

Military Family Support Programming Survey 2017

Executive Summary



We are a network of spouses and veterans from all military branches. This is our community.

At the heart of the mission of the Military Family Advisory Network (MFAN) is ensuring that military families have the support they need to flourish. The most effective way to understand the needs of our community is through research. The intent of this research is to understand the support that is working well for families and to evaluate the gaps in coverage. We use the results to encourage families' use of successful programs, find programs to cover what is missing, or develop programming to meet their needs.

This is the second of MFAN's research efforts. Our first survey was fielded in 2014. As a result of those findings, we formed partnerships with the agencies providing the most effective support, invited other agencies to provide services to military families, and developed our own programs to contribute to the military family support system.

Methodology

Our survey was fielded online from Oct. 9 to Nov. 13, 2017. All 5,650 individuals who participated are connected to the military community. A combination of qualitative and quantitative questions were used to capture the perceptions of respondents. However, because exploring the personal experiences of military family members was a priority, most questions were presented qualitatively.

All survey questions were pretested with members of the target population as a member validation to ensure that the meanings and interpretations were accurate. Penn Schoen Berland, a Washington, D.C., research firm, acted as a third-party validator to ensure that the research methodology was sound.

A detailed and complete overview of our methodology can be found in our full survey report.

Demographics

The participants in this research came from all 50 states, two U.S. territories, and seven countries. They are active duty service members, reservists, retirees, veterans, and their spouses. They are the parents of active duty service members. They are the survivors who have lost their spouses or children who served.

Participants were affiliated with all service branches, and the proportions of people representing each service branch generally aligned with those of actively serving forces.

The ranks of the service members covered the spectrum but were most commonly enlisted ranks, as is also true of the active duty force.

What's working and what's not

The survey began with a general question about what support programming participants appreciate most, and what support they wish they had. The top responses for favored support were health care, base amenities, family life assistance, and nonprofits. When asked about where families needed support, their top responses included some of those same areas: health care, family life assistance, and communication and connection — top responses also included no support needed.

For the most part, the survey responses were positive. This is a life they believe in. Families appreciate the support they have, and when they need additional resources they turn to their local communities. However, they are also struggling.



Results

Military and veteran families are more than twice as likely as the civilian population to recommend military service to someone they care about.

This tells us that the tradition of a legacy of service continues, and that it is as important as ever to invest in the whole family. The military population that responded to this survey would recommend military service because it provides positive life experiences, stable supportive pay and benefits, and educational and career advancement opportunities.

Military life creates financial stress, and this stress has widespread implications.

While finances didn't bubble to the top when respondents were asked what support they needed, their answers to later questions told a different story. The majority of respondents (60 percent) don't have enough in their savings to cover three months of living expenses and some respondents (15 percent) have faced food insecurity.

Military orders are forcing families to move frequently, which causes a great deal of financial stress.

More than half of respondents (54 percent) have moved due to military orders in the past two years. Meanwhile, almost a third (31 percent) of respondents have moved more than five times due to military orders. Most respondents (80 percent) reported that military moves or PCSing causes great financial stress. Every move means a household reset. One respondent said, *"It tightens things even more. Each house needs new things, new vehicle registration, different climates require different types of equipment."*

When families have a hard time making ends meet, they turn to their communities for support.

A large proportion of respondents' support systems come from their personal networks of families and friends and their faith-based communities. MFAN's previous research in 2014 did not show this as a favored form of support. This result shows that participants' communities are an increasingly important part of their satisfaction in military life. One respondent said, *"I think the community themselves are amazing — the love and support is overwhelming."*

Families appreciate health care, but there is room for improvement.

More than 78 percent of respondents reported that they rely on Tricare, and participants rated Tricare slightly positively on a 5-point scale (3.8 rating). The challenges that the general public faces related to health care are not lost on military and veteran families, and they appreciate the coverage and care.

As one respondent noted: *"My husband and I both come from humble beginnings and so when we learned about the Tricare program and the United Concordia dental program, we were beyond happy and blessed to know that we would be taken care of and that the needs we had were going to get addressed and, most importantly, fit our budget."*

Negative responses focused on difficulty finding care, poor care, and challenges navigating the system. One respondent said: *"It needs to be more user friendly in remote care areas and update their list of choices often, as over half of the choices are either no longer in the area, deceased or no longer practicing."* At the top of the wish list for improvements to health care were increased coverage in general, more mental health coverage, and better care for family members who have special needs.

Barriers to seeking mental health care differ for active duty family respondents and veteran/retiree family respondents.

The greatest barrier for those seeking mental health services was personal feelings/resistance. This is a reminder that there is still a perceived stigma and fear of a negative impact for those who seek mental health support. When the populations were compared by demographics, active duty service members and their families said difficulty with insurance coverage or financial strain would be a primary reason for not seeking mental health care. If Tricare didn't cover care or if co-pays were too high, then they would not seek care. Veterans and retirees and their spouses said their most common obstacles were logistics, such as the time it takes to get to and complete appointments, living too far from care, or having to wait too long for appointments.



Recommendations

Based on our findings, MFAN offers the following recommendations:

Recognize health care as a priority for actively serving families and those who have already left military service. Do not reduce coverage in cost-cutting efforts.

Respondents said health care is a priority for them. It is a benefit they appreciate, but one that could work more efficiently and keep them healthier. That health care coverage and attention should not end when the service member leaves the military. Those who have left active military service are forgoing medical treatment because they can't afford it, or they are having difficulty coordinating the logistics.

Prepare for an increase in early retirements with the Blended Retirement System. The active duty force is decreasing in size, and according to the Department of Defense, voluntary separations account for 47 percent of transitions out of the military, an increase since 2015. Additionally, more than 26 percent of separations were due to retirement in 2016. This is especially relevant to these research results because those who have not yet left military service said retirement eligibility will be the greatest reason they will choose to transition. With the advent of the Blended Retirement System, it is possible that service members will leave earlier than the 20 years previously required.

Consider that family satisfaction will affect retention rates. Families are military legacies — the same families tend to volunteer for service. While respondents still say they would recommend military service, military families' sacrifices are a heavy burden. Lifestyle dissatisfaction for current military families can be detrimental to the future force, as families who are bending under the weight of military life will not continue to recommend service.

Explore the financial strain military families are experiencing.

Throughout these results, military families described financial burdens linked to both active duty service and the transition and eventual exit from the military: They are going into debt to pay for moving expenses, unable to find child care, unwilling to move forward in their educational ventures, forgoing health care, and feeling the mental and physical effects of financial stress.

Financial education should not be limited to the beginning of a service member's career but instead attached to the experiences that cause financial strain.

Seek out the families who are struggling.

While small proportions of respondents reported food insecurity, unacceptable living conditions, and unsafe, crime-ridden neighborhoods, they must not be ignored. Further research can pinpoint these housing locations, or the ranks of those who are not making ends meet, to ensure that our families are cared for. Additionally, the Department of Veterans Affairs must continue its important work of ensuring that our veterans are receiving timely, effective care for all of their needs.

Develop partnerships with communities, and encourage community involvement with military families.

When respondents described the support they most appreciate, family, friends, and faith-based communities rose to the top. When they described the support they needed, they called for more networking, communication, and support groups. Families said that when leaving service they feel as though they do not fit into the civilian world. Forging partnerships between military and civilian support systems will encourage pathways of understanding.





Further research

This is not the end of the conversation. MFAN will continue to analyze this data to discover more about the families we serve. In the next phase of this work, we will examine even more deeply where families need support. This analysis will include evaluating the needs of specific geographic areas and determining which demographics require the most assistance. We will also continue our dialogue with the cohort of respondents deciding between the Blended Retirement System and the current legacy military retirement.

Thank you

Our sincerest gratitude to the many individuals and organizations who helped make this survey and report possible. A special thank you also to our sponsors at the USAA Educational Foundation, partners who supported outreach efforts, and of course the 5,650 military and veteran family members who responded to the survey — we appreciate you!



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