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New Research Shows Military Life Meets Service Members' Expectations, But Falls Short for Their Families

Whether military families would recommend service depends on the distance between what they experience in military life and what they expected of it, not on income, rank or hardship.

WASHINGTON - Nov. 5, 2026 - The Military Family Advisory Network (MFAN) today released the National Profile of Currently Serving Military Families, expanding its research with a comprehensive analysis of the interconnected conditions of military family life. The National Profile builds on MFAN's Military Family 360 findings released in June, taking a deeper look at the experiences of 6,553 respondents from currently serving families.

The headline finding is one that reframes a long-standing assumption: willingness to recommend military service is closely tied to whether military life lives up to families' expectations. That relationship holds even after accounting for rank, household income, service component and community type. Nearly seven in ten currently serving families, 69.5%, would recommend a military career to someone they care about. Looking beneath that overall figure, the analysis identifies seven areas where the match between expectations and experience helps explain their answer, including financial stability, work-life balance and spouse career opportunities.

Where military life falls short is specific. Mission and scope hold up best, with fewer than a quarter of families reporting it fell short of what they anticipated. Below that, the areas that fall short are the ones belonging to the family rather than the service member: spouse and partner career opportunity, household work and life balance, mental health support and support for children's needs.

The burdens themselves are substantial and widespread. Nearly nine in ten currently serving families carry a housing burden, spending at least 30% of monthly household income on housing and utilities, compared with about one-third of American households nationally. Nearly half fall below the food security threshold. More than half carry a high invisible family load, the work of anticipating, coordinating and remembering that keeps a household running.

Those burdens are not evenly distributed. Rank is the most consistent dividing line in everything to do with a family's finances, and it holds after income is accounted for. Families with children at home report worse food security, weaker financial well-being, and a markedly heavier invisible load. Active duty and National Guard and Reserve families differ less in how much they carry than in what disrupts them.

The report identifies five areas where the evidence supports action:

- Closing the expectations gap on the family side of service, beginning with a written statement of what the services commit to families.

- Reviewing how housing allowances are set relative to local cost.

- Using food security to identify financial risk sooner, since it outperforms both income and housing costs in identifying families who have recently faced a financial emergency.

- Treating child care capacity as workforce and readiness policy at once.

- Examining what cumulative time away from home does to families, using measures the services already collect.

“For more than a decade, military families have told us what they are living through,” said Shannon Razsadin, chief executive officer of MFAN. “What is new with this analysis is that we can show, with evidence, how those experiences fit together. We know the pressures, and we know what pressures are most consequential. This knowledge will help MFAN and our partners address challenges in ways that are coordinated and with a clear understanding of repercussions that come with inaction.”

The National Profile of Currently Serving Military Families report marks a milestone in MFAN’s long-term research strategy, moving beyond understanding military families’ experiences today to anticipating what they will need tomorrow. The next milestone is the spring 2027 release of the Military Quality of Life Indicators, a measure designed to track progress in family well-being and to guide philanthropic investment, policy, and programmatic responses.

The full report is available at mfan.org/nationalprofile.

MFAN will present the findings today at Military Families and the Future of Service, an event in Washington, D.C., featuring a data presentation and a conversation with military families. The event will be livestreamed on mfan.org/nationalprofile and YouTube beginning at 1:30 p.m. ET.

About the Military Family Advisory Network

Co-founded in 2013, the Military Family Advisory Network is a nonpartisan research organization dedicated to understanding and elevating the experiences of military families. Through its Military Family 360 research and doctoral-level research team, MFAN brings the needs of military families into focus for policymakers, corporate partners and the leaders entrusted with national security, and connects families with solutions that meet real needs. Learn more at mfan.org.

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