



Military Family
Advisory Network



READINESS

Starts at **HOME**

How Strong Families Strengthen the Force

A Letter from the CEO

Every time MFAN launches a survey, military families make a choice. They decide whether to trust us with their experiences, challenges, frustrations, and hopes for the future.

That trust is the foundation of this report.

For more than a decade, military families have shared their lives with us. What began as an effort to better understand military family experiences has grown into one of the most comprehensive examinations of military family life in the country. With each survey cycle, the data become stronger, our understanding deepens, and our responsibility grows.

At MFAN, we believe data should do more than describe a problem. It should help us understand what is changing, where families are doing well, where they are struggling, and where action is needed.

This year's findings reinforce something we have seen time and again: military family life cannot be understood through a single issue. Employment, child care, health care, financial stability, food security, and community connection are deeply interconnected. Families experience these challenges simultaneously, and solutions must reflect that reality.

Many findings deserve attention, but one stands out in particular. Across multiple measures, military spouses, particularly those with children, report some of the most negative outcomes in the survey. This deserves attention. Military spouses continue to shoulder much of the responsibility for managing households, supporting children, navigating moves, coordinating care, and sustaining family stability throughout military service. Their well-being is not separate from readiness. It is part of it.

The findings also reflect the pressures many families are facing beyond military life itself. For the first time in the history of this research, respondents identified grocery prices as a significant factor preventing them from making ends meet. Combined with challenges related to health care access, spouse employment, child care, and military moves, the picture that emerges is one of families working hard to adapt to increasing complexity.

This report also raises important questions about the future. Some findings suggest that military families may be less likely to see opportunities outside military service as more attractive than they have in the past. Whether that reflects improvements within military life, broader economic uncertainty, or both, remains to be seen. It is a reminder that understanding today's realities is only part of the work. We also have a responsibility to understand what may lie ahead.

As you read this report, I hope you see more than data points. I hope you see the experiences, trade-offs, and decisions behind them. Most importantly, I hope you see the trust thousands of military families have placed in MFAN by sharing their stories.

To the MFAN research team, thank you for the time, care, and rigor you bring to this work. Your commitment to getting it right strengthens not only this report, but the conversations and decisions that follow it.

To our partners and sponsors, thank you. This work would not be possible without your support and your belief that military families deserve to be understood, heard, and supported.

To our peers across the military and veteran-serving community, we know many of you will use these findings to strengthen programs, inform decisions, and better serve military families. We are grateful to be in that work alongside you.

And to the military families who continue to place their trust in us year after year: thank you. We do not take that trust for granted. We remain committed to earning it, protecting it, and ensuring your experiences remain at the center of conversations about military family life, readiness, and the future of the all-volunteer force.



Shannon Razsadin
Chief Executive Officer

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About MFAN

Military families are essential to the strength of the all-volunteer force, yet their experiences are often disconnected from the decisions, policies, and investments intended to support them. While military families navigate service across decades, the programs, initiatives, and support systems designed to serve them often shift with changing priorities, creating challenges for long-term continuity and sustained progress.

The Military Family Advisory Network (MFAN) exists to help ensure that decisions affecting military families remain informed by evidence, lived experience, and long-term trends rather than any single moment in time.

For more than a decade, MFAN has helped leaders across sectors better understand the realities of military and veteran family life. Through the Military Family 360° Survey, the largest independent study of military families in the United States, and through a growing body of research and programmatic work, MFAN identifies emerging challenges and uncovers unmet needs. MFAN provides actionable insights into the factors that influence military family well-being and readiness. Together, these efforts help shape the future of the all-volunteer force.

Research, however, is only the starting point. MFAN uses data to inform decision-making, incubate and evaluate solutions, direct resources where they can have the greatest impact, and elevate effective practices across the military family support ecosystem.

By connecting military families, military leaders, policymakers, nonprofits, funders, community organizations, and private-sector partners, MFAN helps ensure that support systems evolve alongside the needs of the families they serve.

Whether addressing food insecurity, spouse employment, health care access, military moves, child care, or broader measures of well-being, MFAN's focus remains the same: ensuring that decisions affecting military families are informed by the realities of military family life.

In a rapidly changing environment, MFAN helps leaders understand not only the challenges military families face today, but the conditions that will shape their well-being and readiness in the years ahead.



Methodology

The Military Family 360° Survey represents the evolution of MFAN’s comprehensive view of military and veteran family life, originally known as the Military Family Support Programming Survey.

While earlier iterations focused primarily on programmatic needs and support gaps, the 2025 redesign expands the scope to capture the full spectrum of family experiences, including holistic well-being, community connection, and the structural factors that sustain military readiness. This comprehensive approach is grounded in five core assumptions derived from prior research: that family well-being underpins service member readiness, strong support systems sustain the force, economic stability strengthens family capacity, engaged leadership bolsters readiness, and thriving families fuel recruitment. By integrating these assumptions into a mixed-methods framework, the study aims to translate lived experiences into actionable insights for policy, organizational, and programmatic intervention.

The survey instrument itself integrates a robust suite of validated quantitative measures alongside deep qualitative inquiry. To ensure rigor and comparability, the study employs established scales such as the Family Health Scale for holistic family unit health, the Flourishing Scale for psychological well-being and positive functioning, and the USDA Six-Item Short Form Food Security Scale. Additional metrics include the HUD Housing Burden Scale to assess financial housing strain, the Melbourne Institute (MI) Short-Form Financial Well-Being Scale to gauge economic security, and the Public Service Motivation Subscales to measure commitment to societal well-being, compassion for others, and collective interests. 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 households. A full explanation of these measures can be found in the scales at a glance section of this report. These quantitative measures are complemented by an expanded set of open-ended qualitative questions that allow respondents to articulate nuanced narratives, ensuring that the data captures both the statistical realities and how lived experience among military-connected families change over time. These enhanced questions and expanded lines of questioning were informed by internal subject-matter expertise, thorough literature reviews, and stakeholder input.

Data collection for the 2025 cycle ran from October 2, 2025 through January 16, 2026, a period of domestic and global uncertainty that included a federal government shutdown alongside MFAN’s concurrent emergency response efforts, such as grocery box and gift card distributions. All retrospective timeframes referenced throughout the report are anchored to this fielding window, such that “in the last six months” refers to April–September 2025, “six to 12 months ago” to October 2024–March 2025, and “13 to 24 months ago” to October 2023–September 2024. These contextual factors are recognized as potential influences on participant response patterns and self-reported stress levels, meaning findings must be interpreted with an awareness of this unique temporal environment. The study utilizes a convenience sampling approach with partial reliance on snowball sampling, leveraging MFAN’s

extensive network to solicit responses from a diverse population. This non-probability method allows for broad representation across multiple socio-demographic groups. To further enhance inclusivity, the survey was translated and fielded in Spanish following beta-testing by native speakers. While this sampling strategy introduces the possibility of bias, the robust sample size and inclusive recruitment efforts mitigate these limitations, prioritizing the inclusion of any voice willing to participate over statistical predictability.

Recruitment was conducted through a multi-channel strategy involving email listservs, social media platforms, the MFAN blog, and partner organizations. Respondents accessed the survey via web browsers on various devices, beginning with an informed consent process and a screening question to verify their connection to military life. The survey platform, Qualtrics, used complex branching and skip logic to ensure that participants only encountered questions relevant to their specific circumstances, thereby reducing fatigue and increasing data relevance. While most questions were voluntary, several strategic questions across the constructs were mandatory to ensure critical data points were captured for the currently serving population. To encourage participation, respondents were eligible to enter into a prize drawing for gift cards, a practice consistent with previous iterations of the study.

The 2025 analytical framework combines rigorous qualitative coding with advanced statistical modeling. Qualitative analysis was conducted in Qualtrics by a combination of graduate and doctoral-level researchers, who achieved coding agreement through iterative review and consensus discussions. Every written respondent response was tagged for key themes and sub-themes, with results presented as manifest effect sizes, where percentages may exceed 100% to reflect the

multiplicity of themes within individual responses. Quantitative analysis was performed entirely in Stata by a team of doctoral-level researchers, with data cross-verified against Qualtrics to ensure completeness. Missing values were retained as missing rather than recoded as zero, preserving dataset integrity. Statistical tests were selected based on variable types, using chi-square tests for nominal variables, Mann-Whitney and Kruskal-Wallis tests for ordinal outcomes, and Spearman's rank correlation for associations, with findings interpreted against conventional significance thresholds (e.g., $p < .05$, $p < .01$, $p < .001$).

In alignment with modern research practices, the study also discloses the supervised use of AI tools to expedite the development of tables and assist in identifying patterns within the analyzed data. All AI-assisted work was strictly overseen by doctoral-level researchers, and no raw respondent data was ever uploaded to external AI platforms, ensuring the highest standards of data privacy. The entire project received Institutional Review Board (IRB) approval from Wayland Baptist University, an institution with strong military connections, and adhered to ethical standards for research involving human subjects. MFAN maintains strict data stewardship practices throughout the research lifecycle to protect respondent confidentiality.

Findings represent the experiences of military and veteran family respondents during the fielding period. They are not intended to generalize to all families, but rather to highlight patterns and actionable insights that can inform programmatic, organizational, and policy-level responses. As in every iteration of this work, the goal is to translate data into understanding and understanding into action, bringing the lived experiences of military families to the forefront of national dialogue on readiness and well-being.



Introduction: Family Strength Defines Military Readiness

National defense discourse emphasizes lethality, modernization, and warrior ethos as the pillars of military strength. Yet readiness, defined as 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 networks of support.

The redesigned 2025 Military Family 360° Survey centers on a guiding research imperative and foundational question: How do strong families support the national defense strategy? More specifically, how do family systems enable, or constrain, mission readiness? Each section of this report addresses a variation of the same inquiry: Does this area strengthen or strain the force?

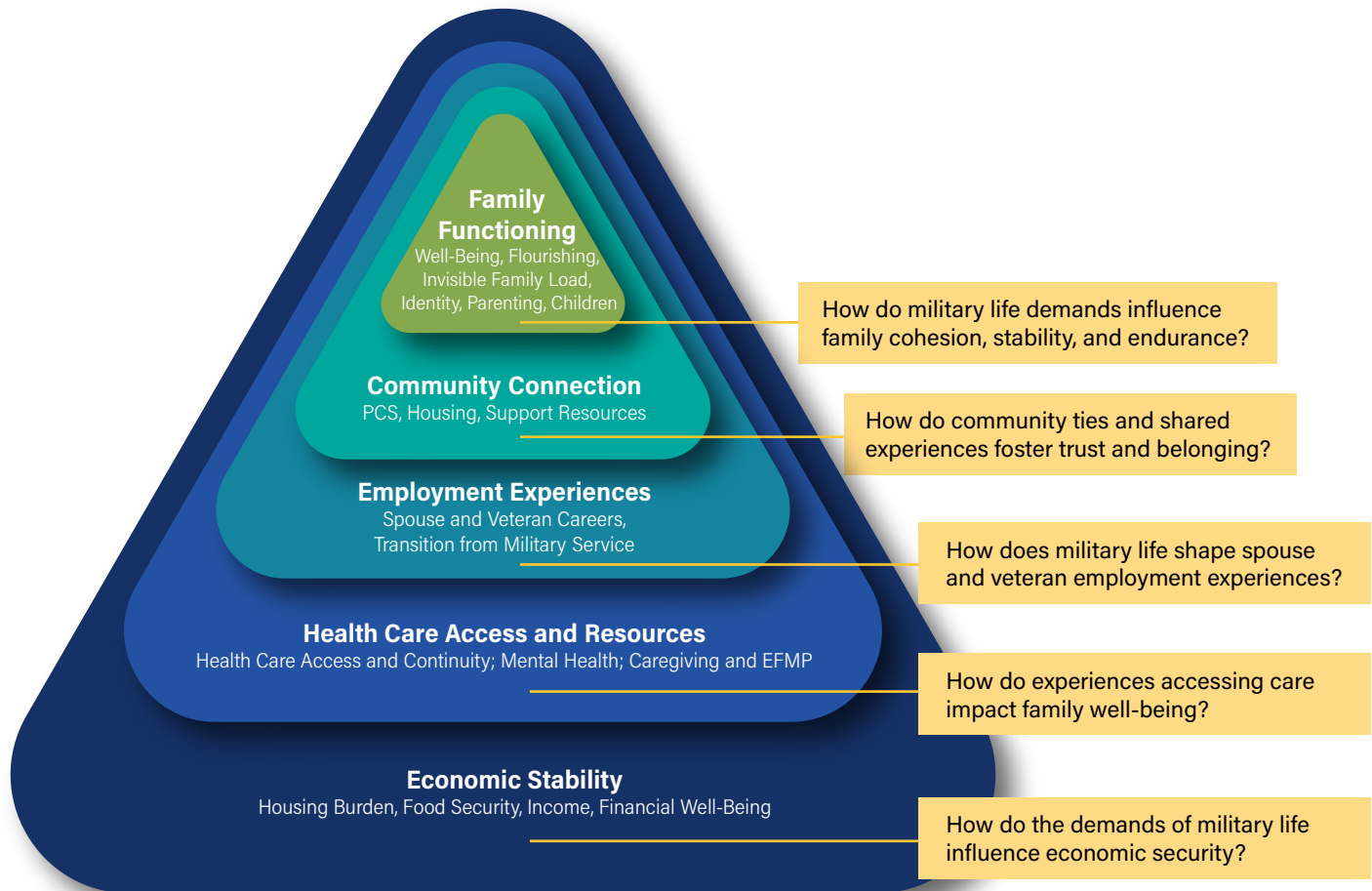
Built around a framework of five interlocking readiness dimensions, the 2025 survey instrument examined the core factors shaping military family readiness across the lifecycle of service. Drawing from Maslow's Hierarchy of Needs¹ and Bronfenbrenner's Ecological Systems Theory², this framework is both hierarchical and ecological, treating each dimension as a distinct area of experience within a larger,

interconnected system. Economic stability anchors the foundation; when basic needs are unmet, sustaining higher-level needs becomes difficult. From this base, health care access, employment and purpose, and community connection built upward, each shaped by the conditions below while simultaneously shaping 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.

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.

Five Interlocking Readiness Dimensions



To ensure rigor and comparability across findings, each dimension is measured using validated instruments drawn from established clinical, governmental, and consumer research. While the detailed methodology section described technical protocols, what truly distinguishes MFAN's research is its unique position to own the data lifecycle from design to deployment. This enables a more integrated view of the data and allows the analysis to go beyond isolated metrics and examine intersections within military family life. By applying some of these measures for the first time within a military family population context, while leveraging others across multiple iterations

of MFAN's research portfolio, the study not only quantifies family experiences consistently, but also tracks changes over time. This uncovers the nuanced, interconnected drivers of readiness that traditional siloed studies often miss.

At the same time, MFAN recognizes that respondents represent more than just numbers. Throughout the report, representative quotes from respondents that accompany the themes emerging from the qualitative research are integrated. References to statistical patterns and relationships throughout the report are grounded in these measurement frameworks, while the qualitative voices provide essential context and depth.



2025 Military Family 360° Validated Measures

For ease of reference, the measures below provide an overview of the key validated measures used throughout the analysis to examine variation in experiences across military-connected populations and their relationships with key aspects of family life and well-being.

Family Health Scale (Crandall et al., 2020)

- Ten items; Sum of item scores; **Poor** (≤ 5), **Moderate** (6–8), **Excellent** (9–10)
- Assesses family functioning across relationships, health care, lifestyle, finances, and housing.

Invisible Family Load Scale (Wayne et al., 2023)

- Nine items; Sum of 7-point frequency ratings; Categorized by MFAN as **Low** (9–27), **Moderate** (28–45), **High** (46–63)
- Quantifies household load across three domains: cognitive, managerial, and emotional.

Flourishing Scale (Diener et al., 2009)

- Eight items; Sum of item scores; **Very Low** (8–26), **Low** (27–37), **Moderate** (38–49), **High** (50–56)
- Captures self-perceived attainment across purpose, relationships, self-esteem, competence, and optimism.

HUD Housing Burden

(U.S. Department of Housing and Urban Development, n.d.)

- One item; <30% of reported annual household income = **No Burden**, 30–49% = **Housing Burden**, >50% = **Severe Housing Burden**
- Measures housing cost burden as the percentage of household income spent on rent or mortgage payments and utilities.

Melbourne Institute (MI) Short-Form Financial Well-Being Scale (Comerton-Forde et al., 2018)

- Five items; Standardized 0–100; **Having Trouble** (0–22.5), **Just Coping** (25–47.5), **Getting By** (50–75), **Doing Great** (77.5–100)
- Captures perceived financial control, financial resilience, obligation fulfillment, and future outlook.

Low-to-Moderate Income (LMI) Classification (U.S. Department of Housing and Urban Development, n.d.)

- Calculated score; **Low** ($\leq 80\%$), **Very Low** ($\leq 50\%$), **Extremely Low** ($\leq 30\%$ or federal poverty line)
- Contextualizes financial positioning by household size, income, and geographic location.

USDA Six-Item Short Form Food Security Scale (U.S. Department of Agriculture, 2012)

- Six items; Sum of item scores; **Food Secure** (0–1), **Low** (2–4), **Very Low** (5–6)
- Assesses food access and dietary disruption due to limited resources.

Public Service Motivation (PSM) Subscales (Perry, 1996; Kim, 2009)

- Three items per subscale; 5-point Likert agreement scale (Strongly Disagree–Strongly Agree); average agreement calculated for each subscale
- Assesses civic engagement across three subscales: Commitment to Public Interest (CPI), Compassion (COM), and Self-Sacrifice (SS).

With the structure and approach established, MFAN turned to the people behind the data. Understanding readiness requires more than examining scales and scores; it requires context about who is serving and the diverse circumstances they bring to military life. The following section describes the 2025 survey respondents across key demographic characteristics that shape how families experience the readiness dimensions outlined above and help explain variations in outcomes across the military community.

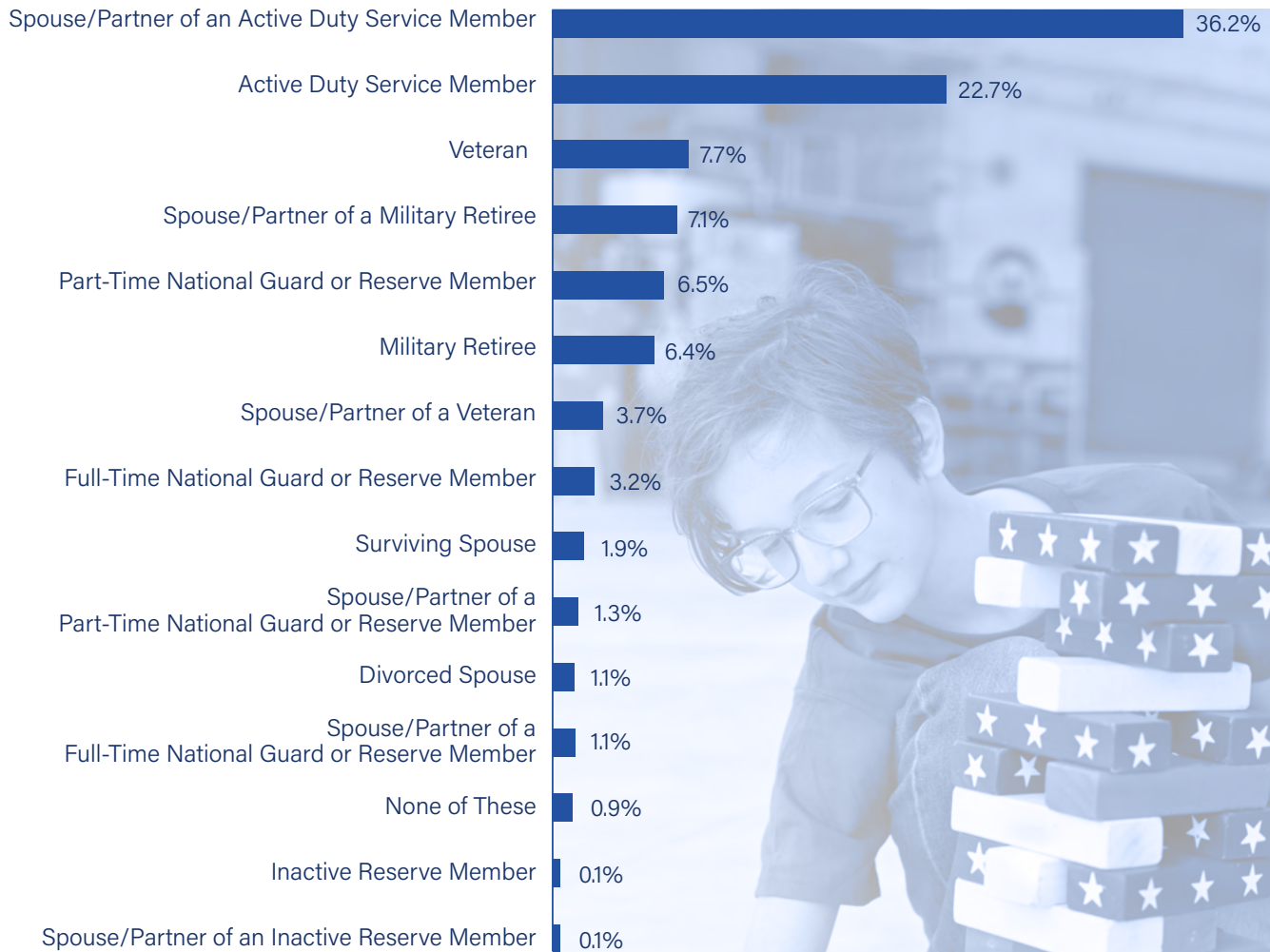


Military Family 360°: A Demographic Profile of Who Serves

Understanding the diverse demographics that comprise military families is essential, as different family structures experience military life differently. These families are not one-size-fits-all; they span a range of statuses, ranks, geographic locations, and identities, each associated with distinct experiences and challenges.

The 2025 Military Family 360° Survey yielded **10,089 responses** from individuals across the globe. To complete the survey, respondents were required to identify a connection to military life. **Currently serving families comprised 71.2% of the sample, up from 56.1% in 2023, and families who had transitioned from military service accounted for 24.9% of the 2025 sample.** Within the currently serving group, the largest subgroup consisted of spouses of active duty service members (36.2%), followed by active duty service members themselves (22.7%), and National Guard and Reserve family respondents (12.3%). Among transitioned families, retiree family respondents comprised 13.5% of the sample, and veteran family respondents comprised 11.4%. More than four out of five respondents (81.4%) reported serving after September 11, 2001.

Connection to Military Life



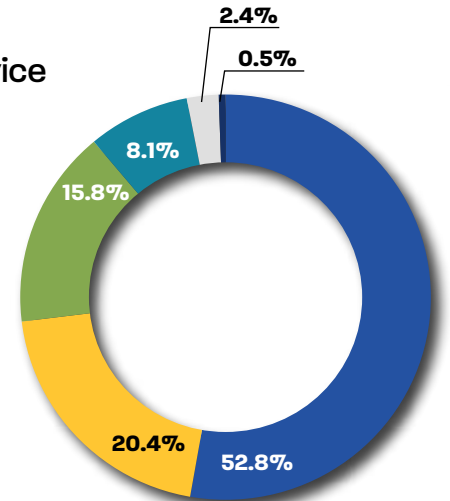
As in previous survey cycles, respondents' branch affiliations reflected the Department's most recently released 2024 military force distribution. In 2025, the largest share of respondents were affiliated with the Army (52.8%), followed by the Air Force (20.4%) and the Navy (15.8%). Consistent with the Department's 2024 demographic profile, enlisted families made up the majority of 2025 respondents at 80.4%, representing a 4.0% increase from the prior 2023 MFAN survey. Within that group, nearly half (49.1%) fell within the E4–E6 paygrades, which represented a 1.9% increase from the 2023 data. In 2025, officer family respondents comprised 16.5% of the sample, while warrant officer family respondents accounted for 3.1%.



Length of service varied across the entire sample, with the largest share reporting more than 20 years of service (27.5%), followed by 5–9 years (19.9%). Similar proportions reported 15–19 years (17.2%), 10–14 years (17.0%), and 1–4 years (16.8%), while only 1.6% reported less than one year of service. Among currently serving family respondents, half (50.0%) anticipated separation from service in six or more years, and 11.1% expected separation within the next year. Among transitioned family respondents, 45.8% indicated that most of their service occurred after September 11, 2001.

Branch of Service

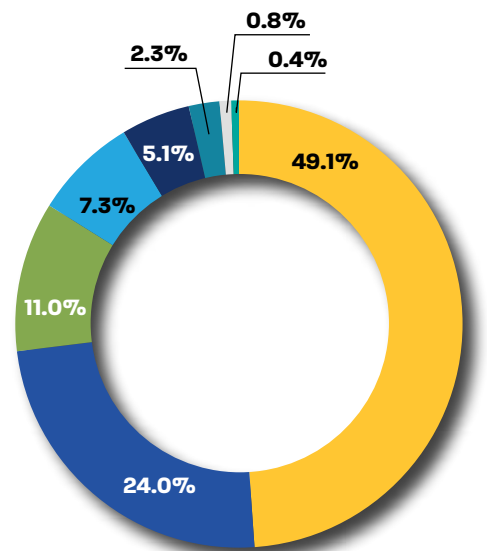
- ARMY
- AIR FORCE
- NAVY
- MARINE CORPS
- COAST GUARD
- SPACE FORCE



AGE RANGE	PERCENTAGE
18-21	2.1%
22-24	5.0%
25-29	11.6%
30-34	16.4%
35-39	18.9%
40-44	13.7%
45-49	8.2%
50-54	5.6%
55-59	4.1%
60+	14.4%
TOTAL	100.0%

Rank

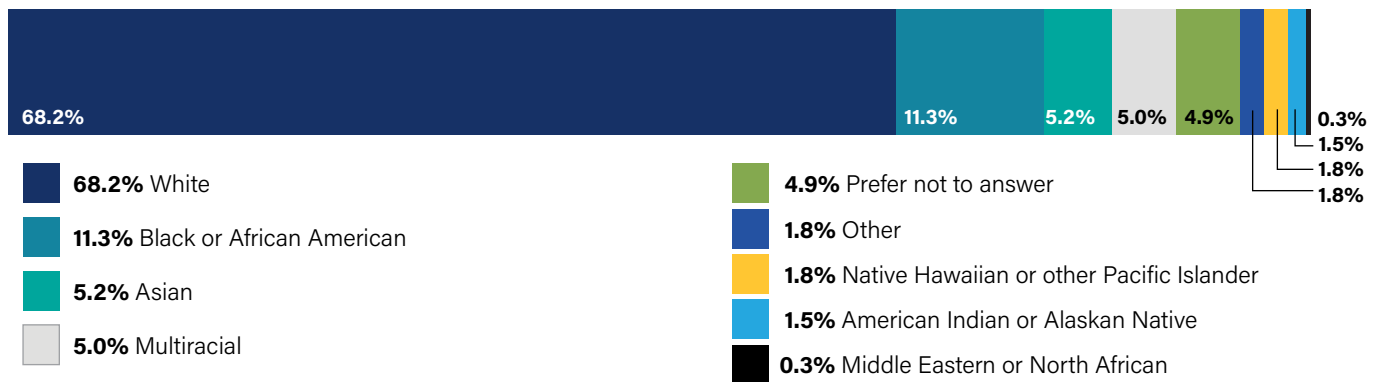
- E1-E3
- E4-E6
- E7-E9
- W1-W3
- W4-W5
- O1-O3
- O4-O6
- O7-O10





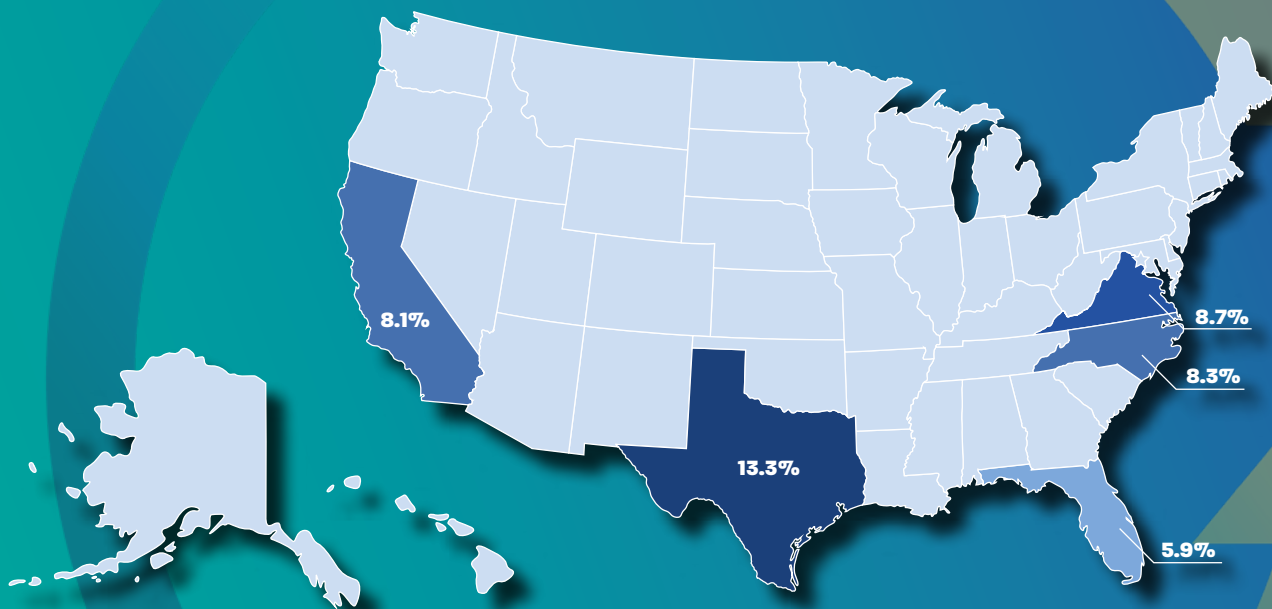
Consistent with patterns observed in the Department’s 2024 demographic profile, more than two-thirds (68.2%) identified their race as White, with Black or African American (11.3%) as the second most commonly reported race. Most respondents were female (67.5%), and more than one-third (35.3%) were between the ages of 30 and 39.

Respondent Race



Most respondents were married (83.5%), with an additional 1.2% reporting that they were partnered. Fourteen percent (14.0%) of married respondents indicated that they had been in a dual-military marriage at some point. Households most commonly included two to four members (69.5%), and 76.4% reported having children under age 18. Among parents, 85.0% had children living with them full-time. Additionally, when asked whether anyone in their family identified as LGBTQ+, 3.8% of respondents identified themselves, 2.0% identified their spouse, and 4.5% identified their child(ren).

Nearly half of respondents (45.6%) reported earning a bachelor’s degree or higher and employment patterns indicated that the majority of respondents were working or looking for work. Excluding active duty service members, 47.5% of respondents were employed (35.2% full-time, and 12.3% part-time), and another 19.7% indicated that they were not employed but wanted to work. Additionally, 12.5% of respondents identified as caregivers, and 4.2% reported receiving care.



Geographically, respondents represented communities across all 50 states and the District of Columbia, as well as internationally, with the highest representation from Texas (13.3%), Virginia (8.7%), North Carolina (8.3%), California (8.1%), and Florida (5.9%). Most respondents (97.1%) resided within the continental United States (CONUS), while 2.9% resided outside the continental United States (OCONUS), with more than half of OCONUS respondents reporting living in Europe. Respondents were geographically diverse, representing suburban (50.7%), rural (24.9%), and urban (18.8%) communities³.

Overall, the 2025 respondent profile reflects predominantly enlisted, post-9/11, married military families with children living in communities across the United States.

By examining key demographic factors, this report highlights differences and areas of statistical significance that influence how respondents navigate the demands of military life. Recognizing these variations is vital for understanding family functioning within the military context. Focusing

on the interplay between demographics and family functioning allows MFAN and the broader ecosystem to effectively tailor support systems to meet specific needs that reflect the diverse circumstances of military family life and sustain mission readiness.

With that foundation in place, the rest of this report walks through the key areas that shape military family well-being and force readiness. MFAN begins by examining economic stability and how financial security acts as a protective factor for service members and their families. From there, health care access and resources are explored through the lens of how whole-family wellness functions as a readiness multiplier. Employment comes next, considering how spousal and veteran work contributes to purpose and stability beyond service. Community follows, examining how connection and belonging help buffer against isolation. These threads all tie back into family functioning itself, the apex of readiness, before considering what this means for recruitment and retention. The report closes with concrete recommendations for moving forward. Together, these pieces form a fuller picture of how to strengthen the military family ecosystem.

³ Rural refers to countryside areas and small towns, suburban describes residential neighborhoods near cities, and urban characterizes metropolitan cities or densely populated areas.



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. When basic needs are consistently met, financial pressures remain manageable, the cognitive bandwidth required for complex decision-making is preserved, and the future feels plannable, enabling families to sustain the unique demands of military life. In turn, this stability ensures service members can bring their full focus to the mission, free from the distraction of economic insecurity. This section explores how the specific demands of military life shape family economic security and how variations in income, housing, food security, and financial behaviors directly influence the family unit.

Respondents completed the 2025 survey at a particularly consequential moment, as rising costs, housing market strain, and the government shutdown converged with the ongoing demands of military life. Throughout this report, economic conditions surface as a throughline across every dimension examined: child care costs constrain employment, housing burden shapes community connection, and food insecurity ripples into family health. What happens in this dimension sets the

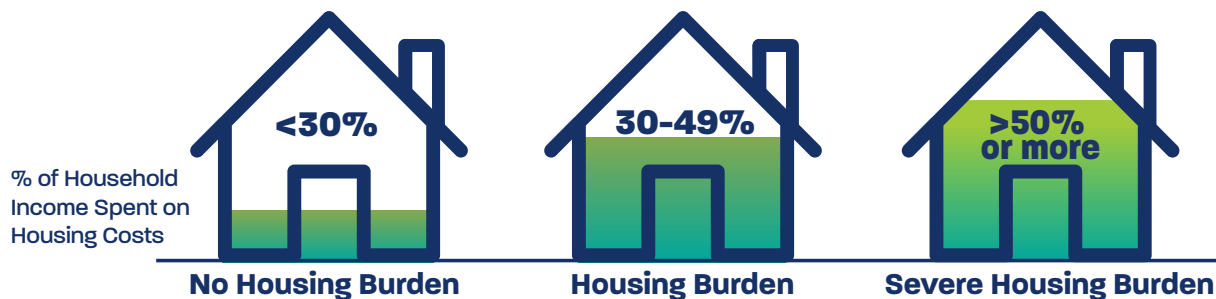
conditions for everything that follows. This section examines economic stability directly, moving from material conditions and income through financial well-being and daily management practices that shape how military families experience and navigate economic security. Where meaningful differences emerge across demographic groups and subpopulations, those patterns are examined within each topic area, surfacing the nuanced disparities that aggregate findings alone can obscure.



Economic Essentials

Housing represents one of the highest, and least controllable, costs in a military household budget. While housing instability is a widespread challenge for families across the nation, military families navigate this landscape under a unique set of constraints often defined by a distinct lack of choice. Unlike civilians who can weigh trade-offs between commute, school districts, and affordability, service members are often tethered to specific geographic locations dictated by mission requirements. This rigidity collides with a housing environment currently defined by elevated interest rates, tight inventory, and limited availability at many duty stations, while conversations around Basic Allowance for Housing (BAH) restoration and the formula used to calculate BAH continue. Consequently, families are managing these structural pressures in real time, frequently absorbing high out-of-pocket costs simply to secure a stable place to live near their installation.

HUD Housing Burden Scale



MFAN again assessed housing burden using the HUD Housing Burden Scale¹. First formalized through federal housing legislation in the early 1980s, the HUD Housing Burden threshold establishes a standard for assessing affordability and determining eligibility for assistance programs. In 2025, 15.6% of total respondents did not report a housing burden.

¹ 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.

This indicates that nearly eighty-five percent (84.4%) of respondents were carrying the burden of paying more than they could comfortably afford to cover housing, rent, or utility payments, including allowances for those who receive them. Housing burden varied meaningfully across subpopulations, as shown in the chart below.

Respondents	No Housing Burden	Housing Burden	Severe Housing Burden
2023			
Full Sample	20.2%	38.6%	41.2%
Currently Serving Families	17.6%	34.9%	47.5%
2025			
Full Sample	15.6%	31.7%	52.7%
Currently Serving Families*	11.3%	30.3%	58.4%
*Active Duty Families	10.7%	30.5%	58.8%
*National Guard and Reserve Families	15.2%	28.4%	56.4%
*Officer Families	19.5%	39.3%	41.2%
*Enlisted Families	8.7%	27.1%	64.2%
*Junior Enlisted Families (E1-E3)	2.0%	16.8%	81.2%
Families Who Recently PCS'd (Within the Past Year)	9.1%	28.5%	62.4%
Families with Children in the Home	13.0%	31.5%	55.5%
Veteran and Retiree Families	29.2%	36.0%	34.8%
Families in Rural Areas	18.3%	33.4%	48.3%
Families in Suburban Areas	15.2%	31.9%	52.9%
Families in Urban Areas	14.1%	31.6%	54.3%
Families with Annual Household Income Below \$75,000	7.8%	25.1%	67.1%

Note: The asterisk denotes populations that are also considered "currently serving military families."

Among the most notable distinctions is the gap between officer and enlisted family respondents, particularly junior enlisted family respondents, who reported the highest proportion of severe housing burden across all groups. Currently serving family respondents, those who recently PCS'd, and those reporting less than \$75,000 in annual household income all carry housing burdens at notably higher rates than the full sample, while veteran and retiree family respondents report considerably lower housing burden.

When the Department shifted BAH coverage from 100% to 95% in 2016, it altered the housing cost structure for service members and their families, requiring them to absorb a portion of expenses

beyond the allowance. In 2025, nearly sixty percent (59.3%) of active duty family respondents paid more than what was allotted for BAH for monthly housing and utilities costs. Taking a closer look, 28.0% reported paying up to \$400 per month over BAH, with another 31.3% reporting paying more than \$251 per month over BAH. Reported out-of-pocket housing costs were lower in 2025 than in 2023, even as the proportion of respondents reporting housing burden increased. This counterintuitive finding may reflect families making deliberate trade-offs to manage expenses, a dynamic that warrants further examination, particularly given that echoes of these constrained choices emerge in varied areas of the survey.

Food Security

MFAN has tracked food security across the military-connected population using the USDA Six-Item Short Form Food Security Scale² since 2017, a commitment that takes on added significance as the landscape of federal food reporting continues to evolve. In 2025, MFAN aligned its categorization thresholds with those last used by the Department, ensuring comparability with federally reported data and continuity within the broader national conversation on food access.

In 2025, 41.2% of respondents indicated that they were experiencing low or very low food security. This marks a considerable shift from 2023, when that figure stood at 15.6% across the full population and 21.5% among currently serving respondents. This increase reflects, in part, the particularly consequential moment in which the survey was fielded, as well as a sample with a higher proportion of currently serving family respondents, and a notably higher proportion of enlisted family respondents than in prior iterations. As in previous years, the subpopulation findings are even more enlightening, highlighted below.

² 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.

Respondents	Food Secure	Marginal Food Security	Low Food Security	Very Low Food Security
2023				
Full Sample	80.0%	4.4%	8.5%	7.1%
Currently Serving Families	72.3%	6.2%	12.0%	9.5%
2025				
	Food Secure	Low Food Security	Very Low Food Security	
Full Sample	58.8%	18.8%	22.4%	
Currently Serving Families*	52.8%	21.6%	25.6%	
*Active Duty Families	53.4%	21.3%	25.3%	
*National Guard and Reserve Families	49.2%	23.3%	27.5%	
*Officer Families	86.3%	6.4%	7.3%	
*Enlisted Families	43.0%	26.1%	30.9%	
*Junior Enlisted Families (E1-E3)	25.9%	25.2%	48.9%	
Families Who Recently PCS'd (Within the Past Year)	49.9%	24.0%	26.1%	
*Active Duty Single Service Members w/o Children	54.8%	19.2%	26.0%	
Families with Children in the Home	52.3%	22.2%	25.5%	
Veteran and Retiree Families	74.8%	11.8%	13.4%	
Families in Rural Areas	59.2%	17.8%	23.0%	
Families in Suburban Areas	60.7%	19.5%	19.8%	
Families in Urban Areas	55.6%	16.6%	27.8%	
Families with Annual Household Income Below \$75,000	37.3%	27.2%	35.5%	

Note: The asterisk denotes populations that are also considered "currently serving military families."



A Focus on Compounding Vulnerabilities

Currently serving family respondents (47.2%) experienced food insecurity at higher rates than veteran and retiree family respondents (25.2%). Clear distinctions are also apparent between officer (13.7%) and enlisted family respondents (57.0%) food insecurity, echoing the vulnerabilities present in the housing burden findings above.

Branches with higher concentrations of junior enlisted personnel tend to exhibit higher rates of food insecurity at the aggregate level. These rank distinctions illustrate how pay disparities associated with rank directly translate into differences in household food access. In fact, household income emerged as the strongest determinant of food security in the survey. Each increase in household income was associated with a substantial reduction in the risk of food insecurity. Additionally, the presence of children was one of the most consequential factors: families with children at home report dramatically higher rates of food insecurity, with larger households facing greater challenges in meeting food needs.

Across the military-connected population, both food security and housing burden are not randomly distributed; they follow the structural characteristics of service itself. Rank shapes income. Income shapes access to affordable food. Time in service correlates with family stage and, potentially, the presence of young children, bringing compounding costs that intersect with constrained spouse employment. These factors do not stack neatly alongside one another; they interweave, reinforce, and amplify. The family respondents most at risk are rarely navigating a single pressure: they are navigating a convergence of them.

Balanced Meals and Access to Food Resources

What the numbers cannot fully capture is the everyday reality behind those findings: the practical landscape of access, obstacles, and resource use. Among the full population, most respondents reported purchasing most of their groceries from supercenters or club stores (31.8%) and mainstream grocery stores (26.3%), making these the most common food sources, both up since 2023 (27.1% and 20.2%, respectively). Among currently serving military family respondents, 27.0% reported getting most of their groceries from the commissary. In terms of travel distance, most respondents in 2025 (77.4%) reported traveling less than 10 miles one-way to obtain most of their food. Those in suburban locations most frequently reported food security (60.7%), followed by those in rural (59.2%) and in urban areas (55.6%).

Respondents who reported that affording balanced meals was challenging (41.0%) were asked to elaborate in a qualitative open-ended question on the specific difficulties their families face in achieving a varied diet, including fruits, vegetables, grains, proteins, and dairy, in the appropriate proportions.



Top Themes	% of Responses
Food Costs	53.8%
Barriers to Eating Healthy	31.3%
Strategies to Eating Healthy	20.1%
Financial Challenges	18.3%
Situation Dependent	17.9%

Over half of respondents (53.8%) identified food costs as a barrier to eating healthy, citing the high price of groceries and healthy options specifically. Some respondents noted reliance on credit cards to cover food costs. Beyond cost, nearly a third of respondents (31.3%) described a range of practical barriers. Most striking among them: many reported skipping meals or portions of meals so that others in the family could eat. Even amid these pressures, a meaningful share of respondents (20.1%) described strategies they were already employing to eat as well as they

could. Commissary use, meal prepping, buying in bulk, shopping sales, and choosing less expensive staples were all commonly named. Of note, nearly half (47.9%) of currently serving respondents who indicated the commissary as their primary grocery location were food insecure. Financial challenges emerged as a distinct theme for 18.3% of respondents, separate from the cost of food itself. These families described a broader squeeze: inflation, pay not keeping pace with the cost of living, the government shutdown, unemployment, or job loss. For 17.9% of respondents, life circumstances added another layer of complexity. Having teenagers, managing dietary restrictions or

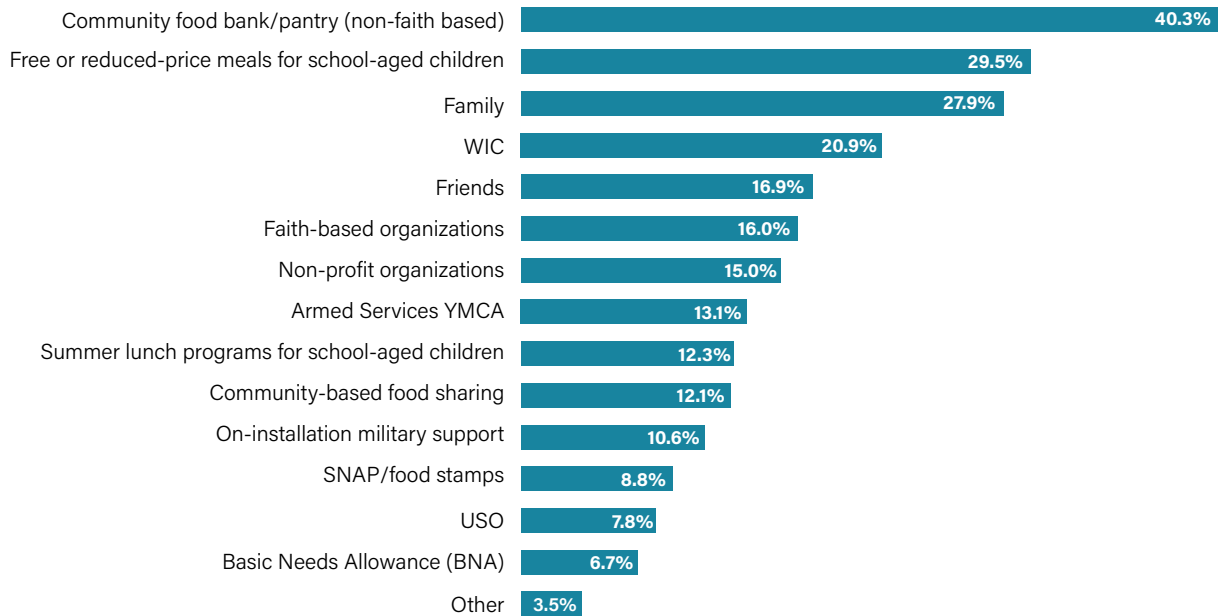
food sensitivities, navigating medical needs, and situational stressors like the shutdown or job loss were among the most common factors named. These themes often intersected, as shared by one active duty Air Force spouse,

“Grocery prices have risen so high that eating healthy, balanced, and varied meals became a luxury and we were constantly looking for ways to eat cheaper and reduce our grocery budget until, after nearly two years of job searching, I finally found a position that worked with our schedules and needs and can afford to put more into the grocery budget.”

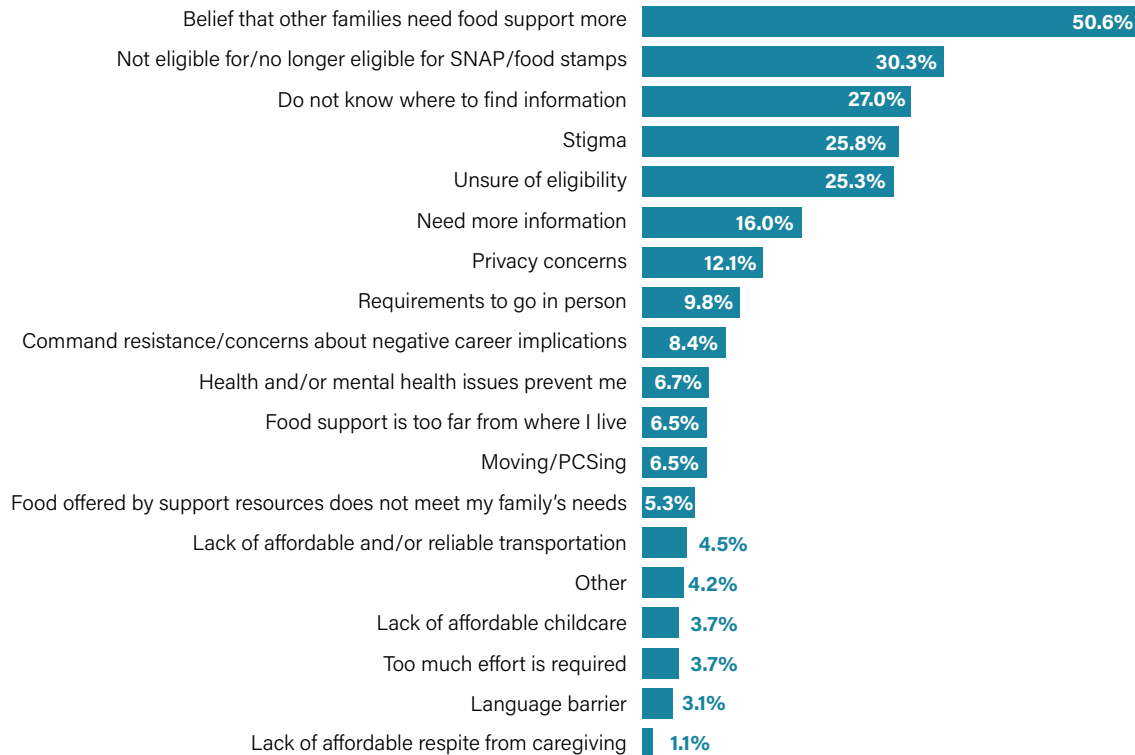
As in previous iterations, respondents who recorded at least one affirmative answer on the USDA Six-Item Short Form Food Security Scale, were asked whether they had accessed any food resources in the past year. The majority (37.3%) reported not seeking any support. Among those who did, 40.3% turned to community food banks or pantries and 29.5% relied on free or reduced school meals. Additional resources utilized are outlined in the chart below.



Food Resource Utilization



Barriers to Seeking Food Support Resources



Among the 37.3% of respondents who reported not seeking any food support resources, the follow-up question about perceived barriers preventing them from accessing resources revealed that the largest proportion (40.5%) did not perceive any obstacles. For those who identified barriers, the primary reason was the belief that other families needed help more (50.6%). Other frequently cited barriers included being not or no longer eligible (30.3%), not knowing where to find information (27.0%), and feeling stigma associated with receiving assistance (25.8%). The complete findings are presented in the chart above.

Of those respondents who reported using food support resources, MFAN asked about their experiences with the specific programs or services they accessed.

Respondents who had accessed food support resources offered a mixed picture of those experiences captured in the top theme (54.7%).

Top Themes	% of Responses
Resource Experiences and Perceptions	54.7%
Services Utilized	36.0%
Specific Situations	19.3%
Food Type and Quality	18.6%
Qualification Issues	8.1%

Gratitude for the availability of support was common, as shared by an active duty member of the Army,

“They have helped immensely. Without them we would still be using credit cards to buy groceries.”

However, comments of this nature were nearly matched by expressions of embarrassment or humiliation. One active duty member of the Army shared,

“You feel ashamed. I’m an officer in the Army and I can’t keep us filled with food each month.”

A small number noted being treated with dignity, while others described the experience as difficult or challenging.

The remaining themes included specific services utilized (36.0%), specific situations that led to seeking food support (19.3%), concerns about food type and quality received (18.6%), and qualification issues (8.1%). Across these themes, financial strain, institutional barriers to qualification, and inconsistency in the type and quality of available resources shaped how families experienced accessing food support.

For some families, the programs designed to help are just out of reach; eligibility thresholds that do not account for the complexity of military compensation, or the reality that being technically above a cutoff and being food secure are not always the same thing. Families with stable, consistent access to food are better positioned to weather what comes next, maintaining the focus, stability, and cohesion that readiness depends on. Food security, in this light, is a protective factor, strengthening families, steadying households, and sustaining the force.

SNAP Access

Among respondents who reported that accessing SNAP was a problem, the most common barriers to eligibility were income related:

56.2%

SAID THEIR **INCOME**
NO LONGER QUALIFIED

48.6%

NOTED THAT **BAH WAS BEING**
COUNTED AS **INCOME**

Additional obstacles included asset requirements (20.0%) and recent legislative changes (12.4%). For parents with children under five, general awareness of the WIC program was high, but eligibility was limited:

53.9%

KNEW ABOUT WIC BUT
WERE **NOT ELIGIBLE**

24.1%

WERE **CURRENTLY**
RECEIVING **BENEFITS**

10.0%

WERE **UNSURE OF**
THEIR **ELIGIBILITY**

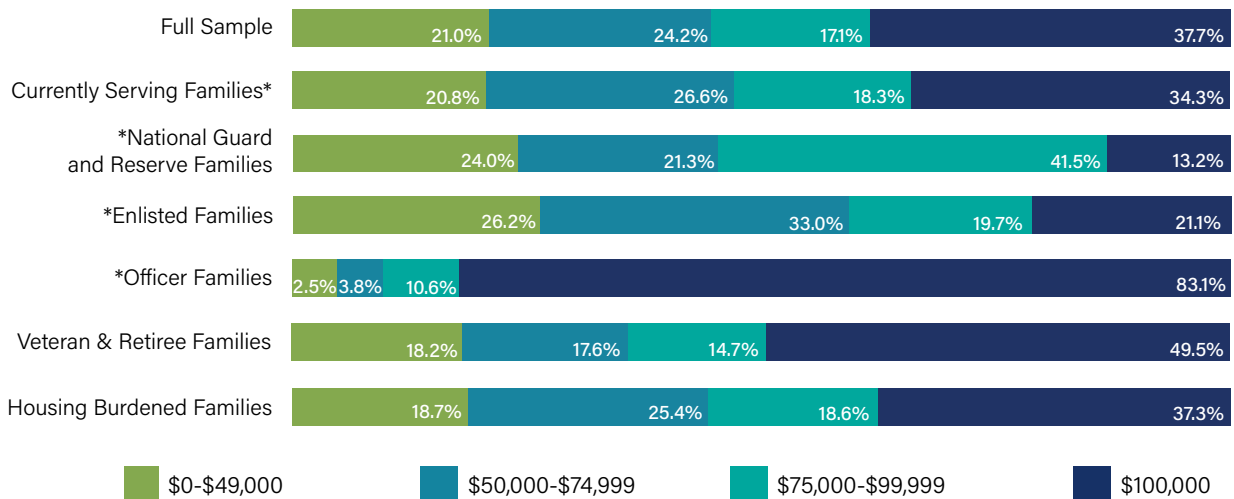
Smaller shares reported being aware and possibly eligible (4.9%), having already applied (3.3%), not knowing how to access the program (2.0%), or being unfamiliar with WIC altogether (1.8%).



Economic Context

As a driver of economic stability, MFAN once again asked respondents about their annual gross household income³. The findings revealed that 37.7% of respondents reported household income over \$100,000 annually, a figure more common among officer families than enlisted families. Meanwhile, 24.2% fell between \$50,000 and \$74,999, and 21.0% reported less than \$50,000. Subpopulation distinctions are presented in the chart below.

Annual Household Income by Subpopulation



Note: The asterisk denotes populations that are also considered "currently serving military families."

However, income alone does not account for where families live or how many people they support. For the first time in 2025, MFAN examined low-to-moderate income (LMI) status⁴ by analyzing household income, family size, and location against 2025 HUD income limit data.

By applying these definitions, MFAN can understand financial positioning in a way that reflects local housing markets and cost variability across installations and communities. This distinction matters significantly: a household income that appears stable in one region may place a family in a very low-income category in another. By layering geographic and family-size context into the analysis, MFAN gains a clearer, more policy-relevant understanding of financial vulnerability within the survey population.

³ Household income is defined as annual gross family income, including all military allowances for those who receive them.

⁴ 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).

Three-quarters (75.6%) of MFAN's 2025 respondents did not fall below the moderate income line for their region, though that total was slightly lower for currently serving families at 72.9%. A snapshot of the findings for the full sample is provided below.



Taken together, when combining all low-income categories, this suggests that nearly one in four respondents (24.4%) fell into a vulnerable population facing income challenges. When examined by rank, currently serving enlisted family respondents (34.1%) were more likely to fall into the low, very low, or extremely low income categories than their currently serving officer family counterparts (4.1%). Air Force family respondents less frequently fell into those vulnerable income categories (17.9%) compared to respondents from other branches, while Army family respondents more frequently reported the same (28.9%). Other subpopulations with notable relative financial challenges include respondents from junior enlisted families (57.2%) and those reporting less than \$75,000 in annual household income (51.8%).

Income Vulnerability Among Military Family Respondents:
Percent Reporting Low, Very Low, or Extremely Low Income Categories



Full Sample	24.4%
Currently Serving Families*	27.1%
*Active Duty Families	27.2%
*National Guard and Reserve Families	26.6%
*Officer Families	4.1%
*Enlisted Families	34.1%
*Junior Enlisted Families (E1-E3)	57.2%
Families Who Recently PCS'd (Within the Past Year)	30.0%
Families with Children in the Home	27.6%
Veteran and Retiree Families	16.2%
Families in Rural Areas	22.5%
Families in Suburban Areas	23.4%
Families in Urban Areas	25.9%
Families with Annual Household Income Below \$75,000	51.8%

Note: The asterisk denotes populations that are also considered "currently serving military families."

Responses from the MI Financial Well-Being Scale⁵ offer further depth in understanding respondents' financial stability. Among the full 2025 sample, 17.6% reported that they were *doing great*, with another 40.4% indicating that they were *getting by*. More than a quarter of respondents (27.4%) were *just coping*, and 14.6% were *having trouble*. The proportion of enlisted family respondents who were just coping (31.5%) or having trouble (17.8%) was notably higher than their officer counterparts (13.4% and 4.7%, respectively).

Deeper analysis revealed a striking reversal wherein transitioned family respondents reported better financial well-being than currently serving family respondents, likely influenced by factors

associated with active duty family respondents. Interestingly, active duty spouse respondents exhibited dramatically worse financial well-being compared to veteran and retiree military spouses, a pattern likely reflecting the acute burdens of managing both spousal employment issues and caregiving responsibilities. Retiree and veteran respondents yielded consistent findings across measures. Single-income respondent households and families with children at home also experienced greater financial distress. Income emerged as one of the largest demographic associations in the survey. Respondents earning above \$75,000 represent a critical threshold, marking a dividing line between financial security and distress.



⁵ 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).

Converging Pressures and Protections

For military families, economic pressure rarely arrives as a single, contained problem; it accumulates, intersects, and compounds. The table below outlines the key statistical relationships across these three measures, mapping where economic strain converges with broader pressures and where economic stability serves as a protective force for military families navigating the demands of service.

Economic Measure	Associated Protections	Associated Pressures
<ul style="list-style-type: none"> MI Financial Well-Being Scale USDA Food Security Scale HUD Housing Burden Scale 	<ul style="list-style-type: none"> Higher Flourishing Higher Family Health 	<ul style="list-style-type: none"> Higher Invisible Family Load Vulnerable LMI Status

Across all three measures, vulnerable LMI status and invisible family load emerge as consistent cross-cutting pressures, present regardless of which economic dimension is under strain. Food security, housing burden, and financial well-being are also strongly associated with one another: high housing costs crowd out food budgets, and financial distress compounds both. This pattern reinforces that economic vulnerability among military families is rarely isolated to a single domain; it accumulates across measures and compounds across daily life.

The most striking relationships in the data involve financial well-being. Respondents reporting they are *doing great* on the MI Financial Well-Being Scale

were more likely to report excellent family health⁶ (71.0% vs. 11.0%), high flourishing⁷ (59.0% vs. 21.0%), and being food secure (97.3% vs. 40.0%) than those reporting they are *having trouble*. Invisible family load runs through all three measures as well, as the cognitive and emotional demands of managing economic uncertainty consume resources families need elsewhere.

Taken together, these findings indicate that economic well-being is not an isolated metric; it is deeply interconnected with physical health, cognitive load, and the ability to meet basic needs. Strength in one area tends to lift others. Strain in one area tends to pull others down.

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

7 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.

Financial Behaviors

Beyond income and material conditions, financial well-being is also shaped by how families manage resources day to day, how prepared they feel for the unexpected, and how confidently they can plan ahead. This section moves from daily financial management through emergency preparedness, debt and financial stress, and long-term planning, tracing the fuller arc of financial life for military families.

Since 2019, MFAN has tracked who takes on primary responsibility for financial management in military households across three dimensions: day-to-day finances, the family budget, and overall financial management. Notably, there was limited variance across subpopulations in 2025, suggesting these patterns were consistent across different military family demographics. In 2025, respondents most frequently (41.4%) indicated that the service member and spouse shared financial management decisions equally. For day-to-day finances specifically, the distribution was more varied: spouses were reported slightly more often (36.9%) compared to service members (31.7%), while shared day-to-day decision-making was reported by more than a quarter of respondents (26.6%). Across both categories, much smaller proportions reported financial management led by trusted advisors, family, friends, or having no specific decision-maker.

These data are particularly useful as they help inform financial education efforts where they are most needed.

For the first time in 2025, MFAN added a qualitative open-ended question inviting respondents to share in their own words about how their household applies financial concepts, such as budgeting and saving, in managing their finances.

Top Themes	% of Responses
Utilizing a Budget	44.8%
Efforts to Save	26.4%
Adjusting Spending Habits	17.6%
Limiting Debt and Interest	16.6%
Finances in Marriage	15.8%

Budgeting was the most frequently cited practice (44.8%), with respondents describing everything from general mentions of tracking expenses to more detailed systems: specific apps, methods like Dave Ramsey, and schedules ranging from daily to monthly. Saving followed (26.4%), most commonly in the form of emergency funds, college savings, and dedicated accounts, distinct from longer-term investing. Adjusting spending habits (17.6%) and limiting debt (16.6%) rounded out the top themes, with respondents describing living within or below their means, prioritizing bills over discretionary spending, and working to reduce credit card balances and interest payments. A final theme centered on managing finances within a marriage or partnership (15.8%), with respondents describing varied approaches, such as joint accounts, separate accounts, or a combination, and emphasizing communication as a cornerstone of financial management. Younger respondents, particularly those aged 18 to 39, more frequently cited budgeting and saving, while older respondents aged 50 and above more frequently described adjusting spending habits and limiting debt, a pattern that may reflect different stages of financial life and accumulated experience managing military family finances.

The range of experience within these themes was wide. One active duty Army spouse whose partner holds an O-4 to O-6 rank with a reported annual household income of \$145,000–\$149,999, described a highly intentional system despite not being employed or actively seeking work themselves:

“We have a strict budget and several funds for kids’ clothing, gifts, vacation, etc. We have paid off all debt (3 mortgages). We do not carry debt on our credit cards as they are paid off biweekly, and we invest in Roth IRA, Mutual Funds, and Money Markets.”

On the other end of the spectrum, an active duty Navy spouse, who is not employed and not currently looking for work, shared the weight of working through credit card debt. With a reported annual household income of \$75,000–\$79,000 as an E4-E6 spouse, they noted that saving remains out of reach,

“We have a lot of debt that we are not proud of and now are trying our best to pay it down so we can hopefully retire debt free with just a mortgage and maybe a car payment. Savings would be nice to have but just not at that point yet with how much credit card debt that we have.”

Both responses reflect something important: military families are actively engaged with their finances, navigating those realities with whatever tools and bandwidth they have.

While effective household financial management provides the internal framework for stability, it encompasses more than just budgeting and tracking. Beyond day-to-day finances, families must also protect against external threats. Identity theft and fraud represent risks that can undermine financial stability, prompting many households to adopt specific security measures alongside their regular financial practices. Therefore, for the first time in 2025, MFAN asked respondents about the extent to which identity theft and fraud had negatively affected their financial situation over the past two years. The majority (57.7%) indicated there was no impact, either because they had not experienced identity theft or because it did not affect their finances. However, smaller, yet notable proportions reported experiencing some level of harm: 7.0% reported a moderate impact, 4.0% reported a significant impact, and 3.5% reported an extreme impact.



IN 2025

57.7%

of respondents identified **rising grocery prices** as the top barrier their household faced when trying to save money over the past two years.

Even with disciplined management and protective measures in place, the external environment in which these families operate plays a critical role. The most careful budgeting strategies can be undermined, or bolstered, by the level of confidence families have in the institutions they rely on. This led MFAN to once again examine trust in financial institutions, exploring how perceptions of banks, credit unions, and military relief societies influence financial decision-making. Trust in financial institutions has slightly evolved since the question was first introduced in the 2023 survey. At that time, respondents generally reported high trust in banking institutions (43.0%) and credit unions (48.1%), reserving neutral stances primarily for military relief societies (51.3%). Two years later, in 2025, the trend shifted toward greater neutrality across the board. Respondents most frequently offered neutral ratings for banks (47.4%), credit unions (44.3%), and military relief societies (54.0%), with modest increases in trust across entities. Throughout this period, respondent attitudes remained relatively consistent across different military subpopulations.

Building on qualitative themes that have emerged across prior survey iterations, MFAN's 2025 survey asked respondents, through a quantitative measure for the first time, to identify the top barriers their households faced when trying to save money over the past two years. Rising grocery prices emerged as the most prevalent challenge, cited by 57.7% of respondents, marking the first time it has been identified as the top barrier. 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%. These findings reflect a shift from top qualitative themes that emerged in prior iterations, where cost of living, income constraints, unexpected expenses, Permanent

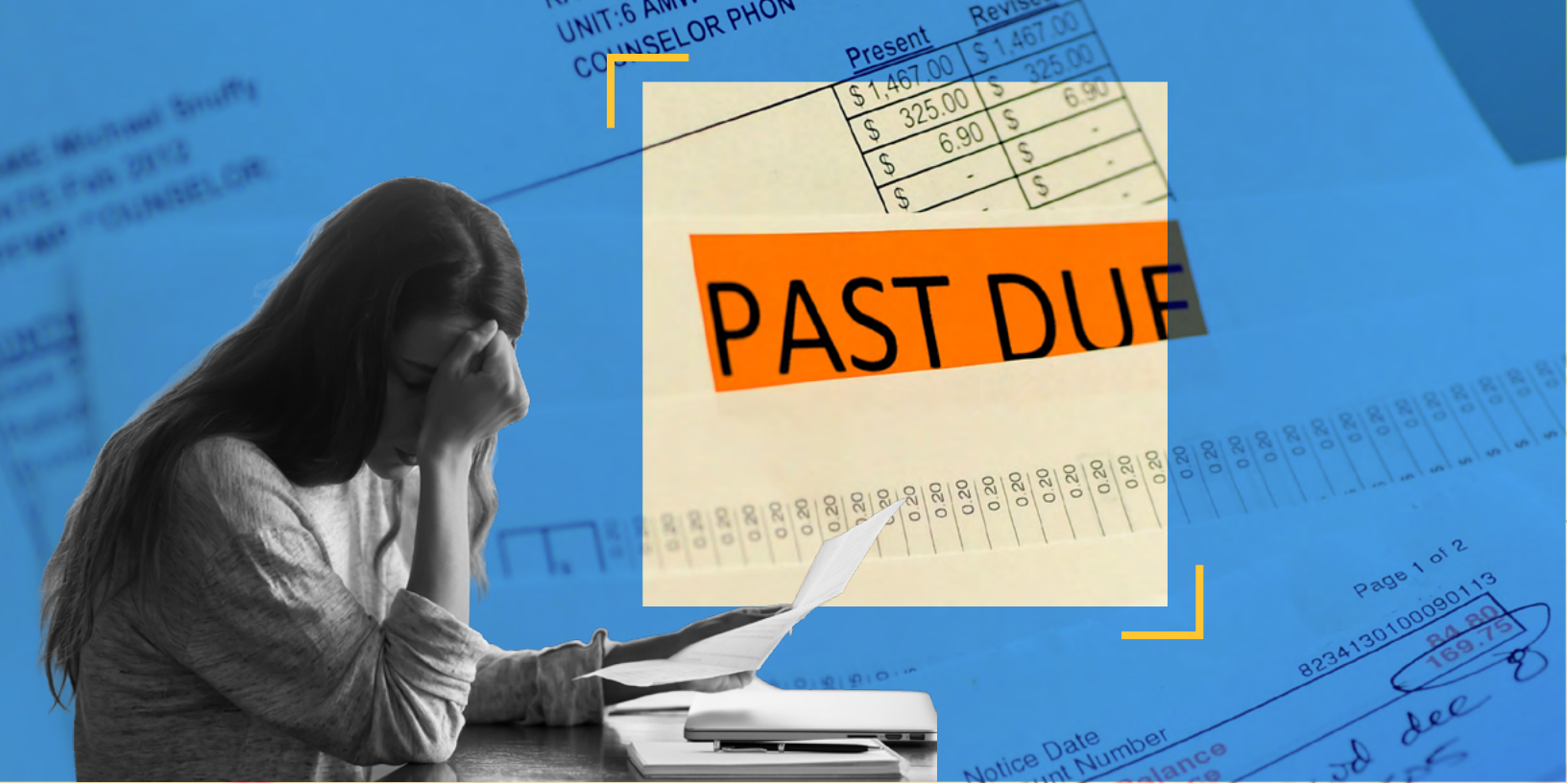
Change of Station (PCS) moves, and dependents dominated in 2023, and insufficient pay, rising housing costs, and recurring bills led in 2021. The 2025 shift suggests that grocery prices and spouse employment have become more prominent barriers in the current economic climate.

The next section moves from obstacles to outcomes, analyzing the occurrence of a financial emergency and current levels of emergency savings to determine how many respondents have successfully navigated these hurdles to secure a buffer. In 2025, MFAN asked respondents whether they had experienced a financial emergency. The term was not specifically defined for respondents; each individual respondent determined for themselves what constituted an emergency in their own financial life. Captured in the chart below, half (50.5%) of currently serving family respondents reported a financial emergency in the past two years, a notably higher proportion than

transitioned family respondents (29.2%). Breaking this down further, 37.8% of currently serving family respondents reported a recent financial emergency within the past year, while another 12.7% experienced one in the past 1-2 years. Meanwhile, 28.8% of currently serving family respondents indicated they had never experienced a financial emergency. MFAN also asked about emergency savings fund balances. More than a third (34.1%) of currently serving family respondents in 2025 indicated they had less than \$500 in an emergency savings fund, or no fund at all. Despite a perception of better financial security, 36.7% of veteran and retiree family respondents reported having less than \$500 in emergency savings, a figure nearly identical to currently serving family respondents. This suggests that security may be overstated for many, masking a lack of resilience against unexpected economic shocks.

Reported Financial Emergency & Emergency Savings

Respondents	Never	Within the past year	1-2 years ago	3-5 years ago	More than 5 years ago	Less than \$500 in emergency savings
2021						
Full Sample	47.3%	Past 2 years: 26.0%		10.0%	16.6%	22.5%
2023						
Full Sample	31.7%	21.1%	15.4%	12.9%	18.8%	24.9%
2025						
Full Sample	29.3%	32.8%	11.3%	8.9%	17.7%	30.7%
Currently Serving Families	28.8%	37.8%	12.7%	9.0%	11.7%	34.1%
Active Duty Families	29.0%	36.7%	13.0%	9.6%	11.7%	34.2%
Veteran and Retiree Families	31.4%	21.1%	8.1%	7.8%	31.6%	36.7%

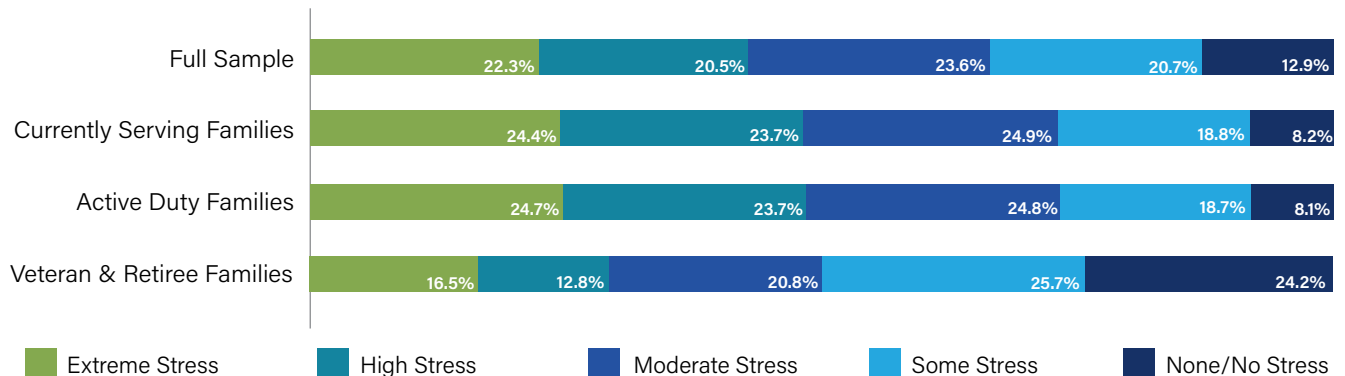


A lack of emergency savings often forces families to rely on credit or other resources to bridge gaps in cash flow, creating a cycle that exacerbates financial strain. Without a buffer, even minor economic shocks can escalate into significant debt burdens. This dynamic leads to the topic of debt and financial stress, highlighting how the interplay of insufficient savings and high debt loads manifests as psychological and economic pressure for these households.

To establish the emotional baseline, in 2025, MFAN once again assessed the overall stress that respondents' finances caused them over the last

12 months. Nearly a quarter (24.4%) of currently serving family respondents reported experiencing extreme financial stress, with another 23.7% reporting high stress. In contrast, financial stress levels were notably lower among veteran and retiree family respondents, with only 16.5% reporting extreme stress and 12.8% reporting high stress. Enlisted respondents reported substantially higher levels of financial stress than officer families, with half of enlisted respondents (49.7%) reporting high or extreme financial stress, compared with 21.0% of officer respondents. Officer families were more likely to report none or only some financial stress.

Reported Financial Stress



Then, to understand the specific causes, MFAN asked respondents to identify the top types of debt causing the most stress for their households. Across all respondents, credit cards emerged as the most frequently cited stressor (55.7%), rising to the top for the first time since MFAN began asking respondents about their stressful debts. This was followed by auto loans (42.5%), mortgages (35.5%), student loans (23.5%), and unpaid bills (20.3%). Credit cards rising as a top stressor echoes earlier findings in which some respondents noted relying on credit to cover everyday costs such as groceries. The decline of mortgage debt as the leading stressor may reflect broader shifts in housing patterns and the trade-offs families are making. Notably, there was limited variance between the full population and currently serving family respondents, suggesting these debt-related stressors were consistent across military family subgroups.

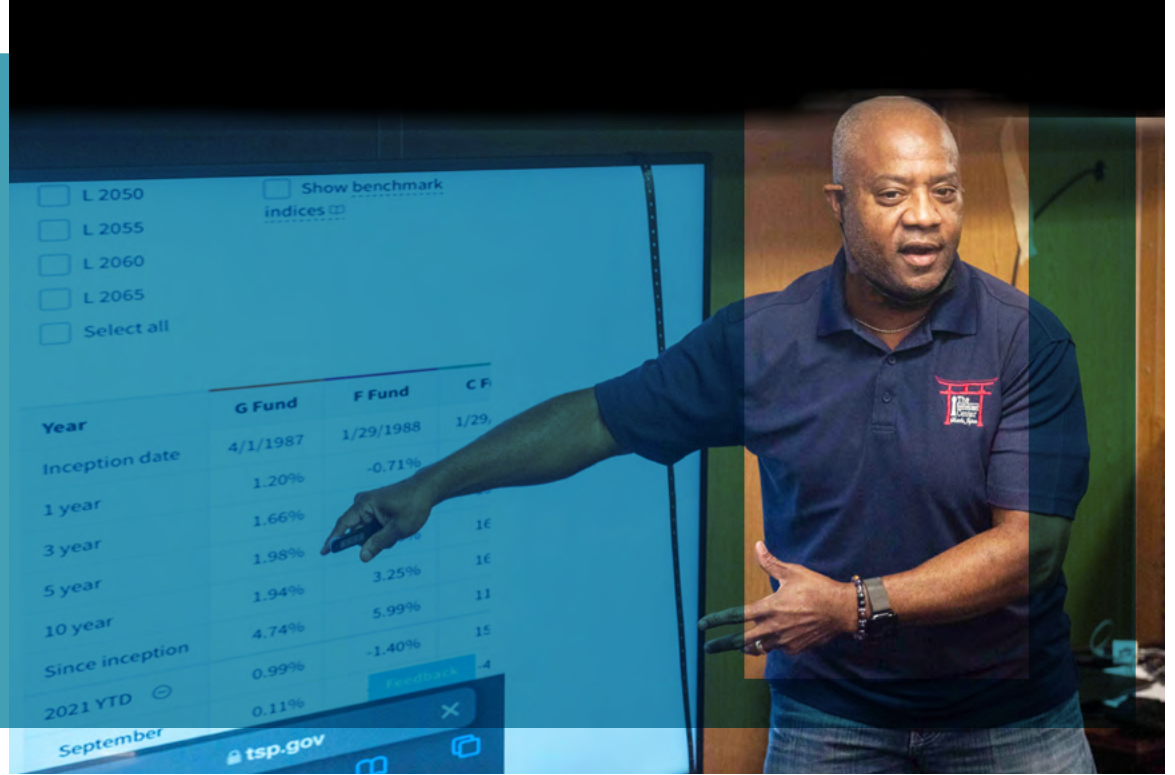
2017	2019	2021	2023	2025
Homes	Mortgage	Mortgage	Mortgage	Credit Cards
Credit Cards	Credit Cards	Credit Cards	Car/Auto Loans	Car/Auto Loans
Vehicles	Car/Auto Loans	Car/Auto Loans	Credit Cards	Mortgage
Education	Student Loans	Student Loans	Student Loans	Student Loans
Medical Costs	Unpaid Bills	Other	Consumer Loans	Unpaid Bills

To get a better picture of the broader consequences, MFAN asked respondents to indicate how debt has affected their family's life and well-being. The most frequently reported effects were increased family stress or tension (44.6%) and reduced savings for emergencies (44.5%). Additionally, 37.0% reported a negative impact on mental health, 35.8% noted a reduced ability to participate in social or recreational activities, and 29.2% indicated delayed major life decisions, such as buying a home or having children. Once again, no variances were noted among subpopulations.

To better understand potential coping behaviors employed by military families, MFAN asked respondents about their use of non-traditional borrowing over the past two years. The majority of currently serving family respondents (60.4%) indicated they had not utilized any such methods, a shift from 2023 (62.9%). Among those who did, borrowing from friends or family was the most common strategy (19.3%), followed by using military relief societies (11.6%). A smaller segment reported

turning to potentially predatory lending services, including auto title loans (10.3%), payday loans (5.5%), and pawn shops (3.6%). Among currently serving respondents, these figures reflect modest shifts since 2023: auto title loan and payday loan use increased slightly (from 9.9% and 4.7%, respectively), while pawn shop use declined (from 5.3%).

While debt and financial stress present ongoing challenges, military families have access to specific legal protections designed to ease these burdens. The Servicemembers Civil Relief Act (SCRA) provides critical safeguards on interest rates, foreclosures, and leases, resources that can affect financial stress levels. In 2025, MFAN once again asked respondents whether anyone in their household had used any SCRA protections. The majority (71.2%) indicated they had used none, similar to 2023 findings (70.4%).



Among those who did utilize these resources, the top reported protections also aligned with 2023 findings, including the interest rate cap of six percent on pre-service debt (15.3%), followed by state residency protection for tax purposes (8.4%), termination of residential lease (6.8%), and termination of a service-related contract (6.1%).

Thinking about overall financial readiness, MFAN asked respondents how they, and their spouse or partner, if applicable, were preparing for retirement and legacy planning. The top reported strategies in 2025 included the Thrift Savings Plan (TSP) (53.6%), followed by other 401(k)/403(b)/457(b) strategies (31.5%), Servicemembers' Group Life Insurance (SGLI) (31.3%), and other traditional or Roth Individual Retirement Accounts (IRA) (30.1%). Other strategies were reported in lower proportions.

Both active duty (62.8%) and National Guard and Reserve family respondents (64.4%) most frequently cited TSP, though National Guard and Reserve family respondents more commonly reported other strategies like 401(k)/403(b)/457(b) (34.3%), perhaps reflecting their broader range of employer-sponsored options alongside their military service. National Guard and Reserve family respondents

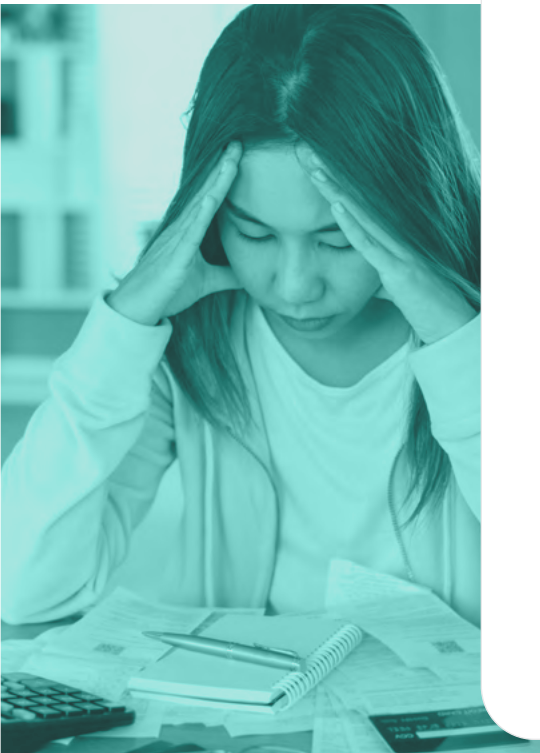
also reported higher SGLI usage (45.4%) compared to active duty family respondents (39.3%). Transitioned family respondents shift toward private IRAs, other investment strategies, and private life insurance, reflecting the transition away from military-specific planning tools post-service.

These self-reported findings may reflect differences in awareness, eligibility, or perceived relevance, particularly because these systems are often viewed as standard components of military service rather than active financial planning strategies.

Top Reported Retirement and Legacy Planning Strategies

Thrift Savings Plan	53.6%
401(k)/403(b)/457(b)	31.5%
SGLI	31.3%
Traditional or Roth IRA	30.1%

**Among the Full Sample.*



Readiness Recap

The 2025 data make clear that economic security is not a peripheral concern, but a foundational determinant of military family readiness. Financial stress shapes morale, narrows decision-making, and limits the capacity to serve, demonstrating that income adequacy, housing stability, food security, and financial behaviors are not isolated factors but dynamic forces that interact with other demands families face. These economic conditions determine whether families can effectively absorb the pressures of service or are consumed by them, directly affecting a service member's ability to focus, maintain their commitment, and execute the mission. Ultimately, a service member's capacity of readiness is inextricably linked to the economic stability of their family unit, defining a threshold of readiness that carries across all subsequent domains of the report.



Health Care Access and Resources: Whole-Family Wellness and the Connection as a Readiness Multiplier

The ability to seek care, maintain continuity of coverage, and navigate the complexities of military health care systems is shaped in no small part by the financial conditions examined in the preceding section. It is also shaped by military life itself: the moves, the deployments, the transitions, and the access that service can both facilitate and complicate. Eligibility, location, trust in the system, and the particular demands of caring for a whole family under the conditions of service all factor into whether care is accessed, pursued, and sustained. In 2025, MFAN examined health care access and resources across the full military-connected population, recognizing that when care reaches the whole family, consistently, accessibly, and with confidence, it functions as a foundation for readiness.

Health Care Coverage Landscape

To establish a baseline for the analysis, MFAN first examined the foundational layer of health care access: coverage stability and confidence. In 2025, the landscape of primary coverage remained heavily anchored in TRICARE Prime. 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% reporting some other form of TRICARE coverage as their primary source¹. This represented an increase from 2023, when 59.7% of active duty family respondents used TRICARE Prime, but a decrease from 2021 (75.6%) and 2019 (72.3%).

Despite the dominance of TRICARE, gaps in coverage remain a concern. In 2025, a small proportion of the total respondent population (0.9%) indicated they did not have health care coverage at all. When MFAN asked these uninsured respondents how long they had been without coverage, the duration varied significantly by subgroup. More than a third (37.5%) of uninsured National Guard and Reserve family respondents had been without coverage for less than one year. In contrast, half of the uninsured transitioned family respondents (50.0%) had been without insurance for more than one year. This group includes veterans, and in some cases, spouses who may not meet health care benefit eligibility thresholds, a small but meaningful subset for whom the coverage gap reflects a more prolonged vulnerability following separation from service.

For the first time in 2025, MFAN 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, a sentiment that remained consistent across observed subpopulations. Smaller proportions of the full sample reported being moderately confident (37.2%) or rarely or not at all confident (17.1%). Coverage confidence is strongly associated with MI-Financial Well-Being² scores and LMI³ status. Families with greater financial security report higher confidence, while those experiencing financial hardship report lower. In this sense, coverage confidence reflects objective financial risk as much as perception.

Regarding the decision-making process behind these plans, MFAN explored the factors that influenced respondents' choices about their insurance coverage or plans, and four distinct themes emerged.

Top Themes	% of Responses
Cost	31.5%
Personal Reasons	23.4%
Provider Selection	20.9%
Specific Plans	20.0%

¹ TRICARE Options: Prime Remote, Prime Overseas, Prime Remote Overseas, Select, Select Overseas, Reserve Select, Retired Reserve, and TRICARE For Life.

² 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).

³ HUD Low-to-Moderate Income categories: 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).



The most prevalent driver was cost, cited by 31.5% of respondents. Comments in this category ranged from general observations about pricing to specific concerns regarding copays, premiums, and deductibles. The prominence of this theme underscores that financial considerations are a critical component in how military families navigate their insurance options. One active duty Air Force spouse illustrated this balance, noting,

“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 copays 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.”

The second most common theme involved personal reasons for selection, accounting for 23.4% of responses. Families frequently cited unique circumstances such as existing medical conditions, retirement status, age, the specific needs of their children, and disabilities. These responses indicate that insurance selection is highly personalized, driven by the specific health profiles and life stages of family members.

Provider preferences constituted the third major theme, influencing 20.9% of decisions. Respondents highlighted the importance of scheduling availability, access to civilian providers, access to specialized services or specialists, and the freedom to select their own doctors. Conversely, some respondents chose their plans specifically because they preferred utilizing military treatment facilities and military providers.

The desire for autonomy in care was vividly expressed by the spouse of an Army retiree,

“Flexibility and not wanting to be told I can’t see a specialist if I wanted to see one. We prefer to go to the appropriate medical professional from the start. We do not want to seek approval. It’s time consuming and sometimes medical professionals are controlling.”

Finally, 20.0% of respondents explicitly named specific insurance plans as the basis for their decision. The most frequently mentioned plans were TRICARE Prime, TRICARE Select, Veterans Affairs (VA) Coverage, Medicare, and TRICARE for Life. This finding suggests that these specific programs are the primary contenders in the decision-making process. When viewed alongside the other themes, these named plans provide critical context for understanding how families weigh cost, personal needs, and provider access to arrive at their final choice.

While specific drivers varied, many households employed layered strategies to manage risk. Some households used more than one type of health insurance, such as an alternate primary plan for certain members or supplemental coverage to help with costs not fully covered by the main plan. Just over fifteen percent (15.6%) of currently serving family respondents indicated that they held supplementary or alternate insurance for someone in their household. Among those with such coverage, most reported low or no out-of-pocket costs for this secondary plan (64.4%), though over a third (35.6%) indicated moderate or high out-of-pocket costs. Currently serving families most frequently reported private insurance as their alternate or supplemental coverage, a pattern reported in a slightly higher proportion (18.6%) by currently serving spouses who were employed.

Financial Impacts

These layers of coverage directly affected the financial reality of the household. Out-of-pocket costs⁴ varied widely. 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 remains present; 17.6% of active duty family respondents reported paying more than \$100 per month in out-of-pocket medical expenses. This group of respondents was also more likely to report that they were not confident that their primary insurance would adequately cover the costs of their health care (29.8%). Regarding their specific coverage, 27.0% of this group were enrolled in TRICARE Prime, while 20.0% had TRICARE Select.

The cumulative effect of these costs can still manifest as tangible hardships. For the first time in 2025, MFAN asked respondents whether they experienced issues such as delayed care, debt, financial hardship, missed 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, this proportion was significantly lower (38.4%) among those with out-of-pocket medical costs over \$100 per month.

However, 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%). Smaller but notable proportions of currently serving family respondents (4.5%) and active duty service member respondents (2.6%) also reported missing work due to an illness left untreated because of costs.

⁴ Expenses paid directly after all insurance is applied, such as deductibles, coinsurance, and copays.

Health Care Technologies

Before turning to how military families experience care in practice, it is worth noting that the landscape of care delivery itself is shifting. Access to and navigation of care are evolving alongside broader changes in health care technology. In the 2025 survey, MFAN assessed the adoption of digital tools, examining both their usage and the obstacles families encounter.

When asked about health technology usage over the past two years, 57.4% of 2025 respondents reported using health dashboards or electronic medical records (e.g., MHS Genesis, TRICARE Online), 43.5% used wearable devices (e.g., Fitbit, Apple Watch), 37.1% used telehealth services, 24.9% used remote monitoring devices, 24.7% used mobile health apps, and 11.4% used telepharmacy, while 23.5% reported no use of health care technologies. In 2025, respondents who reported telehealth use over the past two years most frequently used it for mental or behavioral health (53.1%), followed by general health care (47.6%). When asked about factors influencing trust in AI for health care, 62.4% of respondents elevated data privacy and security as very or moderately important, followed closely by transparency about how the technology works (61.7%). However, across various areas of inquiry, approximately one-third of respondents reported that they did not trust AI in their health care.

Three primary themes emerged from qualitative respondent feedback on health care technology for their households.

Top Themes	% of Responses
Portal and Technology Challenges	21.8%
General Experiences with Technology	17.6%
Provider-Specific Comments	16.1%

The largest category centered on systemic barriers to accessing care through digital tools (21.8%). Respondents cited privacy concerns as their primary worry, with additional friction stemming from system outages, login difficulties, and inconsistent portal access across locations. Responses in the general experience with technology theme (17.6%) reflected mixed comfort levels with health technology. While many respondents reported positive experiences, a similar proportion expressed discomfort using these tools, often citing difficulties accessing systems or keeping pace with frequent changes. The spouse of an Army Veteran added,

“Technology is helpful in our household when it improves access and coordination, such as through telehealth, patient portals, and secure messaging. We value tools that save time and support better communication with providers. Our main concerns are data privacy, transparency, and ensuring technology supports rather than replaces human judgment.”

Lastly, respondents offered provider-specific comments emphasizing the need for personal or human interaction in health care delivery (16.1%). Concerns ranged from provider availability and listening skills to transparency about how care decisions are made. As technology continues to be an increasingly common pathway to care, military family perceptions and preferences form part of their broader experiences examined in the findings that follow.

Access to Health Care Services

With coverage patterns established, MFAN shifted focus to the physical delivery of care and the accessibility of those services. Beyond having insurance, the ability to access timely care 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 (MTFs) at 42.0%, closely followed by civilian providers at 41.7%. Urgent care centers were the third most utilized site at 7.1%. Notably, 5.1% of currently serving family respondents reported that no health care had been received in the past two years.

To deepen insight into these experiences, the 2025 survey introduced Net Promoter Score (NPS) ratings for the health care sites most utilized⁵. The results revealed a divergence in satisfaction based on the care setting. Among currently serving respondents who primarily used MTFs, 53.8% were classified as detractors, while 16.4% were promoters and 29.8% were passives. In contrast, among those who primarily used civilian providers, half (50.1%) were promoters, 22.6% were detractors, and 27.4% were passives.

Building on findings from prior years, the 2025 survey expanded to assess key aspects of care interactions, focusing on how frequently respondents experienced specific dimensions of care over the past two years. Among the dimensions most frequently reported as occurring “most or all of the time,” currently serving family respondents most often highlighted feeling

respected (52.3%). Approximately half reported experiencing several other dimensions “some of the time” including feeling confident in health outcomes (52.4%), feeling trust in their provider (50.2%), and feeling heard (49.6%). However, a small but notable proportion (12.1%) reported that providers understood military families “none of the time.”

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. Subpopulation findings again demonstrate important nuances in respondent experiences. Currently serving family respondents rated both access and consistency of care notably lower than transitioned family respondents, and active duty spouse respondents reported the lowest ratings for access and consistency of any spouse group examined. As with provider experience, care site stands out: civilian provider users rated both access and consistency substantially higher than MTF users across the board. Notably, both access and consistency of care showed meaningful associations with family health⁶ scores, with consistency emerging as the stronger of the two. These findings underscore that it is not enough to get families in the door if continuity of care cannot be maintained. A breakdown of satisfaction ratings across key subpopulations is presented on the following page.

5 Promoters (scores 9-10) are loyal, enthusiastic respondents who are likely to continue using the service and recommend it to others; Passives (7-8) are satisfied but unenthusiastic and potentially susceptible to alternatives; Detractors (0-6) are dissatisfied and may share negative feedback through word of mouth.

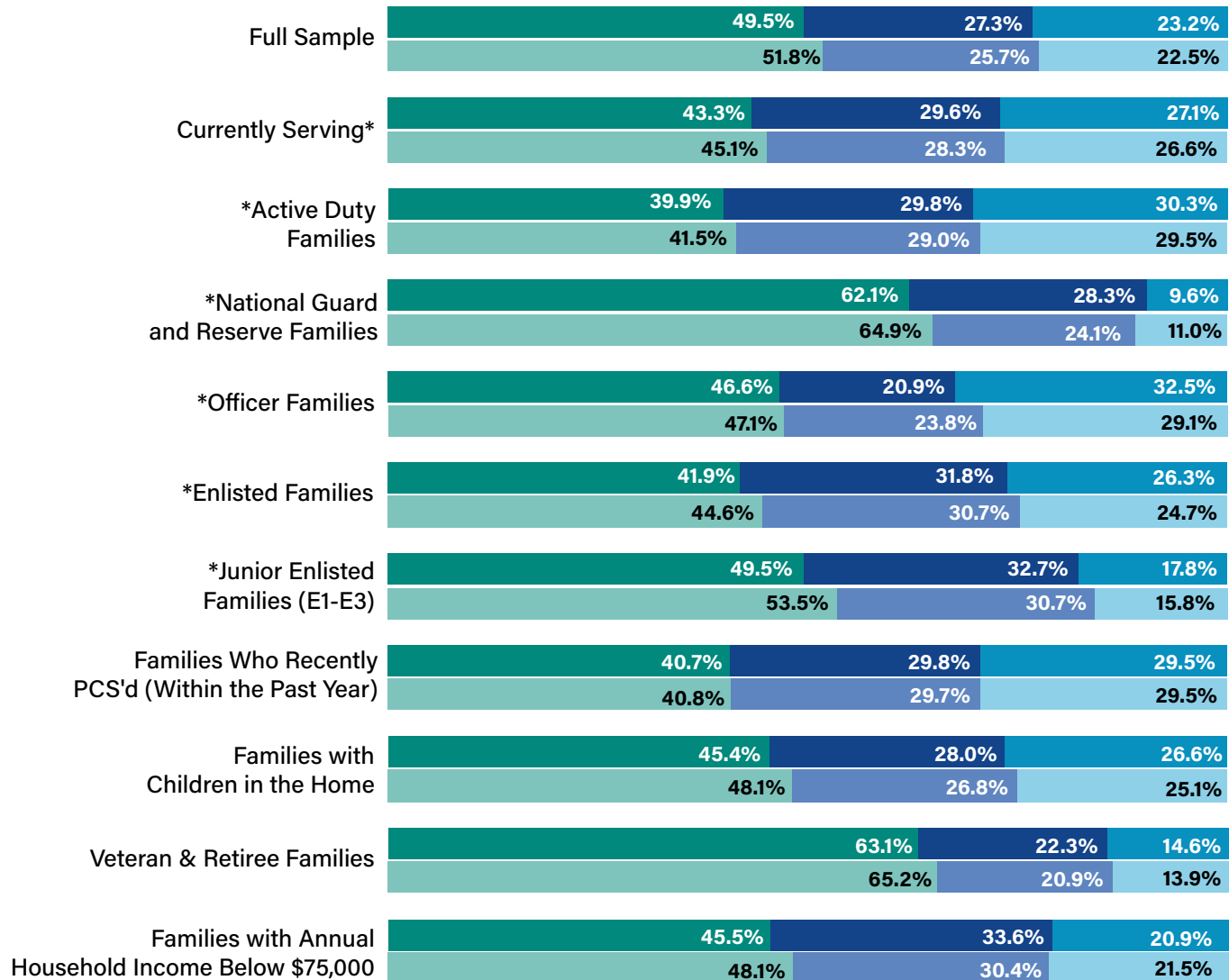
6 The Family Health Scale captures the health of the family unit by measuring dimensions of family health (family relationships, health care, lifestyle, financial health, and housing) at three levels: excellent (9-10), moderate (6-8), and poor (≤ 5).

Satisfaction Rating Across Key Subpopulations

Satisfaction with Access to Health Care Appointments



Satisfaction with Ability to Maintain Continuity of Care



Note: The asterisk denotes populations that are also considered "currently serving military families."

These satisfaction metrics are closely intertwined with actual access delays. In 2025, MFAN refined its questions to ask respondents to identify whether they experienced delays in accessing specific types of care beyond expected timeframes (e.g., within 7 days for routine care, 28 days for specialty care). More than a third (35.1%) of currently serving family respondents indicated that 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%).

Pharmacy Access

The choice of where to fill prescriptions further illustrates the tension between convenience and system constraints. In 2025, most currently serving family respondents (43.5%) reported primarily filling prescriptions at an MTF pharmacy, followed by 40.5% who used a retail pharmacy.

When asked why, the most frequently cited reason was location or proximity (33.9%), with many choosing pharmacies close to home or work. Cost was the second most common theme (31.2%), with respondents weighing affordability against other factors; some noted a willingness to pay more for better service or shorter waits. Convenience (23.4%) was also a major driver, reflecting preferences for streamlined services or the ability to consolidate care.

Top Themes	% of Responses
Location/Proximity	33.9%
Cost	31.2%
Convenience	23.4%
Pharmacy Type	8.5%
Insurance Compatibility	8.2%
Wait Times	7.8%

However, open-ended responses revealed friction with military pharmacies. One active duty Navy spouse stated,

“We’d rather pay than deal with a military pharmacy and the headache,”

while another active duty Navy spouse noted,

“Willing to pay out of pocket for prescriptions because Prime Clinic takes too long and processes are always inconsistent. Staff not typically patient, kind or sensitive to families.”

Others highlighted operational gaps, such as an Air Force spouse who remarked,

“Base pharmacy is hard to contact. They don’t automatically activate prescriptions and don’t have needed meds on hand at times. Base pharmacy not available evenings/weekends.”

Fewer respondents cited the specific type of pharmacy (8.5%), insurance compatibility (8.2%), or wait times (7.8%) as primary factors, though wait times were often a secondary complaint regarding the military system.



When asked to describe broader challenges or disruptions in accessing and maintaining health care over the past two years, the responses indicated a system that places a heavy cognitive and emotional toll on families. Four overarching themes emerged, as seen in the table below.

Top Themes	% of Responses
Patient Care-Seeking Burden	36.0%
Delays and Waitlists	31.9%
Access Constraints	30.5%
Barriers to Care	23.2%

The patient care-seeking burden theme (36.0%) reflected the cognitive, mental, and emotional exhaustion of navigating the health care system. Families described a cycle of frustration in which care feels rushed, clinics lack cultural competency, and respondents report feeling unheard. This burden is compounded by the need to repeatedly re-establish care networks due to moves, followed by denial or inadequate treatment.



As an active duty Army spouse shared, some resort to urgent care as a replacement when the standard system is inaccessible:

“When we got to this duty station we had to get all of us seen for initial appointments before we could make appointments for regular health checkups, or urgent issues. My son got sick and when I called they made an appointment for him three months out. Like that’s going to do anything. I ended up having to take him to urgent care a few times. He had a severe case of strep. Most of our records were not transferred from JBLM to Drum. Even with all the signatures and phone calls I made, so I now keep a running journal of everyone’s health.”

Delays and waitlists (31.9%) represented a pervasive barrier, with respondents reporting waits of months or even years to establish care or see specialists. These delays were observed across both military and civilian sectors and affected all care types, from routine checkups to women’s health. Some shared that treatable conditions worsened into critical complications, or they were bounced between facilities, wasting time and energy. Respondents explained that the backlog was often exacerbated by TRICARE payment issues, contributing to a reduced number of providers who accept the insurance. One active duty Air Force spouse shared,

“TRICARE West in Texas was not paying doctors and clinics from January to May. We were told by one critical provider to my family that we would have to pay out of pocket because they could no longer afford to pay employees. We know other families here whose providers dropped them entirely. Providers are still dropping TRICARE patients and less and less off base clinics are taking TRICARE which means less access to specialists.”



Access constraints (30.5%) highlighted the sheer difficulty of obtaining necessary treatment. Whether due to long travel distances, conflicting work schedules, or a limited number of mental health providers accepting TRICARE, access is strained. Medications are frequently denied or unavailable

due to coverage issues. While some respondents on TRICARE Select reported positive experiences, the general pattern is that the list of in-network providers is limited, particularly for mental health. One Army Reserve member highlighted intersecting challenges,

“Over the past two years, our family has faced several challenges in accessing and maintaining health care, especially when it comes to dental and mental health care. Dental coverage under TRICARE Reserve Select is extremely limited, and the cost of out-of-pocket care is high. As a result, we’ve had to delay or forego some dental treatments simply because we couldn’t afford them. That’s frustrating, because small issues often turn into bigger ones when care is postponed. Mental health care has been another major struggle. Finding providers who accept TRICARE—and who have availability—has been nearly impossible. Even when we’ve found someone, wait times can stretch for months, and the process of getting referrals and authorizations is time-consuming and discouraging. As someone who understands the importance of mental health, it’s disheartening to see how hard it is for military families to access the very care they need most. These barriers create added stress on top of everything else. We do our best to stay healthy and proactive, but the system often feels stacked against Reserve families who are trying to balance service, civilian life, and the basic need for quality health care.”

Finally, barriers to care (23.2%) described the structural impediments within the military health care system. In this theme, respondents frequently reported that referrals, often required for specialty care, can take 30 to 60 days to process, and are sometimes refused due to understaffing despite medical necessity. Geographic constraints, such as PCS moves or remote overseas assignments, force families to restart the entire referral and appointment processes, often leading to gaps in care when a family moves before a six-month wait is fulfilled. One active duty Navy spouse noted,

“Due to PCS across the country we had to start over with new referrals for my kids, it was a 9-12 month wait for them to be seen and then we would move again.”



While not among the top themes, a smaller theme emerged related to both access and barriers, specifically insurance coverage limitations or interruptions. Respondents highlighted services were not covered by insurance or providers not considered in-network. Respondents in this theme also raised issues related to the TRICARE East-to-West transition. These were reported as insurance coverage interruptions, including provider switching complications, dropping coverage of family members during technical system transitions, administrative barriers to provider referrals, and limited accessibility to insurance support during coverage changes.

The spouse of an Army retiree shared,

“The migration of my TRICARE Prime from east to west has been HORRENDOUS. They completely dropped two of my children from my TRICARE, despite them being active in DEERS.”

Ultimately, these themes illustrate a health care environment where the red tape and bureaucratic hurdles of the military system interact with broader systemic shortages to create a negative feedback loop. The result is a consistent, reliable, and easily accessible care experience that remains elusive for many military families.



Mental Health Care

True readiness requires treating mental health with the same importance as physical health. Given the distinct pressures inherent to military life, a deeper examination of how families seek and receive mental health care provides essential insights into their overall well-being and the barriers they face in accessing integrated support.

Help Seeking Intent

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 to seek help 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 had sought mental health care, with military spouses (33.2%) and service members (30.2%) seeking help in similar proportions, followed by children (22.8%). Mental health access comparisons are presented in the chart below. Among currently serving family respondents, a smaller proportion of 2025 military spouses reported seeking mental health care compared to 2023, while slightly higher proportion of service members did the same.

Family Member Who Sought Mental Health Care		Spouse/Partner	Service Member	Child
2023	Full Sample	31.2%	32.2%	19.5%
	Currently Serving Family Respondents	40.5%	25.4%	22.5%
2025	Full Sample	33.2%	30.2%	22.8%
	Currently Serving Family Respondents	40.5%	25.4%	22.5%

For the first time in 2025, MFAN also asked respondents about their use of non-clinical mental health support. The data revealed that most respondents (61.5%) indicated they had not used non-clinical mental health support. Among those who did use these resources, the most frequently reported options included connecting with a chaplain or other spiritual support (33.4%), TRICARE support services (28.7%), Military OneSource Services (25.6%), and Military and Family Life Counselors (MFLC) (25.5%). Smaller proportions reported using the Military Crisis Line (9.6%) and Military and Family Support Centers (MFSC) (8.7%).

Point to Ponder: The PCS Delay Effect

A notable pattern emerges when analyzing the timing of Permanent Change of Station (PCS) moves relative to mental health support. There is a statistically significant relationship between how recently a respondent moved and their likelihood of seeking mental health support. The data reveals a delayed help-seeking pattern: the longer it has been since a PCS move, the more likely a household is to have utilized mental health services.

Among respondents who moved in the past year, 48.6% reported that someone in their household sought help from a mental health professional. This share increased to 54.0% among those who moved 13–24 months ago and rose further to 54.9% among those who had not recently moved. This pattern suggests that the immediate aftermath of a move, characterized by logistics, establishing new routines, and navigating new or unfamiliar health care systems, may serve as a temporary barrier to care. As families stabilize, they may be better positioned to access the support they need. This pattern is also reflected in satisfaction ratings related to access to mental health care, where statistically significant variation is associated with the timing of respondents' most recent PCS move. Respondents who moved within the past 12 months reported lower satisfaction with access to mental health care appointments than those who moved 13–24 months ago or had not moved within the past two years. Further, 15.9% of respondents who had recently moved reported longer-than-typical wait times for mental health care. This finding aligns with broader themes echoed throughout the report regarding PCS-related disruptions and the challenges of re-establishing access to care in a new location.



Respondents who **moved within the past 12 months** reported **LOWER** satisfaction with access to mental health care appointments compared to those who moved **13–24 months ago** or **had not moved within the past two years.**

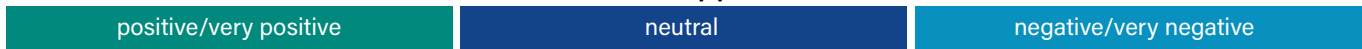
Mental Health Care Settings and Satisfaction

Regarding mental health care sites, in 2025, 42.8% of respondents reported using civilian providers, 20.1% used MTFs, 19.8% utilized virtual or app-based services, 14.7% accessed VA medical centers or clinics, and 2.6% used public health care clinics. Civilian providers remained the primary source of mental health care in 2025 for both currently serving spouses (46.6%) and currently serving members (37.0%).

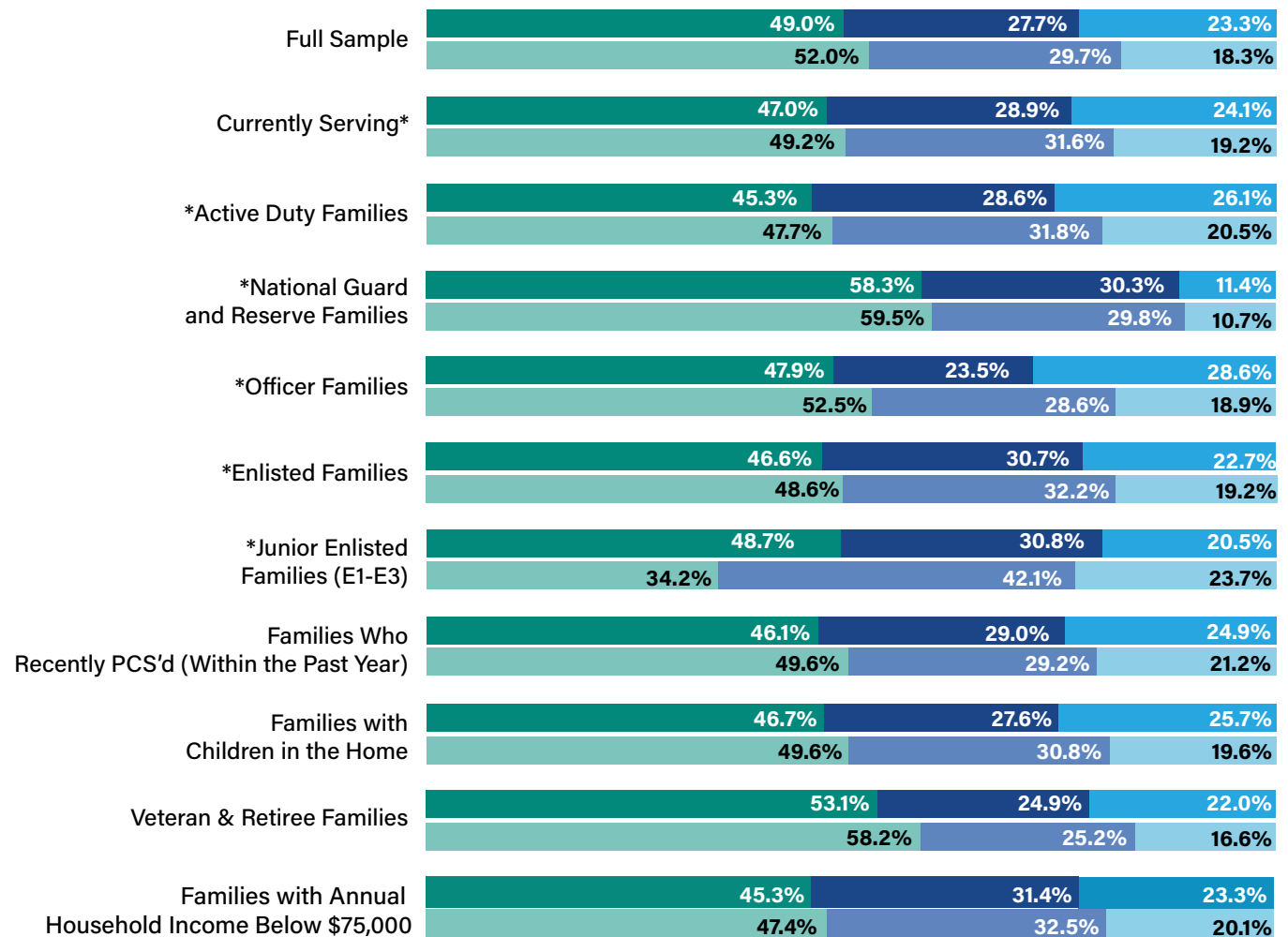
Notably, currently serving members also reported accessing MTFs in high proportions (33.5%).

In 2025, 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. As seen elsewhere in the findings, subpopulation patterns reveal meaningful variation in these experiences, as detailed in the graphic below.

Satisfaction with Access to Mental Health Care Appointments



Satisfaction with Quality of Mental Health Care Providers



Note: The asterisk denotes populations that are also considered "currently serving military families."

Mental Health Care Priorities, Needs, and Goals

When asked in an open-ended question about their household's current mental health, respondents shared a range of priorities, needs, and obstacles. The following core themes emerged.

Top Themes	% of Responses
Specific Motivations and Reasons for Seeking Support	35.2%
Mental Health Treatment Goal Setting	34.2%
Systemic and Logistical Issues to Receiving Mental Health Support	21.9%
Quality and Nature of Providers	19.8%

Over one-third (35.2%) of respondents identified specific motivations and reasons for seeking mental health support. These needs were closely connected to the military lifestyle. The most common driver was military life-related challenges (43.5%), followed closely by existing mental or physical health issues. Financial stress and past issues or trauma also played roles. Other notable factors included grief, employment instability, caregiving burdens, the political environment, aging family members, and divorce or abandonment. Amongst military challenges, the data points to the disruptive nature of service life as a primary stressor. Many of these responses cited transitions within military life, moves and changes in position, as leading sources of stress. Other commonly reported drivers included PTSD, transitions to civilian life, isolation, and deployments. Regarding existing health conditions, anxiety and fear were the most frequently cited concerns, followed by depression, medication management, substance abuse, neurodivergence, and physical health challenges. Additional concerns included postpartum issues, suicide ideation, and the needs of children with special needs.

In contrast to the external pressures driving the need for care, 34.2% of respondents mentioned mental health treatment goals, which focused on internal stability and relational health. Within this theme, relationship support emerged as the top priority, followed by stress management and emotional stability or health. Other key objectives included improving communication, maintaining mental health, balancing work and life, and incorporating physical well-being. A notable portion of respondents also expressed a desire to build community or develop coping skills. Additional themes included anger management, recreation, self-care, and spousal support.

The most frequently cited obstacle was systemic and logistical barriers to receiving mental health support, accounting for 21.9% of responses. The primary driver within this category was limited provider availability and access, with nearly half of respondents in this theme reporting difficulty finding open appointments or willing clinicians. Other significant hurdles included logistical constraints of military life, such as accessing care while stationed overseas (OCONUS), lack of child care to attend appointments, and financial barriers to affordable options. This barrier also reflected aspects of military culture, as some respondents cited stigma as a deterrent, noting concerns that seeking help could lead to career repercussions or punishment. Others pointed to limited leadership support, describing perceptions that commands do not consistently respond to mental health needs.



Additionally, some respondents cited limited personal capacity to seek assistance or reported no current need for services, reflecting the complex interplay between need, access, and willingness to engage with care.

The final major theme, representing 19.8% of responses, centered directly on the quality and nature of the providers themselves. Respondents emphasized the need for clinical competence and cultural understanding, noting that clinicians should be familiar with the unique stresses of military life and able to provide actionable, effective care rather than generic advice.

Continuity of care emerged as a critical pain point; respondents described the frustration at having to restart the therapeutic process with each move, losing the trust and rapport built with prior providers. There was also a strong demand for specific provider types, with many respondents expressing a preference for spiritual or faith-based support, support groups, or virtual options that better fit their circumstances.

Systemic issues with TRICARE were a major sub-theme, with respondents highlighting the difficulty of locating in-network providers and perceptions that reimbursement rates are too low to attract

sufficient provider participation. Similar frustrations were voiced regarding MTFs and the VA, where respondents described staff shortages, long wait times, and perceived gaps in support. Ultimately, this theme reflects a desire not just for a provider, but for the right provider, one who is available, competent, and capable of providing consistent, military-informed care.

An active duty Navy spouse echoed these sentiments stating,

“Service member mental health is severely lacking. The military hospital is not taking active duty patients and referring them out in town. Very few people are taking patients and wait times are incredibly long. This leads to essentially no access for mental health care.”

Another active duty Army spouse highlighted the disruption caused by frequent relocations:

“Continuity of care. Being able to keep seeing the person we’ve built a connection with when we move. Having to find new care, and going through the long process of trying new therapists until we find a good fit.”

Similarly, the need for providers who truly understand the military context was emphasized by an active duty Air Force member

“I just want a provider that 1: understands the stress of the military in a real, actionable way and 2: offers actual care.”

These sentiments underscore that beyond availability, provider quality and cultural competence are critical to successful treatment.

Crisis, Risk, and Household Safety

As part of the 360-degree view of military family life, this section examines experiences that carry considerable weight, including substance use and gambling concerns, emergency mental health care, suicidal ideation, and firearm safety. MFAN continues to track and expand these areas of well-being as part of its evolving understanding of military family health.

Substance and Behavioral Concerns

In 2025, the survey expanded its scope to include behavioral risks beyond mental health. Nearly one in ten (9.8%) respondents reported concerns about alcohol use within their household in the past two years. Smaller proportions expressed concerns about other substances (2.6%) or gambling (1.7%).

Crisis Intervention and Emergency Mental Health Care

While 37.8% of those who attempted to access emergency mental health care (EMHC) successfully received services, 23.7% tried but were unable to access care, and an additional 23.3% needed care but did not attempt to access it. Among those who accessed EMHC, 41.2% rated the experience as difficult or very difficult, citing stigma and internal hesitation as additional barriers to seeking help. EMHC needs were distributed across the family unit: 42.2% for spouses, 36.3% for children, and 31.5% for service members.

Exploring themes identified in prior survey iterations, MFAN asked whether anyone in the household had used the emergency room for mental health care due to an inability to obtain a timely appointment. While 74.9% of currently serving family respondents did not need to turn to the ER for mental health reasons, a critical 25.1% reported using the emergency room due to an inability to secure timely appointments. Half

of these families (52.0%) used the ER two to three times in the past year, indicating a pattern of repeated system failure rather than isolated incidents.

Suicidality and Social Isolation

The data reveals 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 household member needing EMHC.

MFAN's 2025 findings revealed that the prevalence of reported suicidal ideation specifically within the active duty military spouse population was, regardless of gender, 6.8%. When placed in context with 2024 general population data (Substance Abuse and Mental Health Services Administration, 2025) this figure is higher than the overall U.S. population (5.5%), U.S. women (6.7%), U.S. men (5.5%), and married individuals in the general population (3.2%). This finding underscores the unique and intensified stressors faced by this demographic.

Social isolation often accompanies and compounds these experiences. Among those reporting suicidal ideation, 31.7% reported never feeling socially withdrawn. However, a majority reported some level of isolation: 38.7% occasionally, 15.5% frequently, and 12.0% almost always. These patterns suggest that for a notable portion of the community, distress is compounded by loneliness.

Household Safety and Firearm Storage

Given the prevalence of suicidal ideation reported, understanding how households manage potential lethal means is a critical component of risk mitigation. MFAN explored this topic for the first time in 2025 and found a strong consensus on personal responsibility, with 88.5% of currently serving family respondents agreeing that if they choose to own a firearm, it is their responsibility to store it safely to prevent harm to themselves or others. However, perceptions of risk varied within the currently serving family population; 43.9% disagreed or strongly disagreed that having a firearm in the home increases the risk of harm to household members, compared to 35.8% who agreed or strongly agreed.

Qualitative data reveals a complex landscape in which 62.2% of all respondents rely on physical firearm security measures such as safes and locks, while 40.3% prioritize behavioral safeguards such as safety education and separate ammunition storage. The presence of children serves as the primary motivator for both of these precautions, cited thematically by 78.4% of respondents, whereas a minority (12.1%) prioritize immediate accessibility for self-defense or security concerns. Respondents' approaches to firearm storage are shaped by distinct philosophies influenced by personal history and security needs, underscoring the challenges of implementing universal safety protocols within a community where personal security, cultural values, and past trauma shape decision-making.

These findings offer an important window into conditions of safety and well-being within military households, reflecting the experiences of subsets of the population navigating circumstances that warrant targeted attention and tailored support. MFAN will continue to examine these areas with the depth and care they require as the research evolves.



Caregiving

Many military-connected households involve complex caregiving dynamics that require additional health care, mental health care, and support structures. Recognizing the dual roles many service members and military spouses hold, MFAN continued to investigate the landscape of caregiving within these households in 2025.

Among the full 2025 population, 12.5% reported providing care to a wounded, ill, or impaired service member. This proportion was higher among transitioned family respondents (17.3%) than among currently serving family respondents (11.0%). Differences also emerged in care recipient relationships. Transitioned family respondents most frequently reported providing care for a spouse (79.2%), whereas currently serving family respondents most often reported caring for a parent (47.1%), followed by a spouse or partner (33.3%). Nearly a third (32.1%) of all caregiver respondents reported spending more than 40 hours per week on caregiving duties during the past two years, and most indicated that they had been serving in a caregiving role for more than five years (58.3%).

In 2025, nearly a third of caregiving respondents reported not using any specific source of support. Among those who did report using support, most relied on informal networks, including family (64.7%), friends (51.6%), and social media communities (35.8%). Other commonly reported sources of support included formal entities, such as faith-based organizations (27.9%), military-connected programs (26.1%), and nonprofit organizations (26.1%). When asked about specific resources or services they may have used as caregivers, 43.3% indicated that they had used none. Among those who did use support services,

the most frequently reported supports included home equipment (31.3%), case management (27.1%), and home health care (25.9%), the VA Caregiver Support Program (25.9%), and other support groups (24.1%).

Access to these resources, however, was not without friction. While 31.4% of caregiver respondents indicated that they had experienced no barriers to caregiving support, nearly half of those who did encounter barriers cited lack of awareness of available programs (46.7%). Other top challenges included the application process and paperwork (31.9%), wait or processing times (31.0%), lack of resource availability to the respondent (28.6%), patterns that echo findings on awareness and access observed across other areas of this report.





Finally, respondents were asked about their general experiences with caregiver support. The most prevalent theme indicated challenges associated with caregiver support (58.0%). Most comments in this category were related to difficulties with eligibility for support, difficulties navigating policy and paperwork, awareness of resources, and accessing resources. These findings highlight that actually utilizing caregiving resources can itself become a burden. Participant responses also commonly included information about whom they provide care for (15.9%) with some highlighting the types of support they provide (i.e., mental health support, finances, household tasks). Additionally, some responses reflected positive caregiving support experiences (10.2%). Many of these responses identified providers, including VA providers, as sources of caregiver support, while others mentioned caregiver support groups as particularly beneficial. A Navy military retiree shared,

“I’ve been a caregiver for so long that now I know how or where to go for resources and care. In the beginning, it was difficult as I had no idea where to even start. Fortunately, we ended up at the right VA and right providers who helped me process his care.”

Care recipients accounted for 4.2% of the full sample, with transitioned family respondents (8.9%) again reporting at a higher proportion than currently serving family respondents (2.4%). Among all 2025 care recipient respondents, most (72.4%) indicated that their spouse provided their caregiving. When care recipients were asked to describe their experiences receiving care, responses fell into several thematic categories.

Top Themes	% of Responses
Primary Caregiving Support by Partners	24.5%
Experiences of Receiving Care	20.4%
Types of Care Needed	14.3%
Care Recipient Feelings	14.3%

Responses surrounding partner support (24.5%) highlighted how partners provide primary caregiving assistance, including help with medication management and activities of daily living. These responses underscore the critical role of partners in the experiences of those receiving care. An additional core theme concerned experiences of receiving care (20.4%). These responses generally described either positive experiences (“good” or “no problems”) and, in some cases, noted that caregiving support enabled individuals to remain in their homes.

Respondents also described their care needs (14.3%), most often detailing the types of support required (e.g., in-home care, short-term assistance, dressing support). These responses help contextualize care needs in relation to lived caregiving experiences. A further theme captured care recipient feelings (14.3%), which largely fell into two categories: difficulty associated with needing care and gratitude for the care received. This split reflects the emotional complexity of the care recipient experience, balancing vulnerability and appreciation. A National Guard member concluded,

“Being a care recipient has been a humbling experience. It’s not easy to be on the receiving end of help, especially after years of serving others, but it’s reminded me of the importance of grace, empathy, and community. Accepting care has taught me that strength isn’t just about giving; sometimes it’s found in allowing others to step in when you need it most.”

When Children are in Caregiving Roles

Most 2025 caregiving family respondents with children under the age of 18 shared that the impact of caregiving on their child(ren)’s life was largely positive or very positive (34.4%), while only 13.0% reported a negative or very negative impact. Those sentiments became the primary themes that emerged when these parent respondents were asked to describe how caregiving has influenced their child(ren)’s life, responses were categorized into two core themes.

Top Themes	% of Responses
Perceived Positive Impacts to Children	41.7%
Perceived Negative Impacts to Children	35.7%



The most common theme for responses for this item was perceived positive impacts on children related to caregiving (41.7%). The most commonly cited positive impacts were empathy, responsibility, and compassion developed within caregiving families. These subthemes indicate that respondents see the strengths their children have developed as a result of their caregiving. The second most common theme was perceived negative impacts of caregiving on children (35.7%). The most frequently reported negative impacts included reduced parental attention, children’s lack of understanding of the situation, confusion, and perceptions of “growing up too fast.” These subthemes reflect both emotional and practical impacts of caregiving on children. An active duty Coast Guard member said,

“Caregiving has influenced my child(ren)’s life by teaching them responsibility, empathy, and independence, but it can also add stress or limit their free time, especially when they help with household tasks or support siblings during busy or challenging periods.”

A National Guard member added,

“Caregiving has, in many ways, cut my children’s childhood short. They’ve had to grow up faster than most kids their age: learning responsibility, patience, and empathy through circumstances that were never their choice. While I’m proud of their maturity and strength, it breaks my heart that they’ve had to carry so much so young.”

These responses highlight that caregiving can produce both positive and negative impacts simultaneously, and many respondents acknowledged this duality in their comments.

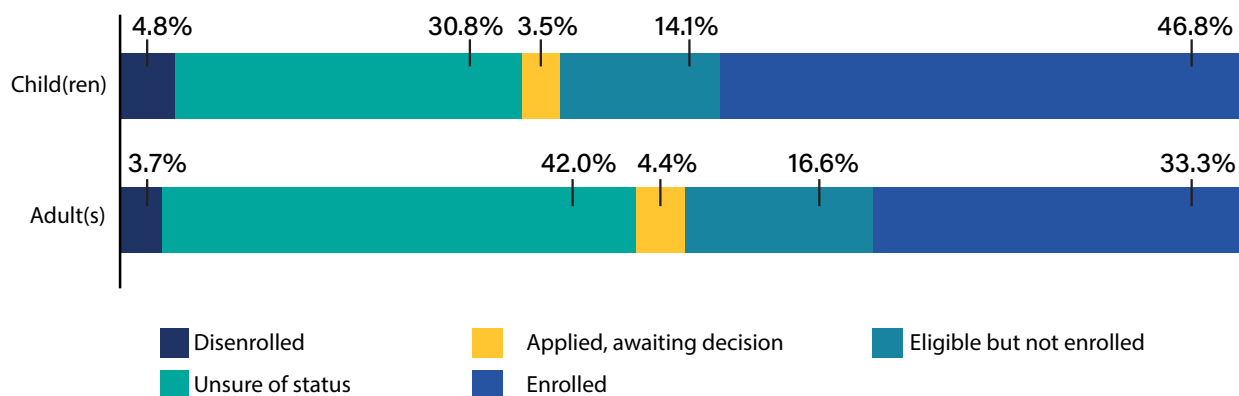
The apparent tension between the low percentage of parents reporting a negative overall impact quantitatively (13.0%) and the higher frequency of negative themes in the qualitative responses (35.7%) likely reflects the difference between evaluating an outcome versus describing a process.

While parent respondents may ultimately view the experience as positive due to the resilience and character growth their children developed, their open-ended descriptions surface the immediate hardships, stress, and sacrifices involved in that experience. This suggests that a significant portion of the positive quantitative responses reflect a mixed impact reality, where the benefits of caregiving coexist with genuine challenges.

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

The Exceptional Family Member Program (EFMP) and Special Needs Program (SNP) represent a subset of family program participants navigating the specific demands of special needs support within the structure of military life. The 2025 data continues to show a complex picture of how these programs affect participating families.

While most currently serving respondents indicated that EFMP/SNP services were not needed for their family members, a notable proportion reported potential eligibility for adults (36.4%) or children (46.1%). The chart below illustrates the specific enrollment status for eligible populations.



Among those with potential eligibility, enrollment status varied: currently enrolled (33.3% and 46.8% respectively), eligible but not enrolled (16.6% and 14.1%), unsure of status (42.0% and 30.8%), applied (4.4% and 3.5%), and disenrolled (3.7% and 4.8%). Among those who chose not to enroll or to disenroll, the most frequently cited influences were their experience with the program (51.2%), followed by concern about the impact on PCS orders or the service member's career (46.2%). Respondents enrolled in or eligible for EFMP/SNP reported slightly higher invisible family load⁷ and notably lower family health scores than those who did not need the program, a pattern that likely reflects the demands of the underlying conditions themselves rather than program participation.

Among currently serving respondents with a family member enrolled or previously enrolled, satisfaction ratings were nearly evenly distributed across program impacts, program services, and program administration, reflecting variation in individual experiences within a shared system. Dissatisfaction slightly exceeded satisfaction across all three areas: program impacts (38.9% dissatisfied, 29.8% satisfied), program services (37.8%, vs. 31.4%), and program administration (35.0%, vs. 31.5%), with roughly one-third of respondents reporting neutral ratings in each category. When these respondents were asked qualitatively about the overall impact of enrollment on their family, themes centered on experiential perceptions of the program. Further, families with a member enrolled in EFMP/SNP reported negative or very negative experiences accessing health care appointments at notably higher rates than those without enrollment.

More than half of respondents (59.7%) reported negative impacts, making this the dominant theme

⁷ 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).

Top Themes	% of Responses
Negative Impact	59.7%
Positive Impact	29.2%
Neutral Impact	16.8%

by a significant margin. The most common complaints centered on difficulty with orders and duty assignments related to EFMP/SNP status, challenges navigating the program itself, and a perceived lack of support or benefit from enrollment. One active duty Air Force spouse expressed frustration bluntly:

“It has literally done nothing for us except negatively impact every single move. They give us extra paperwork, extra hoops to jump through and do nothing to actually support my family. EFMP is geared more towards children, not adults.”

These findings suggest that for many participants, the EFMP/SNP may not be meeting its intended goals and may be creating additional procedural barriers for families already managing complex medical and educational situations.

Another share of responses (29.2%) described positive impacts. Respondents highlighted access to care through program participation, appropriate duty station assignments that enabled access necessary care, and program events and activities. Sharing this positive perspective, an active duty Coast Guard member shared,

“Being enrolled in EFMP/SNP has helped our family access specialized services, resources, and support tailored to our child’s needs, making transitions and care coordination smoother.”

This theme reflects positive experiences reported by some families, raising the question of what can be learned from these successful cases and potentially replicated across the program. A smaller portion, (16.8%), reported neutral or no impact, with the most common response indicating that the program had no meaningful effect on their family. The range of experiences points to a program with demonstrated capacity to deliver meaningful support, and room for more consistent outcomes.

Pathways to Improvement

Respondents' own words shed further light on their program experiences. When asked for suggestions on how to improve the EFMP/SNP, respondents identified four primary areas for improvement, with relatively close percentages suggesting no single theme dominates.

Top Themes	% of Responses
Communication	24.7%
Coordination	24.3%
Enrollment Concerns	23.6%
Program Management	20.1%

Communication emerged as the top concern at 24.7%. Respondents primarily wanted more frequent communication from their EFMP coordinators and broader communication about available benefits and services. This suggests that many families remain unclear about the program's goals and what they should expect from their coordinator. One Army spouse noted:

"EFMP needs to listen to families when it comes to where they need to be stationed. They are looking at a computer and telling families where services 'should' be available instead of listening to families tell them where they have the most support."

An Air Force spouse added:

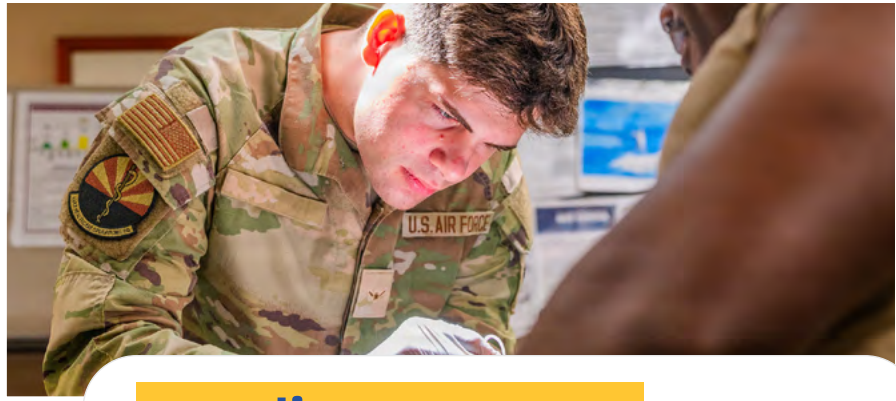
"I would love to know more about what we are enrolled in and what opportunities it gives us."

Coordination ranked second at 24.3%, with many comments focusing on how EFMP designations relate to duty assignments and general dissatisfaction with how these situations are handled. Families expressed a need for more support in identifying suitable care and ensuring continuity of care during transitions. Enrollment concerns accounted for 23.6% of responses. The most common feedback called for a faster and more streamlined enrollment process, with some respondents expressing a desire for enrollment to be optional. One Navy service member explained:

"The enrollment process is cumbersome. It is why neither of my eligible family members are enrolled."

Program management accounted for 20.1% of responses, including calls for more transparent policies and comments about the need for additional staffing and staff training within the program. Overall, the findings suggest that the program adds a layer of navigation to an already complex set of demands, and that streamlining pathways to the successes identified may be important for improving user experience.





Readiness Recap

Health care access is not merely a military benefit, but a core pillar of force readiness. The data and narratives reveal that disruptions in continuity of care, barriers to access, and systemic fragmentation function as critical risk factors that erode family stability and can compromise the service member's operational focus. Conversely, seamless access to trusted, continuous care acts as a protective factor, buffering the household against the cumulative stress of moves, deployments, and transitions.

The mechanism is clear: when care breaks down, particularly during PCS moves or critical life events, the resulting strain extends beyond the health care domain, intensifying financial pressure, destabilizing employment, and eroding institutional trust. These compounded stressors do not remain contained within health care; they reduce the emotional and cognitive resources available for the service members to maintain mission focus and long-term commitment. For the military families, the ability to navigate eligibility, secure consistent treatment, and trust the system determines whether health care functions as a stabilizing force or a source of considerable strain.

Therefore, ensuring that families can consistently find, pursue, and sustain competent care is a strategic necessity, not just a clinical obligation. Policies that prioritize continuity of coverage, reduce administrative burden, and build trust across the care lifecycle are essential investments in the mission. By supporting the health and resilience of the whole family, the military safeguards service member readiness, ensuring that the force remains capable, focused, and sustainable under operational stress.



Employment Experiences: Building Stability and Purpose

For military families, employment is rarely straightforward. Service defines, interrupts, and transforms civilian workforce experiences for spouses and service members alike, and across every stage of military life. This section examines employment across multiple dimensions, tracing how the demands of military life shape workforce participation, career trajectories, and ultimately, the economic conditions that underpin force readiness.

Understanding the employment landscape of military families begins with establishing a clear picture of their current status and the nuances within the findings. Excluding active duty service members, nearly half of the total respondent population reported being employed: 35.2% were full-time and 12.3% were part-time, with another 19.7% indicating that they were not employed but wanted to work.

An overview of subpopulation employment statuses is presented below.

Population Group	Employed Full-Time	Employed Part-Time	Unemployed/ Not Seeking Work	Unemployed Seeking Work
Full Sample (Excluding Active Duty Service Member Respondents)	35.2%	12.3%	26.0%	19.7%
All Currently Serving Spouses*	30.1%	14.1%	20.6%	28.9%
*Active Duty Spouses	28.7%	13.9%	21.1%	29.9%
*National Guard and Reserve Spouses	52.2%	16.9%	12.4%	13.9%
*Enlisted Spouses	28.6%	14.2%	20.4%	30.1%
*Officer Spouses	35.3%	13.8%	21.6%	24.8%
*Spouses with HS Diploma, GED, or No Diploma	12.7%	15.4%	24.4%	33.9%
*Spouses with Some College, No Degree	22.4%	15.7%	25.0%	31.8%
*Spouses with Vocational/Technical Certification or Associate's Degrees	24.7%	13.5%	24.2%	31.1%
*Spouses with Bachelor's Degrees	32.8%	14.0%	20.4%	27.6%
*Spouses with Advanced or Professional Degrees	51.5%	12.2%	10.2%	22.4%
Veteran and Retiree Spouses	31.1%	14.0%	33.9%	11.8%
Veterans and Retirees	27.4%	8.3%	47.5%	9.0%

Note: The asterisk denotes populations that are also considered "currently serving military spouses." Percentages are calculated excluding respondents who selected 'Prefer not to answer.' Therefore, totals in some rows may not equal 100%.

The data underscores a decades-long struggle to resolve military spouse unemployment, revealing that despite policy efforts, nearly thirty percent (29.9%) of active duty spouses remain unemployed and seeking work. This rate is notably higher than the 19.7% baseline for the total respondent population and starkly contrasting with the perceived stability of National Guard and Reserve spouses. Employment outcomes were deeply stratified by both education and rank: While spouses with advanced degrees reported a 51.5%

full-time employment rate, those with a high school diploma, GED, or no diploma reported 12.7%. A similar pattern was observed by rank: officer spouses reported higher full-time employment (35.3%) than enlisted spouses (28.6%), suggesting that the mobility penalty of frequent relocations disproportionately affects spouses without higher credentials and those in enlisted households, leaving traditional job-placement strategies insufficient to address the structural barriers of military life.

In 2025, 29.9% of active duty spouse respondents were unemployed and actively seeking work, a shift from 2023 when unemployment was lower at 21.8%. More than half (55.3%) of job-seeking active duty spouse respondents had been searching for six months or less and 45.3% had PCS'd within the past year.

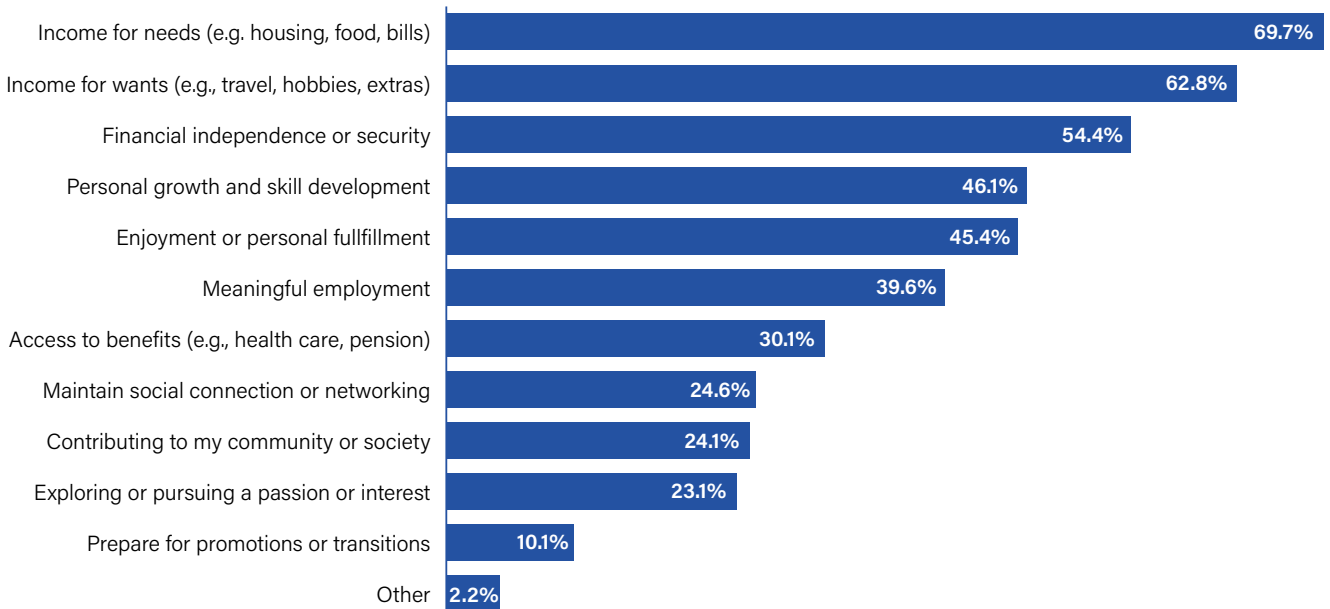
MFAN also asked currently serving member respondents whether they held civilian employment in addition to their military service. Unsurprisingly, more than two-thirds (67.1%) of National Guard and Reserve respondents reported civilian employment. A notable eleven percent (11.6%) of active duty service member respondents reported the same, a potential nod to current economic pressures.

Regarding the primary form of civilian employment, employed respondents most frequently reported fully in-person employment (52.8%), though this proportion was slightly lower for active duty

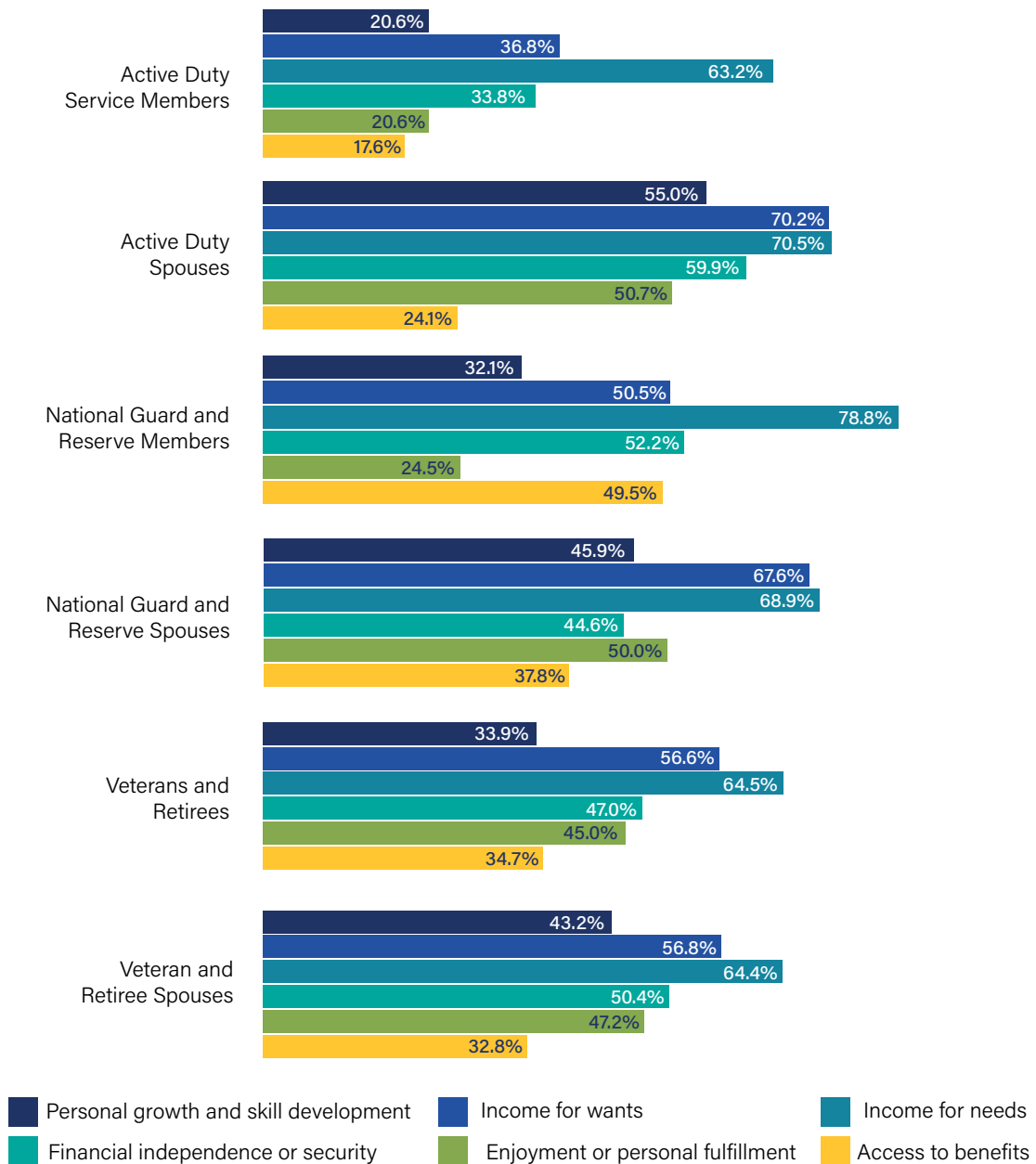
spouses (43.6%). Active duty spouse respondents reported working fully remotely at a higher rate (28.6%) than both the full survey population (20.1%) and the national civilian average. The national civilian average stands at 22.9% (Borkowski & Kaynas, 2025), placing active duty spouse respondents notably above both benchmarks.

Indicative of the range of experiences among the total respondent population, the top two reported reasons for working were income for needs such as housing, food, and bills (69.7%), followed by income for wants such as travel, hobbies, or extras (62.8%). These findings largely align with the 2023 results, as shown in the graphic below.

Reasons for Participating in the Workforce in 2025



Motivations Driving Employment in 2025



Across subpopulations, the motivations driving employment were remarkably consistent, as shown in the chart above. The more notable differences across groups lay not in what motivated work but in how frequently those motivations were reported, pointing toward subpopulations for whom employment carries multiple meanings. Income for basic needs ranked highest for nearly every group, with income for wants following closely, suggesting that employment is driven by both necessity and

quality of life considerations. A closer look at transitioned members showed that retirees were the exception, with income for wants (63.5%) ranked above income for needs (54.0%), which may reflect greater financial stability in retirement. Financial independence and personal growth rounded out the top motivators across nearly all groups, indicating that work functions as both an economic anchor and a source of personal investment.

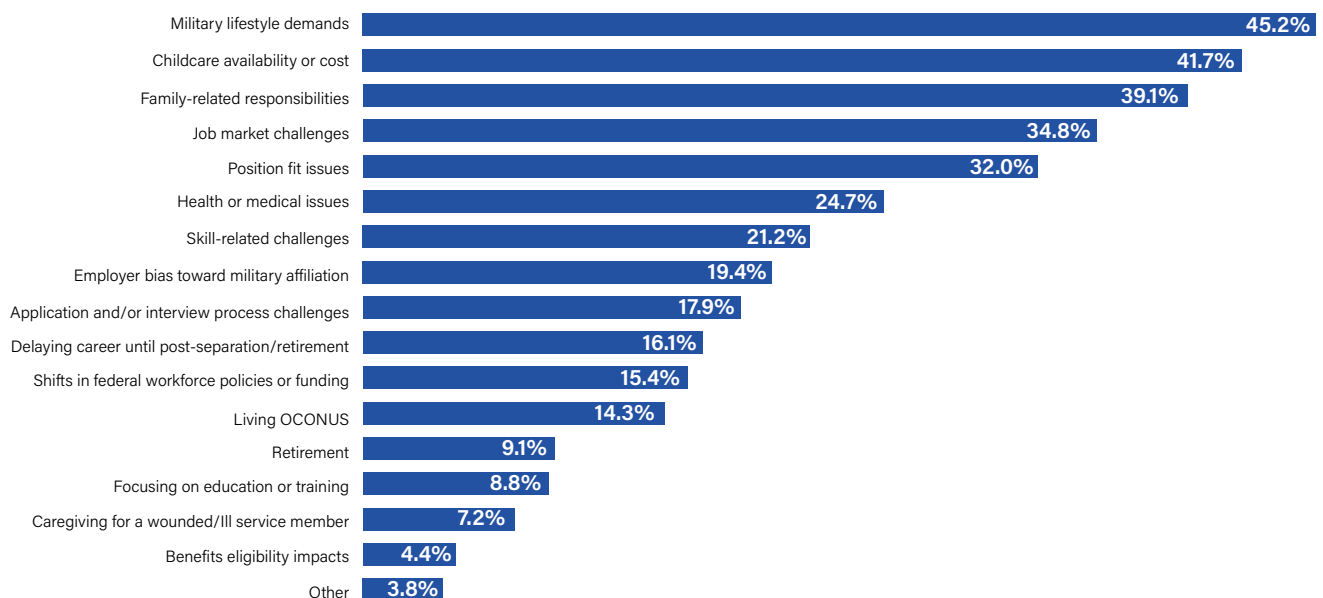
Turning to job satisfaction, MFAN once again asked employed respondents to evaluate their civilian roles, excluding active duty service members. In 2025, employed respondents reported generally high levels of satisfaction across various areas of their employment. The majority expressed being satisfied or very satisfied with their positions. Notably, large proportions of respondents reported high or very high satisfaction with schedule and flexibility (70.5%), the utilization of their skills and experience (65.1%), and personal satisfaction (62.3%), largely consistent with 2023 findings. Despite these strengths, the highest proportions of dissatisfied or very dissatisfied ratings were related to income and pay level (28.9%), career growth and potential (19.6%), and job security and transferability (18.6%).

As seen throughout this report, subpopulations tell a more nuanced story. Schedule satisfaction emerged as a consistent strength across examined groups, pointing toward flexible arrangements as a meaningful factor in military-connected employment. Active duty spouse respondents presented the most layered pattern: dissatisfaction was elevated across income (32.0%), career growth (23.9%), job security (22.6%), and support for military-connected employees (23.3%). However, schedule (69.3%) and work-life balance (60.9%) remained relative strengths. This may indicate that employers are becoming more aware of the demands of military life and are actively addressing military spouse workforce needs.

Barriers, Resources, and Supports

Satisfaction reflects current experience, but it does not fully explain how military families arrive at their employment situation, or whether they participated in the workforce at all. To better understand the factors shaping those outcomes, respondents were asked which of a range of factors had affected their workforce participation, as shown in the chart below.

Factors Affecting Workforce Participation



Among those reporting any impacts on workforce participation, military lifestyle demands were the most frequently cited factor (45.2%), reported in higher proportion among active duty spouses (64.7%). Similarly, child care availability and cost rose to the top for the full population (41.7%), again reported in a higher proportion among active duty spouses (56.3%).

Point to Ponder

MFAN's research has consistently documented that child care responsibility falls disproportionately on spouses, and the 2025 data reinforces that pattern. Across the full sample, more than half of respondents (50.6%) reported that insufficient child care impacted employment status or opportunities for themselves or their spouse, a proportion that was higher among active duty family respondents (57.6%). Insufficient child care is strongly associated

with poor family health¹ scores, representing one of the largest associations observed in the study. Further, it was significantly associated with lower flourishing scores² and military identity³. Critically, insufficient child care is not concentrated in the lowest income households alone; it affects respondents across LMI status levels⁴, pointing to a systemic gap rather than an income-specific one.

To that end, further statistical analyses examining employment alongside other variables in the study reveal a clear pattern regarding the far-reaching effects of workforce participation on overall family well-being. Taken together, the data indicates that employment status is not merely an economic metric but a foundational determinant of health, stability, and family functioning.

The analysis reveals a strong association between employment status and flourishing scores. Notably, the findings suggest that the mental and emotional toll of disengagement from the workforce may extend beyond job loss alone, indicating that discouragement could compound the negative effects

of unemployment. This raises an important question about whether some military spouses have effectively given up on pursuing employment opportunities after repeated barriers or setbacks. While the current analysis cannot answer that question directly, it points to the need for further investigation.

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

2 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.

3 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.

4 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).





Similarly, family health scores show a strong correlation with employment status. Employed family respondents reported higher family health scores, suggesting that the stability, financial security, social engagement, and sense of purpose associated with employment may contribute positively to overall family well-being. Together, these findings highlight the potential role of employment not only in individual outcomes but also in supporting the health and resilience of military families.

The financial implications are even more pronounced. Employment status is strongly associated with MI Financial Well-Being⁵ scores, with unemployment, particularly among those seeking full-time work, showing the strongest association with lower scores. This economic strain is also reflected in Food Security⁶ scores and Housing Burden⁷ findings. Unemployed family

respondents are strongly linked to food insecurity and face disproportionately greater housing cost burdens compared to their employed counterparts.

Perhaps the most significant finding in this section is the relationship between employment status and the presence of children in the household. Having children at home is the strongest association with employment status in this dataset. Respondents with children appear at higher rates among those not looking for work, suggesting a possible “parent employment penalty,” where parental responsibilities, exacerbated by military life, may constrain workforce participation among parents.

Finally, the data underscore the disruptive impact of relocation on spousal careers. Regarding PCS and spouse employment, a statistically significant relationship exists among active duty spouse respondents. When examined by the timing of their most recent move, a sharp disparity emerges in employment rates. Among active duty spouses who had not moved recently, 50.8% reported being employed (35.1% full-time and 15.7% part-time), with 23.3% not employed and not seeking work, and 23.0% unemployed and seeking work. Comparatively, 32.2% of active duty spouses who moved within the past year reported being employed (20.0% full-time and 12.2% part-time), with 21.4% not employed and not seeking work, while 40.1% were unemployed and seeking work. This suggests that the immediate aftermath of a relocation remains a critical period of employment vulnerability for military spouses.

5 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).

6 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.

7 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.



MFAN was also interested in learning more about underemployment⁸ among military families. Rather than providing a formal definition, the survey presented employed respondents with four indicators and asked which, if any, applied to their current situation. Half (50.7%) reported that they were not impacted by any underemployment factors. Active duty spouse respondents, however, reported underemployment factors at a higher rate (55.9%), with insufficient income (68.6%) and difficulty finding a job matching their needs or experience (51.3%) emerging as the most significant challenges.

These barriers often intersect with credentialing requirements across state lines, complicating military spouses' mobility between duty stations. In 2025, a quarter (25.8%) of respondents indicated that the military spouse's current or previous profession required licensure. To understand how families navigated these requirements during

relocation, MFAN examined the utilization of specific support programs. When respondents were asked whether they had used any benefits geared toward licensure during a PCS move, such as re-licensure reimbursement or the SCRA licensure portability provision, the data revealed a gap in engagement.

Among respondents who indicated that licensure was required for the military spouse's profession, just over half (55.8%) had not used the noted benefits. A primary driver for this non-utilization was a lack of awareness; notably, 21.5% of respondents cited being unaware of these resources as a reason for not accessing them.

An active duty Marine spouse shared the impacts of this issue stating,

"I am an attorney and am licensed in California. When we got orders to North Carolina, I had to quit my current job that I really liked and had to retake the bar exam, pay all the application fees, pay for a prep course, and take the bar exam myself. I had to quit a job and go for almost a year without working while I studied for, took, and waited on bar exam results. Then when we got orders to Virginia, I was incredibly lucky that a remote job based in California fell into my lap, otherwise I would have had to get relicensed in Virginia which may have included another round of application fees and potentially another bar exam. Moving state to state has had a huge impact on my career and has cost a significant amount of money."

Beyond individual licensure challenges, the strength of institutional support plays a critical role in mitigating these employment disruptions.

⁸ Underemployment describes a mismatch between a worker's qualifications, skills, or desired hours and the work they are able to obtain, including working part-time when full-time work is preferred, working outside one's professional field, or working in roles that do not adequately reflect one's training or earning potential (Defense Personnel Analytics Center et al., 2025; Pratap et al., 2021).

When asked which resources or support services had assisted anyone in their household with employment in the past two years, the data reveal a concerning disconnect between need and utilization. Despite the rising unemployment rate, a substantial majority of active duty spouse respondents (70.8%) indicated that they had not used formal employment resources in the past two years. Among the 29.2% of active duty spouses who did utilize services, the most commonly reported were Military OneSource (67.7%), followed by Hiring Our Heroes (32.9%) and MySECO (32.9%).

To better understand this gap, MFAN asked all spouse respondents what programs, resources, or support services have been, or would be, most helpful in working toward their employment goals in a qualitative, open-ended question.

Top Themes	% of Responses
Professional-Level Job Placement and Assistance	23.1%
Specific Programs Used and Helpful	18.5%
Career Preparation and Training	16.6%
Unsure or Unaware Barriers	15.3%
Flexible and Remote Work	10.8%

The responses highlighted a strong demand for professional-level career placement and assistance. Over one-fifth (23.1%) of respondents indicated that job placement assistance was a desired resource, emphasizing the need for programs that facilitate networking with employers and enhance military spouse preference for professional roles rather than entry-level positions. There was a strong sentiment that many companies with spouse-focused programs offer

primarily lower-wage jobs, which do not provide competitive pay or career growth opportunities. One active duty Army spouse explained,

“Things that actually provide opportunities for mid-career professional returns. I am uninterested in call center or admin work, but that’s all these programs have been able to offer to me.”

Many respondents expressed frustration that available resources predominantly target entry-level opportunities, rarely addressing the needs of those in higher-level or executive roles. Furthermore, respondents noted that the low pay associated with these roles often fails to offset the child care and additional household costs incurred when both adults are working. Child care or caregiver support emerged as a smaller related theme underscoring how family responsibilities, often compounded by living far from support networks and frequent solo-parenting, can hinder access to and maintenance of employment.

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.**

Respondents also elevated specific programs that they found helpful (18.5%), including Hiring Our Heroes (HoH), branch-specific family readiness centers, and MySECO, suggesting that structured workforce or training programs still play a key role in spouse career placement or advancement. The positive impacts are reflected in the comments of an active duty Army spouse,

“The Army’s MySECO program and Army Spouse Employment Partnership (ASEP) have been super helpful in guiding me toward in-demand careers and providing job search resources. Military OneSource and Veterans Affairs benefits have also offered valuable support. These programs have helped me navigate my career and find fulfilling opportunities.”

Other identified needs included career preparation services (16.6%), such as resume building, interview coaching, and skills training, with some respondents specifically requesting help addressing resume gaps or frequent job changes. Also included in this theme were requests for assistance with training and education. An active duty Marine spouse’s comment surfaced the potential intersection with barriers,

“Something like MyCAA would be perfect to help me pay for my training. I’m ineligible due to spouse’s rank; at the time I was eligible when he was a lower rank, I was too busy with younger kids to pursue training. But now that the kids are older and we’re paying for college, now is the time I could really use the help with this expense for myself.”

However, a notable portion of the population remained disconnected from these solutions: 15.3%



reported barriers to employment, including being unsure of what resources would be most helpful or being unaware of available programs. The qualitative data further illuminated the friction between existing program structures and the realities of military life. Another active duty Army spouse noted that while programs like Hiring Our Heroes offer valuable theoretical opportunities, such as SkillBridge pathways,

“the structure and time demands of these programs were not compatible with my reality as the sole lead parent and head of household during periods of sustained military service.”

They concluded that,

“employment support that assumes flexible hours, consistent child care, or a shared parenting load does not align with the lived experience of many military spouses,”

advocating instead for programs designed with nontraditional schedules and remote or asynchronous options.

Flexibility emerged as another factor, cited by about one-tenth (10.8%) of respondents. Within this group, the majority specified that remote work was essential to maintaining employment as a military spouse. Others highlighted the need for schedule flexibility to accommodate responsibilities such as being the primary caretaker, managing the active duty spouse's unpredictable schedule, or working across time zones. An active duty Air Force spouse captured shared sentiments,

"I would love more resources geared towards remote work. As military families, we move around a lot, service members sometimes have inconsistent schedules, plus having a homeschool family. So remote work is ideal for many."

These responses reflect a broader need for adaptable work arrangements that align with the dynamic nature of military lifestyle.

Although volunteerism was not a distinct theme within this specific question, comments across multiple employment questions reflect a broader frustration regarding the suggestion of volunteerism as a substitute for work experience. This became more evident when examining the findings holistically, as respondents consistently challenged the idea that volunteerism can reasonably replace paid work experience. Several respondents argued that it is unreasonable to expect individuals to pay for child care, transportation, and other costs solely to volunteer in order to gain experience or fill resume gaps, highlighting a fundamental mismatch between current recommendations and the economic realities faced by military families.

When asked how military life has shaped civilian employment experiences, nearly half of

respondents to this question (44.0%) identified barriers to employment. Among those citing barriers, many pointed to frequent PCS moves as a major contributor to their employment difficulties. One active duty Navy spouse shared,

"If we move, particularly if we are sent abroad, the chances of getting a job that is in my field, is of similar responsibility/salary, and that I enjoy will be very slim. In this economy, a one-income household is not sustainable. Also, my husband's job is dangerous - I do not want to find myself in a bad financial situation if he were to be injured or worse. Financial/career independence should be important to every spouse."

Additionally, respondents who identified as primary caretakers in their households reported that those responsibilities were a barrier to workforce participation. These caretaking roles extended beyond parenting to include caring for elderly parents or disabled veterans. While caregiving is a universal challenge, respondents highlighted unique compounding factors within the military context, such as living far from extended family support networks, managing unpredictable service

Top Themes	% of Responses
Barriers to Employment	44.0%
Negative Career Impacts	27.6%
No Impact/No Concerns	14.8%
Transition/Retirement Experiences	11.0%
Positive Impacts	9.1%

member schedules, and navigating limited child care availability. An active duty Army spouse shared,

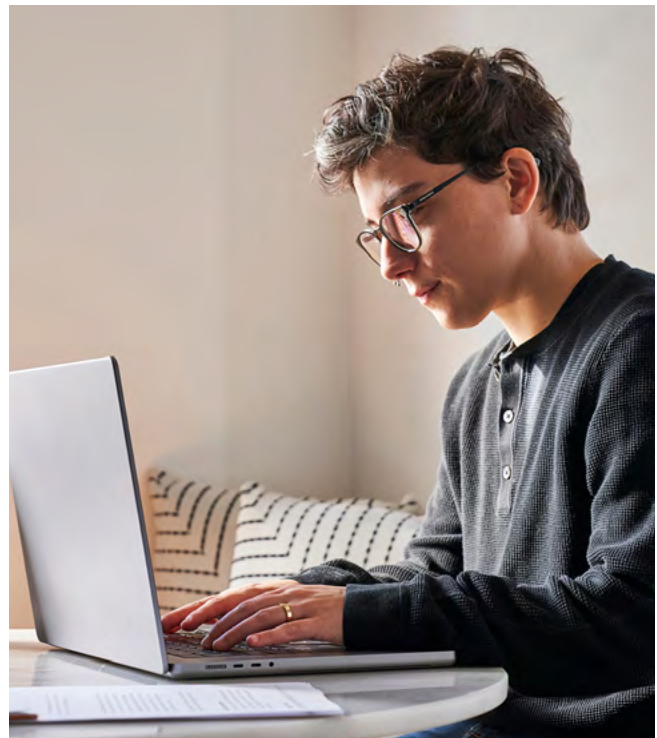
“I’ve worked really hard to get two graduate degrees and excel in my career, but we are at a point with my spouse’s career that the demands and imbalance of the military takes a toll on my career. Even his leaders have asked if I can miss work or work from home when our child was sent home sick. And it’s clear that we both can’t have a steady, demanding career and we are considering what it looks like to transition me out of the workforce before the workforce makes that choice for me because my personal life a.k.a. the military, is demanding and inconsiderate of my job even though I am the higher earner in the household.”

Over one-quarter of respondents (27.6%) described broader negative impacts on their careers. These accounts reflected struggles with stalled career progression due to the military lifestyle, financial stress stemming from low pay, underemployment, and the necessity of leaving jobs entirely due to PCS orders or other military-related disruptions. An active duty Air Force spouse stated,

“It [PCS] has made me have to quit my job to move OCONUS. I had worked at that job for six years and had grown and been promoted year after year reaching a salary of over \$200K. Then, we PCS’d OCONUS and that income is gone. The only jobs on base pay \$40K, which was a severe blow to not only our income, but a spouse’s purpose. It is insanely difficult as a spouse to get a job OCONUS. There are so many (I know at least 8) qualified nurses who cannot work because they are not allowed to in Italy and there are not enough positions on the base.”

In contrast, a smaller proportion of respondents (14.8%) indicated no impact or no notable employment concerns related to military life. An active duty Navy spouse added,

“Employment has not been an issue. However, since the DoW returned to full-time in-office (brick-and-mortar) work, meeting family obligations has become more stressful and less attainable as a milspouse.”



Experiences related to transition or retirement were mentioned by 11.0% of participants. Within this group, over half noted that skills gained during military service proved valuable in their civilian roles. However, a smaller but important subtheme emerged regarding the difficulties of reintegrating into the civilian workforce after transitioning out of service. Finally, 9.1% of respondents reported positive impacts, citing benefits such as veteran hiring preferences, the development of a strong work ethic, and opportunities for educational growth. Overall, these findings suggest that while some households experience neutral or positive outcomes, for many military spouses and partners, the intersection of military life and civilian careers commonly presents considerable employment-related barriers and challenges. Consequently, spouse employment experiences can influence retention in different ways, reinforcing decisions to stay in service for some families while creating pressure to leave for others, as seen below.



Military Spouse Employment Experiences: Influence on Retention Decisions

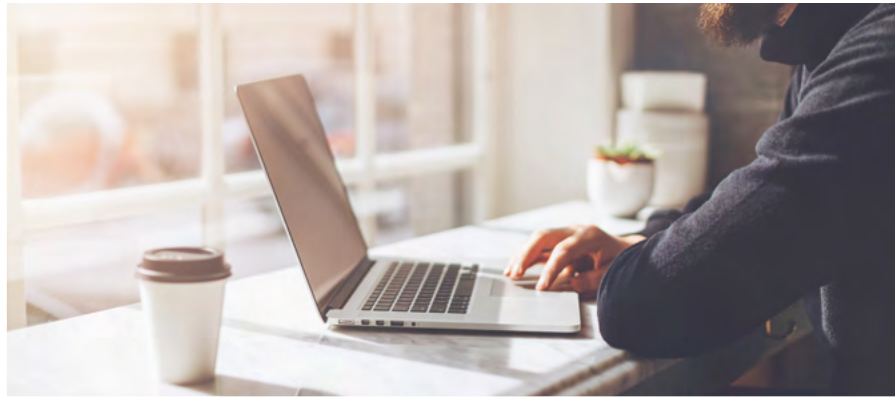
The intersection of civilian employment and military service creates a dynamic that shapes the overall readiness and stability of the armed forces.

Note: Among currently serving family respondents

56.2%	16.1%	10.7%	12.1%
No Influence	Supported STAYING in Service	Created Pressure to LEAVE Service	Still Deciding
More Likely:	More Likely:	More Likely:	More Likely:
<ul style="list-style-type: none"> Service Member Respondents Officer Family Respondents 	<ul style="list-style-type: none"> Spouse Respondents National Guard and Reserve Family Respondents Family Respondents Earning Less Than \$75,000 Household Income* 	<ul style="list-style-type: none"> Enlisted Family Respondents 	<ul style="list-style-type: none"> No Statistical Significance Present

Military demands shape spouse career trajectories, and those career experiences, in turn, reshape the daily reality of military life.

* Household income is defined as annual gross family income, including all military allowances for those who receive them.



Readiness Recap

Employment is far more than a household economic concern; it is also a readiness imperative. Employment disruptions, underemployment, and misaligned expectations function as measurable risk factors that erode both family stability and service member readiness, while strong employment outcomes operate as protective factors that reinforce them. This relationship takes distinct forms across the military lifecycle: for spouses, stable employment and earning potential buffer against the economic strain that can undermine a service member's focus and commitment; for transitioning service members and veterans, post-service employment sustains meaning and purpose, supporting reintegration and continued connection to a broader mission. Across subpopulations, the thread of purpose links work to family resilience: the sense that employment is meaningful, not merely income-generating, strengthens the household's capacity to endure the interruptions military life imposes.

Employment and readiness are therefore not parallel concerns but deeply intertwined. These insights demand that future policies treat family economic security not as an ancillary benefit but as a readiness strategy: supporting spousal employment, smoothing transitions, and aligning expectations are essential investments in the dual mission of national defense and household well-being.



Community:

Fostering Connection and Belonging

Military families bring a remarkable capacity to build and find community, drawing on the institutions of service, shared experience, and the bonds that form among people navigating similar demands. However, the transient nature of military life means that those networks must be rebuilt in new places, among new neighbors, and near new installations. Whether families feel connected to the places they live, the installations near which they serve, and the people around them has real consequences for family well-being and readiness.

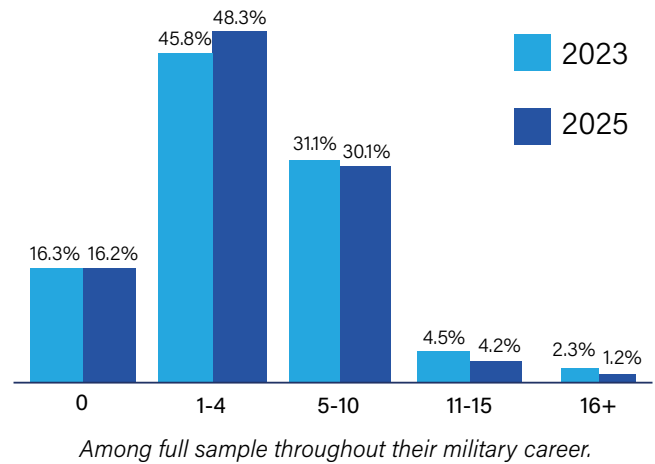
This section examines the places military families call home and the role of community in sustaining them. It also explores the transitions in between: the PCS moves, housing searches, and periods of instability that define portions of military life. As none of these experiences exist in isolation, the connections between community, housing, and financial health run throughout.

Permanent Change of Station: A Familiar Reality

For military families, their community connections are shaped in no small part by where they live and how often they move. While conducting a Permanent Change of Station (PCS) is a universal aspect of military life, the reality beneath that familiarity varies considerably depending on timing, personnel, and available resources. It is the rhythm that defines careers: packing, traveling, unpacking, settling, repeating. Yet what begins as an order on paper can trigger a series of decisions, costs, and compromises that reshape a family's trajectory, sometimes for the better, sometimes at a price that is not reflected in any reimbursement form. To contextualize this critical aspect of military life, MFAN asked all respondents how often they had experienced a PCS move. Nearly half of all respondents in 2025 (48.3%) reported moving between one and four times, while another 30.1% reported experiencing five to ten moves.

In terms of recency, 34.0% of currently serving family respondents indicated that they had moved within the past 12 months, and another 38.5% reported moving 13-24 months ago. Active duty families showed a higher proportion of recent moves (75.0%), with 35.4% who moved in the past 12 months and 39.6% who moved 13-24 months ago.

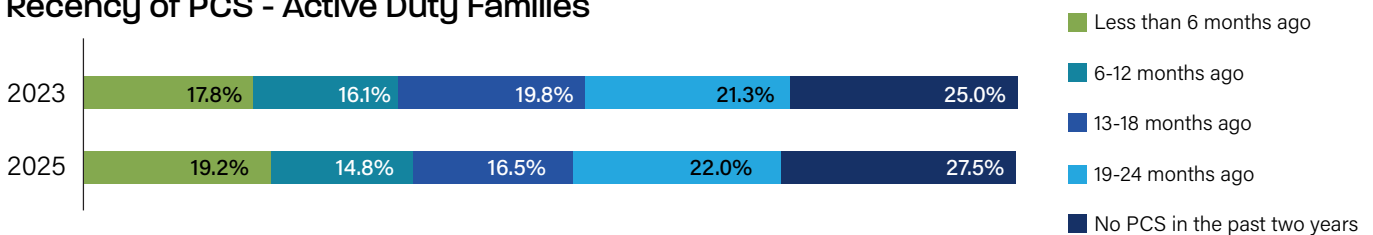
Number of Military Moves



It is important to note that all retrospective timeframes referenced in this section, and throughout the report, are calculated relative to the fielding period of October 2025 through January 2026. Therefore, "in the last six months" corresponds to the period from April 2025 to September 2025, six to 12 months ago refers to October 2024 to March 2025, and 13 to 24 months ago covers October 2023 to September 2024.

Presented below in comparison to 2023 data, the recency metric for currently serving families shows only a marginal increase, which suggests that families continue to PCS within normal variation and that the distribution of moves continues to reflect service length patterns.

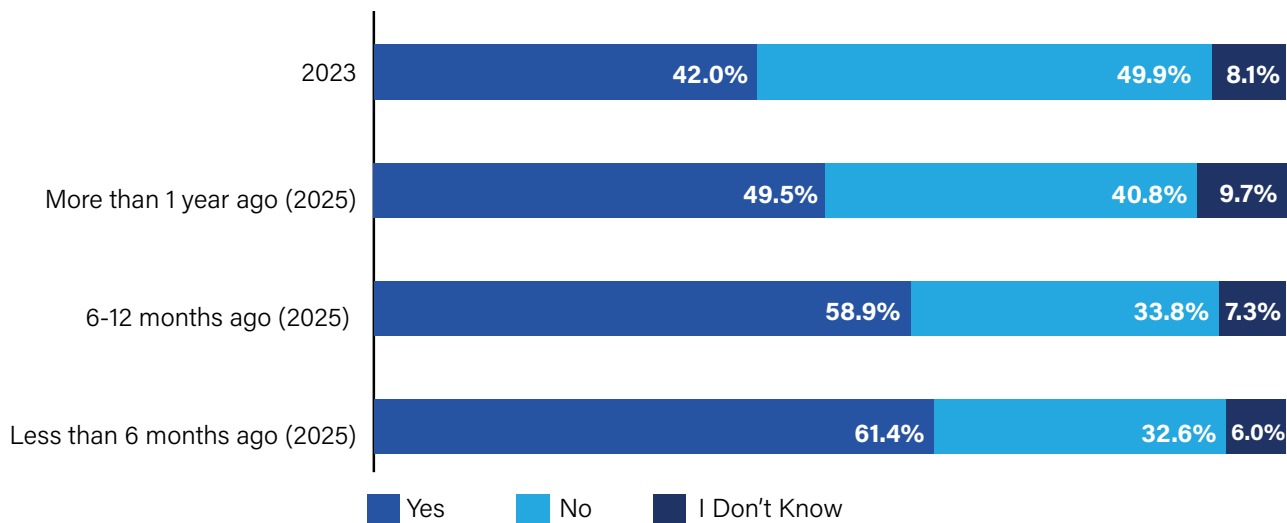
Recency of PCS - Active Duty Families



Equally important is who carries out the move: whether the family manages every detail personally or relies on contracted providers fundamentally shapes the experience from start to finish. Recent survey data highlights how these variables play out in practice. Among those who moved in the past two years, 43.7% relied on a government contractor or provider, and 17.7% were unsure who handled their move. Quality assurance inspection rates varied by move recency among respondents who had recently moved. Overall, just over half

(54.4%) reported that an installation representative conducted an inspection during packing, despite an expectation of full 100% oversight. As seen in the chart below, rates were higher among those with more recent moves: 49.5% for those who moved more than a year ago, 58.9% for those who moved six to 12 months ago, and 61.4% for those who moved within the past six months. While the gap in oversight has seen modest improvement since 2023 (42.0%), it remains a key concern for many families.

PCS Quality Assurance Inspection



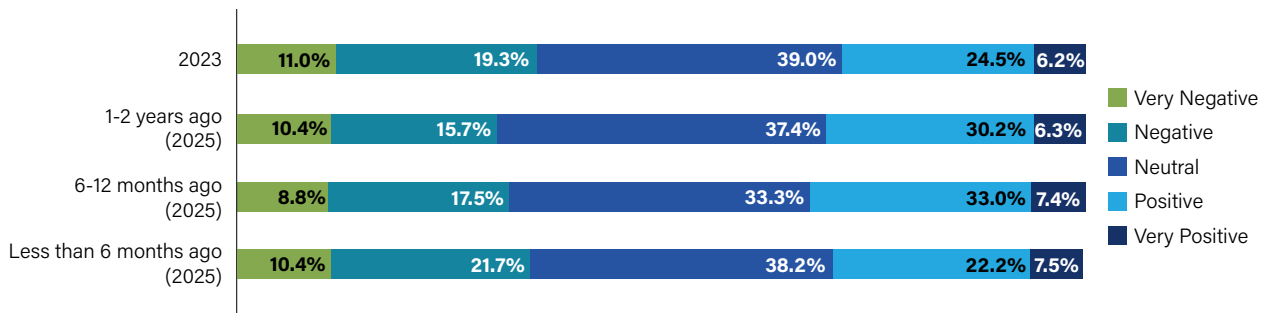
The proportion of respondents managing their own move has declined since 2023 (53.7%), with more than a third (37.1%) opting for a personally arranged move (PPM/DITY), either fully or partially, in 2025. Rates were higher among those who moved in the past six months (40.7%), rising to 60.0% among those who moved within the same period in 2023 comparisons. A desire for greater control over the moving process (51.4%) was also a key factor. This suggests that, for a significant portion of the community, the perceived value of control and safety of possessions outweighs the administrative and physical burdens of self-management.

Experience and Satisfaction

Some families reported relatively smooth PCS moves, grateful for the support systems that held them together; while others described a process that felt more like a test of endurance than a planned relocation. The difference often came down to preparation, communication, and whether the promised support materialized when it mattered most.

Survey data from respondents who moved within the past two years reflects this divergence, fairly consistent with findings from 2023. For the full population, similar proportions reported positive or very positive ratings (35.5%) and neutral ratings (36.9%), while a smaller but significant portion (27.7%) reported a negative or very negative experience. Slight variation emerged when examining satisfaction by move timeframe, as shown in the chart below.

Overall Satisfaction with Most Recent Move



In a follow-up qualitative question, respondents were invited to expand on their overall move experiences. Several recurring themes emerged, illuminating the factors that shaped satisfaction (or dissatisfaction) with the process.

Nearly half of the themes related to moving-related issues or challenges (48.1%), with many sub-themes mentioning items being lost, left behind, broken, damaged, or stolen. This was directly connected to a core subtheme of movers lacking quality, effort, timeliness, and professionalism during pack-out, transit, or unpacking. The disjointed process during pack-out often carried through to unloading and unpacking at the destination, with similar themes of poor quality, lack of effort, and unprofessionalism.

Consistent issues upon arrival included families not knowing what was in which box, as well as damaged, broken, or missing items.

Top Themes	% of Responses
Moving-Related Issues or Challenges	48.1%
Positive Moving Experiences	27.8%
Economic Impacts	22.2%
Emotional Responses to Moving	15.5%
Relocation Experiences and Hardship	11.4%



This was further compounded by instances of full shipments being delayed for weeks or months, or lost entirely.

One active duty Army spouse described the experience, stating

“It was a nightmare. They [the movers] showed up a day early, and we were not prepared to have them there. They worked for three hours. Came back another day with a truck that was too small for our household goods. Then, they didn’t come back for two days. Then, they just told us to finish the move ourselves...which was a major problem because it was peak moving season and we were heading overseas AND we had to be out of our house by Monday morning. We had to call many people and get our chain of command involved, and the movers finally agreed ‘to come back on Saturday, sometime’ to finish the job that they had started on Monday. No call, they finally (thankfully) showed up on Saturday at 11 am...and we were able to clear housing by Monday.”

Notably, the proportion of respondents identifying this theme declined with recency of the move: 52.1% for those who moved more than a year ago, 49.5% for those who moved six to 12 months ago, and 46.7% for those who moved within the past six months.

Reported in similar proportions across move timeframes, 27.8% of responses described a positive move or move-related experience, with respondents noting smooth logistics, professional crews, clear communication, and efficient processes. One active duty Army spouse shared,

“Our overall move experience was very positive. We used a company that dropped off a pod, allowed us to fill it at our own pace, and picked it up on the scheduled date. This made the move easy and efficient, and we weren’t without our furniture for long at all.”

Of note, officer family respondents reported this theme more frequently (38.4%) compared to enlisted family respondents (24.9%). Not all positive experiences were uncomplicated, as positive comments intersected with other challenging themes. Some respondents described mixed moves where one segment of the PCS went smoothly while another did not; others noted that their positive experience came at a personal cost, having chosen and paid for their own movers without full reimbursement.

Economic impacts (22.2%) are largely related to issues around reimbursement issues (e.g., process and effectiveness in receiving funds), overall compensation for moves, and claims issues, reported in slightly higher proportion for those who moved over one year ago (24.5%). Families reported paying numerous out-of-pocket expenses that were never reimbursed or covering the costs of broken and damaged items for which claims were denied.

Additionally, due to reimbursement processes, respondents were sometimes unable to accept payments (due to deployment or lack of access) or faced reimbursement windows expiring before receiving their household goods. Combined with added expenses incurred due to items being lost or delayed, families reported higher costs related to hotel costs (due to housing delays) and replacing items, either temporarily or permanently.

Also notable were emotional responses to moving (15.5%), with respondents frequently noting the stressful nature of moving, including the coordination of logistics and the complex and often difficult process of military-related restrictions on moves. Terms such as “nightmare” and “horrible” were commonly cited emotive descriptors. The proportion reporting this theme fluctuated with the recency of the respondent’s move: 17.2% for those who moved more than a year ago, 13.9% for those who moved six to 12 months ago, and 15.6% for those who moved within the past six months.

Relocation experiences and hardships (11.4%) largely centered on impacts on the family when navigating a move with dependents. Most respondents raised issues related to housing availability in the area to which they were required to relocate, often shaped by prevailing market conditions at the time and over which they had no control, a theme throughout the data that intersects with housing burden discussed in the Economic Security section. This was further compounded by the limited availability of base housing or long waitlists for base housing. As above, this final top theme also fluctuated by timing of the most recent move: 10.7% for those who moved more than a year ago, 13.9% for those who moved six to 12 months ago, and 12.6% for those who moved in the past six months.



Delays, Damage, Loss, and Claims

Delays in shipment arrivals, damaged household goods, and lost boxes are not isolated incidents; they are often recurring pain points that compound stress during an already disruptive time.

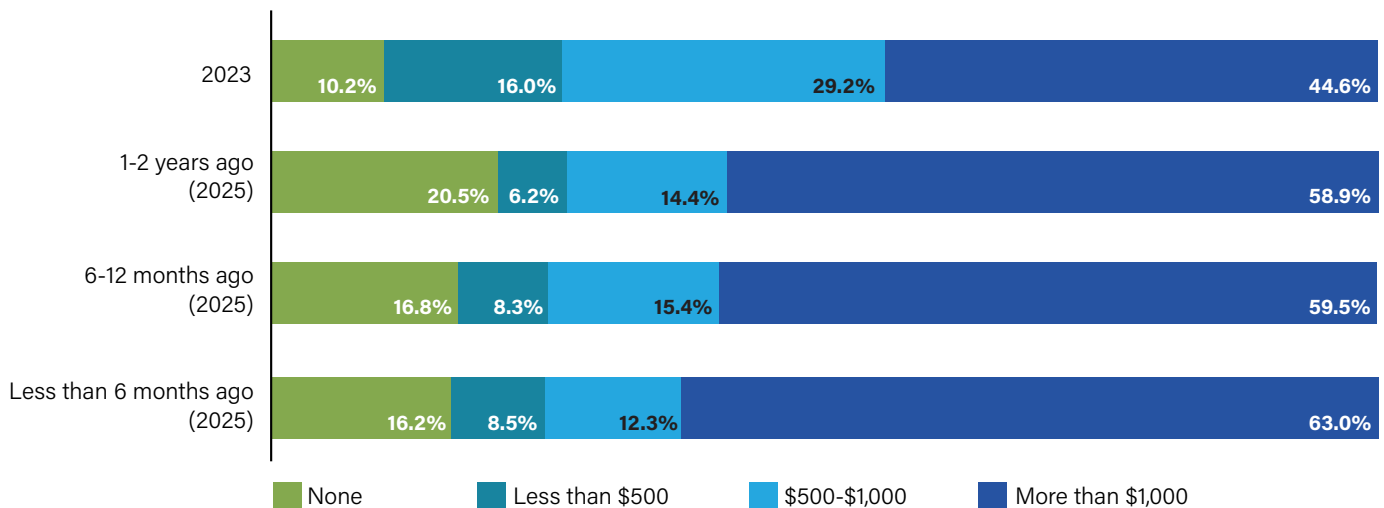
Respondents who had recently moved were asked if they experienced significant delays or issues with their household goods delivery, and if so, what the main reasons were. Reported in similar proportion across move timeframes, most respondents (65.7%) did not experience issues. Among those who did encounter 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%). Each of these challenges was reported in a higher proportion among those who moved more than a year ago (43.7%, 43.7%, and 33.8%, respectively). Additionally, half of respondents (50.4%) reported experiencing loss or damage during their most recent move, prior to any reimbursement. These reported issues fluctuated around the timing of the most recent move: 51.6% for those who moved more than a year ago, 44.6% for those who moved six to 12 months ago, and 52.0% for those who moved in the past six months.

Respondents who experienced either of the moving-related issues outlined above were asked whether they had filed a moving-related claim for loss or delays. Of those, 41.6% indicated that they had filed an inconvenience claim, and 61.4% reported that they filed a reimbursement claim for loss or damage. To better understand respondents' experiences, MFAN asked those who filed claims about any potential challenges they encountered during the claims process, with 23.2% reporting no issues. Among those who did experience issues, the top problems encountered were inadequate reimbursement (64.5%), difficulty navigating the claims process (58.1%), and dissatisfaction with the personnel handling the claim (49.1%). Finally, among those who experienced issues during the process but did not file a moving-related claim were asked why they did not, the top reported reason was that the time and effort required were not worth it (41.6%).

Financial Impacts

Even when reimbursements are approved, upfront costs fall squarely on service members and their families. Temporary housing, fuel, and meals are among the expenses that often accumulate before the first reimbursement arrives. The data throughout the report highlight the compounding financial challenges of PCS, with costs being a significant factor. These include hotel stays, new vehicle purchases, rental deposits, utility deposits, rental cars, and restocking pantry items. When respondents were asked about the approximate amount they paid out-of-pocket during their most recent move beyond what was reimbursed, 18.7% indicated that they did not pay out-of-pocket beyond what was reimbursed. However, **21.2% reported paying up to \$1,000 beyond what was reimbursed, and 60.1% reported paying over \$1,000 beyond what was reimbursed.** As detailed in the chart below, this marks a notable shift from 2021 and 2023, suggesting that financial pressure has intensified in recent years.

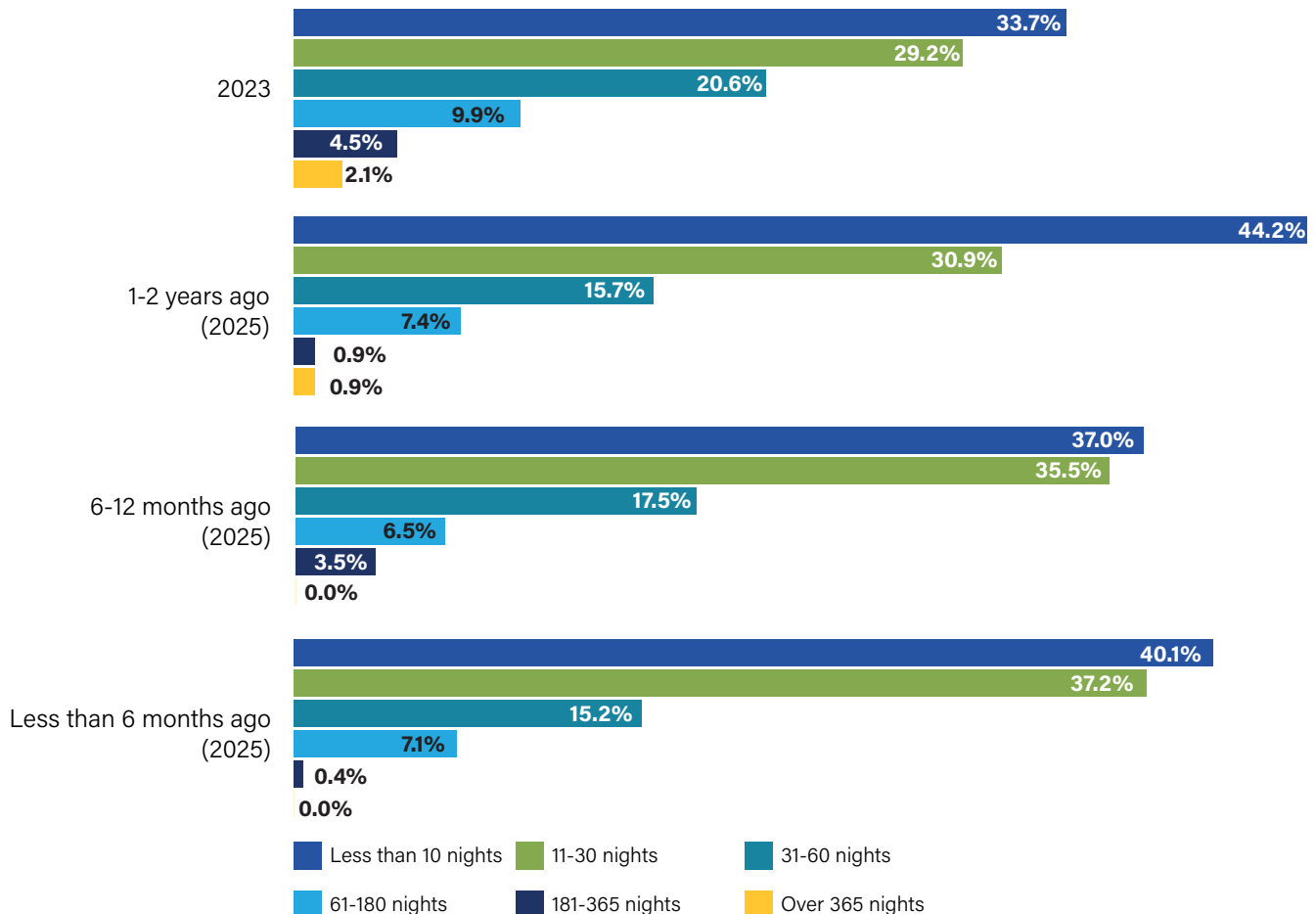
Out-of-Pocket Moving Costs After Reimbursement



Loss and damage claims capture only part of the financial picture. When respondents who had recently moved were asked about the broader financial toll of their most recent PCS, 21.9% reported no negative financial impacts. Among the 79.1% who did report financial impacts, the top reported contributors to negative financial impacts included re-purchasing consumable supplies that could not be shipped (52.4%), damaged or lost household goods (47.0%), and pre-move costs (40.4%), such as house-hunting and preparing their residence for the move.

Building on costs, there are also numerous logistical elements that go into PCS, including staying in temporary lodging while waiting for permanent housing. When respondents were asked about their experiences, about a quarter (27.7%) of those who recently moved indicated that they did not stay in temporary lodging. Among those who did, nearly half reported between 11 and 60 nights in temporary lodging (49.4%), while 41.8% stayed fewer than 10 nights. Compared to 2023 data (as shown below), the distribution has shifted toward shorter stays, with fewer respondents reporting extended lodging of 31 nights or more. That shift may reflect improved housing access, inclusion of moving experiences affected by COVID in the 2023 survey data, or it may reflect patterns seen elsewhere in this report, where families appear to be settling into available options more quickly.

PCS: Time in Temporary Lodging



Given the importance of support during a PCS, respondents were asked whether they utilized any resources during their most recent move and, if so, what those resources were. Nearly half of respondents (46.9%) who recently moved reported that they did not utilize any support during their most recent move. Among those who did seek assistance, the top sources of support were the Housing Office (31.0%), local community support (23.2%), and pet reimbursement fees (10.1%).

Family Impacts

In 2025, MFAN asked respondents directly about their PCS experiences through an open-ended question that surfaced two distinct strands of responses: the impacts of military moves on families, and recommendations for improving the PCS process. Family impacts are examined first across the themes that follow. Because recommendations emerged as the most substantial theme and were sufficiently detailed to warrant separate treatment, they are unpacked separately with subthemes following the family impact discussion.

Top Themes	
Impacts of Moves on Families	% of Responses
Economic Hardship	32.5%
Child and Childhood Burdens	29.4%
Uprooting and Instability	26.6%
Emotional Toll of PCS	20.6%

Economic hardship (32.5%) rose to the top of family impacts, with spousal employment emerging as the most frequently named consequence of PCS move disruption. Those with civilian jobs were often forced to quit or leave their positions, creating a negative snowball effect on household financial stability by shifting families from dual-income to single-income households, while also requiring them to front the high costs of a move. Loss of



employment challenges is further compounded by the time it takes for a spouse to find employment after relocating, as concisely captured by one Air Force service member,

“Hard for spouse to find a job every time we PCS.”

Respondents described how this ripples into stark disruptions in spousal employment histories, negatively affecting career growth, employability, and progression, thereby contributing to spousal unemployment or underemployment. Reimbursement challenges and high out-of-pocket startup costs (i.e., replacement vehicles, down payments, double rent, and temporary lodging) rounded out the economic hardship picture. Many respondents traced these expenses directly to policy limitations, pointing to restrictions such as single-vehicle shipment for CONUS to OCONUS

moves and caps on temporary lodging that do not account for how long it realistically takes to find affordable housing at a new duty station.

Parents made their children's experiences a central part of the family impact story, elevating child and childhood burdens (29.4%) to the second most frequently cited theme. Child and childhood burdens largely centered on disruptions to children's stability and social networks, captured in subthemes related to loss of social connections from one location to the next, and the need to start over at school, or the instability associated with changing schools. School transitions were further complicated by variability in school systems, differences in quality, difficulty transferring credits for older or high school students, and broader challenges stemming from differing standards across schools and geographic locations. The loss of childhood friends and community, combined with educational instability, often left children experiencing emotional strain associated with stress, anxiety, fear, and uncertainty about future moves and repeated restarts. One active duty Navy spouse's account captured these impacts,

“My child was afraid of us getting out of the car and would cry every stop. He’s 5. He’s never done that. He wouldn’t sleep in his new bed without crying and fits for a whole like four weeks after we got into our house. My son and I miss our community. I was basically just getting enough income to cover a bit more than overhead by the time I had to close and relocate with my husband. My son is having a hard time making friends. There are big kids on his bus, so that makes things difficult for him sometimes. My son keeps asking when we will leave again. We are getting settled into different roles and life here. It’s definitely an emotional toll.”

Echoing the theme above, uprooting and instability (26.6%) is captured by the idea of having to rebuild a life and a community amid logistical challenges, financial hardship, and housing affordability and availability constraints. In managing the requirements needed to establish a physical home (place to live, funds to furnish it, and stock it with essentials), families are strained by the loss of community and relationships and the need to start over. Military families do this alongside the loss of community, as captured by an active duty Army spouse,

“Leaving behind family members, friends, and jobs and everything familiar is hard.”



Respondents explained that the resulting distance from family and friends takes its toll, emotionally and financially.

The final top theme that respondents elevated was the emotional toll of PCS on individuals and households (20.6%). They described their experiences in visceral terms, referring to the stress and strain before, during, and after a move, and what many called the “emotional toll” of the process in its entirety. Additionally, some cited PCS frequency strain, where, in many instances, by the time they get settled, it is time to move again, creating its own anxious-avoidant behaviors that interfere with the ability or willingness to adapt, as the expectation is that there is “never a steady place.” For many, those pressures were further compounded by circumstances outside their control, such as a service member’s absence during the move, or the added uncertainty of a government shutdown occurring in the middle of an already difficult transition. For some, the cumulative weight of it all was described simply as exhaustion. The PCS experience was, in their own words, “the absolute worst. All of it.”

As noted above, recommendations for improving the PCS process emerged as the most frequently cited theme overall, raised by more than a third of respondents (34.7%). These recommendations clustered around several distinct areas, each reflecting where families felt the process most needed attention.

Top Subthemes:
Recommendations for PCS Process Improvement

	% of Responses
PCS Transition Support Improvements	37.8%
PCS Coordination and Control	34.3%
PCS Financial Support Improvements	28.4%

The most prominent subtheme was PCS transition support improvements (37.8%), which included recommendations related to military transparency, access to information, and the delivery of support resources; increasing household and family support during the transition process, including housing, school changes, and community reintegration; and improvements to military guidance and liaison support. Collectively, these recommendations reflected a common experience captured by a former Air Force spouse,

“The lack of information, looking for a place to live if base housing wasn’t available. Felt like tossed out on our own.”

Further, an active duty Navy spouse highlighted the need for

“better information getting to families about helping transition kids with school,”

...along with better liaisons, school buddy, or mentoring programs to help families navigate the varying school systems across states, and provide children with an established connection when changing schools.





PCS coordination and control (34.3%) captured respondents' desire for greater input and flexibility in the move process itself. Families described wanting more say in the frequency, timing, duration, and location of moves, as well as greater predictability and advance notice that would allow them to plan. One active duty Navy spouse shared,

“Allowing funding for orders sooner so families can plan, in the Navy allowing families to apply and get their names on housing lists before they detach from their current command, updated HHG websites, help, criteria, timelines.”

Timely orders were a recurring recommendation, as was the ability to avoid moves during the school year. Across these responses, a shared desire emerged for a PCS process that accounts for family context.

Themes surrounding PCS financial support improvements (28.4%) emphasized the need to increase the move stipend, with many respondents suggesting advance payments to help cover moving costs and avoid financial hardship caused by out-of-pocket expenses that are either not

reimbursed or reimbursed at insufficient levels. Overlapping with the prior theme, an active duty Air Force spouse added compounding considerations,

“The pressure to find a home in less than 10 days is challenging. Reimbursements for temporary lodging should be for longer durations.”

Respondents reinforced that the complexity, difficulty, and often unaffordable nature of PCS create immense hardship. An active duty Navy spouse suggested to,

“Calculate the funds needed for the move ahead of time and deliver those funds to the service member before the move. No more government travel credit cards for PCS. The reimbursement takes too long, and the service member's credit score is affected if the government travel card is not paid on time.”

Across respondents' accounts, a clear through line emerged: families wanted financial support that more fully covers both expected and unexpected moving expenses. As one active duty Air Force spouse noted,

“Dislocation allowance is not enough! It really doesn't take into account all the one-time fees and replacements of things that they will not move.”

Overall, respondents described a lack of control over a process in which service members and their families are required to relocate while relying on reimbursement and financial support systems that they perceived as inadequate to cover moving expenses.

The data reveals a complex, non-linear relationship between PCS frequency and family well-being. Career-stage appears to be a critical factor: respondents with three to five moves under their belts experienced the heaviest burden across multiple dimensions, including peak invisible family load¹, housing burden², and food security³. In contrast, respondents with six or more moves often reported better outcomes, including stronger financial readiness⁴, improved food security, and better family health⁵, suggesting that experience with PCS, career progression, and increases in income eventually counteract some of the disruption associated with relocation. This pattern indicates that the most vulnerable period is not the early or late career stage, but the mid-career phase.

Deeper analysis further validates MFAN's 2023 causal factor, that the timing of a move is a more potent driver of material hardship than career length alone. Respondents who moved within the past six to 12 months reported markedly worse outcomes across nearly all material measures: severe housing burden, lower financial well-being scores, decreased food security, lower family health scores, and higher invisible family load scores. Notably, move recency has a more modest effect on overall flourishing⁶ scores than on material outcomes, suggesting that families may maintain psychological resilience even during the most difficult transitions.

The financial, logistical, and emotional costs of PCS extend beyond the move itself and linger long after boxes are unpacked. While families reported fewer challenges with recent moves, suggesting that while current improvements are taking effect, challenging hurdles still remain. Systemic gaps in reimbursement, quality assurance, and access to support persist across career stages, and the cumulative experience of navigating those gaps appears to erode trust in the systems designed to support families during transitions. The impact of PCS extends beyond logistics, influencing the financial stability, health, and well-being of military families, as well as their confidence in the institutions intended to support them.

1 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).

2 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.

3 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.

4 The MI Financial Well-Being Scale is scored on a standardized 0-100 scale and categorized as *having trouble*, *just coping*, *getting by*, or *doing great*, moving beyond income to capture perceived financial control, ability to absorb financial shocks, fulfillment of financial obligations, and outlook for the future.

5 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).

6 The Flourishing Scale scores range from 8 to 56, 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.



Installation Infrastructure: Privatized Military Housing

Every PCS prompts a new set of decisions for military families about where to live, made within a housing landscape that is defined by elevated interest rates, tight markets at many duty stations, ongoing scrutiny of privatized housing conditions, and continued discussions around BAH restoration. In 2025, more than a third (39.5%) of active duty family respondents reported living in military housing. Respondents who indicated they were living in military housing were asked why they chose to live on installation, as in previous iterations of the survey. Similar to the 2023 findings, the top reasons cited for living in military housing were again driven primarily by economic and convenience factors. In 2025, the top reasons cited for living in military housing included affordability (56.6%), housing market conditions (43.2%), location or commute (39.9%), convenience when moving (39.8%), and safety and security (36.3%)

2014	2017	2019	2021	2023	2025
Base Amenities	Affordability	Affordability	Location, Commute	Affordability	Affordability
Affordability	Base Amenities	Base Amenities	Affordability	Housing Market	Housing Market
Security	Location, Commute	Location, Commute	Security	Lack of Housing Availability Off-Installation	Location, Commute
Camaraderie	Move Convenience	Security	Move Convenience	Move Convenience	Move Convenience
Mandated	Mandated	Mandated	Housing Market	Location, Commute	Security



To better understand the landscape of military housing, respondents were asked to identify their specific housing management company. In 2025, the three most frequently cited providers were Liberty Military Housing (18.1%), Hunt Military Communities (16.6%), and Balfour Beatty (15.1%).

Respondents were then asked to evaluate their satisfaction with various aspects of their privatized military housing. The most frequent positive or very positive ratings were for neighborhood quality (58.7%) and repair responsiveness (52.5%). Conversely, the areas receiving the most frequent negative or very negative ratings were value relative to BAH (36.1%) and overall housing quality or condition (28.5%). These findings reflect an improvement from 2023, when respondents reported their lowest overall satisfaction with privatized housing, and are more consistent with 2021 patterns, when repair responsiveness similarly ranked among the highest satisfaction areas.

For the first time in 2025, respondents currently living in military housing were asked whether they would recommend privatized military housing to other military families and to explain their reasoning in an open-ended qualitative question.

Top Themes	% of Responses
Yes	46.2%
No	32.0%
Maybe	25.2%

Simply put, respondents' answers to whether they would recommend privatized military housing fell into three themes: yes, no, and maybe. The most common response was yes (46.2%), though the reasons for recommending it varied. Those who would recommend privatized military housing most frequently cited cost, convenience, safety, and proximity to work, aligning largely with the themes found in the quantitative question. These responses suggest that military service members and their families value how military housing alleviates some of the most stressful aspects of military life, particularly frequent relocations. An active duty Navy spouse shared,

“Yes, because you don't have to worry about paying anything out of pocket, and any repairs needed are taken care of by the privatized military housing maintenance.”

The second most common response was no (32.0%), with reasons for not recommending privatized military housing also varying across respondents. The most frequently cited concerns were mold, distrust of management, and low-quality maintenance.



These responses offer critical insight into how military housing managers can improve their facilities and services to better support service members and their families. An active duty Navy spouse explained,

“Absolutely not. We’re in homes that haven’t been updated since the 60s and they mask the problems instead of updating the repairs.”

Another active duty Army spouse added,

“No, it [military housing] had mold and mildew, and they just paint over it, and their fixes are always temporary.”

The third most common response was maybe (25.2%), and the reasoning here varied as well. The primary theme was that the decision to recommend privatized military housing depended on the specific installation, pointing to inconsistency across the privatized military housing system. Examining these inconsistencies could serve as a valuable first step toward improving and streamlining the housing process for military service members and their families.

An active duty Air Force Spouse concluded,

“I would, with the caveat that it varies WIDELY between each installation.... but our current base’s housing office is fantastic and takes all concerns seriously.”

To better understand how families are navigating formal support systems when facing challenges with privatized military housing, MFAN asked respondents about their awareness of specific resources. Reported awareness varied across resources: the dispute resolution process (52.1%), the Government Housing Office (GHO) (55.7%), the Department’s Housing Feedback System (DHFS) (46.4%), and the Tenant Bill of Rights (62.6%). The proportion of respondents completely unaware of the Tenant Bill of Rights has grown, rising from 25.8% in 2023 to 37.4% in 2025, suggesting a potential decline in awareness of these tenant protections.

Off-Installation Housing Experiences

While privatized military housing represents one pathway for service members and their families, many also explore options off installation. To capture this broader housing landscape, MFAN explored respondents' experiences finding a home on the economy in an open-ended qualitative question. The top themes were reported in similar proportion across the full sample and the 65.4% of currently serving family respondents who reported that they did not live in military housing. For comparison, in 2023, the most common theme when respondents were asked to share their experiences finding a home was market conditions (47.5%), marking a shift.

Top Themes	% of Responses
Finances	44.8%
Finding Housing	35.5%
Overall Experience	27.4%
Resources and Support	8.7%

According to respondents to this question, their experiences finding off-installation housing over the past two years have been largely shaped by financial pressures. Nearly half of these respondents (44.8%) identified finances as a primary concern, citing high housing and rental costs, low Basic Allowance for Housing (BAH) rates, high application fees, and rising interest rates as major barriers. Many noted that BAH did not keep pace with rising market rates, forcing difficult trade-offs between affordability, commute times, and neighborhood safety or quality.

Some respondents reported that many families had to spend well over their allowances to obtain adequate housing. Competitive rental and purchase markets at many duty stations further intensified these financial strains, causing families to feel they had to rush into housing decisions, make major sacrifices on housing specifications, and pay more than they were comfortable with. Additionally, rising taxes, insurance, and utility costs contributed to increased financial strain even for families who had not recently PCS'd, affecting budgets in ways not anticipated for initially purchasing their home. An active duty Army spouse shared,

“We’re in a neighborhood with constant gun shots, fights, and speeding cars. It isn’t safe to walk our dogs or for the kids to ride bikes and scooters. We stay because it’s \$200 below BAH, and we don’t know when our next PCS will be, so we do not want to/can’t afford to move knowing there’s a chance that we could be told we’ll move again shortly.”

In addition to cost challenges, more than one-third of respondents to this question (35.5%) described difficulties simply finding available housing. Limited inventory, long waitlists, and housing competition were commonly cited obstacles. Many respondents discussed challenges finding affordable housing in general, while others specified difficulties locating housing in safe areas, in good school districts, or housing that met their family's needs. Another issue raised was finding adequate housing near the installation, which led some families to live farther away, resulting in longer, more costly commutes and more time away from family.



Next, 27.4% of respondents to this question reflected on their overall experience navigating the housing search process, which was largely negative. Common sentiments included descriptions of the process as stressful, difficult, predatory, or nearly impossible. A smaller proportion reported neutral or positive experiences, characterizing their housing search as easy, good, or not bad.

Finally, 8.7% of respondents to this question referenced the role of resources and support in their housing search. Most commonly, they noted relying on realtors for assistance, especially when searching for housing from a distance or in unfamiliar locations. A few also commented on their experiences with the installation housing office, most of which were described as unhelpful.

To drill down further, once again in 2025, respondents who indicated they were not living in military housing were asked about homeownership. Just over sixty percent of active duty family respondents (60.8%) reported owning their current home, notably lower than the proportion of transitioned family respondents (84.4%). Eight percent (8.0%) of active duty family respondents indicated they had never purchased a home, a notable decline from 21.5% in 2023. Whether this reflects shifting housing market conditions, including elevated rental costs, or other factors, warrants further examination. Nearly a third (32.5%)

of all homeowners utilized a VA home loan in the past two years. Those currently owning their home reported substantially greater emergency savings than those who did not, though it is worth noting that some respondents who do not own their current home may own property elsewhere, including prior homes or rental properties, making current homeownership status an incomplete picture of respondents' full housing history and circumstances.

The military community experiences similar housing challenges to the broader civilian population; however, the nuances are that military life introduces a critical divergence: unlike civilian families, who have more autonomy and choice, service members and their families must relocate, potentially leaving affordable homes or favorable interest rates to move into more expensive or competitive markets. This forced mobility, combined with the difficulties of securing housing in competitive markets, exacerbates existing pressures. The pattern observed earlier in this report, where out-of-pocket costs declined even as housing burden increased, suggests families are absorbing those costs through constrained choices rather than finding relief. When layered with the other pressures that transient military life amplifies, the result is a uniquely precarious housing environment for military families.



34.8%

Have experienced a disruptive community event

65.2%

Have not experienced a disruptive community event

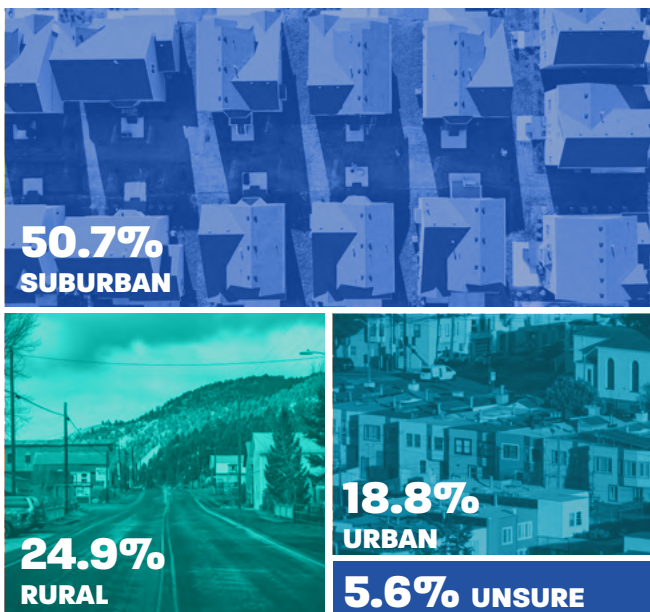
Disruptive Community Incident Impacts

As in previous iterations of the survey, MFAN asked respondents whether they had experienced a disruptive community incident, such as severe weather, a school shutdown, an environmental emergency, or a hospital closure, within the past two years. Consistent with findings from 2023, most respondents in 2025 (65.2%) had not, but more than one-third (34.8%) indicated that they had. Disruptive events are strongly associated with poorer outcomes across multiple domains, including lower family health, flourishing, and financial well-being scores, higher invisible family load scores, increased food insecurity and housing burden. Certain groups were disproportionately affected, including currently serving families, active duty spouse respondents, and families with children at home, reflecting the compounding effect of service demands and parenting responsibilities when respondents experience community-level instability.

These findings reinforce prior MFAN research identifying disruptive community incidents as a causal driver of broader family hardship. In 2025, the pattern remains clear: disruptive community incidents are not a temporary inconvenience but can be a destabilizing force with ripple effects across key areas of family readiness.

Communities and Resources

Where military families live shapes how they connect, and where they turn when they need support. The PCS experience and the housing decisions that place families into communities of varying size, proximity to installation resources, and access to support networks. In 2025, MFAN asked respondents for the first time to self-identify the type of community in which they lived. Most respondents (50.7%) resided in suburban areas (e.g., residential areas near a city), followed by 24.9% in rural areas (e.g., country, small town), 18.8% in urban areas (e.g., city or densely populated area), and a small share who were unsure (5.6%).



Currently serving family respondents were most frequently assigned to large (32.4%) or medium-sized (21.1%) installations⁷, settings that shape what resources are nearby and how easily families can access them.

MFAN asked all respondents to identify the sources they turn to when their household needs support, recognizing that eligibility and access to

⁷ Installation sizes, self-reported by respondents: Remote/Satellite = fewer than 1,000 personnel; small = 1,000-5,000 personnel; medium = 5,000-15,000 personnel; large = more than 15,000 personnel.



specific resources vary meaningfully across military connection status. Across the full population, military resources and services were most frequently cited (66.3%), rising to 72.0% among currently serving family respondents, reflecting their direct access to installation-based programs and benefits. Reported in similar proportions across these subpopulations, military families also frequently turned to community and non-profit organizations (47.5%) and government resources (45.2%) for support. Notably, respondents whose primary service era was post-9/11 reported using most resources in slightly higher proportions than the full population, and respondents aged 18-29 and over 50 years of age more frequently indicated that they would not use any of these sources of support.

When asked what factors influence where their household seeks family support, respondents identified the following top themes:

Top Themes	% of Responses
Access	43.1%
Confidence and Trust in Resources	22.7%
Circumstances	13.5%
Type of Support	13.4%
Cost	11.3%

Respondents most frequently pointed to access (43.1%), a theme that blended practical availability with personal bandwidth. Respondents described this as extending beyond whether a resource exists, focusing instead on whether they can realistically reach it, afford it, and see themselves as the intended population. Confidence and trust in the resource followed (22.7%), with respondents describing the importance of reputation, confidentiality, and whether a provider truly understands military life. For others, the answer depended on circumstances (13.5%) or the specific type of support needed (13.4%), with financial support most frequently named, followed by family, health, mental health, food, and veteran-specific needs. Cost shaped decisions for 11.3% of respondents, who noted that whether services are free, low-cost, or covered by insurance meaningfully influences whether they pursue support at all. An active duty Army spouse summarized the key themes stating,

“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.”

While not among the top themes, two smaller but consequential findings emerged: About one in ten respondents (10.3%) said affiliation mattered, whether a resource was military or civilian, religious or secular, or as informal as friends and family. Another 8.1% pointed to awareness itself as a barrier, noting that families cannot seek out support they do not know exists.

These patterns reflect not just what resources exist, but whether military families can find, trust, and reach them, a set of conditions that 2025 data suggest are increasingly on families' minds.

The Transition Gap: Community, Connection, and the Reality of Separation from Military Service

The capacity to build community is often cited as a defining strength of military families, yet the data reveals a stark reality: when the uniform comes off, that sense of identity and community is often fractured. Overall, feelings of preparedness for the transition from military to civilian life remain somewhat divided. In 2025, responses among transitioned families were nearly evenly split between those who felt “somewhat” prepared (38.7%), those who felt prepared (32.7%), and those who did not feel prepared (28.6%). This uncertainty is not merely a matter of timing; it correlates with time since separation. Families who separated three to five years ago reported the highest sense of preparedness (76.5%), followed closely by those who left within the past year (72.7%). Additionally, those who served 15 or more years also reported feeling prepared more frequently (35.9%) than respondents with other service lengths, while those who served zero to four years felt unprepared more frequently (39.2%). This suggests that the immediate aftermath of separation remains a period of vulnerability where community buffers are often absent. Rank also appears to matter for transition experience. Enlisted families report the most difficulty, while officer and warrant officer families report greater preparedness. This may reflect differences in resources, support networks, or post-service opportunities.

The physical act of leaving service, the final military-funded move, often serves as the first rupture in this support network. For many respondents, this event is a distant memory, with 42.8% indicating their final move occurred more than a decade ago, while 25.9% reported never having a final military-funded move at all. However, for those who did experience a final move, the sentiment is overwhelmingly mixed. Analysis of the

qualitative data reveals five dominant themes that highlight the friction inherent in this transition:

Top Themes	% of Responses
General Move Sentiment	30.1%
Specific Move Logistics	18.6%
Post-Service Instability	17.3%
TMO Coordination Failures	15.4%
Contractor Reliability Issues	11.5%

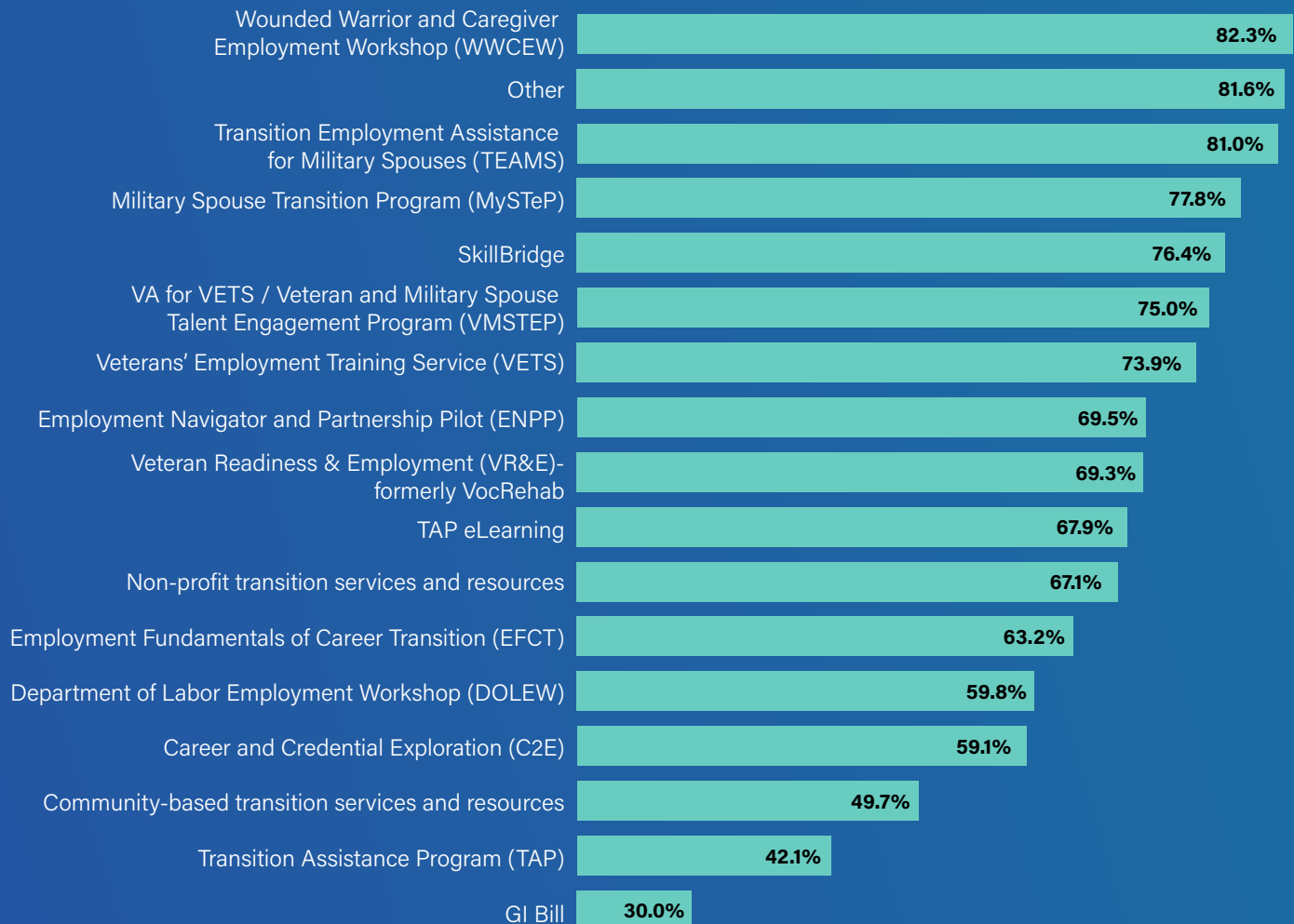
The overarching general move sentiment theme (30.1%) sets the tone: for the majority of those who shared their stories, the final move was not a seamless administrative procedure but a difficult ordeal. Within the specific move logistics category (18.6%), the financial and operational toll is stark. Many reported that the move imposed a direct financial burden, while some highlighted their struggles with storage logistics. Also captured in this theme were those who felt forced to conduct Do-It-Yourself (DITY) moves, a choice often driven by a lack of support or system failures rather than preference. These logistical failures ripple outward into the post-service instability category (17.3%), where the absence of a supportive community was an underlying sentiment. After experiencing instability from the move, many cited what felt like cascading challenges in finding housing and facing unemployment. Many expressed feelings of abandonment or a breakdown of trust in the agencies tasked with facilitating their transition. In the Transportation Management Office (TMO) coordination failures theme (15.4%), respondents elevated facing difficulties and a lack of support. Frustration was compounded by bureaucratic

The Transition Gap: Community, Connection, and the Reality of Separation from Military Service

hurdles, with comments pointing to failures in reimbursement. Similarly, the contractor reliability issues theme (11.5%) highlights a lack of trust in the private contractors hired to execute the move. For some, their experiences resulted in lost, broken, or stolen items. The cumulative effect of these five themes suggests that the final move is often less of a simple transition and more of a rupture, one where the institutional safety net fails to catch the family, leaving them to navigate financial strain, property loss, and housing insecurity without the community buffer they once relied upon.

The data further illuminates a critical disconnect between the availability of resources and the awareness of those who need them most. In 2025, transitioned family respondents were asked how challenging different aspects of their or their family's transition were. Navigating VA benefits emerged as the most challenging aspect of transition for 62.3% of respondents, followed by mental health or emotional adjustment at 50.5%. MFAN followed up by asking about the experiences with specific transition resources. While experiences with those resources varied, underutilization was a notable finding, presented in the chart below.

Transition Resources: Proportion *Not* Used By Respondents



Qualitative data extends these findings, with the most common theme regarding support resources being a lack of availability or awareness, a theme cited by 26.3% of respondents. Many noted that resources were inaccessible because they had separated before programs were established or were transitioning during the pandemic. As one former Army spouse noted,

“Most transition support programs were not accessible or known to our family at the time they would have been most helpful. Many needs emerged years after service due to delayed diagnosis and treatment.”

This lag in support is compounded by the perception that existing programs are often insufficient. Negative experiences were reported by 22.6% of respondents, who described the transition process as a “check-the-box” requirement that felt rushed and lacked coordination. Conversely, 19.0% shared positive experiences, often highlighting the GI Bill, Veteran Readiness and Employment (VR&E), and peer-to-peer guidance as lifelines. Yet, the prevailing sentiment among those seeking improvement (23.3%) is a call for more time, better information on VA benefits, and crucially, follow-up check-ins that extend beyond the initial separation.

The experiences of those already transitioned serve as a critical signal for those nearing the end of their service: among currently serving respondents, nearly half (45.7%) reported feeling only somewhat prepared, with the remaining population split almost evenly between those who felt prepared (26.5%) and those who felt entirely unprepared (27.8%). This uncertainty is even more pronounced within the family unit, where spouse respondents were notably less confident, with more than half (54.8%) reporting they did not feel prepared. Currently serving spouses who reported



being employed reported that they felt prepared for transition in a notably higher proportion (35.8%).

Together, these findings underscore how much work remains in supporting families through transition. While families possess a remarkable capacity to find community, the data suggests that the institutional scaffolding required to sustain that community during the shift from service to civilian life is often incomplete. The high rates of difficulty in securing housing, the financial strain of the final move, and the pervasive lack of awareness regarding available resources indicate that readiness depends heavily on the continuity of the support ecosystem surrounding the family. Without a deliberate effort to bridge the gap between separation and the establishment of a new civilian community, the transition remains a precarious journey for many, leaving too many families alone in filling the void left by inadequate preparation.



Readiness Recap

Community connection functions as a critical readiness multiplier by anchoring service member and family commitment. Rather than serving as a passive support system, community integration helps sustain morale, reinforce unit cohesion, and support retention. By mitigating the disruptive effects of PCS moves and housing- or installation-related stressors, strong local support networks can enhance a family's capacity to navigate military demands, thereby contributing to force readiness. In essence, the ability to build and maintain community is not just a matter of personal well-being; it is also an important component of military readiness. While the transient nature of military life inevitably disrupts social networks, families continually rebuild these connections, helping them navigate the pressures of mobility and adapt to new environments. Ultimately, readiness is sustained in the homes and neighborhoods where service members and their families find support and stability. Prioritizing the cultivation of community across the military lifecycle, from the initial move through transition and long-term settlement, remains important for both family well-being and force readiness. By treating social integration as a core component of readiness rather than a peripheral benefit, the military can strengthen the support systems that help service members and their families navigate the unique pressures of service.



Family Functioning: The Foundation of Readiness

Family readiness is not shaped by any single force; it emerges from the interplay and convergence of structural, relational, and economic conditions that run through every dimension of this report. Measurable differences exist across demographic groups and household compositions, and where deficits surface, they tend to concentrate among families already navigating the heaviest demands. Yet the data also consistently reveal resilience, stability, and positive functioning amid those demands, a reminder that the goal is not simply to reduce strain, but to build and sustain the conditions that allow families to thrive.

This section examines how these conditions play out within the household itself, the primary unit where readiness is sustained or compromised. Through an analysis of daily operational realities, from marriage dynamics to child care access, and measurable indicators of well-being, MFAN explored how families navigate the unique pressures of military life.



The Household: Unit of Impact

The household is where those conditions are felt most directly. When households experience strain, the effects extend beyond the family and can influence deployability, retention, and force readiness. When households are stable and supported, service members can focus on their responsibilities, families can better sustain the demands of military life, and the conditions that support long-term commitment to service are strengthened. Behind every service member is a support system. For some, that includes a complex network of relationships, routines, and shared responsibilities. For others, it means navigating the demands of military life largely on their own. In every case, the condition of that support system, its stability, its capacity to absorb stress, and the support available within it, helps shape what a service member can bring to the mission.

Family Well-Being

At a glance, the topline findings tell a cautiously optimistic story: reports of poor family health¹ have dropped by more than half since 2023, and excellent ratings have increased. However, differences in sample composition between years warrant caution when interpreting these trends. Currently serving families comprised 71.2% of

the 2025 sample, compared to 56.1% in 2023, a meaningful shift in who the data reflects.

In the 2025 survey, 37.6% of respondents rated their family health as excellent, 49.2% as moderate, and 13.2% as poor. This suggests a rebound from 2023, when poor health spiked to 26.5%. Among currently serving families, in particular, poor family health dropped from 23.2% in 2023 to 12.5% in 2025, a meaningful shift.

¹ The Family Health Scale captures the health of the family unit by measuring dimensions of family health (family relationships, health care, lifestyle, financial health, and housing) at three levels: excellent (9-10), moderate (6-8), and poor (≤ 5).

While this aggregate improvement appears positive, it masks an uneven distribution of recovery; for some subpopulations, the ceiling has not yet returned to 2021 levels. Most critically, nearly half of all respondents (49.2%) have settled into a moderate zone, a state of functioning but fragility that MFAN analyzed in depth under “The Moderate Middle” later in this section. The floor of family health has lifted, absorbing much of the negative movement from 2023, but the ceiling remains out of reach. This stagnation may be influenced by the external context: the 2025 survey was fielded during a period of heightened economic stress and broader instability, conditions that may have shaped how respondents perceived and reported their family health and well-being at that specific moment.

To understand this phenomenon further, MFAN examined the perennial areas explored in previous research to understand core facets of family life. These daily realities provide the meaningful context for understanding the family health measures seen above.

Marriage and Partnership

In 2025, most respondents reported being married (83.5%) or partnered (1.2%), with higher rates among currently serving (88.4%) and active duty family respondents (92.2%). Most married respondents (59.0%) indicated that their marriage began while the member was already in service, and 14.0% reported having been in a dual-military marriage at some point.

When asked about support and resources for couples, nearly half (47.8%) indicated they had not utilized any. Among those who did, relationship support, such as premarital counseling, couples counseling, workshops, or retreats, was most frequently cited (33.3%), followed by support networks (24.7%), family and parenting support (19.5%), and financial or practical counseling (16.5%).

When asked in an open-ended question where they



felt the greatest need for support and what had helped, respondents described four interconnected themes. Upstream or temporal influencers (25.5%) set the context, with military-driven factors such as deployments, PCS moves, and cycles of disruption most frequently cited, often compounding alongside life and family events such as expanding families, illness, or loss. Those pressures fed into a landscape of need (41.7%) anchored by economic stability, relationship support, and parenting and child care. Nearly half of the responses (43.7%) described active efforts toward stability through circles of support, honest communication, and formal resources such as counseling and marriage retreats. And yet, for many, constrained agency (22.5%) shaped the field within which those efforts could be made reflecting real but constrained choices.

While the findings here focus on married and partnered respondents, they do not represent the entirety of military family life. Single parents (8.3%) and single service members without children (6.0%) bring their own distinct experiences to the survey, which surface throughout the broader findings of this report.

Military Children

Military children experience the demands of service in ways that shape family stability, daily logistics, and long-term adaptability. Building on expanded questioning introduced in 2023, the 2025 survey deepened this analysis by examining child care needs and preferences, evolving care and schooling choices, and the supports families identified as most effective. This year, MFAN incorporated multiple measures to better understand how children's experiences are not isolated concerns, but integral to how families absorb stress, maintain cohesion, and support continued service.

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. Of these parent respondents, 18.3% reported having welcomed a new child in the past 12 months. Nearly two-thirds (64.3%) of active duty family respondents also told MFAN that military life has influenced their decisions about growing their family.

As important context, active duty family respondents with children at home showed significantly higher rates of both deployment and away-from-home absence (i.e., training, TDY, and field exercises) than those without, surfacing a pattern in which the years of heaviest parenting responsibility overlap with the years of heaviest operational demand.

Yet, the data around families with children also surface meaningful areas of strength and connection. Active duty family respondents with children at home reported substantially higher military identity² and higher spirituality³ than those without, both dimensions examined later in

this section in the context of meaning, resilience, and well-being. The demands of that stage of life are real, but so are its associations with meaning, connection, and institutional belonging. The families navigating the heaviest load are often the same families most deeply invested in military life and its mission. Supporting these families is not only a matter of reducing burden; it is also a matter of sustaining the engagement and identity that strengthens the force.

Child Care: A Core Readiness Issue

Child care emerged not as a peripheral quality-of-life issue, but as a core readiness issue shaping military spouse employment, financial well-being, and household functioning. In 2025, MFAN asked parent respondents with children under 18 about their current child care needs and preferences. Nearly half (51.6%) of 2025 currently serving family respondents reported a need for child care arrangements to meet or better meet their family's needs, with a similar proportion reporting such a need in 2023. School-age child care was the most frequently cited need across both the full population and currently serving family respondents (43.4% and 42.4%, respectively). Care from a trusted caregiver (36.8%), licensed child care (34.6%), and early childhood education programs (30.3%) also ranked among the top 2025 needs for currently serving families.

Active duty family respondents, whose eligibility for on-installation resources differs meaningfully from other populations, offer a more specific picture of child care use and experience. Among this group of family respondents, hourly in-home care (30.0%) and before-or-after-school care (27.6%) were the most commonly reported arrangements, with an additional 31.2% reporting some use of on-installation child development center (CDC) care, including full-or-part-time care, early childhood education (ECE) programs, and drop-in care.

² 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.

³ Spirituality is examined as a single-item measure reflecting the degree to which respondents feel grounded in their religious or spiritual beliefs.

Satisfaction was highest for quality of care (73.1%), staff qualifications (68.7%), and communication (68.7%). Cost and affordability told a different story: only 32.6% of active duty parent respondents reported satisfaction in this area, consistent with 2023 findings.

A notable awareness gap compounds these challenges. Most active duty parent respondents reported being unaware of flexible spending accounts (61.3%), the Military Child Care in Your Neighborhood PLUS program (61.1%), and the Military Child Care Subsidy (59.0%), with somewhat higher awareness of the CDC Universal Pre-K Initiative, where half (50.0%) reported awareness.

In 2025, MFAN also asked respondents to share their perspectives on child care access and its role supporting military family readiness. Their responses offer a window into the daily reality behind the data, confirming that when access fails, the effects extend directly into force readiness. A notable awareness gap compounds these challenges. Most active duty parent respondents reported being unaware of flexible spending accounts (61.3%), the Military Child Care in Your Neighborhood PLUS program (61.1%), and the Military Child Care Subsidy (59.0%), with somewhat broader awareness of the CDC Universal Pre-K Initiative, where half (50.0%) reported awareness. Earlier in this analysis, MFAN established that child care access is not a peripheral concern but a core driver of family readiness. To understand how this plays out in the daily lives of families, respondents were asked to share their thoughts on child care access and the role it plays in supporting military family readiness. Their responses offer a window into the daily reality behind the data, confirming that when access fails, the effects ripple directly into the force's ability to sustain itself.

Access barriers rose to the top (42.8%), with respondents describing waitlists, limited availability,

Top Themes	% of Responses
Access Challenges	42.8%
Spouse Employment	30.5%
Cost	28.6%
Military-Specific Issues	20.2%

and the particular difficulty of finding care that fits the realities of military schedules. Some highlighted location-specific constraints, while for others, the challenge was not simply finding child care, but finding child care that actually works for their family's circumstances. One active duty Navy spouse shared,

"The cost of child care for four kids is insane. We don't live on base, so the CDC is not a realistic option for us to use. One of our kids is autistic, and trusting people outside of professionally certified caregivers or people we know very well makes it difficult for us to accept child care."

The connection between child care and spouse employment surfaced as the second most common theme (30.5%), echoing and deepening what the quantitative data already indicated. Respondents described spouses serving as the backstop when care fell through, absorbing the gap at high cost to their own employment. An active duty Army spouse shared,

"It definitely limited my ability to work before my children were in elementary school. Waitlist at the CDC was long and they didn't offer part time or drop in care and that wasn't an option in the community either. I had probably 10 years of unemployment due to lack of reasonable access to child care."



Underemployment and unemployment were frequently named not as choices but as consequences, the outcome of a system that does not offer adequate, affordable, or flexible care.

Cost was close behind (28.6%). Most respondents pointed to the broad affordability challenge, while others described specific frustrations with subsidy access and the perceived inequity in how CDC pricing is calculated, using total family income rather than rank, which has different implications depending on a family's position in the pay structure, as captured by an active duty Marine Corps spouse,

“The cost of child care and the lengthy waiting list makes it difficult to pursue employment opportunities. We are new to this duty station, and I am unsure of if FCC (in home) providers are full. My career also has unpredictable hours, so with minimal local supports built in, it is difficult to go back to work in my field at this time.”

Military-specific issues added another layer for 20.2% of respondents. Deployment, PCS moves, and the unpredictable tempo of service were the most frequently named factors, alongside a clear desire for the military to do more. As respondents made clear, military families face many of the same child care challenges as civilian families, such as rising costs, limited capacity, and inadequate infrastructure, but the unique demands of service amplify each of them. One active duty Army spouse captured the intersection of themes in their response,

“Child care is a huge concern for us. As a military family, we need reliable and trustworthy child care options, especially during deployments or when we're on duty. It's tough to focus on our jobs when we worry about our kids' well-being. We've faced challenges finding child care that's affordable and meets our needs. Sometimes, it feels like the system is stacked against us, and it's hard to navigate. I think having more on-base child care options or partnerships with off-base providers would be amazing. It would give us peace of mind knowing our kids are taken care of while we're serving. Also, I'd love to see more resources for school-age kids, like before-and-after school programs or summer camps. It's tough to balance work and family life when school's out, and we need support. Overall, access to quality child care is crucial for military families like mine. It would make a huge difference in our readiness and ability to serve.”

Homeschooling

Homeschooling has remained a consistent presence across survey iterations, reported by 9.3% of active duty family respondents in 2025, which is higher than the estimated national benchmark at 5.6% (National Center for Education Statistics, 2023; Ray et al., 2026). In this iteration, MFAN explored the topic in greater depth through an open-ended inquiry into homeschool decisions and support needs.

Top Themes	% of Responses
Personal Circumstances and Choice	47.5%
School Quality and Trust	46.0%
Military Life	43.4%
Support Needs	30.9%
Homeschooling Benefits	19.7%

Personal circumstances and values drove the decision for nearly half of respondents (47.5%), including curriculum control, child safety, faith integration, and special needs considerations. School quality and institutional trust followed closely (46.0%), with poor school quality, IEP challenges, and general dissatisfaction with available schools most frequently cited. Military life itself was a factor for 43.4% of respondents, most commonly citing the stability and continuity homeschooling provides across frequent moves. Nearly a third (30.9%) identified support needs or desired enhancements to resources, including structured installation homeschool groups, financial assistance for materials, and resources that can travel across PCS cycles. A smaller, but notable, share (19.7%) identified benefits, most frequently stronger family relationships and the ability to individualize education to their children's needs.

MFAN will continue to track homeschooling trends as military families navigate educational choices across the service lifecycle.

School Experiences

The experiences of military children vary considerably by age, and the choices families make about schooling and child care reflect that range. Before unpacking those choices more fully, an overview of where children are being educated and how families feel about it provides important context. As in past iterations of the survey, active duty parent respondents most frequently reported that their children attended public school off installation (53.0%), followed by public school on installation (15.2%). Overall, active duty family respondents reported high satisfaction with their children's schools, with 67.1% indicating high or very high satisfaction, a finding consistent with 2023 patterns, in which satisfaction across factors was strongly associated with excellent family health scores.

School and Child Care Choices

For the first time in 2025, MFAN asked parent respondents how much choice they felt they had in selecting both their child's child care and their child's school. Among active duty parent respondents, child care choice was notably constrained: 41.7% reported limited or no choice, 38.4% some choice, and only 19.8% considerable choice. School choice was somewhat more evenly distributed: 33.4% reported limited or no choice, 38.8% some choice, and 27.9% considerable choice.



Subpopulation patterns mirror those seen across other measures in this report. Active duty parent respondents reported substantially less school choice than Guard and Reserve or transitioned parent respondents, with duty station assignment shaping the options available to them. Among active duty parent respondents, officer families and those earning more than \$75,000 annually reported greater choice on both measures, reflecting the extent to which financial resources can partially offset geographic constraints.

Across both measures of choice, the scale associations are striking and consistent. Less choice is strongly associated with worse family health and financial well-being scores⁴, higher invisible family load⁵, and reduced flourishing⁶ scores. School choice showed one of the largest associations with poor family health observed across the entire study, a pattern that meets or exceeds the child care choice findings in magnitude. Active duty family respondents with low or very low food security⁷ also faced more limited school choice, a pattern consistent with the compounding pressures documented throughout this report.

Support Priorities for Military Children

When active duty parent respondents were asked what supports they most desired for their children, financial support for basic needs rose to the top

4 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).

5 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).

6 The Flourishing Scale scores range from 8 to 56, 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.

7 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.

(45.4%), followed by out-of-school program options (39.2%), child care options (37.5%), and recreational opportunities (35.5%). Elevating connection and opportunity-based supports alongside basic needs reflects the full range of what families desire for their children. Those priorities were echoed and expanded when respondents were invited to share, in their own words, anything else about their children's school or child care experiences.

Top Themes	% of Responses
Challenges and Needs	48.5%
Assets and Desires	16.5%
School Types	14.5%
Child Care Issues	14.3%

Among those who shared feedback, the themes that emerged largely reinforced what the data across the report already surfaced. School-related challenges and needs led the way (48.5%), with respondents describing poor school quality, special education navigation, the relationship between housing assignments and school zones, PCS disruptions, and safety concerns. Positive experiences and aspirational thinking also surfaced (16.5%), with respondents pointing to quality schools and supportive environments where they existed and expressing a desire for expanded school choice and more DoDEA options. Non-traditional school settings were referenced by 14.5% of respondents, most commonly DoDEA, homeschooling, and private schools. Child care issues reappeared as well (14.3%), with waitlists, limited availability, and the need for flexible or short-term care options all named, a reminder that for military families, these nationally common challenges are amplified by the PCS cycle and the unpredictability of duty schedules.



Family Separation: Experiences and Impacts of Navigating Absence and Distance

Military-related separations can disrupt household routines, creating a gap that demands both individual resilience and targeted support resources to help offset the absence of a service member who often serves as a central source of support within the family.

Against this backdrop, MFAN asked respondents for the first time in 2025 an open-ended qualitative question about which resources or strategies were most helpful to their families during periods of separation.

Top Themes	% of Responses
Navigating Family Bonds and Distance	52.2%
Community Anchors	40.2%
Household Stability and Strain	36.1%
Expanded Opportunities for Support	9.0%

In 2025, many responses related to navigating family bonds and distance (52.2%) focused primarily on sustaining connection through communication and the technology that enables it, especially in remote or hard-to-access locations with limited infrastructure. Personal connections were maintained through letters and video messages, and communication with children was

frequently identified as particularly important. Voice recordings of service members reading books, provided through programs such as United Through Reading, helped bridge the distance. One active duty Army service member shared,

“Even through short calls or video chats helped maintain a sense of normalcy, closeness, and reassurance for both the kids and me. Seeing each other’s faces and hearing each other’s voices, even for a few minutes, made the distance feel smaller and strengthened our emotional bond during those times apart.”

Beyond maintaining connection, respondents described deliberate efforts to stay engaged and cope with absence, including extracurricular activities, sports, hobbies, and household countdowns. There were among the strategies families used to navigate what many described as “just surviving,” one day at a time.

Community anchors emerged as the second most frequent theme (40.2%), with respondents describing the critical role that belonging and connection play in filling the void left by a service member’s absence. Family, friends, neighbors, local organizations, churches, and nonprofits all surfaced as essential support structures, providing assistance, engagement, and a sense of community that helps families endure separations.

Military-specific programs, on-base activities, and command-organized events were also frequently cited as valuable resources, particularly when they were free and family-centered. Access to these anchors, however, is far from guaranteed. Proximity to family, the financial ability to travel, and the time needed to establish community ties in a new location all shape whether support is available when it is needed most. This sentiment was captured by an active duty Army spouse, who shared,

“As a spouse of 17 years, the resources and programs are dwindling. Previous deployment you have seen community outreach, yellow ribbon programs, directed phone calls that create outreach. As smaller teams deploy instead of large units, you were seeing that deployments are an outlier, with the exception of a various few that are falling in specific MOS.”

Household stability and strain (36.1%) captured the practical work of keeping a household running when military demands rise and roles shift. Routines, schedules, and shared digital tools helped families maintain structure. One active duty Army spouse described their approach,

“Creating structure and routine during the school week. Every Friday night is movie night, and we order Happy Meals. I know this option isn’t feasible for everyone, but it’s something my children looked forward to every week, and it also relieved my duties of cooking at least one night during the week! Scheduling family visits, connecting with other military families who are local, and scheduling play dates. Exploring a new town or city. Exploring a church community was helpful to me in my last deployment. Taking care of myself even if that meant asking a friend to watch my children for 2 hours while I ran errands by myself or went to the gym.”

Time Away from Home

The largest proportion of respondents (71.2%) reported that the service member had been away for training or exercises, followed by 64.9% reporting deployments. Among the respondents who reported that the service member had been deployed at some point in their military career, nearly a quarter reported one deployment (24.3%), followed by 22.0% who indicated two deployments. Interestingly, respondents with reported service in the Army, Navy, and Coast Guard stood out, with a notably higher proportion reporting more than eight deployments, a contrast that hints at the unique operational demands each branch faces.

Being away for military schools (54.0%) and temporary duty (54.0%) were reported in equal proportions among respondents, while unaccompanied assignments (19.3%) and geobatching (11.8%) were reported in smaller proportions. Overall, most respondents reported spending 30–89 nights away from home (18.7%) due to military duties over the past two years, with 90–179 nights (19.8%) being the next most common, highlighting the frequent and sometimes extended periods of family separation experienced by service members. Only eight percent (8.2%) indicated that the service member had not been away from home since joining the military.

Child care emerged as the most critical household support need, with stable care through family networks, daycare routines, the New Parent Support Program, and community connections helping parents manage both logistics and isolation. For many, however, household strain was expressed through descriptions of doing everything alone, a weight compounded by the load of researching available programs, managing all responsibilities without a partner present, and navigating gaps in food affordability. Financial strain also surfaced in discussions of food assistance programs such as WIC, SNAP, and food pantries, suggesting that affordability, particularly food costs, remains an important concern for some families.

Household concerns highlight expanded opportunities for support (9.0%). Discomfort with military life, reliance on oneself, or the inability to identify useful programs were the most prominent gaps. Not finding resources may reflect difficulty establishing connections, as highlighted in earlier themes, along with workload burden. This “head down,” “get it done,” and “keep moving forward”



mindset supersedes the time and energy required to seek resources, adding to the load. Individuals also mentioned being unaware of military support resources or inconsistencies in available support resources across installations, reflecting broader themes of access. This reinforces the need for visible and proactive support resources, that reduce the burden on military families to independently seek them. Initiatives that include or improve upon welcome teams or relocation packages when families arrive at new duty stations could help facilitate connections and awareness, alleviating the responsibility for families who are often stressed and overwhelmed by relocation.

The Moderate Middle: Evidence of Vulnerability

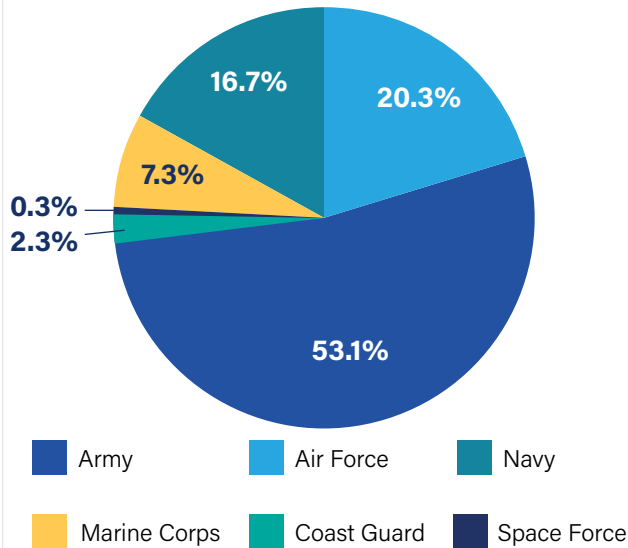
As seen in the above sections, there are challenges that are being thrown at military families, and hurdles they have to navigate. In reviewing these findings and further dissecting, MFAN has seen that many families are occupying the middle space; any experience or shift in above areas, could jeopardize their family health.

Nearly half of 2025 respondents (49.2%) occupy a moderate zone: functioning, but vulnerable. They are stable enough to hold together, but fragile enough that the next deployment, PCS move, or financial shock could tip them into crisis.

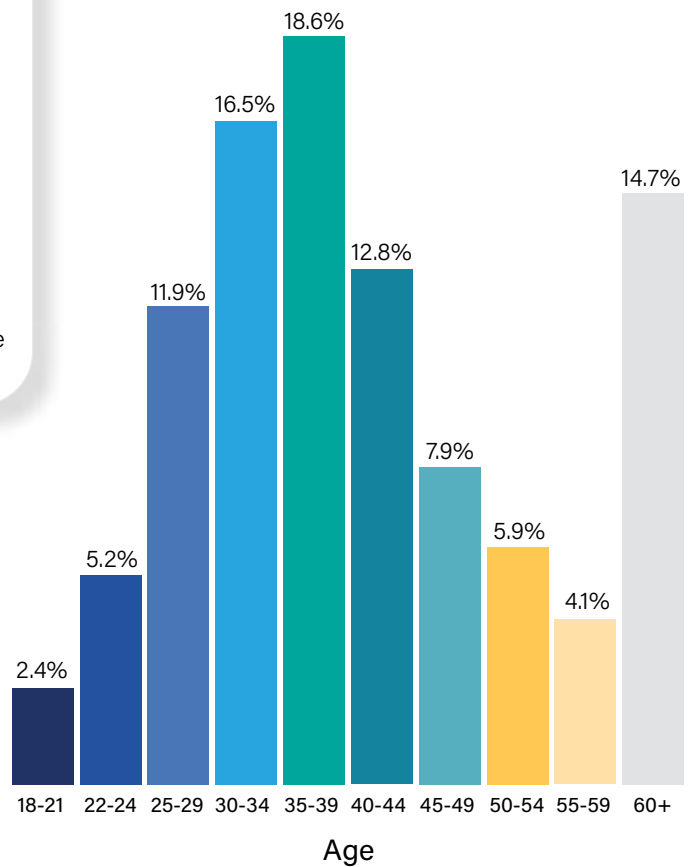
Readiness is not just about the military families in crisis; it is about the middle ground that is teetering.

The majority of respondents reporting poor family health were currently serving family respondents (68.1%), with Army respondents (53.1%) and enlisted personnel in the E4 to E6 range (55.3%) representing the largest shares within that group, as shown below. The 35 to 39 age group reported the highest rate of poor family health (18.6%).

**Poor Family Health Scores:
By Military Branch Distribution**



**Poor Family Health Scores:
By Age Distribution**



**Poor Family Health Scores:
By Rank Distribution**



Across subpopulations, the last three survey iterations reveal a shifting pattern: 2023 marked a low point for nearly every group, and 2025 reflects a meaningful reduction in poor family health across almost all of them. Yet those gains are concentrated at the lower end of the scale. Fewer currently serving family respondents reported poor family health in 2025, yet excellent family health has not returned to 2021 levels.

		Family Health Scores			Excellent	Moderate	Poor
10	EXCELLENT 9-10	Full Sample	2025	37.6%	49.2%	13.2%	
			2023	27.9%	45.6%	26.5%	
			2021	41.3%	44.7%	14.0%	
9		Currently Serving Families*	2025	35.1%	52.4%	12.5%	
			2023	29.9%	46.9%	23.2%	
			2021	42.6%	44.9%	12.5%	
8		*Active Duty Families	2025	35.4%	52.4%	12.2%	
			2023	29.5%	48.2%	22.3%	
			2021	42.1%	45.6%	12.3%	
7		*National Guard and Reserve Families	2025	33.7%	52.1%	14.2%	
			2023	35.2%	31.6%	33.2%	
			2021	48.6%	37.9%	13.5%	
6		*Officer Families	2025	57.3%	36.4%	6.3%	
			2023	49.2%	35.9%	14.9%	
			2021	64.0%	29.2%	6.8%	
5		*Enlisted Families	2025	30.1%	56.0%	13.9%	
			2023	22.2%	48.5%	29.3%	
			2021	34.2%	51.3%	14.5%	
4		*Junior Enlisted Families (E1-E3)	2025	17.1%	64.5%	18.4%	
			2023	12.8%	46.3%	40.9%	
			2021	28.3%	58.0%	13.7%	
3		*Single Service Members w/o Children	2025	32.1%	35.8%	32.1%	
			2023	17.6%	41.7%	40.7%	
			2021	25.0%	54.5%	20.5%	
2		Families Who Recently PCS'd (Within the Past Year)	2025	35.0%	50.9%	14.1%	
			2023	29.4%	45.9%	24.7%	
			2021	42.2%	43.5%	14.3%	
1		Families with Children in the Home	2025	35.9%	52.1%	12.0%	
			2023	25.7%	48.8%	25.5%	
			2021	26.1%	51.4%	22.5%	
		Veteran and Retiree Families	2025	45.2%	41.0%	13.8%	
			2023	25.6%	44.0%	30.4%	
			2021	39.3%	44.1%	16.6%	
		Families with Annual Household Income Below \$75,000	2025	24.7%	55.3%	20.0%	
			2023	14.8%	48.9%	36.3%	
			2021	28.3%	53.0%	18.7%	

Note: The asterisk denotes populations that are also considered "currently serving military families."

The gap between rank groups is among the most striking findings. Officer family respondents reported excellent family health at more than three times the rate of junior enlisted family respondents, a pattern that has persisted across the past three iterations. Junior enlisted families are the one group of respondents where 2025 outcomes remain most notably below 2021 levels, and single service member respondents without children present a similarly distinct picture: poor family health

declined from 2023 but remains the highest of any currently serving subgroup. Families below \$75,000 in household income show a parallel pattern across all three iterations: poor family health spiked in 2023 and shifted downward in 2025, though excellent health remains below 2021 levels. The pattern across all three iterations points to ongoing pressure rather than a settled trend, and for some groups, meaningful distance from the outcomes seen in 2021 remains.

Protective Factors: What Helps Families Stay Afloat?

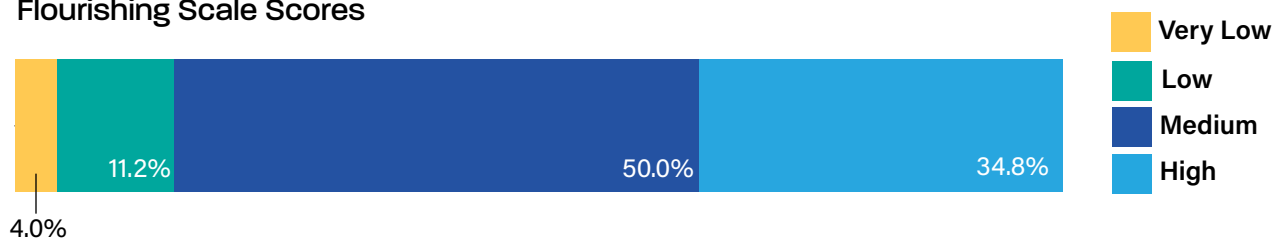
Given the heavy economic and operational pressures identified above, how are nearly half of respondents staying afloat? Why are respondents appearing to be doing better despite some surrounding elements worsening? The answer lies in their capacity to absorb hardship.

In 2025, MFAN incorporated the Flourishing Scale, a psychological assessment that evaluates protective factors and conditions that allow individuals to thrive across multiple areas of life. This perspective recognizes that families of all sizes may experience resilience and positive functioning

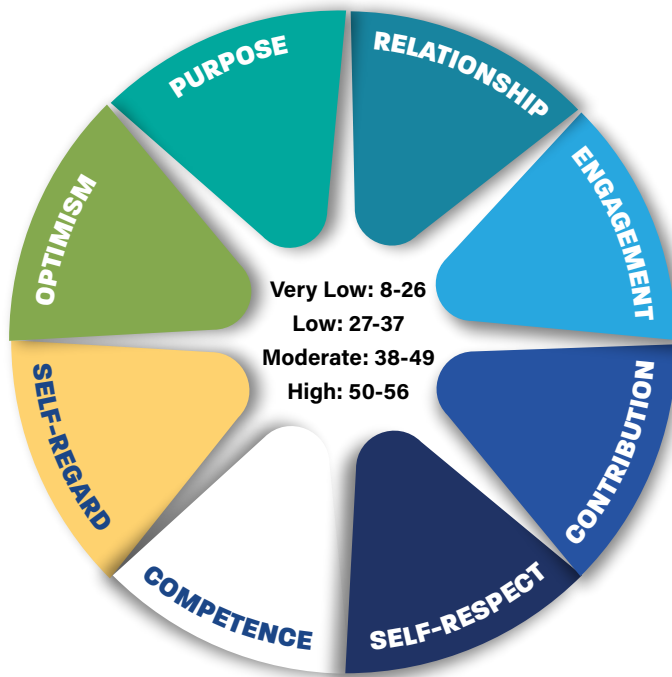
even amid stressors, and that's a person's sense of purpose and engagement can ripple outward into the household, the community, and the military as a whole.

The 2025 results from the analysis of the Flourishing Scale show that a small percentage of respondents scored in the very low (4.0%) and low (11.2%) ranges, suggesting that relatively few experience poor flourishing. Half (50.0%) of respondents scored in the medium range, while 34.8% scored in the high range, indicating thriving across multiple life domains.

Flourishing Scale Scores

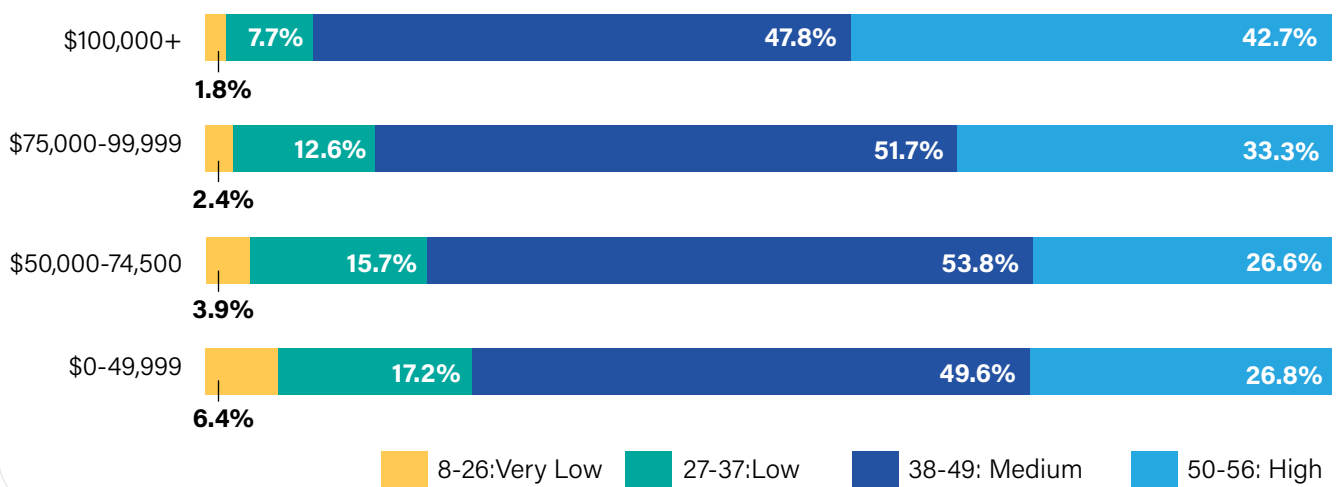


Flourishing Scale



The conditions that shape flourishing are consistent with those that surface across other measures in this report. Financial well-being is strongly associated with flourishing, with families experiencing financial hardship reporting substantially lower scores. Income continues to demonstrate one of the most consistent gradients in the survey, with each step upward associated with higher flourishing and the \$75,000 threshold emerging once again as a meaningful dividing line.

Flourishing Scale Scores by Income Range



Flourishing has surfaced as a meaningful thread across every dimension examined in this report. The statistical relationships documented in this section and throughout the report suggest that it reflects protective attributes and understanding what fosters flourishing among military families offers some of the clearest guidance for how to support them. By examining flourishing alongside broader contextual measures, this approach moves beyond deficit-focused indicators to offer a more nuanced understanding of where families are strained, where they are adapting, and where they are experiencing purpose and connection. In this way, well-being is situated not merely as an outcome, but as a dynamic, multidimensional process shaped by personal, relational, and service-related influences.



Military Identity and Spirituality

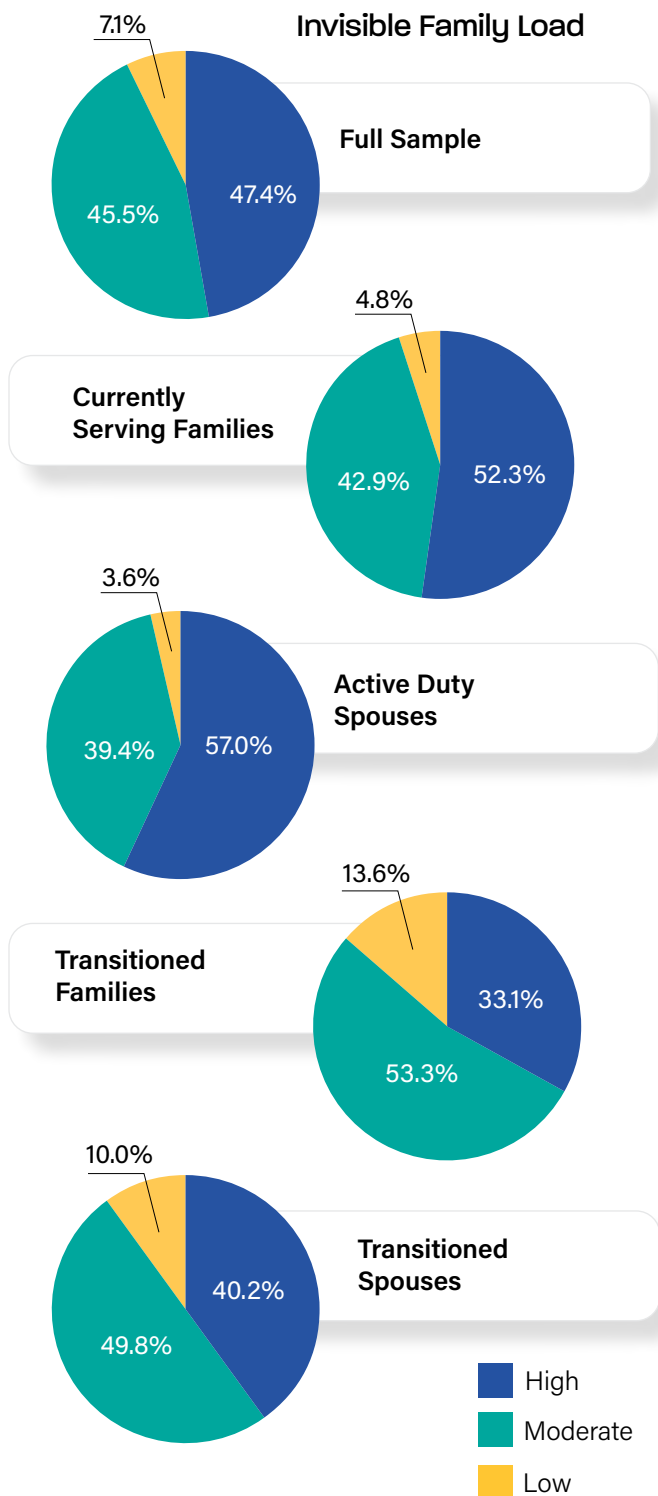
The 2025 survey also examined dimensions closely linked to flourishing in military-connected populations, including military identity and spirituality. These areas, informed by prior research and stakeholder input, reflect growing recognition that meaning, values, and identity play central roles in how families navigate military life, sustain resilience, and make sense of service-related experiences. The findings show that many respondents feel grounded in their religious or spiritual beliefs: 27.3% agreed and 29.3% strongly agreed, meaning over half of the sample (56.6%) report a clear sense of spiritual rootedness. This suggests that faith or spirituality serves as an important source of identity, values, and support, potentially bolstering coping, resilience, and overall well-being. Military identity is also meaningful for a notable portion of respondents, though less central than spirituality. With 19.8% agreeing and 17.5% strongly agreeing (37.3% combined) that it is important for others to know they are military-connected, over one-third of respondents see military affiliation as a significant part of their public identity, while for many others, it appears to be a more private or contextual aspect of self

Invisible Family Load: The Cost of Holding It All Together

While flourishing provides the buffer, there is a cost to maintaining that stability. The labor required to keep military households functioning is unevenly distributed and often invisible. The Family Health and Flourishing Scales measure capture how households and individuals are functioning, and what thriving looks like within those conditions. However, what they do not fully capture is the cognitive and emotional effort required to keep that functioning intact. The Invisible Family Load Scale brings that effort into focus, measuring the planning, coordinating, anticipating, and worrying that largely goes unseen. While families appear stable on the outside, they are carrying a lot more than people see.

Notably, very few respondents across the full sample reported low burden (7.1%), a finding that speaks to how the weight of care is carried across respondents. That load, however, does not distribute itself evenly. The most pronounced difference in this entire subpopulation comparison emerges between currently serving family respondents and those who have transitioned out of service.

Respondents still embedded in active military life carry substantially higher Invisible Family Load, and the data suggest that the persistent state of cognitive, emotional, and logistical readiness that military life demands produces one of the greatest cumulative burdens observed in the study.



MANAGERIAL LOAD



COGNITIVE LOAD



EMOTIONAL LOAD



That burden does not fully lift at separation: invisible family load remains higher for spouses of veterans and retirees than for transitioned members themselves, indicating that the weight of sustaining the household does not fully disperse after service ends.

The presence of children in the home amplifies invisible family load significantly, producing one of the single largest effects observed in the study. Single parents carry a notably compounded version of that burden, navigating the same demands without a partner to share them. The 2025 data confirms what military spouses have consistently described across years of MFAN research: managing the bulk of that labor, including scheduling, child care coordination, emotional buffering, social network rebuilding after relocations, and contingency planning during absences. Importantly, not all of that labor carries the same weight; as the scale developers note, some role demands may be experienced as rewarding and fulfilling even as they contribute to the overall load.

MFAN introduced a new open-ended question in 2025. Currently serving respondents who were married or partnered, had children, or both, were asked to describe in their own words how family roles and responsibilities shift when operational demands rise.

Top Themes	% of Responses
Household Role Redistribution	44.7%
Mental, Emotional, and Personal Well-Being	24.4%
Invisible Labor and Cognitive Load	22.9%
Relationship Cohesion and Disconnection	22.7%

Household role redistribution emerged as the dominant theme (44.7%). Respondents described what many called a “married, single parent” experience; when operational demands rise, the spouse or partner at home absorbs child care, household management, scheduling, and emotional support all at once. One active duty Army spouse put it plainly,

“Responsibilities at home shift significantly. The non-military spouse often takes on the majority of household management, child care, scheduling, and emotional support for the family. Routines must be adjusted, flexibility increases, and stress levels can rise as responsibilities become less shared.”



As a component of that shift, respondents also noted that routines must be adjusted, flexibility increases, and stress levels rise as responsibilities become less shared. Children also stepped into the gap too, taking on more than their peers outside military life, sometimes by choice, sometimes by necessity. The second and third themes are closely intertwined with this top theme.

The redistribution of household roles carries a mental and emotional toll (24.4%), one that is inseparable from the invisible cognitive labor that accompanies it (22.9%). Respondents described the weight of absorbing both visible and unseen responsibilities at once, feeling the pressure of a fully functioning household resting on one set of shoulders while navigating the emotional reality of physical separation. The spouse of an active duty Army member shared,

"I have to manage my part-time job and make sure everything runs smoothly. It's a lot to handle, but I'm managing. The hardest part is the emotional toll it takes on me and our relationship. We're already apart so much, and when he is gone, it feels like I'm missing a part of me. I have to be strong for our family, but it's hard not to feel lonely and overwhelmed."

The pressures of military life transfer directly onto relationships, shaping the fourth theme of relationship cohesion and disconnection (22.7%). Many families respond by building systems of resilience, striving to maintain a team unit even amid constant disruption. One active duty Coast Guard service member described that balance,

"There is a shift in the amount of responsibilities myself and my spouse will share. We both take equal ownership in the relationship and household. When I'm not there, she takes on more responsibilities and when I am there I ensure to take over and give her a break until we are able to balance again."

But that team unity is not universal. For some families, the strain is cumulative and lasting. One active duty Army service member captured the disconnection in their home,

"Forces me to be an unreliable option for help to my wife due to her never knowing how late I will be at work or forced to work 24-hour shifts, or extensions on field training. My son was almost 3 years old before he called me Dad because to him I was just a stranger that showed up before bed time because 'the mission comes first.'"

An active duty Space Force member concluded,

"Like any other family. My children miss me and my spouse has to become a single parent for a time. This damages the relationships I will rely on after I retire."

Where Pressure Concentrates and Compounds

To understand why these families are teetering in the moderate middle, MFAN looked at the drivers. The greatest burdens are concentrated among currently serving families. Economic pressure is a cross-cutting driver across every measure, with low MI Financial Well-Being Scale scores emerging as the strongest material driver. The \$75,000 household income⁸ threshold surfaces once again as a meaningful dividing line. Vulnerable LMI status⁹ compounds that pattern, intersecting with both flourishing and family health in ways that reinforce economic vulnerability as a through line across the entire survey. Food insecurity and housing burden follow similar trajectories, adding strain across all three measures. These intersections confirm that family functioning is not shaped by any single pressure; rather, it reflects the combined influence of economic, operational, and relational demands.

When examining these key measures across subpopulations, the data reveals a sharp divide. Currently serving family respondents trend worse than transitioned family respondents. Rank is among the largest and most consistent differentiators: officer family respondents report better outcomes across Family Health and Flourishing Scale scores, suggesting that not only are they faring better, but they also have more protective factors to employ; while enlisted family respondents report poorer outcomes on those measures, with only 17.1% of junior enlisted family respondents reporting excellent family health. Notably, invisible family load does not follow this same pattern for currently serving family

⁸ Household income is defined as annual gross family income, including all military allowances for those who receive them.

⁹ 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).



respondents; scores are remarkably consistent across rank, suggesting that the shared demands of military life create a relatively uniform burden regardless of position or pay grade.

Interestingly, currently serving family respondents reported Flourishing Scale scores; in similar proportion to transitioned family respondents, suggesting that flourishing is shaped less by where families are in their military journey than by what they are living through. Yet family respondents with children in the home reported higher flourishing; however, while also reporting poorer outcomes for family health and most dramatically for invisible family load. Compared to service members, military spouses consistently carry a disproportionate share of the invisible family load, quantified in the 2025 data for the first time. Spouse experiences vary meaningfully by more granular subpopulations, with active duty spouse respondents reporting lower flourishing and family health than transitioned spouses.

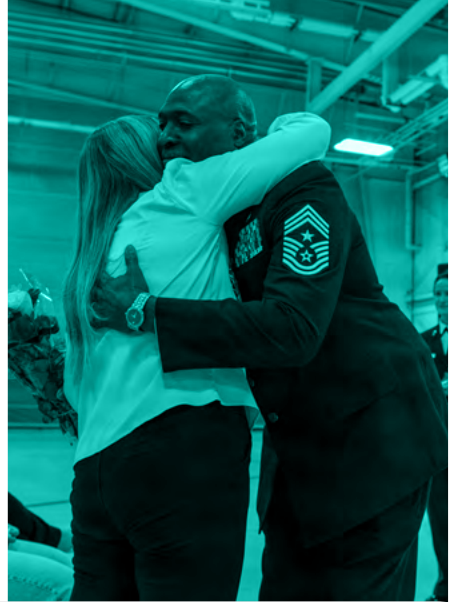
While transitioned family respondents reported better outcomes across measures compared to currently serving family respondents, notable post-service distinctions also emerged. Retired family respondents reported better outcomes than veteran family respondents across measures, pointing to the stabilizing role of retirement benefits and continuity. Across both currently serving and transitioned subpopulations, families below \$75,000 in household income consistently trended worse.

Signals Across Measures

2025 Indicators (↑ / ↓) reflect outcomes relative to counterpart subpopulation ¹⁰	Family Health Scale	Flourishing Scale	Invisible Family Load Scale
Currently Serving Families*	↓		↓
*Active Duty Spouses	↓	↓	↓
*Officer Families	↑	↑	
*Enlisted Families	↓	↓	
*Junior Enlisted Families (E1-E3)	↓	↓	↓
*Single Service Members w/o Children	↓	↓	
Families Who Recently PCS'd (Within the Past Year)	↓	↓	↓
Families with Children in the Home	↓	↑	↓
Retiree Families	↑	↑	
Veteran Families	↓	↓	
Families with Annual Household Income Below \$75,000	↓	↓	↓

Note: The asterisk denotes populations that are also considered "currently serving military families." Blank cells reflect where no statistically significant differences were observed.

¹⁰ Counterpart subpopulations vary by comparison: in most cases, indicators reflect outcomes relative to the corresponding group within a given category (e.g., officers vs. enlisted, currently serving vs. transitioned, spouses vs. service members). In some instances, a subpopulation is compared to all other respondents in aggregate.



Readiness Recap

Ultimately, the 2025 data confirm that family readiness is not a static state but a dynamic balance. While deficits concentrate among those navigating the heaviest demands, the capacity for stability remains a crucial asset. The goal, therefore, is not simply to reduce strain but to build and sustain the conditions that allow families to thrive. When the household is stable and supported, the effects extend outward: Service members can focus, families can sustain the demands of service, and the conditions for long-term commitment to the mission are strengthened.



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

The preceding sections of this report examined military family life through five distinct but deeply interconnected dimensions. Each one, examined on its own terms, tells a meaningful story. Collectively, they tell a different and more consequential one: that the conditions of military family life are not background noise to readiness: they are readiness. This section draws those threads together, examining how family experience across domains shapes willingness to stay, to serve, and to encourage others to do the same.

Public Service Motivation: A Foundational Lens

For the first time in 2025, the Military Family 360° Survey examines Public Service Motivation (PSM)¹, capturing the degree to which individuals are guided by commitment to societal well-being, compassion for others, and a willingness to prioritize collective interests over personal gain. Analyses focused on three PSM subscales: Commitment to Public Interest (CPI), Compassion (COM), and Self-Sacrifice (SS). These subscales capture, respectively, a belief in civic duty and the common good, genuine concern for the welfare of others, and a willingness to forgo personal gain in service of a larger cause (Kim, 2009; Perry, 1996). As noted earlier in this report, these dimensions provide insight into PSM, though not all aspects of PSM are captured. These subscales are not comprehensive, standalone measures of PSM but contribute to understanding motivation toward public service. Together, they offer a values-based lens that complements the structural and experiential dimensions examined throughout the report. Where those dimensions capture what military families face, the PSM subscales offer a window into what motivates and sustains them through it.

Among the full population, Compassion showed the highest agreement (67.2%), followed by Commitment to Public Interest (65.8%) and Self-Sacrifice (58.6%).

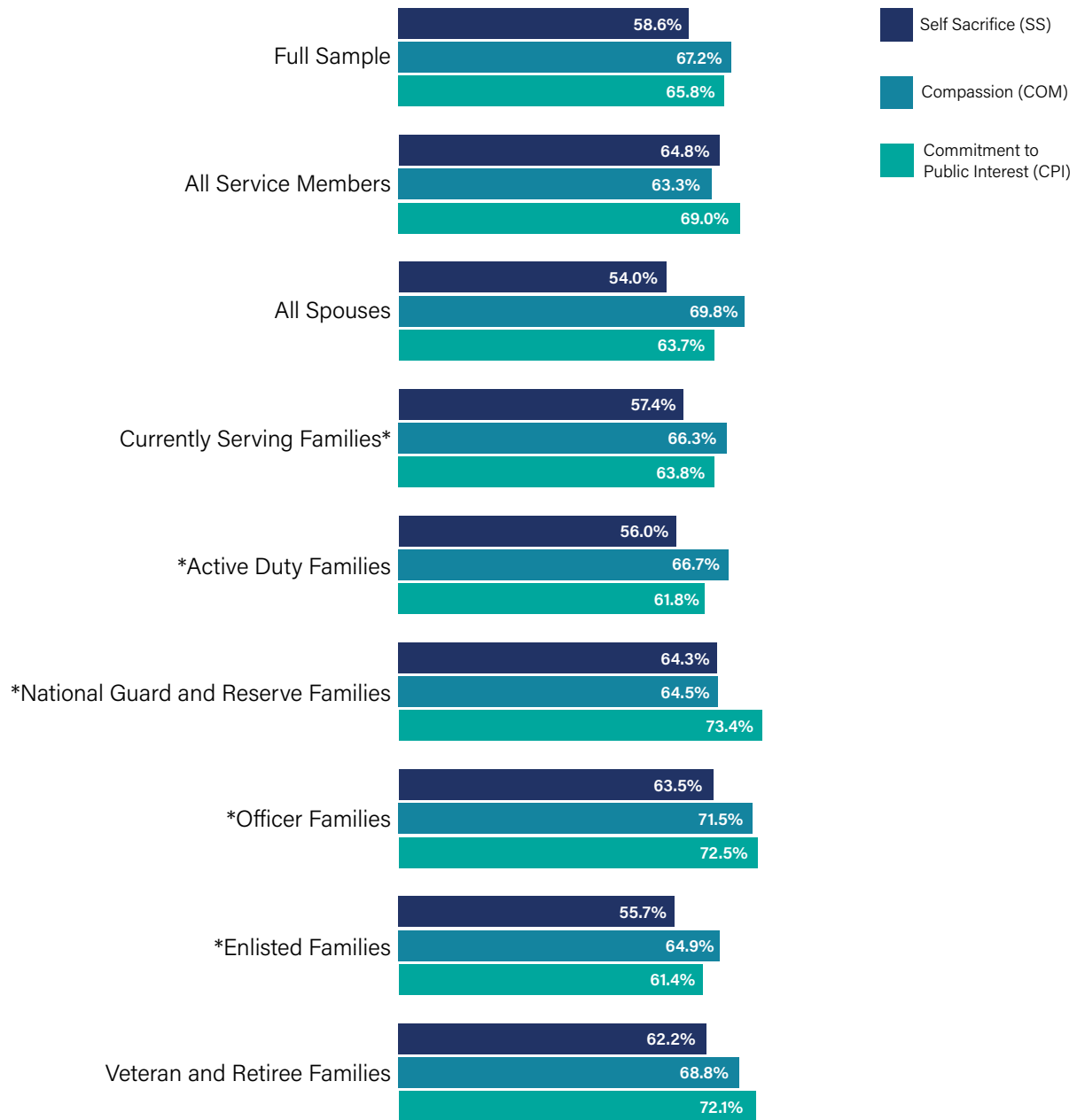


Subpopulation patterns in PSM subscale scores echo those observed throughout this report and are outlined in the chart that follows. The most striking subpopulation finding in the PSM subscale analysis involves the relationship between spouses and members. On Commitment to Public Interest and Self-Sacrifice, members scored higher than spouses, suggesting that service-oriented values are shaped by and expressed through the professional military experience. Even among transitioned family respondents, service members retained significantly higher self-sacrifice orientations than spouses, reinforcing the conclusion that the military professional identity remains the strongest carrier of this value system. On Compassion, however, spouses scored significantly higher than members, a distinction that may reflect the relational and supportive role spouses consistently occupy within military family life, and one that warrants further examination.

¹ 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 contribute to lower PSM.

Notably, National Guard and Reserve family respondents scored higher than active duty family respondents on all PSM subscales, suggesting that part-time service may be associated with particularly strong civic motivations, possibly due to dual engagement with both civilian and military institutions.

Public Service Motivation Subscales: Agreement Average (Agree/Disagree)



Note: The asterisk denotes populations that are also considered "currently serving military families."



Transitioned family respondents reported higher PSM subscale scores than currently serving family respondents, a pattern that also held within the spouse subpopulations, suggesting that these value orientations persist, and may even strengthen, after separating from service. However, among transitioned respondents, no differences emerged between retirees and veterans, suggesting that PSM orientation remains relatively stable across post-service identities.

The analysis further revealed that respondent subscale scores were significantly differentiated by rank, suggesting that officers and higher-ranking enlisted personnel with heightened role expectations tend to exhibit a stronger service-oriented identity. In contrast, no such differences emerged among respondents across different military branches, indicating that the ethos of service functions as a shared cultural value permeating the entire institution rather than being specific to any single branch. This distinction highlights that while the intensity of service identity varies based on the hierarchical position and professional trajectory of individual respondents, the foundational commitment to service remains a uniform characteristic across the diverse respondent population, regardless of their specific branch affiliation.

A civic-minded orientation and concern for the broader public good may translate into stronger family functioning and cohesion. The data suggests that values related to public service motivation and family well-being appear to operate in a mutually reinforcing cycle. Supporting these findings, PSM subscale scores were strongly associated with the Flourishing Scale² scores, most notably Commitment to the Public Interest and Self-Sacrifice. Commitment to the Public Interest is also closely tied to Family Health Scale scores³. In addition, spirituality⁴ and military identity⁵ aligned strongly with Commitment to the Public Interest, indicating that moral or spiritual frameworks may reinforce a sense of responsibility to serve the common good.

Rather than functioning solely as a professional ethic, these values appear to shape the well-being ecology of military families, providing meaning and reinforcing resilience across the military life course. Examining PSM alongside measures of well-being and family functioning offers a valuable lens for understanding how motivations toward service intersect with family resilience, household demands, and the broader experience of military life.

2 The Flourishing Scale scores range from 8 to 56, 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.

3 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).

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

5 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.



Motivations to Serve and Military Life Expectations

While Public Service Motivation represents a deep-seated value system that sustains service members through challenges, it is not the sole driver of military service. The data reveals that for many, the decision to join is initially grounded in practical considerations such as career opportunities and financial stability. However, once in service, the durability of that commitment, and the ability to endure the hardships of family life, often depends on how well the reality of service aligns with the values held upon entry.

In 2023, MFAN conducted its first qualitative exploration of motivations for military service, identifying five key themes: perceived benefits of service, patriotic duty, family legacy or tradition, push factors from civilian life, and intrinsic motivators tied to personal values. In 2025, these themes were measured quantitatively, revealing that career and job opportunities (42.8%) and financial stability or job security (40.9%) were the dominant motivators overall.

These top two factors were most frequently cited by respondents aged 22–34, though younger respondents (18–21) prioritized career opportunities

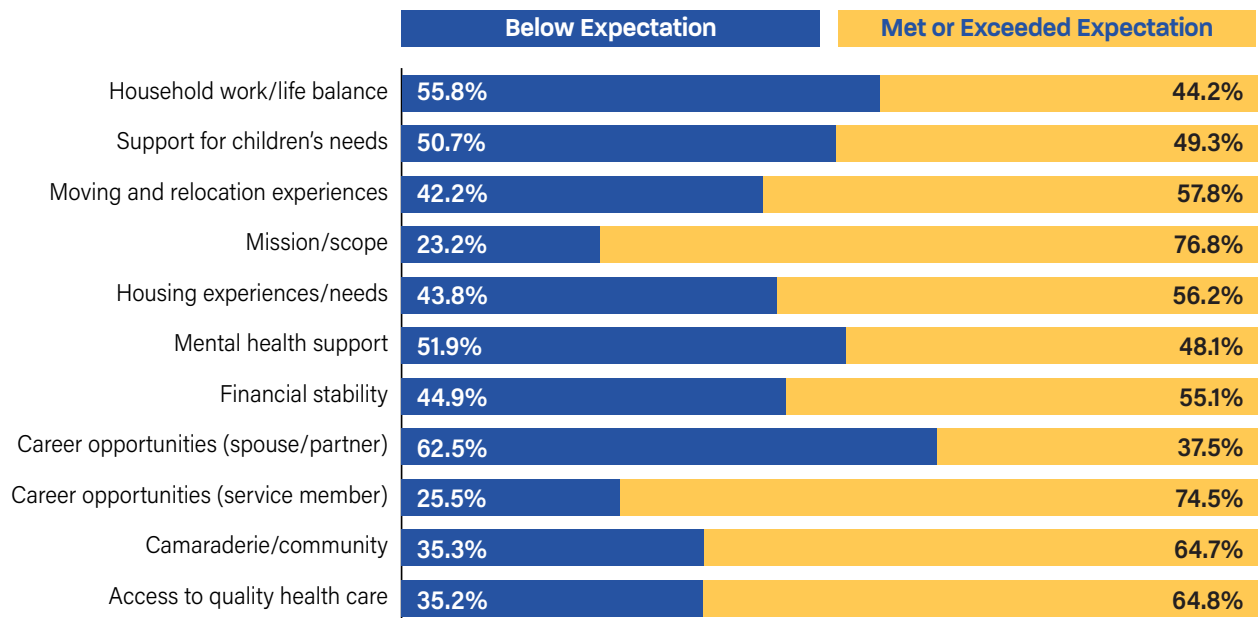
while those aged 35–49 emphasized financial stability. Among the youngest cohort (18–29), educational benefits also surfaced as a notable motivator. Patriotism or a general desire to serve was cited by nearly a third of all respondents (34.3%), most frequently among those aged 40 and older and those whose primary service period was during the Gulf War. Respondents whose primary service period was during the Gulf War also more frequently cited family tradition or legacy as a motivating factor.

Service-era patterns further enriched the findings. Post-9/11 service-era respondents highlighted health care benefits and personal growth or challenge as significant motivators, a theme echoed by early-career service members still serving on their first contracts. Notably, age and service era are intertwined: a respondent's age at the time of the survey influences which service era they represent, creating overlapping patterns in the data.

Importantly, the general benefits of service and patriotic motivations that surfaced qualitatively in 2023 continued to resonate in the 2025 quantitative findings, reinforcing that these are stable, enduring drivers rather than transient sentiments.

Building on insights gathered in 2023, MFAN took a deeper dive in 2025 and asked currently serving family respondents about how their expectations across various aspects of military life compared with their actual experiences. More than three-quarters of respondents frequently reported that their experiences either met or exceeded expectations, particularly in the areas of mission and scope (76.8%) and career opportunities for the service member (74.5%). Conversely, career opportunities for the military spouse or partner (62.5%) and work-life balance (55.8%) were the areas most frequently reported as falling below expectations. The full findings are presented below.

Military Life Expectations Among Currently Serving Family Respondents



Among currently serving enlisted family respondents, financial stability (51.0%) and camaraderie (37.2%) were most frequently cited as falling below expectations, while their officer family counterparts more frequently identified spouse career opportunities (70.0%) and moving and relocation experiences (48.9%) as falling below expectations. Branch differences also emerged. Marine Corps (67.0%) and Space Force (80.0%) family respondents more frequently reported that camaraderie met or exceeded expectations, while Space Force (76.7%) and Army family respondents (67.4%) reported the same for health care access. Army family respondents also reported

spouse career opportunities (40.7%) as meeting or exceeding expectations more frequently than respondents from other branches. Navy family respondents stood out in the opposite direction, with mental health support (59.6%) and work-life balance (63.4%) most frequently reported as falling below expectations. Service member respondents reported experiences exceeding expectations at slightly higher rates than the full sample overall, while spouse respondents more consistently reported experiences falling below expectations.

Satisfaction with Military Life

All of the validated scales examined throughout this report offer an important lens on the factors associated with experiences, and many of those associations are consistent across military life satisfaction, branch morale, and satisfaction with the chain of command over time. To contextualize the satisfaction findings that follow, the chart below highlights sustaining and straining factors associated with satisfaction ratings. These relationships do not imply causation but represent meaningful associations that illuminate where the conditions of military family life tend to support families and where they tend to create strain.

Associations with Measures of Satisfaction

What Sustains ¹	What Strains ²
» Higher PSM subscale scores	» Higher Invisible Family Load scores
» High Military Identity	» Food Insecurity
» High Flourishing Scores	» Lower Financial Well-Being Scores
» Excellent Family Health	

1 "Sustains" rating associations: Increased or consistent satisfaction with military life over time; satisfied or very satisfied with branch morale; satisfied or very satisfied with immediate chain of command

2 "Strains" ratings: Decreased satisfaction with military life over time; dissatisfied or very dissatisfied with branch morale; dissatisfied or very dissatisfied with immediate chain of command

Where satisfaction declines or falls short, a different but equally consistent set of factors emerges. Higher invisible family load, food insecurity, and lower financial well-being⁶ are each associated with lower satisfaction ratings across the satisfaction measures outlined above. Invisible family load stands out as one of the strongest overall associations in the dataset, with a particularly pronounced link to branch morale

6 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).

satisfaction; higher invisible family load is associated with higher dissatisfaction.

Of the economic factors examined, MI Financial Well-Being Scale scores showed the strongest association with satisfaction; families with a stronger financial footing report higher satisfaction, while those experiencing financial strain or food insecurity report lower satisfaction. This association is particularly pronounced for chain of command satisfaction, pointing to the role direct leadership plays in supporting families when they are struggling. Housing burden, notably, does not differentiate satisfaction across any of the three measures, suggesting that not all financial pressures weigh equally in how military life is experienced.

Together, these findings suggest that military life satisfaction is not merely about job contentment, it is a metric for whether the institution supports or undermines the whole family ecosystem, with invisible family load and financial stability serving as the strongest determinants of whether service becomes sustainable or not over time.

Satisfaction Over Time

Military life satisfaction captures the longer-term trajectory, revealing whether the lived experience is meeting, exceeding, or falling short of the promises that drew families in. It is in the shift from expectation to reality that the cumulative impact of service on the family unit is revealed.

MFAN asked currently serving family respondents how their satisfaction with military life had changed throughout the service member's time in service, and the 2025 results revealed a decline in overall

sentiment. Just over thirteen percent (13.1%) indicated that their satisfaction had increased during this period, while more than a third (35.7%) reported that their satisfaction had remained the same. However, the largest portion of respondents (40.9%) indicated that their satisfaction with military life had decreased, a trend reported more frequently among active duty spouse respondents (45.3%). The remaining 10.3% of respondents were unsure about how their satisfaction had shifted.

However, the largest portion of respondents (40.9%) indicated that their satisfaction with military life had decreased, a trend reported more frequently among active duty spouse respondents at 45.3%. The remaining 10.3% of respondents were unsure about how their satisfaction had shifted.

A comparison of the 2023 and current survey iterations of currently serving military family respondents reveals a modest but meaningful shift in life satisfaction trends. While negative sentiment still largely dominates, the gap between those reporting decreased satisfaction (down from 45.7% to 40.9%) and those reporting increased satisfaction (up from 11.6% to 13.1%) continues to narrow. Further, higher Family Health Scale scores are associated with both increased and consistent satisfaction over time. However, the most notable change is the rise in uncertainty; the “unsure” category nearly quadrupled from 2.7% to 10.3%, suggesting that service members and their families may be struggling to assess their satisfaction experiences amid evolving, dynamic environments.

Combined with fewer respondents reporting that their satisfaction remained unchanged, this could signal a period of retention reevaluation rather than stable sentiment across the force.

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%

The demographic breakdown of military life satisfaction trajectories reveals a complex landscape shaped by a variety of dynamics.

Branch affiliation emerged as a significant factor, with Air Force (47.5%), Coast Guard (46.1%), and Navy (43.1%) family respondents showing notably higher concentrations of declining satisfaction. Rank also played a role, with officer family respondents slightly more likely to report decreased satisfaction over time. Respondents without children reported the most positive satisfaction trajectories, while those with children, whether at home or not, trended more negatively, consistent with the parenting load findings examined in the family functioning section. The income variable presented an unexpected pattern that warrants specific attention: lower-income respondents (below \$75,000) reported more positive satisfaction trajectories, while the higher-income respondents expressed the most negative views. This mirrors a similar counterintuitive pattern observed among vulnerable income groups in the LMI⁷ findings. These findings suggest that military life is experienced differently across socioeconomic positions, underscoring the importance of interpreting military-family experiences within broader contexts.

Satisfaction with Branch Morale and Command Climate

To understand the landscape of military life satisfaction, it is necessary to examine the specific environments that shape it. While the overall satisfaction scores provide a broad snapshot, the service experience is deeply influenced by the institutional context in which the service members and their support systems live. Branch morale

⁷ 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).

satisfaction and command climate represent these critical layers of the military ecosystem. Moving from the general assessment of life to these specific dimensions allows MFAN to see how the broader culture of a service branch and the immediate reality of leadership interact to shape the daily experience of military families.

In 2025, MFAN asked currently serving family respondents about two distinct but related dimensions of that environment: satisfaction with morale within their service branch, and satisfaction with their immediate chain of command. Beginning with branch morale, satisfaction was more common than dissatisfaction: 35.5% reported being satisfied or very satisfied, compared to 29.9% who reported being dissatisfied or very dissatisfied. Variation in satisfaction with morale across branches was substantial, with Marine Corps (45.5%), Space Force (40.0%) and Coast Guard (39.1%) family respondents reporting stronger comparative morale.

Subpopulation patterns in branch morale satisfaction tell an interesting story about what shapes institutional experience. Traditional markers such as rank and income do not differentiate satisfaction; enlisted personnel, warrant officers, and officers report comparable ratings, as do families across income levels. Branch morale satisfaction appears to be shaped more by social and cultural experience than by hierarchical position or financial standing.

Where differences do emerge, they reflect identity and lived experience. As seen across other measures in this report, service member respondents reported higher branch morale satisfaction than spouse respondents. Single respondents reported higher satisfaction than married or partnered respondents, and families with children showed a modest but significant association with lower branch satisfaction, a pattern that may reflect the compounding

demands of military life on households with children and warrants further examination.

When asked about their immediate chain of command, the picture is both more positive, reflecting the immediate interactions that directly shape daily military life. In 2025, among currently serving family respondents, satisfaction with their immediate chain of command was the more common sentiment: 38.1% reported high or very high satisfaction, compared to 26.6% who reported being dissatisfied or very dissatisfied.

Chain of Command Satisfaction

Consistent with branch morale findings, service member respondents reported higher chain of command satisfaction than spouse respondents, and married family respondents and those with children followed similar patterns across both measures. Where chain of command satisfaction diverged, however, is along rank and income lines. Branch morale satisfaction remains stable across both; chain of command satisfaction did not. Officer family respondents reported higher satisfaction with their direct leadership than enlisted family respondents. While rank and income were often connected, families below \$75,000 in household income reported lower chain of command satisfaction across rank groups, suggesting that financial strain shapes the experience of direct leadership independently of rank.



Respondents in past iterations of the survey frequently discussed these two dimensions of branch morale and command climate in tandem. In response, MFAN asked a single open-ended question inviting currently serving family respondents to expand on both branch morale and chain of command. The top themes shed further light on the patterns above.

Top Themes	% of Responses
Negative Leadership Challenges	20.2%
Negative Climate and Culture	18.9%
Positive Experiences with Leadership	16.6%
Poor Work-Life Balance and High Operational Tempo	9.3%
Positive Climate and Culture Experiences	9.0%

The most common theme, cited by 20.2% of respondents, was the negative impact of the service member's chain of command on their rating. Many of these respondents noted unsupportive leadership, with recurring references to poor overall leadership, lack of care, absence of accountability, and general dissatisfaction.

Notably, spouses and family members often described leadership they had never met personally, underscoring that the chain of command's impact on family life is experienced even in the absence of direct interaction. Also captured was the sentiment that leadership's actions do not match their words, and that leadership seems "out of touch" with the realities of members' lives.

One active duty Navy spouse stated,

"I have seen ongoing concerns within the chain of command regarding how service members' well-being is prioritized. In particular, the culture often feels like a 'check the box' approach rather than genuine care or proactive support. Mental health concerns, FRG involvement, and Ombudsman engagement frequently seem minimized or dismissed instead of being treated as essential components of readiness and family support. These issues have become even more concerning in light of multiple suicides within the community. Many families and service members feel that critical warning signs, stressors, and support needs are being overlooked or handled superficially. When leadership does not actively foster a climate where mental health is taken seriously and families feel supported, overall morale suffers significantly. My rating reflects the hope that this feedback will lead to meaningful change; specifically, stronger leadership engagement, more transparent communication, increased support for families, and a more authentic commitment to mental health and community well-being."

The second most common theme, raised by 18.9% of respondents, was a negative climate or culture. More than half of these respondents specifically cited low morale as the primary driver of their rating. One full-time AGR member of the Air Force shared,

“Hard to boost morale during times of stress and instability and while the military is painted in a negative light.”

Beyond morale, respondents described environments shaped by cliques, favoritism, and inappropriate relationships, as well as more serious concerns, including bullying, discrimination, racism, hazing, and retaliation, reflecting cultures that in some cases actively undermined trust and belonging.

A contrasting picture emerged from 16.6% of respondents, who cited a positive chain of command experience as the basis for their rating. These respondents described leadership as supportive, caring, encouraging, and helpful, with several noting a meaningful difference in their current assignment compared to prior experiences. General sentiments about good leadership and healthy unit culture were common, suggesting that when leadership is effective, families notice and feel it. Adding context to the intersecting themes that emerged in many stories, one active duty Air Force spouse clarified,

“The Air Force morale seems to have taken an all time low in general. However, his [my spouse’s] chain of command is trying really hard to keep the morale high and they seem to care for their people, and families.”

Poor work-life balance and high operational tempo accounted for 9.3% of responses, with respondents citing understaffing, overwork, and in some cases unnecessary administrative burdens as primary

drivers of their ratings. An active duty Army spouse shared,

“There’s been a shift in command, and while things are better than they were, there’s still an adjustment period. As for morale... I can’t speak for everyone, but these particular soldiers are overworked and underpaid for what they’re capable of and do on a daily basis as part of their jobs. They’re beyond burnt out. For example, many of them only got a week off post-deployment, with them having to go back to business as usual after that week. They show up to work every day (sometimes even weekends) and give 100% of themselves to their job, only to come home and have 0% to give to themselves or their families.”

An additional 9.0% of respondents cited a positive command climate or culture as the basis for their rating, with high morale as the primary driver. Across these responses, themes of mission belief, institutional pride, and sense of history emerged alongside more personal sentiments: feeling valued, recognized, and trusted at work, and describing military life as genuinely enjoyable.



Where the negative climate theme painted a picture of exclusion and toxicity, this theme reflects its mirror: a culture that motivates, affirms, and sustains. One active duty Army spouse shared,

“We recently PCS'd and my military spouse is happier here than in any other duty station we have been to. Her leaders above and below really care about each other and the mission. She has never felt so supported to lead the way she feels is right and the way she has been trained.”

Not highlighted above, 9.6% of responses indicated uncertainty in their ratings, with respondents citing limited interaction with their unit, a recent transition to a new assignment, or, in some cases, the service member’s own role within command, which may have made it difficult to offer a clear assessment.

When asked whether they had concerns about bringing personal or family matters to the service member’s chain of command, 37.2% of currently serving family respondents indicated they had no concerns, reported more frequently by service member respondents (47.9%) than by spouse respondents (30.3%). Among those with concerns, the most commonly cited were uncertainty about how the issue would be handled (33.6%), potential negative impact on the service member’s career (31.4%), and lack of familiarity with the command (30.0%).

Lastly, MFAN included another open-ended qualitative question asking respondents to share any additional comments, concerns, or suggestions regarding command climate and family engagement.

Of those who had comments to add, 21.0% raised concerns about family engagement within their command. Approximately half of these respondents mentioned there was little to no family engagement, with many noting less funding for

family activities and inclusion than in the past. A large proportion expressed a desire for more support and involvement, as well as camaraderie, community, and support that felt lacking. Just over fifteen percent (15.3%) noted a negative command climate or culture, including the need for better communication and the perception that the mission is prioritized over families or personal lives. Concerns about the lack of support for National Guard and Reserve members and their families emerged as another sub-theme. A further 14.1% of responses raised concerns about the chain of command, most commonly that it is not supportive, that leaders do not care, and that there is a general lack of trust. Another sub-theme was inconsistency between commands and leaders. In line with previous questions on command climate in this year’s survey, about 9.6% reiterated that they do not know the chain of command well. Some noted this was due to being new to the command or in a geobachelor situation, but many pointed to a lack of family engagement as a reason for not being familiar or comfortable with the chain of command. Finally, just under ten percent (9.4%) reported a positive experience with the chain of command, specifically noting they felt well supported.

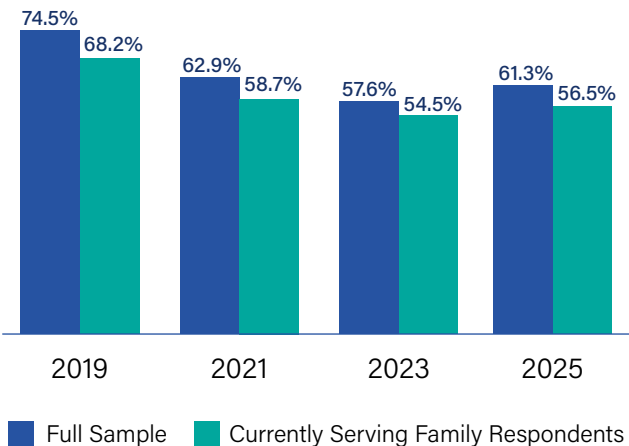
Top Themes	% of Responses
Lack of Family Engagement	21.0%
Negative Climate or Culture	15.3%
Concerns with Chain of Command	14.1%
Unfamiliar with Chain of Command or Command Resources	9.6%
Positive Experience with Chain of Command	9.4%

Propensity to Recommend Military Life

Ultimately, branch morale satisfaction and command climate converge on one bottom-line measure of sustainability. It is not enough for service members and their support systems to simply endure the experience; they must believe it is worth sharing.

In every survey iteration, MFAN asks military-connected respondents whether they would recommend a military career to someone they care about. Despite the unique blend of challenges, joys, frustrations, and pride inherent in military life, the majority continue to offer their endorsement. The 2025 findings indicate that 61.3% of total respondents would recommend a career in the military to someone they care about. Notably, 2025 saw a rise in recommendation rates compared to 2023, bringing levels closer to those seen in 2021; however, these figures remain lower than in previous years.

Recommending Military Life



The overall recommendation rate indicates that military life retains its appeal, but it does not explain the nuances of that endorsement. Understanding the context is even more critical. Years of MFAN's research have consistently shown that the distinct experiences, journeys, and perspectives that define military family life are illuminated through examining subpopulations. These deeper analyses reveal the landscape of who recommends military

life, and where that support is strongest, most fragile, and most contingent.

The 2025 data reveal that propensity to recommend military life is heavily influenced by role and timing: Transitioned family respondents were the most likely to recommend at 73.7%, while currently serving family respondents recommended at lower rates (56.5%), and active duty family respondents at 54.4%. Within currently serving families,

Point to Ponder: Civilian Perspectives

As in previous years, the same questions were asked of a representative sample of civilian respondents. In 2025, IPSOS fielded this poll concurrently with the 2025 Military Family 360° Survey, allowing MFAN to draw meaningful comparisons between military-connected and civilian perceptions. Findings from the civilian sample indicate that 44.0% of respondents would recommend military life to someone they care about, representing a 6.0% decrease since 2023, yet a 2.5% increase from 2021. Among civilians, the top three reasons for recommending a military career were access to benefits (such as health care, education, and pensions), opportunities to develop transferable life and job skills, and the potential for financial stability. Conversely, the leading reasons for not recommending military service included the risk of physical harm or death, the potential for psychological harm, and concerns about negative impacts on family life and relationships.

National Guard and Reserve family respondents (66.9%) recommended at higher rates than active duty family respondents. Within currently serving families, National Guard and Reserve family respondents (66.9%) recommend at higher rates than active duty family respondents.

A consistent gap exists between service member respondents and military spouse respondents across all stages of military life, with service member respondents more likely to recommend (69.2%) than spouses (55.0%). That gap is most pronounced among active duty spouse respondents (50.9%), who reported the lowest recommendation rates of any subgroup. Notably, this gap narrows post-service: retired (74.5%) and veteran family respondents (72.5%) ultimately

converged on similar endorsement rates, a shift in the data compared to 2023.

In contrast to the 2023 findings, the 2025 data show that recommendation rates are remarkably uniform across branches and ranks, structural categories that do not significantly differentiate endorsement.

As outlined in the chart below, meaningful differences instead emerge along lines of identity, family composition, satisfaction, and validated scale measures. These findings reinforce that the propensity to recommend is not simply a snapshot of current sentiment, but an accumulation of the conditions of family health, well-being, and financial stability that shape how families experience and evaluate military life over time.

More Likely to Recommend a Military Career	Less Likely to Recommend a Military Career
Persona	
<ul style="list-style-type: none"> » Transitioned Family Respondents » National Guard and Reserve Family Respondents » Service Member Respondents » Single Family Respondents 	<ul style="list-style-type: none"> » Active Duty Family Respondents » Active Duty Spouses » Spouse Respondents » Family Respondents with Children at Home
Satisfaction Measures	
<ul style="list-style-type: none"> » Consistent/Increased Satisfaction with Military Life Over Time » Satisfied/Very Satisfied with Branch Morale » Satisfied/Very Satisfied with Immediate Chain of Command 	<ul style="list-style-type: none"> » Decreased Satisfaction with Military Life Over Time » Dissatisfied/Very Dissatisfied with Branch Morale
Scale Connections	
Respondents with... <ul style="list-style-type: none"> » Excellent Family Health » Higher Flourishing Scores » Higher Financial Well-Being Scores 	Respondents with... <ul style="list-style-type: none"> » Higher Invisible Family Load Scores » Very Low Food Security

Notably, respondents with children at home were among the least likely to recommend military service, while single-family respondents showed higher endorsement rates. Unsurprisingly, Invisible Family Load Scale⁸ scores again emerged as one of the strongest scale connections. Not captured in the chart below are families with lower income ranges and those categorized as vulnerable LMI, who exhibit meaningfully different patterns in both recommending and discouraging military service, reinforcing the nuance of economic circumstances.

For respondents who indicated they would recommend a military career to someone they care about, MFAN asked them to elaborate on their decision in an open-ended qualitative follow-up question.

Top Themes	% of Responses
Positive Personal Impacts	37.1%
Positive Benefits of Service	32.2%
Positive Professional Benefits	30.0%
Security and Stability	24.9%
Patriotic Duty/Family Legacy	21.8%

Nearly forty percent (37.1%) indicated they would recommend a career in the military to someone they care about due to the positive personal impacts it can offer. Among those citing positive personal impacts, many specified the potential for personal growth, while others highlighted positive impacts on life both during and after service.

⁸ 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).

An Army veteran shared,

“The military provides a great sense of purpose. It helps provide stability and discipline. It taught me how to feel confident with what I know, and to seek knowledge about things I did not know. It helped me learn to be more responsible and accountable. Serving in the military gave me an overall sense of pride that I still carry today. I am a far better person today than I was twenty-five years ago. Those I care about could also benefit in the same or similar ways.”

Travel was the third most commonly cited reason among those highlighting positive personal experiences, followed by broader life experiences gained through military service.

A second theme cited by nearly one-third (32.2%) of respondents was the general positive benefits of military service, including health care, education, retirement, and housing. Respondents also noted that many of these benefits are less accessible or prevalent in the private sector. Like many respondents, one spouse of an Army retiree highlighted multiple themes in their comment,

“1. To be a part of something greater than yourself. To serve others in a way they may never know.

2. The Army is always an adventure. Good, bad, up, down... all of those will happen, but it's a great ride.

3. Great benefits, especially for anyone at a crossroads in life.

As a career specifically, there are few other paths where the employee is so completely taken care of from head to toe. It may be basic at some levels, but it's there.”

An active duty Air Force spouse summed up,

“The military offers so many benefits. You can obtain your education, health insurance, travel, personal growth and receive additional long term benefits.”

Thirty percent (30.0%) of respondents indicated the professional benefits of military service as a reason they would suggest service to someone they care about. Among those identifying professional benefits, many noted that the military is a strong entry point that can serve as a launching platform, providing a solid foundation and transferable skills. Job security was another commonly cited professional benefit, along with career development and training opportunities offered through military service. The spouse of an active duty Marine captured these shared sentiments and overlapping themes,

“All walks of life can be found in the military. If you need an instant community, you will find it here. If you need to grow and decide where your life is going to take you, you can do it here. If you need financial stability and job security, you will find it here. It can be lifelong or it can be a stepping stone. The military is really what you make of it, and it has a lot to offer.”



About one-quarter (24.9%) of respondents emphasized how military service provides security and stability to the service member and their family. Beyond general stability, many mentioned financial security and a stable income, as well as the ability of service to provide a better life for those facing difficult circumstances. Intersecting across themes, one spouse of a National Guard/Reserve member shared,

“Even if you only do one contract, even when it is hard or even impossible feeling, the military has benefits you are hard-pressed to find in civilian life - especially for underprivileged, underserved, or minority communities. Under good commands, there is a sense of camaraderie and community unlike any other that is worth the sacrifice. Even under bad commands, people can grow, find strength, and learn what they stand for.”

Approximately one-fifth of respondents (21.8%) would suggest the military as a way to serve or fulfill a patriotic duty, including a duty to one's country, family legacy, and a sense of purpose.

An active duty Army spouse shared,

“I’d recommend a military career to someone I care about because it’s a chance to serve something bigger than yourself. My husband’s experience has shown me how much pride and purpose it can bring, and the skills and experiences he’s gained are invaluable. Plus, the military offers amazing benefits, like education assistance and health care, which are a huge plus. That being said, it’s not for everyone. It takes a lot of sacrifice, and you have to be willing to put the mission first, which can be tough on families. But if you’re someone who’s looking for adventure, discipline, and a sense of camaraderie, it might be an incredible journey.”

Across these responses, many also noted caveats, emphasizing the sacrifices involved and that suitability depends on the individual considering service.

For respondents who indicated they would not recommend a military career to someone they care about, MFAN asked a separate open-ended qualitative question about what changes, if any, would be needed for them to suggest military service to a loved one.

Top Themes	% of Responses
Improvements to Factors Affecting Service Member	31.0%
Increased Family Support	28.4%
Pay Improvements	25.8%
Changes to Political Climate	19.3%
Health Care Improvements	12.8%

Almost one-third of respondents to this question (31.0%) suggested improvements to factors affecting the service member’s well-being. Of those, about half mentioned improved work–life balance, including better manning, more reasonable operational tempo, and the ability to spend more time with family.

An active duty Air Force spouse shared,

“I would only ever recommend the military if they needed financial stability or had no direction for a career. The military is great for single people, but for families, it’s very dependent on the installation, commander, and flight/squadron/group, as well as the active duty member’s career. Traveling is great, but sometimes it can do more harm than good and vice-versa. Some changes that would need to be made for me to recommend the military beyond that, would be to have better work/life balance and the way PCSing worked. I think there should be more choices available when possible when it comes to work shifts and moving to another location. I understand the needs of the military come first, but having more choices would make it more appealing for families (and single airmen as well).”

The next most commonly mentioned improvement was increased family support (28.4%). While many respondents did not specify the type of family support that would be beneficial, some suggested specific improvements, such as spouse employment support, greater availability of child care, and programs for families on installations designed to mitigate the difficulties of military life and geographic separation from support systems.

The third theme, pay improvements, was suggested by about one-quarter (25.8%) of respondents and primarily centered on adequate compensation. Beyond overall pay increases, some respondents provided specific examples such as cost-of-living adjustments (COLA) for high-cost areas, guaranteed pay during government shutdowns, and additional pay for certain roles or duties.

Nearly a fifth (19.3%) of respondents mentioned that political changes would be needed before they could recommend a military career to someone they love. These comments centered on concerns about the current political climate and reducing the perceived politicization of the military.

Finally, just over a tenth (12.8%) of respondents to this question indicated they would like to see health care improvements before feeling comfortable recommending military service to their loved ones. This included general improvements to health care, better access to care, improved coverage of needed services, expanded fertility coverage, and a greater focus on preventative health. A few respondents also mentioned wanting adult children to be covered by TRICARE up to the same age as under private insurance.

Consistent with patterns throughout the 2025 findings, the likelihood of recommending a military career is deeply rooted in a family's lived experience of well-being and stability rather than just their sense of mission. Respondents reporting high Flourishing and Family Health Scale scores were substantially more likely to endorse the path, while those with higher Invisible Family Load scale scores, indicating heavy daily burdens, were far less inclined to recommend it. This pattern extends to public service motivation values and

resources: Commitment to the Public Interest (CPI) and a willingness to embrace Self-Sacrifice (SS) are associated with higher endorsement. Financial security emerges as a critical factor, with financially secure family respondents more likely to recommend a military career, while food insecurity significantly lowers endorsement rates. Interestingly, while financial strain and food insecurity weigh heavily, housing cost burdens⁹ and vulnerable income status¹⁰ do not independently predict endorsement once other lived-experience variables such as flourishing and financial well-being are accounted for, suggesting that the subjective experience of stability matters more than specific economic metrics alone.

The findings reinforce that the propensity to recommend military service is shaped less by organizational hierarchy and branch affiliation and more by lived experience: the texture of daily life, the sustainability of service demands, the inclusivity of institutional culture, and the degree to which families feel supported. The reasons respondents would recommend service and the changes they say would shift their endorsement point to the same set of priorities that run throughout this report.



9 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.

10 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).

Pipeline for the Future Force

For the first time in 2025, MFAN asked parent respondents whether they thought their child(ren) were interested in joining the military or having a career in military service. Nearly equal proportions indicated their child(ren)'s interest (32.3%) and disinterest (34.1%). Another 14.6% offered neutral responses, 15.6% were unsure, and 3.4% preferred not to answer. Among parent respondents, those who had transitioned from military service reported their children's interest in the military at a higher rate (37.2%), while active duty parent respondents reported this less frequently (30.8%).

Further, parent respondents' perceptions of their children's interest in military service are associated with family well-being: active duty family respondents with higher flourishing, better family health, and lower invisible family load reported greater perceived interest among their children in future service. Currently serving family respondents reported substantially higher perceived children's interest in military service than transitioned family respondents, consistent with their broader patterns of connection and belonging in the military community.

In 2025, MFAN asked these parents an open-ended, qualitative question about whether they believed their child(ren) would meet the eligibility requirements if they chose to pursue military service and invited them to share their thoughts on the matter.

Nearly all respondents (96.1%) addressed whether their child(ren) would qualify for military service. Of those, 80% believed their child would qualify, 12.7% indicated they would not, 9.7% had a child currently or previously serving, and 6.6% were unsure. Approximately one in five respondents (18.2%) elaborated on reasons their child would likely not qualify. The most common reasons included children being too young to assess, medical and neurodevelopmental conditions such as ADD/ADHD or autism, allergies, and the presence of mental health diagnoses in medical records. Fewer respondents (9.2%) gave specific reasons their child would qualify, most commonly citing physical fitness or general health, academic ability, and character or leadership qualities. A smaller share noted their child's interest in serving (8.0%), with nearly three-quarters of that group indicating their child was interested or already planning to join, and a smaller share reporting their child was not interested. Finally, some respondents (5.0%) reflected on their own views regarding whether their child should serve, with responses ranging from discouraging service to leaving the decision to their child, actively encouraging it, or emphasizing the importance of understanding the commitment military service entails.

These findings are more than perceptions of eligibility; they are reflections of what it means to grow up military, and what those experiences may mean for the future force.

Top Themes	% of Responses
Qualification Status	96.1%
Reasons for Disqualification	18.2%
Reasons for Qualification	9.2%
Child Interest	8.0%
Parent Interest	5.0%

Factors Influencing Retention in Military Service

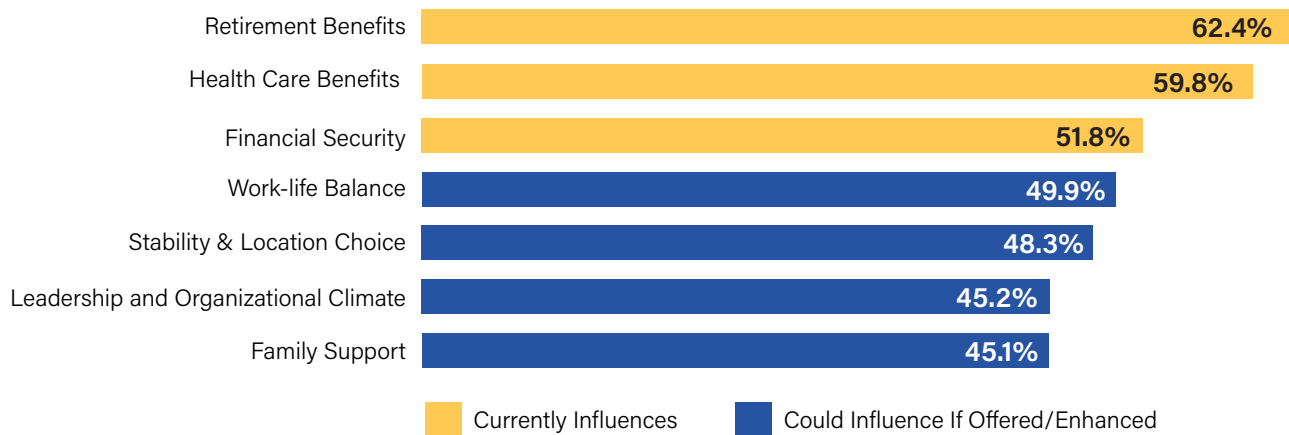
While the decision to recommend military life reflects a family's current satisfaction and willingness to advocate for the institution, the decision to remain in service is a more complex calculation involving future security and daily quality of life. To understand the durability of the military, MFAN looked beyond whether families would recommend the path to understanding the conditions that will keep them on it.

In 2025, currently serving family respondents were once again asked to identify which benefits and factors influence their decision to remain in service.

The data suggests these respondents are weighing both immediate benefits and future lifestyle considerations when deciding to stay. Retirement benefits (62.4%), health care benefits (59.8%), and financial security (51.8%) emerged as the top drivers of retention decisions in 2025.

Respondents were then asked about factors that could further influence their decision to stay if they were offered or enhanced.

Factors Influencing Retention: Currently Serving Family Respondents



In 2025, when asked what could further incentivize staying, priorities shifted toward quality-of-life factors: work-life balance (49.9%) and stability and duty location choice (48.3%) emerged as top potential levers. Notably, leadership and organizational climate (45.2%) and family support (45.1%) were nearly equivalent influences, suggesting that workplace culture and family infrastructure matter almost as much as traditional benefits.

This marks an interesting shift from the 2023 data, where currently serving family respondents prioritized immediate financial stability, with consistent income (65.4%) and increased

pay (70.6% as a potential incentive) as dominating themes. In contrast, this year's data reveals a potential shift in emphasis toward long-term security and lifestyle autonomy.

Overall, the 2025 data paint a picture of currently serving family respondents who value both tangible long-term stability and the day-to-day realities of balancing military life with family needs. While financial reliability remains a baseline expectation and necessity, the decision to stay is increasingly driven by the desire for predictable schedules, geographic stability, and a sustainable quality of life rather than salary adjustments alone.

To build on findings from previous iterations, currently serving family respondents were invited to reflect openly on their military service trajectory, including how their plans may have evolved and what they believed would best support continued service. The range of responses naturally surfaced two distinct sets of themes: those centered on intentions to serve, and those centered on retention, each explored below.

Top Subthemes: Intentions	% of Responses	Top Subthemes: Retention	% of Responses
Planning to leave	16.2%	Financial changes/improvements	20.0%
Planning to serve until retirement	13.3%	Family changes/improvements	17.0%
Plans have changed	11.5%	Professional growth changes/improvements	16.4%
Planning to stay	10.8%	Leadership changes/improvements	13.8%

Among respondents who spoke to how their plans for continuing military service had changed over time, 16.2% indicated they planned to leave the military, while 13.3% said they intended to retire at or beyond twenty years of service. Just over one-tenth (11.5%) mentioned that their plans had shifted from their original intentions, and another 10.8% said they planned to stay but did not specify whether that meant another contract or service through retirement.

Regarding factors that could improve retention, finance-related issues emerged as the leading concern at 20.0%. Among these respondents, nearly many cited financial security and stability as driving factors, while approximately one-quarter called for an improved bonus structure to help retain talent. Family-related changes were identified by 17.0% as necessary to improve retention. Within this category, about half emphasized general family support, while the remainder pointed to improved family well-being, spouse employment opportunities, and related support systems.

A spouse of an active duty Space Force member shared a range of related suggestions that capture these sentiments,

“Better continuity of care for family members with medical and educational needs. Less moves, better payments to providers by TRICARE so they stop fleeing the network. Prioritize base housing and BAH actually covering expenses, reduce PCS out-of-pocket burden on families. Bring families to the table to understand financial hardship sources instead of assuming it is due to poor money management. ... Stop cutting quality of life and family support programs and depending on non-profits and spouse volunteers to make the problems go away. Pay spouses to fill those needs instead... Show families they matter, because having a career force of service members who want to spend their life single is not realistic.”

Professional growth was also noted by 16.4% as a retention factor, with almost three-quarters specifying promotions and career advancement as the primary sub-theme. Additional areas included expanded military education and leadership development opportunities. Finally, 13.8% believed leadership changes would improve retention. These suggestions focused on fostering a healthy leadership culture, accountability, and improved communication.



Readiness Recap

The findings in this section do not point to a single lever that, if pulled, would strengthen retention, improve morale, and sustain the force. They point to something more complex and more consequential: Family experience, across every dimension examined in this report, functions as a leading indicator of force durability. When the conditions of military family life are stable and supported, service members can focus, stay, and serve. When they erode, the force feels it, often before it appears in the data.

What drives readiness most is not any single variable. It is the cumulative weight of conditions that either sustain or strain the families behind the uniform, a conclusion that only becomes visible when the full landscape of military family life is examined together, across dimensions and in depth.

Conclusion

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.

Strategic Recommendations: Actionable Steps for Securing the Future Force

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.

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The Military Family 360°



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