions, such as multiple choice, are used as a navigation system to ensure that participants receive only the questions relevant to them. While these quantitative questions supply valuable data, the qualitative data are the heart of the research.

MFAN's research goals are to offer deeper context. While quantitative data can explain the "what," qualitative data can explain the "why" and "how." Some researchers may avoid relying heavily on open-ended responses because of the time and effort required to analyze them, but MFAN has established a systematic method for analysis. Because MFAN conducts and analyzes its data in-house, it has the agility to conduct intermittent surveys when needs present.

The data are analyzed with Qualtrics Survey Software, cutting-edge software that allows not only methodologically sound qualitative coding, but also comparisons with other data within the sets. MFAN's coding team reads every written response submitted to every question and tags each one with themes and subthemes. Then, the team evaluates all of those themes to explain what military families are experiencing. The software also allows those themes to be sorted by demographics and geographics, among many other potential measures.

After the analysis is complete, the research team uses the results to tell the stories of military families. The data is arranged in percentages and charts to explain the most common themes and ideas families communicated in their responses. These manifest effect sizes show the tabulated themes – they won't add up to 100% because responses may include more than one theme. Military families are more than numbers and statistics, so the data is highlighted with the real comments and experiences participants shared.

All of MFAN's research ensures that participants are connected to military family life – it is a condition they must meet to take the surveys. When MFAN invites participants to share their thoughts in its research, it often uses a sampling technique in which participants invite others

who are also connected to military life to join in. Invitations to participate are also sent out through social media and through many partners in the military family space who are hoping to learn from the data. This ensures the participants come from every service branch, every rank, and from a variety of geographic locations.

The results are not meant to predict behaviors or perceptions of all military families. Instead, this form of research helps shed light on what military families are currently experiencing. MFAN's research explores new, emergent, and perennial needs of those who participate. Some questions have been asked each year, providing valuable longitudinal information. Other questions are new. New questions are designed to explore topics discussed in our network, primarily through the MFAN advisory board.

These data provide a holistic look at support programming that families most appreciate and where they have found it. The survey findings also explain where there may be gaps in coverage and how families prefer to receive support. In full, the information shared in these results guides and informs a path toward developing solutions in the areas of greatest need.

Demographics

The 2019 Military Family Support Programming Survey was fielded online from October 7, 2019 to November 11, 2019. During that time, 7,785 people participated.

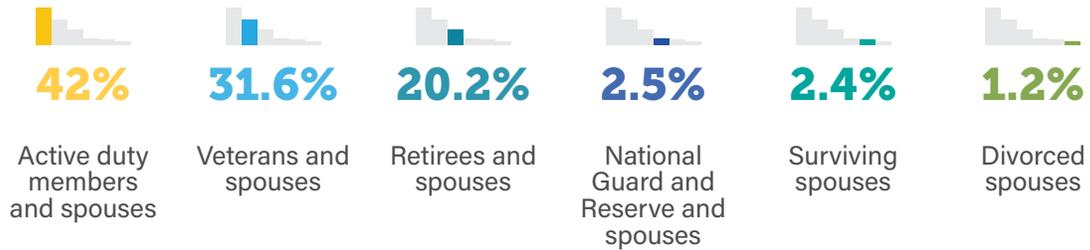
Branches of Service

The proportion of respondents from each branch of service aligns with the currently serving force.



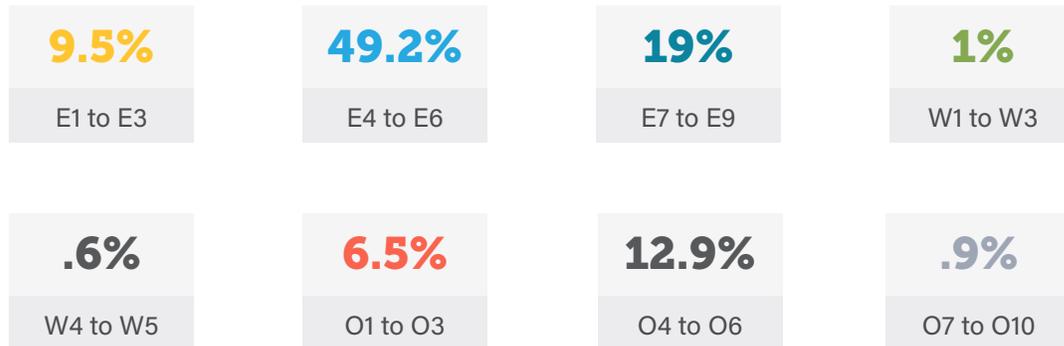
Connection to Military Life

The survey required a connection to military life as a condition of completion. The largest grouping of respondents was military spouses.



Ranks of Service

Most respondents came from enlisted ranks, specifically E4 to E6, as is also true of today's armed forces.



Ages

Among the respondents, most active duty service members, 57.5%, were younger than 34 years old, as were the spouses of active duty service members, 57.6%.

Gender

Most respondents identified as female, 65.4%.

Gender	Full population
Female	65.4%
Male	33.2%
Transgender	.3%
Non-binary	.2%
Prefer not to answer	.6%
Prefer to self-describe	.3%

Most spouses of active duty members, veterans, and retirees also identified as female.

Gender	Spouses
Female	96%
Male	2.9%
Transgender	<.1%
Non-binary	.1%
Prefer not to answer	.7%
Prefer to self-describe	.1%

Locations

Respondents came from all 50 states in the country, two US territories, and 22 international countries.

The top states in which the most respondents live are also the states most populated by service members:



Part I: Health and Well-being

Health care has been a top priority for respondents in every support programming survey MFAN has administered. Because it is so important to families, the 2019 survey expanded the topics it covered. It explored respondents' choice of health care coverage, the type of facility where they receive the majority of their care, the distance they travel to see their primary care physicians, and their experiences with health care and mental health care in the past two years. New to this report are sections on alcohol use among families, the experiences within caregiving families, and mental health crises.

Health Care

The Department of Defense is in the midst of a congressionally-mandated reform effort for the Military Health System (MHS). The Defense Health Agency (DHA) assumed administrative responsibilities in October 2019 for all military hospitals and clinics that were previously managed by the Army, Air Force, and Navy. As changes are implemented, it is important to continue to assess how military families are affected to ensure that the reform efforts lead to positive change. This report is designed to support that effort.

Health Care Coverage and Locations for Receiving Care

Almost three-quarters (72.3%) of active duty family respondents indicated Tricare Prime was their primary form of health care coverage. Military retiree respondents reported Tricare for Life and veteran respondents selected the VA as their primary forms of health care coverage.

Respondents who selected private insurance as their primary form of health care coverage were primarily veterans, spouses of veterans, National Guard/Reserve members, or spouses of National Guard/Reserve members. When asked about their reasons for selecting private insurance, the top two reasons given by respondents included that the insurance was employer provided or private insurance offered a better plan.

Because each group has different health care benefits, locations for treatment varied. The majority of active duty family respondents (61.7%) indicated they are treated at a military treatment facility (MTF), while 33.7% reported they visit a non-military hospital or doctor's office for their health care needs. The majority of military retiree family respondents (61.9%) indicated they receive health care through a non-military hospital or doctor's office, 17.6% said they go to a VA Medical Center, and 16.6% visit their MTF. Approximately half (47.5%) of veteran family respondents reported they use their VA Medical Center (VAMC), and 41.2% receive care through a non-military hospital or doctor's office.

Eighty-two percent (82.2%) of active duty family respondents and 70.2% of military retiree family respondents reported they travel fewer than 15 miles for appointments with their primary care physicians, whereas almost half (47.1%) of veteran family respondents travel 15 miles or more for appointments with their primary care physicians.

Satisfaction with Health Care

Participants were asked to describe their satisfaction with their health care coverage in three main areas: general health care, access to appointments, and quality of providers.

When rating satisfaction with the health care they receive, their ability to access health care appointments, and the quality of health care providers, military retirees and veterans were most satisfied of all respondent groups, while active duty members and spouses were least satisfied. Compared to military retiree and veteran respondent groups, active duty member and spouse respondents reported negative ratings at statistically significant higher values for all three satisfaction areas: health care they receive, ability to access appointments, and quality of care providers. The area where active duty family respondents indicated the most dissatisfaction was with their ability to access general health care appointments; 32.9% of active duty family respondents rated this area negative or very negative.

Satisfaction with General Health Care Received



Active Duty Families



Military Retiree Families



Veteran Families

Satisfaction with Ability to Access General Health Care Appointments



Active Duty Families



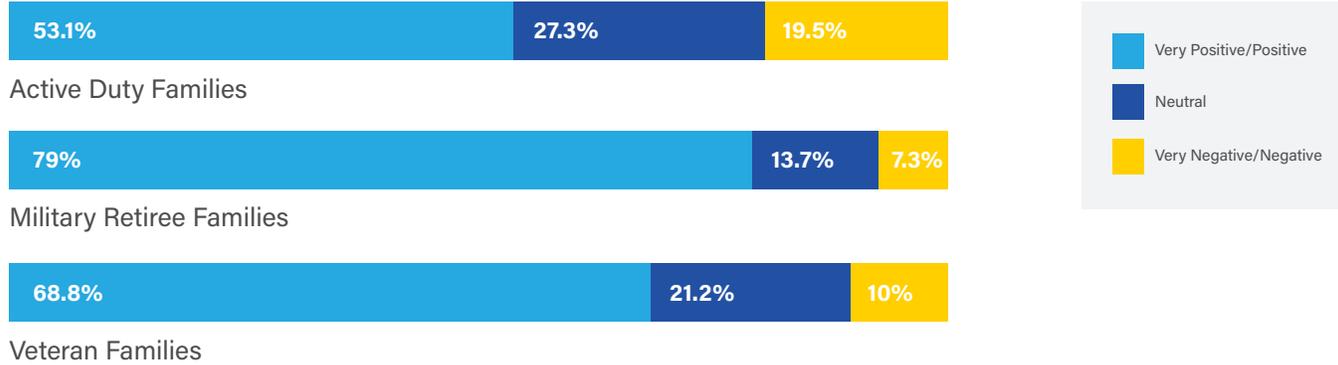
Military Retiree Families



Veteran Families



Satisfaction with Quality of General Health Care Providers



To better understand the meaning behind respondents' satisfaction ratings, respondents were asked to expand on their health care experiences in the past two years. The top three themes that surfaced were negative experiences in quality of care, positive experiences in quality of care, and negative experiences due to administrative issues.

Health Care Experiences in the Past Two Years	Manifest Effect Sizes
Quality of care, negative generally	52.7%
Quality of care, positive generally	26%
Administrative issues, negative generally	23.4%
Inconsistency in care providers and facilities	10.1%
Private insurance, positive generally	8.7%
Health care plan, negative generally	6.6%
Location, long distance to travel for appointments	4.6%
Financial issues	2.8%
Barriers to health care	2.1%

Top Three Themes for Health Care Experiences in the Past Two Years

1. Quality of care - negative generally (52.7%)

Examples of issues that respondents discussed included long waits, inadequate care, insufficient treatment, providers' lack of professionalism or knowledge, lack of specialists and providers in general, difficulties obtaining referrals, and feeling rushed. One active duty member in the Navy commented, *"It's been terrible. They don't listen to you and never really address the problems."* A spouse of a Navy active duty member also shared her experience:

"I've attempted to get help for postpartum depression nine times. Only a couple doctors took me seriously, but unfortunately PCS'd. Others told me 'I don't look depressed' or to 'wait until you're done breastfeeding.' I've also complained about things that need treatment right away, such as thrush (baby had it as well), and the soonest they would see me was two weeks out."

2. Quality of care – positive generally (26%)

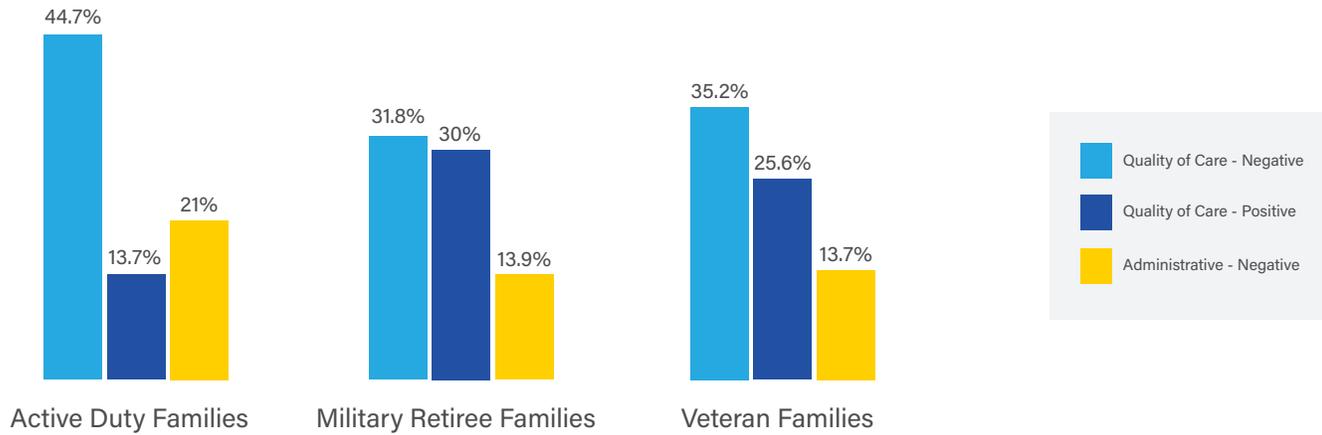
Respondents' comments primarily centered on their satisfaction in general, as well as satisfaction with their providers and treatment. A spouse of an Air Force retiree shared, *"Being able to select a nearby provider has been the greatest benefit to my family."* A Navy veteran also commented, *"The VA has done a wonderful job with me and helps a lot with my health care."*

3. Administrative issues – negative generally (23.4%)

This theme included respondents sharing their difficulties with the process for scheduling appointments, communication problems, customer service issues, failure to provide information, and generally issues related to claims and billing. *"Securing appointments has been a challenge and gotten increasingly more difficult. Also, the lack of continuity of care has caused extended suffering for family members and often ZERO resolution of health issues. Referrals have been inaccurate and have required patients to spend countless hours online/ phone calls to Tricare,"* stated a spouse of an Air Force active duty member. A spouse of an Army active duty member commented, *"It is absolutely ridiculous how hard it is to even set up an appointment where I'm at. They mostly send people off post which for anything specialty care wise is almost a 2-hour drive."*

While the positive and negative experiences in quality of care may seem contradictory, further analysis by demographic groups helped to explain the distribution of these experiences. It is important to highlight that the positive quality of care comments were represented at higher levels among military retiree and veteran family respondents than active duty family respondents. The top theme among all respondents was their negative experiences with quality of care; however, this issue particularly stands out for active duty families since 44.7% of that respondent group discussed their negative quality of care experiences. Military retiree family respondents shared nearly as many positive (30%) quality of care experiences as negative (31.8%), while veteran family respondents discussed negative quality of care experiences (35.2%) slightly more frequently than positive experiences (25.6%).

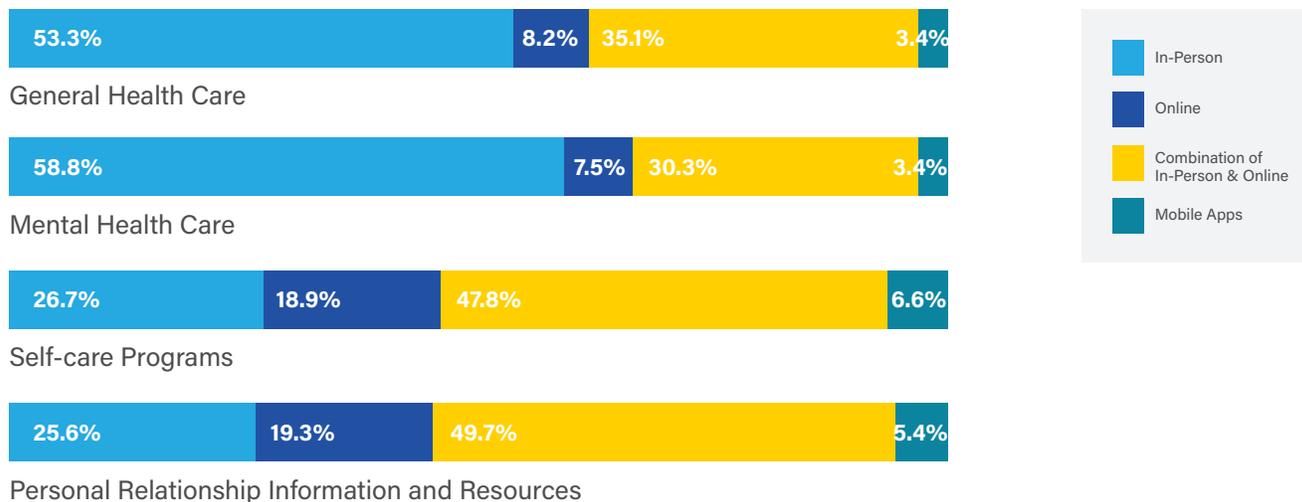
Top 3 Themes for Health Care Experiences in Past Two Years



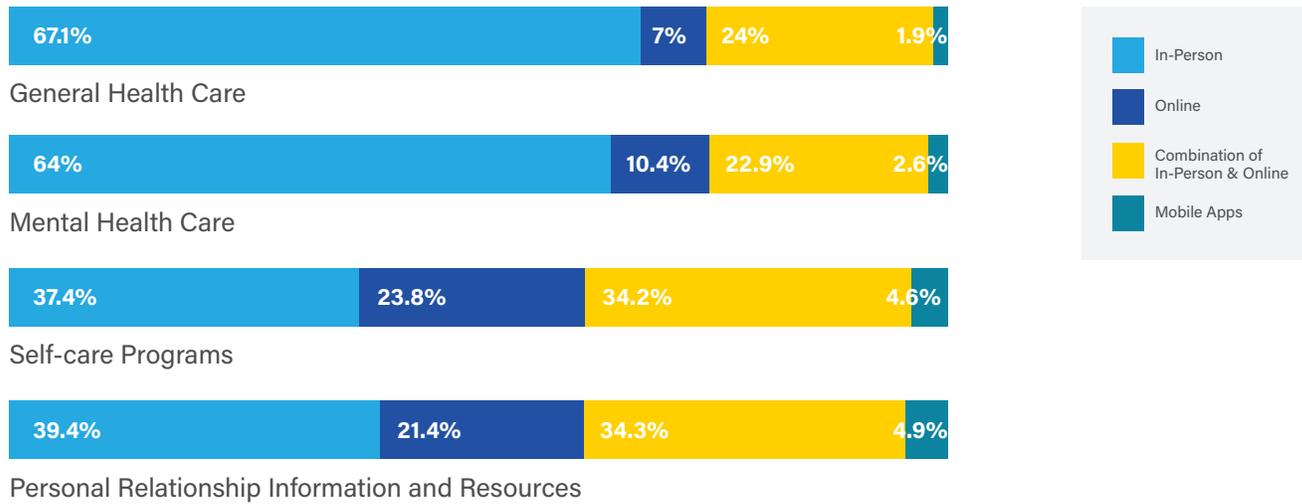
Preferred Mode of Support for Health Care

The majority of active duty family respondents (53.3%) and military retiree and veteran family respondents (67.1%) preferred in-person support for their general health care. However, 35.1% of active duty family respondents and 24% of military retiree and veteran family respondents reported that their preferred mode of support for their general health care is a combination of in-person and online support. The respondent groups also preferred in-person support for their mental health care. For self-care programs and personal relationship information and resources, active duty family respondents preferred support from a combination of in-person and online resources, whereas military retiree and veteran family respondents still preferred in-person support.

Active Duty Family Respondents' Preferred Mode of Support for Health Care

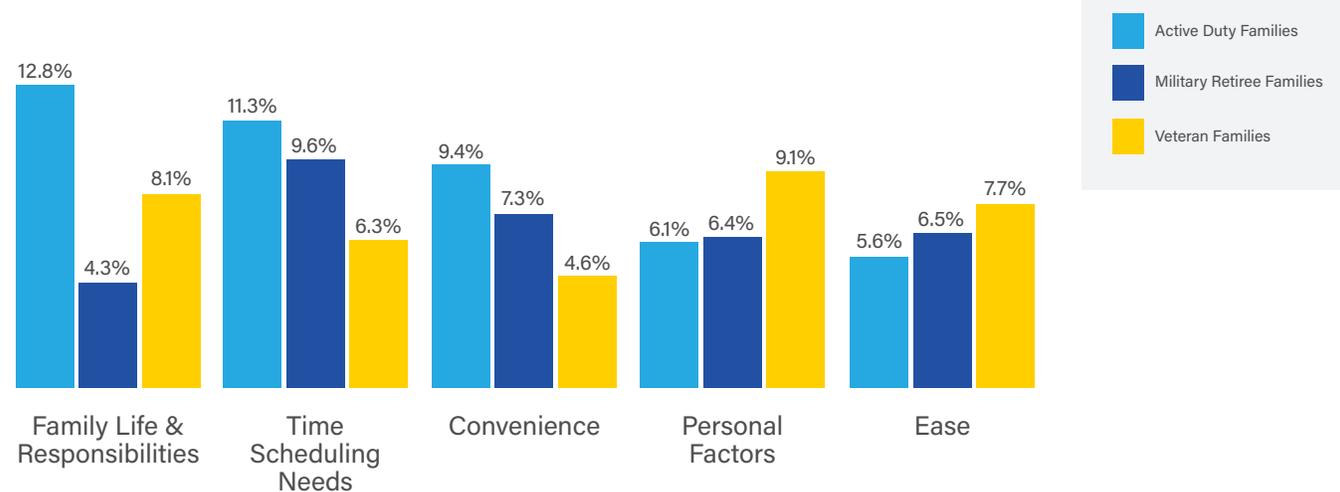


Military Retiree and Veteran Family Respondents' Preferred Mode of Support for Health Care



Respondents were asked an open-ended question about the factors that influence their decision to seek online versus in-person support. These responses further illuminated the reasons behind their preferred support modes. The top three factors that influence active duty family respondents' decisions to seek online versus in-person support were family life and responsibilities, time and scheduling needs, and convenience. Military retiree family respondents' decisions were most influenced by time and scheduling needs, while veteran family respondents cited personal factors, which primarily involved social anxiety, related disorders, and physical limitations.

Factors Influencing Decision to Seek Online Versus In-Person Support



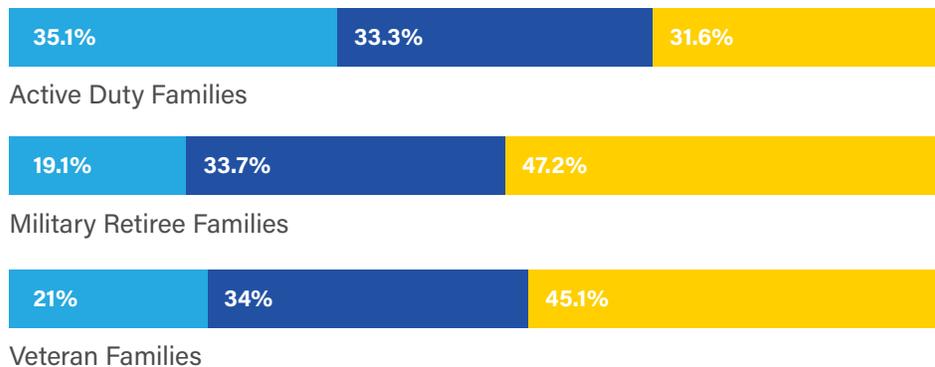
Telehealth

Telehealth is becoming an increasingly important option in the health care space. The U.S. Department of Veterans Affairs (VA) recently reported that more than 900,000 veterans used the VA's telehealth services in fiscal year 2019. Respondents were asked about online support experiences for their general and mental health care to develop a clear understanding of their telehealth experiences.

In the 2019 Military Family Support Programming Survey, telehealth was defined as medical care provided through technology like video conferencing or mobile health monitoring. While 88.7% of survey respondents indicated they have not used telehealth, active duty family respondents indicated greater likelihoods for using telehealth. More than one-third of active duty family respondents (35.1%) said they would be very likely or likely to use telehealth compared to 19.1% of military retiree family respondents and 21% of veteran family respondents.

Additionally, two specific demographic groups reported statistically significant higher likelihoods to use telehealth: respondents with children younger than 18 years old and those who had to forego a medical appointment due to lack of child care. Respondents who had to forego a medical appointment due to lack of child care were twice as likely to say they were "very likely" to use telehealth compared to those who had not had to forego a medical appointment.

Likelihood to Use Telehealth



The qualitative responses further illuminated respondents' perceptions about telehealth. The top theme among respondents was that they did not have a perception yet because they did not know enough about telehealth to formulate an opinion; 37.8% felt this way. However, 14.8% perceived telehealth to be a useful option, 14.7% prefer in-person care and were generally not interested, and 13.3% perceived telehealth positively.

Top Themes for Perceptions of Telehealth	Manifest Effect Sizes
No perception yet, do not know enough about it	37.8%
Perceive telehealth as a useful option	14.8%
Prefer in-person care, not interested	14.7%
Perceive telehealth as positive generally	13.3%
Concerned about some aspect of telehealth	10.2%
Perceive telehealth as negative generally	9%
Would consider telehealth, interested in learning more	9%

1. No perception yet, do not know enough about it (37.8%)

This theme included comments related to the respondent being unfamiliar with telehealth, never using telehealth, feeling neutral because they did not know enough about it, and being unaware that it was an option for some. A spouse of a Coast Guard active duty member said, *"I don't know anything about it to form an opinion."*

2. Perceive telehealth as a useful option (14.8%)

Respondents primarily said that telehealth can be useful for some health care needs and concerns (prescription refills, obtaining referrals, etc.), but not as useful for others (those that require physical/hands-on exams). They also thought it would be useful for quick medical advice and for those with children and those in remote areas. One spouse of an Air Force active duty member explained, *"For medication refills and minor illnesses it would be great. Not so much for say mammograms."* Another Air Force spouse shared her thoughts, *"Could definitely be helpful for certain situations, especially when spouse is deployed, as it would mean kids/babies are not having to be brought along to appointments."*

3. Prefer in-person care, not interested (14.7%)

Respondents said that they prefer in-person care over telehealth, they were generally not interested because they did not have a need for it personally, or that they specifically preferred in-person care for the initial visit.

4. Perceive telehealth as positive generally (13.3%)

This theme included positive comments by the respondents generally, as well as mentioning convenience, more efficient use of time, and saving travel and gas money. One spouse of a Navy active duty member said, *"Sounds awesome! I don't need to get a babysitter and go to a germmy office during flu season. Win!"* Another spouse of a Marine Corps active duty member said, *"It can be beneficial to have the capability of speaking with health care professionals without having to go to the hospital with little ones. It may reduce the instance of picking up germs in a health care facility."*

5. Concerned about some aspect of telehealth (10.2%)

Respondents said that they were concerned about accuracy of diagnosis, accessibility, privacy/security, cost/coverage, technical issues, quality of care, communication or hearing issues, or that they were skeptical of telehealth overall.

6. Perceive telehealth as negative generally (9%)

This theme included negative comments by the respondents generally, as well as mentioning the impersonal nature, and that they personally felt uncomfortable with technology.

7. Would consider telehealth, interested in learning more (9%)

Respondents primarily said that they would consider telehealth and that they would be interested in learning more about it. A spouse of a Coast Guard active duty member said, *"I do not know enough about it to answer this. But would be open to learning more."*

Only 11.3% of the survey respondents reported that they had used telehealth. Respondents who had experience using telehealth shared more positive telehealth experiences than negative. One spouse of a Coast Guard active duty member responded, *"Telehealth was great and it saved us 5+ hours in the car for a specialist appointment."* A Marine Corps veteran said, *"Through the VA. It was a positive experience."* Respondents who shared negative experiences primarily felt that telehealth was impersonal, or they mentioned experiencing a technical issue. However, even after a negative telehealth experience, one spouse of an Army active duty member said, *"...I think over time and with more established policies and procedures it will get better."*

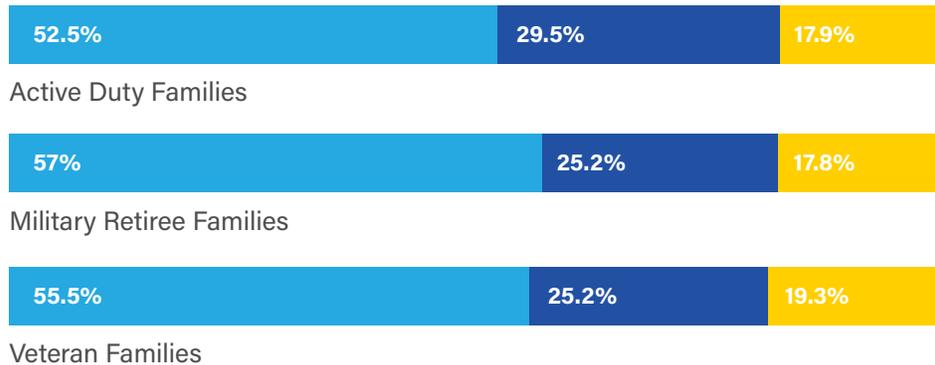
Mental Health Care

Mental health issues are on the rise in America and mental health care providers are in high demand. To assess whether military and veteran families feel satisfied with their mental health care, the same satisfaction questions asked in general health care were also asked in the mental health care section so that direct comparisons could be made.

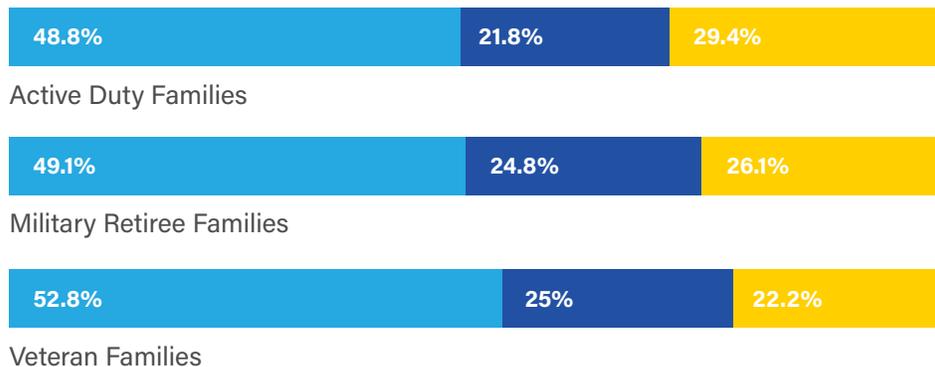
Satisfaction with Mental Health Care

Interestingly, the satisfaction ratings were more similar for mental health care than they were for general health care across the three demographic groups: active duty families, military retiree families, and veteran families. The overall ratings of dissatisfaction hovered roughly around the 20% mark for all respondent groups. The groups were least satisfied with their ability to access mental health care appointments, which was the most common complaint about mental health care in MFAN's 2017 Support Programming Survey.

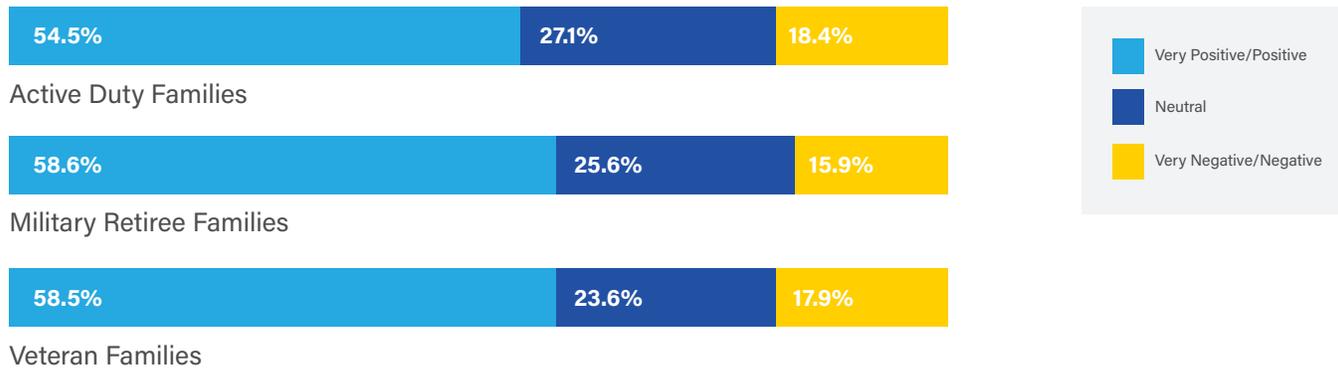
Satisfaction with Mental Health Care Received



Satisfaction with Ability to Access Mental Health Care Appointments



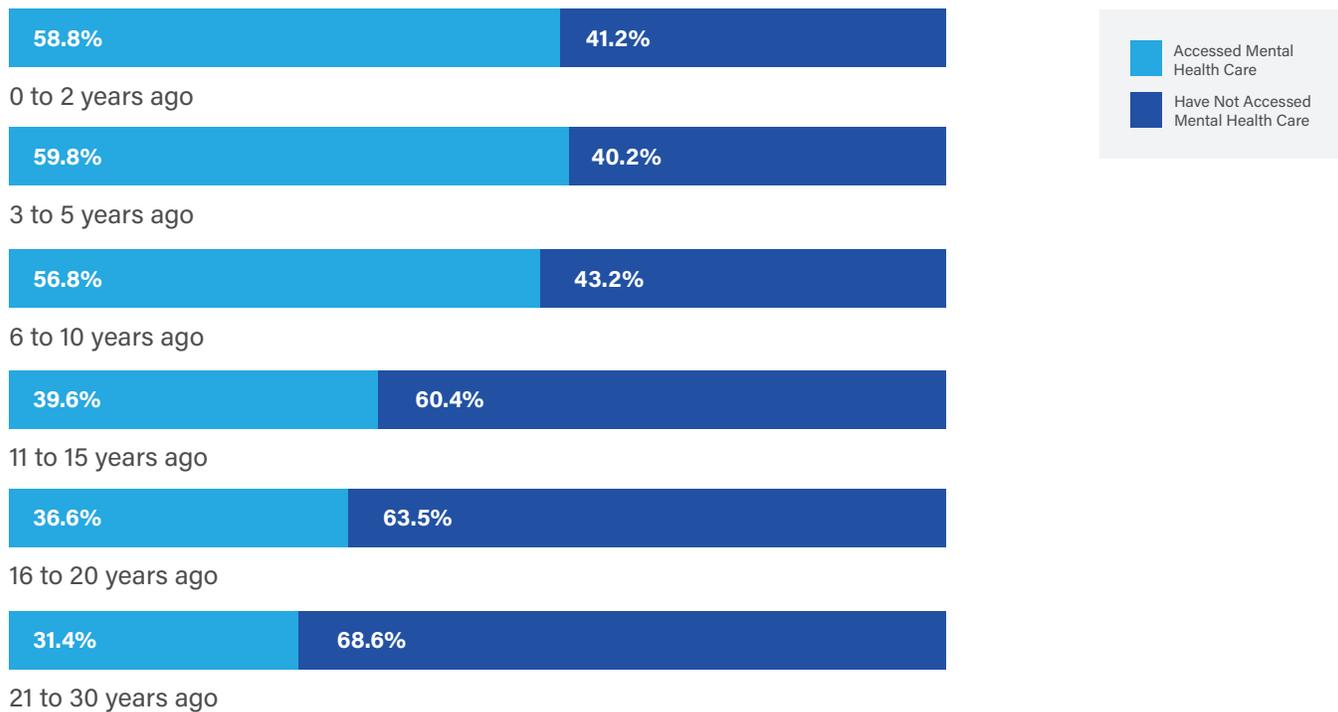
Satisfaction with Quality of Mental Health Care Providers



Access to Mental Health Care

Those who left military service within the past 10 years were more likely to have accessed mental health care for themselves or members of their families. The more recently they left service, the more likely they were to have accessed mental health care.

Accessing Mental Health Care Since Leaving Service



The top obstacle to mental health care, for all populations, was a lack of available appointments and mental health care providers. However, when the results were isolated by demographic group, they revealed additional obstacles. Active duty spouses were statistically

more likely than any other group to say that child care was an obstacle to care, while active duty service members were statistically more likely to say career repercussions were obstacles.

Similar to results in the 2017 survey, transportation to appointments and cost for care were obstacles for those who have left service (veterans and retirees). Active duty families also said they did not have time to take off to attend appointments during work hours.

Top obstacles to obtaining mental health care:

Currently serving families

- 1 Lack of Available Appointments
- 2 Time to Attend
- 3 Career Implications

Veteran, Retiree Families

- 1 Lack of Available Appointments
- 2 Transportation
- 3 Cost for Care

1. Lack of Available Appointments

This included the lack of availability, the long wait to get an appointment, providers not accepting insurance, or insurance not covering providers' services. *"My spouse had been trying to schedule a mental health appointment because they have really been struggling lately. It took them over 4 weeks to actually be able to see someone in person (which I think is extremely unacceptable). Not to mention, once they were finally able to, the appointment was only available at a hospital over an hour away,"* said the spouse of an Air Force active duty service member. The spouse of a Marine Corps active duty member said, *"No mental health providers in our area take Tricare and are accepting new patients. Therefore, this service is not available to us, even though we've attempted to access these services."*

2. Time to Attend

Respondents in this category said that they can't take time out of their schedules to attend treatment or there are no appointments available during the hours that they need them. *"Working families who don't get to live on base could benefit from sessions offered after 5pm or on weekends,"* said a Reserve/National Guard member. *"My obstacle is working full time and being a single mother. I need to keep my job and not take too much time off work for appointments,"* said an Army veteran.

3. Career Implications

This category included concerns that both the active duty member's and the spouse's access to mental health care would have negative implications on the service member's career.

"Telling service members that seeking help won't negatively affect their career isn't helpful when all anyone sees is that it does," said the spouse of an Army active duty member. The spouse of an Air Force active duty member said, *"There are so many horror stories of spouses seeking mental healthcare and it having negative repercussions on the active duty member's career."* And an Army active duty spouse said, *"My husband was told he'd lose his job if he went to behavioral health. Very disappointing that they are supposed to help and instead threaten you."*

4. Cost for Care

The fees charged to seek mental health care, whether as billing or copays, were obstacles to veterans and retirees and their families. *"The \$30 copay has been a major issue for continued treatment as our daughter sees four different doctors almost weekly since being discharged from inpatient, equaling out to \$400-500/ month!"* said the spouse of an Army retiree.

5. Transportation

Transportation logistics were a top obstacle to care for veterans and retirees in MFAN's 2017 research, and in the 2019 survey, it fell into the second position. This category includes those who said distance to care is too far and they lack available transportation. *"It's a 45-minute drive to access help from a satellite clinic for anything,"* said an active duty Army spouse. *"Gas money. It is over 100 miles round trip to the nearest VA,"* said a Navy retiree.

Mental Health Crises

New to the survey this year is a section on mental health crises resources. This section provides insight into families' experiences when their needs for mental health support are immediate and more dire.

The majority of respondents, 82.6%, said they had not accessed mental health crisis resources. Those who had sought crisis resources, the remaining 14.6%, were slightly more likely to be spouses of veterans or retirees.

In an open-ended question exploring the experiences they had trying to find emergency mental health services, respondents relayed primarily negative experiences.

Very few said they accessed assistance from their commands. Of those who sought help from command, they had mixed experiences. Those who perceived a negative experience said it was because they felt the command did not take the situation seriously, they felt like a burden, or felt ostracized. Those who had positive experiences said they received help, support, and continued communication about the situation.

In an open-ended question describing the situations precipitating crisis resources, families described more than 100 reasons they sought emergency care. Those topics could be categorized into nine primary categories.

Mental Health Crises	Manifest Effect Sizes
Mental health diagnoses	53.8%
Suicidal ideations, attempts, completions	34%
Difficulty getting care	17.7%
Stress, grief, overwhelmed	14.2%
Family and home issues	12.8%
Positive experiences receiving care	9%
Drugs or alcohol	8.1%
Adjusting medications	4.7%
Medical mitigating factor	4.4%
Sexual abuse and trauma	3.5%

1. Specific mental health diagnoses (53.8%)

Respondents shared 27 different mental health diagnoses that precipitated emergency services. They included depression, anxiety, PTSD, self-harm, and postpartum depression.

2. Suicidal ideations, attempts and completions (34%)

Descriptions of suicide-related experiences with family members so urgent they needed emergency care.

3. Difficulty getting care (17.7%)

This included descriptions of challenges they faced receiving care. The most common response in this category was the length of time they had to wait to find care. Second to that was needing more attentive personnel assisting during a mental health crisis.

4. Feelings of stress, grief, being overwhelmed (14.2%)

Grief was the most common in this category. The list also included stress, feeling overwhelmed, or hopelessness.

5. Family and home issues (12.8%)

These were primarily responses that described marital strife, needing help and support at home, feeling overwhelmed by parenting responsibilities, and intimate partner violence.

6. Positive experiences receiving care (9%)

These responses were positive in nature and reflected receiving timely care.

7. Drugs or alcohol (8.1%)

This category included experiences with drug or alcohol addiction or overdoses.

8. Adjusting medications (4.7%)

In these circumstances, participants needed help with reactions to medications, medication management, or pain management.

9. Medical mitigating factors (4.4%)

The list of medical factors that led to crisis mental health needs included insomnia, injuries, seizures, and memory loss.

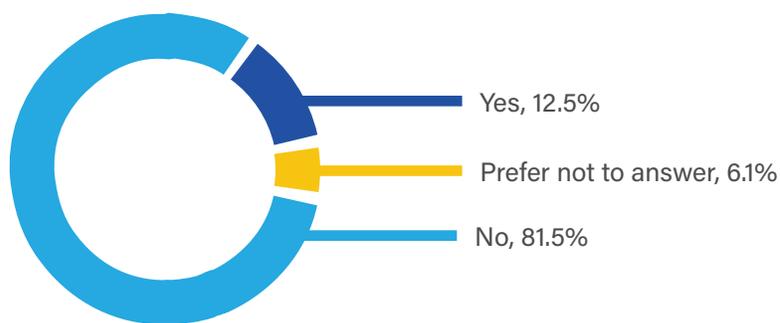
10. Sexual abuse and trauma (3.5%)

A small segment reported sexual abuse, trauma, and military sexual trauma.

Suicidal Ideation

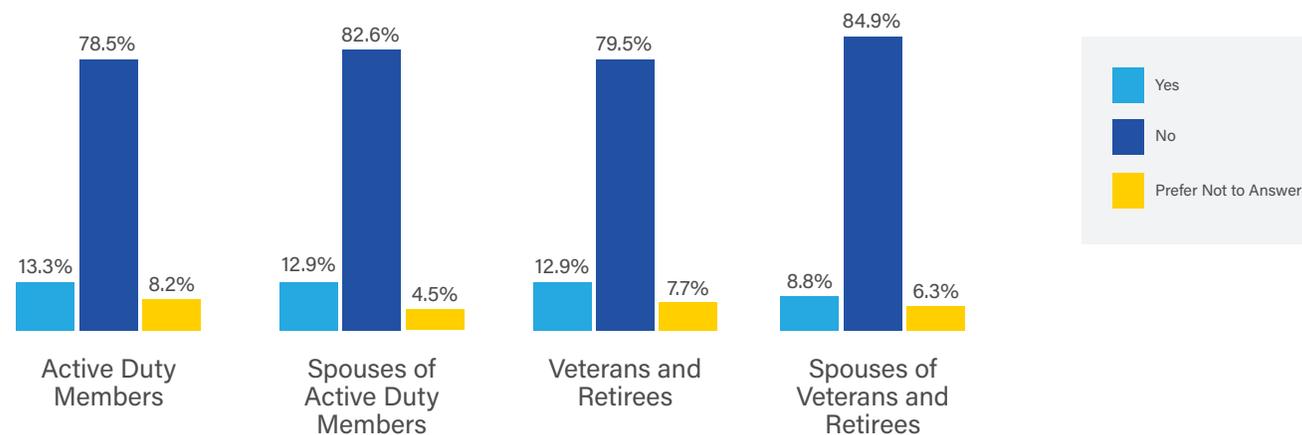
Due to the increased attention on veteran and service member suicide, and the limited information available regarding spouse and family incidences, it was important to evaluate ideation among the demographic population. When asked if participants had thoughts of suicide in the past two years, more than 80% said they had not, 12.5% said they had thoughts about suicide, and 6.1% said they preferred not to answer.

In the past two years, have you had thoughts about suicide?



There were slight statistical significances showing that the following populations would be more likely to answer affirmatively: veterans, National Guard and Reserve members, divorced spouses, those experiencing food insecurity, and those rating as lonely on the UCLA Loneliness Scale. However, this should not be generalized to full populations. This is an insight among the respondents to this research. Further study among these populations is encouraged.

Suicidal Ideation



Exceptional Family Member Program (EFMP) and Special Needs Program (SNP)

The overarching goal of the Department of Defense's Exceptional Family Member Program (EFMP) and the Coast Guard's Special Needs Program (SNP) is to ensure that military families' specific educational and health care needs are carefully considered during the assignments process so that families are able to receive the services and treatments they need. The EFMP program has received recent attention from Congress and from the Government Accountability Office (GAO), as military families continue to question the effectiveness of the program and DoD oversight concerns remain.

Approximately one-third (31.4%) of active duty family respondents reported a member of their family was currently eligible for enrollment in the EFMP or the SNP. Of the active duty family respondents who reported a family member was eligible for enrollment in EFMP/SNP, two-thirds (66.6%) indicated their family was currently enrolled in the program. When respondents were asked to identify the enrollee type(s) in their families, they responded that 55.2% were children, 27.1% were adults, and 17.7% were both adults and children.

Enrollment

While the EFMP and SNP programs are designed to be mandatory to ensure special needs within military families are considered during the assignments process and services can be provided at potential duty locations, some service members and their families do not enroll even though they are eligible. To better understand the reasons behind their decision to not enroll, respondents were asked to explain their motivations. Negative perceptions of the EFMP/SNP programs influenced 41.4% of respondents' decisions not to enroll. Of those who commented on their negative perceptions, 49.1% mentioned that the programs cause PCS issues/limit options and 36.4% said the programs have military career implications. The other top theme that surfaced was enrollment-related issues at 26.3%.

Two themes emerged as the top reasons for why active duty family respondents chose not to enroll in EFMP/SNP, and they were the same top two reasons families gave in MFAN's 2017 Support Programming Survey:

1. Negative perception about the EFMP/SNP generally (41.4%)

Respondents said that they felt the EFMP/SNP cause PCS issues/limit options, have potentially negative military career implications, are of little or no benefit to the families, are very difficult to exit once enrolled, and are privacy invasions. One spouse of an Army active duty member said, *"The limitations and impact it could potentially place on my spouse's assignments. There seemed to be no added benefits to enrolling. It did not guarantee specialty care in any form. In fact, we were enrolled for another child and it only proved to put up roadblocks for assignments."* A spouse of a Marine Corps active duty member said, *"The program does not do anything beneficial for my family and it actually can hinder our life choices such as a PCS and career advancements."* A Navy spouse simply said, *"It affects his promotability."*

2. Enrollment-related issues (26.3%)

Respondents said the enrollment process was time intensive and a lengthy process generally. Some also said they did not know how to enroll, they were waiting on a medical diagnosis, and that their doctor disagreed with EFMP staff about appropriateness of enrollment. One spouse of an Army active duty member said, *"The ridiculous amount of paperwork and time it takes. And the pushback and fees from some providers to fill out the paperwork. 14+ pages is ridiculous. Especially when you have a chronic disease, or multiple of them like I do. Again not a system that is easy to use for the patient or the provider."*

For those enrolled in EFMP/SNP, their criticisms generally aligned with those who did not enroll. Respondents were asked to discuss their general experiences during the past two years in the EFMP/SNP programs, as well as their experiences with enrollment/renewal and respite care. When sharing their general experiences during the past two years in the EFMP/SNP programs, 56% of respondents expanded on their negative experiences, 18.5% reported positive experiences, and 8.6% felt neutral about their experiences.

Of those who commented negatively, 27.6% said that the EFMP/SNP programs were of little to no benefit to them. An Air Force active duty member said, *"EFMP seems to only serve to restrict the military member unnecessarily vs actually providing help and support to the EFMP member."* A Coast Guard active duty member said, *"I just don't get the point to it. Other than enrolling them I really haven't had much interaction with the program. No one calls except when the paperwork is needed to keep up to date. Program really hasn't assisted my spouse or son."*

Additionally, 14% of those who shared negative experiences felt that the programs caused PCS issues/limited options for their families. A spouse of a Marine Corps active duty member said, *"Negatively impacted locations for orders and the EFMP personnel were not transparent regarding what to expect with the process or giving advice on how to navigate it."* An Air Force spouse said, *"Little to no actual support from people on base. Each base interprets the regs and program differently. The program is backwards and causes undue stress, added time, and frustration upon PCSing."*

When it came to the enrollment and renewal experiences for EFMP/SNP, 51.4% of respondents shared their negative experiences with the process, while 23.2% commented on positive experiences and 18.7% felt neutral about their experiences. To further illuminate the intensity of some of the respondents' negative experiences, one active duty member commented: *"I absolutely HATE and DESPISE the EFMP enrollment and renewal experience. It took months and two specialist appointments to get my daughter removed from EFMP. It took multiple appointments and months to get the majority of my wife's codes removed from the EFMP. My family was enrolled under false pretenses and this has been a significant pain to me to handle,"* Active duty member, Air Force.

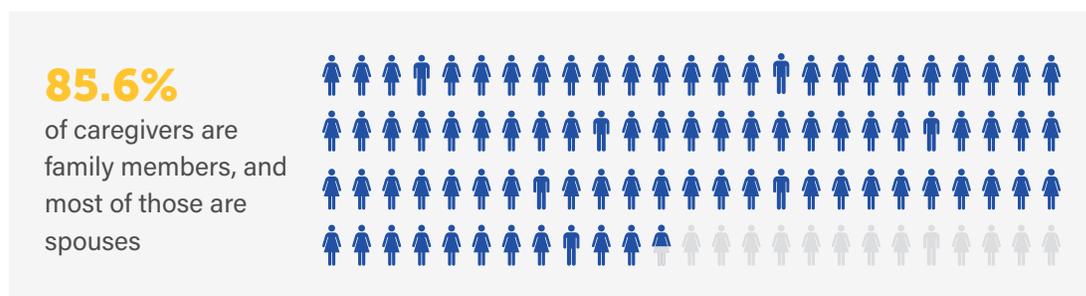
An Army spouse also shared her experience with the EFMP enrollment/renewal process: *"No one has a clue how to do their job, and nothing transfers post to post, like they tell us it will."*

For respite care experiences during the past two years, the majority of respondents who had experience with respite care again commented negatively; of those negative experiences, 40% discussed lengthy waitlists/not enough providers.

The goal of EFMP/SNP is to ensure military families' needs are considered during the assignments process and to determine if access is available for any necessary medical and/or educational services, according to Military OneSource and the Coast Guard's SNP website. Some locations, such as those in remote areas or outside of the continental U.S. (OCONUS), can be more limited in terms of services and resources available to those with special needs. However, active duty family respondents who reported they were currently enrolled in EFMP/SNP indicated they were dissatisfied with their ability to access health care appointments at statistically significant higher values than those who reported eligibility for EFMP/SNP, but indicated they were not enrolled.

Caregiving

Previous support programming studies showed that caregivers were seeking more support programming. Therefore, an expanded line of questioning was added to the survey this year. Those who identified as caregivers were not professional social workers or medical staff. They were family. More than 85.6% of caregivers were family members, and of those, 75.4% were spouses. The others were primarily parents and children. This was similar proportionally in comparing the relationships reported by those giving care and those receiving care.



Conditional branching was used to understand the nuances between caregivers and those receiving care. Additionally, a separate line of branching was applied to both groups if they have children to better understand how they perceive the effects of this life on the younger members of their families.

The list of kinds of caretaking responsibilities was extensive, spanning from more simple things like helping to put on socks, to extensive medical response, wound care, or constant health oversight. Respondents provided descriptions of more than 88 categories of care among 27 diagnoses.

Top 5 Categories of Care Reported

1. Daily care and household (83.4%)

This category included care in the home or personal care. Daily and personal care were tasks associated with meal preparation and feeding, hygiene and toileting, dressing, and generally keeping safe from household harms. Household management pertained to managing all finances, driving, errands, and yard work.

2. Mental health, emotional, and behavioral support (70.5%)

In addition to general assistance in managing mental, emotional, and behavioral health, respondents are also engaged in memory assistance, mood stabilization and stress management, social help and companionship, and watching for signs of suicidal ideation.

3. Medical and nursing care (34%)

These are responsibilities that are more intensely medical in nature – tasks that are more aligned with nursing care. They were medication management, surgery recovery, sleep monitoring, wound care, pain management, palliative care, administering IVs, monitoring vital signs, and auditory assistance.

4. Physical care and ambulatory assistance (33.8%)

The care described here included general physical assistance, ambulatory help, providing physical therapy, doing all heavy lifting, and assessing fall risks.

5. Medical management (32.2%)

This ranged from transportation to appointments, scheduling medical care, tracking all forms of care to make sure everything works in tandem, communicating with health care providers, and following up on benefits.

When compared, caregivers to post-9/11 veterans were more likely to provide mental health, emotional, and behavioral support, while caregivers to pre-9/11 veterans were more likely to provide physical care and ambulatory assistance. This is also in alignment with the previously discussed finding that post-9/11 veterans, especially those who have more recently transitioned, are more likely to have accessed mental health care.

Support Programming for Caregivers and Recipients

Open-ended questions asked caregivers and those receiving care to describe both the kinds of support that are working well for them, and the kinds of support they wish they had. Among caregivers who responded, 57.6% said they are not using any kind of support programs. Those who are using programming said they favored nonprofit organizations (especially the Elizabeth Dole Foundation and Wounded Warrior Project) and peer support

like support groups, peer-to-peer groups, and the help and companionship of friends. The third most common programming lauded was care and support provided by the VA.

Like caregivers, the most common response in this open-ended question to care recipients was that they are not using any kind of support programming, with 37.5% of responses in that category. Of those who are using support, they said they most value mental health care, like seeing a counselor or participating in peer-to-peer support. Second to that was the support of family and friends. Rounding out the top three was access to care and programming from the VA.

When asked what support programming they needed, caregivers named more than 70 types of assistance needed. Some of them were, in order of commonality:

Support Caregivers Need	Manifest Effect Sizes
Assistance finding resources	30.3%
Easing caregiving responsibilities	10.5%
Medical logistics	9.9%
More local resources	9.5%
More care for caregivers	9.2%
Financial assistance	9.2%
Household management	8.5%
Support groups, peer support	8.5%
Resources for family members	7.1%
Mental health care	6.5%

The top five were:

1. Caregivers want help finding assistance (30.3%)

Almost in answer to the fact that many are not using programming, the most common response was a request for assistance in finding support. In this category, the caregivers said they need any and all help available. They didn't know where to look for support, and they would like help finding it. An Air Force spouse said, *"I'm in program overload. Without a single POC for the various programs, I give up trying to figure out which ones may help."* A spouse to a Marine Corps veteran said, *"I don't really know where to begin in search of the support I need. I just know the struggle is real."*

2. They would like help that eases their caregiving responsibilities (10.5%)

Some requests were support for working caregivers, child care, in-home care, long-term care, or more funding for programming. An Air Force spouse said, *"You make it hard to have a career, and then if you have a career schedule support stuff at a time and place we can't attend. It isn't the 50s. We have jobs and degrees. Support the working spouse."* The spouse of an Army veteran said, *"More funding is needed to support the programs out there."*

3. Caregivers need help with the logistics of getting medical care for their loved ones (9.9%)

This includes transportation to appointments, more interaction with medical care teams, access to appointments, medical equipment and supplies, and easier appointment coordination, medical coverage, and medication management. A spouse to an Army retiree said, *"Caregivers need someone to help with meals or driving or taking someone to the docs when they themselves are sick."*

4. They are looking for local resources (9.5%)

They need resources closer to home, both in medical care available and support programming. A spouse of an Army veteran said, *"Real support. Retreats are kind-of a joke. As a caregiver, how do I actually attend? I need support that is close to home!"* A Coast Guard retiree said, *"Not being near a military base means no assistance unless you count hours of research on VA websites."*

5. They would like care for the caregivers (9.2%)

Some respondents asked for respite care, self-care, or retreats for caregivers to help them avoid burnout. The spouse of an Army veteran said, *"Respite, help with chores/lawn when my spouse is unable to be a partner. The burdens of life pretty much fall on me in addition to caring for my kids and spouse."* A Marine Corps retiree said, *"People are more interested in how I care for him, but then don't take care of myself in the process and no one sees that. He leaves the house way more than me, but I do everything mostly from shopping to cleaning to organizing. Until he snaps out of it and notices how much I'm doing, when I break down into depression and stop, and he'll help. Then I do it all again."*

Many care recipients said they did not need support programming. Those who did say they needed support programming said they could use similar assistance to caregivers.

Support Care Recipients Need	Manifest Effect Sizes
Don't need programming	20.2%
Help accessing assistance	19.4%
Medical care	18.6%
Financial help	17.8%
Mental health	7.8%
Household management	6.2%
Support groups, companions	5.4%
Transportation	4.7%

1. Help accessing resources (19.4%)

Like caregivers, care recipients said their top support need is finding resources and assistance. They said they need help with so many issues, and they don't know where to begin to look. A Navy veteran said, *"I wish there was someone I could talk to to find out what to qualify for and how I can apply for them. Every time I ask, I am treated like I am a third-class citizen and not worth their time, or told I have to talk to someone else and get transferred to someone else. It is rare to find someone that will help."*

2. Medical care (18.6%)

Care recipients said they need in-home care, assistance with medical needs, and specific care like pain management, or physical therapy. An Army veteran said, *"Military assistance to resolve physical and mental illness so that I can get back to being a productive person again."*

3. Financial assistance (17.8%)

They need not only financial support but assistance finding or receiving benefits.

4. Mental health care (7.8%)

Some care recipients said they could use additional mental health support, as well as coping assistance. An Army veteran said, *"I feel like I could benefit more with more time with my mental health doctor."*

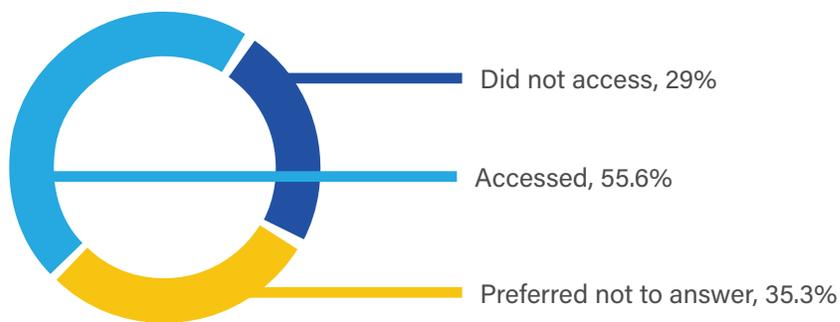
5. Household management (6.2%)

Care recipients would like help maintaining their homes. *"Need help with lawn care and home repairs,"* said an Army retiree.

Mental health care played a large role in caregivers' lives, whether looking for more care for themselves, monitoring the care for their loved ones, or in accessing crisis resources. A statistically significant relationship was found between those who said they are caregivers and increased feelings of loneliness, as measured by the UCLA Loneliness Scale, when compared with those who were not caregivers. Caregivers were more likely than others to have the need to access mental health care crisis resources during the past five years (27.3% had accessed them).

That was also true of caregivers with children – more than half (55.6%) of caregivers with children younger than 18 needed emergency mental health care for someone in their family, and they were slightly more likely than other populations to use such services. They were also slightly less likely than other populations to rate the mental health care they received positively, and more likely to rate it very negatively.

Mental Health Crisis Resources



There was a statistically significant relationship among caregivers with children and accessing emergency mental health services, meaning they were more likely than the other populations to seek them. Unlike the full population, the most common reason for accessing emergency mental health care was suicidal ideation, attempts, or completions. The second most common reason was responding to an existing mental health diagnosis.

Children of Caregivers

About 35% of respondents who either give or receive care said they have children living at home who are younger than 18 years old. They described a mix of positive and negative effects on their children, but the descriptions were mainly negative.

Effects on Children	Manifest Effect Sizes
Lack of time and attention	28.3%
Awareness of care needs	25.2%
Feelings of worry and fear	16.5%
Negative effects on family relationships	14.1%
Mental health consequences	13.6%
Positive personality traits	11.7%
No effects on children	9.7%
Sacrifices	8.7%
Negative, generally	6.3%
Positive, generally	3.9%
Financial challenges	2.4%

First and foremost, 28.3% described feeling pulled between caregiving responsibilities and spending time with their children – they said they lack the time to give their children as much attention as they would like. A spouse of an Army retiree said, *“Mainly, I feel like they get half of a parent in both of us.”* The spouse of an Army veteran said, *“I can’t always be there when needed, sometimes I have to take care of dad instead of her. She feels left out or pushed away sometimes.”*

However, 25.2% said that being a part of a caregiving family makes their children aware of how to care for someone, and sets them up with the expectation that people need care, and they are able to provide it. They also said that their children develop positive personality traits (11.7%), such as empathy, responsibility, patience, and caring. An Army retiree said, *“They are more compassionate than other children their age. They understand the need to be a caregiver at every age.”* A spouse of an Army retiree said, *“They are more compassionate and loving than others. They understand and appreciate what military members have gone through. They are always willing to lend a helping hand.”*

Parents said, 16.5%, that their children have increased worries and fears as a result of what they have experienced. They also described increased mental health consequences, 13.6%, such as anxiety, stress, and depression. A spouse of an Air Force retiree said, *"I've noticed an increase of my daughter (6) saying her stomach hurts, which after a long time of observing, I figured out she was experiencing anxiety. I notice she will start having a lot of ailments that are similar to her dad when in reality there is nothing wrong."* An Air Force spouse said, *"My daughter asked Santa for a service dog for her dad. Marinate on that for a moment. Kids need support and they worry about their dad."*

They also said the caregiving structure has had negative effects on their family relationships, 14.1%, meaning that they have to be especially careful not to disturb the care recipient, and they have limited opportunities to do things as a family unit. A spouse of a Navy veteran said, *"My kids walk on eggshells. It's not fair to them."* The spouse of an Army veteran said, *"She has learned how to tiptoe around his anger problems and many ways not to trigger him."* The children of caregivers also have to make their own sacrifices, 8.7%, because they have to grow up faster, spend more time alone, and carry more responsibilities in their homes.

Food Insecurity

In 2017, MFAN introduced food insecurity as a topic of study in the annual support programming survey. That year, findings showed that about 15% of military families had difficulty getting enough food for themselves and their families to eat. Recognizing that it is difficult to quantify the full incidence rate of military family hunger, MFAN used a new scale this year to get a more precise look.

By employing the USDA Six-item Short Form Food Security Scale, MFAN was not only able to capture the scale of hunger, but it was also able to evaluate the demographic make-up of those groups. Using the scale also allows comparison to other studies using the same method.

The USDA scale uses six statements and questions to evaluate food security. When respondents answer affirmatively, it shows that they are having trouble getting enough food for their families in some way. Food insecurity is indicated when respondents answer affirmatively to two or more items. Hunger is indicated when respondents answer affirmatively to five or more items.

Answering affirmatively to one question, which would be analogous to the question MFAN asked in 2017, shows the families at risk for food insecurity. This year, 15.3% of respondents answered affirmatively to at least one question, which is in line with the 2017 results.

However, this year, the more refined findings showed that 12.7% of respondents have low food security, meaning they answered affirmatively to at least two of the statements. Of those, 7.7% are on the highest end of the scale, experiencing hunger.

Incidences of Food Insecurity

Affirmative Responses	Designation	Respondents
2 to 4 affirmative responses	Low food security	5%
5 to 6 affirmative responses	Hungry	7.7%

When evaluating the demographics of those experiencing hunger, there were higher rates among active duty members and their families and veterans and their families. Each group was at 9%, as compared to the 7.7% of the full population of respondents. Military retirees and their spouses were at 5%.

Additionally, a statistically significant relationship was found between respondents' highest level of education and food insecurity; those with high school diplomas were more likely to experience food insecurity than those with bachelor's or master's degrees. There was also a relationship between military rank and placement on the food insecurity scale – generally, the lower the rank, the more likely they were to be higher on the scale. There was also a subtle statistically significant relationship between those who had considered suicide in the past two years and experiencing food insecurity. A subtle positive correlation was also found between food insecurity and loneliness, as measured by the USDA Six-item Short Form Food Security Scale and the UCLA Loneliness Scale; this simply means that there was a connection between the two measures, with those respondents who had higher rates of food insecurity also having higher rates of loneliness.

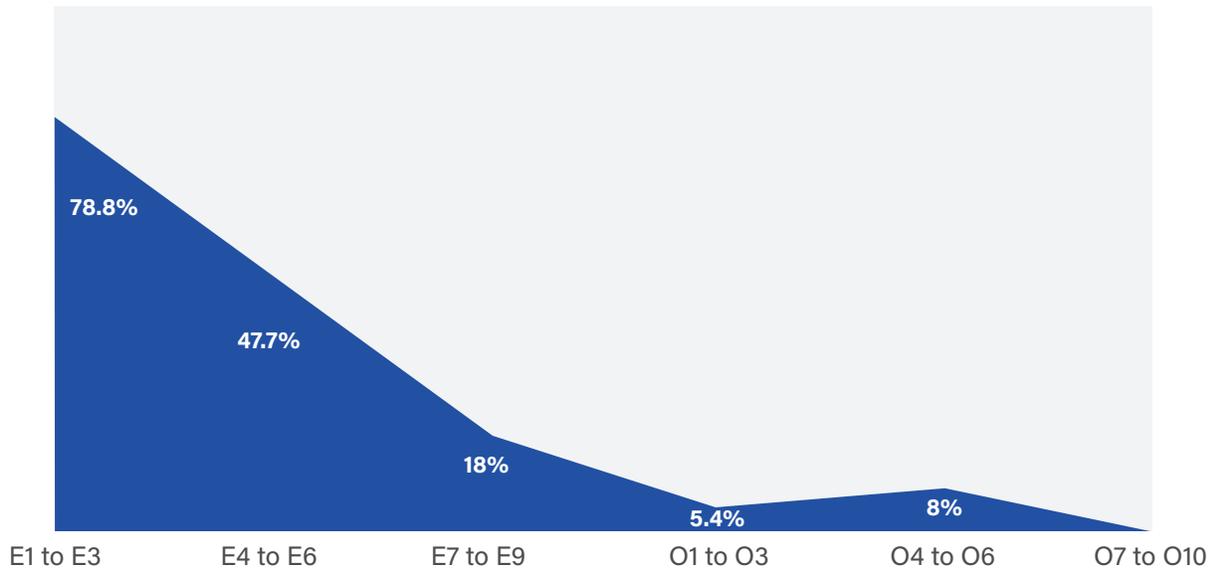
Respondents in the following states reported the highest frequencies of food insecurity:



There were no statistically significant relationships among those experiencing food insecurity and ages, branches of military, recency of moves, or distance from military installations.

Of the families with children younger than 18 living at home, 27.7% of the full population of respondents said that their children are receiving free or reduced meals at school. There was a statistically significant relationship between those receiving free and reduced lunches and ranks. Among E1 to E3 respondents, 78.8% said their children were receiving free or reduced lunches. Among E4 to E6 respondents, 47.7% said their children were receiving the meals. Among E7 to E9 respondents, 18% said their children were receiving the meals. Among O1 to O3 respondents, 5.4% said their children were receiving the meals. Among O4 to O6 respondents, 8% said their children were receiving the meals. Among O7 to O10 respondents, 0% said their children were receiving the meals.

Receiving Free or Reduced Lunches



When responding to their lack of available food, they would engage in a variety of solutions. The most common could be placed in six categories:

Responding to Lack of Food	Manifest Effect Sizes
Sought assistance	47.3%
Limiting food or not eating	47.2%
Financial solutions	13.1%
Haven't needed help yet	10.6%
Self-subsistence	1.3%
Planning ahead	.6%

While the top two categories were almost equal in manifest effect size, the category that described seeking assistance was very slightly higher at 47.3%. Within this category, the most common responses were to go to food pantries, ask family and friends, look for help from their churches and faith-based communities, apply for WIC or SNAP, and look to nonprofit organizations. These were similar to findings in 2017.

"We have a local food bank that doesn't ask questions," said an Air Force spouse.

"I went to food banks and volunteered during work time so I could guarantee that I got to choose food items first as a volunteer because feeding my family depended on this. I even did this while I was pregnant," said a Marine Corps spouse.

"I wouldn't eat or would drastically cut back. I would seek out support for my kids, because there is less stigma with helping children," said a Navy spouse.

The nearly equal, but second most common response to food insecurity was to limit food or not eat altogether, 47.2%. They either just did not eat, or they gave their children and spouses the food and ate what was left. They also cut back on portions or they bought less expensive and less nutritious foods. They ate what they could find, or they engaged in hunger avoidance behaviors, like eating ice, drinking water, or chewing gum. Among those at the highest end of the scale, those who responded affirmatively to five or six indicators, this category was more common than seeking help.

"As a mother and a wife, I let my family eat before I do and I'll eat if there is any leftover," said a Marine Corps spouse.

"I won't eat if it means my kids can eat. My husband is the soldier, and he needs the food more than myself as well," said an Army spouse.

"I always make sure my husband and daughter have food, period. I haven't eaten anything but a few crackers and a microwave breakfast sandwich in two days," said a National Guard/ Reserve member.

"My family ate before me and I would fill up with ice," said an Army veteran.

"Looked for help from family, sought out community assistance organizations, and slept a lot to avoid hunger when there was no help available," said the spouse of an Army veteran.

They would also try to find money in a variety of ways, 13.1%. The most common was using credit cards or getting loans. They said they sold their belongings, sold plasma, and looked for extra work. They limited expenditures, used their savings, adjusted their budgets, did not pay bills, used coupons, and tried to find sales and special deals.

"I take side jobs, but forcing command approval for those sometimes drags out the critical time needed to supplement those windows," said a Coast Guard active duty member.

"I ate as little as possible and gave most of my food to the babies, and went into credit card debt to buy groceries, along with accepting donations from strangers online and selling things to get money," said a Navy spouse.

"Try to find some side work to put food on the table. Donate plasma," said a Marine Corps veteran.

A smaller group tried to provide food in other ways, 1.3%. They said they would try to hunt, fish, grow gardens, look for fruit trees, or call restaurants to ask for any leftover food at the end of the night.

"Called local restaurants and asked for what they were going to throw away at the end of the night," said the spouse of a Navy veteran.

"Our bigger concern down here is that food prices are ridiculous so we eat more canned veggies than fresh, but we've started a garden on base (which goes against housing regulations) so that we can cut food costs in half and eat our own fresh veggies," said a Coast Guard spouse.

"Shot rabbits in the yard to eat," said an Army veteran.

Some planned ahead for the lack of food by keeping nonperishable food stowed away.

"Food bank, coupons, and I learned a long time ago to keep canned goods (emergency meals)," said an Air Force spouse.

"We always keep emergency food in case something happens. Beans, rice, etc. There is also a food pantry on post, but it's for lower enlisted," said an Army spouse.

Alcohol Use Among Military Families

The culture of alcohol use in the military is widely known, so it likely surprised few that the Center for Disease Control and Prevention's report in 2019 found that military service members spend more days per year consuming alcohol than workers in other industries. While the Department of Defense monitors this issue through its Health-Related Behavior Survey (HRBS), MFAN was interested in learning more about alcohol use through the voices of our survey respondents. Additionally, the spouse experience has not received much attention pertaining to this issue.

Top Reasons People Drink Alcohol	Percentage of All Respondents
To relax	25.2%
Like the taste of it	20.6%
For fun	17.1%
To calm nerves	10%
It is expected in social situations	7.6%
To forget troubles	5.2%
To cheer up	4.7%
To fit in	1.9%
Drink only socially	1.1%
Rarely or occasionally drink	1%

When asked why people connected to military life drink, most said it was to relax. There was no discernable difference among the different demographics for why people chose to drink. Veterans, retirees, and their spouses were more likely to say that they do not drink at all. However, when describing others' drinking habits, whether they are service members or spouses, respondents were more likely to describe emotional issues and coping mechanisms. Throughout the discussions of alcohol use within the military community, there were two common themes: emotional coping mechanisms and social expectations.

Seeking Help for Alcohol Use

Most participants, 78.4%, said they have not been concerned about their own alcohol use or the alcohol use of someone in their families during the past two years. Almost 14% said they are concerned about a family member's use, and 5.1% said they are concerned about their own use. A statistically significant relationship was found between participants who said they were concerned with their own alcohol use or the alcohol use of someone in their families and increased feelings of loneliness, as measured by the UCLA Loneliness Scale, when compared with those who were not concerned with alcohol use in their families.

Of those participants who said they are concerned about their use or their family member's use, most, 67.2%, said they have not sought help, while nearly 25% said they have sought help. There were two statistically significant relationships among the populations. Spouses of active duty members were more likely to say they did not seek help or support, while veterans were more likely to say they did seek assistance. The top three reasons for not seeking help were not wanting help right now, fear of career implications, and worry about stigma for doing so.

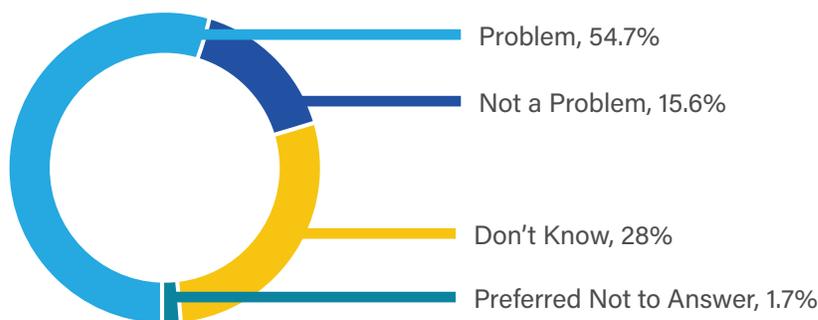
Culture of Alcohol Use in the Military Community

When asked in an open-ended question to describe the culture of alcohol use in the military community, almost half of respondents, 45.5%, said that it is woven into the fabric of military life, meaning that it is part of ceremonies and social situations, and use is expected. Moreover, 32.3% said that not just imbibing, but heavy drinking is a norm. Participants also said that military families use alcohol as a coping mechanism, 14%.

A smaller segment, 11.4%, said that alcohol use in military life is no different than any other community, and 3.5% said that it depends on the individual as to whether they drink responsibly.

When it comes to leadership, 3.7% said there are career and command implications for drinking excessively, and 3% said that the military is making positive strides.

Is Alcohol Use in the Military Community a Problem?



More than half of all respondents, 54.7%, said they thought alcohol use in the military community is a problem, and 15.6% said it is not a problem. More than 28% said that they don't know if it is a problem, and 1.7% said they preferred not to answer.

There were statistically significant relationships between the respondents' connection to military life and some of their answers. For example, spouses of active duty service members were more likely to say that alcohol use in the military is a problem, while active duty service members were more likely to say it was not, as compared to others. Veterans were more likely to say they did not know. There was also a relationship between the branch of service and impression of whether alcohol use is a problem. Marines were more likely than those in other branches to say that it is a problem, while members of the Coast Guard were less likely than other branches to say it is a problem.

The top reasons respondents thought alcohol use is a problem in the military were:

Alcohol is a Problem Because:	Manifest Effect Sizes
Emotional causes	59.2%
Military cultural norms	46%
Career indications	21.7%
Resultant difficulties	16.7%
Easy to access	9.5%
Personal observations	6.8%
Youth likely to drink more	6.4%
Personal choice to drink	4.2%
Military code	1.1%

Those who said alcohol use was problematic in military life mainly attributed it to people using alcohol for emotional reasons: as a stress reliever, a coping mechanism, to forget or escape mentally, or to self-medicate. They also said it was problematic because it is a norm in military life – it is part of the culture for service members and it is part of celebrations, ceremonies, and social situations.

Others said that career indications contributed to alcohol use. That category included stress related to military work and deployments. It also included career effects if it is revealed that alcohol is a problem.

Some respondents said that alcohol causes other problems, such as DUI arrests, family problems, intimate partner violence, sexual assault, and financial difficulties.

The ease with which alcohol can be accessed was a reason for some, as was the propensity for younger service members to binge drink.

Smaller groups of participants said that it is an autonomous decision to drink, while others said there is a military code to ignore and avoid signs of problems with alcohol.

There were more than four times the number of responses to the open-ended question about why alcohol use is a problem as compared to why alcohol is not a problem. Although they were in the smallest contingent, there were five reasons respondents said alcohol use is not a problem in the military community:

1. Most people drink responsibly (50.2%)

In this category, respondents said that it isn't a problem for most members of the military, and they are no different from civilians when it comes to drinking.

2. Military life controls excess drinking (25.3%)

Career concerns, military oversight, and education and prevention programs keep military members from having problems with alcohol.

3. There do not seem to be ramifications, so it isn't a problem (24.2%)

In this category, respondents said they have no first-hand knowledge, and they have never seen negative effects of drinking, so it is unlikely to be a problem.

4. It's an individual choice to drink (12.5%)

5. The problem isn't alcohol, it is ____ (8.1%)

The list of other problems included the lack of mental health care, lack of coping mechanisms, other drug use, cell phone use, and social media.

Military Spouse Alcohol Consumption

When considering the military spouse community, more than half of participants, 51.2%, said they don't know if alcohol use is a problem. About 30% said it is a problem, and 17.7% said it is not. However, military spouses were more likely than other populations to say that it is a problem.

While those who said they thought alcohol use was a problem in the military spouse community communicated 30 different themes, there were seven overarching categories of reasons.

Issues Contributing to Spouse Drinking	Manifest Effect Sizes
Military lifestyle issues	62.2%
Emotional, mental health	50.2%
Norms of drinking	36.7%
Family issues	22.7%
Social issues	16.2%
Secondary negative consequences	4.4%
Poor choices among spouses	1.3%

The most common reasons, cited by 62.2%, were the unique pressures that come from military life, such as the stress from military life, loneliness, deployments, managing the household alone, unemployment, moving too often, and expectations of resilience. A spouse of an Air Force retiree said, *“There is a tremendous pressure on spouses to act a certain way, perform household duties as well as juggle outside jobs to help with financial strain as well as tending to the kids and financials and everything in between. It is appealing to escape all of these stresses in a glass of wine or bottle of wine and I know a LOT of spouses that drink heavily. Not only do we have our household stresses, but we also have to absorb the stresses our husbands feel at work from downward pressure from upper leadership and missions. There is a lot of stress on spouses and little support for us.”* And an Army spouse said, *“Many military spouses have many of the same stresses that single parents encounter. On top of that, employment is still a problem. So spouses are frequently lonely, stressed, and without employment. It’s not surprising that many turn to alcohol.”*

Respondents also said that emotional and mental health issues exacerbate drinking, reporting that spouses drink as a coping mechanism or to escape their stressors. They also described spouses using alcohol to self-medicate and mask underlying mental health issues. An Army spouse said, *“We have to be okay all the time, and we’re not.”* An Air Force spouse said, *“Military spouses bear the brunt of the stress, from short notice TDYs, deployments, changes in schedule, PCSes, etc. But we (military spouses) are expected to ‘buck up’ and not show anything other than strength and resiliency. Not being allowed to show vulnerabilities or be angry about the situation makes it hard to process emotions in a healthy way.”*

Respondents said there is a norm among military spouses to drink excessively because it is readily available and part of social expectations. Some within this category attributed it to a *“Mommy wine culture,”* while others said it was also due to drinking with the active duty spouse. An Army spouse said, *“There is a new culture of motherhood that positions alcohol (especially wine) as the answer to a stressful day of caring for children. Alcohol can be seen as a social lubricant for spouses who want to make friends in a new community, a solution to the stress of managing children, and a way to relax. This can become problematic if a spouse is socially isolated and left alone to care for children while the service member is on TDY or deployment, also with few coping skills.”*

The next most common category was family issues, and participants said this often stems from the active duty members' frequent absences, requiring spouses to maintain the household and act as the sole, primary parent. They said they don't believe spouses get enough support at home, so they drink more often. Marital strife was also included in this category. A Navy spouse said, *“Because our husbands are away constantly, and those with kids are being single mothers for months at a time. We are in charge of all finances, medical needs, and household needs with no help. We get frowned upon for asking for help.”*

The social norms of drinking were also considered contributing factors. The fact that drinking is often part of events and ceremonies was part of it, but it also included the need for social acceptance, bonding, and combatting social anxiety. An Air Force spouse said, *“It's a way for spouses to socially connect and ease the anxiety of having to spend time and acquaint with a total stranger.”* A Coast Guard spouse said, *“Spouses might have been alone with children for weeks or months during a deployment, so once they get to go out for a social gathering, it becomes binge drinking. It is also a way to socialize. It is difficult to socialize and meet people if you do not drink since a lot of social gatherings are centered around going to breweries, wineries, bars, etc. It's a way to meet people and with moving all the time, everyone is always the new person.”*

Some respondents said that drinking among spouses causes secondary negative consequences, such as intimate partner violence, fighting in general, poor decision-making, and driving under the influence. A Navy spouse said, *“Many spouses drink exclusively while their spouse is away to cope. Then when spouse comes back, they are both drinking heavily causing fights which lead to domestic violence issues.”*

A smaller section of respondents said that spouses making poor choices in general, such as being irresponsible or lacking in self-control, was a reason for excessive drinking.

Those who said drinking is not a problem among military spouses said they have not seen evidence of it. Other reasons were connected to military spouses' responsibilities and stressors.

Alcohol is Not a Problem Among Spouses	Manifest Effect Sizes
Not aware	43.5%
Not a problem	26.4%
Can't drink due to family responsibilities	17.7%
Not the same pressures as active duty	14%
Up to the individual to choose	4%
Culture to drink responsibly	2.7%
Don't care about spouse issues	2.3%
Support resources available	1.7%

The most common reason respondents attributed to not believing there is a problem with drinking among military families was that they do not see evidence of it in their own experiences (43.5%). They also said that it is not a problem, generally, because it is not a systemic issue and most spouses drink responsibly, 26.4%.

Respondents also attributed spouses' lack of drinking to their family responsibilities, meaning that spouses are so busy taking care of their families that they don't have time to drink, 17.7%. An Air Force spouse said, *"Because most of us have children and are parenting alone. We don't have the luxury of inebriation."* An Army spouse said, *"I think it's less of a problem because as a spouse, I have too many responsibilities to deal with to turn to alcohol. Children and household responsibilities are dropped on a spouse's shoulders and if they turn to alcohol, nothing would be taken care of."*

A segment of respondents, 14%, said that because spouses' lives are not as stressful or do not contain the same peer pressures to drink, they do not have problems with alcohol. This group said that the problem lies solely with active duty members. An Army spouse said, *"I've*

never met a wife who had an alcohol problem. It was always the service member who did.” A Marine Corps spouse said, “Because we are not near as stressed or held to such a standard as the military servicemen themselves.” An Air Force spouse said, “Spouses tend to stay at home and don’t go out as much, so they’re not expected to drink and be social as much as military members are. Spouses don’t all work together at the same place, so they’re not around each other as much so they tend to do their own thing and don’t have that pressure to fit in.”

Some respondents, 4%, said it was up to an individual to choose to drink. Others, 2.7%, said that there is a culture to drink responsibly among spouses. An Army spouse said, *“Military spouses like to have fun and unwind but for the most part, I believe military spouses have healthy and safe boundaries with their use of alcohol, seeing that military spouses have to keep the family running due to spouse’s military career.”*

A smaller group of respondents, 2.3%, said they simply don’t care about spouse issues. And another small group, 1.7%, said that spouses don’t drink excessively because there are enough support resources available for them.

Community

The military family experience can be impacted by both the military installation community, as well as the civilian community outside the installation gates. It is important to understand not only where respondents reside and the distance they travel to obtain access to installation resources but also what their experiences are within the surrounding civilian communities.

Distance from Installations

Respondents in the 2019 Military Family Support Programming Survey varied greatly in the distance they lived from a military installation. Active duty family respondents lived the closest to an installation with over half indicating they lived fewer than five miles or lived on the installation. Almost three-quarters (71.7%) of veteran family respondents reported living more than 20 miles from an installation, while 49.2% of National Guard and Reserve family respondents and 56% of military retiree family respondents indicated that distance.

Distance from Military Installations



Active Duty Families



National Guard/Reserve Families



Military Retiree Families



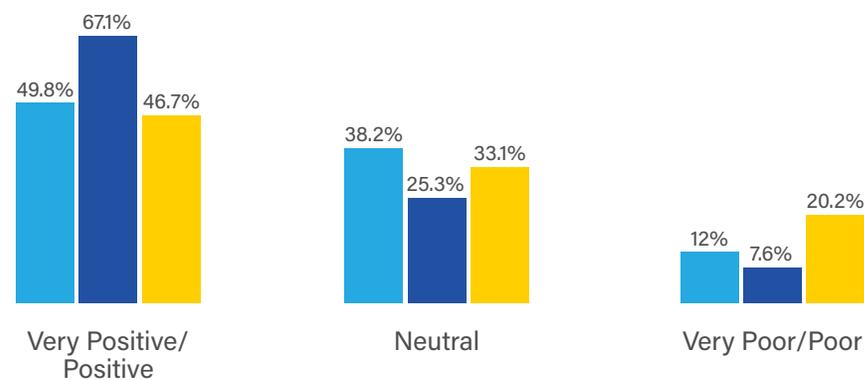
Veteran Families



Community Experiences

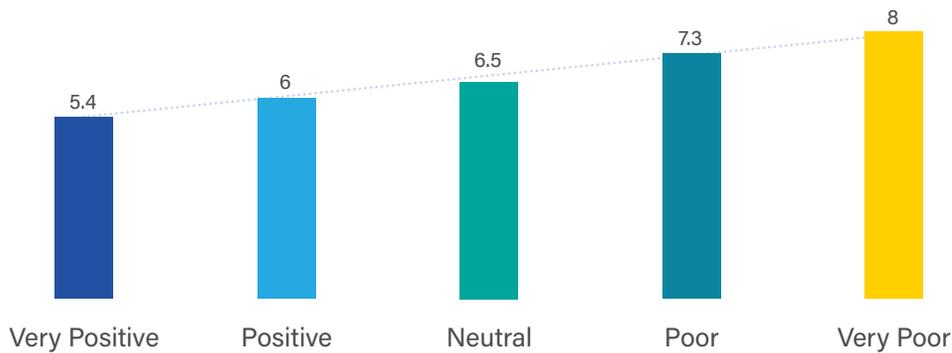
Military retiree family respondents rated their civilian community experiences the highest, with 67.1% rating very positive/positive. While 49.8% of active duty family respondents rated their civilian community experiences very positive/positive, another 38.2% indicated they were neutral, which was the highest of all demographic groups. Veteran family respondents were the most varied in terms of their experiences, with 46.7% rating their civilian community experiences very positive/positive, 33.1% feeling neutral, and 20.2% having very poor/poor experiences.

Civilian Community Experience Ratings Reflecting on Past Two Years



Analyzing the UCLA Loneliness Scale responses and the ratings of civilian community experiences for spouses of active duty member respondents, a statistically significant relationship exists. Those who rated their civilian community experience very poor reported higher levels of loneliness as measured by the UCLA Loneliness Scale, whereas those who rated their civilian community experience very positive reported lower levels of loneliness. Scores between 6 to 9 are considered “lonely” and scores between 3 to 5 are considered “not lonely.” The upward trendline in the corresponding graphic clearly illustrates the relationship between civilian community experience ratings and scores on the UCLA Loneliness Scale for spouses of active duty member respondents.

Relationship Between Civilian Community Experience Rating and Score on UCLA Loneliness Scale for Spouses of Active Duty Members



When asked an open-ended question about their experiences with the civilian community in the past two years, five top themes among spouses of active duty member respondents surfaced. Of those spouses of active duty members who responded to the qualitative question, 35.2% commented about positive experiences in their civilian communities, 19.6% shared negative experiences, and 9.9% discussed an experience related to the presence of a civilian-military gap whereby civilians simply lack an understanding of the military lifestyle. However, 7.2% said that they intentionally seek civilian interaction compared to 6.7% who reported that they do not make an effort to integrate with their civilian community.

Spouses of Active Duty Member Respondents' Civilian Community Experience in Past Two Years

Manifest Effect Sizes

Positive experience(s)	35.2%
Negative experience(s)	19.6%
Civilian-military gap is present	9.9%
Intentionally seek civilian interaction	7.2%
Do not make an effort to integrate with civilian community	6.7%

One spouse of a Navy active duty member who discussed a positive experience in her civilian community reported: *"Overall quite positive. Folks in general seem to appreciate the struggle of moving and being in the military."* However, a spouse of an Army active duty member had a very different experience in her civilian community, as she shared, *"The civilian community around our installation is hateful and unappreciative of the military."* Approximately 10% acknowledged a civilian-military gap is present in their current civilian community; one spouse of an Air Force active duty member responded, *"The civilian community is very welcoming. Most of them do not understand the effects of military life at all, but are interested in learning and can be better allies once they are aware of issues."*

Some spouses of active duty members actively tried to integrate, while others admitted making little to no effort to integrate into their civilian communities. A spouse of an Army active duty member commented, *"Most of my friends are military affiliated. I don't spend much physical time with the civilian community."* However, another Army spouse shared a different perspective, highlighting efforts to integrate, as well as educate, those in the civilian community: *"I spend 99% of my time in the civilian community. The military community needs to get outside the gates more. We've done a great job of convincing ourselves that civilians don't get us. How can they when we keep to ourselves? It's not just on civilians to bridge the gap. Get out there. I'm one of the few military-affiliated people that people at my job have ever met, so they learn from me about the challenges and the opportunities of military life. You don't know what you don't know. I think I'm making a difference."*

Part II: Finances, Housing, and Moving

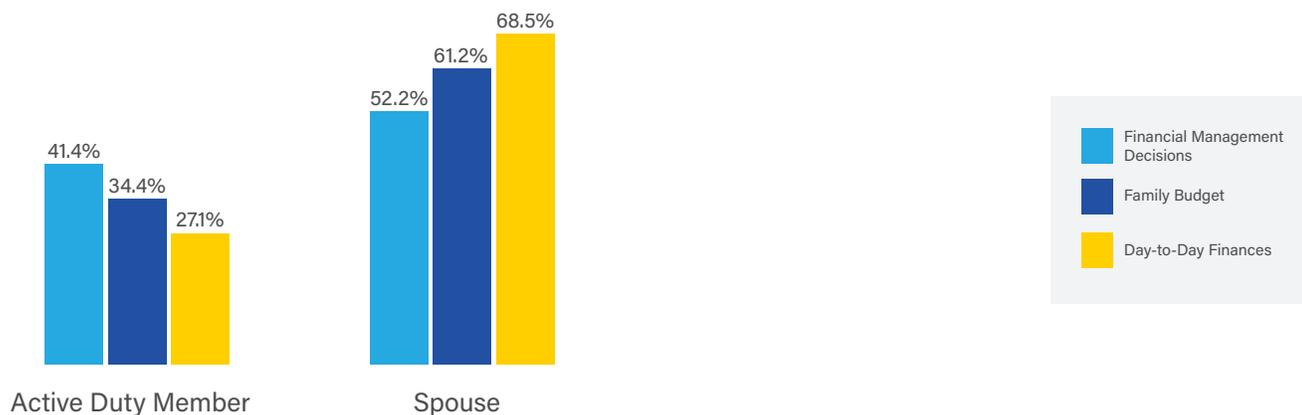
Finances, housing, and moving are topics inextricably linked to all aspects of military family life. Because these three topics have been part of MFAN's research since the first support programming survey in 2013, trends throughout the years are also incorporated into this report.

Financial Health of Military Families

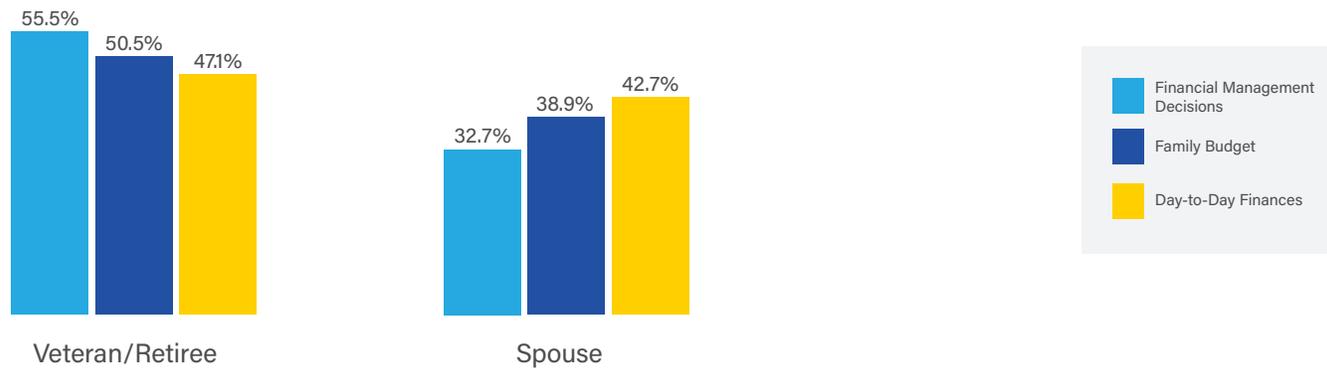
Exploring military family finances is a core research priority for MFAN. In the 2019 Military Family Support Programming Survey, the topic of finances was explored in depth by a series of qualitative and quantitative questions that were also compared and combined with information in other sections of the survey. Increased understanding of the dynamics in household financial management will lead to improved and more targeted support programming for military and veteran families.

The context of military life while actively serving is important to understand when considering this data, as is understanding the changes when families transition from service. At the outset, respondents were asked a series of three questions regarding who is primarily responsible for household financial management.

Responsibility for Active Duty Family Finances



Responsibility for Veteran and Retiree Family Finances



In all three situations, financial management decisions, budgeting, and day-to-day finances, spouses were taking the lead within active duty families. Frequently, out of sheer necessity given the deployments, trainings, and schools that active duty service members are required to attend, spouses become the designated household financial manager purposefully or by default. The data also show that following military service there is a shift, and military retirees and veterans tend to become responsible for the household financial management.

It is important to note that some respondents mentioned in open-ended responses that they handled the finances jointly with their spouse and that response option was not offered. This forced choice was purposeful to ensure understanding of the full dynamics related to primary decision-making for household financial management, both broadly and on a day-to-day basis.

Factors that Influence Trust in Sources of Financial Information

Insight into the factors that influence military and veteran families to trust financial information sources is also important to understand. Nearly one-third (32.1%) of respondents who answered this open-ended question said they relied on the reputation, history, and success of the financial information source. There were ten primary factors that influenced respondents' trust in sources of financial information.

Factors that Influence Trust in Sources of Financial Information	Manifest Effect Sizes
Overall reputation, history, success	32.1%
Recommendations from others	13.8%
Research the source, data, and information	11.8%
Do not trust	11.7%
Own judgment or experience	11.6%
Official certifications, affiliations, regulations	9%
Positive attributes that lead to trust	8.6%
Names or titles of those they trust	6.1%
Customer service, attention, helpful	5.6%
Cost-benefit analysis and fiduciary responsibility	5.1%

1. Overall reputation, history, success (32.1%)

Respondents said they consider experience, track record, history, success, reputation, reviews and ratings, the longevity of a company/its personnel, credibility, and expertise. An Air Force veteran simply said, *"Record of performance."*

2. Recommendations from others (13.8%)

Relying on word of mouth, referrals, and recommendations were examples respondents cited. A spouse of a Navy active duty member said, *"Reviews from people I know."*

3. Research the source, data, and information (11.8%)

Respondents said they research the source, review available data, and trust information that is verifiable through multiple sources and is clearly presented. An active duty Marine said, *"Research. I research whatever source is providing information."*

4. Do not trust (11.7%)

Some respondents said they do not trust sources generally. A spouse of an Army retiree said, *"I don't trust other sources."*

5. Own judgment or experience (11.6%)

Relying on their personal experiences, knowledge, and history with individuals and companies, and using their own judgment regarding trustworthiness were examples respondents cited. An Air Force veteran said, *"Been with the same financial people since 1980."*

6. Official certifications, affiliations, regulations (9%)

Respondents said they consider the credentials, certifications, whether a source is accredited and regulated, as well as the provider's education, training, and affiliation with a financial institution.

7. Positive attributes that lead to trust (8.6%)

Numerous attributes, such as knowledgeable, honest, reliable, transparent, compassionate, and relatable, were listed by respondents. A spouse of a Navy active duty member said, *"If they're honest and reliable."*

8. Names or titles of those they trust (6.1%)

Respondents identified names of financial institutions and experts they trusted, as well as the titles or positions of those they trust.

9. Customer service, attention, helpful (5.6%)

Places that offer in-person interaction and those that are accessible and available generally were important factors for some respondents. They also mentioned customer service and individual attention as factors that lead to trust. A spouse of a Coast Guard active duty member said, *"A real person who can consider my personal financial situation."*

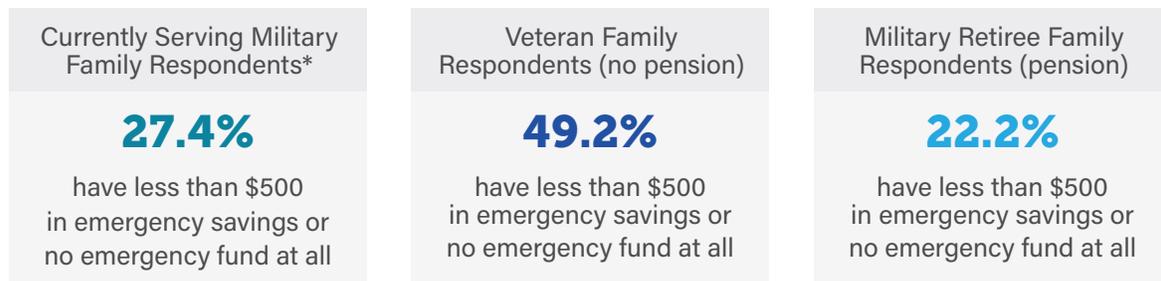
10. Cost-benefit analysis and fiduciary responsibility (5.1%)

Respondents discussed profit structure, fees and commissions, and said that they did not trust an entity when there was a cost for service or when someone was trying to sell them something. When an entity has a fiduciary responsibility, then they were inclined to trust them. An Army retiree said, *"If they are not trying to make money off me."* A spouse of an Army active duty member said, *"They need to be a fiduciary. I need to feel that they have my best interest in mind, not just their commission."*

Emergency Savings Fund Amount

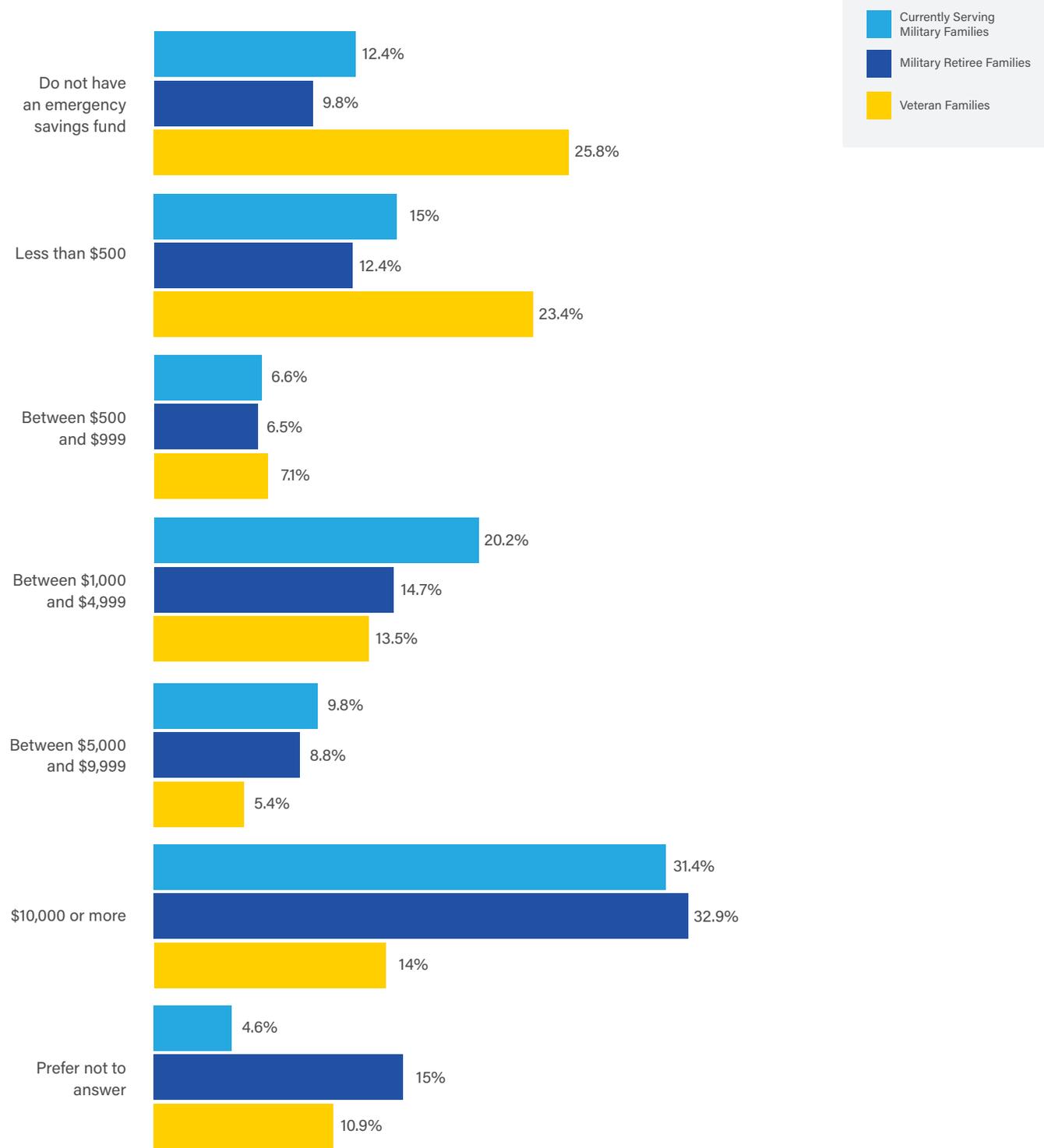
One of the first steps toward becoming financially secure is the possession of an emergency savings fund. Financial experts recommend between three to six months of living expenses as being adequate. Unfortunately, many military and veteran families experience significant difficulty saving the recommended amount.

More than a quarter (27.4%) of currently serving military family respondents reported having less than \$500 or no emergency fund at all; 49.2% of veteran family (no pension) respondents and 22.2% of military retiree (pension) family respondents reported the same. Respondents in the enlisted ranks of E1 to E3 said they did not have an emergency savings fund, or if they did have one, they had less than \$500 in it, at statistically significant higher rates than other survey respondent groups.



**These data include active duty families and National Guard and Reserve families.*

Amount in Emergency Savings Fund



Seeking Assistance in a Financial Emergency

Respondents were asked where they would seek assistance if they experienced a financial emergency. While 36.4% said they would ask family members for help, nearly a quarter (23.5%) provided responses that demonstrated they had no practical or viable plan of action. Of those who offered no practical or viable plan of action, the majority said, “do not know, not sure, no idea, no clue, or nowhere to go.”

Seeking Assistance in a Financial Emergency	Manifest Effect Sizes
Family members	36.4%
No practical or viable plan of action	23.5%
Military or government related resources	18.2%
Able to handle financial emergency	17%
A financial institution	16.9%
Would seek assistance, generally	5.5%
Use credit card(s)	2.8%
Access religious resource	2.3%
Ask friend(s)	2%
Consult a financial advisor or professional	2%
Sell items of value to cover need	1%

Respondents in the enlisted ranks of E1 to E3 and E4 to E6 responded at statistically significant higher rates than other survey respondent groups with comments related to having no practical or viable plan of action. Given the data reported in the emergency savings fund section, specifically that E1 to E3 respondents said they did not have emergency savings funds at statistically higher rates, this lack of a viable plan is especially troubling.

Barriers to Saving

Since some military and veteran families struggle to build their emergency savings, it is critical to understand the specific barriers these families face. Consequently, respondents were asked, “What are your barriers to saving money?” There were ten primary themes respondents cited as barriers to saving.

Barriers to Saving	Manifest Effect Sizes
Amount coming in is inadequate	24%
No barriers to saving and methods used to save	19.5%
Barriers related to cost of living	12.4%
Barriers related to children, child care, and education (including higher education)	11.4%
Barriers related to expenses and bills	10.6%
Barriers related to employment	10.3%
Spending and financial management issues	9.9%
Barriers related to moving/PCS	8.3%
Barriers related to debt	7.5%
Barriers related to housing	6.3%

1. Amount coming in is inadequate (24%)

Respondents said that they simply did not have enough money, and that it is difficult to save or they are unable to save. They said they live paycheck to paycheck, they have low income or they lack income, or their expenses are nearly equal to or more than the amount that they bring in each month. One spouse of an Army veteran said, *“Not enough of it, we barely can pay basic bills. We only have his disability income. I can’t work due to needs of him and kids.”*

2. No barriers to saving and methods used to save (19.5%)

Some respondents said that they did not have any barriers to saving, they make an effort to save as much as they can, they budget, and they live within their means. Additionally, they provided examples of methods that they use to save, such as using coupons, buying in bulk, and eating out less. One spouse of an Army active duty member said, *“No barriers—we currently save for three education funds, personal retirement accounts, and savings and emergency funds.”*

3. Barriers related to cost of living (12.4%)

The cost of living, living in high cost areas, not receiving or receiving insufficient cost of living adjustment (COLA), and prices, the economy, and inflation are obstacles to saving.

4. Barriers related to children, child care, and education (11.4%)

Respondents cited the costs of raising children, child care costs, and general education costs, including preschool, K-12, tutoring, and higher education costs. One spouse of a Marine Corps active duty member said, *"Having three kids. If they aren't wearing the money, they are eating it."*

5. Barriers related to expenses and bills (10.6%)

Participants mentioned various expenses and bills that impeded their ability to save, such as utilities, internet, cable, phone, insurance, taxes, and pet costs. One spouse of a Navy retiree said, *"I only get \$800.00 monthly to pay all bills, groceries, gas, home repair, taxes, etc. There's nothing left over to 'save.'"*

6. Barriers related to employment (10.3%)

Respondents said that it is difficult to save when they often rely on one income due to spouse employment issues, as well as general work inconsistency and income instability issues for spouses of active duty and veteran and retiree families. The spouse of a Navy active duty member said, *"My salary changes dramatically with each move as I am paid through the public school system."*

7. Spending and financial management issues (9.9%)

Spending habits, including impulsive spending and overspending, are another barrier. Participants said they needed to make better spending choices, they disagreed or failed to communicate about household spending, and that they lacked general knowledge related to money management, budgeting, and investing. The spouse of an Army active duty member said, *"My barriers are that my spouse doesn't know how to control his spending on things we or he doesn't need."*

8. Barriers related to moving or Permanent Change of Station (PCS) (8.3%)

Frequent moves, PCS costs generally, unreimbursed, under reimbursed, or delayed reimbursement for moving costs, the overall constant change and lack of consistency, overseas moving costs and other upfront costs that are difficult to manage were examples respondents cited. One spouse of an active Coast Guard active duty member said, *"Moving every year or two years is getting so expensive. How many things have I had to replace or*

repurchase because of a PCS? Moving from overseas was particularly expensive because you can't pack any food / toiletries / cleaning supplies. We are just starting to recover from the last move and getting ready to move again in less than 6 months."

9. Barriers related to debt (7.5%)

Certain debts — mainly student loan debt, mortgage debt, and credit card debt — are barriers. One spouse of a Navy active duty member said, *"Cost of living and student loan debt that we can't afford because I can't work because child care is more than a mortgage out here."* (This topic will be discussed in further detail in the next section.)

10. Barriers related to housing (6.3%)

Housing was also an issue for participants trying to save. They said the basic allowance for housing (BAH) was too low in their area, rental prices were too high, especially for preferred areas with safe neighborhoods, good school districts, and relatively close proximity to installations. For veteran and military retiree families, the issues were largely related to home maintenance expenses and the cost of housing or rent generally. An Air Force active duty member said, *"BAH is too low and we pay out of pocket way too much to afford rent. There are no houses within the allowances and there is no on-base housing available."*

Additionally, respondents discussed many other barriers, including those related to health care and medical expenses, transportation and travel costs, unexpected life events and emergencies, the cost of food generally, expenses related to military service and pay inconsistencies/issues, family needs (including adult children, grandchildren, and extended family), and living on a fixed income in retirement.

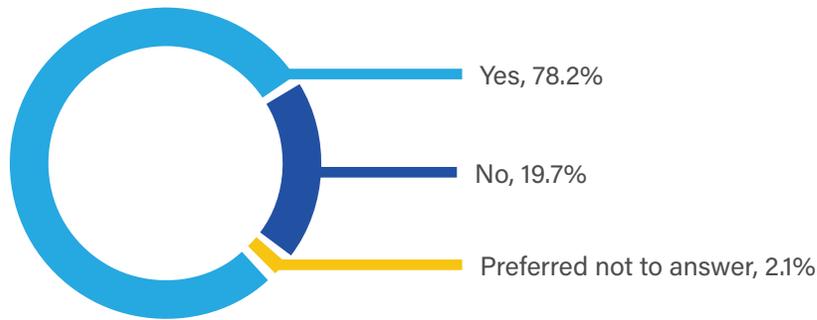
Current Debt

Survey respondents identified debt as one of their top ten themes for barriers to saving. Previous studies by MFAN have also shown that debt is a financial burden for many military families.

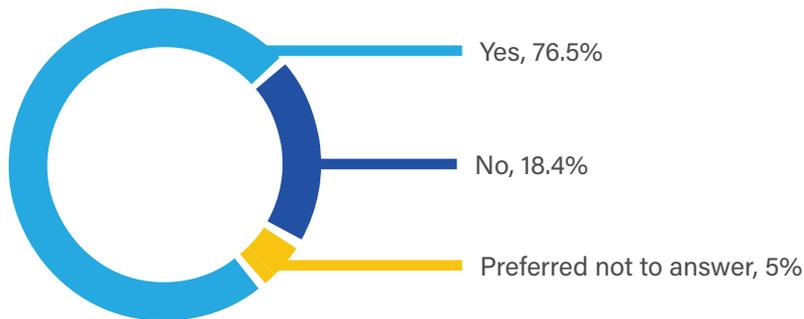
Of the 2019 survey respondents, three-quarters (77%) reported currently having debt of some type, 19.2% said they had no debt, and 3.8% preferred not to answer. The rates were similar among respondent types, as shown in the pie charts; however, veteran family and military

retiree family respondents responded that they preferred not to answer at more than twice the rate of currently serving military family respondents. Respondents in the enlisted ranks of E4 to E6 said they had some type of current debt at statistically significant higher rates than other survey respondent groups.

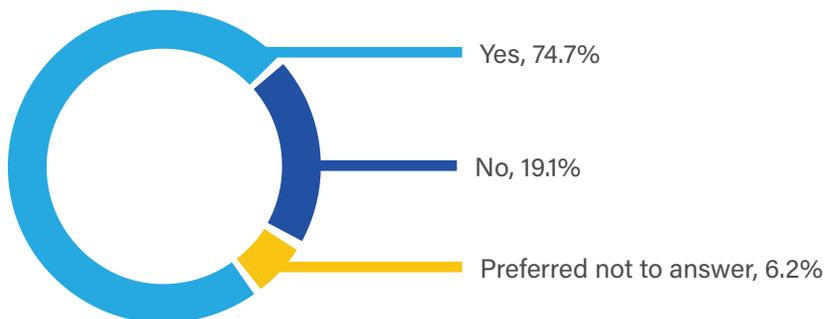
Currently Serving Military Family Respondents Who Reported Having Some Type of Current Debt



Veteran Family Respondents Who Reported Having Some Type of Current Debt



Military Retiree Family Respondents Who Reported Having Some Type of Current Debt

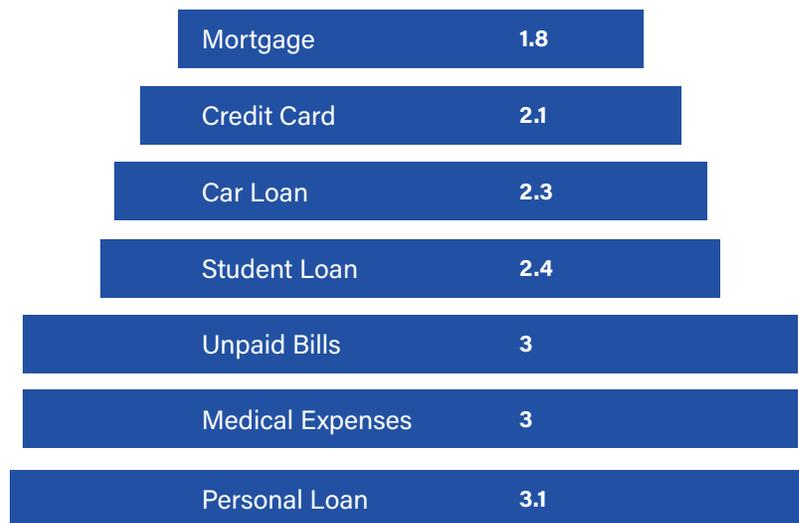


Most to Least Stressful Debts

The sources of debt and the levels of stress respondents felt due to the debt sources were analyzed to build a clear picture of existing financial strain among military and veteran families. Mortgage debt was the most stressful debt source; however, of those with current debt, the highest percentage reported having credit card debt.

Most to Least Stressful Debts

*scale of 1 to 10 with 1 being most stressful



The following are the top findings based on analysis of the most frequent debt sources by debt type. The results are consistent with previous research – the top five most burdensome debts appeared in the same order in MFAN’s 2017 support programming survey. New to the 2019 survey was a ranking system that placed the stress experienced due to the debt on a scale from 1 to 10, with 1 being the most stressful.

1. Mortgage debt

Of those who reported currently carrying some form of debt, about half (50.3%) reported having mortgage debt. While mortgage debt can be considered a healthy form of debt, of those respondents with mortgage debt currently, 57.1% ranked it as their most stressful debt source, with an average of 1.8 on a scale of 1 to 10. Military retiree and veteran respondents ranked this debt source (average of 1.6 on a scale of 1 to 10) at statistically significant higher values (meaning they are more stressed about this debt source) than active duty family

respondents. Among survey respondents who reported mortgage debt, the mean mortgage debt was \$107,497.

2. Credit card debt

Of those who reported currently carrying some form of debt, nearly two-thirds (63.8%) reported having credit card debt. Of those respondents with credit debt currently, 39.1% ranked it as their most stressful debt source, with an average of 2.1 on a scale of 1 to 10. Active duty family respondents ranked this debt source (average of 1.9 on a scale of 1 to 10) at statistically significant higher values (meaning they are more stressed about this debt source) than veteran family respondents. Among survey respondents who reported credit card debt, the mean credit card debt was \$11,539. Nearly 75% of active duty family respondents said they have credit card debt.

3. Car loan debt

Of those who reported currently carrying some form of debt, 63.3% reported having debt related to a car loan. Of those respondents with car loans currently, 22% ranked it as their most stressful debt source, with an average of 2.3 on a scale of 1 to 10. Among the active duty family respondents, 74.5% said they have a car loan.

4. Medical expenses debt

Of those who reported currently carrying some form of debt, one-fifth (20.4%) reported having debt related to medical expenses. Of those respondents with medical expenses debt currently, 17.3% ranked it as their most stressful debt source, with an average of 3.0 on a scale of 1 to 10. Veteran respondents ranked this debt source (average of 2.5 on a scale of 1 to 10) at statistically significant higher values (meaning they are more stressed about this debt source) than other respondents. However, 13.7% of active duty family respondents said they have medical debt.

5. Unpaid bills debt

Of those who reported currently carrying some form of debt, 22.1% reported having debt related to unpaid bills, and 17.8% of active duty family respondents said they had debt in the form of unpaid bills. Of those respondents with unpaid bills currently, 16.1% ranked it as their most stressful debt source, with an average of 3.0 on a scale of 1 to 10.

6. Personal loan debt

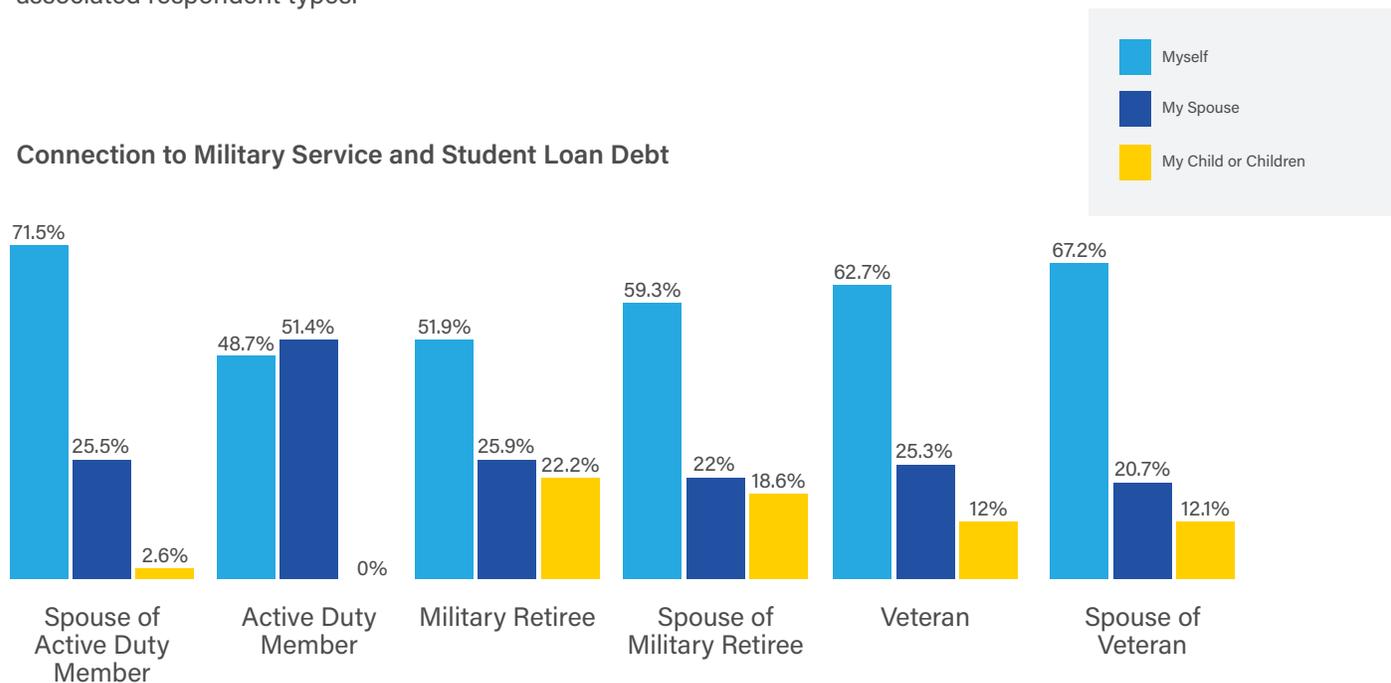
Of those who reported currently carrying some form of debt, 18.6% reported having personal loan debt. More than 20% of active duty family respondents (21.6%) said they have personal loan debt. Of those respondents with personal loan debt currently, 14.5% ranked it as their most stressful debt source, with an average of 3.1 on a scale of 1 to 10.

Student Loan Debt

Additional questions were asked, and further statistical analyses were conducted, to ensure a robust understanding of student loan debt and how this source impacts military and veteran families. Of those who reported currently carrying some form of debt, nearly one-third (31.3%) reported having student loan debt. Of those respondents with student loan debt currently, 35.5% ranked it as their most stressful debt source, with an average of 2.4 on a scale of 1 to 10. Active duty spouse respondents ranked this debt source (average of 2.3 on a scale of 1 to 10) as most stressful at statistically significant higher values than other respondents. Among survey respondents who reported student loan debt, the mean student loan debt was \$49,905.

Specifically, it is important to understand who has the student loans. For active duty military family respondents, military spouses were the primary holders of student loan debt, while veteran and military retiree family respondents were more likely to select "myself" across their associated respondent types.

Connection to Military Service and Student Loan Debt



Moreover, young officer family respondents indicated they were more stressed by student loan debt than other survey respondents; a statistically significant relationship exists between military rank and student loan debt stress, with 53.2% of O1 to O3 family respondents who have student loan debt ranking it as their most stressful—an area that warrants further exploration and future research.

Of Those Respondents Who Reported Having Student Loan Debt

Military Rank	Average rank of student loans as most stressful debt source*
O1 to O3 family respondents	1.79
O4 to O6 family respondents	2.33
E7 to E9 family respondents	2.36
E1 to E3 family respondents	2.49
E4 to E6 family respondents	2.63

*Rank of 1 to 10 with 1 indicating “most stressful”

Additionally, a statistically significant relationship exists between the highest degree or level of school attained and student loan debt stress, with 58.8% of those who have attained a doctoral or professional degree and reported having student loan debt, ranking it as their most stressful debt source.

Of Those Respondents Who Reported Having Student Loan Debt

Highest degree or level of school attained	Average rank of student loans as most stressful debt source*
Doctoral or professional school degree	1.71
Master’s degree	2.23
Bachelor’s degree	2.35
Associate’s degree	2.67

*Rank of 1 to 10 with 1 indicating “most stressful”

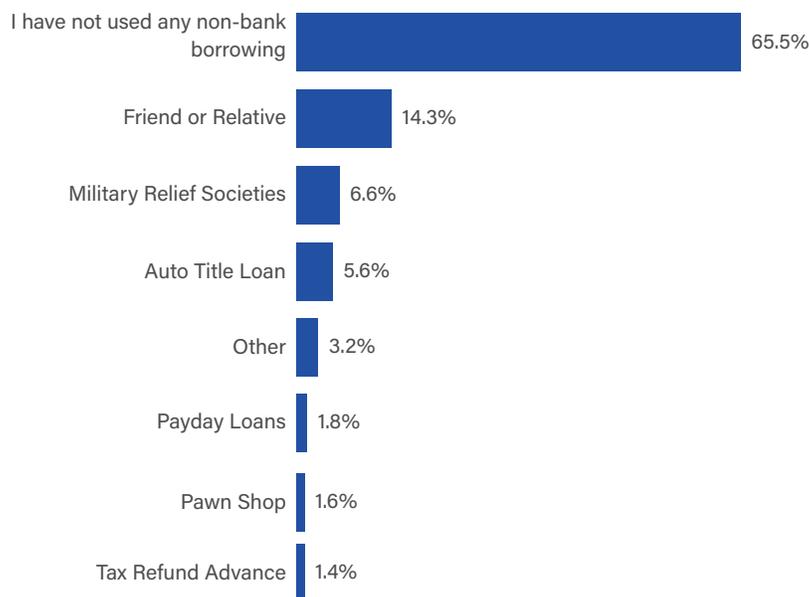
Non-Bank Borrowing

Non-bank borrowing was not a stressful debt source for most survey respondents, and the majority reported they had not used any non-bank borrowing; however, the percentage varied based on the respondent group:

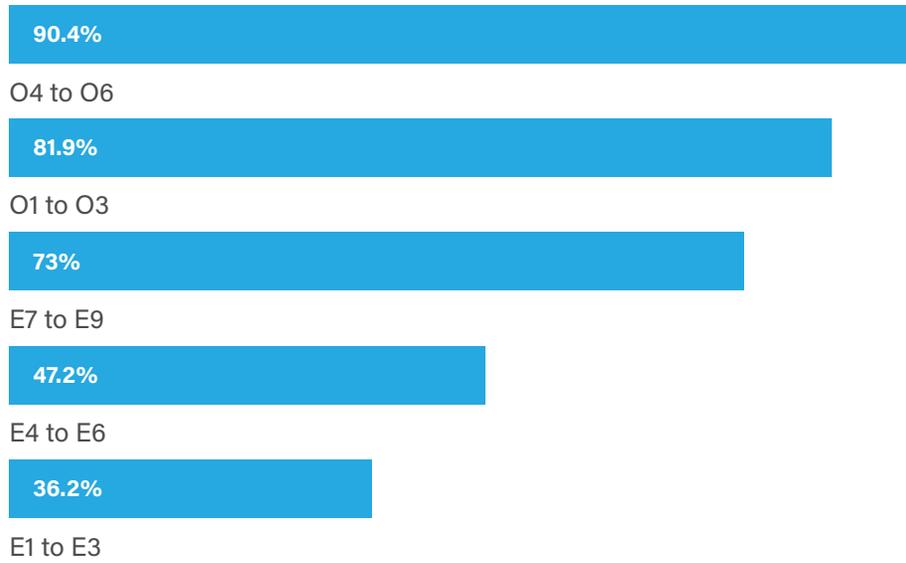
- Nearly three-quarters (73.6%) of military retiree family respondents reported they had not used any non-bank borrowing;
- 65.5% of currently serving military family respondents reported they had not used any non-bank borrowing; and,
- 52.7% of veteran family respondents reported they had not used any non-bank borrowing.

The source of non-bank borrowing that respondents used most frequently was a friend or relative, followed by military relief society loans for those currently serving, and auto title loans for military retiree and veteran families. Respondents who reported using non-bank borrowing had higher rates of food insecurity than those who reported not using non-bank borrowing. Additionally, a statistically significant relationship exists between military service rank and non-bank borrowing, with higher ranking military family respondents more likely to report, “I have not used any non-bank borrowing,” than lower ranking respondents.

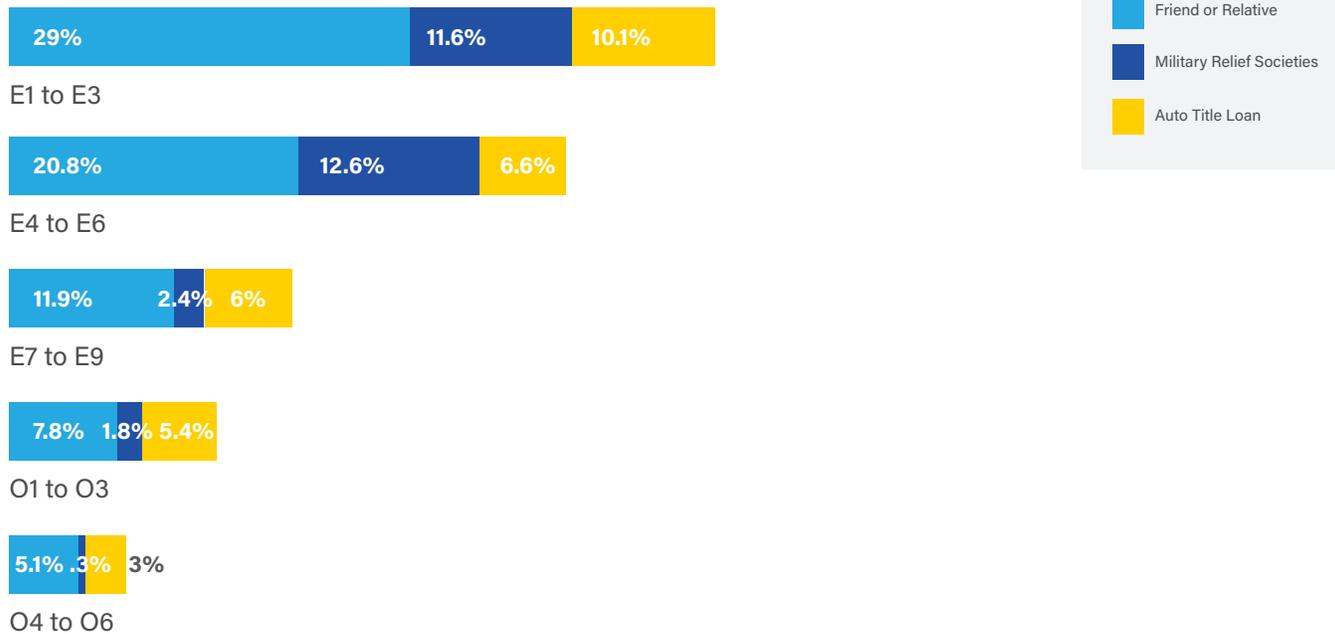
Currently Serving Military Family Use of Non-Bank Borrowing



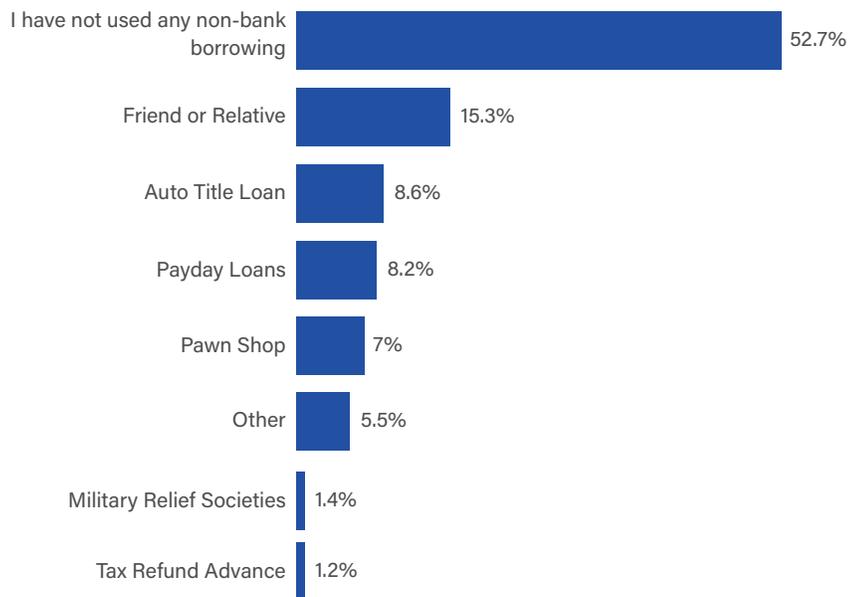
Currently Serving Military Family Respondents Who Reported Not Using Non-Bank Borrowing in the Past Two Years by Rank



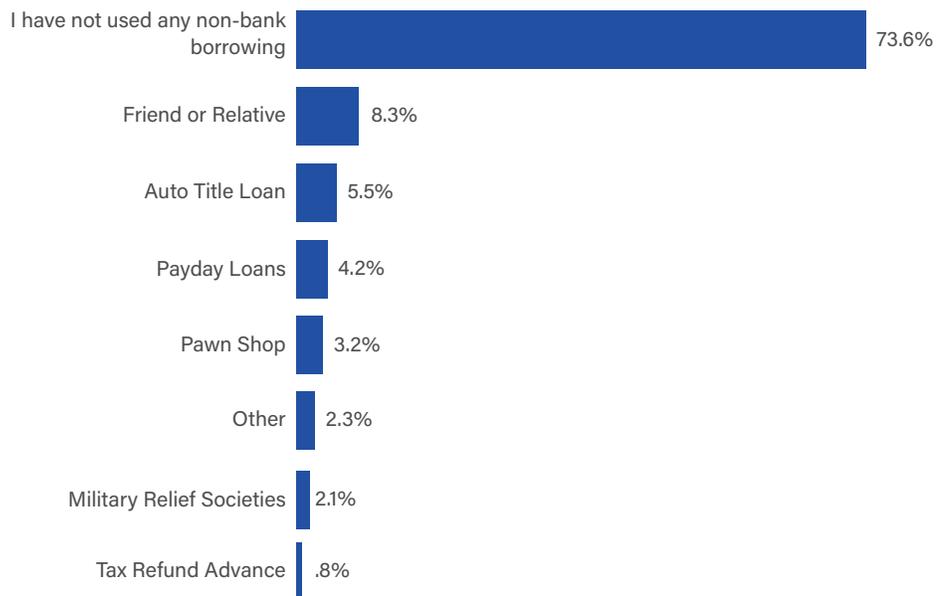
Currently Serving Military Family Respondents Reported Most Used Sources of Non-Bank Borrowing by Rank



Veteran Family Use of Non-Bank Borrowing



Military Retiree Family Use of Non-Bank Borrowing



Reasons for Choosing Other Loan Sources Instead of a Military Relief Society Loan

For those currently serving military family respondents who reported using non-bank borrowing, military relief society loans were second only to loans from a friend or relative. However, 13.6% of these respondents reported using alternative sources of non-bank borrowing, such as auto title loans, payday loans, pawn shops, and tax refund advances.

Understanding why respondents chose other loan sources instead of a military relief society loan is critical to ensuring that military families do not access potentially predatory lending sources in the future. If participants chose other methods of borrowing, and they did not choose relief society loans, then conditional branching offered a series of questions to understand why they were not using relief society loans. Eight themes surfaced for why respondents chose other loan sources instead of a military relief society loan.

Reasons for Choosing Other Loan Sources Instead of a Military Relief Society Loan	Manifest Effect Sizes
Unaware or unsure about eligibility	42%
Ineligible, uninterested, or not needed	19.4%
Reasons related to ease, speed, flexibility	17.1%
Reasons related to stigma, career, shame	8.6%
Financial reasons	5.1%
Reasons related to previous experiences	4.5%
Prefer other sources	4.2%
Reasons related to accessibility/proximity	2.8%

1. Unaware or unsure about eligibility (42%)

Overwhelmingly, respondents said they did not know what a military relief society is. Some respondents were also unsure if they would be eligible or meet the qualifications for a military relief society loan.

2. Ineligible, uninterested, or not needed (19.4%)

Respondents said they were not eligible for military relief society loans. Additionally, they said they were not interested or these loans were not needed.

3. Reasons related to ease, speed, flexibility (17.1%)

Some respondents chose other loan sources due to convenience, ease, speed of response time, and flexibility of loan repayment.

4. Reasons related to stigma, career, shame (8.6%)

Respondents avoided applying for military relief society loans due to stigma, worries related to career implications and losing security clearances, and feelings of shame and embarrassment.

5. Financial reasons (5.1%)

Choosing other loan sources due to interest rates and receiving loans as gifts were reasons given by some respondents.

6. Reasons related to previous experiences (4.5%)

Some respondents said they had used a military relief society loan previously, or they are using one currently. Additionally, they mentioned that military relief society loans do not offer loan amounts that meet their needs.

7. Prefer other sources (4.2%)

Respondents primarily said they preferred family loans and that other sources were more trusted or made better financial sense for their situation.

8. Reasons related to accessibility/proximity (2.8%)

Other loan sources were chosen by respondents due to accessibility, availability, and proximity.

Effects of Financial Stress

Debt and obstacles to saving can culminate in financial stress, a theme that MFAN has tracked in every support programming survey. In the 2019 research, respondents discussed a variety of ways financial stress affects their lives, and these themes were very similar to those that emerged in previous years. These responses were categorized into ten themes. Of these themes, eight focused on the negative ways that financial stress affects their lives. Seven of the eight negatively focused themes had a statistically significant relationship with the UCLA Loneliness Scale, meaning that respondents who discussed those seven themes reported

higher levels of loneliness according to the UCLA Loneliness Scale, where lonely is defined as scoring 6 or higher on the full 9-point scale.

Interestingly, one of the themes that had a more positive focus—*not stressed or manageable stress*—also had a statistically significant relationship with the UCLA Loneliness Scale. However, the relationship was in the reverse direction, meaning that respondents who discussed this theme reported lower levels of loneliness. Each of these findings related to loneliness will be noted within the discussion of the themes surrounding financial stress and how it affects military and veteran family life.

Ways Financial Stress Affects Military and Veteran Family Life	Manifest Effect Sizes
Impacts physical, emotional, and mental health	31.4%
Negatively, stressful, difficult, generally	25.7%
Not stressed or manageable financial stress	15.7%
Limiting, generally and specifically	14.4%
Negatively impacts marriage and family	13.7%
Worry, generally and specifically	10.1%
Affects everything	5.4%
Use strategies to cope or learned to deal with it	5.1%
Impacts work and/or employment issues	4.4%
Comments related to housing and/or moving	1.8%

1. Impacts physical, emotional, and mental health (31.4%)

Respondents discussed the impact financial health has on their mental health, physical health, and emotional health, such as causing insomnia, weight loss/gain, irritability, and feeling overwhelmed, frustrated, exhausted, hopeless, and fearful. A spouse of a Coast Guard active duty member said, *“Mood swings, irritability, loss of sleep, anxiety.”*

A statistically significant relationship exists between this theme and the UCLA Loneliness Scale; respondents who discussed this theme averaged 6.71 on the scale compared to 5.65 for those who did not discuss this theme (six or higher on the scale is considered lonely.)

2. Negatively, stressful, difficult, generally (25.7%)

This theme included references to stress and negative impacts on life generally. An Army veteran said, *"It affects my life in a very negative manner!"*

A statistically significant relationship exists between this theme and the UCLA Loneliness Scale; respondents who discussed this theme averaged 6.56 on the scale compared to 5.69 for those who did not discuss this theme.

3. Not stressed or manageable financial stress (15.7%)

Respondents said they were not currently experiencing financial stress or that it was manageable. Some respondents also discussed financial stress that they had experienced previously, or how they believed it would impact them if they were stressed about their finances. A spouse of an Army active duty member said, *"We are fortunate in that our financial stress is fairly low, but at times of high financial stress, I felt somewhat angry at the circumstances of our military life that I associated with the stress, and my husband and I experienced some relationship difficulty."*

A statistically significant relationship exists between this theme and the UCLA Loneliness Scale; respondents who discussed this theme averaged 4.91 (lower level of loneliness) on the scale compared to 5.91 for those who did not discuss this theme.

4. Limiting, generally and specifically (14.4%)

Financial stress was limiting in numerous ways, according to some respondents. Travel to see family and family vacations were less frequent or did not happen at all. They could not afford to do certain activities for themselves or their families. Respondents also said they limited their purchases, even for things that were needed, and the stress caused them to make tough choices. A spouse of an Air Force active duty member said, *"It makes it hard to make daily life choices/feed our family/buy necessities."*

A statistically significant relationship exists between this theme and the UCLA Loneliness Scale; respondents who discussed this theme averaged 6.45 on the scale compared to 5.77 for those who did not discuss this theme.

5. Negatively impacts marriage and family (13.7%)

This theme included references to additional stress and tension on the marriage, as well as the family unit. Respondents said that financial stress caused arguments and issues with marital communication. A spouse of an active duty Marine said, *"It causes my husband and I to fight a lot and puts my husband under a lot of stress. We live paycheck to paycheck most months. We can't seem to save much of anything right now due to our debt and life expenses. We don't even go out to eat much or anything, life is just expensive."*

A statistically significant relationship exists between this theme and the UCLA Loneliness Scale; respondents who discussed this theme averaged 6.80 on the scale compared to 5.73 for those who did not discuss this theme.

6. Worry, generally and specifically (10.1%)

Respondents said they were worried generally and some cited specific worries, including those related to children, retirement, the cost of living, health care, and future government shutdowns, to name a few. A Navy veteran said, *"Worrying about bills and if I can afford them, having kids who need items and ensuring we can pay for them, feeling like we don't have enough money all the time."*

A statistically significant relationship exists between this theme and the UCLA Loneliness Scale; respondents who discussed this theme averaged 6.49 on the scale compared to 5.77 for those who did not discuss this theme.

7. Affects everything (5.4%)

Financial stress affects all aspects of life and every decision for some respondents. A spouse of an activated National Guard/Reserve member said, *"Financial stress impacts virtually every aspect of our lives, as it shadows how we interact with one another, how we feel, act, and think. Financial stress really plays into everything we do because the concern about financial wellbeing never goes away."*

A statistically significant relationship exists between this theme and the UCLA Loneliness Scale; respondents who discussed this theme averaged 6.78 on the scale compared to 5.78 for those who did not discuss this theme.

8. Use strategies to cope or learned to deal with it (5.1%)

This theme included references to strategies respondents use, such as spending less, living within their means, discussing it with their spouse, praying about it, and simply doing without. Respondents also said they deal with it. A surviving Army spouse said, *"Really just deal with it to the best of my ability. Try not to stress because it is not good for my health."*

No statistically significant relationship exists between this theme and the UCLA Loneliness Scale.

9. Impacts work and/or employment issues (4.4%)

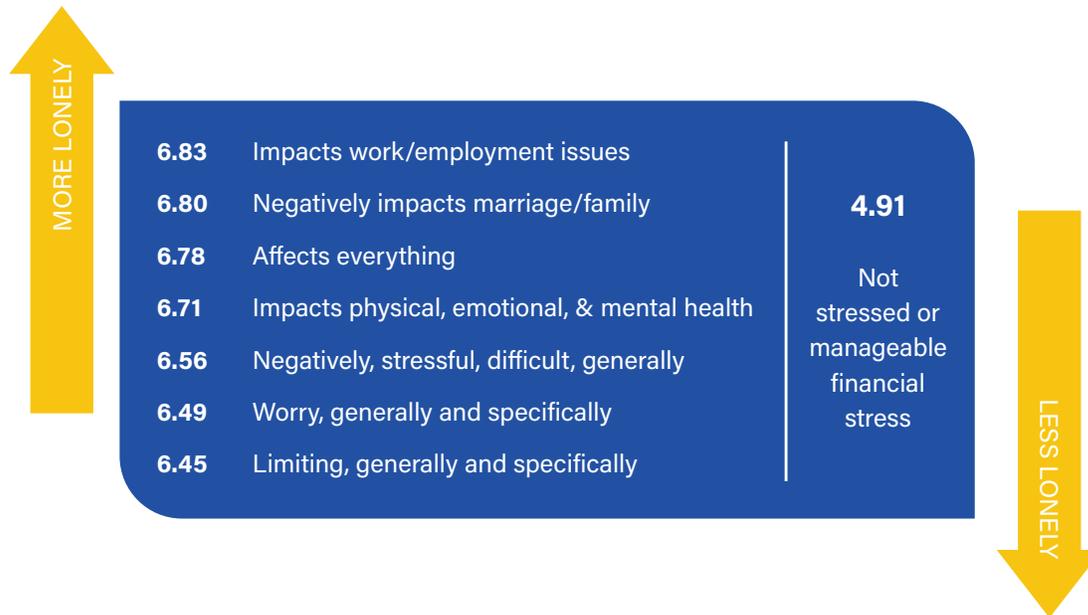
Respondents discussed military spouse employment issues and working longer hours, working in jobs that they do not like, and working in retirement because they need the money. A spouse of a Navy active duty member said, *"Yes, I struggled to find a job so we had to use our emergency funds and depleted them."*

A statistically significant relationship exists between this theme and the UCLA Loneliness Scale; respondents who discussed this theme averaged 6.83 on the scale compared to 5.79 for those who did not discuss this theme.

10. Comments related to housing and/or moving (1.8%)

Respondents commented on financial stress related to housing and moving. A spouse of a Marine said, *"We are PCSing soon and that always brings on financial stress even though we have a good emergency fund saved."* A Coast Guard spouse said, *"We live in constant stress. We didn't go into debt by buying things like cars, boats, vacations, it is paying for everyday life. We actually were debt-free before our last PCS."*

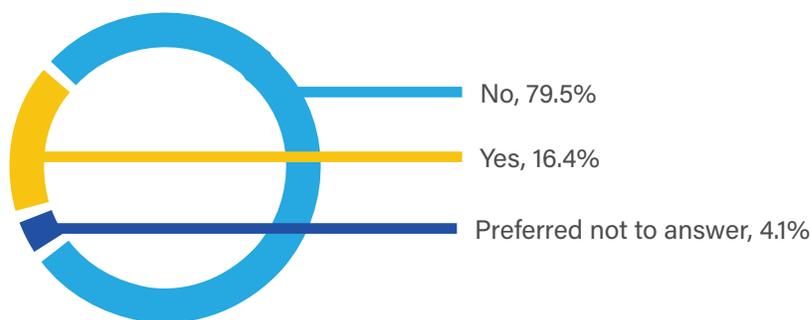
Relationship Between Financial Stress Themes and Loneliness Using the UCLA Loneliness Scale
(where lonely is defined as scoring 6 or higher on the full 9-point scale)



Provide Financial Support for Extended Family

While the majority of survey respondents said they did not provide financial support for extended family, 16.4% reported that they did, compared to 18% in the 2017 survey. Respondents in the enlisted ranks of E7 to E9 said they supported their extended family at statistically significant higher rates than other survey respondent groups. When asked to discuss the financial effects this need for support has on their finances, 77.8% of those who responded said the effect was negative, generally, and mentioned that it added stress and financial strain, made their budget tighter and created a need for increased budget management, it impacted their ability to save, and was difficult.

Provide Financial Support for Extended Family (outside of spouse/partner and children)



Servicemembers Civil Relief Act (SCRA) Awareness

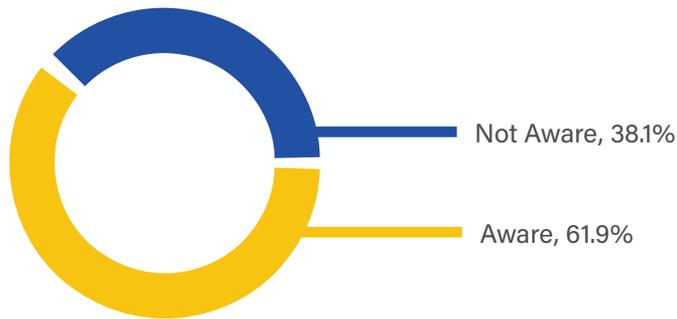
Certain financial protections exist for military service members; however, these protections can only be used if service members are aware of them. Formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940, the Servicemembers Civil Relief Act (SCRA) provides important safeguards to members on active duty status related to financial management. Those who are serving on active duty status in the Army, Air Force, Coast Guard, Marine Corps, and Navy are protected by the SCRA. It also protects activated Reserve and National Guard and actively serving commissioned officers of the National Oceanic and Atmospheric Administration and the Public Health Service.

Some of the topics covered by the SCRA that protect members in the services listed above (and in some circumstances their spouses and family members) include:

- Termination of residential leases, auto leases, and some service-related contracts (e.g., mobile phone, cable, internet)
- Interest rate cap of 6% on pre-service debt
- Repossession and eviction protections
- Stay of civil judicial proceedings
- Income tax payment deferral
- Child custody protection
- Life insurance protection
- State residency for tax purposes

Unfortunately, 38.1% of currently serving military family respondents said they were unaware of the SCRA protections. Additionally, a statistically significant relationship exists between military service rank and SCRA awareness, with lower ranking military family respondents reporting, "No, they are not aware of SCRA protections," at **higher** rates compared to other ranking groups. Further research is warranted to determine if those in the officer and senior enlisted ranks are receiving additional education about SCRA protections that lower ranking enlisted military service members do not receive.

Awareness of SCRA Protections Among Currently Serving Military Family Respondents



Servicemembers Civil Relief Act (SCRA) Use

Understanding respondents' SCRA awareness is a useful first step, but SCRA usage is critical to building a more complete picture of military family financial readiness. The SCRA provisions were enacted to protect military families from financial hardships that can arise due to military service. However, only 28.8% of respondents said they had used SCRA protections.

SCRA Use Among Respondents Who are Currently, or Who Have Been Previously, Eligible to Use its Protections



Respondents who said they had used SCRA protections reported five provisions that they used more frequently (see table below). Additionally, respondents were asked to indicate whether they used each of the protections in the past two years of military service, at some point during military service, or that they had not used the SCRA protection during military service. It is important to note that for each of the top five SCRA protections used by survey respondents, each protection still has the majority of the respondents reporting they had not used it.

Top 5 SCRA Protections Used by Survey Respondents	Used in the past 2 years of military service	Used at some point during military service	Have NOT used this SCRA protection
State residency protections for tax purposes	28.8%	14.9%	56.3%
Interest rate cap of 6% on pre-service debt	19.2%	25.8%	55%
Termination of a service-related contract (e.g., mobile phone, cable, internet)	15.3%	29.7%	55%
Termination of residential lease	14.1%	29.5%	56.4%
Income tax payment deferral	2.3%	5.7%	92.1%

Preferred Mode of Financial Support

After building a more complete picture of military and veteran families' financial readiness, the next step is to understand these families' preferred mode of support for financial education and financial counseling resources. Spouses' preferred mode of support was a combination of in-person and online, while service members, military retirees, and veterans preferred in-person support. These preferences were true for both financial education and financial counseling. Of note, mobile apps were not preferred across financial education and financial counseling for each demographic group.

Preferred Mode of Support for Financial Education



Active Duty Member



Military Retiree



Veteran



Spouse of Active Duty Member



Spouse of Military Retiree



Spouse of Veteran

Preferred Mode of Support for Financial Counseling



Active Duty Member



Military Retiree



Veteran



Spouse of Active Duty Member



Spouse of Military Retiree



Spouse of Veteran

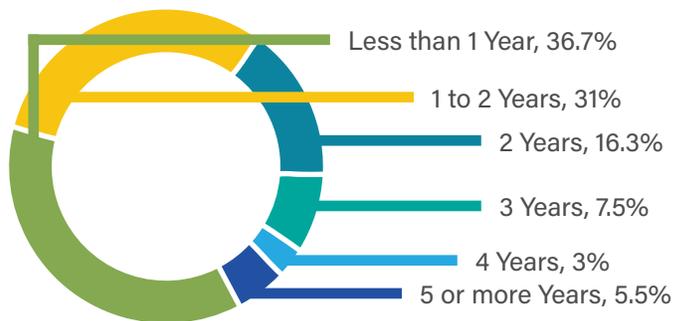


Military Moves

Moving is a familiar part of military family life, with most families moving every two to three years, and much of the impact families feel is related to their finances. Participants responding to this section experienced nearly 12,000 moves among them, with an average of 4.6 moves per respondent. Those who had moved more than three years previous were not included in questions about moving experiences.

Among active duty members, 84% had moved within the past two years.

Recent Active Duty Moves



Seeking Information About Moves

When seeking information about moves, participants said they preferred a combination of in-person and online resources.

Preferred Mode of Moving Support



Active duty service members were more likely than other demographics to say they seek in-person resources, while their spouses were much less likely to do so. Active duty spouses said they prefer a combination of online and in-person resources, and they were the least likely of all of the populations to use mobile apps or to seek solely in-person resources. However, when it comes to moving support families wish they had, which will be detailed later in this section, respondents wanted better communication in a centralized location.

In qualitative responses, active duty service members were more likely to reference military resources, like offices and websites. Military spouses relied more on friends and family, online research, and social media. Within social media, Facebook groups were the most common place to go for moving information.

Financial Impact of Moves

Some of the greatest stressors in a PCS move are financial. Respondents who had moved within the past three years or more recently estimated they spend an average of \$1,913 in out-of-pocket expenses when they move. In fact, respondents said that one of their barriers to the ability to save money are the costs related to moving. This is a perennial issue among respondents. In two previous studies, respondents also said that one of the greatest burdens in a PCS move is financial.

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

The primary financial issue for families moving was the amount of out-of-pocket costs they incurred that are not reimbursed. More than two-thirds of respondents (69.2%) described their difficulties with expenditures related to starting over in a new location: setting up a

household, paying security deposits, utility fees, down payments, school fees, etc. They also referenced the unreimbursed extra costs associated with the move itself: food, gas, lodging, shipping vehicles, and unexpected expenses. *"It is horrible. It drains our bank accounts. Living in a hotel is so expensive, and only 10 days are covered, but oftentimes you get stuck living there for so much longer. Also living on ramen noodles and extremely cheap food is all you can afford because you don't know how long you will be in a hotel with no money just praying for your next paycheck,"* said an Army spouse. *"We spend a ton of money every time we move into a new place. Two to three months of hemorrhagic spending,"* said another Army spouse. *"It is a substantial setback. It usually takes us 3-4 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.

These costs can have lasting effects on the families' finances. More than half of respondents (59%) described strained finances, depleted savings, incurred debt, the need for loans, and long-term budget disruptions. Some families save for their moves, but it requires tightening their spending and forgoing expenditures for months before a move to ensure the financial drain is less overwhelming. *"We had to borrow money just to get by and now we're paying them back for a year. We're in more debt than ever before but this move was from stateside to overseas and we were told it would be more expensive,"* said an Air Force spouse living OCONUS. *"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 active duty member in Hawaii.

Some respondents (21%) said the financial drain is compounded when reimbursements take too long to receive, or they do not cover enough. A specific area cited was the lack of compensation for loss and damage to household goods, requiring paying for replacements. *"It is like a complete reset. We spend and spend and spend. And then we have to scrape by for several months while we wait on reimbursement,"* said a Navy spouse. *"It decimates them! When we moved overseas, we waited over four months to be reimbursed for our travel expenses. We did not get paid until I refused to pay my husband's government travel card bill (the card was maxed out from our move), so he was not able to travel for his job. The command got involved and we finally got our travel pay,"* said an Army spouse. *"Need to save up and always cover costs prior to being reimbursed that can take months plus so many items get broken and to replace or repair is next to impossible,"* said a Navy spouse.

The loss of an additional income from military spouses who lose their jobs due to a move was also a financial burden for 11.6% of respondents. *"For myself, my employment, or lack thereof, has had very negative effects on my personal finances. Being unable to find a job has left me feeling angry and sad that I have had to rely on my spouse, which has also led to many arguments,"* said an Air Force spouse. *"I often am unemployed when we move and it took me over eight months to get a job in El Paso when we lived at Fort Bliss, so I'd say that a lot of our financial problems are due to my underemployment despite my experience and readiness to work,"* said an Army spouse.

While nearly 90% of respondents reported financial loss and strain, 10.2% of respondents said they experienced minimal effects, if any. These respondents attributed their financial health during moves to saving for moves during the months and years preceding a move so that the out-of-pocket expenses were less of a burden, and budgeting their move expenses not to exceed government allotments and reimbursements. *"We try to be frugal and find the money we are given sufficient for our expenses,"* said a Coast Guard spouse. *"We plan for financial hardship during a move,"* said a Marine Corps spouse. *"It didn't impact us this time because we prepared by saving \$10k as soon as he got orders. Every check I made was saved until we moved,"* said an Air Force spouse.

Loss or Damage

More than two-thirds of respondents who moved within the past three years or more recently, 68.2%, experienced loss or damage in their most recent move, while 31.8% did not.

Of those who experienced loss or damage, 58.6% filed a claim for reimbursement, and 41.4% did not. Of those who filed a claim, just 30.8% said the reimbursement covered the loss they experienced. But 69.2% said the claim did not cover the financial loss. On average, they estimated that the financial loss over and above the amount received in a claim was \$2,920.38.

Claims Experiences	Manifest Effect Sizes
Negative, difficult	57.9%
Claims problem	48.6%
Process challenging	47.9%
Frustrated with movers	18.5%
Quick, positive	16.9%
Still waiting for claim	11.4%
Adequate	6.5%
No recourse, gave up	2.2%

The experiences of those filing claims were generally negative – almost 58% described negative, difficult experiences in an open-ended question.

Just less than half of the respondents, 48.6%, described having problems with claims, specifically that they were not reimbursed enough to cover their losses, they had to argue to get their claim processed properly, it was denied for technical issues, or they had to jump through hoops to be believed about damages. For example, the spouse of an Army active duty member said, *“Awful. Felt like I had to fight tooth and nail for my own belongings as well as for proper compensation.”* And a Navy spouse said, *“Absolutely horrible, emotional, and something that no one should have to defend that their personal property has been ruined and needs to be replaced and been told ‘no’ like they are lying.”* An Army spouse said, *“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.”*

An almost equal number, 47.9%, said they found the process filing claims challenging. They described the process as tedious, time-consuming, confusing, and the website for claims was complicated to use. A Navy spouse said, *“Horrible experience. Hours spent researching value and entering into the extremely difficult, non user-friendly website. Website was down due to maintenance on the final day to submit the claim. Despite the fact that saved information was on the website and screenshots with date stamp of downtime, claim was denied because it wasn’t submitted on time.”*

They also described frustrations with the movers and moving companies – 18.5% said movers could get away with damaging or stealing property, and they had terrible customer service. A small group, 2.2%, agreeing that they had no recourse with such difficulties, also gave up trying to get reimbursed. An Army spouse said, *“They know they can take and break whatever they want and nothing is really done about it. They will also mark damage that actually isn’t there on the paperwork so they can avoid claims for when they do damage things. They dropped our daughter’s dresser out of the truck and just laughed about it.”* The spouse of an activated National Guard/Reserve member said, *“We had about five pieces of furniture damaged beyond repair. About 30 picture frames damaged, kids’ art projects destroyed. Dishes broken, appliances dented, legs broken off our gas heater, even yard tools broken. It was like we were moved by a company who set out to deliberately destroy as much as possible. They even managed to damage shoes. And they said most of it was ‘every-day use.’ Said we couldn’t claim some of it because the pictures taken by the appraiser they sent were out of focus. It was a joke.”*

Those who described positive experiences, 16.9%, attributed it to a fast, easy claims process, after which they were reimbursed for their losses. Some respondents, 11.4%, were still waiting for their claims to process. And 6.5% described the claims process in neutral terms as adequate.

Those who did not file claims said it wasn’t worth the time or effort because it was unlikely they would be paid for the value of their damages.

Reasons Not to File Claims	Manifest Effect Sizes
Not worth the hassle	39.4%
Too difficult	24.8%
Unlikely to be paid value	17.4%
Time limits short	9.6%
Other issues took precedence	5.9%
Too hard to prove value	5.9%
Didn’t know how	4.9%
Noticed damage/loss too late	4.3%
Service member not available	3.4%

The most common responses were that it was not worth the hassle to file, 39.4%, and that the process was too difficult, 24.8%. They said they were not confident they would receive payment for their claims, 17.4%, or it was going to be too hard to prove the value of the item, 5.9%.

Respondents also said that the time limits for filing claims were too short, 9.6%, especially when other issues were taking precedence at the time, 5.9%, such as trying to settle a family into a new community, illnesses, deployments, or a service member's new job. Some didn't know how to file, 4.9%, while others didn't notice the damage or loss until it was beyond the deadline to file, 4.3%. For a few, 3.4%, the service member was not available to file the claim due to work duties.

Quality Assurance

For families who moved in the two years prior to completing the survey, most of them did not have any kind of quality assurance check from the installation during the moving process, 64.8%. While 27% said they did have a quality assurance check, a small fraction, 8.2%, said they did not know if they had one. There was a subtle but statistically significant relationship between rank and whether they received a quality assurance check. Officers grouped in rank from O4 to O6 and from O7 to O10 were more likely to say they received a check, while enlisted respondents grouped in rank from E1 to E3 and E4 to E6 were less likely to have received a check.

DITY Moves

Almost evenly divided, 43.6% have completed a full or partial do-it-yourself (DITY) move in the previous two years, while 56.4% have not. Most who moved themselves did so to protect their belongings or to have more control over the moving process. Some did it as a financial decision – to make money on reimbursements. Some had to move themselves because the transportation office could not accommodate their move-in time, 14.6%, or because they couldn't get the dates that were convenient to them, 10.8%.

Reasons for DITY Move	Manifest Effect Sizes
Worried about belongings	72.3%
More control over moving	54.6%
To make money	38.3%
Not moving far away	18.1%
Transportation office couldn't accommodate	14.6%
Not many belongings	11.5%
Couldn't get preferred moving dates	10.8%
Need essentials during move	5.3%
Avoiding moving companies	4.6%
Taking what movers can't pack	4.2%

“Geobaching”

Some military families do not all move together when orders are received for a permanent change of station. Instead, they live apart, with the service member moving and the rest of the family staying behind. The service member becomes a geographic bachelor, and the common term for the practice is geobaching.

Most respondents, 77.2%, did not choose to live apart, and made the decision to follow the service member’s military orders to move. Respondents in the lower- to mid-enlisted ranks were less likely to say they had geobached, while those ranked O4 to O6 were more likely to say they had.

However, the 22.8% who decided to geobach did not make that choice often. Most of them had done it one time, 65.1%, or twice 21.7%.

Moving Support

Based on survey respondent feedback, the top three words that describe where military families need additional move support are finances, communication, and accountability.

Moving Support	Manifest Effect Sizes
Financial help	39.9%
Clear communication, information	25.8%
Better movers	19.3%
Hotels, food, gas	12.1%
Household goods tracking and claims	10.3%
Policy changes	6.4%
More efficient system	6.3%
Setting up household	4.7%

The top support families most wish they had was financial, which was the same top request for moving support in MFAN's 2017 support programming survey. And like in that previous research, respondents said they need financial help to mitigate the financial obligations of a move. They would like more upfront funding available to cover their costs, and they would like more of their out-of-pocket costs reimbursed. An Air Force spouse said, *"financial support before the move, not having to pay out of pocket and waiting 3+ months to be repaid."* A Navy spouse said, *"Raising the money allotted to reflect actual real cost, especially when traveling with large families."* Nearly 40% of respondents described financial pain points they would like assistance with. A top suggestion was providing coverage for moving pets and shipping more than one car in a move.

However, when it comes to moving support, 25.8% said they would like more communication about the process, ideally in one centralized location. This could be a hub location online, but it would include all of the forms, contacts, and best practices for a PCS move. A Marine Corps spouse said: *"Some kind of program or system to streamline what we need to do, on both ends and not just for the military (e.g. changing addresses, Tricare, etc.) something that would help tie it all together."* An Army spouse said: *"Dear military, please make a YouTube channel of how-to videos for every step of PCSing. Signed, all millennials and Gen Zs."*

Within this communication category, families would also like a moving coordinator, much like a case manager, who can help them through the full moving process, rather than going to many offices and departments that may give inconsistent information or are not connected to each other. The moving coordinator would also communicate with the moving companies.

An Army spouse said, *“One point of contact to handle everything. It’s too hectic trying to find answers from several different departments, many people won’t talk to you because you are the spouse, and there have been several times when employees haven’t known the answers anyway. We need one, expert contact who we can call just about any time to personally help during the entire process.”*

Many respondents (18.8%) said they wished that they had better moving companies, movers who cared more about their belongings and who were accountable for their actions during a move. A Navy spouse said, *“Better transparency and communication from the moving companies. We are shut off from them, and when we try to reach out we are not responded to. The companies also need to be held accountable for who they hire and how they handle the property. We are all people who want the move to go smoothly and care about our things, just like the packers care about their things. Just because we are military we don’t deserve this type of disrespect each move.”* Others asked for someone to supervise the movers. *“Better oversight of moving companies. A phone call or 5-minute visit isn’t really enough to make sure the movers are being careful. It is hard for 2 people to watch over 3 to 6 packers working in 4 rooms at once,”* said an Air Force spouse living OCONUS.

Hotels, food, and gas are burdensome expenses for moving families, and they are common out-of-pocket expenditures. Families would like information about affordable lodging or places to stay along the way, as well as where to stay when there is a delay in moving into their homes. They would also like ways to spend less on food along the way or to have more financial assistance for food. A Coast Guard spouse said, *“Known partners for discounted lodging and dining for active duty service members. Fuel cards. Not having to carry the debt on our personal credit cards.”*

More than 10% of families said they wished they had a way to track their household goods during shipments, accurate packing and delivery times for their belongings, and a more fair and reasonable process by which they can file claims for loss and damage to their goods.

About 6% asked for policy changes. The top two recommended changes were fewer moves and more time off of work for the moves. Nearly the same number of respondents suggested ways to make the system more efficient, and getting orders earlier in the process topped the

list. A Navy spouse said, *“More time off work for active duty service member. It is awful to have a house full of boxes because base housing delayed your move-in 5 days and a service member is at work in a new job. Unable to help move-in. Creates so much stress on top of an already stressful situation.”*

Just fewer than 5% said they wanted assistance getting their households restocked, whether that was through financial assistance or loaner closets at the receiving locations that might provide cleaning products and temporary furniture.

Although they were smaller in manifest effect sizes, new to the responses in this survey, as compared to previous years, were requests for spouse employment assistance, such as salary reimbursement for lost wages due to moves or assistance finding work in the new locations.

Housing

Choosing a place to live is an essential process during a move, and the choice can affect families' lives for the course of their tours. Exploring military families' housing choices and experiences has been a perennial topic in MFAN's support programming surveys. This section will show reasons that guided families' choices for living on- or off-base in three iterations of surveys.

Between the release of the 2017 support programming survey and fielding the 2019 survey, MFAN researched military families' experiences in privatized military housing. From across the country, 16,779 respondents described unsafe and unhealthy living conditions and lack of assistance from housing offices. The results were cited in congressional hearings, garnered more than 498 million earned media impressions, and contributed to the overhaul of military families' legal rights as residents in privatized housing. Military and congressional leadership visited homes and spoke with thousands of families about their experiences in privatized housing. The companies overseeing privatized housing promised improved living conditions and more attention to military families' needs. Therefore, it was important for MFAN to revisit the state of privatized military housing in the 2019 support programming survey.

Choices in Housing

Most families live in civilian communities, outside of base housing. More than half of the active duty service members and their families who responded to the survey, 55.5%, were living on the economy, outside of base housing. The choices can vary by location — cost of living, real estate availability, and quantity and quality of base housing available. However, similar themes in decision-making among families have emerged over five years, no matter the demographics or geographics.

Reasons for Living Off Base

In every support programming survey, respondents have been asked the same open-ended questions about their reasons for choosing where they live. The top determining factors are: lack of on-base housing, conditions in base housing, and the ability to afford to live on the economy.

Top 10 Reasons for Living Off Base

	2014	2017	2019
1	Lack of base housing availability	Lack of base housing availability	Poor conditions in base housing
2	Affordability	Not right for family	Affordability
3	Poor conditions in base housing	Affordability	Lack of base housing availability
4	More privacy	Prefer home ownership	Not the kind of home desired
5	Convenience	Poor conditions in base housing	Privacy, distance from military
6	Quality of schools better away from base	Mix with civilian community	Mix with civilian community
7	Safer than base housing	Quality of schools better away from base	Restrictive rules
8	Number of pets allowed	Not worth BAH	Quality of schools better away from base
9	Mix with civilian community	Not the kind of home desired	Previous negative experiences
10	ADA accessible from base	Locations	Maintenance, housing staff

However, in the wake of the highly publicized results of the privatized military housing survey, there were more responses in the 2019 Military Family Support Programming Survey that focused on poor housing conditions, previous negative experiences in housing, and an unwillingness to live among rude or unresponsive housing and maintenance staff.

The 2019 responses showed:

1. Poor conditions in base housing (36.6%)

These responses included poor living conditions, poor structural quality, filth, and substances like mold, lead, and asbestos. An Army spouse said, *"It's overpriced, moldy and comes with tons of issues. It's quite disgusting what they offer you. I'm glad I did research beforehand. I would have loved to live on post but the mold issues, people getting sick from their housings, bug infestations and water damage was everywhere! For the \$1250 of BAH on post getting a house in that condition is so unacceptable."*

2. Affordability (35.5%)

These respondents said that off-base housing was a better financial choice for their families. They focused on home ownership as an investment, being able to get more for the BAH, and not wanting to lose all of the BAH automatically if they moved into base housing. An Army spouse said, *"We can get a bigger, newer home with larger yard for the same BAH rates on post so we have bought instead."* An Air Force spouse said, *"Most are very cheaply built, old, small, no yard or landscaping at all (sometimes just dirt!!), moldy, etc. And for that they take your entire BAH. Why would I pay \$1-2K to live in a dump when I could live off base in a decent house?"*

3. Lack of base housing availability (23.7%)

For these families, base housing was not available where they were moving, or they couldn't get a home due to long waitlists or a home was not vacant when they needed it. A Navy spouse said, *"It takes too long to be placed in housing. The wait list was over 2 years in San Diego."* An Army spouse said, *"There is no on-base housing at our current installation. At our last duty station, the wait for housing was 18+ months and we only had 2-year orders. Didn't make sense to even get on the waiting list."*

4. Not the kind of home desired (18.8%)

This category includes all of the reasons base housing would not fit families' needs, such as not enough space, the location is too far away, the layout wouldn't work for the family, or it is too difficult for civilians to visit. An Air Force spouse said, *"Almost impossible to get a house*

with enough bedrooms for our needs (I need one as an office) when you don't have kids." A Navy spouse said, "We have a large family, and the available military housing was smaller than what we could afford off-base."

5. Privacy, distance from military (14.6%)

These respondents wanted more privacy than base housing allows, and they preferred a break from military life. They did not want to live on base or near their coworkers, and they want to avoid drama from the neighbors. An Air Force spouse said, *"I work in housing, can find a better fit for my family off base. Prefer to separate work and home life."* A Marine Corps spouse said, *"I like to keep work and home separate. My husband already spends 60+ hours a week at work, I don't also want his coworkers to be our neighbors."*

6. Mix with civilian community (10%)

These respondents said they preferred to live among the community in their new locations, to immerse in what the city or town has to offer and to get to know civilian residents. An Air Force active duty member said, *"I prefer to live close to downtown services and integrate into the local community."* Another Air Force active duty member said, *"We wanted to immerse ourselves in the culture and be closer to a more populated area with more activities. We also wanted to be closer to an LGBTQ community since we were afraid we wouldn't find it in the remote locations near base (bases are often in rural areas that aren't as LGBTQ-friendly)."*

7. Restrictive rules on base (8.3%)

The rules and restrictions in base housing were enough for families to live elsewhere, especially rules about yard maintenance and the rules against certain numbers of or breeds of pets. An Army spouse said, *"When he first joined, the rules about how to keep your house and yard were extensive, as well as we heard rumors about the distasteful community at the post we were assigned to."* Another Army spouse said, *"We have more pets than allowed on any post."*

8. Quality of schools better away from base (6.5%)

Respondents said they felt that their children's educational needs were better served on the economy. An Army spouse said, *"Because of the school system-- we chose to live off base so our children could have a significantly better education than the ones they would have to go to if we lived on base."*

9. Previous negative experiences (5.5%)

This theme was a new context for responses. These participants said that due to previous negative experiences in military housing, they would never again consider it an option, no matter the location or cost. An Army spouse said, *“Because we had bad experiences at 3 different posts.”* Another Army spouse said, *“Did it once. NEVER AGAIN! It is criminal to make service members and their families pay to live in those conditions.”*

10. Maintenance, housing staff (3.5%)

This was another new reason for not living in base housing – these respondents said that they would not live in a place where the maintenance and housing office staff were rude, unresponsive, or mismanaged. A Navy spouse said, *“Way too expensive for terrible customer service. I can live in so many way better places for the same price.”* An Air Force spouse said, *“We had mold, asbestos, lead paint, and a gas leak in the yard that killed our grass. The housing office or PPV did nothing. Same with the military, they did nothing.”*

Reasons for Living On Base

Among the active duty service members and their families who responded to the survey, 44.5% were living in military housing. The reasons families choose to live in base housing have not varied through the years. Affordability and the convenience of base amenities top the lists, and a desirable location with less of a work commute has been valued in the two most recent surveys.

	2014	2017	2019
1	Base amenities (convenience)	Affordability	Affordability
2	Affordability	Base amenities	Base amenities
3	Security	Location, commute	Location, commute
4	Camaraderie	Move convenience	Security
5	Mandated	Mandated	Mandated
6	Quality of housing	Camaraderie	Move convenience
7	Availability	Schools, family needs	Schools, family needs
8	Quality of schools		Camaraderie
9			Difficult real estate

The 2019 results showed:

1. Affordability (63.1%)

Affordability topped the list again as the primary motivation for living in base housing. This category included respondents who said it cost less to live on base than in the community, that the cost of living in their area was too high to live off base, that the Basic Allowance for Housing did not cover off-base living, or other financial reasons. An Army spouse said, *“There was no other option. It would have cost 10K just to move into a rental in this part of the country. There were also no rentals within an hour that would fit our family of five comfortably. BAH was too low.”* Another Army spouse said, *“We’re too poor due to the difficulty of spousal job procurement on posts and moving dislocation debt.”*

2. Base amenities (22.4%)

Topping the list in this category was the convenience of the proximity to base amenities, such as the commissary, schools, health care, and activities for kids. A Marine Corps spouse said, *“We like living on base. We like the neighborhoods and that the kids can play safely. We like being close to things.”* An Army spouse said, *“One-car family -- easier for the family to walk to the parks, commissary, and the kids’ activities.”*

3. Location, commute (21.8%)

A shorter commute to work and not dealing with traffic were priorities for respondents in this category. An Air Force spouse said, *“Close to work and schools. We only have one car.”* An Army spouse said, *“My husband’s job is drill sergeant and the hours are awful. This was the best way to see him and him to sleep at home.”*

4. Security (18.8%)

Respondents in this category said they felt safer living on base. An Army spouse said, *“We were moving from NC to TX and had never been there. In researching the area we had found that there was incredibly high crime rates. We felt we’d be safer.”*

5. Move convenience (17.6%)

Moving into base housing simplified the moving process for these respondents. They said it was easier to figure out where to live and find a home quickly by choosing housing. An Army spouse said, *“We were moving over 2,800 miles and we wanted a house to be able to move*

into when we arrived at the duty station. We didn't want to live in a hotel long. We took the first house available." A Navy spouse said, "Convenient after moving from overseas and not ever living in Virginia before. We didn't have much resources to find a home given the timing of our PCS. Was in the middle of a school year for my two boys. Was trying to make it as seamless as possible for them."

6. Mandated (15.2%)

Living in military housing was mandatory for these respondents.

7. Schools, family needs (12.2%)

These families said the schools near housing were better for their kids, they had large families and needed the space in housing, or they liked having other children living nearby. An Army spouse said, *"We have a child in a wheelchair. We couldn't find an affordable and nice home that would accommodate her needs."* A Navy spouse said, *"We had very limited time and wanted to make sure our son was at a good school. The rental market is also well above local BAH and we could not afford the size home needed for our family."*

8. Camaraderie (10.3%)

Living among other military families in a community was what brought these families to base housing. An Army spouse said, *"I feel safe on post. I like having the gate guards and people similar to me as neighbors since it's such a quick in and out when you PCS. I don't have to explain myself to someone because that family gets it, too. Also, I like that I can help a family and anticipate their needs because I too, have been there, done that. We also like that our kids can run free on post and be safe - we liken it to driving back into the 1940s when we drive back on post."*

9. Difficult real estate (8.3%)

These families said they could not find rental homes in their communities or the resale market was difficult, so they chose housing instead. An Air Force spouse said, *"Renting here is too expensive and hard to find a place. The housing market is high too."* An Army spouse said, *"We live on a small island with limited affordable housing. I would have still preferred to live off the military housing but received orders too late so all good rental housing was already taken."*

Experiences in Privatized Military Housing

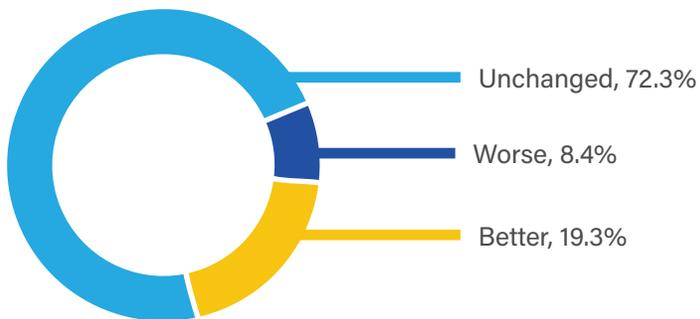
Nearly 92% of those living on base were living in housing managed by six privatized housing companies:

22%	19.8%	18.3%	12.5%	10.4%	8.8%
Lincoln Property Company	Balfour Beatty	Hunt Companies	Lendlease/Winn Residential Military	Corvias	Michael's Military Housing

There was some confusion in determining housing management for respondents. About 15% of respondents listed their neighborhoods, and their answers were recoded to the proper housing company, and 3.4% of respondents were unsure of their housing management. (This confusion over management was also evident in MFAN's Privatized Military Housing Report, released in May 2019.)

Since the national attention on the conditions in privatized military housing, more than 72% of the active duty families living in housing said they have not seen change.

Changes in Privatized Housing



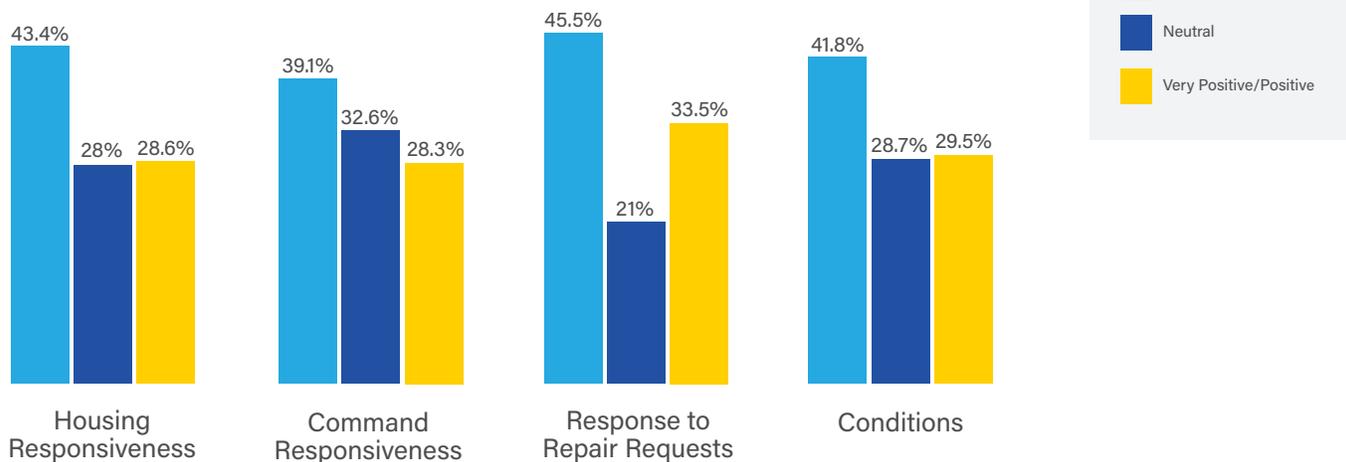
Those who did not see change said it was because repairs still need to be made, they still felt they were being treated unfairly, and they were not being heard. A few described new difficulties as a result of the repairs, specifically long displacements for the repairs during which they had to move away from home, a time during which some incurred debt.

Most of those who said they saw change said that they are seeing more repair work, such as faster responses to repair needs and higher quality repairs and remediation. Some said they have seen better communication and more responsiveness to their requests, and others said that expectations have changed with more command involvement and more vocal families. Some also cautioned that while there are improvements, there are still changes that need to be made.

Satisfaction Rates

Active duty service members and their families who were living in privatized military housing had more negative than positive satisfaction rates in four key areas: responsiveness from housing companies, responsiveness from command, responses to repair requests, and conditions of their homes.

Satisfaction Among Privatized Housing Residents



Those in lower enlisted ranks were more likely to have negative satisfaction rates, and the least satisfied respondents were those ranked E4 to E6. There was a very clearly statistically significant relationship with those ranked E4 to E6—they were more likely than any other group to rate their experiences as very negative across all four areas. The analysis also showed that higher ranking respondents were more likely to rate their experiences positively in the following areas:

- Housing responsiveness: O4 to O6 were more likely than other groups to rate this very positively
- Command responsiveness: E7 to E9 were more likely than other groups to rate this very positively
- Repairs: O4 to O6 were more likely than other groups to rate this positively
- Condition: E7 to E9 were more likely than other groups to rate this positively

Satisfaction with Condition of Homes by Rank



E1 to E3



E4 to E6



E7 to E9



O1 to O3



O4 to O6

Satisfaction with Repair Requests by Rank



E1 to E3



E4 to E6



E7 to E9



O1 to O3



O4 to O6



MFAN's previous research on privatized military housing also showed a rank disparity: Lower to mid-enlisted had lower rates of satisfaction with housing. Those results also showed a very clearly statistically significant relationship that those ranked E4 to E6 were more likely than any other rank to indicate a satisfaction level of very negative. In that research, all officer ranks (from O1 to O10) were more likely to rate their experiences positively.

Environmental Factors

Respondents to MFAN's research on privatized housing also communicated their concerns about long-term health effects of living in homes with mold, asbestos, lead, and other environmental health factors. Due to the potential long-term effects, this question was open to all who had lived in privatized housing, not just those currently living there.

Two-thirds of respondents said they have not experienced health issues due to the environmental factors in military housing. One-third of respondents said they have experienced health issues (13.6%), or they are unsure if they have (19.7%). The responses shift among actively serving families: 58.3% said they have not experienced health issues caused by environmental factors in housing, 19.3% said they have, and 22.4% said they are unsure if they have.

Environmental Health Factors



The top three health concerns were substances exacerbating health, respiratory conditions, and structural issues exacerbating their health.

Among those who are currently serving who said they have experienced health issues, or are unsure, their qualitative descriptions of their experiences showed:

Health Concerns	Manifest Effect Sizes
Substances exacerbating health	34.2%
Respiratory conditions	30.6%
Effects of structural issues	19.3%
Infestations	6.8%
Cleanliness concerns	5.3%
Skin ailments	4.3%
Headaches, migraines	4%
General illness	3.8%
Fertility, pregnancy, and birth	2.1%
General allergic reactions	1.9%
Fatigue, malaise	1.5%

1. Substances exacerbating health (34.2%)

These were substances participants said the exposure to which affected their health. The most common substance cited was mold, but this category also included asbestos, brown water, radon, air quality, gas leaks, and lead. An Army spouse said, *“My daughter, who was 3 months old at the time, was put on a nebulizer due to severe mold in the home. She has continued issues due to it.”*

2. Respiratory conditions (30.6%)

This category included the descriptions of any ear, nose, throat, or respiratory conditions. It was the most common category of ailments, and within it, allergies and asthma were the most cited. Other top ailments were difficulty breathing, sinus infections, and coughing. A Navy spouse said, *“All three of my kids had chronic breathing problems, diagnosed with asthma, chronic sinus infections. They were in the doctors every other month. I myself was chronically ill, I was on antibiotics and steroids my entire 3rd pregnancy. They found mold growing in my sinuses.”*

3. Effects of structural issues (19.3%)

Families described issues within the buildings that affected their health, such as water damage, heating and cooling problems, poor repairs, leaks, and substandard buildings. A Marine Corps spouse said, *“My oldest child has been sick since we had a roof leak. We had mold. It was repaired poorly. Her face is covered in eczema, we have had to have lots of blood work done and are currently waiting on more blood testing for her. As I type, she’s sick on the couch again.”*

4. Infestations (6.8%)

The health effects of animal, rodent, and insect infestations in homes was a concern for some participants. A Marine Corps spouse said, *“Breathing and skin problems in the children. We had massive amounts of bats living in our ceiling at Parris Island.”*

5. Cleanliness concerns (5.3%)

These were worries that filth in certain areas of their homes, such as vents and air conditioning or in their carpets, had affected their health. An Air Force spouse said, *“Our vents don’t circulate well. The first intake constantly smells like something is burning and the filter is on the outside utility closet. It constantly needs to be cleaned on the inside and there is nothing we can put on the intake to prevent it from sucking in dog hair and dirt and dust and blowing it through the house.”*

6. Skin ailments (4.3%)

Rashes, eczema, blisters, and hives were the kinds of ailments listed in this category. An Army spouse said, *“My eight-year-old was having recurring nosebleeds at least four times a week. The same child was also experiencing a rash that looked like ring worm. We went to the doctor three times in six months because it wouldn’t clear up. We kept getting different creams. It was leaving these odd white patches on his skin.”*

7. Headaches, migraines (4%)

These respondents attributed their headaches and migraines to issues in their homes.

8. General illness (3.8%)

This category included nondescript illnesses and frequent illnesses. A Navy spouse said, *"We are currently waiting for an inspection of our home due to us being sick repeatedly since moving in."*

9. Infertility, pregnancy, and birth (2.1%)

Some participants shared gynecologic health ailments, as well as infertility and birth difficulties. A Navy spouse said, *"Dealing with the mold every single day for 3 years, I ended up having a stillborn son at 8 months pregnancy due to toxic build up in my blood that caused my body to realize it could no longer support a pregnancy. Additionally, after having another pregnancy that resulted in a micro preemie she has serious breathing issues and life-long issues."*

10. General allergic reactions (1.9%)

These were unspecified allergic reactions and anaphylaxis.

11. Fatigue, malaise (1.5%)

This category included fatigue, brain fog, and aches.

Among the whole population, there were 11 top qualities that contributed to being considered an employer who was supportive of military families. They were:

Quality	Manifest Effect Sizes
Understanding and flexible, generally	22.1%
Understands the demands of military life	21.9%
Flexible scheduling and leave policies	21.8%
Positive work environment	15.6%
Remote, portable work	13.7%
Responds to specific hiring needs	13.2%
Recognize unique skills offered	12.6%
Values military service	8.3%
Fair pay and benefits	5.6%
Invests in people	3.4%
Patriotic	1.2%

1. Understanding and flexible, generally (22.1%)

In this category, respondents said they wanted employers to have an open-mind to the issues that may crop up as a military-connected family — *“Flexibility and creative thinking. The flexibility to allow for unorthodox work solutions at times and the creativity to work with the employee to help them be an effective, successful employee,”* said the spouse of an Air Force retiree.

2. Understands the demands of military life (21.9%)

The responses in this category centered on the unpredictability that comes with military family life, especially from spouses who are the primary caregivers of children. The needs of the military supersede other priorities, and for that reason military families require patience as they respond. *“Understanding the flexibility of military life. Many times, the military decides many things for you, and you have no control. Sometimes employees have to put their family first, sometimes their job can come first. There has to be an understanding of balance,”* said an Air Force active duty spouse. *“They’re willing to accept if we have to move. It’s hard to even picture an employer that is actually military friendly because it’s really not employers’ faults that I have to keep moving or that I don’t have the chance to build a career,”* said an active duty Navy spouse.

3. Flexible scheduling and leave policies (21.8%)

Responses in this category focused on the need for flexibility in time due to other responsibilities and the hope for leave policies that would allow for time off when necessary. *"Flexibility is huge and very difficult to find. My husband does not have flexible hours and all the child care is my responsibility so being able to be home in the late afternoon is critical, but it is very hard to find a job with hours conducive to this,"* said an active duty Navy spouse.

4. Positive work environment (15.6%)

Qualities that make a positive work environment would include compassion and respect for employees, kindness, patience, honesty, and a lack of discrimination, among others. *"Flexibility, compassion, respect, and encourages advancement and drive in their employees,"* said a Navy active duty spouse. *"True to their word, loyal, respectful of their employees and customers, hard-working, good role model,"* said a Marine Corps veteran.

5. Remote, portable work (13.7%)

Respondents in this category said military-friendly employers would make remote and portable work available and provide the ability to transfer to new locations of the same company. *"Telecommute with flexible hours but high expectations for quality work despite both those elements,"* said the spouse of a Marine Corps veteran.

6. Responds to specific hiring needs (13.2%)

Foremost in this category was the willingness to hire military family candidates, but this category also included training, job preferences, honoring certifications and licenses, and hiring quickly. *"They will hire you. Take your professional and military experience into account. They look at all your skills and take adaptability and leadership quality into account as well,"* said an Army active duty spouse. *"They can translate military quality to their needs. They understand that we are probably better leaders than they are used to but also understand that we are not very good business people. They also understand that we will probably need some HR training. We are demanding because we are used to employees who can't simply quit. It's a different dynamic,"* said an Army retiree.

7. Recognize unique skills offered (12.6%)

In this category, respondents said they would like employers to recognize the value of the skills they gained in military life, whether that is leadership and military training for those

who served, or the transferable skills from experiences or seeing beyond gaps in resumes. *"Hiring a vet, taking into consideration their skills learned in the military and using that to set their pay grade,"* said an Air Force retiree. *"Someone who understands the gaps in employment and multiple companies in a few years. Someone who sees the applicant for the skills they have and values those over the time they will have the applicant,"* said an active duty Coast Guard spouse.

8. Values military service (8.3%)

Respondents in this category said military-friendly employers value candidates who have served. *"Gratitude for sacrifices, training, and discipline,"* said an Air Force retiree. *"They'd have to have a respect for what it takes to serve and some of the issues that come from the lifestyle,"* said the spouse of an Army retiree.

9. Provides fair pay and benefits (5.6%)

This includes fair pay, no more or less, for work provided, and benefits commensurate with the position. *"Flexibility is key. And being willing to pay what they are worth. Too many military spouses are grossly underemployed -- part of why I elect to just not work at this time,"* said an Air Force active duty spouse. *"Mil-friendly employers recruit and retain military spouses at salaries commensurate with their vast experience and work with them to come up with effective retention strategies. They don't only offer low-wage, dead-end jobs,"* said the spouse of a Navy retiree.

10. Invests in people (3.4%)

These employers provide opportunities for growth and promotions, as well as career development. *"Someone willing to invest in you even though you will move,"* said an active duty Army spouse. *"Hiring, RETAINING, and professionally developing military spouses and members of the military community for the long haul,"* said an Army active duty spouse.

11. Patriotic, appreciates service (1.2%)

This category includes employers who have served, know someone who has served, or have employees who have served. It also included a sense of patriotism. *"Love of country but also someone who wants a well-disciplined hard working individual,"* said an Air Force retiree.

However, when isolated by demographic, the priorities shifted, showing that the employment programming and support needs are very different. Active duty military spouses were more likely to need an employer understanding of the outside demands on their time, while veterans

and retirees gave precedence to a positive work environment and an employer who values the skills developed in military service.

Top 5 Military-Friendly Employer Qualities

Active Duty Spouse Respondents

- 1 Understand demands of military life
- 2 Flexible scheduling and leave policies
- 3 Understanding and flexibility, generally
- 4 Remote, portable work
- 5 Specific hiring needs

Veteran and Retiree Respondents

- 1 Values military service
- 2 Positive work environment
- 3 Recognize unique skills
- 4 Specific hiring needs
- 5 Understanding and flexibility, generally

Employment Experiences

In an open-ended question, the majority of respondents, 61.6%, described difficulties seeking employment. A Coast Guard retiree said, *“Difficult to consider finding a job. The thought makes me anxious. After going in and out of jobs I don’t know what I’m good at. My military service skills do not map well on the outside. Once you’ve been a lifesaving superhero, nothing else comes close.”* However, 24.8% said it was very easy. *“It’s been great! I’m prior service, I have a degree, I was able to find work in a career that I like and continue with that career even through moves,”* said an Air Force spouse.

The remaining experiences described were relatively fragmented because the experiences among the populations were varied. That was further underscored by the statistically significant differences among the demographic groups.

The top descriptions of experiences among the full respondent group were:

1. Employer unwilling to hire (7.4%)

Respondents said employers are unwilling to hire them due to bias toward their military family status, their propensity to move, or their ages. *"It has been hard, I recently found a job I love. I took off my wedding rings for the interview, never said a peep about my husband, never said the M word (military), and I actually got the job,"* said an Air Force spouse. *"No company will hire an older worker unless that worker has a solid steel resume with education and experience that just can't be passed up... yet they are even sidelined and offered less than their credentials deserve,"* said a Navy retiree.

2. Effects of moving (6.9%)

These respondents said they move too much to be a successful employee, and they have gaps in their work histories. *"Where we've been stationed in the past has few to no openings in the field I studied. Pair that with short stays in several duty stations and my temporary status there made it impossible to find a fitting job,"* said an Army spouse.

3. No longer looking for work (6.1%)

These respondents said they are no longer looking for work because they are needed at home, or because they gave up after too many difficult experiences. *"Haven't looked in 10 years, because I was told early on I couldn't be hired due to being a military spouse. The employer told me, 'I'll never know when you might move.' So I quit looking after that,"* said an Army spouse.

4. Inability to make enough money (5.6%)

Either underpaid or unable to make enough to cover the expenses they incurred by working, these respondents were struggling with their paychecks. *"Trying to find employment that works with an ever-changing schedule for my husband has resulted in me taking a position I like but at a reduced pay rate to have flexibility. My rate of pay has never come close to what I was earning before he joined,"* said a Coast Guard spouse.

5. Location an obstacle (5.5%)

The cities and towns in which these respondents resided made it difficult to find work, there is a language barrier, or they live OCONUS. *"There are no jobs in my profession where we*

currently live. My pay (and career status in general) are less than they should be because I can't establish longevity anywhere," said a Marine Corps spouse.

6. No job openings available (5.5%)

There were no available positions generally or none in their professions. *"It's been utter hell. I've been looking for steady work for more than three years,"* said a member of the Reserve/National Guard. *"When I first got out of the service, I could not find proper work. I could not find work in my chosen field. I had to do something else because no place would hire me in my field. I applied for 150 positions,"* said an Air Force veteran.

7. Family responsibilities (5.2%)

Child care, caregiving, or a general lack of family support meant that these respondents had trouble finding work. *"The big issue has been finding full-time child care to help be able to secure a job that will provide stability for my family,"* said the spouse of a Coast Guard retiree. *"Tough! With the moves and then the added caregiving responsibilities, there are gaps in my employment and a hodgepodge of different jobs. Now grateful for a remote work position that truly understands our veteran family and my caregiver role,"* said the spouse of a Marine Corps veteran.

8. Overqualified, over educated (4.7%)

These respondents said they are overqualified or overeducated for the jobs they hold. *"I was repeatedly told at every OCONUS base that I was 'overqualified' and thus unemployable. I literally applied for 97 jobs on this base with no response, and at our last base I was told that I should try to work from home because they didn't think someone over 35 and with advanced degrees would 'mesh' with the rest of the workforce,"* said an Air Force spouse.

9. Unable to work (3.8%)

Health issues, disabilities, and other physical limitations made it impossible for these respondents to work.

10. No career progression (3.8%)

These respondents have been unable to progress in a career because they have changed jobs so often. *"Being married to a military member has been the worst thing that has happened to my legal career,"* said an Air Force spouse.

When isolated by demographics, active duty spouses were statistically more likely to have

to balance family needs with employment. They were more likely to need flexible hours, and they were more likely to say they could not make enough money. They were statistically more likely to say they had limited career progression and they were overqualified and overeducated for their positions. Active duty spouses were also more likely than other groups to have put off looking for work or to have given up completely.

Top 5 Military Spouse Employment-Seeking Experiences

- 1 Managing the effects of moving
- 2 No longer looking for work
- 3 Inability to make enough money
- 4 No job openings available
- 5 Family responsibilities requiring flexibility

An even more focused look showed that spouses whose service members were ranked O4 to O6 seemed to be struggling due to the effects of moves on their careers. More than any other group of spouses, they were statistically more likely to have said that they were having difficulty progressing in their careers, they were facing licensing and certification obstacles, and they had changed careers to try to increase their options for employment.

Military retirees were more likely to say they had no difficulty finding work. Veterans were more likely to say they needed assistance with making themselves more polished and marketable for the job search. They were also statistically more likely to say they had physical or mental health obstacles making it impossible to work.

Top 5 Veteran and Retiree Employment-Seeking Experiences

- 1 Inability to work due to mental or physical health
- 2 Employer unwilling to hire
- 3 Need assistance with polish, marketability
- 4 Positive experience finding work with a supportive employer
- 5 Chose a career path that made it easier to find work

Employment Support

As is true of all results in this section, active duty spouses, veterans, and retirees would prefer to receive information about employment support in different ways.

Preferred Modes of Employment Support



Active duty spouses were statistically more likely to choose a combination of online and in-person support. They were also more likely in open-ended questions to choose online employment resources. Veterans were more likely than other demographics to prefer in-person resources, which was also evident in open-ended questions – they preferred local employment offices for assistance. Retirees were also statistically more likely to choose in-person resources.

While about 25% of respondents said they do not need help or support finding work, the remainder of respondents said they would like assistance. The primary support respondents seek is help finding jobs. Specifically, they are looking for practical assistance in locating an open position, and that need is followed by an employer who will hire them. To improve their chances, they want some help preparing and being polished enough to be a successful candidate. The top categories in an open-ended question about employment needs were:

1. Help finding positions (24.6%)

In this category, respondents are looking for networking opportunities, information about open positions, job placements, and employment preferences. The spouse of an Air Force active duty member said, *“It would be great if the HR offices were more involved with applicants and helped to cut down on the buddy system of hiring. There is not an employment office that could help family members actually find a job. When you’re new to an area and have no contacts it’s hard to know where to look, how to apply and land a job with your self-esteem and dignity still intact.”* An Army veteran said, *“There needs to be a better system to help veterans job hunt. There are too many sources to help figure out what you want to do but not enough to show you how to look for a job.”*

2. Employers willing to hire them (12.2%)

They are looking for help from employers who are willing to take a chance on them, give them a fair opportunity, and hire them. *“I went to a hiring fair with my spouse. I have more education and more experience than he does in a variety of areas, but he received more interviews and better offers because he was a service member and I was, in the words of many a hiring manager, ‘just a spouse,’”* said the spouse of a Navy retiree.

3. Polish and preparation (10.4%)

Resume help was the top request in this category, followed by assistance translating military experience to civilian resumes. It also included interview clothing and coaching. *"I guess resume and interview help and job-seeking tips because nothing seems to be working,"* said the spouse of an Army active duty member. The spouse of another Army active duty member said, *"Resume writing. I've gone in for help, but it is very vague, basic or geared toward the service member (understandably). What does a spouse do with 22 years of volunteer work at 15 different locations? No one knows."*

4. Unsure of resources (9.6%)

These were participants who were unsure of what help was available. An Army active duty spouse said, *"I need a resource on what resources are even available to me!"*

5. Education and training (9.2%)

Increased job training and educational opportunities made up the bulk of this category.

6. Remote and portable work (7.8%)

Participants in this category need help finding remote work. *"Work from home jobs that are legitimate and give some extra income would be helpful,"* said a Navy active duty spouse.

7. Family and home assistance (7.6%)

Child care was the priority in this category, followed by support for families and EFMP assistance. *"I need child care! I can't have a job without it. I tried and my husband's deployments/training gets in the way. Again, I am a married single mom,"* said an active duty Army spouse.

8. Financial assistance (6.8%)

This category included better pay, funding for personal projects, and assistance with taxes and retirement funds.

Other categories included assistance transferring licenses and certifications, 6%; career growth, 5.9%; flexible hours, 5.2%; and paths to government positions, 4.3%.

When it came to priorities for support, there were differences among the active duty spouse population and those who had left service.

Priorities for Employment Support

Active Duty Spouse Respondents

- 1 Help finding positions
- 2 Family and home assistance
- 3 Willingness to hire
- 4 Remote, portable work
- 5 Preparation and polish

Veteran and Retiree Respondents

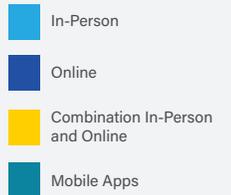
- 1 Willingness to hire
- 2 Help finding positions
- 3 Unsure of resources
- 4 Preparation and polish
- 5 Financial assistance

Most respondents said that they can't find any support that is helping them find work. Nearly 30% said nothing is working, and an additional 22.8% said they wished they had more information and resources. Of the support that is working, 12% said that networking, which includes LinkedIn and attending career fairs, was working. Just less than 9% said nonprofits that provide assistance are appreciated, and Hiring Our Heroes was at the top of the list. Online searches were mentioned by 5.9%. Military programs were referenced by nearly the same amount of respondents, 5.8%, and that includes SECO, Military Spouse Employment Partnership, Military OneSource, TAP classes, and family readiness groups.

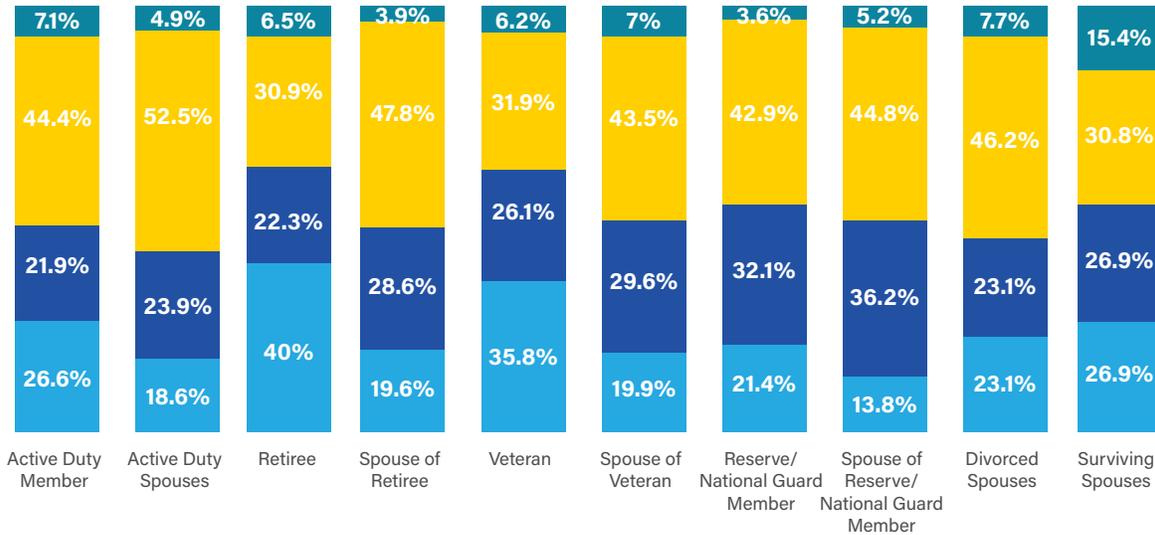
There were a few statistically significant relationships that emerged, showing the differences between populations and their preferred support. Military retirees were more likely to say employment offices were helpful, while military veterans were more likely to use VA initiatives. Spouses of military retirees were more likely to say entrepreneurship support.

Active duty spouses were more likely than others to say nothing is working. They also said they are finding success through nonprofits, networking, military programs, and social media.

As has been true throughout this section, the demographics drive the data. When determining the preferred mode of receiving employment resources, active duty spouses' choices were diametrically opposed to those of veterans and retirees.



Preferred Modes of Receiving Employment Resources



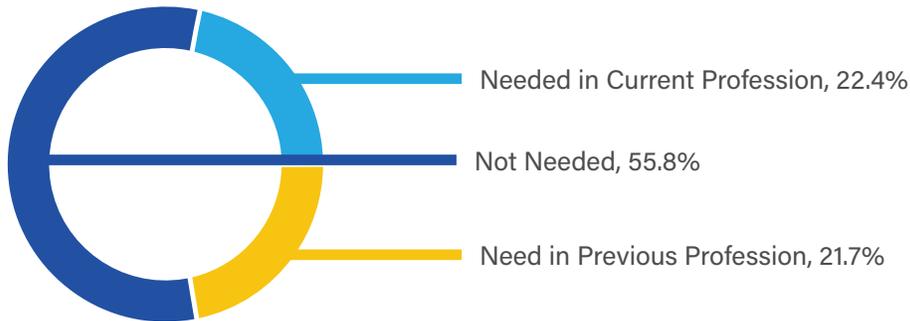
There were several statistically significant relationships among the data:

- Active duty spouses preferred a combination of online and in-person assistance, and they were least likely to want to receive information only in person.
- Veterans and retirees were more likely to prefer in-person only assistance, and least likely to want a combination of in-person and online resources.
- Although a very small segment of respondents, surviving spouses were more likely than others to prefer mobile apps.

Employment Licensing

Among the full population, more than half of respondents, 55.8%, said they do not need some form of licensure or certification in their work. Active duty military spouses were statistically more likely to need licensing in their current positions, and veterans were statistically more likely to have needed them in their previous professions.

Employment Licensing



The process for transferring licenses was difficult for most respondents, and those who move regularly face even more obstacles. Because moving was a catalyst for licensing difficulties, the populations were isolated to determine the differences in their experiences. Veterans and retirees were statistically more likely to say that the process of updating their licenses was easy – respondents considered it an easy process when it only requires sending in an application.

Veterans' and Retirees' Experiences

Updating Licenses, Certifications	Manifest Effect Sizes
No issues	40.1%
Financial issues	15.6%
Exams are a challenge to complete	13%
Education requirements needed	9.9%
Gave up	8.9%
Experience hours difficult to get	7.8%
Too many hurdles	7.3%

Active Duty Spouses' Experiences

Updating Licenses, Certifications	Manifest Effect Sizes
Financial issues	50%
Location is an obstacle	38.3%
Gave up	34.3%
Too many hurdles	29.8%
No issues updating	17.3%
Education requirements needed	15.3%
Exams are a challenge to complete	12.9%

Active duty military spouses were more likely than all other demographics to say they had difficulties due to locations and fee issues, and they were more likely than any other group to say they had given up their licenses or certifications. The financial difficulties are not only due to application fees, but the repeated costs each time, the costs for education requirements, and the costs to take exams. *"I have spent hundreds of dollars out of pocket to transfer my licenses to the four different states we have lived in within the last six years of marriage,"* said a Marine Corps spouse. An Army spouse said, *"I've spent thousands of dollars and the paperwork often takes months. I'm licensed in four states. Thinking about it all gives me hives."*

Active duty spouses who gave up their licenses did so because it wasn't worth the financial impact on their families, or it wasn't worth the effort required if they were not sure they would be employed. Some also said it was not worth renewing their licenses if they were going to move soon. An Air Force spouse said, *"I did it once moving back from overseas and then when we moved again a year and a half later. I gave it up, it was too much stress."* An Army spouse said, *"A huge pain. I was a teacher and needed to register for a license in three different states, often requiring more testing or more coursework. It cost time and money and lots of stress. Sadly, I gave up my career."*

Meeting the requirements in new states causes delays in the ability to find work. *"I was unable to take a full-time teaching position for an entire year because it took that long to update my license and take the necessary tests. Even though I had previously been teaching in another state for four years,"* said an Air Force spouse.

Additionally, in a previous open-ended question describing their general employment experiences, those whose current professions require licenses were statistically more likely to say that their employment experiences were difficult, they faced licensing and certification challenges, and their location is an obstacle to finding work.

The most needed licensing support active duty military spouses requested was reciprocity among states. The pace at which military families move and the need to reapply for licenses and certifications each time is their greatest challenge. In an open-ended question about their need for support, 23.1% said they want states to recognize their licenses and certifications from other states. *"States should have true reciprocity. Most 'claim' reciprocity yet still insist on extensive hoops to receive licensure. The process is incredibly frustrating, costly and time consuming,"* said a Coast Guard spouse. *"National licensure. A teacher is a teacher. A nurse is a nurse. It's insulting and expensive to have to keep proving ourselves,"* said another Coast Guard spouse.

Respondents also said they need, and appreciate, financial assistance to pay for applications, education credits, exams, and other expenses tied to transferring and updating their licenses. *"Support in cost associated would be nice, every state has different requirements and fees. They add up quick and are required to be hired a lot of the time. Then there's the yearly trainings that cost additionally too,"* said an Air Force spouse.

The other top responses were: the need for help establishing licenses, 6.3%; assistance with training and professional development, 4%; a streamlined process for obtaining and updating licenses, 3.6%; and a main hub for information about the licensing and certification process in each state, 3.2%.

Entrepreneurship

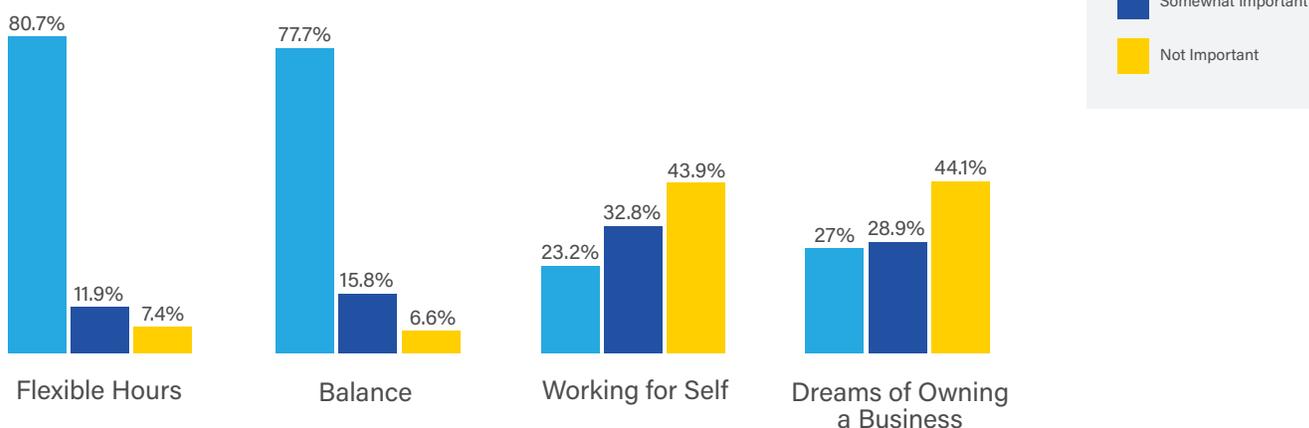
Many military and veteran support organizations have identified entrepreneurship as a viable option for military spouses and veterans to reduce the pervasive level of unemployment among these populations. In the 2019 survey, we explored the topic of entrepreneurship from the viewpoint of those who have their own businesses, as well as those who do not but who may be interested.

Building Businesses

Most survey respondents do not have their own businesses: 87.6% do not, while 12.4% said they do. Of those who have their own businesses, most (57.7%) described themselves as service providers, such as hairstylists, lawn maintenance, and travel agents. E-Commerce, defined as business that is strictly internet-based, was the second most commonly used business model among the respondents at 12.9%. Multi-level marketing, or network marketing, rounded out the top three at 12.5%. Respondents were least likely to select franchise as their business model; only 1.5% did.

The most common reasons entrepreneurs chose for building their own businesses were flexible hours and to balance work and family life. They did not choose this path to avoid working for others or because they always had dreams of starting a business.

Reasons for Starting a Business



Profits and Losses

Those respondents who said they have their own business were asked both about profits and losses and revenue to evaluate the effects on their family finances. The entrepreneurs were relatively evenly distributed in their profits and losses in 2018. However, nearly two-thirds (63.2%) of entrepreneur respondents who showed a profit earned \$15,000 or less in revenue, and almost half (47.4%) reported making \$5,000 or less in revenue. Entrepreneurial spouses of active duty service members fared even worse, with 70.5% earning \$15,000 or less and 53.2% making \$5,000 or less.

Profits and Losses



When asked about the support that they found most helpful when starting their own businesses, 36.9% said they received no support. Those who did find support said that business contacts were the most helpful (29.1%); this theme included peer-to-peer counseling, support from fellow entrepreneurs, and networking. They also found support through organizations that offer an array of entrepreneur support programs and resources (20.6%), including Hiring Our Heroes, Military Spouse Professional Network, Bunker Labs, and the Institute for Veterans and Military Families (IVMF).

Respondents discussed several areas where they felt support was lacking. More than a quarter (26.1%) would have liked access to business education courses and training, and the same percent desired financial support and advertising help. Legal guidance and military specific support each garnered 14.8% in the open-ended responses, with respondents discussing the challenges around legal issues, licensure, and international laws and agreements that relate to taxes and operating a business.

Obstacles

Respondents who identify as entrepreneurs and those who might be interested in starting their own businesses were asked about the obstacles they encountered and the ones that deter them, respectively. Interestingly, the same six categories surfaced for both groups, but the order of frequency differed.

Obstacles experienced by respondents who started their own businesses

- 1 Military lifestyle (46.6%)
- 2 Financial (29.3%)
- 3 Knowledge, experience, and support (26.4%)
- 4 Regulatory (17.8%)
- 5 Personal (10.9%)
- 6 Family-related (6.3%)

Obstacles that deter respondents from starting their own businesses

- 1 Financial (53.8%)
- 2 Knowledge, experience, and support (27.9%)
- 3 Military lifestyle (27.4%)
- 4 Personal (23.9%)
- 5 Regulatory (13.3%)
- 6 Family-related (8.9%)

A general description of each theme category (in alphabetical order due to the order differing based on respondent grouping) provides additional insight into the obstacles, both experienced and those that deter.

Family-related obstacles: raising children, family obligations, caregiving, and lack of child care.

Financial obstacles: Startup costs, a general lack of funding, and debt.

Knowledge, experience, and support obstacles: not knowing how to begin the process in general, and then how to effectively position a business in the market and build their network.

Military lifestyle obstacles: frequent moves, living overseas, deployment rotations, installation and branch-specific bureaucracies, and the need to rebuild clientele with each new location.

Personal obstacles: time, motivation, confidence, and health reasons.

Regulatory obstacles: state and local regulations, licensure, business licensing, tax implications depending on location of business and where the owner resides, legal hurdles, and obtaining appropriate insurance.

Of those who do not currently have a business, 33% said they would consider starting one. Active duty military spouses were statistically more likely than other demographics to consider entrepreneurship. When developing or modifying entrepreneur support programming and resources, the obstacles identified previously will be critical considerations to determine appropriateness and fit.

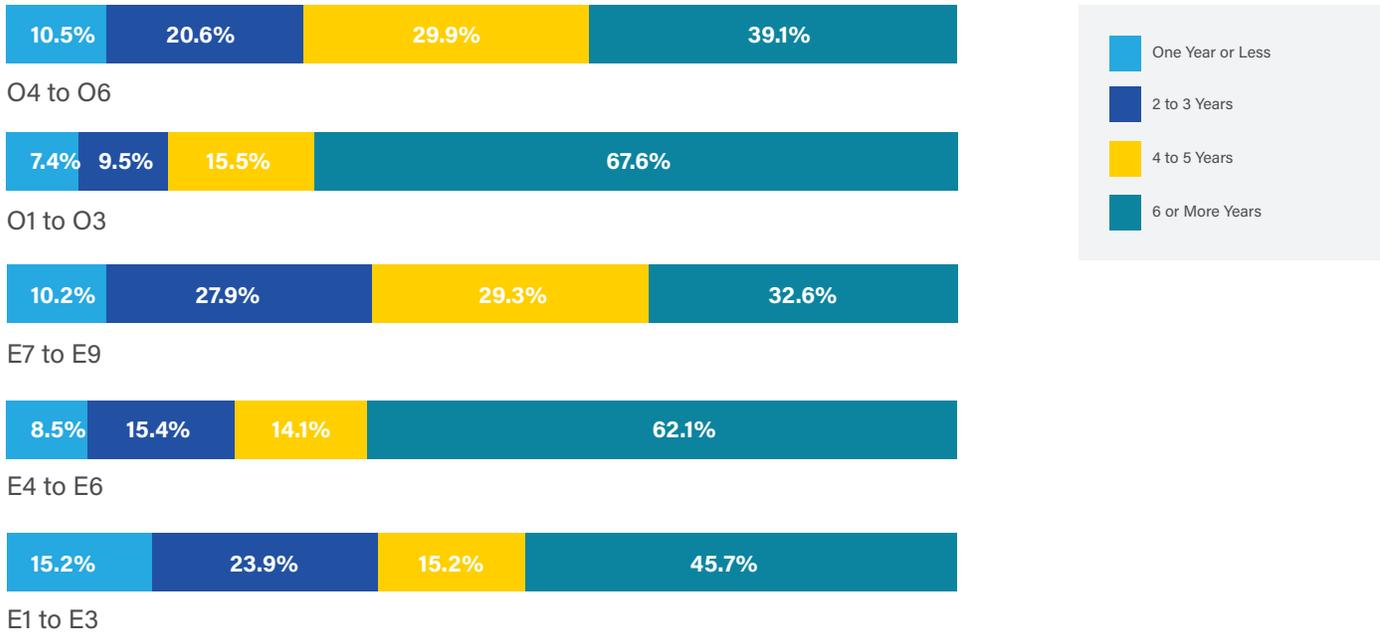
Transition and Retirement

Transition and retirement were explored through a series of qualitative and quantitative questions in the 2019 Military Family Support Programming Survey. Conditional branching ensured that respondents were asked questions that applied to their status, specifically whether they had left service or if they continued to serve.

Not Yet Transitioned From Military Service

Retention is an ongoing priority for the Department of Defense. The saying, “recruit the service member, retain the family” is common as military families weigh the costs and benefits with each additional service commitment. For survey respondents, military service continues to be in their future plans for the time being. The majority of currently serving military family respondents planned to remain in the military for at least four or more years. Respondents in the E1 to E3 ranks reported they planned to leave military service in one year or less at the highest rate, 15.2%.

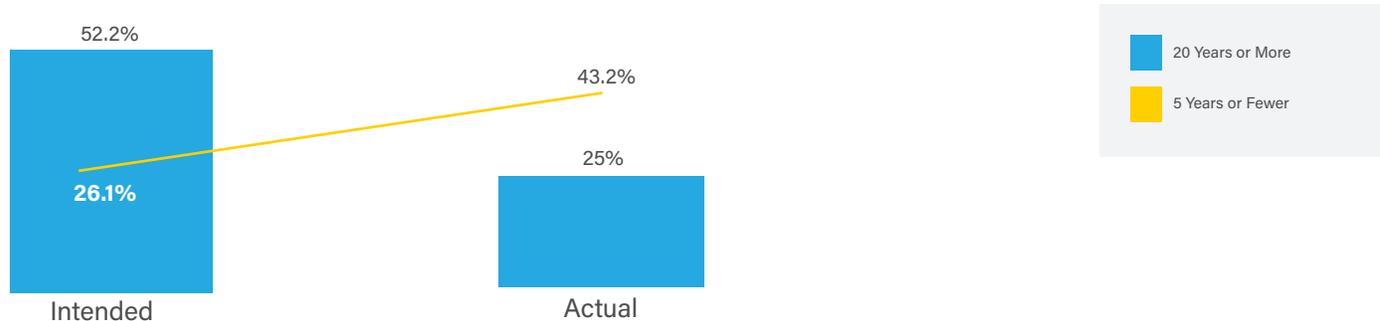
Currently Serving Military Family Respondents' Plans to Leave Military Service



Additionally, respondents were asked how many years they intended to serve when they first enlisted or were commissioned and how many years they currently, at the time of completing the survey, plan to serve. Comparing intended plans versus actual plans to leave service by rank, respondents in the E1 to E3 ranks stand out because they are planning to leave service earlier than they intended.

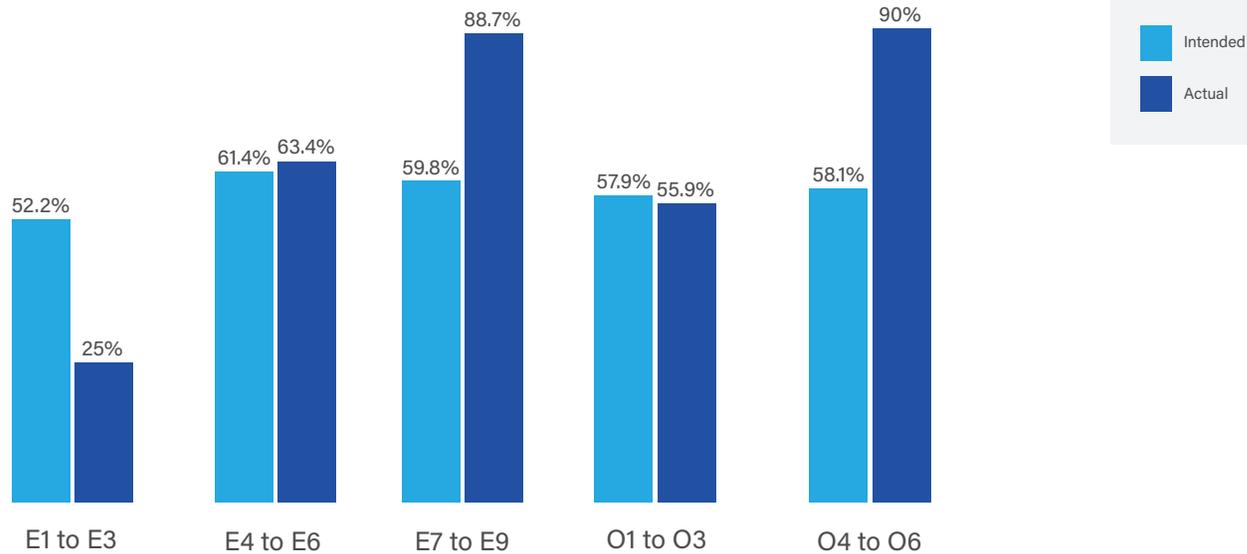
- More than half (52.2%) of currently serving E1 to E3 military family respondents intended to serve in the military for 20 years or more when they first enlisted, but that number was cut in half (25%) in their reported actual plans.
- Moreover, while 26.1% of currently serving E1 to E3 military family respondents intended to serve five years or fewer, even more (43.2%) said serving five years or fewer was their actual plan currently.

Intended vs. Actual Plans to Leave Service for E1 to E3 Ranks



The intended plans versus actual plans for serving 20 years or more for E4 to E6 and O1 to O3 ranks remained markedly similar, within a few percentage points. Nearly 90% in both the E7 to E9 and O4 to O6 ranks reported they planned to serve 20 years or more, which was approximately a 30% increase from their intended plans when they joined their respective services.

Intended vs. Actual Plan to Leave Service at 20 Years or More by Rank



Factors That Will Make Them Leave Service

In the 2017 and 2019 support programming surveys, respondents were asked the same open-ended question: What factors will make you leave service? The top factor in 2019 was the same as 2017—retirement eligibility. However, the subsequent top factors changed dramatically, with leadership and work climate issues, family reasons, and lifestyle reasons becoming more prominent in the 2019 survey.

	2017	2019
1	Retirement eligibility	Retirement eligibility
2	Career limitations	Leadership and work climate issues
3	No longer willing to sacrifice	Family reasons
4	Can't predict	Lifestyle reasons
5	Disappointment with leadership	Career limitations
6	Financial	Achieved goal or service commitment
7	Health	Civilian reasons, positive

The following explanations provide additional insight into the 2019 responses:

1. Retirement eligibility (43.7%)

Respondents simply said they would leave service upon retirement eligibility.

2. Leadership and work climate issues (23.8%)

This theme included comments about poor leadership, job satisfaction, morale, being treated poorly and a general lack of support, as well as work-life balance issues. A Navy active duty member said, *"Political games in certain commands push me to get out."* An Army active duty member said, *"Quality of life and job satisfaction."*

3. Family reasons (23.1%)

Respondents discussed separation from family, the strain on family life and marriage, and a lack of stability for children and spouses that impacts education and career. An Air Force spouse said, *"Service member's time away from family. Time away from family includes deployments AND time at in-residence trainings for Senior NCO's, etc."* A Coast Guard spouse said, *"When my husband reaches 20 years, we want to settle down, buy a home, have consistent schools for our future kids and allow me to advance my career."*

4. Lifestyle reasons (22.7%)

Numerous lifestyle reasons were cited including stress; frequent moves; desire to settle into a community; and a general lack of freedom, resources, control, and choice regarding assignments and locations. A spouse of an active duty service member said, *"The Army has proven that they do not care about the service member or their families and I have had enough. I am tired of moving to places I don't want to go. Tired of picking up the pieces every 3 years. Tired of HRC not listening to our wants, our needs. Tired of PPVs taking advantage of families and providing substandard housing. Tired of constantly fluctuating BAH when we PCS. Tired of moving and not having everything covered. Tired of the rotation. Tired of the deployments. Tired of the field missions, JRTC, and NTC. Tired of the late nights and phone calls that never end. I am just tired."*

5. Career limitations (21.1%)

Respondents said that medical reasons, not attaining promotion to the next rank, age, and failing to pass their physical training tests were factors that could lead to them leaving service. An Army active duty member said, *“Medical board due to crazy new physical fitness test.”*

6. Achieved goal or service commitment (14%)

Achieving a goal of serving a certain number of years or being promoted to a certain rank in the military were mentioned as factors, as well as planning to leave after their service commitment or current contract ends. An Army spouse said, *“We will hit 20 years and that’s all we were planning on staying. After 20 years, the joy of the job is sucked away.”* A Coast Guard active duty member started with a similar response with an additional caveat: *“I plan to make it to 20, but if my family life suffers, I will leave.”*

A noteworthy difference between the two responses was that the Army spouse reported the service member participates in the Legacy / High-3 military retirement system, while the Coast Guard member is in the Blended Retirement System (BRS). The two military retirement systems will be discussed in more detail later in this section.

7. Civilian reasons, positive (9.6%)

Respondents discussed reasons related to opportunities in the civilian community. An Air Force spouse said, *“We don’t feel valued in the Air Force. My husband can make way better money being a commercial pilot and put up with way less crap.”* A Marine Corps spouse said, *“Better pay for a better job, work/life balance, room for growth.”*

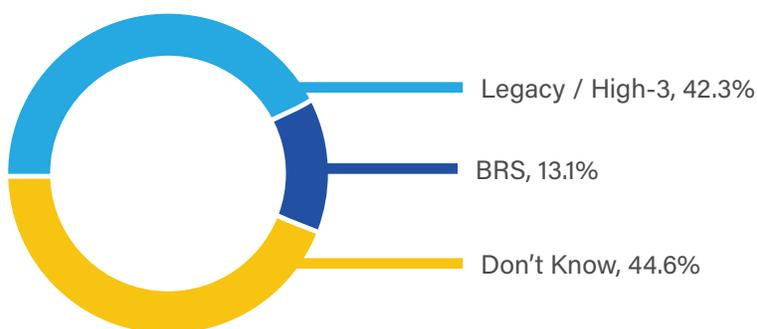
Even though the factors that would make them leave service have changed during the past few years, retirement eligibility remained as the top factor. However, the themes that surfaced in the 2019 data — specifically leadership and work climate issues, family reasons, and lifestyle reasons — are notable. Retirement eligibility will inevitably become less important as the number of service members in the BRS grows, and those under the Legacy / High-3 plan shrink. Under the BRS, service members will be able to walk away with some retirement earnings at any point in their service when they determine that the costs for themselves and their families outweigh the benefits of continuing service.

Military Retirement Plan Options

The Department of Defense currently has two military retirement plans: the Legacy / High-3 plan and the BRS. Service members who enter service are now automatically enrolled in the BRS.

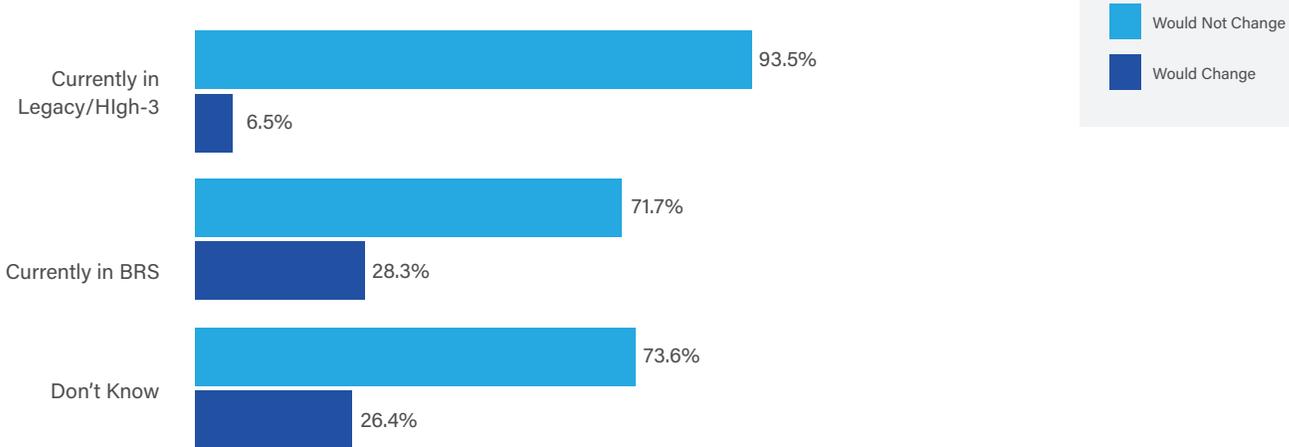
When MFAN asked participants which retirement plan they have chosen, 44.6% of those who responded to the question said they did not know. Upon further analysis, almost all (97.8%) of those who did not know which plan they had were spouses of those currently serving (includes active duty spouses and National Guard and Reserve spouses). This statistic is noteworthy because results in the finances section of this report showed that spouses of active duty members were primarily managing the household finances.

Chosen Retirement Plan



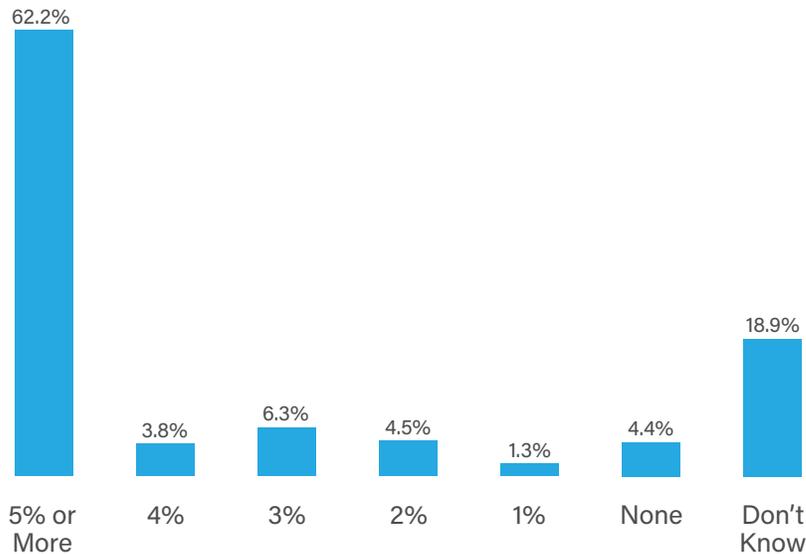
Among the total population of active duty and National Guard and Reserve families who responded to the survey, 83.3% said they would not change retirement plans. This may be due to the high number of those respondents in the Legacy / High-3 plan. Those who are enrolled in the Legacy / High-3 group were more likely to say they would not change their retirement choice, while those in the BRS group and the group that does not know what retirement they have would be more likely to change. There was a subtle statistical significance showing that those ranked E4 to E6 would be more likely than those of other ranks to change their plans.

Likelihood to Change Retirement Plans



The majority of those respondents enrolled in the BRS, 89%, said they are aware of the government match to the contributions to the Thrift Savings Plan (TSP). Most of them, 62.2%, said they are contributing 5% or more to TSP. However, nearly 19% said they don't know how much they are contributing. Again, most of those were the spouses of active duty members and National Guard and Reserve members. Just 3.3% of those who did not know how much they were contributing were active duty members.

TSP Contributions



Respondents were asked about their reasons for not wanting to change their retirement plan. More than half responded that they preferred the Legacy / High-3 plan.

Reasons for Not Wanting to Change Retirement Plans	Manifest Effect Sizes
Legacy system, preferred	58.6%
Do not know or need more information	20%
Confident in, satisfied with, or service member handles these decisions	9.4%
BRS, negative	8.3%
BRS, positive	8.1%

The top five reasons that respondents did not want to change their military retirement plans included:

1. Legacy system, preferred (58.6%)

Respondents said they had already served too many years to change retirement plans, that the legacy system made more financial sense for their situation, and that the legacy system was a better option for those who planned to serve at least 20 years. Additionally, they cited the security that a military pension provides. An active duty Air Force member said, *"Matching my contributions this late in the game, I'd come out with less."* An active duty Coast Guard member said, *"I was already in for over twelve years when the blended started. The government is not going to match my percentage from the last 12 years. So 8 years of blended is not going to be as much as the legacy."*

2. Do not know or need more information (20%)

Of those who said they need more information, 92% were spouses of those currently serving.

3. Confident in, satisfied with, or service member handles these decisions (9.4%)

The decision has been made and they are satisfied with it was the general sentiment for this theme. Moreover, of the comments in this theme, 39.6% mentioned the service member handles these types of decisions since it involves the service member's job. A Marine Corps spouse said, *"We are happy with the program we currently use."* An Army spouse said, *"I don't know anything about it my husband is the one who does that since he is the service member."*

4. BRS, negative (8.3%)

Respondents commented on the BRS in negative ways, generally. Examples included BRS is a joke, a scam, the government's way of saving money, and based on stock market returns instead of a guaranteed pension. A Navy active duty member said, *"Because a greater fixed pension has greater long-term security, BRS is much more subject to market forces and the match isn't high enough to justify the reduction in pension."*

5. BRS, positive (8.1%)

Positive aspects of the BRS that respondents cited were its flexibility and that service members could leave service with some retirement savings instead of nothing. An active duty Air Force member said, *"I don't know if I plan to stay in 20 years and I want to take my money with me if I stay less than 20."*

Transition Support

Veterans, military retirees, and their spouses were asked about their transition experiences and the helpful support programming, as well as the support that was missing. More than half of the responses pertaining to helpful transition support focused on the lack of help, generally.

Helpful Transition Support for Post-9/11 Veterans and Families	Manifest Effect Sizes
Help, negative	55.4%
Help from the military	24.5%
Private sector	7.3%
Government help	7%
Family and friends	4.9%

1. Help, negative (55.4%)

Instead of discussing helpful support, respondents commented negatively about their experiences with transition support. Specifically, they responded that they received no or not much help, and that the support provided was insufficient and lacking for both service members and their spouses. The spouse of a Coast Guard veteran said, *"The TAPS seminar was not very helpful. Other than that, there was no assistance."*

2. Help from the military (24.5%)

Respondents mentioned various types of transition support from the military, such as the Transition Assistance Program (TAP) and Soldier for Life. The spouse of an Air Force retiree said, *"TAPS certainly was helpful. Most installations allow the spouse to attend the entire thing. Where we were stationed at the time, I could only attend one day. It would have been helpful to attend all the days. The fact that my spouse was able to attend twice was also immensely helpful."*

3. Private sector (7.3%)

The private sector filled in gaps for respondents' transition support, specifically universities and military and veteran service organizations. An Army retiree said, *"I left from Germany, so I really didn't have much in place after service. I was accepted to school but I was not out in time to start, I had to roll to the next semester. The Veterans Service officer in my university was really on point and got me integrated quickly, or I would have quit."*

4. Government help (7%)

The government, both federal and state, provided additional transition support. Respondents mentioned the GI Bill, assistance from the Department of Veterans Affairs, as well as city, county, and state offices.

5. Family and friends (4.9%)

Respondents said their family and friends helped with their transition. An Air Force retiree said, *"It was helpful but not sufficient to deal with my transition. I had the additional benefit of friends who had already retired who were willing to help me decide where to live, what to do, and how to combine the two in a productive, fulfilling second career."*

The transition support veterans, military retirees, and their spouses sought most was additional employment assistance. The majority of those who transition or retire from military service are at an age where they continue to seek professional careers; however, finding employment can be challenging.

Missing Transition Support for Post-9/11 Veterans and Families	Manifest Effect Sizes
Employment assistance	26.4%
Ongoing support	21.1%
Medical support	20.5%
Information support	12.9%
Benefits support	11.6%
Dependent support	11.2%
Mentor	11.2%

1. Employment assistance (26.4%)

Respondents said they were seeking assistance finding employment following their military transition. Specifically, they cited job finder services, help translating their military experience, networking events, resume assistance, and job skills training as support that is missing.

2. Ongoing support (21.1%)

Following their transition from the military, respondents said they needed help adjusting to civilian life, and they would have liked ongoing support to last as long as necessary for them to establish their home and employment situation.

3. Medical support (20.5%)

Navigating medical benefits, disability assistance, ensuring the accuracy of their medical records, and access to counselors and mental health providers were additional areas of missing support.

4. Information support (12.9%)

Support in the form of information that is complete, as well as what to expect regarding final pay and retirement pay.

5. Benefits support (11.6%)

Respondents said they wanted assistance navigating benefits. An Army military retiree said, *"Someone thoroughly knowledgeable in ALL the benefits available to veterans and/or retirees, as well as how and when to access these benefits."*

6. Dependent support (11.2%)

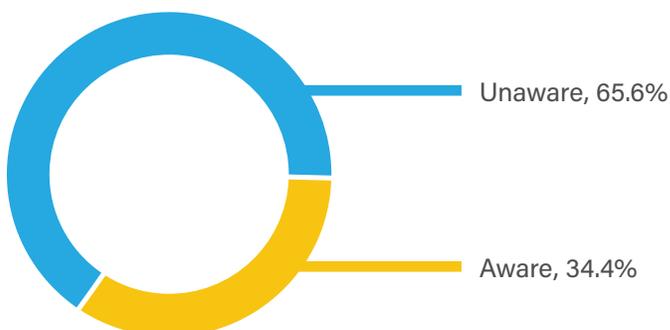
In this category, respondents primarily discussed the need for spouses to be more included in transition and to provide general support for the family. A spouse of an Army military retiree said, *"Family transitional support...it affects ALL of us, not just the soldier! The family marries the military!"*

7. Mentor (11.2%)

Assigned mentors, support groups, and ability to connect with others who have transitioned were mentioned as missing support. A Marine Corps veteran said, *"Someone to check up on me, give me the proper people to contact, make it easier to get help."*

When asked about the transition support they would have liked to have, 11.2% mentioned dependent support; specifically, support for the spouse was the primary focus of those comments. In recent years, the Department of Defense (DoD) has made an effort to make transition support accessible to the spouse provided there is space available in the Transition Assistance Program (TAP) classes. However, two-thirds of currently serving military spouses reported they were not aware they could participate in TAP classes on a space-available basis.

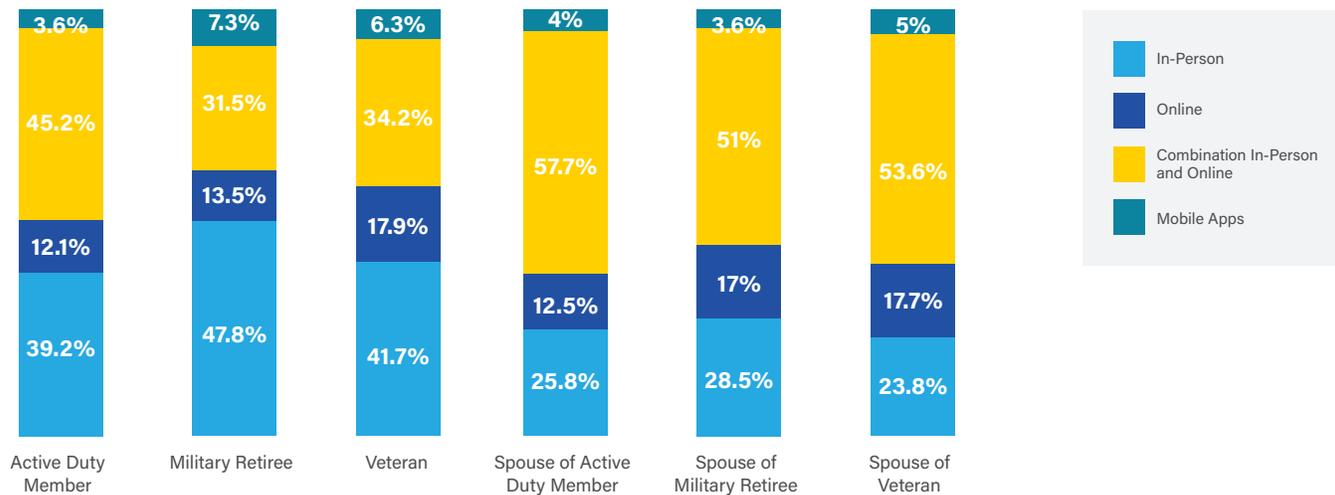
Awareness Among Currently Serving Military Spouses of Ability to Participate in TAP on Space-available Basis



Around the same time as MFAN's 2019 survey fielding, DoD launched a new TAP, as well as the Military Spouse Transition Program (MySTeP), which is a program specifically designed for military spouses. MySTeP is available to spouses through the Military OneSource website, so that spouses can access the content at any time. MFAN will monitor spouses' awareness and gather thoughts about TAP in future iterations of the Support Programming Survey.

Regarding the preferred mode of support for transition resources, there were differences among the demographic groups. Spouses and active duty service members preferred transition resources to be a combination of in-person and online, while military retirees and veterans preferred in-person support.

Preferred Mode of Support for Transition Resources



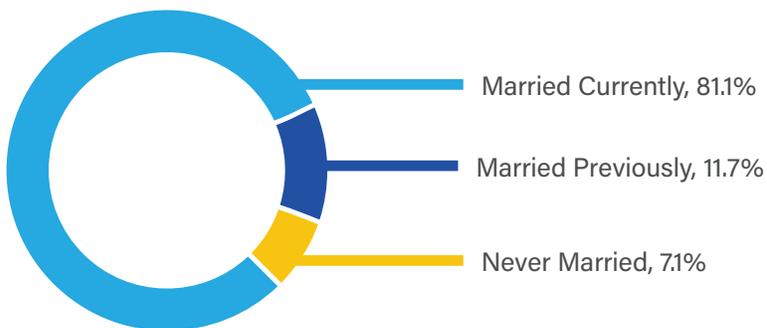
Part IV: Modern Military Families

Military family resiliency has been tied to direct effects on force readiness. The Department of Defense has recognized that ensuring a positive quality of life equates to a more prepared and focused service member. Evaluating family dynamics provides a deeper understanding of family well-being. This section explores marriage and family, including children's education and support, which are topics that have appeared in previous MFAN support surveys. New to this section is an overview of perceptions of intimate partner violence in the military community. This section also includes LGBTQ+ support and perspectives on transgender service. This section concludes with an overarching view on whether respondents would recommend the military life to others.

Marriages and Family Relationships

Most respondents, nearly 93%, were currently married or had been married previously. Just 7.1% of respondents had never been married.

Marriage



Effects of Military Life on Marriages

In an open-ended question about the effects of military life on marriages, there were many stories of trials, tribulations, stresses, and strains. While some said they had positive experiences, or military life did not affect their marriages, the majority experienced some kind of difficulty related to military life.

This was also true when MFAN asked the same question in 2017. The top negative responses were strain of military life and frequent absences. The top positive response that year was that military life built resilience in marriages. These themes carried through in the 2019 results.

Among the full population of respondents, the most common topics in order were:

Effect on Marriages	Manifest Effect Sizes
Stress and strain	30.1%
Specific difficulties and challenges	28.1%
Separation, absences	27.5%
Not affected	14.4%
Stronger marriage	13.7%
Instability, military overtakes life	9.3%
Marriage destroyed	9.1%
Positive, rewarding	7.9%
Moving, employment pressures	7%
Made marriage a priority	3.9%
Negative changes to dynamics	3.4%
Parenting alone	3.2%

1. Stress and strain (30.1%):

This category included references to marital stresses and strains experienced as a result of military life. A Navy spouse said, *"It caused periods of extreme stress and a hopeless feeling as to whether or not we could make our marriage work."* The spouse of an Army retiree said, *"It forced us to grow up a lot quicker. And to appreciate all the little moments we had together. But the trauma caused from military has put a lot of stress on us."*

2. Specific difficulties and challenges (28.1%)

These were lists of difficulties and challenges couples had to weather. A Marine Corps spouse said, *"Hours have steadily gotten longer and longer over the years, and the amount of stress higher and higher. We will be getting out of the military with high amounts of debt and zero*

equity in a home due to the risk of buying a house with military uncertainty. Our marriage has greatly struggled with all that stress.” A Coast Guard spouse said, “Military life isn’t easy. The service member’s career often needs to be considered over the spouse. That can lead to disagreements, disappointment and personal struggles.”

3. Separations, absences (27.5%)

The service member is away from home due to deployments, trainings, long work hours, etc., missing family events and generally being absent from their marriages. An Army spouse said, *“We have not reunited yet after my husband went back to Germany and the long distance is especially rough considering we are just getting started together. The entire process for integrating into being a military spouse and what it all entails is daunting, overwhelming and in some cases, it makes you question your decision to marry a service member.”* An Army spouse said, *“Over 10 years together and have missed so many milestones together. Missed birth of child and so much. Kids miss time with a parent and on events. Like father daughter dance or things like that.”*

4. Not affected (14.4%)

These respondents said military life did not affect their marriages. A Coast Guard spouse said, *“We’ve been a military couple since college, so I don’t know life any other way!”* The spouse of an Army veteran said, *“It didn’t affect us. It’s our life. :) Good bad and everything in between.”*

5. Stronger marriage (13.7%)

These couples attribute their stronger marriages to living military lives. An Army spouse said, *“It’s made us stronger. It’s tough but worth it.”* The spouse of a Navy retiree said, *“It has been a serious trial by fire, but I like the mutually supportive relationship we have. I would say that this is mainly because I married an amazing and honorable person, not because the military has been particularly supportive of our family. I would particularly say that words about supporting military spouses ring hollow when the service member is working 14-hour days and traveling 1/3 to 1/2 of the year.”* The spouse of a Coast Guard retiree said, *“It makes us closer because we have to weather all of the moves and uncertainty. However, I can think of better ways to strengthen our relationship than through hardship.”*

6. Instability, military overtakes life (9.3%)

These respondents had difficulty with the military becoming the center of their lives, making it difficult to plan anything and putting families' needs behind that of the military. An Air Force spouse said, *"It added stress sometimes. Sometimes the military can feel like a third person in the marriage."* A Coast Guard spouse said, *"Separation is hard but the constantly changing schedule is the hardest. Can't plan ahead."* An Army spouse said, *"It has made us stronger. However, I can absolutely see how it would tear some marriages apart. It's not easy! Marriage is tough as it is, and military marriages carry the added burden of the military constantly interfering in our private life and our goals, both as individuals and as a team. Sometimes, I wish we could 'divorce' the military!"*

7. Marriage destroyed (9.1%)

These respondents said their marriages were irretrievably broken by military life. A Navy spouse said, *"The fact that we're still married is surprising. When we're done with the Geobach tour, hopefully he'll be retired, and we can start attending marriage counseling and hopefully have a marriage to save. If we could've afforded a divorce, we would have by now."* Another Navy spouse said, *"It added more stress on my marital relationship than I realized. My husband began an affair while he was deployed and when he came home he left me. He never told me about the affair, I had to find out on my own. I look back now and realize that there are so many additional stressors on a military marriage that you don't realize because you are constantly trying to keep up with the next move, deployment, change, etc."*

8. Positive, rewarding experiences (7.9%)

These respondents said military marriage is gratifying, allowing pride in devotion to service and unique life experiences. An Army spouse said, *"It is challenging and rewarding."* The spouse of a Marine Corps retiree said, *"It has been good! Been married 35 years! Been together through all of his military career!"* A Navy spouse said, *"It's had a positive effect on our marriage."* The surviving spouse of an Army service member said, *"Until he died we had a life of service and commitment to ourselves and to the community. You learn how to be hardworking and responsible. We were a team."*

9. Moving, employment pressures (7%):

The pressures of moving so often and lost employment weighed heavily in some relationships. An Army spouse said, *"I have worked hard to maintain my career through many moves, but I am*

the one who always has to step up when the kids are sick, the repair people are coming, etc., because he does not have any flexibility. It's hard to feel that my time and my work are not as important." An Air Force spouse said, "Has had a hugely detrimental effect on my career, which is a big part of my identity. I often think that marrying into the military was the biggest mistake of my life."

10. Made marriage a priority (3.9%)

These couples attributed their success to making their marriages a priority by working as a team and putting a focus on effective communication. An Army spouse said, *"It is a difficult life with more stress but I am more unified and a solid family unit with my spouse. Had we stayed close to extended family we probably would not be as close."* A Navy spouse said, *"We have had to choose to make our marriage a priority over the military through every season of life."*

11. Negative changes to relationship dynamics (3.4%)

These couples said they felt disconnected, disrespected, and they had conflicting goals. Some experienced increased alcohol or substance abuse. A Navy spouse said, *"We don't really connect because he is always gone and when he is home we aren't sure how to be around each other and do things. We normally end up living separate lives together."* An Air Force spouse said, *"I am able to live my life without real concern for my husband's life. He is unreliable to us because of his job."*

12. Parenting alone (3.2%)

Spouses said they spend much of their family life parenting alone without the support of a partner. A Marine Corps spouse said, *"We fight about him helping me around the house and while I know he has been working and is tired, I have been working too and have been single parenting teenage boys on top of that. He doesn't understand how overwhelming it gets. After telling him I think we need counseling he just says no we don't need it and that I am over thinking it all. It's hard."* The spouse of an Army retiree said, *"It's been a 25-year struggle and 17 moves. Single mom life was not what I dreamed of. Now on our 5th year apart. The stress is awful."*

When the topics were evaluated by demographic, it was clear that veterans and retirees had different perspectives than the other populations. Their top three responses were that their marriages were not affected, their marriages were destroyed, and that separations were a

hardship. There was a very strong statistically significant relationship showing that retirees were more likely than others to say their marriages were either not affected or they were destroyed, and they were least likely to say they experienced difficulties and challenges. The more time since veterans and retirees left service, the less likely they were to describe negative effects to their marriages. The more recently the veteran or retiree had left service, the more likely they were to describe negative effects.

However, veteran and retiree spouses were in alignment with the responses given by active duty service members and spouses. All three groups said they experienced stress and strain, difficulties and challenges, and separations and absences.

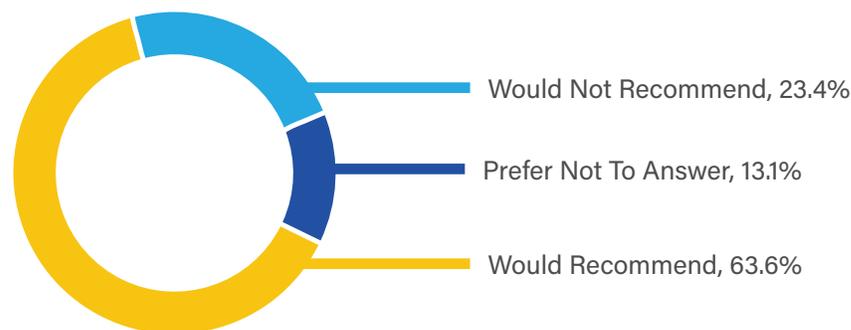
Top 3 Descriptions of Effects of Military Life on Marriages

	Active Duty Members	Active Duty Spouses	Veterans and Retirees	Veteran and Retiree Spouses
1	Stress and strain	Stress and strain	Not affected	Stress and strain
2	Difficulties	Difficulties	Destroyed marriage	Difficulties
3	Separations	Separations	Separations	Separations

Recommending Military Marriage

Most respondents, 63.6%, said they would recommend entering into marriage with a service member. However, 23.4% said they would not recommend it, and 13% said they preferred not to answer.

Recommending Marriage to a Service Member



Military retirees and surviving spouses were more likely than other demographics to recommend marriage to a service member. Active duty service members and veterans were more likely than other population groups not to recommend marriage. While there was no statistically significant relationship reflected in active duty military spouses and their willingness to recommend marriage, those spouses who did not recommend marriage were lonelier on the UCLA Loneliness Scale by a large margin.

Effects of Military Life on Family Relationships

The top impact military life had on family relationships was the same as in 2017 -- distance. In 2019, 64.9% of active duty family respondents commented on the distance from family and friends due to their military lifestyle; this distance was experienced both physically, in terms of geographic location, and emotionally.

Effects on Family Relationships	Manifest Effect Sizes
Distance, emotional and physical	64.9%
Stress, strain, and time issues	35.9%
Concerns related to children	11.6%
Positive, strengthened relationships	10.7%
Minimal to no impact	8.6%
Lack of understanding and support	8%
Travel costs and related issues	7.7%
Supportive, understanding family	5.8%
Relationships require work	5.6%
Depends, mixed impacts	3.6%
Positive aspects of military life	2.4%

1. Distance, emotional and physical (64.9%)

This theme included distance, seeing family less, not as close and difficulties with maintaining connections in their family relationships, missing out on family milestones and events, and feelings of isolation and loneliness. An Army spouse said, *“They are strained by distance and we are not as close as we would like with extended family (emotionally or physically).”*

2. Stress, strain, and time issues (35.9%)

Active duty family respondents discussed relationship strain, stress related to military life, and the lack of time they have together. They highlighted the difficulties related to time differences and the “unknowns” that make planning even more difficult. A Navy active duty member said, *“Very much so. After 17 years I’m finally seeing how it’s affected all of us through the years. It’s almost cost me my marriage and jeopardized a healthy relationship with my children as well.”*

3. Concerns related to children (11.6%)

The negative impacts of the military lifestyle on children were cited. Active duty families voiced concerns about the service member’s time away and work schedules, the frequent moves, and the inability to live near extended family and build strong relationships with them. A Marine Corps spouse said, *“Kids used to their dad not being there and don’t even bother asking him to do things anymore.”*

4. Positive, strengthened relationships (10.7%)

Some active duty family respondents focused on the positive effects military life had on their relationships. They said they had closer relationships with their nuclear family and/or extended family and appreciated one another more. Additionally, the bonds formed with other military families and improved communication skills required by military life were mentioned. An Air Force spouse said, *“We have maintained close relationships with our family and close friends, even though we’ve moved frequently. This gives our family and friends opportunities to visit us where we are stationed. My in-laws visit us often and enjoy very close relationships with our children. Now that our children are older, they have begun to spend their summers with my in-laws in our home state, which have given them fond experiences in a place where we hope to retire when our military service is complete.”*

5. Minimal to no impact (8.6%)

This theme centered on military life having little to no impact on their family relationships.

6. Lack of understanding and support (8%)

The lack of understanding and support among their extended families, friends, and coworkers were negative effects for some respondents. A Navy spouse said, *“Neither of our families fully understand why we can’t always come home or how we cope with not knowing where we are going next.”*

7. Travel costs and related issues (7.7%)

Respondents commented on travel costs, extended family who do not visit or visit infrequently, and expectations that they will be the ones to travel “home.” An Air Force spouse said, *“Our families rarely visit and we are expected to go home to visit.”*

8. Supportive, understanding family (5.8%)

Nearly one-third of those in this category who talked about their supportive and understanding family members said they came from military families on at least one side or they had other family members who also serve in their extended families. An Army spouse said, *“I come from a military family and have a great support network.”*

9. Relationships require work (5.6%)

Recognizing that active duty families sometimes have to do more to stay connected as a family unit, as well as with extended family and friends was the common thread for this theme. An Air Force spouse said, *“Family relationships are harder because I am so used to being by myself due to TDYs and deployments. I must make specific mental and physical effort to do things with other people because I normally don’t.”*

10. Depends, mixed impacts (3.6%)

This theme included the benefits and challenges surrounding military life and that family members handle the lifestyle differently.

11. Positive aspects of military life (2.4%)

Respondents highlighted numerous positive aspects, such as adventure and living around the world; becoming more adaptable, independent and resilient and making new friends and the opportunity to begin anew at each duty location. An Army spouse said, *“It was tougher when the kids were changing schools a lot, but it made them more adaptable and gave them an amazing learning environment as they experienced living all over the world. They also got to experience a life of service to others and their country. They also found immediate connections with other military children, and still relate to them as adults in their current occupations.”*

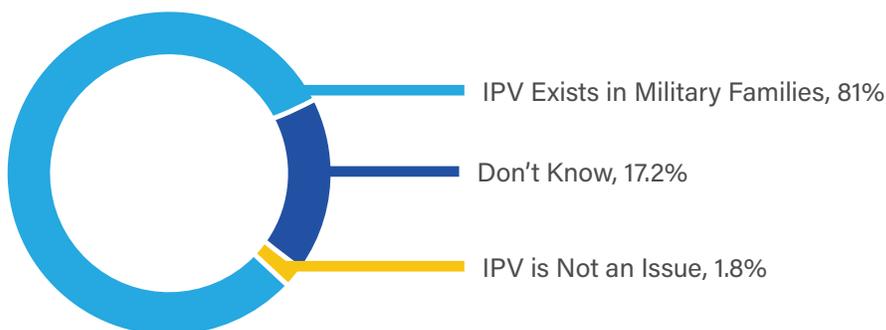
Intimate Partner Violence

The Department of Defense is congressionally mandated to maintain a database of intimate partner violence abuse incidents, which are collected through the Family Advocacy Program Central Registry. Information about incidences is collected separately through the Defense Incident-Based Reporting System, but these would be cases that rose to the level of criminal activity that included a response from law enforcement. According to a 2019 report from the Congressional Research Service, DOD incident data may be under-reported because of the way it is reported: Incidences off installations are not going to be witnessed by military law enforcement, and unmarried civilian partners of service members cannot be seen at Military Treatment Facilities. Additionally, a report from the DOD Office of Inspector General showed that military law enforcement authorities did not consistently document and report incidences through the proper channels.

Perceptions of Intimate Partner Violence Among Military Families

New to MFAN's Military Family Support Programming Survey was a section on intimate partner violence. A total of 81% of respondents recognized the existence of intimate partner violence among military families. Just 1.8% of respondents said it is a nonissue that is not a problem in the military community. About 17.2% said they don't know much about intimate partner violence.

Intimate Partner Violence (IPV) in Military Families



An open-ended question that explored overall perceptions of intimate partner violence in the military community yielded nearly 100 different themes. However, six main topics emerged as most common. Most respondents, 56.7%, felt that it is an issue among military families.

"It exists, and I am proof," said a National Guard and Reserve member in Indiana. A divorced spouse in Montana said, *"I received severe emotional abuse from my military spouse. Finally got strength to leave after a marriage of over 40 years."* The spouse of an Air Force active duty member said, *"It's really common. We've had multiple cases of domestic violence just in our neighborhood this year."* A veteran said, *"I'm part of a group against domestic violence and unfortunately have friends that have been through it. I have been a perpetrator of mental and emotional. Take note, once I realized what I had done, I took 100% of the responsibility."*

Responses	Manifest Effect Sizes
Exists, common	56.7%
Not sure	17.2%
Overlooked, hidden	10.5%
Military life contributes	9.4%
Needs more attention	9.2%
Same as civilians	8%

More than 10% said they feel the issue is overlooked, hidden, and ignored. *"Prevalent and constantly swept under the carpet and ignored in order to protect the 'old boys' club and the military mission. His command helped him keep me hostage in my home! They helped him keep my car from me. They did nothing when reports of abuse were brought to them,"* said the spouse of an Army active duty member. *"I think everyone is blind to it,"* said the spouse of an active duty member stationed OCONUS. *"They assume everyone is happy. No one wants to mess a family up,"* the spouse of a Coast Guard active duty member said. *"I believe that it is higher prevalence of those who keep it hidden until it is beyond therapy and typical avenues for help. I think this is due to small communities and work/social overlap,"* said the spouse of an Air Force active duty member. About 9% said IPV is unacceptable in military life, and more attention should be paid to it.

Almost 10% said they thought that elements of military life contribute to intimate partner violence, making the issue more difficult among military families. They said the stress and culture in military life exacerbates the issue, and that those who choose military life have

personality traits that may lead to IPV. A National Guard and Reserve member said, *“There is a theme of toxic masculinity in the military that makes it way too simple to get away with intimate partner violence.”* The spouse of an Army veteran said, *“Stress is a big factor in the military and people at a young age do not know how to deescalate situations and they don’t know how to sit down and talk things out. The military teaches how to fight to save lives and the use of physical force, and they forget that at home this is not the way to be.”* A National Guard and Reserve member said, *“I’m not by any means a violent person, but I have wanted to strike both of my wives after I came back from tours because I was so angry at the world. I never did, but it was really disturbing how much I wanted to. That’s what made me start counseling.”*

Meanwhile, 8% said they believe the incidences of IPV among military families are no different than civilian communities. *“I think the military is a microcosm of our society. Domestic violence exists both in and out of the military bubble,”* said the spouse of an active duty member in Virginia.

Many respondents also discussed the difficulty in reporting IPV. The spouse of a Navy active duty service member said, *“Reporting the abuse jeopardizes the service member’s career therefore jeopardizing the woman and her families’ livelihood. A difficult choice to make: report abuse knowing your husband will lose his job or suffer to keep food on the table? There is no easy solution. That is awful.”* They also described the difficult circumstances a military spouse faces if she reports abuse. The spouse of a Navy active duty member said, *“Spouses I have been friends with that were abused by service members were persona non grata. They were the ‘bad guy,’ shunned and refused support. The AD members were able to overcome obstacles because their spouse wasn’t financially stable and was railroaded.”* The spouse of an Air Force military retiree said, *“I tend to think it isn’t discussed and considered taboo. Those who experience it are probably too scared to talk about it for fear that they will lose everything.”*

When the perceptions of intimate partner violence were compared to the respondent populations, there were significant differences. Active duty military spouses were much more concerned about the issue as a problem in the community. They were statistically more likely to say IPV exists in the community, and that it is a common occurrence. They were also more likely to say that military life exacerbates the problem, and that it is overlooked and hidden. Military spouses were also more likely than other groups to say that spouses are afraid to report intimate partner violence.

Active duty members were more likely than other groups in the population to say that intimate partner violence is not an issue in the military community.

Seeking Assistance

Most respondents, 93.7%, had not sought support for IPV in the previous two years. While 56.7% of the respondents said they consider IPV as a problem in military life, 6.3% have sought assistance for it.

Divorced spouses, spouses of veterans, and caregivers were more likely than other demographics to have sought assistance for IPV. Active duty service members and spouses who obtained help were more likely to have been from the E4 to E6 rank range, with a clearly statistically higher than typical value.

Those who had sought assistance for intimate partner violence in the previous two years scored at the high end of the UCLA 3-Item Loneliness Scale, indicating greater loneliness. They were also more likely to have considered suicide during the past two years, with a clearly statistically significant relationship in the data.

There was also a subtle but statistically significant relationship between those who have been concerned about their own alcohol use or that of someone in their immediate family and those who had sought help for IPV. Of all demographic groups, spouses of veterans were more likely to say they were both concerned with their own alcohol use or that of someone in their family, and they had sought assistance for IPV.

Of those who sought assistance for IPV, 92.2% carry debt, which is higher than typical respondents. Additionally, 29.6% said they have no emergency fund, and an additional 26.1% said their emergency savings is less than \$500. If they were faced with a financial emergency, the top three qualitative responses were that they have no viable plan, they would seek help from family, or they would try to seek out government or military-related support.

Among the full population of respondents, 89.2%, said they would seek assistance if they needed support as a result of intimate partner violence. Of the remainder, 5.9% said they would not, and 4.9% said they preferred not to answer. In comparing the demographics of the

populations, there were statistically significant relationships in the data showing that active duty spouses were more likely to say they would seek help, while veterans were less likely to do so.

Generally, respondents said they were most likely to seek assistance from law enforcement agencies, military support services, faith-based assistance, medical help, and mental health services. The military support services included Military Family Life Counselor, Army Community Services, family readiness organizations, ombudsmen, Military OneSource, and Coast Guard Support. Faith-based assistance included churches or clergy. Because those who have left service have less access to military support services, the two segments of the population were compared to show the top five avenues for assistance they would seek.

Top 5 Avenues for Seeking Assistance

	Actively Serving Families	Veteran and Retiree Families
1	Military family support	Law enforcement
2	Law enforcement	Faith-based help
3	Mental health care	Medical care
4	Medical care	Local community resources
5	Faith-based help	Mental health care

While active duty families would rely more on military family support, veteran and retiree families were more likely to look toward churches and clergy or local resources for assistance.

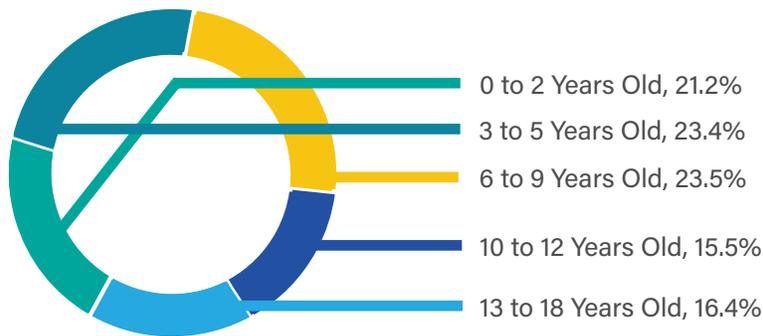
A small percentage of respondents, 5.2%, said they would not seek assistance for intimate partner violence. There were three main reasons that would keep them from asking for help: they worried about negative career implications, they would prefer to keep it private and manage alone, and they didn't want anyone in the military finding out. An Air Force spouse said, "Because it might go back to leadership and negatively influence my spouse's career." An Army spouse said she would not report "for the same reason no one else does in the military community. It all reflects on the member, their job, their pay, their rank and eventually on your ability to care for your family due to the fall out."

Military Children

Military life presents unique challenges, and that is especially true for the youngest among us. This section explores the needs of military families with children, including information about school and education experiences of military children.

In the 2019 survey, 79% of active duty family respondents reported having children younger than 18 years old. The ages of their children are mostly evenly distributed.

Ages of Children



To better understand the needs of military families, respondents were asked about the support they wished they had as a military family with children. The responses could be categorized into five primary themes.

Support Military Families with Children Wish They Had	Manifest Effect Sizes
Child care	45.5%
School-related support	23.5%
Family-oriented support	21.5%
Age specific support for children	12.3%
Moving, PCS, transition support	9.4%

1. Child care (45.5%)

Families listed numerous types of child care they would like to have, which will be explored in more detail in the next section. Financial issues were also a concern, as they said they wished they had affordable care, financial assistance, and subsidies.

2. School-related support (23.5%)

School quality, an improved school liaison program, easier credit transfer, assistance finding schools, homeschool support, services or school options for preschool and Pre-K ages, tutoring, scholarships, college prep and guidance, service member release time for school events, and high school stability for families were examples of support discussed.

3. Family-oriented support (21.5%)

This theme included support such as: more kid-friendly activities, having their own family nearby, affordable or free events, more playgroups, military leadership that is understanding of family issues, improved playgrounds, stronger family readiness groups, and special needs support that included fixing EFMP.

4. Age-specific support for children (12.3%)

Programs for teens and programs to facilitate social interactions were two supports that were mentioned the most frequently by respondents in this theme category. Sports, arts, summer camps, and other recreational programs were discussed also.

5. Moving, PCS, transition support (9.4%)

Respondents sought transition support and sponsors with children of the same ages; they wanted to move less frequently and have more agency on their next military assignment.

Child Care

Difficulty finding child care has been a perennial finding in MFAN's support programming surveys. In 2019, the majority of active duty family respondents (62.3%) said they need child care or have needed it during the past two years. Additionally, they are having a difficult time finding child care: 77.4% said the search for care has been difficult or very difficult. Just 8.2% of respondents characterized their search as easy or very easy. For comparison, in 2017 the majority of families, 69%, said they had a difficult time accessing child care, while 11.5% said it was easy to find care.

Active duty family respondents' top seven priorities for the kind of care they seek are (in order of priority):

- 1 Drop-in care: occasional hourly care outside the home
- 2 Babysitting: hourly in-home care
- 3 Full-time child care
- 4 After-school care
- 5 Before-school care
- 6 After-hours care, evening or early morning hours
- 7 Respite (or child watch) care

In alignment with their top priority for care they seek, almost two-thirds (64.1%) of actively serving military family respondents said they had to forego a medical appointment due to lack of child care in the past two years.

A statistically significant relationship exists between families who said they were currently enrolled in the EFMP or SNP programs and families who selected respite care. Child care priorities for families in the EFMP or SNP programs were as follows, from highest priority to lowest: drop-in care, babysitting, after-school care, respite care, full-time child care, before-school care, and after-hours care.

Analyzing the age of the respondents' children by the type of care they need provides additional insight. Hourly care options, both outside the home and in-home, are priorities for military families with children ages 0 to 12 years old. However, those with children 0 to 5 years old selected full-time child care as one of their top priorities, whereas those with school-aged children (6-12 years old) prioritized after-school care.

Top 3 priorities for child care for children 0-5 years old

- 1 Occasional hourly, outside the home (drop-in care)
- 2 Full-time child care
- 3 Hourly in-home care (babysitting)

Top 3 priorities for child care for children 6-12 years old

- 1 After-school care
- 2 Occasional hourly, outside the home (drop-in care)
- 3 Hourly in-home care (babysitting)

The child care support that respondents found most helpful came from non-military sources, which included in-home babysitting, online resources, Child Care Aware, churches, YMCA, and community-based care options. Nearly 30% cited military child care, specifically Child Development Centers (CDC), as helpful. However, 28% responded negatively about their experiences with child care generally, reporting that child care support was difficult to find, waitlists were too lengthy, and military child care tends to be overloaded.

Helpful Child Care Support	Manifest Effect Sizes
Non-military	36%
Military	29.1%
Nothing helpful, negative experience	28%
Time-based, type of care	20.9%
Financial assistance	8.7%
Family and friends	8.4%

Families described a vast array of helpful child care based on time and the type of care provided. They said hourly and drop-in care for appointments, before- and after-school care, and evening hours or flexible care, generally, as well as full-time and part-time, were the most helpful types of child care.

In addition, financial assistance and the help of family and friends were discussed as helpful child care support. Although respondents said that more affordable care options are needed, more than three-quarters (78.4%) of actively serving military family respondents said they had not used a child care subsidy offered by the military in the past two years.

Missing Child Care Support	Manifest Effect Sizes
More care options, generally	26.6%
Flexible, hourly, drop-in care	26.4%
Affordable care	25.3%
Trustworthy, reliable, vetted, quality care	17.8%
After hours, weekend care	8.1%
CDC access and care options	8.1%
School age before- and/or after-school care	5%
Easier access to information, lists	4.5%

In MFAN's 2017 survey, participants said the most common obstacle they faced was finding affordable child care. Logistics were a challenge – the waitlists were too long, or they could not find anything nearby. They were also worried about the quality of care available. This was also true in MFAN's 2014 research. The priorities for families were affordability and child care they could trust that was certified, safe, secure, and clean.

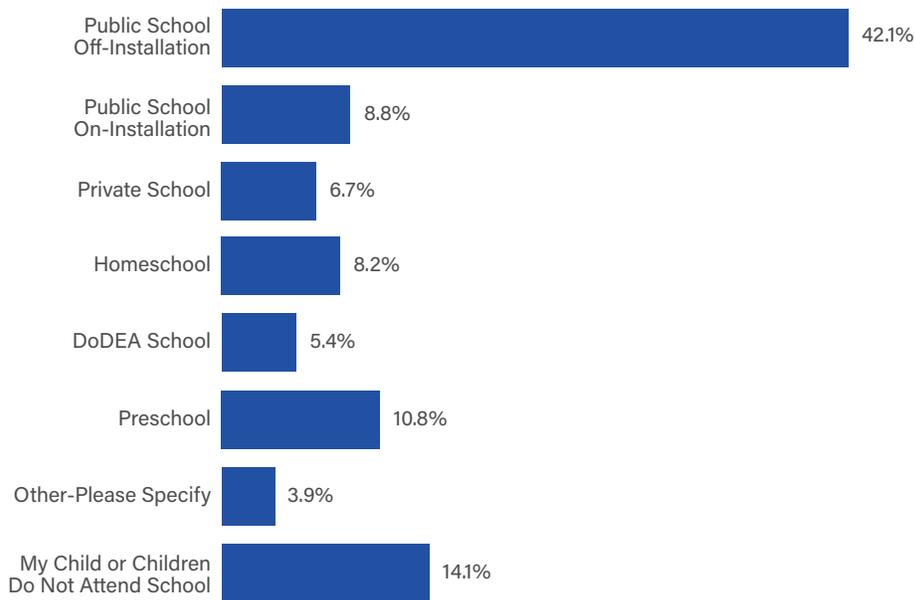
Participants in the 2019 survey voiced similar concerns. They seek more child care options, including flexible, hourly, drop-in care, after hours, weekend, and before- and after-school care. Finding affordable care was an issue on which one-quarter of the respondents commented; 17.8% felt trustworthy, reliable, vetted, and quality care was missing.

Additional concerns about missing child care support included CDC access and care options, and respondents would appreciate easier access to information, specifically lists of child care facilities and providers that are available in and around the duty location.

Military Children's Education

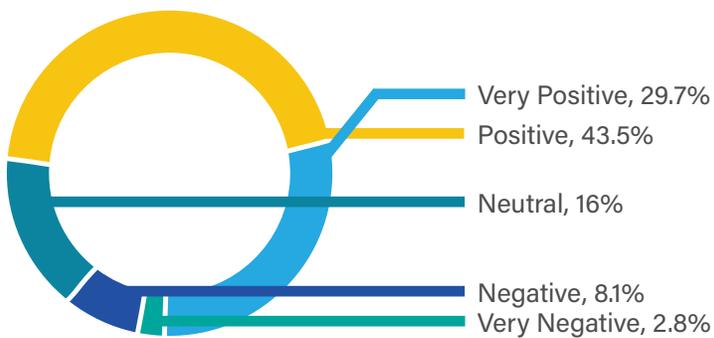
Nearly half of respondents (42.1%) said their children attend public school off-installation. The next highest group, at 14.1%, were children who were not currently attending school because they were not yet of school age, and 8.2% of participants reported that their children attend homeschool.

Types of Schools Attended



Nearly three-quarters (73.2%) of military family respondents rated their most recent educational experiences as positive or very positive; only 10.9% felt negative or very negative.

Ratings of Most Recent Educational Experiences



The following statistically significant relationships existed between types of schools attended and ratings of their most recent educational experiences:

- Respondents who selected private school were more likely to rate their child's school as very positive.
- Respondents who selected public school on-installation were more likely to rate their child's school as neutral.
- Respondents who selected public school off-installation were more likely to rate their child's school as negative.

Beginning with the 2017-2018 school year, the Every Student Succeeds Act (ESSA) began requiring states that receive federal funds under Title I to include information on the academic achievement of military-connected students in their state report cards. Under ESSA, every state and district must collect and report assessment data on students with a parent who is active duty in the Army, Air Force, Marines, Navy, Coast Guard, or full-time National Guard. In the 2019 survey, respondents were presented with the following information:

The Military Student Identifier is a code for students with a parent who is a member of the Armed Forces on active duty that is applied by school districts upon a student's enrollment to help collect data that can be used to address unique needs.

Then respondents were asked what they thought about the military student identifier; 39.4% were unaware, unsure, or needed more information before formulating an opinion. Nearly one-third (32.9%) viewed the use of a military student identifier as positive, generally, but some explained that their positive view only applied as long as the identifier was used to improve services. Only 15.8% of respondents felt negatively about it.

One way to improve educational support is to identify support programming that military families with children find helpful. Remarkably, 40.5% of the respondents could not think of any helpful educational support that they were aware of or used.

Helpful Educational Support	Manifest Effect Sizes
Negative, generally	40.5%
Learning support and enrichment	15%
Special education, special needs support	14.2%
Counseling and school liaison officer support	13.4%
Financial support	5.6%
Nonprofit programs	4.8%
Homeschool related support	3.1%

1. Negative, generally (40.5%)

This theme included the sentiment that there were no sources of helpful educational support, or they were not aware of any and have not used any. Additionally, respondents commented about missing educational support.

2. Learning support and enrichment (15%)

Tutoring, gifted programs, personalized support to target gaps, and online support through Tutor.com and Khan Academy were cited as helpful educational supports. A spouse of an Army service member said, *"Last year, my son was tested for an advanced and gifted program and it is the factor that helped turn the tide in him finally settling into our new area."*

3. Special education, special needs support (14.2%)

Respondents discussed their child's Individualized Education Plan (IEP), 504 education plans, speech/occupational/physical therapies, dyslexia support, and special education, generally.

4. Counseling and school liaison officer support (13.4%)

The Military and Family Life Counseling Program (MFLC) was the top helpful support listed by respondents in this theme. They also commented on deployment and military student specific support programs in the schools and school counselors. School liaison officers were additional sources of helpful support. A spouse of a Navy service member said, *"MFLC!!! Never get rid of this program."*

5. Financial support (5.6%)

Respondents said schools' free or reduced meals were the most helpful support.

6. Nonprofit programs (4.8%)

The Military Child Education Coalition (MCEC), the YMCA, the Armed Services YMCA (ASYMCA), and the Boys and Girls Club were some of the nonprofit organizations cited by respondents.

7. Homeschool related support (3.1%)

Homeschool groups and associations, as well as specific curriculums and virtual programs, were mentioned as helpful sources of educational support.

Respondents identified numerous areas of missing educational support. Many of these themes are impacted by the frequent moves that military children experience.

Missing Educational Support	Manifest Effect Sizes
Special needs support, generally	20.2%
Learning support, generally	19.3%
Transition support to aid military-related adjustment	11.6%
Curriculum continuity or military student exemptions	10.6%
High school specific support	9.2%
Additional support needed, generally	7.9%
Access to quality education, generally	7.1%
Counseling support	6.5%
Financial support	5.5%
Before/after school care, clubs, and extracurricular activities	5.1%

1. Special needs support, generally (20.2%)

Support for specific needs, including dyslexia, autism spectrum disorders, speech therapy, and twice exceptional, was mentioned. Respondents also asked for IEP and 504 plan support, advocacy assistance, an improved IEP process for moving to different school districts, and quality special education. The spouse of a Marine Corps veteran said, *“Most teachers and IEP providers do not understand military/veteran families, and the unique needs that we have or struggle with. This results in them dismissing or not being flexible to our children’s needs.”*

2. Learning support, generally (19.3%)

Tutoring was the top request in this category. Respondents were concerned about learning gaps due to frequent moves and would like additional personalized support for their children to help them catch up if necessary. Additionally, gifted education and enrichment opportunities were areas of missing support that concerned respondents. A spouse of an Air Force retiree said, *“Gifted/talented programs are not available everywhere; need to offer online resources for these military children.”*

3. Transition support to aid military-related adjustment (11.6%)

Respondents sought transition support, generally, as well as specific support for military lifestyle issues and social adjustment. They wanted a more robust school liaison officer (SLO) program that included easier access to the SLO and assistance for finding schools. An Army spouse said, *"It would be nice to have a little more hands-on support for the kids just after a move, to be sure they aren't struggling educationally or emotionally. They have not shown any sort of concern here in Michigan with regards to that. No one moves here at all and it is like they don't even know what to do. Completely oblivious to the fact that my kids may have had different curriculum before moving here or we may not be familiar with their processes. Very insular community."*

4. Curriculum continuity or military student exemptions (10.6%)

Issues surrounding the lack of curriculum continuity, when moving from district to district, state to state, or overseas, were cited. The spouse of a Navy retiree said, *"Moving from school to school is hard since all the standards are different."*

5. High school specific support (9.2%)

The majority of the responses in this theme focused on transfer credit concerns for those in high school. A Coast Guard spouse said, *"Assurance of class credit for comparable classes in high schools across state lines. All 3 of my children have suffered due to differences in state and school district requirements."*

6. Additional support needed, generally (7.9%)

Everything, anything at all, and no programs in their child's current school were the most frequent responses in this theme.

7. Access to quality education, generally (7.1%)

Respondents said they wanted equal access to quality schools, more aids to support teachers, and quality teachers. They also want DoDEA schools to be improved, and the educators teaching in DoDEA schools to be high quality. The spouse of a Marine said, *"Military kids need advocates to make sure that they are able to receive a consistent, quality education across their lives regardless of duty station. Families should not feel like they need to geobach or get out of the military because of their children's educational needs and it is difficult for the parents to advocate for change since most school districts know they can just 'wait us out' and tie things up with red tape long enough for families to get orders and move."*

8. Counseling support (6.5%)

Deployment support and monitoring, guidance counselors, and mental health support were discussed as areas of missing educational support. Respondents also wanted bullying to be addressed and mentorship programs to be offered.

9. Financial support (5.5%)

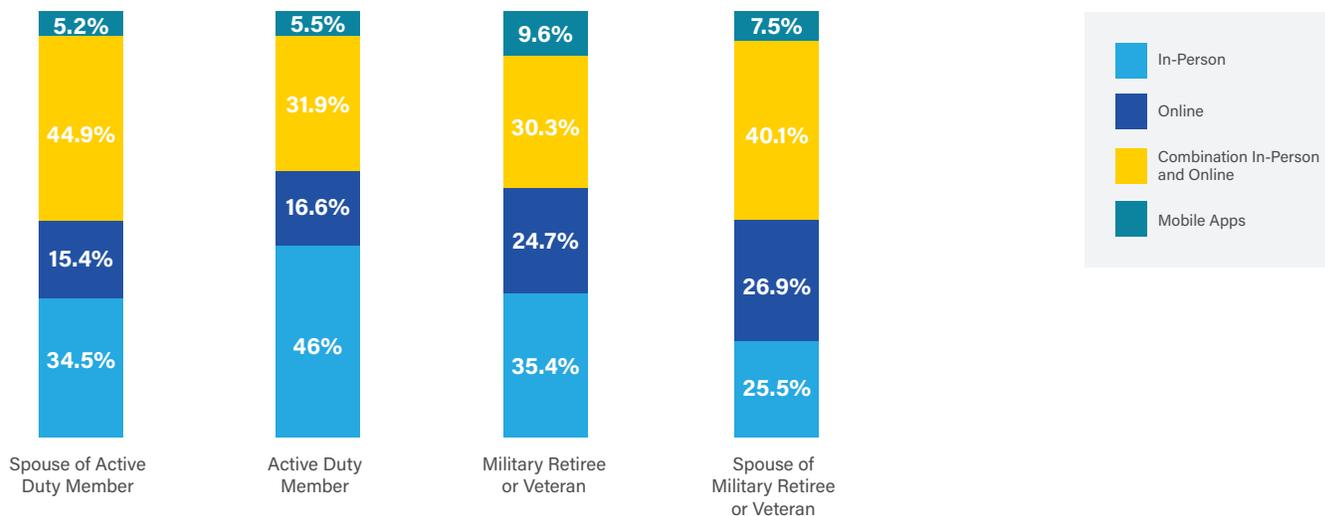
Respondents discussed funding, generally, in addition to funding that was tied to federal impact aid. They also mentioned free or reduced meals at school, grants for sports, and preschool funding. A spouse of a Navy service member said, *"I am not sure. I know my kids' school is predominantly military students. The classroom ratio is usually 25:1. There are almost no aids in any classrooms. The teachers need help. If the kids are given a military identifier, then shouldn't there be some sort of federal funding to help teachers get help in the classroom?"*

10. Before/after school care, clubs, and extracurricular activities (5.1%)

Additional programs and extracurricular activities were sought by respondents. They wanted more sports, music, and arts programs, as well as after school clubs. Quality of before and after school care was also cited as being an issue.

For their children's educational resources, spouses preferred a combination of in-person and online support, while active duty, military retirees, and veterans preferred in-person support the most.

Preferred Mode of Support for Children's Educational Resources



LGBTQ+

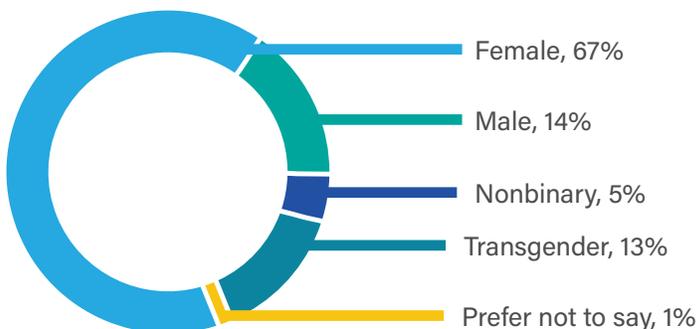
MFAN has included lines of questioning devoted to lesbian, gay, bisexual, transgender, or queer (LGBTQ+) military family members in its past two support programming surveys. While the 2017 survey focused more on community support for this population, the 2019 survey focused on accessibility of support. This section will describe the kinds of support needed, the programs that are working well, and obstacles to accessing services. It concludes with a section on perceptions of transgender service members.

Most respondents to the survey, 93.7%, said they did not identify as LGBTQ+, while 4.2% said they did, and 2.1% said they preferred not to answer. The respondents identified mainly as bisexual, lesbian, or gay. In an open-ended question, descriptions were:

Description of Sexual Orientation	Manifest Effect Sizes
Bisexual	41.2%
Lesbian	22.7%
Gay	15.5%
Pansexual	9.3%
Transgender	8.2%
Straight	5.1%
Queer	4.1%
Asexual	2%
Gender Fluid	1%
Nonbinary	1%

Gender identities among those who said they identified as LGBTQ+ were primarily female, as was the primary gender for the full survey population.

LGBTQ+ Gender Identities

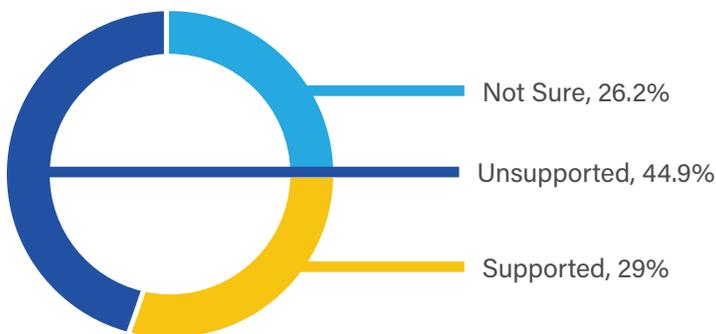


Statistical analysis showed that those who identified as LGBTQ+ were slightly more likely to be lonely on the UCLA Loneliness Scale than those who did not identify.

Perceptions of Support

The majority of LGBTQ+ respondents said they have not felt supported by their military community. Nearly 45% said they do not feel supported. However, 26.2% said they are unsure. This finding is nuanced because about one-third of respondents said they have not shared their sexuality openly.

Supported By Military Community



In an open-ended question regarding experiences with the military community, more than one-third of respondents said they have had positive experiences in the military community. About one-quarter of respondents described experiencing discrimination and insensitive remarks. About one-fifth of respondents said they feel lonely and unwelcome in their military community. A smaller grouping reported generally negative experiences.

A series of open-ended questions explored support programming that serves this population to better understand what is working, and where families would like more support. The responses throughout contained similar themes. Many wanted standard support systems in place: *"It would be nice if there was an official, standardized LGBTQ military group at each base. Other countries' militaries have official LGBTQ groups, but the US doesn't,"* said an Air Force service member. Some wanted more education for medical personal: *"Nobody seems to understand trans health care. My wife was initially denied medical clearance to come here, then she appealed it and they made her get letters from just about every medical provider she'd ever seen to say that she was clear and stable. It was excessive, drawn out for almost a year, and*

almost caused us to miss out on this assignment,” said an Air Force spouse. Many said they would like more inclusivity: *“Inclusive spouse groups. I’ve still never encountered a group that doesn’t begin email chains with ‘Ladies!’ It is 2019. I feel beyond disheartened and have resigned myself to not having access to that kind of support,”* said an Army spouse. And some wanted overall change: *“A magic wand to make everything better,”* said an Air Force service member.

About half of respondents said they are not using any kind of support programming. Of those who are using support programming, they are accessing, in order:

- Military LGBTQ+ organizations: SPART*A and the Modern Military Association of America were the two most referenced.
- Friends and local support groups
- Medical and mental health care
- Online support systems
- Military family nonprofits

Similarly, the most wanted support programming, in order:

- Local support systems and networks: This category included support systems and open and inclusive local environments.
- Increased health care and mental health coverage: This category also included more awareness among providers of the distinctive needs of LGBTQ+ patients. This was the top request among transgender respondents.
- Acceptance in military unit: This category included more education within military units.
- LGBTQ+ military organizations: More availability of military organizations supporting LGBTQ+ needs.
- Inclusive base events: Events on base that welcome and include LGBTQ+ families.

The primary barriers to accessing support were:

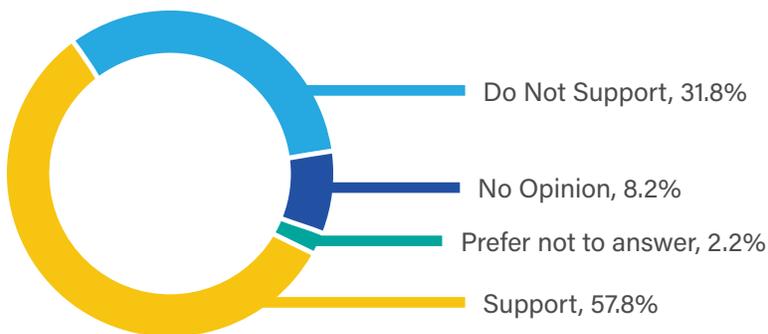
- Nothing is available
- Stigma, fear, and discrimination
- The inability to find what is available
- Logistics (Nothing geographically close, or no appointments available.)
- Lack of educated medical personnel
- Political policies, including the presidential administration
- Military regulations

Transgender Active Duty Service

In the 2017 Support Programming Survey, MFAN asked all respondents, no matter their sexual identities, their opinions about transgender active duty service. The survey was fielded during the fall of that year, about two months after President Trump first announced via Twitter that he would not be allowing transgender military service and later issued a memorandum ordering the Secretary of Defense to develop a plan to that effect. The results in 2017 showed that respondents supported transgender service by a 2-to-1 margin: 62% supported, 31% did not support, and 7% did not have an opinion on the issue. In the time between fielding the surveys, a transgender military ban went into effect.

This 2019 survey again asked the same question regarding transgender service to all respondents: *“What are your thoughts on transgender troops serving in the military?”* The results again showed a majority support transgender service. More than half of respondents, 57.8%, said they supported transgender military service. Just less than one-third of respondents said they do not support it, 8.2% said they had no opinion on the issues, and 2.2% said they preferred not to answer the question.

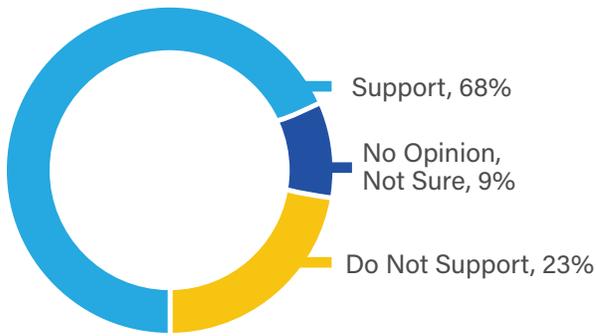
2019 Support for Transgender Service



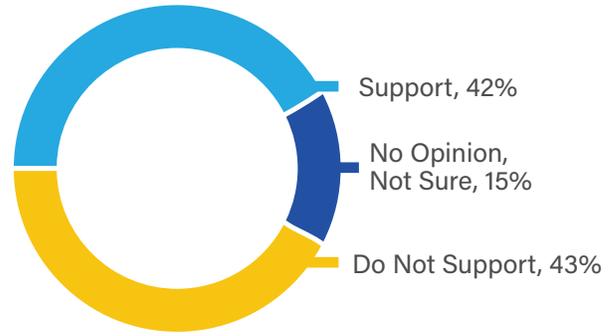
Divisions in opinion ran along demographic lines. Among those who identified as LGBTQ+, 92% supported transgender service, 5% did not, and 3% chose not to answer.

Active duty families were statistically more likely than those who had left service (veteran and retiree families) to support transgender service. The majority of active duty family respondents, 68%, supported transgender service, while a slight margin of veteran and retiree families did not support it.

Active Duty Families

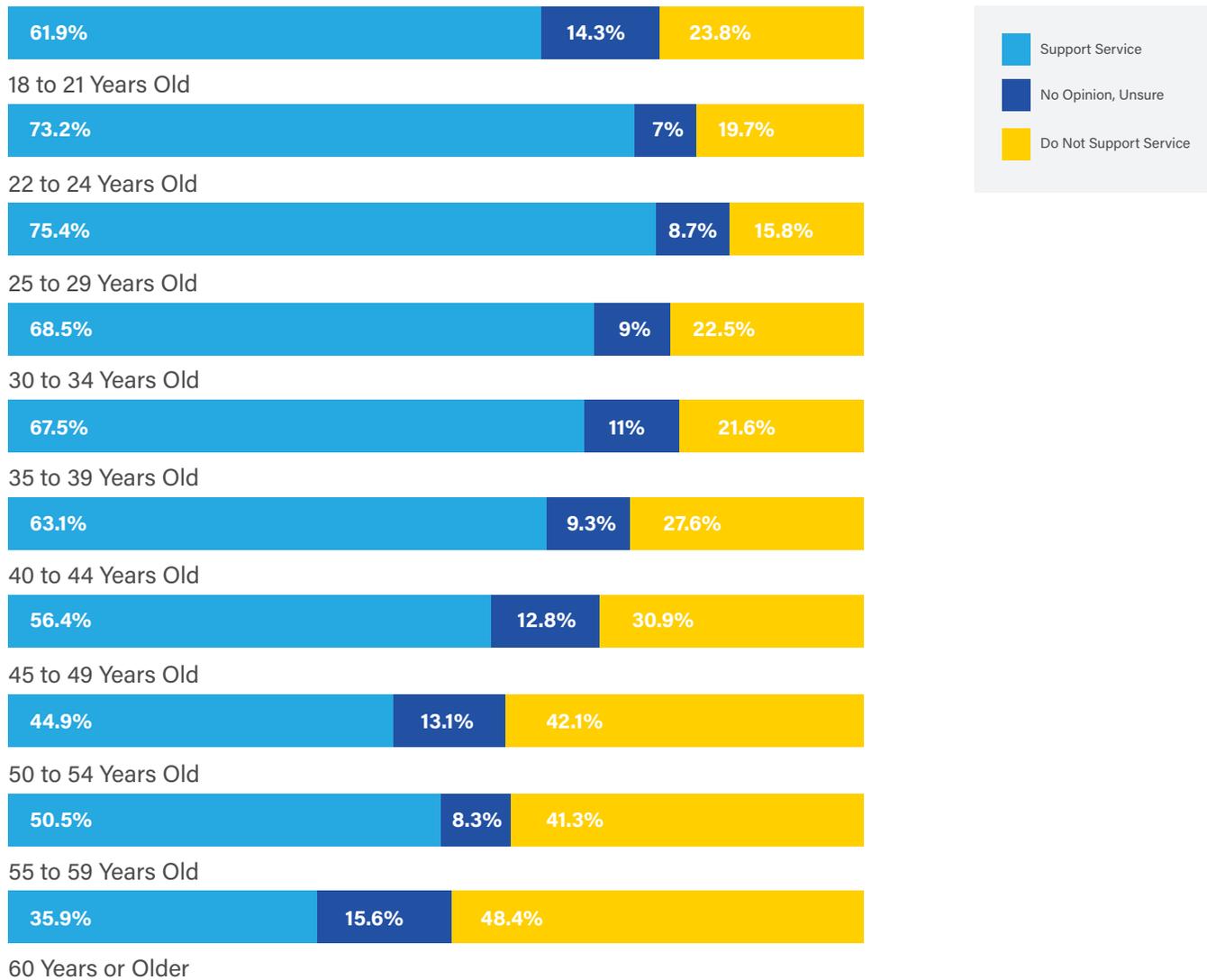


Veteran, Retiree Families



Similarly, those who were older were statistically less likely to support transgender service.

Support for Transgender Service Members



Of the 31.8% who did not support transgender service, they provided seven main reasons in an open-ended question.

Reasons to Ban Transgender Service	Manifest Effect Sizes
Disqualifying medical and mental health	12.4%
Negative effect on troops	10%
Government (taxes) should not pay for treatment	6%
Morally wrong	4.9%
The issue is too complicated	3.3%
Service members are not deployable	2.4%
Not a social experiment	2.1%

1. Disqualifying medical and mental health (12.4%)

The mental and physical implications are disqualifying for service. An Air Force retiree said, *"I was an Air Force Recruiter for 14 years and they do not belong in any branch of the military. We could not recruit applicants with any type of medical condition or on medication. These folks would need constant medical care and at the expense of the military. I can't see any of them being mentally or physically fit for the military."*

2. Negative effect on troops (10%)

Transgender service members would have a negative effect on the morale and productivity of the others with whom they serve. An activated Reserve/National Guard member said, *"I think it creates confusion that ultimately erodes discipline and a breakdown of esprit de corps amongst the troops."*

3. Government (taxes) should not pay for treatment (6%)

Respondents said that tax money or government funding should not support transgender medical care. An Air Force spouse said, *"They shouldn't be allowed. My insurance doesn't even cover glasses. I have to pay for them out of pocket. They shouldn't get to completely change their gender for nothing."* An Army spouse said, *"I have issues with the medical expense being covered for transgender troops or family members when Tricare denies basic insoles for my EFMP child."*

4. Morally wrong (4.9%)

Being transgender is morally wrong, according to some respondents. For example, a Navy veteran said, *"There are only two genders. The rest are perversions."* An Army retiree said, *"I am AGAINST IT!! It is bad for good order and the sanity and safety of other troops. It is immoral. It is against the laws of God and nature. Get it?"*

5. The issue is too complicated (3.3%)

The complications brought by transgender service are insurmountable, some respondents said. The spouse of an Army retiree said, *"I think that it's wonderful that they want to serve but the military is not set up to accommodate them, nor is the military culture particularly welcoming."* The spouse of an Army retiree said, *"I think it would be hard to accommodate some of their needs in remote or combat situations."*

6. Service members are not deployable (2.4%)

Respondents were concerned that the service members would not be deployable at all times. The spouse of an Air Force retiree said, *"Should not serve if you have to rely on medication as the SM is unable to be war ready at all times."* A Navy retiree said, *"Since I am Navy, I will speak to Navy readiness. Transgender medical issues when it comes to transition should not be allowed on sea duty assignments. Sea duty is a time for combat operations, if it's not life-threatening issues, treat their conditions at shore duty. Mission comes first!"*

7. Not a social experiment (2.1%)

Some respondents said the military is not the place for this process to be determined. A Coast Guard member said, *"The military is not a social experiment. Having transgender personnel in the military has not been studied, creates too many unsolvable problems, and does not strengthen the military."*

The majority of respondents said they supported transgender service, and they described eight main reasons for doing so in an open-ended question.

Support for Transgender Service	Manifest Effect Sizes
Allow those who want to serve	24.3%
Follow same rules and standards	17.8%
Everyone is equal	10.2%
Nonissue	8.2%
Don't pay for transition, transition before service	7.2%
It's personal information	4.3%
Same medical coverage	2.4%
Not respondent's business	2%

1. Allow those who want to serve (24.3%)

Respondents said they believe anyone called to serve the nation should have the opportunity to do so. A Marine Corps spouse said, *"I have no problem with them. If that is their wish or dream and they are capable of going through training and fighting for our country then they shouldn't be denied it. And no one should give a damn about them doing so if it doesn't affect them."* The spouse of an Army veteran said, *"Whoever is brave enough to sign that line has my support."*

2. Follow same rules and standards (17.8%)

All who serve must adhere to the same rules and standards. An Air Force active duty member said, *"As a trans woman in the Air Force, I've made rank my first time, every time so far and have been recognized for my performance. I'm just an example, not an exception, because trans people everywhere are serving honorably. My transition and gender identity hasn't affected my performance or readiness."* An Army spouse said, *"No objection as long as they can deploy. Husband has served downrange with a transgender PA and only had positive things to say. If someone is non-deployable due to the timing of their transition, it can be frustrating (as with any ongoing, non-deployable condition)."*

3. Everyone is equal (10.2%)

Humanity is equal and worthy of respect. A Navy spouse said, *"Good for them. The more volunteers the better, I don't care what's going on under their clothes."* An Army active duty service member said, *"WE serve currently. WE serve in the past. WE have always served..."*

WE have served in combat. WE have served beside others. WE are not going away. WE are qualified, capable, and willing."

4. Nonissue (8.2%)

Respondents in this category said they don't care if transgender people serve, and it isn't a big issue.

5. Don't pay for transition, transition before service (7.2%)

These respondents are supportive of transgender service members as long as they either transition before joining service or they do not require Tricare coverage for medical care related to transitioning. A Coast Guard retiree said, *"I have no issue with that, I just don't want people to enter into the military to pay for that process then leave the military. Having transition complete prior to service entry, or a temp separation to complete the process and then return to service seem like policies which would support my position."*

6. It's personal information (4.3%)

Gender identity and sexuality is personal information that has no bearing in the workplace. An Army veteran said, *"It's a personal thing for them and military accepted them so continue to march."* A Coast Guard spouse said, *"My thoughts shouldn't matter they are people with rights and they should be able to serve. My thoughts are who cares how people identity, it's none of our business."*

7. Same medical coverage (2.4%)

Everyone should have the same medical coverage – the same categories of treatments and procedures should apply to all. A Navy spouse said, *"I don't care if you're transgender. I do care that the military will pay for their surgeries but won't pay for surgeries such as breast augmentation or tummy tucks for women after having kids that need the work done. It hits their self-esteem and can be very depressing, too. Why pay for one and not the other? So it does annoy me that the military is paying for that."*

8. Not respondent's business (2%)

These respondents said it is none of their business whether someone identifies as a different gender. The spouse of a Reserve / National Guard member said, *"Not my business. They wanna serve? Let them. It doesn't affect me or my life any differently than if they were their birth-given gender. People are people, not their gender or sexuality."*

Recommending Military Life

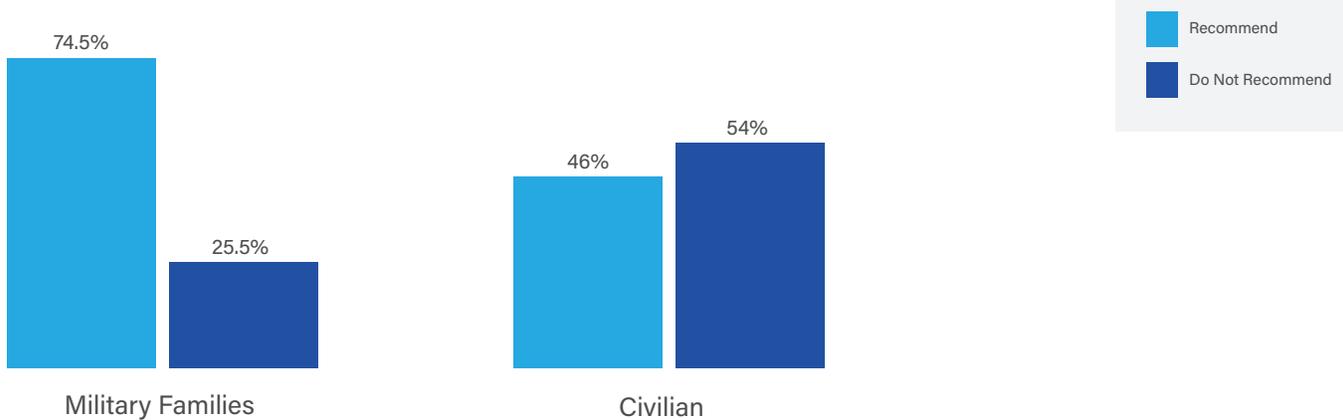
Through all of the ups and downs, the frustrations and joys, the majority of military families said they would continue to recommend military life.

In 2017, MFAN asked the same question of both military and civilian respondents: *“Would you recommend a career in military life to someone you care about?”* While MFAN asked the question of its support programming survey respondents, Penn Schoen and Berland, a research firm in Washington, DC, asked the same question of civilian respondents at the same time the MFAN survey was in the field. Both organizations replicated the question in 2019.

The 2019 results showed that nearly three-quarters of military families would recommend military life. Civilians were less likely than military families to recommend military life to someone they care about. Just 46% of civilians would recommend military life, while 74.5% of military families would.

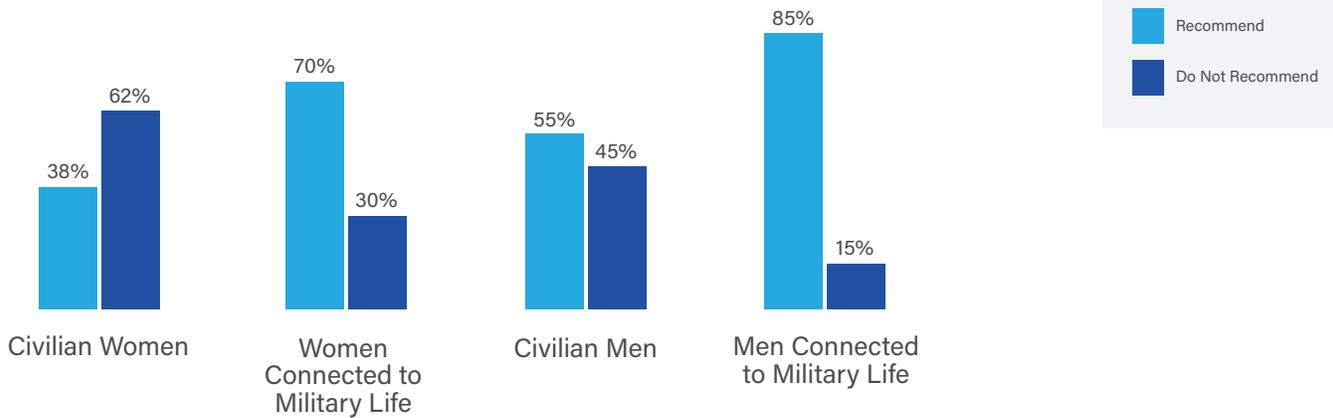
The results in 2017 also showed that military families, by a two-to-one margin, were more likely to recommend military life: 77.7% of military families said they would recommend military life, and 37% of civilian families said they would. The difference between them is smaller – more civilians would recommend military life in the current results.

2019: Would You Recommend Military Life to Someone You Care About?



There was a strong distinction by gender: women were less likely than their male counterparts in both groups to recommend military life. Civilian women were the least likely to recommend military life, at 38%.

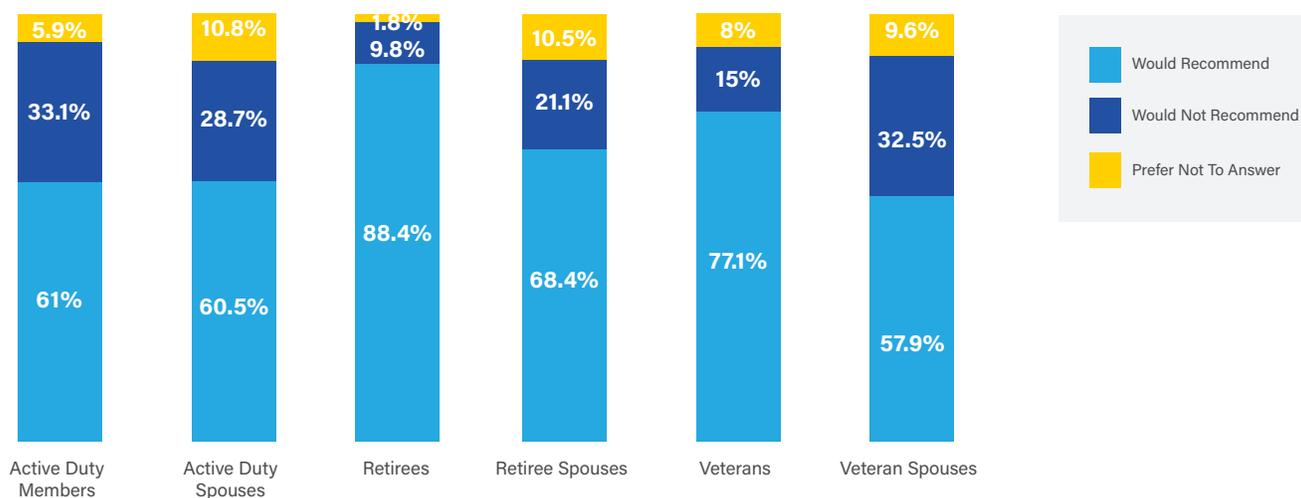
2019: Would You Recommend Military Life to Someone You Care About?



When exploring the demographics among MFAN's participants, there were distinctions among veterans and retirees, and actively serving families. The strong statistically significant relationships among the responses were: Veterans and retirees were much more likely to recommend service, while active duty service members and spouses were more likely than other demographics not to recommend service.

Additionally, active duty military spouses who did not recommend military life were statistically lonelier on the UCLA Loneliness Scale, and they were much more likely to report negative or very negative perceptions of their interactions with their civilian communities.

Whether Military Families Would Recommend Military Service



MFAN included open-ended questions in its survey to better understand military families' choices. Those who said they would not recommend military life said it was due to 10 main factors. An exploration of responses from those who recommended service follows.

Reasons Not to Recommend Military Life

Negatively affects family	30%
Instability, stressful life	27.4%
Benefits not worth the sacrifice	23.9%
Negative impacts to service member	23.4%
Issues with leadership or administration	20.8%
Financial challenges	14.3%
Difficult work	13.1%
You are only a number	12.2%
Bad career path	9.1%
Military service meant for certain types	5.6%

Manifest Effect Sizes

1. Negatively affects family (30%)

Respondents described the effects of separations and strains on their family lives. They also said that the challenges spouses faced in maintaining their careers were too difficult.

The spouse of a Navy veteran said, *"It is difficult if you are someone who wants to be an independent person. The military life is full of rules and expectations from the spouse. Careers are difficult because of the constant moving. Children do have a hard life even though I presented each move as an 'adventure.' If you could keep a family in one spot indefinitely I would recommend it."*

2. Instability, stressful life (27.4%)

The life in military service is difficult and unstable, making the stressors that much greater. An Army veteran said, *"It's a hard and lonely life."* The spouse of an Army veteran said, *"It's too hard and just not worth it. They use you up then toss you away."*

3. Benefits not worth the sacrifice (23.9%)

Respondents said health care and other benefits are not worth what's required to get them. A Marine Corps spouse said, *"Risking your life is not worth the GI bill and health care, especially when the military doesn't invest in your own future preparations (i.e. school selection often turned down in favor of you filling a billet that is needed)."* The spouse of a Reserve/National Guard member said, *"At this point, unless it is something that a person truly desires to be a part of more than anything else, I would encourage pursuing other avenues other than the military. I do not think the benefits of the military outweigh the costs most of the time."*

4. Negative impacts to the service member (23.4%)

The service member bears the brunt of physical, emotional, and mental health burdens in military life, which may not be worth it, according to some respondents. A Navy retiree said, *"It is a very dangerous business. And modern warfare is nothing like the movies. It really isn't. It is very fast, very grueling, and it takes enormous will and strength. Both physical and mental to survive."* A Coast Guard spouse said, *"Political concerns. Safety issues. It's a hard life for families. I'd just really want to make sure they know what they are getting into. We know some vets who have significant mental health issues from the wars. It's really awful for them and doesn't seem like they will ever recover."*

5. Issues with leadership or administration (20.8%)

The frustrations with leadership are too great, some respondents said. An Army spouse said, *"Things have changed drastically in 20 years. Leadership is horrible, mentorship doesn't exist anymore, people are promoted for all the wrong reasons, the list goes on."* An Army spouse

said, "After 65 months of serving in Iraq, our military and political leaders have no idea on how to avoid future forever wars. Additionally, the military is the most efficiently inefficient machine, designed to waste tax dollars and its employees' time." The spouse of an Army retiree said, "I don't trust our elected officials to be judicious in their use of military force. The majority have no skin in the game, and I believe that has led and will continue to lead to poor decisions on the use of military force."

6. Financial challenges (14.3%)

Military families will not make enough money or experience financial stability for the work they do, respondents said. An Air Force spouse said, "Not worth the constant stress and being treated horribly. Get a better job or a trade to make more money." A Navy spouse said, "It all depends on the person and service he/she wanted to enter but being in the military can be truly thankless and financially difficult."

7. Difficult work (13.1%)

Military work requires long hours, hard work, and it is not as it is advertised in the recruiting office, some said. A Navy spouse said, "It's destroyed my husband and fulfilled little to none of the expectations we had based on recruitment." An Army spouse said, "We have been at war for nearly two decades. It is exhausting and I think I've seen the really difficult aspects of this lifestyle in the time of war."

8. You are only a number (12.2%)

An Army spouse said, "The Army cares about the Army, not individual soldier or family. It's stressful, it's difficult. The world is becoming a scarier place every year, never ending wars make chance of severe injury or death real possibilities for soldiers." A Coast Guard spouse said, "Because the military is a machine. You have an employee ID number and ultimately in the end from a practical standpoint oh, you are just a number, you as a person tends to fade away the longer you are a part of the organization."

9. Disadvantageous career path (9.1%)

Respondents said this career path will not yield as much as civilian work. A Navy service member said, "There's better opportunities outside of the military. Better pay, freedom of movement." A Marine Corps veteran said, "The culture is toxic, it destroys your health, and the job opportunities aren't nearly as lucrative as those found in the private sector."

10. Military service meant for certain types (5.6%)

Military service is not for everyone, these respondents said, and they would only recommend it to those who are single, who do not want a family, or as a last resort. An Air Force spouse said, *"It is a hard and stressful life. I would only recommend it to a single person who wanted to serve or someone that didn't have any good options."*

Strong statistically significant relationships existed among the following:

- Active duty service members would not recommend military life because they had difficulties with leadership, including the presidential administration.
- Active duty spouses were frustrated that benefits are not worth the sacrifice and that their families were treated as if they were only a number.
- Veterans and retirees were least likely to say military life negatively affects families.
- Spouses of veterans said that military life negatively affects the service member.

However, a majority of respondents said they would recommend military life. There were 12 categories of reasons why they would encourage others to pursue this lifestyle.

Reasons to Recommend Military Life	Manifest Effect Sizes
Rewarding, stable career	41.4%
Honor, civic duty	27.3%
Pay and benefits	26.5%
Personal growth	15%
Travel, cultural opportunities	14.3%
Depends on person	13.2%
Educational opportunities	12.3%
Being part of the community	11.6%
Life experiences	11.5%
Quality of life	11%
Retirement	5.8%
Positive military culture	5.6%

1. Rewarding, stable career (41.4%)

Job security and a steady career topped the list of advantages in this category. An Air Force spouse said, *"You have a secure job with benefits. It's a meaningful job. It feels good to serve your country."* A Navy spouse said, *"It is an incredibly stable and fulfilling job for the service member."*

2. Honor, civic duty (27.3%)

Many respondents said it is meaningful to be part of something greater, to be contributing to the country with honorable service. The spouse of an Air Force retiree said, *"The knowledge that we were all, in a way, serving our country and actively helping toward maintaining our freedom gave us a sense of purpose that we cherish."* An Army spouse said, *"Serving your country either as an active duty member or a spouse is a privilege and using that privilege to benefit others is an honor."*

3. Pay and benefits (26.5%)

Benefits, including health care, housing assistance, and steady pay were reasons to recommend this career. The spouse of a Navy retiree said, *"The medical care has been indispensable even if the cost of medications has gone up over the years. Our hospitalizations have cost nothing."* An Army spouse said, *"What career gives you the necessary skills, benefits package, retirement and travel opportunities? Anyone can make a great career out of the military."*

4. Personal growth (15%)

This career path also provides a path to adulthood, teaches responsibility and discipline, and builds character, participants said. A Coast Guard spouse said, *"It is HARD, but provides so many opportunities to grow, adapt and become the best person possible."* The spouse of a Marine Corps veteran said, *"Although there are some negatives I have seen, I think the military is great for building a good foundation for anyone, providing stability, instilling the importance of hard work, loyalty and leadership."*

5. Travel, cultural opportunities (14.3%)

Military life allows families to travel extensively and to experience new cultures, expanding their world views. An Army spouse said, *"Although I have a lot of personal gripes about aspects of military life, and would love to see change happen, there have been so many benefits to*

military life. The military has allowed for my husband and I to travel the world and see places we never would have seen otherwise.” A Coast Guard spouse said, “It can be a rewarding career with a lot of opportunity to go to interesting places and meet great people. It has been a good life for us.”

6. Depends on the person (13.2%)

For the right person, the military lifestyle is a positive experience. An Air Force spouse said, *“If it was the right fit for them and they had the passion for it, military is a great opportunity.”*

7. Educational opportunities (12.3%)

Access to education and training has been a positive aspect for some respondents. An Air Force retiree said, *“If this individual needed help with training, education, direction, I would recommend the military.”*

8. Being part of the military community (11.6%)

The camaraderie of service and the friendships among families are lifelong, participants said. An Air Force veteran said, *“The military is a family. You meet people who will be a part of your life forever.”* An Army spouse said, *“There are benefits of service that cannot always be translated to civilian life. The long-term brotherhood of serving is strong.”*

9. Life experiences (11.5%)

Military life provides unique and rewarding life experiences, according to respondents. An Air Force spouse said, *“It is a great life. We have many benefits that outweigh the downfalls. We have traveled, learned about other cultures, and taught our daughters to be understanding and resilient. There are challenges, yes, but challenges can make us stronger.”* An Army spouse said, *“So many opportunities and experiences that will positively impact your life and future careers.”*

10. Quality of life (11%)

The good in military life outweighs the bad, respondents said. The lifestyle is one of adventure and purpose. An Army spouse said, *“Military life is an adventure that widens your perspective and broadens your thinking. You will meet THE BEST people in the military because they are people who are called to serve a purpose much larger than themselves.”* Another Army spouse said, *“Overall, my husband really enjoys his job in the military, which is better than most people can say. It provides a great community in which to live and bring your children up in. As long as one can see all the relocations as an adventure, it can be an interesting lifestyle.”*

11. Retirement (5.8%)

Planning on a retirement and life after a career makes military service worth recommending for some participants. A Coast Guard spouse said, *"You can retire early and have your 40s+ to live your heart's passion while collecting a full government retirement. Plus the health benefits and all that stuff isn't bad either!"* An Army spouse said, *"There are many benefits to be had with a career in the military and a nice retirement at the end of 20 years."*

12. Positive military culture (5.6%)

The structure and discipline of the military culture is an asset, some said. An Air Force retiree said, *"I already have recommended a military career; my daughter currently serves in the Air Force. It is an honorable profession of service and sacrifice. It requires and reinforces the very best qualities in mankind."*

Next Steps and Recommendations

MFAN is a megaphone for military families. These data not only inform how MFAN carries out its mission, they also shape how the MFAN team advises others entrusted with the wellbeing of military families. MFAN is honored to share the experiences of military families through scientific data with leaders within the Department of Defense, the Services, and other federal entities; and stakeholders with a vested interest in the health and wellbeing of military families. Based on these research findings, MFAN advises the following:

- + Address military family food insecurity.** There is a dearth of data around food insecurity in the military community. In 2017, MFAN began exploring this issue, and in 2019, the research team worked with subject matter experts at the USDA and across anti-hunger organizations to more holistically understand food insecurity among military families. Military families need solutions—the stress of obtaining a healthy meal should not be a reality. This year, MFAN will launch an integrated research effort that explores the root causes of military family food insecurity, so that scalable solutions can be developed. Because Texas ranked highest in 2017 and 2019 research, MFAN's work will start there, where support is most needed.
- + Design and build programs and campaigns that leverage data-informed content and education delivery models.** Throughout the survey, MFAN asked how military families wished to receive information on specific focus areas (e.g., financial education, mental health, etc.). MFAN's goal was simple: to learn not only what families need but how they wish to receive support. The data were clear; there is not a one-size-fits-all solution and results changed based on respondent demographics and content areas. Remarkably, mobile applications, a commonly used content delivery model, scored low across the board.
- + Expand telehealth.** Active duty families responded that they would be interested in considering telehealth as an additional option for their general health care needs. Due to the proposed elimination of health care billets and the reduction of Military Treatment Facilities that will serve military dependents and retirees, MFAN recommends that the Department of Defense explore and potentially expand telehealth as a possible solution.

- + Make meaningful investments in mental health for the whole family.** Mental health care access remains a priority for military families. Throughout these data, mental health needs and alternative coping strategies, such as alcohol use, have been shown. Protecting and encouraging families' access to mental health resources is paramount to maintaining readiness. MFAN recommends that the reimbursement rate for mental health providers be re-examined and the number of mental health providers available through Tricare and VA Medical Centers be increased.
- + Restructure telemedicine for behavioral health.** During COVID-19, many turned to telehealth for mental health care. MFAN recommends further exploration around the potential for continuity of mental health care, ultimately allowing military families to retain providers despite where the military sends them.
- + Double down on tracking military spouse suicide.** In 2019, the Department of Defense took a substantial step by releasing the first report on dependent suicide. The MFAN team applauds the Department's work and recognizes that this is a complicated undertaking. The Department's report provided a baseline to learn from, and what the MFAN data show is that there is still much to learn while simultaneously supporting the whole military family with potentially life-saving services. MFAN recommends data sharing be utilized to get a closer, real-time look at military spouse suicide.
- + Remove barriers to seeking mental health care.** Military families reported reluctance to seek mental health support due to potential implications for the service member's career or a child's interest in someday serving. All barriers — perceived and real — must be examined in a way that encourages help-seeking behavior.
- + Expand financial education programs.** Financial health is a perennial issue that emerges in MFAN's support programming surveys. Many military families carry debt, and too few of them have emergency savings. Inform and educate military and veteran families on the financial relief assistance available and reduce barriers (perceived and real) to securing emergency assistance. After meeting immediate needs, work with the whole family to create a budget that is attainable for the family.

- + Reopen the Blended Retirement System opt-in and include military spouses in the decision.** Respondents demonstrated confusion around the changes in military retirement and the number of spouse respondents who were unaware which program their service member selected is reason for concern. Military service is a family decision and decisions around retirement will have lasting impacts on families. MFAN recommends the opt-in period be reopened, a required selection between BRS or High-3, and a requirement that military spouses sign off on the decision. Not only will this help assure military families are educated around their finances and financial future, it will also provide an opportunity for healthy dialogue around future plans.

- + Reform the EFMP/SNP programs.** EFMP/SNP families are tired. Throughout the data MFAN sees instances of military families let down by the system, the red tape, inconsistencies, and lack of cohesion. There are varying levels of complexity and need across EFMP families, and concerted effort should be made to direct support to those who need it most. EFMP/SNP families face unique challenges and the Department of Defense and Services must streamline and coordinate — and ideally co-locate — support services.

- + Foster open dialogue around intimate partner violence.** Encourage connections with others, especially virtually, as part of the solution for eradicating intimate partner violence. Reduce barriers for military spouses to seek financial or health care benefits if they or their children are experiencing abuse. Increase communication with military and veteran families about available online and virtual intimate partner violence resources.

- + Provide greater transparency around the realities of a military move.** The moving process takes a financial toll on families. 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.

- + Implement rigorous evaluation of spouse employment solutions.** While active duty spouses and those who have transitioned from service need employment support, there is no one-size-fits-all employment solution for them. Throughout this research, results show that active duty spouses and veterans and retirees are very different populations with very different needs. Do not assume that programming that works for one will be a fit for the other. Employment services and entrepreneurial programs should recognize the needs of the audience by incorporating the following critical considerations: financial health, knowledge and experience, the individual's personal needs, and potential regulatory obstacles.

- + Support military families in securing child care as early as possible, even before they move.** Finding child care that aligns with their needs and supporting their children's education throughout frequent moves were key issues for military families. The type of desired support changes depending on the age of children, as well as their individual needs. Consistency and continuity are important factors that can aid in adjustment to new locations; existing support programming should focus on streamlining associated processes from duty station to duty station as much as possible. Explore local partnerships to increase access to hourly child care options and after-school care.

- + Focus on building community and combatting loneliness.** The application of the UCLA Loneliness Scale throughout the data illuminated the need to recognize loneliness as a health concern and to find ways to improve the civilian community experience for military families. Additionally, a divide still exists among military and civilian families: military families are much more likely than civilians to recommend military service to others. Connecting the two will not only encourage more positive experiences for military families within civilian communities, but it will also help civilian communities understand the lives of honor and civic duty military families cherish.