NATIONAL PROFILE OF CURRENTLY SERVING MILITARY FAMILIES EXECUTIVE SUMMARY

Military Families & the Future of Service

2026



Military Family Advisory Network

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Executive Summary

The National Profile is MFAN's first multivariate analysis revealing the connections among family experiences and how they relate to families' willingness to recommend military service.

Most currently serving families would recommend a military career to someone they care about. What separates them from the families who would not is not how much hardship they carry, what they earn, or where they sit in the rank structure. It is whether military life matched what they anticipated of it.

Military life is largely meeting what families expected of the mission and of the service member's role. Where it falls short is on the family side: spouse and partner careers, work and life balance, mental health support, and support for children's needs. Three of those four are independently associated with willingness to recommend service. For defense leaders, policymakers, advocates, philanthropy, and community partners, that makes the gap both specific and addressable.

The Key Takeaways

What currently serving families said fell **below expectations** compared to what was expected

- **62.5%** spouse/partner career opportunities
- **55.8%** work and life balance
- **51.9%** mental health support

Each is also associated with willingness to recommend service.

88.7% spend at least 30 percent of household income on housing and utilities, more than two and a half times the national rate of one third of all households.

FAMILIES WHO ARE FOOD INSECURE



currently serving family respondents — *roughly 3.5 times higher*

national rate for US households

Food security marks recent financial emergencies more strongly than income or housing burden. Families in the marginal band warrant attention.

50.6%

of families with children say insufficient child care has affected household employment.

More than half of eligible respondents carry a high invisible family load.

69.5%

would recommend a military career. That commitment is worth protecting. It coexists with significant unmet expectations and does not reduce the need to address them.

The analysis draws on 6,553 currently serving family respondents to the 2025 Military Family 360 Survey. Findings are unweighted and reflect a non-probability sample with greater active duty and Army representation. They establish associations, not causes or trends. The research notes at the end explain the methods and the limits, and the full report documents both completely.

What the analysis found

The report asks four questions. Whether families can meet basic needs, absorb a financial shock, and plan for what follows service. Whether they are supported through the demands military life places on the household. Whether they are building purposeful lives in service and in work. And whether they would recommend military service to someone they care about. The fourth is treated as the outcome the first three help explain.

The expectations gap is what separates families

Respondents compared eleven areas of military life with what they anticipated when service began. Mission and scope holds up best, falling short for fewer than a quarter of families. Below it the pattern reverses onto the areas belonging to the family rather than the service member.

Modeled together with rank, household income, service component, and community type, it is the expectations measures that continue to predict whether a family would recommend service. Income and family well-being each predict that answer on their own and stop doing so once expectations enter. Rank does not predict it at any stage, despite sorting families on nearly every financial measure in the study.



Financial strain is widespread, and food security finds it earliest

Close to nine in ten families deal with a housing burden, and relief appears only at the two highest income brackets. Families at identical incomes face different burdens depending on rank and on community type, which points at how allowances are set relative to local cost rather than at household pay.

Food security carries more information about a family's recent financial history than either income or housing burden. In the model of financial emergency recency, neither remains significant once food security is included. Families answering a single item affirmatively, who are classified as food secure in the marginal band, are burdened with almost the same elevated risk of families formally counted as food insecure.

Most families report a barrier to saving, with cost of living leading for enlisted families and the cost of relocating leading for officer families. Among families reporting a setback from their most recent move, reimbursement and allowance shortfalls mark the weakest financial well-being of any group, and those are administrative rather than inherent costs.

Child care and the work of running a household

Half of families with children report that insufficient child care has affected employment in the household, and that cost falls hardest on spouse and partner respondents and on midgrade enlisted families. Family responsibilities, not relocation, are the dominant constraint on spouse employment, by nearly four to one.

More than half of eligible respondents carry a high invisible family load, the work of anticipating, coordinating, and remembering that keeps a household running. That load does not track with rank. It tracks with children at home and with active duty status, which means the measures that identify families for financial support do not locate the same households.

Family health and the demands of separation

Most families score in the healthy range on family functioning. Where separation is concerned, the number of deployments shows no measurable relationship to family health, while cumulative time away does, past roughly six months over two years. That association does not separate from household income in these data, so it is reported as a question worth examining rather than as an established effect. The services already collect what would be needed to examine it.



Four comparisons run through the analysis

Each isolates one dimension along which outcomes separate. A family may sit in all four. They are dimensions of analysis rather than types of family.

Comparison →	Rank	Component	Community type	Children at home
What it helps explain →	Financial resources and differences across enlisted and officer families	Differences between active duty and Guard and Reserve experiences	Rural, suburban, and urban circumstances	Demands associated with children under eighteen in the household

A shared agenda for improving family experiences

We identified five priorities where policy, leadership, advocacy, philanthropy, and community delivery can reinforce one another.

Define what families can expect from military life, and close the gap between that promise and their experience.

Military life most often falls short in four areas: spouse and partner careers, work and life balance, mental health support, and support for children's needs. Three of those are also tied to whether families would recommend service. Yet there is no shared understanding of what military service should offer families, or where the Armed Services' responsibility for support begins and ends. Expectations take shape instead through recruiters, command climate, and what families hear from one another. Families deserve clarity about what this life will ask of them and about the support they can count on.

Review how housing allowances are set relative to local cost, and build a system that anticipates rather than reacts.

Close to nine in ten families deal with a housing burden, and families at identical incomes face different burdens depending on rank and on the kind of community they live in. Relief appears only at the two highest income brackets. The current system corrects after the fact, and families bear the cost, and often the debt, while they wait. Allowances should be adjusted before families feel the squeeze. The pattern points at the allowance rather than the paycheck, and it is the same groundwork that supported the Tenant Bill of Rights.

Use food security to identify financial risk earlier.

Food security tells us more about whether a family has recently faced a financial emergency than either household income or housing costs, and neither of those remains statistically significant once food security is in the model. Even families who fall just outside the definition of food insecurity, reporting a single sign of difficulty on the scale, face nearly the same elevated risk as those classified as food insecure. We will press to make food security a core part of financial readiness screening, and to examine whether the federal threshold captures the risk military families face.

Make child care an urgent workforce and readiness priority.

Half of families with children say a lack of adequate child care has affected household employment, with spouses and partners and midgrade enlisted families bearing the greatest burden. Family responsibilities weigh nearly four times as heavily as relocation on spouse employment. Expanding access helps families earn income and manage the daily demands of military life, which makes it essential to both financial stability and readiness.

Look at total time away to better understand the impact on families.

Families report poorer health when cumulative time away from home exceeds roughly six months, while the number of deployments shows no measurable relationship. We cannot separate time away from household income in these data, so we cannot conclude that time away accounts for the poorer health. The findings nonetheless make a clear case for looking beyond deployment counts to the total time families spend apart. The services already collect what is needed to examine it, and that work should begin now.

Measuring progress matters as much as the priorities. Benefits currently influence staying for 79.2 percent of respondents. Career and leadership factors influence 50.1 percent, with another 37.3 percent reporting they could if offered or improved. These are reported influences, not estimated retention gains, and willingness to recommend service and actual retention should be tracked as separate outcomes.

Sustaining families' confidence in military life is shared work. MFAN will continue to connect research with policy, investment, and practical solutions that help close the distance between what families expect and what they experience.



Research Notes

This profile builds on the Military Family 360 Report released in June 2026. That report describes family experiences in depth. This analysis examines their distribution and the relationships among them. Full methods, model specifications, tests, and references are in the National Profile.

How the models support interpretation

The analysis uses established scales, documented category rules, and a progression from descriptive comparisons to adjusted models. It distinguishes associations that persist once other characteristics are accounted for from those that do not. In the recommendation model that looks into expectations, children at home is omitted because of overlap with other terms. Findings should be read within the sample and the specification supporting each result.

What the design cannot establish

The sample is not a probability sample and estimates are unweighted. Enlisted representation closely matches the 2023 force benchmark, while active duty and Army respondents are overrepresented. Headline percentages describe respondents and should not be presented as precise population prevalence estimates.

The survey captures one period. It establishes associations, not causal effects, changes over time, or validated forecasts. Reports of declining satisfaction are retrospective accounts rather than measured population trends.

Models use complete responses and therefore rest on different and smaller samples. Statistical significance can change with both the variables included and the respondents retained. Differences between specifications do not establish mediation or causal explanation. Many effects are small. Broad income bands leave differences in earnings within each category unmeasured. Service member and spouse respondents are not matched pairs, and some questions were shown only to eligible subgroups.

The field period included a federal government shutdown. Findings about recent emergencies, particularly among Guard and Reserve families, may reflect interrupted pay during that period.

THE NEXT STEP

These findings provide a foundation for testing which conditions best identify family needs and whether they support prediction over time. Repeated measurement, consistent denominators, and prospective validation would strengthen that work. Willingness to recommend service, reported reasons to stay, and actual retention should continue to be treated as different outcomes.