

Executive Summary

The Military Family Advisory Network (MFAN) has a unique ability to understand the evolving needs of modern military families. Through the MFAN peer-leader network and holistic research, MFAN stays ahead of emerging issues. The MFAN approach leads to tangible outcomes that impact the lives of all military families.

Every two years, MFAN launches a comprehensive survey to understand the kinds of support military and veteran families are using and what they need. Each time this research is fielded, MFAN has focused on learning from military families by collecting lived experiences in their own words.

This iteration of the Military Family Support Programming survey is unique. In 2019, MFAN made substantial investments in its research capabilities in both staff and software sophistication. MFAN is honored that military families have chosen MFAN as their trusted confidant, and it was important to the whole MFAN team that the data be used to more quickly and effectively identify issues and ultimately shorten the amount of time before the deployment of a solution.

This investment allowed MFAN to understand the data at a new level. Not only will MFAN share high-level, national findings, but the research team is now able to distill findings based on specific demographics while also understanding local nuances by breaking down data all the way to the zip code. These data are truly actionable. In an effort to give all those who rely on our data as much information as possible and do justice to the families who took the time to share their experiences, the results are 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.

The survey was fielded from October 7, 2019 to November 11, 2019. During that time, 7,785 people responded, and all of them were members of military families. They came from every state in the country, every branch of service, and every rank, and these demographics were proportional to the currently serving force.

In this executive summary, MFAN's research team introduces high-level data, which are explored in greater detail in the full research report.

Health Care

Needing better access to health care appointments is a perennial finding in MFAN's support programming surveys. This year, nearly one-third of active duty family members rated their ability to access general health care appointments negatively or very negatively. Research also found that while most respondents have not used telehealth, more than one-third (35.1%) of active duty families said they would be likely or very likely to use it.

Of the families eligible to enroll in the Department of Defense's Exceptional Family Member Program (EFMP) or the Coast Guard's Special Needs Program (SNP), about one-third have not enrolled. Reasons for choosing not to enroll were negative perceptions about the program and difficulty with the enrollment process.

Caregivers and care recipients said they need assistance finding support programming to assist them, especially support that eases caregivers' responsibilities and assists in the logistics of providing medical care. Of the caregiver-care recipient relationships, 85.6% were among family members, and 75.4% were spouses. Caregiving families with children reported both positive and negative effects, but primarily negative. They said there was less time for families to spend together, and their children tend to carry a lot of worry and fear, but they also learn about how to care for others and have a strong sense of empathy. Of concern is the increased likelihood that these families needed to access crisis mental health care.

Mental Health Care

The need for and reliance on mental health care was a common thread throughout this report. However, the greatest obstacle to accessing mental health care was the ability to get appointments. 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.

About 14.6% of respondents said they had accessed mental health crisis resources for themselves or their families. They expressed a need for emergency mental health care for the following reasons: specific mental health diagnoses; suicidal ideations and attempts; and feelings of stress, grief, and hopelessness. They also described difficulty receiving care, such as long wait times and less attentive medical personnel.

When asked if participants themselves had thoughts of suicide in the past two years, one in eight respondents to this question responded affirmatively. More than 80% said they had not contemplated suicide, and 6.1% said they preferred not to answer.

Food Insecurity

The USDA's Six-item Short Form Food Security Scale showed that 1 in 8 respondents were experiencing food insecurity. Within that group, 7.7% were experiencing very low food security, or hunger. Active duty family members and veterans (those who had not retired from the military and were not receiving a pension) had a slightly higher rate of hunger, at 9% each.

To cope with lack of food, families are seeking out help, such as going to food pantries, asking their families or friends, or seeking out faith-based assistance. They go without food — skipping meals to make sure their children and/or the service member can eat — or find ways to distract from their hunger, like eating ice or drinking water. Some try to find extra jobs, obtain loans, incur credit card debt, or sell their belongings.

Loneliness and Community

MFAN consistently hears anecdotes from its peer-leader network about how lonely military life can be, especially for military spouses. Through research, it is widely accepted that loneliness can be a health and lifestyle risk. To provide greater insight into respondents' experiences, the research team included the UCLA Loneliness Scale to understand and evaluate a variety of responses. The data showed that certain groups rated higher on the UCLA Loneliness Scale than others: caregivers, those concerned about a loved one's alcohol use, those who were experiencing food insecurity, and those who considered suicide in the past two years. Additionally, spouses of active duty service members, who rated their civilian community experiences in the past two years as poor or very poor, were more likely to rate as lonely on the scale.

Finances

Most respondents, 77%, said they have debt. The amount of emergency savings varied significantly depending on demographics: 27.4% of currently serving military family respondents said they have less than \$500 in emergency savings, while 49.2% of veteran family respondents (those without a military pension) and 22.2% of military retiree family respondents (those with a military pension) reported having less than \$500. Nearly a quarter (23.5%) said they do not have a practical or viable plan for seeking assistance in a financial emergency.

Moving

Moves are expensive for military families, and they are causing long-term financial strain for some. On average, families are losing about \$5,000 per move in out-of-pocket costs and losses and damage to their household goods. The average unreimbursed out-of-pocket expense during a move was \$1,913, and the average financial loss over and above claims for lost and damaged items during the move was \$2,920. The majority of respondents, 68.2%, said they experienced loss or damage during their most recent moves. Respondents said the moving support they need the most is financial.

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. Between the 2017 survey and the 2019 survey, MFAN fielded a study on the state of privatized housing that was a catalyst to an overhaul of the system, a budget increase, and the Tenant Bill of Rights.

The current research showed that concerns about privatized housing still linger, making it the number one reason families choose to live on the economy. Those who choose military housing do so for financial reasons and because of base amenities. Among the respondents living in military housing, 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 areas of satisfaction rates measured.

Employment and Entrepreneurship

MFAN has explored military family employment needs and transition experiences in every support programming survey. Many of the responses have not changed. For example, in 2013, military spouses said they needed more assistance, specifically for spouses trying to build and maintain careers. In 2017, respondents said their job search experiences were generally negative, and they said they had difficulties with employer bias, location obstacles, child care, and unsuccessful searching. These themes emerged again this year.

Active duty military spouses are still struggling to find employment. Respondents said that the demands of military life, being the primary caretaker to children and needing flexible schedules, are obstacles to finding gainful employment. They are looking for remote and portable work that will help them build lasting careers. They were more likely than any other demographic group to have given up trying to find work.

Meanwhile, those who had transitioned from service told a very different story. Veterans and retirees said their greatest obstacle is an employer who is willing to hire them. They would like assistance preparing for interviews and marketing themselves effectively with polished resumes.

Both groups placed a priority on assistance that would help them find open positions, and they have not been able to receive support. Nearly one-third of respondents said they can't find effective support, and an additional 22.8% said they needed more information about available resources.

Active duty military spouses were statistically more likely than other demographics to consider entrepreneurship. Of those who do not currently have a business, 33% said they would consider starting one. However, entrepreneurial spouses of active duty service members reported low earnings, with 70.5% earning \$15,000 or less and 53.2% making \$5,000 or less. The most common reasons entrepreneurs chose for building their own businesses were flexible hours and to balance work and family life.

Family Life

The top effects of military life on marriages, according to active duty couples, were obstacles: stress and strain, specific difficulties, and weathering separations and absences. While the majority of respondents would recommend marriage to a service member, 63.6%, active duty service members and veterans were more likely than other demographics not to recommend it.

MFAN also explored respondents' experiences with intimate partner violence within military families. Most, 81%, said they know it exists in their communities, but just 6.3% of respondents said they had sought help for it. 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 statistically significant relationship in the data.

About 13.7% of respondents said their marriages were stronger due to military life, and 10.7% said their family relationships were closer because they appreciated each other more.

Child Care and Education

Child care and school-related support are the top two supports that military families with children wish they had. Child care priorities change based on the age of children; however, respondents with children ages 0 to 12 agreed that hourly care, both in-home and outside of the home, was a top priority. Those with children younger than 5 years old prioritized full-time child care, while after-school care was a priority for those with children between the ages of 6 to 12.

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.

When asked to identify helpful educational support programming for military children, 40.5% of respondents could not think of any that they were aware of or used. The top missing educational supports included special needs support; learning support, such as tutoring and personalized support to fill learning gaps; and transition support to aid military-related adjustment.

LGBTQ+

Most respondents did not identify as LGBTQ+. Among those who did, 44.9% said they did not feel supported by their military community, and 26.2% said they are unsure. This finding is nuanced because about one-third of respondents said they have not shared their sexuality openly. The barriers to accessing support services were the inability to find existing support, stigma, and fear. LGBTQ+ respondents said they would like to see more local support systems available, increased health care coverage, more acceptance within military units, and more formal LGBTQ+ military organizations.

In the 2017 and the 2019 support programming surveys, MFAN asked all respondents, no matter their sexual identities, whether they supported transgender military service. Both surveys showed a majority in support. The current data showed that 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 issue, and 2.2% said they preferred not to answer the question. 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.

Retirement

The top factor influencing all respondents' decisions to leave military service 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.

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 (including 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.

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 Blended Retirement System (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.

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. Twice over four years MFAN has explored the differences among civilian and military families' perception of military service. This year's data showed that nearly three-quarters of MFAN's respondents said they would recommend military life to someone they care about, while just 46% of civilians said they would. Previous results also showed that military families would recommend service at a 2-to-1 margin over civilians. Military families said their top reasons for recommending military life were: a rewarding and stable career, honor and civic duty, appreciated pay and benefits, and the capacity for personal growth.

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 well-being 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 well-being 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 for food-insecure respondents, 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.