



Military Family
Advisory Network



The
Military Family
360°

EXECUTIVE SUMMARY

READINESS

Starts at HOME

How Strong Families Strengthen the Force



Introduction:

Family Strength Defines Military Readiness

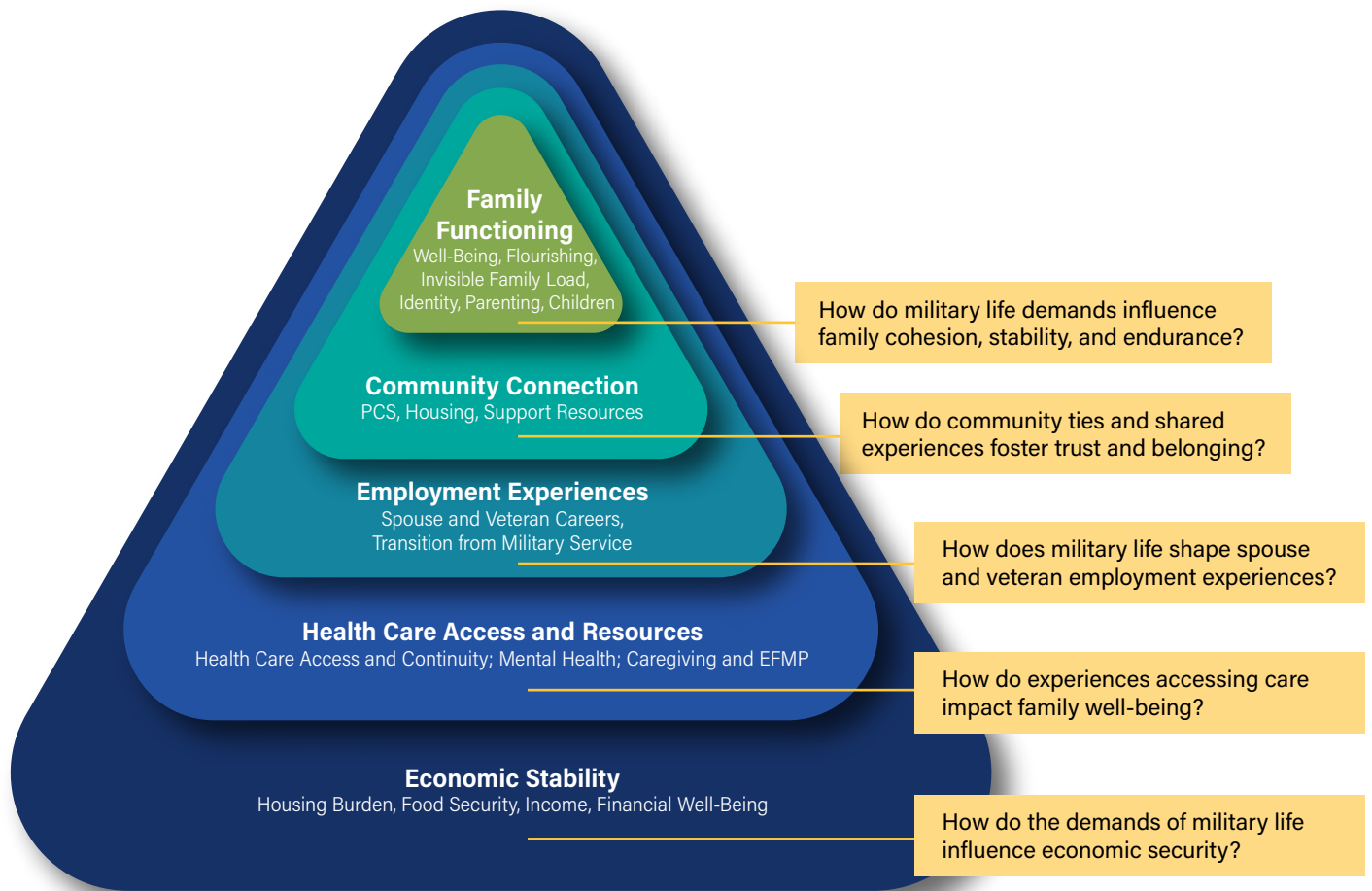
The Military Family Advisory Network (MFAN) presents the latest findings from the Military Family 360° Survey, representing the evolution of the organization's comprehensive view of military and veteran family life. For more than a decade, MFAN has listened directly to families and translated their experiences into data that informs decisions, shapes systems, and drives change. By connecting leaders with evidence from the largest independent study of military families, MFAN ensures that support for the all-volunteer force evolves alongside the realities of family life.

National defense discourse often emphasizes lethality, modernization, and warrior ethos as the pillars of military strength. Yet readiness, the ability to deploy, fight, and win, depends on more than advanced equipment and rigorous training. It depends on people, and people depend on their network of support. The 2025 Military Family 360° Survey centers on a core research question: *How do strong families support the national defense strategy? More specifically, how do family systems enable, or constrain, mission readiness?*

To answer this, the 2025 redesign expands beyond traditional programmatic needs to capture the breadth of family experiences through a framework of five interlocking readiness dimensions. Grounded in Maslow's Hierarchy of Needs¹ and Bronfenbrenner's Ecological Systems Theory², this model treats these dimensions as distinct yet deeply interconnected layers of a single system. Economic stability anchors the foundation; when basic needs are unmet, sustaining higher-level needs becomes difficult.

1 Maslow's Hierarchy of Needs provides the vertical logic, establishing that foundational survival and safety needs must be met before higher-order well-being can be sustained.

2 Bronfenbrenner's Ecological Systems Theory provides the interlocking logic, recognizing that no dimension of family life operates independently; each is shaped by and shapes every other layer of the system.



From this base, health care access, employment and purpose, and community connection build upward, each shaped by the conditions below while simultaneously influencing those above. At the apex lies family functioning, where the cumulative influence of all other dimensions converges in daily life. Because no dimension operates in isolation, strain at any layer sends pressure through the entire system, just as strength in one area can bolster the rest. Ultimately, these overlapping dimensions provide vital insights into what enables individuals to sustain and succeed, serving the well-being of the service member, family, and the force.

The survey instrument integrated validated quantitative measures alongside deep qualitative inquiry to capture this complexity. Established scales include the Family Health Scale, Flourishing Scale, USDA Six-Item Short Form Food Security

Scale, and HUD Housing Burden Scale. The 2025 iteration also transitions to the Melbourne Institute (MI) Short-Form Financial Well-Being Scale³, a concise validated instrument that captures perceived financial control, resilience, and future outlook. Notably, the 2025 iteration introduces the Invisible Family Load Scale, a novel tool designed to quantify the unseen mental and emotional labor involved in managing and caring for military households. These metrics are complemented by expanded open-ended qualitative questions that allow respondents to articulate nuanced narratives, ensuring the data reflects both statistical reality and human experience.

3 Comerton-Forde, C., Ip, E., Ribar, D. C., Ross, J., Salamanca, N., & Tsiaplias, S. (2018, March). Using survey and banking data to measure financial wellbeing (Commonwealth Bank of Australia and Melbourne Institute Financial Wellbeing Scales Technical Report No. 1, Chapters 1-6). Melbourne Institute of Applied Economic and Social Research. https://fbe.unimelb.edu.au/___data/assets/pdf_file/0005/2839433/CBA_MI_Tech_Report_No_1_Chapters_1_to_6.pdf

Data collection for the 2025 cycle ran from October 2, 2025 through January 16, 2026, a period marked by significant domestic and global uncertainty. The fielding window coincided with a federal government shutdown and concurrent emergency response activities by MFAN, including grocery box and gift card distributions. These contextual factors are recognized as potential influencers on participant response patterns and self-reported stress levels, adding a critical layer of context to the findings.

Ultimately, this report examines how economic stability, health care access, employment, community connections, and family functioning collectively determine the sustainability of the future force. What emerges is clear: military family life is not defined by a single issue. It is shaped by the way challenges and strengths build on one another across these domains, influencing daily life, long-term decisions, and ultimately, readiness. This report offers one of the clearest views into what military life looks like today. It provides the context needed to understand where the system is strong, where it is under strain, and what that means for the future of the force. The findings are intended to do more than inform; they are designed to shape conversations, guide decisions, and strengthen the systems that support military families.

2025 Military Family 360° Demographics Snapshot

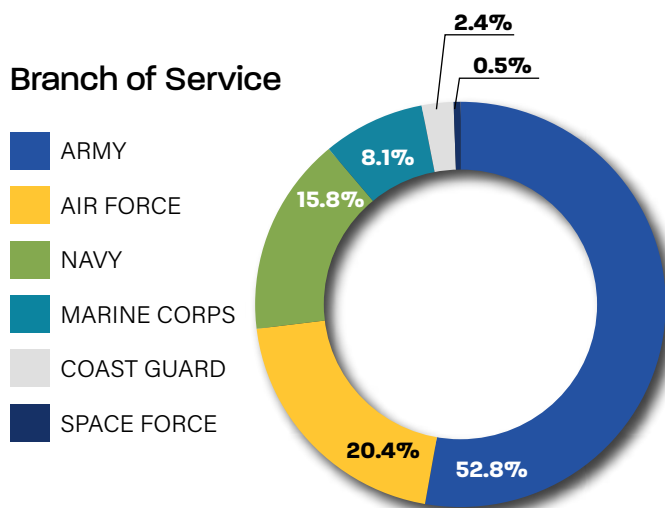
The 2025 Military Family 360° Survey captured a robust and diverse cross-section of the military community, with **10,089 respondents** spanning all 50 states, the District of Columbia, and locations outside the continental United States (OCONUS). The respondent profile reflects the backbone of the force: enlisted, post-9/11, married families with children living in communities across the nation.

Currently serving families comprised 71.2% of the 2025 sample, up from 56.1% in 2023, and families who had transitioned from military service accounted for 24.9% of the 2025 sample.

In terms of role, respondents were most likely to be active duty spouses (36.2%) or active duty service members themselves (22.7%). The 2025 data are particularly representative of the enlisted ranks, with **80.4% of respondents identifying as part of enlisted families**; notably, nearly half (49.1%) fall within the E4-E6 paygrades.

Service branch affiliation mirrors the broader force structure, with the majority of respondents connected to the Army (52.8%), followed by the Air Force (20.4%) and the Navy (15.8%). Furthermore, 81.4% of respondents were affiliated with the post-9/11 era, ensuring the findings are highly relevant to the current generation of service members and their families navigating today's operational environment.

By examining key demographic factors, the full report highlights statistically significant differences in how respondents navigate military life. Understanding these variations is essential for tailoring support systems to the diverse circumstances of military families and sustaining mission readiness.



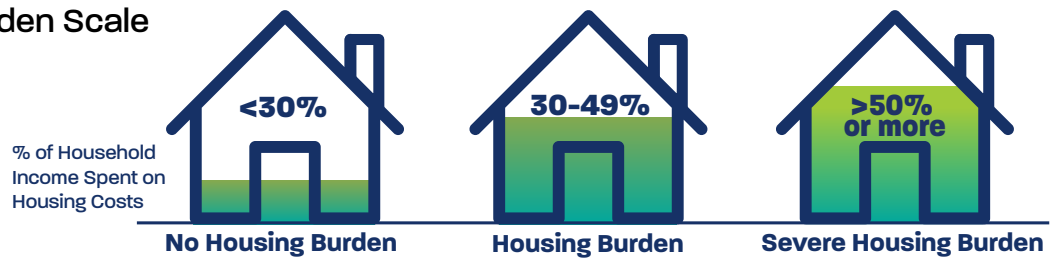


Economic Stability:

Protective Factors of the Force

Economic stability is foundational to military readiness, serving as the essential infrastructure that allows service members to operate at full capacity. The 2025 data revealed significant economic pressures facing military families, with housing burden, food insecurity, and financial vulnerability emerging as interconnected challenges that directly impact military readiness and family well-being.

HUD Housing Burden Scale



Housing represents one of the highest costs in a military household budget. In 2025, 84.4% of respondents carried the burden⁴ of paying more than they could comfortably afford to cover housing, rent, or utility payments, including allowances for those who receive them. Among active duty family respondents, 59.3% paid more than what was allotted for the Basic Allowance for Housing (BAH) for monthly housing and utilities costs.

Junior enlisted family respondents reported the highest proportion of severe housing burden (81.2%), while officer family respondents experienced this challenge at considerably lower rates (41.2%), indicating that those respondents were spending more than 50% of their household income to cover housing costs, such as rent, mortgage, and utilities.

USDA Food Security Scale



Food security⁵ has shifted markedly over recent years. In 2025, 41.2% of respondents reported low or very low food security, a considerable

4 The HUD Housing Burden Scale measures the percentage of household income spent on housing costs, (rent/mortgage and utilities). This scale specifies that families experience a housing burden when housing expenses comprise 30% to 49% of their household income and spending more than 50% indicates a severe housing burden.

5 The USDA Six-Item Short Form Food Security Scale assesses participants' access to and ability to afford food: Classification is based on the total number of affirmative responses, with two or more indicating food insecurity: 0-1 = food secure, 2-4 = low food security, and 5-6 = very low food security.

shift from 15.6% in 2023. Currently serving family respondents experienced food insecurity at dramatically higher rates (47.2%) than veteran and retiree family respondents (25.2%). The distinctions between officer (13.7%) and enlisted family respondents (57.0%) in food insecurity echo the vulnerabilities present in the housing burden findings.



Melbourne Institute (MI) Short-Form Financial Well-Being Scale



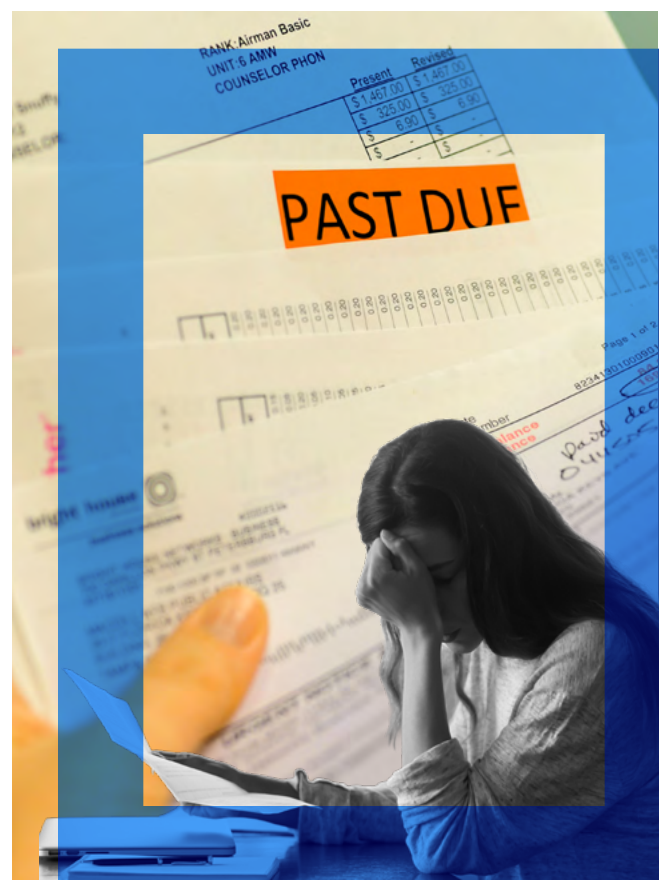
Emergency savings remain critically insufficient across the military-connected population. More than a third (34.1%) of currently serving family respondents indicated they had less than \$500 in an emergency savings fund, or no fund at all. Similarly, 36.7% of veteran and retiree family respondents reported having less than \$500 in emergency savings, a figure nearly identical to that of the currently serving families. Half (50.6%) of currently serving family respondents reported a financial emergency in the past two years. Barriers to saving money reflect the current economic climate. Rising grocery prices emerged as the most prevalent challenge, cited by 57.7% of respondents. This was followed by high housing costs (33.6%) and unplanned car repairs (31.5%). Among currently serving family respondents, spouse employment issues also rose to the top of reported barriers at 33.5%.

Income vulnerability spans the military population, as economic pressures rarely occur in isolation. With annual household income below \$75,000 emerging as a critical dividing line across the study, nearly one in four respondents (24.4%) faced income challenges, when combining all low-income categories⁶. The MI Financial Well-Being Scale⁷ reinforces this picture: more than a quarter

of respondents (27.4%) reported *just coping*, and 14.6% reported *having trouble* meeting financial obligations. The family respondents most at risk are rarely navigating a single pressure; they are navigating a convergence of them. Vulnerable populations across the study include junior enlisted families, active duty spouses, families with children, and families who recently conducted a Permanent Change of Station (PCS) move. Food security, housing burden, and financial well-being are strongly associated: high housing costs crowd out food budgets, and financial distress compounds both. When that convergence eases, families regain focus, resilience, and cohesion that military readiness depends on.

⁶ HUD Low-to-Moderate Income (LMI) status categories noted in the report as "vulnerable": Low-income is up to 80% of area median family income, very low-income is up to 50%, and extremely low-income is up to 30% of area median income or the federal poverty guidelines (capped at the very low-income limit).

⁷ The MI Financial Well-Being Scale captures perceived financial control, financial resilience, obligation fulfillment, and future outlook. Standardized 0-100 range; categorized across four categories: *having trouble* (0-22.5), *just coping* (25-47.5), *getting by* (50-75), or *doing great* (77.5-100).





Health Care Access and Resources:

Whole-Family Wellness and the Connection as a Readiness Multiplier

The ability to seek care and maintain continuity is shaped not only by financial conditions but by the unique rhythms of military life: Permanent Change of Station (PCS) moves, deployments, and transitions. These factors, combined with eligibility hurdles, geographic constraints, and trust levels, determine whether families successfully navigate their health needs. However, access is more than a support mechanism; it acts as a readiness multiplier. When families are stable and confident in their care, the service member's operational focus is amplified. Conversely, barriers do not just create clinical gaps; they erode the emotional and cognitive resources required for mission success, turning a potential asset into a liability.

In 2025, MFAN examined the foundational layer of health care access: coverage stability and confidence. The majority of currently serving family respondents (57.6%) identified TRICARE Prime as their primary insurance. This trend was even more pronounced among active duty family respondents, who reported TRICARE Prime usage at 66.6%, and 26.9% reported some other form of TRICARE coverage as their primary source⁸, representing an increase from previous years. MFAN also asked respondents to self-report their level of confidence that their primary health care coverage would adequately cover their health care costs. Most respondents (45.7%) expressed that they were very confident or extremely confident in their insurance coverage. Smaller proportions of the full sample reported being moderately confident (37.2%) or rarely or not at all confident (17.1%).

“We have had TRICARE Prime throughout my husband’s military career. Having had private insurance through an employer previously, I feel lucky to have TRICARE Prime. I know it isn’t always easy to get a quick appointment, and we utilize urgent care when same day/next day care is needed, but not having co-pays and limited out-of-pocket expenses makes up for it. The medical staff at our current Med Group has been wonderful for both myself and both kids.”

Out-of-pocket medical costs⁹ varied. On average, active duty family respondents reported no out-of-pocket medical expenses (42.8%) more frequently than the broader group of currently serving family respondents (39.2%) or transitioned family

respondents (15.8%). However, some financial strain was still present; 17.6% of active duty family respondents reported paying more than \$100 per month in out-of-pocket medical expenses. For the first time in 2025, MFAN asked respondents whether they experienced issues such as delayed care, debt, financial hardship, missing work, or pressure to choose between health care and other needs due to health care-related expenses in the past two years. While 65.3% of currently serving family respondents reported no issues, nearly a fifth (19.8%) reported that they delayed or avoided care due to anticipated costs. Other reported consequences included debt (14.3%) and financial hardship (11.4%) due to medical care costs, as well as pressure to choose between health care and other household needs (12.7%).

MFAN also focused on the physical delivery and accessibility of care, recognizing that beyond insurance, the ability to access timely services is critical. In 2025, respondents were asked where members of their household received most of their general health care. The landscape was nearly evenly split: currently serving respondents most frequently reported Military Treatment Facilities (MTF) at 42.0%, closely followed by civilian providers at 41.7%. When it came to logistics, the picture was mixed. Among currently serving family respondents, positive or very positive experiences accessing appointments (43.3%) represented the single largest category, followed by neutral experiences (29.6%). Negative or very negative experiences were reported by 27.1% of currently serving family respondents. A similar pattern emerged for the ability to maintain consistent care: 45.1% indicated positive experiences, 28.3% neutral, and 26.6% negative or very negative.

These satisfaction metrics were intertwined with actual access delays. In 2025, MFAN asked respondents to identify whether they experienced

8 TRICARE Options: Prime Remote, Prime Overseas, Prime Remote Overseas, Select, Select Overseas, Reserve Select, Retired Reserve, and TRICARE For Life.

9 Expenses paid directly after all insurance is applied, such as deductibles, coinsurance, and copays.

delays in accessing specific types of care beyond expected timeframes¹⁰. More than a third (35.1%) of currently serving family respondents indicated they had not experienced any atypical delays. Among those who did, the most frequently cited areas of delay were adult primary care (33.7%), specialty care (26.1%), and pediatric care (21.4%).

Regarding mental health care in 2025, respondents demonstrated a willingness to seek professional support for both clinical conditions and personal difficulties. Specifically, 59.9% indicated they would be likely or extremely likely to seek help for mental health conditions such as anxiety, depression, or PTSD, while 54.4% expressed similar willingness for personal difficulties such as family conflicts, deployment readjustment, or stress. Despite this openness, a notable minority remained hesitant: 11.4% stated they would be extremely unlikely to seek help for personal difficulties, and 10.4% felt the same regarding mental health conditions. This intent translated into action across households. In the past two years, 54.6% of respondents reported that someone in their household sought mental health care, with military spouses (33.2%) and service members (30.2%) seeking help in similar proportions, followed by children (22.8%).

For the first time in 2025, MFAN also asked respondents about their use of non-clinical mental health support. The data revealed that more than half of respondents (61.5%) indicated they had not used non-clinical mental health support. Among those who did utilize these resources, the top reported options included connecting with a chaplain or other spiritual support (33.4%), TRICARE support services (28.7%), and Military OneSource services (25.6%).

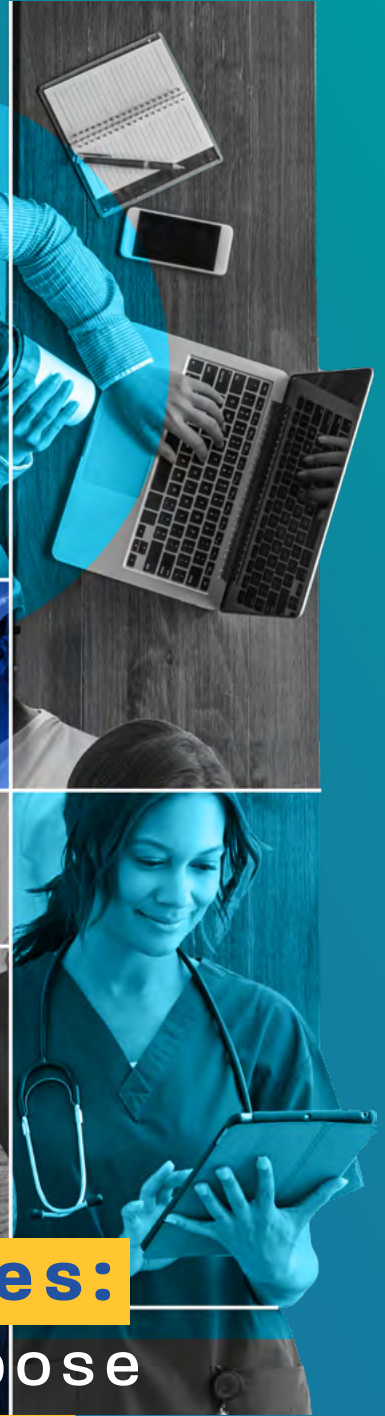
Regarding mental health care sites, in 2025, 42.8% of respondents reported civilian providers, 20.1% used MTFs and 19.8% used virtual or app-

based services. In 2025, approximately half of respondents gave positive or very positive ratings to both the quality of mental health care providers (52.0%) and access to appointments (49.0%). Challenges persisted for some, with 23.3% rating access negatively and 18.2% rating provider quality negatively. Notably, families' willingness to seek help did not reliably translate into consistent access, a gap that underscores the systemic barriers they faced even when ready to engage.

The data also revealed a concerning prevalence of suicidal ideation within the military community, with military spouses emerging as the most vulnerable demographic. In 2025, 14.0% of currently serving family respondents reported that someone in their household experienced suicidal thoughts in the past two years (compared to 15.5% in the full survey population). Among those reporting suicidal ideation within the household, the military spouse was the most frequently cited individual. Of further note, the military spouse was also most frequently identified as the household member needing emergency mental health care.

The full report also covers specialized topics of interest pertinent to total family health and well-being, including Crisis, Risk, and Household Safety (i.e., Substance and Behavioral Concerns, Crisis Intervention and Emergency Mental Health Care, Social Isolation, and Household Safety and Firearm Storage) and Caregiving and the Exceptional Family Member Program (EFMP) / Special Needs Program (SNP). These layers of complexity reinforce that health care access is a core component of force readiness, not solely a military benefit. When continuity breaks down, through moves, coverage gaps, or system friction, the strain extends into finances, focus, and trust. Ensuring families can consistently find and sustain competent care is a strategic necessity.

¹⁰ Within 7 days for routine care and within 28 days for specialty care.



Employment Experiences: Building Stability and Purpose

Military service fundamentally shapes the employment landscape for families, transforming workforce participation into a critical component of force readiness rather than solely a household economic matter. In 2025, excluding active duty service member respondents, nearly half (47.5%) of the sample (including National Guard, Reserve, veteran, and retiree families) reported being employed, with 35.2% working full-time and 12.3% part-time, while 19.7% remained unemployed but seeking work. The unemployment rate among active duty spouse respondents rose to 29.9% in 2025, a marked increase from 21.8% in 2023. Of those job seekers, 55.3% had been searching for six months or less, and 45.3% had PCS'd within the past year.

Regarding work arrangements, 52.8% of all employed respondents held fully in-person roles. This figure was lower among active duty spouses at 43.6%, who also reported higher rates of fully remote employment (28.6%) than the full sample (20.1%). While the primary drivers for working remained income for needs, such as housing, food, and bills (69.7%) and wants, such as travel, hobbies, or extras (62.8%), job satisfaction presented a mixed picture: respondents expressed high satisfaction with schedule flexibility (70.5%) and skills utilization (65.1%), yet dissatisfaction was most acute regarding income and pay (28.9%) and career growth (19.6%). This trend was particularly pronounced among active duty spouse respondents, who reported elevated dissatisfaction with income (32.0%), career growth (23.9%), job security (22.6%), and support for military-connected employees (23.3%), even as they maintained strong satisfaction with schedules (69.3%) and work-life balance (60.9%).

Barriers to workforce participation are strongly associated with the demands of military life, which were cited as the primary impact factor by 45.2% of all respondents and 64.7% of active duty spouse respondents. Child care responsibilities continued to fall disproportionately on spouses, with 50.6% of the total sample and 57.6% of active duty family respondents reporting that insufficient child care negatively affected employment status or opportunities. Despite these challenges and rising unemployment, a significant disconnect exists between need and resource utilization: 70.8% of active duty spouse respondents had not accessed formal employment resources in the past two years. Among those who did seek support resources (29.2%), the most utilized services were Military OneSource (67.7%), followed by Hiring Our Heroes and MySECO (recently rebranded as SpouseWorks) (both at 32.9%).



Employment outcomes function as vital protective factors for family stability and service member readiness. Yet, employment represents more than economic security; it shapes identity, provides purpose, and anchors families to community, making career disruption a strain that extends well beyond the paycheck. Flexible arrangements show promise in addressing military-specific needs, but persistent gaps in compensation, career trajectory, and resource awareness continue to undercut that potential.

Despite the rising unemployment rate,
70.8%
of active duty spouse respondents indicated that they had **not used formal employment resources in the past two years.**



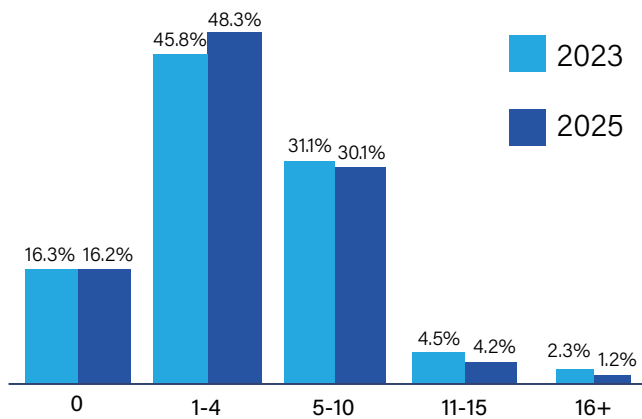
Community:

Fostering Connection and Belonging

Military families have a strong capacity to build community through shared service and experience; however, the transient nature of military life requires constant rebuilding of these networks. The connection families feel to their homes, installations, and neighbors directly affects well-being and readiness. PCS moves drive this cycle: each relocation disrupts housing stability, which in turn uproots the community connections that anchor family well-being, making the three deeply interdependent. While PCS is a universal aspect of military life, the experience varies significantly by timing and resources. In 2025, nearly half of respondents (48.3%) reported 1-4 moves, while 30.1% reported 5-10 moves. In terms of recency, 34.0% of currently serving family respondents moved within the past 12 months, and 38.5% moved 13–24 months ago¹¹. Active duty family respondents showed higher recent PCS mobility, with 75.0% having moved in the last two years.

¹¹ All retrospective timeframes are relative to the Oct 2025–Jan 2026 fielding period: "last six months" = Apr–Sep 2025; "6–12 months ago" = Oct 2024–Mar 2025; "13–24 months ago" = Oct 2023–Sep 2024.

Number of Military Moves



Among full sample throughout their military career.

Despite expectations of full 100% oversight, quality assurance inspections remain inconsistent. Only 54.4% of respondents reported an installation representative conducting an inspection during packing, though rates improved slightly for recent moves (61.4% for those who moved within the past six months). Consequently, 37.1% of respondents opted for a Personally Procured Move (PPM/DITY) in 2025, driven by a desire for control over the moving process (51.4%).

The moving process often involves delays and added costs. Among those who reported problems, the top reported reasons included household goods being put in storage (38.0%), the moving company taking longer than expected to deliver (35.5%), and difficulty scheduling delivery due to communication issues with the moving company (28.5%). Furthermore, 50.4% of respondents reported experiencing loss or damage to household goods during their most recent move prior to reimbursement.

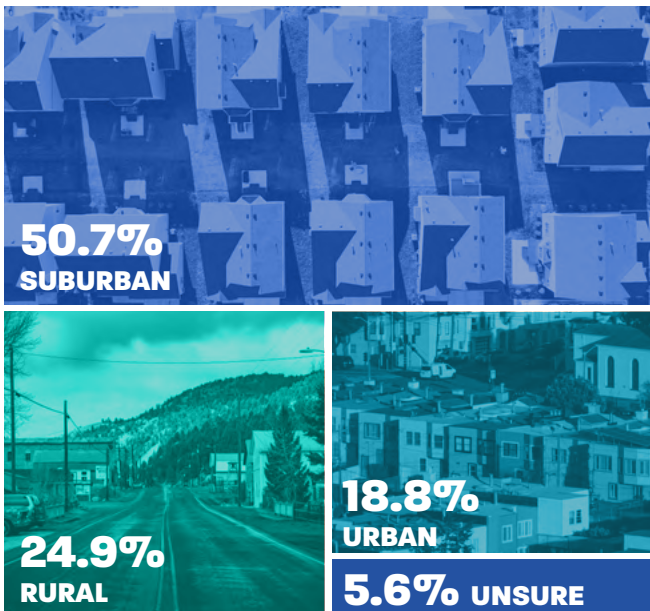
Financial pressure has also intensified. **While 18.7% incurred no out-of-pocket (OOP) costs beyond reimbursement, a concerning 60.1% paid over \$1,000 beyond what was reimbursed, a shift from 2023.** The primary drivers of negative financial impacts for the 79.1% of affected

respondents included repurchasing consumables that could not be shipped (52.4%), damaged or lost goods (47.0%), and pre-move costs like house-hunting (40.4%). Temporary lodging remained a necessity for many, with 49.4% staying between 11 and 60 nights, though trends suggest a shift toward shorter stays compared to 2023.

In 2025, 39.5% of active duty family respondents reported living in military housing, while 65.4% of currently serving respondents did not live on installation. Those in military housing cited affordability (56.6%), housing market conditions (43.2%), and location or commute (39.9%) as primary reasons. Satisfaction with privatized housing improved from 2023, with positive ratings for neighborhood quality (58.7%) and repair responsiveness (52.5%). However, dissatisfaction persisted regarding value relative to Basic Allowance for Housing (BAH) (36.1%) and overall housing quality and condition (28.5%), highlighting that affordability drives families onto installation, yet the perceived value proposition once there remains a source of friction.



Geographically, most 2025 respondents resided in suburban areas (50.7%), followed by rural (24.9%) and urban (18.8%) settings¹². Support resources and networks remained critical; 66.3% of respondents relied on military resources, while 47.5% turned to community or non-profits and 45.2% to government resources. Yet nearly half (46.9%) of respondents who PCS'd utilized no support resources at all during their most recent move, suggesting that the families most in need of connection are often the least connected to the systems designed to provide it.



Community connection is a readiness multiplier, anchoring a sense of belonging that military families must rebuild repeatedly, and often without adequate support. As the transient nature of service can fracture social networks, prioritizing the cultivation of community, from the initial move through long-term transition settlement, is essential to ensuring the force remains cohesive and capable of enduring the unique pressures of service.

¹² Rural refers to countryside areas and small towns, suburban describes residential neighborhoods near cities, and urban characterizes metropolitan cities or densely populated areas.



“Our decisions about where to seek family support are shaped less by what is officially offered and more by what we believe will actually work. We look for resources that are accessible, responsive, and able to meet us in real time, not those that require extensive navigation, repeated follow-up, or explaining our situation from the beginning each time. Past experiences matter. When a resource has failed us before, especially during high-stress moments, we are unlikely to return to it. Trust and reliability drive our choices. We often rely on peer recommendations, informal networks, or civilian resources because they tend to respond more quickly and with greater accountability. At this stage of military life, we prioritize support that reduces the burden on the family member already carrying the load, rather than adding additional steps, paperwork, or emotional labor just to access help.”



Family Functioning: The Foundation of Readiness

Family readiness is not a static state but a dynamic balance emerging from the interplay of structural, relational, and economic conditions, with the goal of building environments that allow families to thrive rather than simply reducing strain.

At a glance, the 2025 data show a cautiously optimistic trend in family health¹³; however, differences in sample composition between years warrant caution.

Among currently serving family respondents specifically, poor family health ratings fell from 23.2% to 12.5%, yet half of currently serving family respondents (52.4%) continued to occupy a moderate zone of family well-being that remained vulnerable to the next PCS, deployment, or financial shock. Those reporting poor health were predominantly currently serving family respondents (68.1%), with the highest concentrations found among Army respondents (53.1%), enlisted personnel in the E4–E6 range (55.3%), and the 35–39 age group (18.6%), highlighting concentrated pressure on mid-career members.

¹³ The Family Health Scale captures the health of the family unit by measuring dimensions of family health (family relationships, health care, lifestyle, financial health, housing) at three levels: excellent (9-10), moderate (6-8), and poor (≤ 5).

Family Health Scale

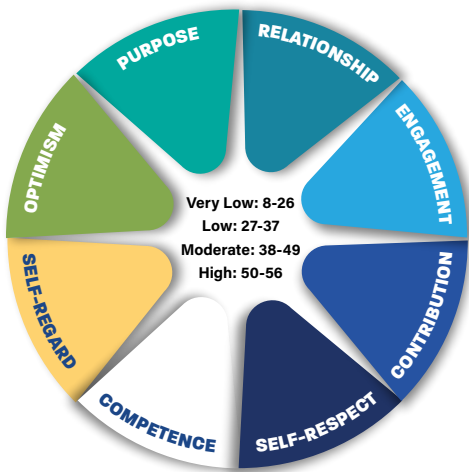


To further examine this phenomenon, MFAN examined established areas explored in previous research to provide context for the validated scale measures within this analysis. In 2025, most respondents reported being married (83.5%), with rates even higher for currently serving family respondents (88.4%) and active duty family respondents (92.2%). The presence of children acts as the single largest driver of the invisible family load, a burden that is compounded for single parents and is driven by the demands of parenting itself rather than demographic structure. Among active duty family respondents, 79.6% reported having children under 18 in the home, most frequently one (23.7%) or two (36.6%) children. This creates an overlap where the years of heaviest parenting responsibility coincide with peak operational demand, as active duty parents with children at home face significantly higher rates of time away from home.

Consequently, child care is not a peripheral quality-of-life issue but a core readiness factor shaping spouse employment and household functioning. In line with 2023 findings, nearly half (51.6%) of currently serving family respondents reported a need for better child care arrangements in 2025, with school-age care (43.4%), trusted caregivers (36.8%), and licensed care (34.6%) ranking as top needs. These challenges were exacerbated by a significant awareness gap, where majorities of active duty parents remained unaware of key support mechanisms: 61.3% were unaware of flexible spending accounts, 61.1% of the Military Child Care in Your Neighborhood PLUS program, and 59.0% of the Military Child Care Subsidy, though awareness of the CDC Universal Pre-K Initiative was slightly higher at 50.0%.

Addressing the gap between reported family health and lived experience required additional measurement tools, prompting the introduction of novel scale contributions in the 2025 survey tailored to the military context. Despite persistent challenges in military life, these tools show that positive functioning remained strong and that respondents demonstrated a high capacity to absorb hardship. The results from the analysis of the Flourishing Scale¹⁴ show that only a small portion of respondents scored in the very low (4.0%) or low (11.2%) ranges, with half (50.0%) scoring in the medium range and 34.8% in the high range.

Flourishing Scale



However, this resilience carries a cost. The cognitive and emotional labor required to maintain it, the invisible family load¹⁵, was reported by nearly all respondents, with only 7.1% reporting a low burden. Distributed unevenly, this load weighed more heavily on currently serving families than on those who have transitioned from military service.

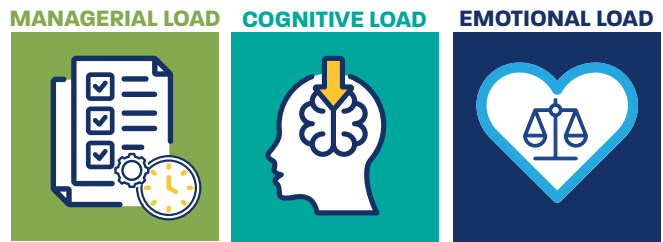
Yet, the 2025 respondents demonstrated profound strength, reporting higher levels of military identity¹⁶

¹⁴ The Flourishing Scale scores range from 8 to 56 and are categorized as very low (8-26), low (27-37), moderate (38-49), and high (50-56). Higher scores indicate stronger flourishing across areas including supportive relationships, self-esteem, competence, and optimism.

¹⁵ The Invisible Family Load Scale quantifies household load across three domains (cognitive, managerial, and emotional) using a 7-point frequency scale. Categorized by MFAN as low (9-27), moderate (28-45), high (50-56).

¹⁶ Military identity is examined as a single-item measure reflecting the degree to which respondents consider their military connection an important part of their public identity.

Invisible Family Load Scale



(37.3%) and spirituality¹⁷ (56.6%), suggesting that families navigating heavy loads were often the most deeply invested in the mission.

Supporting currently serving family households is essential not only to reduce strain but to sustain the engagement and identity that strengthen the force, ensuring that when the household is stable, the benefits extend outward to enhance deployability and long-term mission commitment.

¹⁷ Spirituality is examined as a single-item measure reflecting the degree to which respondents feel grounded in their religious or spiritual beliefs.



Recruitment, Retention and Future Force: Exploring Family Experience as a Readiness Indicator

The 2025 Military Family 360° Survey confirms that military family conditions are not merely background noise to readiness; they are readiness. Drawing on the five aforementioned interconnected dimensions, the data reveals that family experience fundamentally shapes willingness to stay, serve, and recruit.

For the first time, the 2025 survey measured Public Service Motivation (PSM)¹⁸, finding that Compassion was highest at 67.2%, followed by Commitment to Public Interest (65.8%) and Self-Sacrifice (58.6%). Notably, National Guard and Reserve family respondents scored higher than active duty family respondent counterparts across all PSM subscales, suggesting that part-time service helps maintain strong civic motivations. These values interact with family health scores¹⁹, spirituality²⁰, and military identity²¹, reinforcing the motivational foundation that sustains families through the demands of service.

¹⁸ Assesses civic engagement across three subscales (Commitment to Public Interest, Compassion, Self-Sacrifice) using a 5-point Likert scale and reported as an average agreement score. Higher scores on these subscales contribute to higher overall PSM, while lower subscale scores

¹⁹ The Family Health Scale captures the health of the family unit by measuring dimensions of family health (family relationships, health care, lifestyle, financial health, housing) at three levels: excellent (9-10), moderate (6-8), and poor (≤ 5).

²⁰ Spirituality is examined as a single-item measure reflecting the degree to which respondents feel grounded in their religious or spiritual beliefs.

²¹ Military identity is examined as a single-item measure reflecting the degree to which respondents consider their military connection an important part of their public identity.

Public Service Motivation (PSM) Subscales



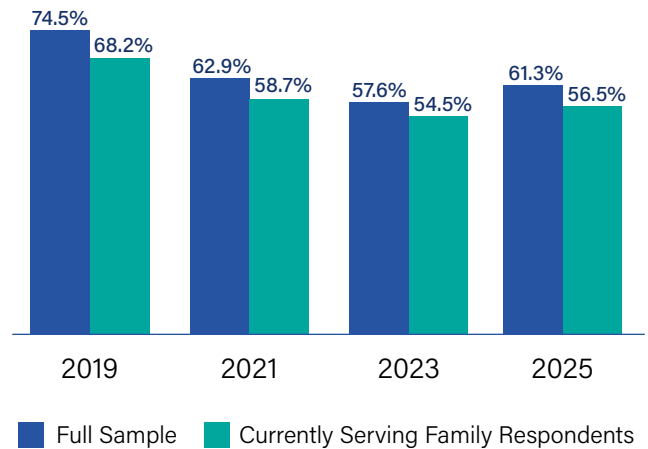
While motivations to serve were often driven by practical considerations, specifically career and job opportunities (42.8%) and financial stability or job security (40.9%), long-term retention hinged on the alignment between expectations and reality. Currently serving family respondents reported that their experiences met or exceeded expectations regarding mission and scope (76.8%) and service member career opportunities (74.5%). However, significant gaps remained, with military spouse career opportunities (62.5%) and work-life balance (55.8%) falling below expectations most frequently.

Military life satisfaction trends reflect this misalignment. In 2025, 40.9% of currently serving family respondents reported decreased satisfaction (rising to 45.3% among active duty spouse respondents), compared to 35.7% reporting no change and 13.1% reporting an increase. While the gap between decreased and increased sentiment has narrowed since 2023 (dropping from 45.7% to 40.9% and rising from 11.6% to 13.1%, respectively), uncertainty among currently serving family respondents has nearly quadrupled from 2.7% to 10.3%.

| | Level of Satisfaction | | | |
|------|-----------------------|-----------|-----------|--------|
| | Increase | Unchanged | Decreased | Unsure |
| 2023 | 11.6% | 40.0% | 45.7% | 2.7% |
| 2025 | 13.1% | 35.7% | 40.9% | 10.3% |

Despite these challenges, the majority of respondents (61.3%) would still recommend a military career to someone they care about, marking a slight recovery from 2023 levels (57.6%), though figures remained below historical highs measured by MFAN in 2021 (62.9%) and 2019 (74.5%). Retention is not solely about individual preference; it is an outcome shaped by the broader readiness framework.

Recommending Military Life



Among currently serving family respondents, retention decisions were driven by retirement benefits (62.4%), health care benefits (59.8%), and financial security (51.8%). Drivers of future retention have shifted: unlike 2023, where consistent income (65.4%) and increased pay (70.6%) dominated potential incentives, 2025 data indicate a pivot toward quality-of-life factors, with work-life balance (49.9%) and stability and duty location choice (48.3%) emerging as the primary levers for encouraging service members to stay.

Conclusion and Strategic Recommendations: Actionable Steps for Securing the Future Force

The 2025 Military Family 360° Survey captures military families at a pivotal juncture, where the convergence of rising living costs, housing market instability, and a government shutdown has intensified the inherent demands of service. While the data reveal modest improvements in family health and a renewed willingness to recommend military life, echoing positive trends from previous years, the deeper analysis uncovers a more complex reality. The introduction of new metrics, such as the Invisible Family Load and Public Service Motivation, allowed MFAN to see that resilience is not merely a product of individual grit but is deeply intertwined with motivational factors that buffer against burnout.

Yet this resilience raises a critical question: Are service members and their families staying because they are truly thriving, or because they are navigating the “least disruptive of difficult options” available in the civilian economy? The paradox of improved family health alongside worsening economic indicators suggests that a heightened focus on the difficulties of civilian transition may have inadvertently reinforced the perception that the “grass is not greener” elsewhere. For many, the decision to remain reflects a pragmatic response to constrained alternatives rather than satisfaction with the system.

Ultimately, economic security has emerged not just as a matter of household welfare but as the foundational infrastructure for readiness. Financial volatility directly erodes morale, complicates decision-making, and threatens retention. From the ripple effects of PCS moves that strain families across all career stages to the specific precarity of housing and food insecurity, the data confirm that economic stress is a readiness crisis. The 2025 findings suggest that while the military family retains a strong core of dedication, the system is not adequately supporting the material realities of that service, risking a shift from genuine commitment to reluctant endurance. The findings point to a clear conclusion: strengthening military family readiness requires addressing the structural conditions that enable families not only to endure military life, but to sustain it over time.

The 2025 data reveal a critical inflection point: Military families are demonstrating remarkable resilience, but this resilience may, in part, reflect “reluctant endurance.” Families may be staying in service not because they are thriving but because the economic and logistical alternatives in the civilian sector appear more complex or less favorable. To restore genuine commitment and ensure long-term readiness, the military support community must shift from relying on individual grit to providing systemic support that makes the military the best option for families, not merely the least risky one.

1. Treat Military Spouse Well-Being as a National Security Imperative

Military spouse well-being can no longer be viewed as a quality-of-life issue. It is a readiness issue, a retention issue, and ultimately a national security issue.

Throughout this report, spouses, especially those with children, consistently report some of the most negative outcomes across measures of well-being, flourishing, and daily life satisfaction. This finding is particularly concerning given the central role spouses play in sustaining military readiness. Military

spouses are often responsible for maintaining household stability during deployments, managing family transitions during PCS moves, coordinating child care, navigating health care systems, supporting children's educational needs, and serving as the primary caregiver during periods of separation.

Military readiness depends in part on the stability and support spouses provide at home, yet the data suggest that many spouses are carrying these responsibilities while experiencing increasing strain themselves. Elevated rates of spouse unemployment and underemployment continue to limit financial stability and career progression. Families report turning to emergency food support despite military affiliation. Child care remains inaccessible or unaffordable for many households, and access to health care and mental health care remains difficult to navigate. Taken together, these pressures create an environment in which spouses are being asked to carry extraordinary responsibility with insufficient support.

The report also highlights an important reality: military spouses are motivated by different factors than service members. While service members may be willing to tolerate challenges in support of mission, career progression, or service, spouses often evaluate military life through the lens of family stability, economic security, health care access, child care availability, and community connection. These priorities are not secondary considerations. They are fundamental drivers of whether military families can sustain military service over time.

If the military is serious about recruiting and retaining talent in an increasingly competitive environment, it must recognize that the spouse experience is inseparable from the service member experience. Policies designed to improve military readiness should be evaluated not only by their impact on the force, but by their impact on the families who are part of it.

Military spouse well-being should be established as a measurable readiness indicator and incorporated into retention, quality-of-life, and force sustainability discussions at every level.

2. Completely Modernize the PCS Experience

The Permanent Change of Station process was designed for a different era of military service. Today, it has become one of the most consistent drivers of instability for military families.

PCS moves disrupt nearly every aspect of family life. Employment is interrupted. Child care arrangements are lost. Health care providers must be replaced. Children's educational continuity is disrupted. Social support networks disappear overnight. Families often find themselves rebuilding daily life while simultaneously absorbing the financial and emotional costs of a military-directed move.

The data continue to demonstrate the connection between frequent relocation and negative family outcomes. Families who have recently moved are more likely to experience financial strain, food insecurity, challenges accessing health care, and disruptions to employment. These effects compound over time, particularly for military spouses whose careers may be repeatedly interrupted by relocation.

Yet despite the significant burden PCS moves place on families, many aspects of the process remain outdated. Families routinely shoulder substantial upfront expenses while waiting for reimbursement. Housing markets move faster than military compensation structures adjust. Orders often arrive with limited notice, reducing families' ability to prepare financially and logistically. In high-cost communities, military compensation frequently fails to reflect the realities families encounter on the ground.

Modernization must go beyond administrative improvements. Policymakers should examine opportunities to reduce unnecessary move frequency, provide greater predictability and advance notice, eliminate reimbursement models that shift financial burden onto families, and reassess allowances in communities where military families are struggling to maintain economic stability. Particular attention should be paid to installations and communities where military families are falling below low- and moderate-income thresholds despite steady military employment.

A military-directed move should not create unavoidable financial hardship or undermine employment, health care access, and family well-being. The PCS system should be redesigned around the realities of modern military families and measured not simply by its ability to execute relocations, but by its ability to support family stability and sustain readiness.

3. Rebuild Military Family Support Systems for a New Generation

Military family support systems were largely built for a different generation, a different operational environment, and a different information ecosystem.

Many of the programs and support structures developed during the Global War on Terror era were created to address the demands of extended yet anticipated deployments and wartime operations. Today's military families face a different set of challenges, yet many support systems have not evolved at the same pace as the families they are intended to serve.

At the same time, expectations around how people access information, services, and support have fundamentally changed. Families increasingly rely on digital platforms, social networks, artificial intelligence tools, and on-demand technologies to navigate daily life. Military family support systems must evolve accordingly while preserving the guardrails required for operational security.

The findings throughout this report reveal that many of the challenges military families face are interconnected. Financial insecurity affects health care utilization. Child care availability influences spouse employment. Employment instability contributes to mental health challenges. Frequent moves disrupt all of the above.

Yet support systems often continue to operate in silos, treating symptoms rather than addressing root causes. Military spouse employment cannot be solved independently from child care access. Food insecurity cannot be addressed without acknowledging income instability and cost-of-living pressures. Mental health outcomes cannot improve without addressing health care access, community connection, and family stressors. Families do not experience these challenges in isolation, and support systems should not be designed as if they do.

The next generation of military family support should be integrated, data-informed, and centered on the lived experiences of families. Resources should be easier to find, easier to access, and designed around how families actually seek help. Technology should be leveraged to simplify navigation, reduce administrative burden, and connect families to solutions before challenges become crises.

The question should no longer be whether support services exist. The question is whether families know about them, trust them, and can access them when they need them.

4. Stabilize Health Care Access for Military Families

Access to health care is an increasingly important readiness concern for military families.

Across the military community, families report difficulties finding providers, securing appointments, navigating referrals, and accessing timely care. Low reimbursement rates and provider participation challenges have contributed to shrinking networks in some communities, while long wait times continue to delay both physical and behavioral health care services.

The consequences extend far beyond inconvenience. Health care access does not operate independently from other dimensions of readiness. Delays and disruptions compound financial strain, caregiving burden, spouse employment challenges, and family stress. This report suggests that many families are delaying or foregoing care altogether, while others face extended delays for specialty care or behavioral health services. These experiences create uncertainty, increase stress, and undermine confidence in a system intended to support military families.

The implications for mental health are particularly concerning. Military families already navigate unique stressors, including frequent relocation, deployment cycles, employment disruption, financial strain, caregiving responsibilities, and social isolation. When access to mental health services is delayed by weeks or months, those challenges can become significantly more difficult to manage.

Health care access should not depend on geography, provider availability, reimbursement rates, or a family's ability to navigate a complex system. Reliable access to physical and mental health care is a foundational component of military family readiness.

Policymakers should conduct a comprehensive review of military family health care access, including provider network adequacy, reimbursement structures, appointment wait times, specialty care availability, continuity of care during PCS moves, and behavioral health capacity.

The nation's all-volunteer force depends upon healthy families. A health care system that families struggle to access ultimately undermines the readiness and resilience it was designed to protect.

5. Prepare for the Unknown

This report captures a military community navigating considerable challenges, but it also raises an important strategic question: are current levels of retention and military affiliation being driven by improvements in military family quality of life, or by broader economic conditions that make alternatives appear less attractive?

One notable finding is that respondents appear less likely to question whether opportunities outside military service would provide a better quality of life. While this may initially appear encouraging, policymakers and military leaders should be cautious about interpreting it as evidence that longstanding military family challenges have been resolved.

The broader economic environment has been marked by inflationary pressures, housing affordability challenges, labor market uncertainty, and rising costs across essential goods and services. In such

an environment, military service may provide a degree of stability that is increasingly difficult to find elsewhere. Families may be comparing military life not against an ideal alternative, but against an economy that feels uncertain for many Americans.

The findings also suggest that economic pressures are increasingly shaping the daily realities of military families. For the first time in the history of this research, respondents identified the cost of groceries as a significant financial stressor. Food is among the most basic and unavoidable household expenses. When the cost of putting food on the table emerges as a top financial concern, it reflects growing financial vulnerability and household budgets stretched to their limits.

The critical question is: what happens if conditions change?

What happens if the labor market strengthens significantly? What happens if civilian employers become more competitive in recruiting military talent? What happens if remote work opportunities continue to expand, creating new pathways for military spouse employment? What happens if compensation, flexibility, health care access, or quality-of-life benefits become more attractive outside military service?

These questions are not hypothetical. They are strategic considerations that should inform long-term force planning.

The findings throughout this report suggest that military families continue to face significant challenges related to spouse employment, child care access, health care availability, financial strain, frequent relocations, and community support. While current economic conditions may mask the full impact of these challenges, they have not eliminated them.

Military leaders and policymakers should resist the temptation to interpret stability as resilience. A system is resilient not because people remain in it when alternatives are limited, but because it continues to meet their needs when alternatives become more attractive.

The military has an opportunity to use the current period to address longstanding family challenges before external conditions shift. Investments in spouse well-being, health care access, child care, financial security, and quality-of-life improvements should be viewed not only as responses to today's findings, but as preparation for tomorrow's uncertainties.

The findings in this report should not be viewed solely as a snapshot of current military family experiences. They should also be viewed as an early warning system. The question is not whether today's military families are navigating challenges, it is whether the systems supporting them are prepared for the challenges that come next.

Sponsors

PRESENTED BY



WITH SUPPORT FROM



AMBA | Amazon | Magellan | Leidos | KidLink Treatment Services
Foundation for Fresh Produce | The Walt Disney Company

The Military Family 360°



**Military Family
Advisory Network**

Military Family Advisory Network
1405 S Fern St., #93293 | Arlington, VA 22202

mfan.org



Photos used in this report are credit of Defense Visual Information Distribution Service (DVIDS), Department of War, and Adobe Stock.
The appearance of U.S. Department of War (DoW) visual information does not imply or constitute DoW endorsement.