



## **Largest Independent Study of Military Family Well-being Reveals Force Readiness Risks**

*New Military Family 360 findings from more than 10,000 respondents highlight mounting pressures on military spouses, household stability, economic security, and access to care.*

### **FOR IMMEDIATE RELEASE**

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**ARLINGTON, VA** (June 22, 2026) – The Military Family Advisory Network (MFAN), a leading national nonprofit for military families, released the findings of its Military Family 360 Survey, the largest independent study of military family life.

This year’s IRB-approved report captures the experiences of 10,089 respondents, and examines how key dimensions such as family functioning, community connection, economic security, employment, and access to health care intersect to influence outcomes across the lifecycle of service.

“At MFAN, we believe good data should do more than describe challenges—it should help drive solutions,” said Shannon Razsadin, chief executive officer of MFAN. “This year’s findings reveal both persistent barriers and areas of progress, but together they reinforce a fundamental truth: family well-being is not adjacent to readiness, it is foundational to it. The Military Family 360 Survey builds on more than a decade of trusted research and combines quantitative analysis with the lived experiences families shared in their own words. That approach allows us to better understand not only what military families are facing today, but why those experiences matter and where meaningful action is needed most.”

Findings from the report demonstrate that pressures across military family life rarely occur in isolation. Instead, they intersect and compound, shaping household stability, influencing decisions to continue military service, and carrying implications for readiness, retention, and the long-term sustainability of the force.

### **Key Findings**

- Family well-being is directly tied to readiness: 49.2% of respondents fell in a moderate family well-being range, indicating many families are functioning but vulnerable to shocks such as PCS moves, financial strain, and care disruptions.
- Mental health crisis care is not reaching every family that needs it: 23.7% of respondents who tried to access emergency mental health care were unable to receive services, while another 23.3% needed care but did not attempt to access it. The military spouse was the most frequently identified household member needing emergency mental health care.

- Economic strain remains a major pressure point: 84.4% of respondents reported some level of housing burden, and 41.2% reported low or very low food security.
- Military families are facing limited financial cushion: 34.1% of currently serving family respondents reported having less than \$500 in emergency savings or no emergency savings fund at all.
- Spouse employment continues to be disrupted by military life: 29.9% of active-duty spouse respondents reported being unemployed and actively seeking work, with 45.3% of job-seeking active-duty spouses having PCS'd within the past year.
- Health care access remains uneven: Approximately 27% of currently serving family respondents reported negative experiences accessing health care appointments and maintaining consistent care.
- Satisfaction with military life is mixed: 40.9% of respondents reported decreased satisfaction with military life over time, while 61.3% said they would recommend a military career.

“This research is designed for action,” said Dr. Shanna Smith, Associate Director of Research at MFAN. “What we’re seeing is that these challenges do not exist in isolation. They interact and compound in ways that shape family stability, influence decision-making, and ultimately impact readiness outcomes. Understanding those connections is key to building effective, targeted solutions.”

The Military Family 360 Survey was fielded from October 2, 2025, through January 16, 2026, and is MFAN’s most comprehensive research effort to date. The study drew responses from military and veteran families across all branches, ranks, and geographic locations, including all 50 states, with the highest representation from Texas, Virginia, North Carolina, California and Florida. The methodology is approved by an Institutional Review Board (IRB) and incorporates validated scales alongside quantitative and qualitative responses to ensure both rigor and depth.

The full report and data release livestream may be found at [milfanet.org/MilFam360Report](http://milfanet.org/MilFam360Report).

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#### **About the Military Family Advisory Network (MFAN)**

The Military Family Advisory Network is a national nonprofit dedicated to understanding and responding to the needs of military-connected families through trusted research, collaborative partnerships, and direct programmatic support. MFAN is home to the Military Family 360 Survey, the nation’s largest independent study of military families, and provides immediate assistance to tens of thousands of households each year. Learn more at [www.mfan.org](http://www.mfan.org).