



**Military Family  
Advisory Network**

# Military Family Support Survey 2017 Results



[militaryfamilyadvisorynetwork.org](http://militaryfamilyadvisorynetwork.org)



## About the Military Family Advisory Network

The Military Family Advisory Network (MFAN) is a nonprofit dedicated to building a community of military and veteran families at home and abroad who are well-informed about resources designed to serve them; equipped with tools for success; connected to leaders who serve the military family community; and embraced by the general public. To learn more about MFAN, visit [www.militaryfamilyadvisorynetwork.org](http://www.militaryfamilyadvisorynetwork.org).



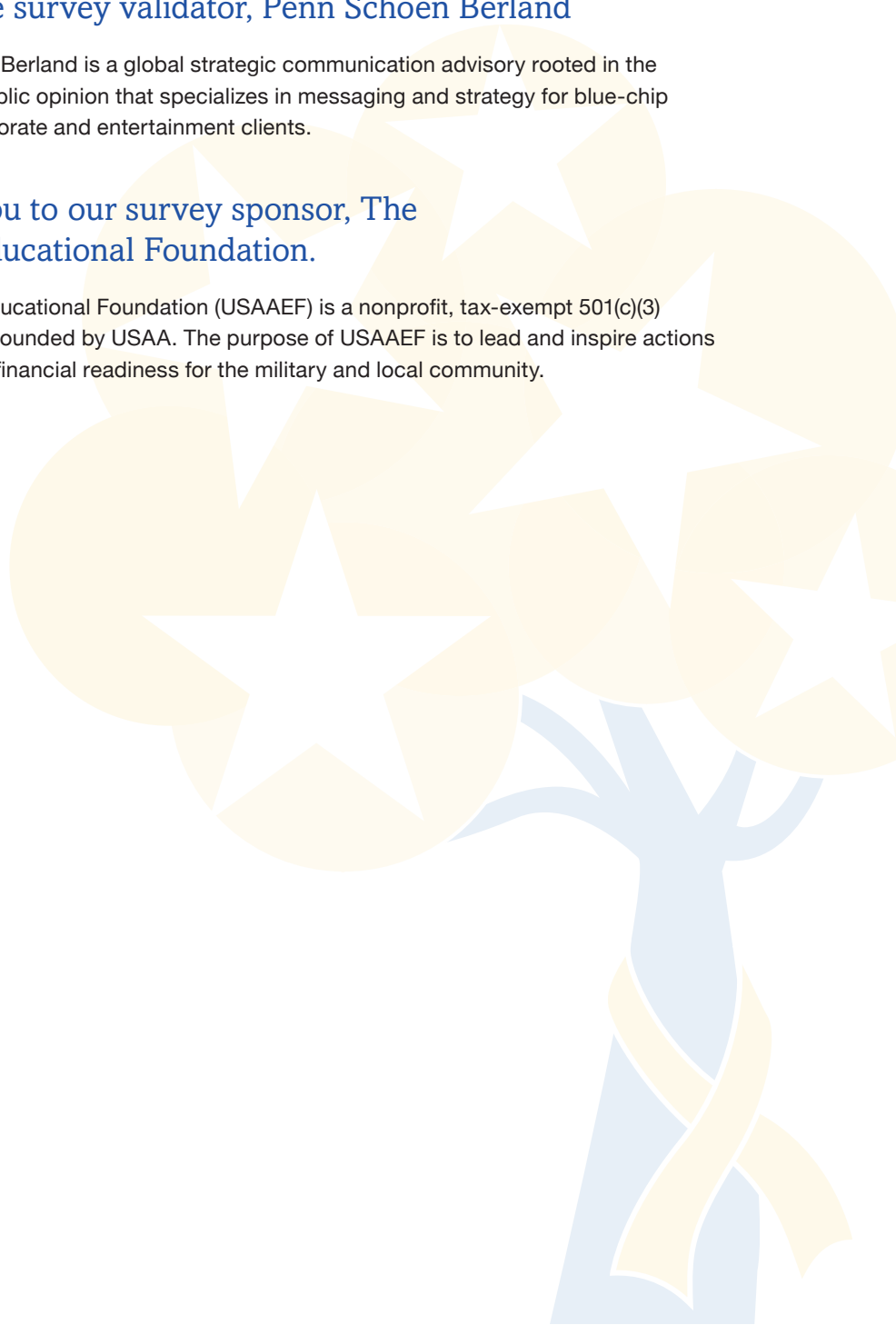
### About the survey validator, Penn Schoen Berland

Penn Schoen Berland is a global strategic communication advisory rooted in the science of public opinion that specializes in messaging and strategy for blue-chip political, corporate and entertainment clients.

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## Introduction

At the heart of the Military Family Advisory Network's (MFAN) mission is ensuring that military families have the support they need to flourish. To be most effective at providing help, we need to explore their lives and their needs. The most effective way to do that 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. The results are a tool 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.

MFAN is a network of spouses from all military branches. This is our community.

Our participants, 5,650 strong, told us stories of relying on and counting on community support, whether they find that through family and friends, support groups, schools, faith-based programs, or the civilian community. When they leave military service, families most miss their military support systems, the camaraderie, and the military culture. The thread of community support runs throughout the results.

According to the Department of Defense, there are more than 2.7 million active duty military family members.<sup>1</sup> Military family members (56.4 percent) outnumber service members (43.6 percent),<sup>2</sup> and most military children are younger than 11.<sup>3</sup>

Respondents to this survey said that this is a life they believe in: 77.81 percent of those who responded would recommend a life in the military to someone they care about, as contrasted with the 37 percent of the average civilian population who would make that recommendation. 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.

While our respondents were incredibly resourceful and inspirational, they are also struggling. The financial strain of military life weaves itself throughout the results. They don't have enough in savings to cover emergencies. Families go into debt when they move — the greatest stressor during that process being money. They have trouble paying for child care, education, and for about 15 percent, food.


This report will illustrate what life is like for our military and veteran families, and how we can help them succeed. The United States relies on the services of the volunteer force, and their families are the bedrock.

## Research Methodology

The intent of this research was to understand the kinds of military family support programming that are effective, and where military families need more assistance. A survey was fielded online from Oct. 9 to Nov. 13, 2017, and 5,650 individuals participated.

A combination of qualitative and quantitative questions were used to capture the perceptions of respondents. However, exploring the personal experiences of military family members was a priority — we wanted participants to tell us about their lives in their own words. Therefore, most questions were presented qualitatively. The benefit of providing open-ended questions ensures that there will be little presupposition of responses or interference from the survey instrument.<sup>4</sup>





We did not want to guess or choose answers for them. While quantitative questions help us understand the number of participants who fit a category, qualitative questions answer the hows or whys of experience.

All of the survey questions were pretested with members of the target population (both spouses and veterans) as a member validation to ensure that the meanings and interpretations were accurate.<sup>5</sup> Penn Schoen Berland (PSB), a Washington, D.C., research firm, acted as a third-party validator to ensure that the research methodology was sound.

The target population for this research was active duty service members, veterans, retirees, and their families. Participants were contacted using a combination of purposive and chain referral sampling, which are ideal forms for studying dispersed groups of people with common attributes.<sup>6</sup> Purposive sampling is used to find participants who have experienced what is being studied,<sup>7</sup> so we sought out participants who are associated with military family life. Chain referral sampling helps us find those same people if they are dispersed,<sup>8</sup> and in this survey we used it to ask the people who fit the demographic constraints or who are connected to military family life to invite others to participate.

Respondents were free to answer or skip questions. The only questions required were: how the respondent was affiliated with military life, such as spouse, veteran, or active duty service member; the branch of service; and the closest military base. Participants who did not respond to the required questions or who had no military affiliation were not permitted to continue taking the survey.

Survey questions began broadly, with participants describing their support programming needs in general terms. Then, the questions focused on specific areas of military family life: health care, finances, moving and housing, family and children, transition experiences, and perceptions of civilian and military life.

In an effort to develop a holistic picture of respondents' perspectives, questions were tailored to each participant's identifying factors. Conditional branching, or skip logic, evaluated each participant's demographics and provided a custom path of questions that was most relevant. For example, if participants said they had children, they would receive questions about child rearing. If they identified as LGBTQ, they received questions relevant to their experiences. If they did not identify in those ways, they did not receive those questions.

As a result of the branching, not every participant answered every question. Respondents were guided through the survey based on how they answered earlier questions. Therefore, not every question has complete responses from the full population because not everyone has identities or experiences relevant to those questions.

Because the results are not intended to predict, but instead to evaluate, a random sample was unnecessary.<sup>9</sup> However, a priority in this research, as in most qualitative research, is internal generalizability, meaning the ability to explain a particular phenomena in similar contexts.<sup>10</sup> Therefore, the demographic profile of participants aligns closely with that of the active duty force. Participants were recruited and responded from every state in the country, as well as internationally.

The survey yielded more than 153,000 unique responses to the questions. A team of coders worked together to analyze the responses, as team coding encourages reliability and lessens the potential for projection.<sup>11</sup> Every response to open-ended questions went through two rounds of analysis: first descriptive coding, followed by axial coding. In descriptive coding, which splinters the data to analyze it in detail, a short word or phrase was applied to the phenomena under study.<sup>12</sup>

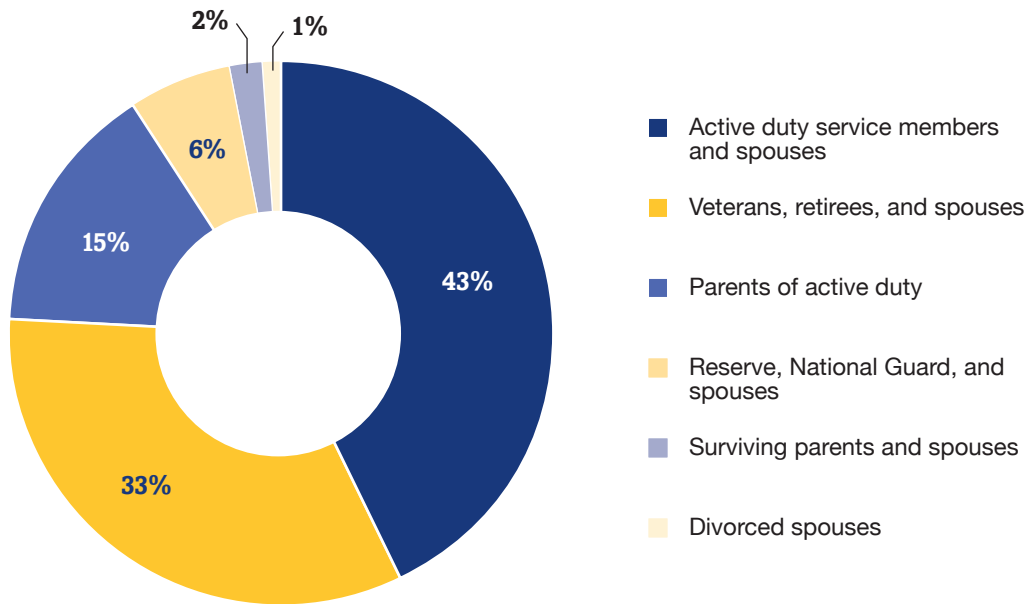
To protect intercoder reliability among team members, a coder first completed the descriptive coding. As those themes were partially developed, the results were analyzed by the primary investigator in an effort to encourage rater-to-expert reliability.<sup>13</sup> Each coder completed analytic memos to describe the descriptive categories.<sup>14</sup> Then, in axial coding, the primary investigator integrated the descriptive codes to develop emergent themes.<sup>15</sup>

The responses were quantified to better articulate the large volume of codes.<sup>16</sup> Qualitative results are presented here as manifest effect sizes. In this technique, a frequency effect size (how often participants experienced a particular theme) is applied within each question.<sup>17</sup> These results will not equal 100 percent, as is more common in quantitative data, because participants were able to respond with multiple themes and experiences.<sup>18</sup> Results less than 1 percent were not presented but can be accessed by contacting the author.

## Demographics

The 5,650 participants in this research came from all 50 states, two U.S. territories, and seven countries. The participants all had a connection to military life: 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





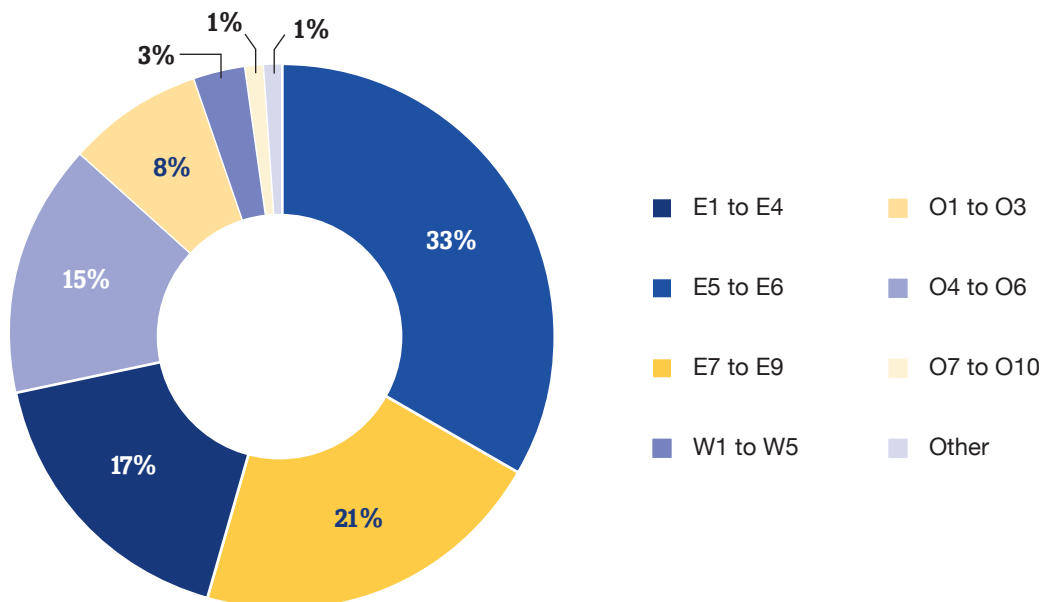
Participants were affiliated with all service branches, and the proportions of people representing each service branch generally aligned with those of actively serving forces.

Survey participants	
Army	42%
Navy	18%
Air Force	19%
Marine Corps	9%
Coast Guard	7%
Guard, Reserve	5%

Active duty force <sup>19</sup>	
Army	35.5%
Navy	24%
Air Force	23.5%
Marine Corps	14%
Coast Guard	3%

The ranks of the service members covered the spectrum but were most commonly enlisted ranks, as is true of the active duty force.<sup>20</sup>

## Ranks





# Support Programming Overview

The survey began with a general question about what support programming participants appreciate most, and what support they wish they had. Health care was the top priority.<sup>21</sup>

## Favored support

Health care rose to the top, as it did in MFAN's previous research in **2014**, as the most appreciated category. As one respondent said, *"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."* Health care included the health services provided by the Department of Veterans Affairs.<sup>22</sup> *"The VA. My husband wouldn't be here BUT for their great care,"* another respondent said.

Base amenities closely followed as the second most appreciated category of support. This included the commissary and exchange; Morale Welfare/Well-Being, and Recreation; and youth programming, fitness centers, and thrift shops. Family life assistance included family centers, family readiness groups or systems, the ombudsman programs, Military OneSource — the support systems put in place by military branches to directly serve families with activities, counseling, and resilience training, among other types of support.

Outside the military sphere, nonprofit agencies provided the most appreciated support. These are agencies that exclusively serve military families and veterans or have a dedicated department that specifically meets their needs. Participants named nearly 60 agencies whose services they appreciate.

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 did not show this as a favored form of support. This result shows that participants' communities are an important part of their satisfaction in military life. One respondent said, *"I think the community themselves are amazing the love and support is overwhelming."* Social media connections were included in personal networks. Time and again, participants described the virtual lifeline they find there: *"There is spouse groups on social media where spouses asks questions, make suggestions, and give advice on basically any topic. So instead of me asking my husband a million questions military relate do that may not know the answer to there is always someone to reach out to through that."*

Favored Support	Manifest Effect Sizes
Health care	24%
Base amenities	23%
Family life assistance	23%
Nonprofits	22%
Personal networks	18.5%
Faith-based	16%
Not receiving	11.5%
Employment	7.4%
Government	7.2%
VA	7%
Outside financial	5%
Education	4%

(n = 3,007)

Those who said they were not receiving support or didn't know where to find it represented 11.5 percent of those who responded to the question. A typical response for this theme was, "Honestly unaware of any programs no one tells you things and the military members get told in boot camp and then forget all about it."

Employment support was important for 7.4 percent of respondents. Here, participants described employers as supportive if they were understanding and flexible to the demands of military family life. (Employment will be discussed further in a subsequent section of this report.)

Government support, 7.2 percent, included pay and benefits, housing, COLA, Social Security payments, and the supplemental nutrition program Women, Infants, and Children. (WIC and food insecurity will be discussed later in this report.)

The support provided by VA, other than health care, included vocational rehabilitation, home loans, and financial assistance. It was cited by 7 percent of respondents.

Outside financial support, for 5 percent of respondents, represented military discounts, financial advice, and banking support. (The latter two will be discussed later in this report.)

Education support, 4 percent, represented kids' schools, tuition assistance, scholarships, and home-school support. (The education section of this report explores this fully.)

Although participants said they most appreciated their health care, they said they would like to see some changes and increased support.

## Support programming needs


The support programming that families love is the same programming they wish they had more of.<sup>23</sup> (Codes and themes were defined as they were in the previous section.) A total of 13.5 percent of respondents said they do not need any additional support.

Needed Support	Manifest Effect Sizes
Health care	29%
Family life assistance	19%
Communication and connection	16%
None	13.5%
Veterans and retiree support	11.5%
Finances	6%
Base amenities	5.7%
Employment support	5%
Military support	4.5%
More pay and benefits	4.2%
Spouse support	4.1%
Education	4%
PCS	2.1%
Transition	2%
General support	1.6%
Isolated location	1.5%

(n = 2,849)

### Health care

Health care was at the top of the list of support most needed, with 29 percent of those who responded reporting that this was their priority. While participants appreciate having health care coverage, they also wish for improvements. At the top of the list was increased coverage generally, more mental health coverage, and better care for family members who have special needs.



Families who use the Exceptional Family Member Program or the Coast Guard's Special Needs Program (both will be discussed in more detail later in this report) said they need access to more services. For example, one participant said, *"We are a family of eight and a few of our kids including myself are EFMP. There just isn't very much in place anymore as far as services available through EFMP. And our son with Autism doesn't even have access to ABA therapy because the wait list is too long here. There just is little that our branch offers here due to budget cuts. We received way more help and services in the east coast."*

Participants also said they would like increased PTSD support, and more support for caregivers.

### [Family life assistance](#)

For 19 percent of those who responded, family life assistance is a necessity. The largest proportion in this category comes from families who need more child care support. This category also included requests for increased support for families whose service member is deployed.

Respondents also recognized that the family life services provided at different locations are inconsistent — one base or post may have excellent services while another may have limited services. Within this category, families said they appreciate family resilience training, and they wished they had more of it.

### [Communication and connection](#)

As family, friends, and faith-based communities rose to the top in the previous question, the need for more communication and connection with others appeared here. A total of 16 percent of respondents said they would like more communication and information about military life, more networking and interactions with other families, and more support groups for themselves and their children. This theme will continue in other result categories of this study.

### [Veterans and retiree support](#)

A total of 11.5 percent of respondents said they would like to see more support for those who have completed their military service. At the top of the list was increased assistance and accessibility at the Department of Veterans Affairs. Within this category, respondents asked for various types of assistance — better care, more access, help making sense of benefits, faster responses, closer locations, and more support for the families of veterans.

### [Finances](#)

When it came to financial assistance, 6 percent of respondents said it was the support they needed most. They said they need help managing their finances, advice, and more money to make ends meet.

### [Base amenities](#)

Slightly behind finances at 5.7 percent, said they wish there were more base amenities. Often, this was the result of living at a location with a commissary or an exchange, and then moving to a location without them. Participants also said they wanted more MWR services, especially youth activities. This result appeared again when families with children were asked what kinds of support they needed.

## [Employment support](#)

Just 5 percent said they needed more employment support, a difference from MFAN's 2014 survey in which employment support was one of the greatest needs reported. Within this category was the need for general help finding work, spouse employment assistance, and license portability.

# Health Care

Because health care was a priority in previous research, this study explored several aspects of military family care experiences. This section will describe experiences with Tricare, the primary source for health care coverage, as well as specific care experiences like those faced by families enrolled in the Exceptional Family Member/Special Needs programs, or by individuals who seek mental health care.

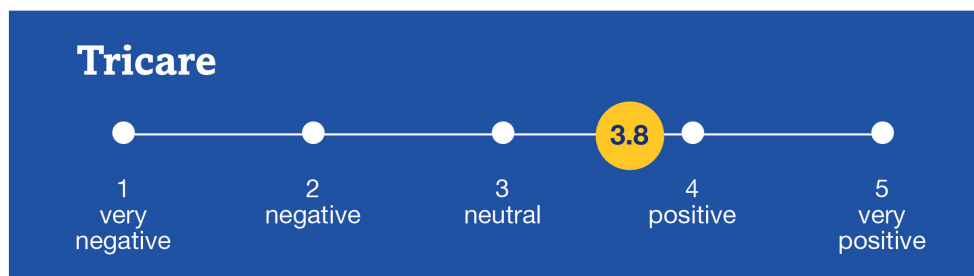
## Health care experiences

Most respondents (78.5 percent) said they rely on Tricare for their health care needs. Just 3.5 percent of respondents said they do not have health care coverage.

The small fraction who use outside insurance, 18 percent, said they felt they had few choices, and they chose the health care coverage for which they were qualified. Those who did have choices before them said they found better quality coverage elsewhere.

## [Tricare](#)

Participants rated Tricare slightly positively on a 5-point scale.



(n=1,458)

However, when describing their experiences with Tricare in open-ended responses, sentiments were more negative: 43 percent reported poor coverage, 33 percent reported negative experiences, and 43 percent reported positive experiences.

Although this may seem oppositional, it can also be illuminated by the responses in the overall responses to support programs. Health care is valued, but it could use improvement. For example, one respondent said, *“Sometimes it’s good and sometimes its a pain in the butt to deal with. No one seems to have the same answer when asked the same question.”* Another said, *“Overall positive, but sometimes challenging.”*

Positive comments ranged from *“Tricare has enabled me to become a mom! The price for IVF is reduced to about half the price. This made my dreams come true,”* to *“The reports of Tricare being difficult and/or failing to cover services do not match up with the experience I have had.”*



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.”* Another said, *“I can never get an appointment with a PCM, and I have no other choice.”* While another said, *“It is an adversarial system designed to pit the patient against the care provider. Everything is a fight and I am tired of being treated like an idiot. The disrespect and condescension towards patients can be overwhelming at times.”*

## EFMP/SNP experiences

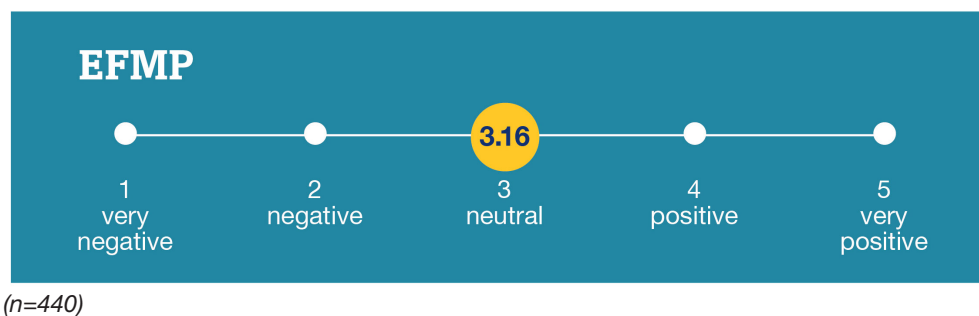
A small fraction of the population of respondents are eligible for the Exceptional Family Member or Special Needs programs (76 percent said they are not eligible).

Conditional branching (as described in the methodology section) in the survey was useful in this section to distill the choices and experiences of those who are eligible. While a smaller portion of the population, they are a very specific demographic.

Most families who have a family member who is eligible are enrolling in EFMP or SNP (76.6 percent). Those who are choosing not to enroll said they are avoiding the program because they don’t know enough about it, the enrollment process is frustrating, or they are afraid of the impact it will have on the active duty member’s career.

Of those who have enrolled, most are children: 73.4 percent versus 41 percent adults. (This is greater than 100 percent because families can have both children and adults enrolled.)

They rated their experiences relatively neutrally.



They said they are grateful for the programs, but they would like more available care and for the programs to work more efficiently. They complained of a lack of standardization among branches and difficulty in maintaining consistency of care. One participant said, *“EFMP Program needs to take the best of each branch of service and make that the standard for the whole program. Funding should be the same across all branches and funding needs to be enough to truly make a difference and impact,”* and another said,

*“Not only does EFMP mean different things for different branches (even though it shouldn’t) the USAF doesn’t have processes in place to ensure standardization across each of the MTF’s, clinic personnel, training and ID processes for eligible beneficiaries. Leads to confusion, and many families falling thru the cracks and unable to receive services.”*

Another difficulty in maintaining consistent care is in moving to new duty stations. Families are not sure if the new station will have the same level of services from the one they are leaving. For example, *“If you are going to categorize families to certain states, you should be 100% sure they have the care and resources they need then! It’s ridiculous the lack of resources and doctors we have at our current location!!”* Or, *“When PCSing, EFMP members should have extra attention upon arriving to a new duty location. There are a lot of resources for children in the program but not many for adults.”*

## Mental health care experiences

This section describes participants’ mental health care experiences. During the coding process, it was clear that there were differences between active duty service members and their families, and veterans and retirees and their families. Therefore, the populations were isolated to evaluate how their experiences diverged.


Within the full population, most would use military providers, such as Tricare or military treatment facilities, for their care. Just less than 20 percent said they would receive care from a physician, but they did not specify whether that care is connected to the military. A total of 16 percent said they would seek care through military family resources, such as family service centers, Military OneSource, Coast Guard Support, or chaplains. Some said they didn’t know where they would go for care (15 percent). Others would contact a civilian care provider (13 percent). A total of 2 percent did not answer the question, but instead relayed negative experiences they had seeking care, and 1 percent said they would search the internet.

Where to Receive Mental Health Care	Manifest Effect Sizes
Military medical care	29%
Physician, unspecified	19.7%
Military family assistance resources	16%
Don’t know	15%
Civilian medical provider	13%
Negative experiences	2%
Internet	1%

(n = 2,107)

## Experiences seeking mental health care

Conditional branching then culled those who had sought mental health care. When looking at results from the full population of respondents, most reported positive experiences (49 percent). The remainder were negative (36 percent) and neutral (15 percent).<sup>24</sup> Positive responses described quality, accessible care. For example, *“Great. Copay is reasonable and am able to change therapists as needed to find a right fit,”* or *“Good. The therapists are well trained and very helpful.”* Negative responses could be divided into two categories: quality of care and accessibility.



When the populations were isolated for comparison, the active duty service members and their families reported a more positive experience response rate (54 percent). The rest of the responses were negative (35 percent) and neutral (11 percent).<sup>25</sup>

The main complaint for active duty families seeking mental health care was the difficulty finding mental health care coverage in their network areas. And if they could find a provider, they experienced difficulty getting an appointment with that provider.

For example, *“We’ve only used it once and were granted 12 visits to a therapist. Once the visits ran out, we were out of pocket for any subsequent visits (they would not pay for any more). So we just had to discontinue the mental health care, because we can’t afford to pay out of pocket,”* or *“My son saw behavioral health from a referral and it was a joke. The wait times were horrible the therapist was always running late and half the time she cancelled last minute (as in when we were checking in to our appointment.)”*

The veteran and retiree population and their family members, when isolated, reported experiences that were positive (42 percent), negative (39 percent), and neutral (16 percent), and 3 percent said they preferred not to answer.<sup>26</sup>

Most of their negative experiences stemmed from the inability to find or make appointments with providers, the expense they incurred, or poor care. One said, *“As active duty, wonderful and easy. As the spouse of a Retiree - IMPOSSIBLE! There are no “authorized” providers in my area, so I have to pay the amount out of pocket. And it isn’t cheap.”* Another said, *“Not as good as I had hoped. Because we live in an area not close to a military base it’s sometimes hard for civilian doctors to understand that female military personnel have participated in close combat. As a result, it’s hard to get help for combat-related PTSD.”*

### [Obstacles to mental health care](#)

An enlightening line of questioning focused on obstacles to mental health care, especially when we compared active duty families and veteran families. Each segment was coded with the same definitions for themes. “Personal feelings, resistance” meant that they felt emotional obstacles such as fear or embarrassment. Included in this category was the concern that the stigma of seeking care would affect their lives. “Logistics” included obstacles like distance to care, lack of transportation, or lack of child care. “Insurance/financial” included responses about the lack of insurance coverage or the inability to pay for services. “Poor quality of care” included those who had previously experienced poor care or those who perceived that the care would be poor. And some respondents were unsure — they didn’t know what might stop them from getting care or they didn’t know where to go.

The full population surveyed said that their main barriers to seeking care would be personal feelings or resistance (48.3 percent), followed by logistics (35.5 percent), and 27 percent said they would not be stopped from getting care.

Barriers to Mental Health Care (full population)	Manifest Effect Sizes
Personal feelings, resistance	48.3%
Logistics	35.5%
No obstacles	27%
Insurance/financial	25.7%
Poor quality of care	15%
Unsure	10%

(n = 1,863)

Among active duty service members and their families, 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. Personal feelings and resistance characterized another likely barrier to care. Within this theme, career implications of seeking care was the most common code. One spouse said, *"I have worried about my husband getting denied for orders because I sought mental health support,"* while another said, *"I would not get it on the record in case it had an impact on my spouse."* However, many said that nothing would stop them from getting care if they needed it.

Barriers to Mental Health Care (active duty and families)	Manifest Effect Sizes
Insurance/financial	27%
No obstacles	26%
Personal feelings, resistance	25%
Logistics	19%
Unsure	6%
Poor quality of care	5%
Family	1.5%

(n = 1,278)

When veterans and retirees were isolated, 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. A slightly smaller proportion than that of active duty respondents said they could not foresee any obstacles to accessing mental health care.

For 20 percent, insurance and financial issues would be the barrier to care. They, too, were concerned that they could not afford any care that was not covered by insurance.

They were less likely to be stopped by their personal feelings or resistance, and within this theme there was a much smaller fraction of those concerned about career implications. A small proportion — so small it did not appear in the manifest effect sizes for the full population — said their families would be obstacles to seeking care.

Barriers to Mental Health Care (veterans and retirees)	Manifest Effect Sizes
Logistics	26.5%
No obstacles	24.3%
Insurance/financial	20%
Poor quality of care	18%
Personal feelings, resistance	12.7%
Unsure	5%
Family	1%

(n = 550)

## Finances

Most military families are carrying some form of debt, and they don't have enough money to cover emergency expenditures.

Military and veteran families have a hard time getting ahead financially. Most families, 60 percent, **do not have enough savings to cover three months of living expenses without income.**

If faced with a financial emergency, the most common solution for participants was to use what savings they do have to cover it.

The 10 most common solutions for weathering financial emergencies were:

Ways to Handle Financial Emergencies	Manifest Effect Sizes
Use savings	26%
Ask family	17%
Get a loan	12%
Do nothing	8%
Use credit cards	8%
Military services	7%
Don't know	6%
Pray	2%
Find a job	1.5%
Sell items	1%

(n = 2,705)

## Debt

Just 7.5 percent of respondents said they did not have any debt. The other 92.5 percent said their most common forms of debt were:

Common Forms of Debt	Manifest Effect Sizes
Transportation	44%
Home	42%
Credit cards	33.6%
Living expenses	18.2%
Education	15.7%
Medical	8.5%
Family	7.6%
General debt	6%
Insurance	2.5%
Electronics	1.7%
Travel	1.5%
Unexpected expenses	1.3%

(n = 2,733)



Each of those categories contained varieties of debt. Transportation was mainly related to buying a vehicle, but it also contained auto insurance costs, general transportation costs, and commuting. Home debts were mortgages, rent, home repairs, property insurance, appliances, and furniture. Living expenses included general expenses, food, and utilities. Education included student loans for college, and a small number who reported school tuition for primary or secondary school. Medical expenses included bills, prescriptions, dental care, respite care, and health insurance. Family expenses included child care, child rearing, general family costs, child support payments, divorce, funeral expenses, and pets. General debts were unspecified bills, collections, unspecified consumer loans, and fees. Moving expenses included debts incurred as a result of a move, and storage facilities used due to moves. Electronics included cellphones, cable, and internet fees. Travel expenses were a combination of leisure travel and travel to see family members.

Respondents rated their debt from most to least. The top five expenses making up the heaviest debt and financial strain were:


1. Homes
2. Credit cards
3. Vehicles
4. Education
5. Medical costs

## Financial stress

Participants who are experiencing or who have experienced financial strain said that it affects them emotionally and physically. It interferes with their relationships, quality of life, and work life.

Effects of Financial Strain	Manifest Effect Sizes
Detrimental to emotional and mental health	44%
Damaging to relationships	22%
Difficulty in all areas of life	14%
Prefer not to answer	13%
Harms physical health	11%
Poor quality of life	10.5%
Motivates to find a solution	3.5%
Interferes with work	2.5%
Little to no effect	1%

(n = 2,505)



Participants said that financial strain emerges as stress, anxiety, depression, anger, hopelessness, or trouble concentrating. They are experiencing mood swings and mental strain, which take an emotional toll. For those battling PTSD, it is making it worse. Their relationships with their spouses and children are affected — they reported more turmoil, arguments, and tension. One participant said, ***“My mental well-being is trashed. My security in life is wasted away, and our marriage is put in such restraints that we often need counseling.”*** Participants also described physical manifestations of the strain: less sleep, increased medical problems, nausea, physical tension, hunger, fatigue, and in some cases, increased substance use. One spouse said, ***“It is nearly debilitating for me, the spouse, and causes a lot of stress for my veteran, which leads to self-medicating with alcohol and isolation.”***

Families experiencing financial strain said that they cut back on expenses so deeply that their quality of life suffers. They don’t take part in leisure activities with children, and they go without necessities. They have to make difficult choices about what to pay for, and for some, it leads to homelessness. One said, ***“We have to buckle down and cut down on anything that is not necessary and sometimes even things that are needs get cut. Its really stressful and hard when you have two children to think about. To not know if you can provide needs for your children makes you feel inadequate.”***

For some, the sense of desperation feeds their motivation to find a solution, whether that is budgeting even more tightly, working harder, or taking on more work. Others said they find that the distraction caused by the stress and the physical strain means poor performance at work. They are less productive. Some are reconsidering their military careers: ***“It isn’t what I would call fun. My civilian counterparts make six figures a year to do less work than I do, so looking towards the future makes me wary of staying in the Army.”***

## Financial advice

When respondents needed financial assistance or advice, they described four main qualifications that guided their choices. They consulted:

1. A source they trust with a solid reputation
2. A source that is knowledgeable and helpful
3. A source with whom they have a long-standing relationship
4. A source that is somehow connected to the military

Out of all of the resources available to them, they are most likely to go to financial institutions, and among those, by far most likely to seek out USAA. (USAA accounted for 22 percent of all responses.)

Financial Information	Manifest Effect Sizes
Financial institutions	46%
Military advising	25%
Personal research	17.5%
Commercial financial	17%
Family and friends	13%
None	11%
Don't know	3%
Nonprofits	2%

(n = 2,622)

Within those categories were many specific forms of assistance.

### [Financial institutions](#)

Within this category, USAA was the most common response, garnering 22 percent of the manifest effect size of the entire reporting pool.<sup>27</sup> Next was general unspecified financial institutions with 16 percent. The remaining responses included Navy Federal Credit Union (6 percent) and First Command (1.4 percent) — PenFed Credit Union and reading bank statements completed the list, but neither had more than 1 percent of the full reporting pool.

### [Military advising](#)

This included (in order of most common responses) military family support center staff, the Department of Veterans Affairs, Military OneSource, financial and legal offices, military unit leadership, Defense Finance and Accounting Services, and financial readiness programs within each service branch.

### [Personal research](#)

This category included responses from participants who said they do their own research to find answers and assistance for their financial issues. They do not seek outside help or advice.



### Commercial financial

These were categorized as those services outside the military and banking spheres, such as financial planners and other financial counselors and included Dave Ramsey, Suze Orman, H&R Block, and Quicken Loans.

### Family and friends

These are respondents who seek assistance and advice from family and friends.

### None

This category encompasses those respondents who said they don't do anything at all if they need financial advice.

### Don't know

Within this category are respondents who said they don't know where to go for financial advice.

### Nonprofits

This category included the military relief societies (Army Emergency Relief, Navy-Marine Corps Relief Society, and Coast Guard Mutual Assistance), veterans service organizations, nonprofit agencies that specifically serve military families (Military Family Advisory Network, MOAA, Yellow Ribbon Fund), and a variety of nonprofit agencies that provide financial advice.

## Obstacles to financial assistance

Although most respondents said they have outlets for accessing support and advice, they reported a variety of reasons for not getting financial help when they need it. Like the varieties of debt, this was a relatively fractured response with many categories of responses:

Obstacles to Assistance	Manifest Effect Sizes
No specific reason	18%
Mental (pride, fear)	16%
Can't find resources	11%
Don't need help	10%
Don't know where to start	8%
Lack of trust in resources	7.4%
Takes too long/complicated	7.2%
Cost	6%
Career effects	5.3%
Already got help	5.1%
Will fix alone	4%
Family	2.2%
Logistics	2%
Unsure	1.2%
Applied for and denied	1%

(n = 2,451)

Similarly, respondents reported a variety of barriers to saving money. These are the obstacles to pulling ahead financially — to being prepared for financial emergencies. Not making enough money to cover expenses and have enough to save was the most common response (19 percent). Many of the responses that followed are descriptions of the financial drains that families experience, such as bills, existing debt, cost of living, the cost of raising children, unexpected expenses, and lack of employment.

Barriers to Saving	Manifest Effect Sizes
No specific reason	18%
Mental (pride, fear)	16%
Low income	19%
No barriers	15%
Children/child care	13%
Bills	12%
Cost of living	8%
Debt	6.5%
Excess spending	6.2%
Unexpected expenses	3.9%
Education	3.85%
Moving costs	3.8%
Unemployment	2%
Budget issues	1.95%
Mortgage or rent	1.5%
Medical expenses	1.4%
Travel	1.3%
Home repairs	1.2%
Not enough BAH	1%

(n = 2,556)

Of note was the fact that moving costs were a barrier to savings. While very small within these responses, it appears later in this research report when families described the stressors of moving — and financial burdens loom large.





## Assisting family members

A total of 18 percent of respondents said they support family members outside of their spouse/partner and children. Although the percentage is slight, the impact on their finances can be large. Of those who support family members, 80 percent said it has a negative effect on their finances.<sup>28</sup> They described it as a burden (43 percent) that makes them financially worse off (32 percent). About 20 percent said it had a positive affect on them, specifically that it did not affect them financially and that it improved familial relationships.

## Food insecurity

Another figure, though small, is a finding not to be ignored — a portion of respondents are experiencing food insecurity. About 15 percent of those who responded to the question “Do you have trouble getting enough food for you and your family to eat?” said they experience difficulty.

When isolated by populations, the veteran and retiree population and their spouses reported higher instances of insecurity, at 17.5 percent, compared with active duty service members and their spouses, at 13 percent.

Most of the respondents who experience food insecurity said they access food pantries when they don’t have enough to eat (25 percent). One said, *“Food banks because we don’t qualify for state help. We are at the line of 300% poverty level.”* Another said, *“Go to local food banks. The kids’ school sends home weekly bags to help out.”*

The next most common response was to “make do” with what they have (24 percent). That means skipping meals, limiting what they eat, or buying cheaper, less healthy foods. *“I don’t eat. It’s as simple as that. If my kids need food and there’s no money til payday, I don’t eat. It’s not a hard equation to work out,”* said one respondent. Another said, *“I suck up the suck and get by with doing what I can. Feed the kids and nibble on their left overs when I have to.”*

In another example of relying on their communities, respondents experiencing food insecurity<sup>29</sup> said they ask their families and friends for help. One participant said, *“I have family members that have given me food or taken me grocery shopping once. If I don’t have enough food for me and my daughter I don’t eat or I cut back.”*

Some apply for government subsidies like WIC and SNAP, but others said they do not qualify for assistance. A few also relied on couponing and shopping at discount stores or relying on faith-based services: *“Budget as scarcely as possible. We make sure that our son is well-fed first and we’ll go without if needed. Our toddler is a bigger priority over our personal wants.”*

Additionally, families with children reported that most, 78 percent, are not receiving free or reduced cost lunches at school. However, 13 percent are receiving free lunches and 9 percent are receiving reduced cost lunches. (n=1,815)

# Families

## Children

Most of the respondents, 85 percent, said they have children or stepchildren. Of those, about a third reported that they are not using very much support programming for their families.

However, of those who are using support programming, they said the programs that best serve their families are:

Family Support	Manifest Effect Sizes
Base amenities	20%
Health care	14%
Family life support	13.8%
Youth programs	9.5%
Education	8.8%
Nonprofits	8.6%
Child care	8.4%
Not sure what is available	6.6%
Financial support	6.2%
Faith-based support	6%
Community-sponsored	4.7%

(n=1,165)

Within the category of base amenities, Morale, Welfare/Well-Being, and Recreation (MWR) and Child and Youth Services (CYS) were the most common responses, followed by other activities on bases and at recreation centers. Just more than 10 percent said they are relying on their communities and faith-based programs for support.

### Support needed

The pattern of response for family support programming was similar to the pattern that was observed in responses to the general questions about military support programming: The most appreciated supports are also the programs families want more of. About 16 percent of respondents to this question said they do not use support programming because their children are now adults. Within the remainder, the most common response was the need for more activities and youth programs, and they said they wish they had more child care. The calls for

additional activities and support groups are indicative of a desire for a greater sense of community. Participants also made suggestions for programming that could help them feel more connected to each other, including programs to assist kids in adjusting to military life, groups to help military kids get to know each other, deployment support groups, and buddy programs that pair military kids with kids who have been at their school or in their community for some time.

Family Support Needed	Manifest Effect Sizes
Activities	20.5%
Child care	17.3%
Education	11.8%
Health care	11.6%
Nothing more needed	11%
Support groups/systems	10%
Unsure	5%
Satisfied with what exists	4%
Anything	2%
Family events	1%

(n = 1,404)

### Child care

While the overarching question about support showed that families need more child care, a more specific line of questioning showed why it is a challenge. Most of those who have needed child care describe the experience finding it as difficult.

Finding Child Care	Manifest Effect Sizes
Difficult	69%
Neutral	19.5%
Easy	11.5%

(n = 1,817)

The most common obstacle families face is financial — child care is too expensive. Logistics are also difficult: The waitlists are too long, or there is nothing available nearby. They are also worried about whether the quality of the care will be too low.

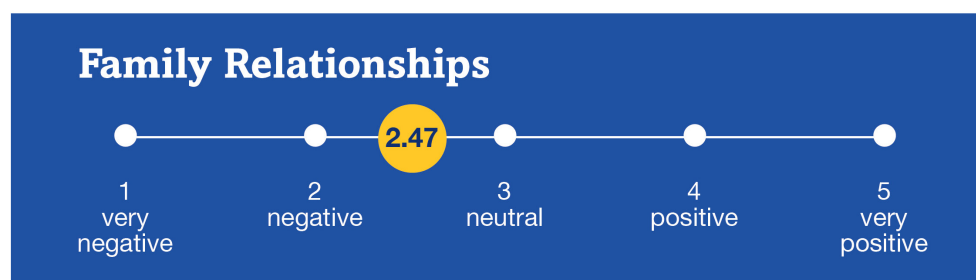
Child Care Obstacles	Manifest Effect Sizes
Too expensive	19%
Long waitlist	11%
Quality concerns	5%
Don't trust caregivers	4.4%
Nothing nearby	4.4%
Inflexible hours	3.97%
No spaces available	2.7%
Don't know anyone	2.6%
Kids have special needs	2%
Inconsistent care	2%
Difficult process	2%
No last-minute care	1%

(n=1,583)

The most appreciated child care resources are either on-base or military-sponsored. But when families can't access that kind of childcare, they are most likely to rely on (in order of common response) friends, family, on-base care, churches, or babysitters.

## Effects of military life on family dynamics

Respondents said that military life has a somewhat negative effect on their family relationships. The most common reason for strains on families is the distance from family and friends — their personal support networks. One respondent described it this way: *“It has greatly distanced us, both emotionally and physically, from our families. It’s hard to be as close when you’re not around for all the little things.”* The active duty service member’s frequent absences — whether from deployments, trainings, or temporary duties away — also wear on the family unit. One spouse said, *“It’s draining, straining...most times I feel as though I’m raising our children alone.”* An active duty service member said, *“Divorced three times. Kids hardly know me from frequent TDY’s, deployment and 12 hour shifts.”* Other difficulties arise from lack of finances, limited employment opportunities, and the overall strain of military life.



(n=2,087)

However, some positive factors emerged. Military families consider themselves stronger, more cohesive family units because they weather the obstacles together. As one military spouse said, *“It has made us stronger and closer as a family.”* They have the opportunity for new experiences and travel. One said, *“We’ve met a bunch of people who we love dearly. Friends all over the world. A lifetime of memories we will never ever forget.”* And another: *“The first-hand learning experiences for the kids are better than any book you read.”*

Affects on Family Relationships	Manifest Effect Sizes
Negative: Distance from family, friends	18%
Positive: More cohesive family unit	14%
Negative: Absent spouse	7%
Negative: Lack of finances, employment	5%
Negative: Strain of sacrifice	3%
Positive: Travel, experiences	2.4%
Positive: Access to support, resources	2.12%
Negative: Infidelity, separation, divorce	2%
Negative: Strain from PTSD, service injuries	1.7%
Negative: Difficult work, living environment	1.2%
Negative: Physical, emotional, substance abuse	1%

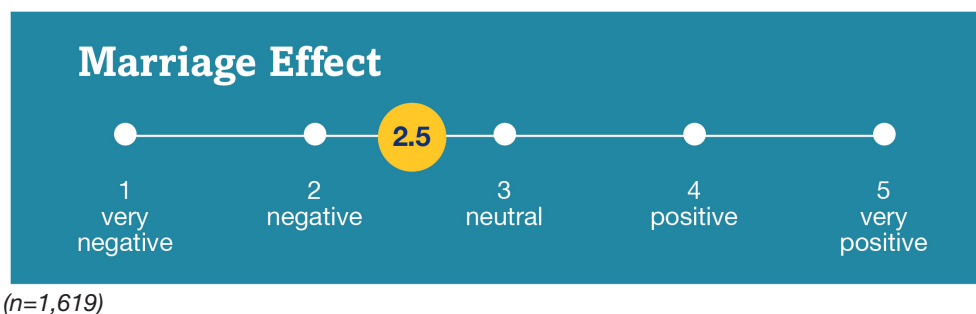
(n = 2,087)

## Marriages

Most respondents, 75 percent, have been or are currently married to a service member.

Similar to the previous discussion of general family relationships, participants reported that military family life had a slightly negative effect on marriages. The strains come from a variety of factors. One respondent described it this way: *“As a military spouse, there have been many devastating losses, challenges and difficult decisions I have had to face on my own due to geobach, work-ups, dry dock, and deployment and it is gut-wrenching to want and need your best friend and the love of your life to be part of those decisions, but to know they are unable to help you due to needs of the Navy.”*

However, of the population of all those who have been married previously or are still married, most would recommend marrying an active duty service member (75 percent). As one spouse said, military family life builds resilience: *“The military has presented several opportunities to grow through difficult circumstances.”*



The issues that cause the negative marital experiences are:

Negative Factors	Manifest Effect Sizes
Strain of military life	31%
Frequent absences	23%
Challenging duty stations	14%
Lack of base family support	9%
Spouse absence during important events	8.5%
Issues leading to divorce, infidelity, death	7%
Stress of moving	4%
Lack of spouse employment	3%
Physical injury or trauma from service	3%
Strained finances	2.5%
Disappointment with command	1.5%

(n = 1,619)

While fewer than a quarter of responses were rated positive or very positive, within that range the positive impacts of military family life on marriage were:

Positive Factors	Manifest Effect Sizes
Built resilience in marriage	24.5%
Allowed quality time	3.7%
One or both became more self-reliant	3.6%
Increased communication skills	3.5%
Enjoyed support networks/resources	2.59%
Provided new experiences in travel	2.53%

(n=1,619)

## Divorce

The majority of participants, 90 percent, are not divorced, divorcing, or considering divorcing their active duty service members. And though the portion of respondents who are is small, 10 percent, the experiences of this specific group are significant.

Participants who are divorced or considering divorce reported difficulty finding legal assistance and emotional counseling. They recommended communicating with command leadership to ensure they help protect the needs of the spouse and children of the service member. To that end, respondents also recommended that the military provide specific support for divorcing families, as they would for other hardships military families face.

The effects of divorce or potential divorce on finances is great. Nearly half of those considering divorce or already divorced reported financial hardships, such as depleted savings, mortgage defaults, or lower credit scores. Some of the other effects on finances were:

Financial Impacts	Manifest Effect Sizes
Financial hardship	45%
No impact	13%
Loss of employment	11%
Custody expenses	10%
Can't afford to divorce	7%
Military leadership blocking financial support	3%
Improved finances after divorce	1%
Loss of health care coverage	1%

(n=157)

Some former military spouses spoke of being shut out of the military support community as their marriages ended.

One spouse said, *“I’m not receiving any support from the service member and attempting to do so is not made easy. His chain of command is trying to ‘protect’ their soldier over the family’s well being.”* Another said, *“Don’t forget that the wife has been a part of his military career as well and this is all she knows. Be kind and give her some guidance to proceed finding an attorney. Don’t shut her out because she is not the service member. She is serving too, as the support role for the family.”*

Participants described having difficulty navigating the legal process, custody, employment, and health care. They are not sure what help is available, if any. One spouse recommended treating the end of a marriage like the end of military service: *“The military has many pieces of support programming it offers up, but none for ending a military marriage. It’s obviously something they shy away from, but it’s often much more complicated than divorce in a civilian marriage. If we can provide marriage support tools through Chaplains programs and other things, then the next logical step for me is how do we transition a marriage. When a servicemember is divorcing regardless of the situation it most definitely will affect the mission so it’s nonsense to not create a program that will offer as smooth a transition as possible.”*

## Parents

About 15 percent of the respondents said they are also parents to service members. Most of those, 82.5 percent, are parents to active duty service members. They reported that they receive almost no support from the military, but if they were to receive anything, they wish it were more communication. (Many also said they did not need any support from the military.)

Of those requesting increased communication, they said they would like to know more about their deploying children, especially if the service member is unmarried. As one mother said, *“I would like to be informed, the same as a spouse, of information until the day he has a spouse because until then I am his next of kin and feel very left out of the activities in his life with him being deployed and not always able to make contact easily.”* Others said they would like a website or newsletter that would help them understand what is happening with their children.

Parents’ Support	Manifest Effect Sizes
Communication	37.5%
None needed	27%
Family life support	13%
Unsure	10%
Deployment support	7.5%
Financial	7.5%
Benefits	4%
Mental health	3%

(n=930)

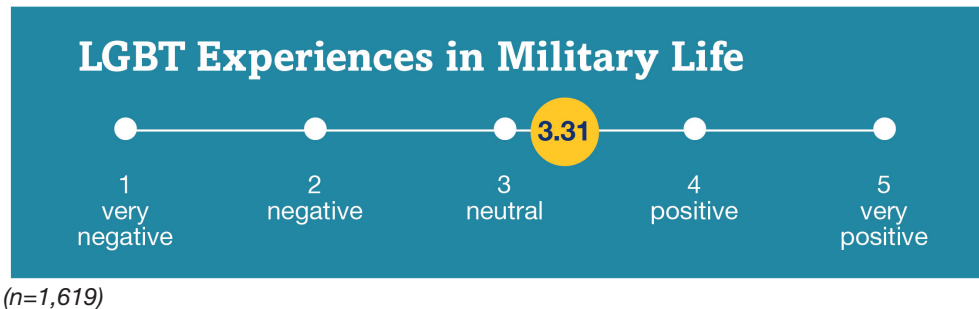


Similar to the request for more information was the call for military family support. They consider the military family as part of the military unit, and they would like the same resources made available to spouses and children. One parent said, *“It would be nice to be treated as military family. Single soldiers don’t have spouses or children so parents are their family, yet we have no rights in the military eyes. It would be nice to have the same support programs and systems as spouses and children. Especially during deployments.”*

Some respondents said they wish they could access some of the financial and medical benefits afforded spouses and children. One father said, *“I’m disabled and with my son not in household I have difficulties staying afloat.”*

## LGBTQ

A small proportion of the respondents identified as LGBTQ (3 percent). This population of respondents said they feel as if their experience in active duty military life has been generally positive, 3.31 on a 5-point scale.



One respondent said, *“Things are much better now. We lived under DADT and it was awful. There was a whole side of my wife’s life I was not able to be a part of. Now I am able to share in family events and things are so much better.”*

Those with a negative sentiment toward their experiences described issues that detracted from their quality of life. For example, *“We have to [be] consistently conscious of our level of affection towards each other in public or at military functions.”* At the farthest end of the spectrum, very poor experiences were reported: *“The local bases are extremely transphobic and hostile toward transgender youth. They denied our child access to a bathroom at school and access to health care. At first denying her ALL health care and then for the last year denying any transgender related health care on or off base. We had to pay out of pocket to take our child to a doctor .... They have even suggested that she should commit suicide.”*

The small population of LGBTQ respondents reported feeling more supported by the civilian community than by the military community.

Supported by the Military Community	Manifest Effect Sizes
Yes	55%
No	45%

(n = 64)

Supported by the Civilian Community	Manifest Effect Sizes
Yes	72%
No	28%

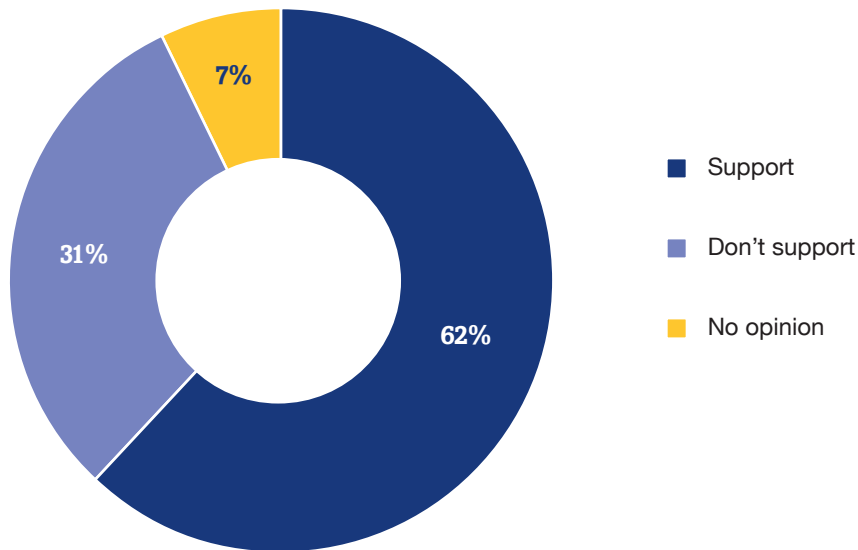
(n = 64)

One of the more politically charged questions before LGBTQ military members has been whether to allow transgender troops to serve. President Trump voiced his disapproval by signing the Presidential Memorandum on Military Service by Transgender Individuals, which prohibited open military service and enlistment by people who are transgender. Days later, Secretary of Defense James Mattis announced that service members who are transgender and currently serving would remain. Admiral Paul Zukunft, the commandant of the Coast Guard, also said he would continue to support service members who are transgender. Both the Department of Defense and the Department of Homeland Security are currently studying the implications of service members who are transgender.

However, respondents from the full population did not appear to feel conflicted about the issue from a statistical standpoint.

Twice as many respondents support transgender individuals serving in the military as those who don't.

### Transgender service



Those in support said they didn't see why it mattered to military life if a person who is transgender served. One said, *"I think every person has the right to prove they are fit and qualified to serve in the military. No person should ever force their lifestyle on anyone else and as long as individual can do their job without consequences of their lifestyle I don't have a problem with that. If any individual in the military cannot do their job they need to not have that job anymore. We shouldn't keep people in the military if they are not benefiting the organization."* A military spouse said, *"Who cares!? That there is even a discussion about this is so stupid. How does a transgender person negatively affect anything simply by virtue of being transgender? It's the other people that have the problem - not him/her. My husband could not care less if someone serving with him is transgender."* A service member said, *"I only care about soldiers who carry their own load and contribute to the mission. I don't care what equipment you are packing unless it was issued to you to support the mission."* Another service member said, *"Let the most qualified person do the job. The only label needed is soldier."*

Those who did not support service members who are transgender said they were against it morally, or they felt that it should be outside the military's purview. For example, one respondent said, *"I think they should not. The military is not equipped to handle that, and it should not be. The military is supposed to be to prepare for war; it is not to be so that people can get their equal rights. There are many reasons why people are disqualified from joining the military, and this should be one of them. Less than 1% of the American public identify as transgender; there is no reason for the military to conform to a group that is such a small part of society."* Another said, *"Taxpayers should not have to pay for any gender reassignment procedures. During working hours be the gender you are born, after working hours do whatever you please."* And another said, *"If it negatively affects unit cohesion it should not be allowed. There should be no extended shore tours for surgery. There should be no additional time off. When a service member cannot get time off for surgery that is necessary, service members should not get time off for any elective surgeries."*

As of Jan. 1, 2018, the military began accepting transgender recruits.<sup>30</sup>

## Moving

Moving regularly contributes to strains on family dynamics and employment opportunities. However, participants said one of the greatest negative impacts is financial.

Number of Moves	Manifest Effect Sizes
No moves	16.78%
1 to 2	20.7%
3 to 5	31.73%
6 to 8	15.9%
9 to 11	8.11%
12 to 15	3.46%
15 or more	3.31%

(n = 2,836)

Last Military Move	Manifest Effect Sizes
Less than one year ago	23.61%
1 year ago	15.19%
2 years ago	15.10%
3 years ago	9.73%
4 years ago	5.98%
5 or more years ago	30.38%

(n = 2,291)

More than half of respondents, almost 54 percent, have moved in the past two years due to military orders. Meanwhile, nearly 31 percent of respondents have experienced more than five military moves.

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

In discussing financial concerns as one of the greatest stressors during a military move, one respondent said, *“Setting up new home is expensive. Joining new teams/uniforms for kids sports is expensive.”* Another said, *“Stressful- usually need a lot of money out of pocket right away (deposits, start up utilities, travel, new household items, etc).”* Every move means a household reset: *“It tightens things even more. Each house needs new things, new vehicle registration, different climates require different types of equipment.”*

PCS Effects on Finances	Manifest Effect Sizes
High financial stress	79.6%
No effect	10%
General stress	5%
Little stress	4%

(n=2,141)

Not only did respondents report a high level of financial stress during a move, they said the most important support they could have during a move is financial. Participants recommended nearly 40 ways to improve support of the military family during moves. The top 20 are included here.

The most common response, at a rate of 28 percent, was to provide financial assistance for moves. One respondent said, *“More money in advance to be able to deal better with the relocation expenses. The only way to go through a relocation process with no stress is if you have enough savings to pay out of your pocket for your relocations.”*

Moving Support Needs	Manifest Effect Sizes
Financial assistance	28%
Information support	16%
No support needed	13%
Help adjusting to new communities	12%
Communication of resources	8.1%
Physical help	8%
Better moving companies	7.2%
Family support and child care	7.1%
Better assistance with military housing	6%
Better move management	5%
More time to move	4%
More effective claims processing	3%
More control over moves	2.4%
Points of contact during moves	2%
Help moving pets	1.7%
Assistance setting up utilities	1%
Help buying and selling houses	1%
Travel planning help during move	1%
Technology assistance	1%
Overseas move support	1%

(n=1,980)

Information support was the next most common response, at 16 percent. This category included needing a consolidated location for moving information. For example, *“Information for families regarding a new post are spotty and inconsistent at best. A uniform set of information regarding schools, neighborhoods, etc., for each post would be incredible.”* About 12 percent said they wished they had help adjusting to their new communities, or help for their children. Several described having sponsors at new locations who volunteered to help new families get used to their communities. Families also said they would like more communication regarding where to find moving resources.

There are also some moving logistics that families would like assistance with. For example, some respondents would like more physical help with the moving process — things like carrying in boxes, getting rid of excess items before a move, packing, shipping, and disposing of boxes.

Respondents noted that dealing with moving companies, moving management, and the claims process for damaged goods can be difficult: *“The moving support system quality has significantly degraded over time. Low-wage unskilled workers are entrusted with our personal belongings so I wish better quality labor were available. The claims process is so onerous that folks are discouraged from filing. While families are excited for new experiences that moving to a new duty station provide, they don’t look forward to having possessions mishandled, damaged, destroyed, or lost.”*

When looking for information to prepare for a move, most families take to their computer screens, consulting online resources. Online resources included any kinds of information families could find about their new communities, including communications about housing, schools, and neighborhoods. It also included reaching out through social media to ask questions of other military families. If they consult government resources, they are using the transportation offices, school liaison officers, or other base resources. Some are consulting their spouses to see what information they have, or just going it alone.

When planning a move, families consult:	Manifest Effect Sizes
Online resources	25%
Government resources	20%
Nothing	14%
Spouse	11%
Self	7%
Other military spouses	6%
Direct inquiries to new community	5%
Family support programming	4%
Moving companies	2%
Unit command	2%

(n = 1,989)

## Living apart

Some of the obstacles brought about by moving are so great that families choose to live apart, or geobachelor.

Just less than half of those who responded, **43 percent, have at some point chosen to live apart**, and the most common reasons are children’s education and spouses’ careers.

While there were several categories, a running theme throughout the categories was that the need for the family unit’s stability is so great they will live without the active duty service member.

Reasons to live apart	Manifest Effect Sizes
Continuity for kids’ education	21%
Spouse employment	15%
Unaccompanied orders	13%
Deployment	12%
Finances	11%
Not by choice	10%
OCONUS move	8%
Dual military family	7%
Short-term orders	6.5%
Spouse education	5%
Support network	4%
Kids or pregnancy	3.7%
Home purchased	3.6%
No housing available	3%
Paperwork issues	3%
EFMP family	2%
Medical issues	2%

(n = 1,151)



### *Continuity for kids' education*

This category included staying put so that kids would not have to leave in the middle of a school year or so that they could complete a level of education. This is especially an issue for high school students: ***“We had a daughter that was in her last 6 months of her senior year in high school. Schools at the new duty station are not structured the same as the old one so it would have made that transition impossible for her to graduate as scheduled and she would have been forced to add another year of high school in order to graduate from the new duty station.”***

### *Spouse employment*

These are families who have chosen to invest in the spouse's career to maintain financial security and career development options. One spouse said, ***“The necessity that we both be fully employed, coupled with the limits of my professional license; so I stayed put and he moved.”***

### *Unaccompanied orders*

In these scenarios, family members are not permitted to go with the active duty service member.

### *Deployment*

This category included families who did not move while the service member was away or who moved to a different location while the active duty service member was deployed.

### *Finances*

This category included those who didn't move because they couldn't afford to, or those who lived in a location that was less expensive than the duty station to save money. As one spouse said, ***“A family shouldn't have to have a mansion, but they should be able to have a safe home with a decent school.”***

### *Not by choice*

In this category, respondents said they felt they did not have a choice, but they did not specify other reasons.

### *OCONUS move*

These families chose not to move out of the continental United States with their active duty service members.

### *Dual military*

These are families separated by conflicting orders.

### *Short-term orders*

For these families, the orders were short enough that it didn't make sense to uproot the whole family.

### *Spouse education*

Some spouses stayed in their locations to finish their degrees.



### Support network

The support system already in place was a strong enough reason for some families to live apart.

### Kids or pregnancy

Pregnancy or raising small children kept some families from moving. One spouse said, ***“It was 18 months, and not a PCS, but a TDY. I had newborn twins and no support system at our base, so I moved to be near my family. We paid our mortgage and my rent while he was in government quarters.”***

### Home purchased

In this case, if families had purchased a home, or if they could not sell their home, they chose to live in it. For example, one spouse said, ***“We could not sell the house we owned, so the kids and I stayed behind while he went to Virginia. When the house finally sold a year later, we joined him in Virginia.”***

### No housing available

For these families, there was no military housing available, and they could not afford a place to live off base in the new location.

### Paperwork issues

Administrative issues forced some families to live apart. Often, these were errors not recognizing that the service member was married or an abrupt change in orders.

### EFMP family or medical issues

For these families, the care they needed could not be found in the new communities.

## Housing

Most of the respondents, 78 percent, do not live in military housing. The most common reasons for living elsewhere can be broken down into five main categories: personal needs, military status, housing issues, financial concerns, and location.

Choosing Not to Live in Military Housing	Manifest Effect Sizes
Personal issues	42.7%
Military reasons	35.5%
Issues with housing	33.6%
Financial	21.3%
Location	13.5%

(n = 1,934)

Although the reasons against living in military housing were varied, they were relatively cohesive. Personal issues made up most of the responses, including the space a family needs, or already owning a home. Responses also included not wanting the lifestyle of living in military housing, health issues, or marital status. Military reasons also accounted for a significant proportion of responses: Military status, branch of service, and rank all affected eligibility and availability.

Respondents who had issues with housing were those who could not find housing, did not like the housing conditions, did not want to deal with housing leadership, or did not want to live near the people with whom they work. Financial reasons kept some families from choosing housing — they said they wanted the Basic Allowance for Housing, or it was a better financial decision to live on the economy. Those who said location was an obstacle said they did not like the schools nearest to housing or that the commute to work would be too long.

The small proportion of respondents who said they chose housing noted that it was because it was more affordable, especially for those who can't afford the extra months' rent and security deposits to move on the economy. They also said that the amenities provided by housing are a draw — such as the safety of a base and being near the services provided on base. Location also played a part in the decisions: Living on base means shorter commutes and, for some, housing is near good schools.

Choosing Military Housing	Manifest Effect Sizes
Finances	47%
Housing amenities	29.3%
Location	22%
Convenience	11.6%
Required	9.4%
Community	3.2%
Family	1.8%

(n = 596)

For others, it was more convenient to find housing on base. They didn't have to research locations, and it was available to them. Some reported that they had no choice. Housing was mandatory for some because it wasn't filled and for others due to their ranks. Some respondents chose living in housing because they wanted to be part of the community of military families living there, and some said it was the best choice for their families.

When asked about their experiences in military housing, the list of negative attributes far outweighed the positive ones. Many answered in generally positive terms ("We like it" or "It's great") but then listed complaints. For that reason, the "generally positive" code was separated from the negative aspects discussed, and each response was parsed and coded. Examples of these kinds of responses are: "We have had mostly great experiences. However, right before my spouse deployed they called to tell us that they had to move us so that they could renovate our old

home. The timing was terrible and I had to do the whole move by myself, which was very stressful for our family. We have also dealt with cockroaches in our home and a flea infested yard.” Another respondent said, “Amenities are good, maintenance technicians are good. It would be nice for quiet hours to be better enforced, children screaming at the playground at 0530 is unacceptable.”

Housing Experiences	Manifest Effect Sizes
Positive: Generally positive	32.5%
Negative: Lack of maintenance	22%
Negative: Unfair fees and costs	21.3%
Negative: Poor leadership and oversight	17.9%
Negative: Poor quality	16.7%
Positive: Convenient	14%
Negative: Not enough space	6.6%
Negative: Bad neighbors	4.5%
Neutral responses	4%
Positive: Good neighbors	3%
Positive: Security	2.2%

(n = 576)

Within the codes, lack of maintenance reflected an inability to get repairs completed, or difficulty getting appointments. One respondent said, *“Our house is constantly falling apart and we don’t get assistance with issues until months later. Our utility charges aren’t consistent or make sense, even after an energy audit.”* Another said, *“Maintenance is difficult. You have to schedule an appointment within a 4 hour window: 7:30-12:30 or 12:30-4:30. Which if both of you are working makes it difficult. You can choose to have them come when you aren’t at home but I don’t like the idea of having people in my house that I don’t know, when no one is home. Depending on who gets sent out to your house to fix what is broken is a real crap shoot! I have had someone out 4 times now because our dishwasher isn’t working. That’s a lot of wasted time waiting, and it still isn’t working! Time, and paying for wasted electricity and hot water for something that still isn’t fixed.”*

Unfair fees and costs represent questionable utility charges, excessive fees for moving out, inconsistent levies of BAH, and high costs for a living environment that was of low quality or was not maintained. Many of these comments illustrated a lack of recourse when charges seem excessive or inordinate. For example, *“Our meter is crazy. We don’t use lights/ac or hardly any electric for 18 hours out of 24 and we still get charged an overage,”* said one. Another said, *“It’s awful. Houses are built so cheaply there is no insulation, lowest quality windows, etc. then charged premium for the rent and electricity for a house that you can’t do anything to improve.”*

Others, who were frustrated with the BAH charges, said, *“Due to privatized housing the BAH distribution is not always fair. We live in junior enlisted housing but get E8 BAH,”* and *“This location does not offer housing commensurate to rank/job for senior brigade commanders, but they are taking the BAH for it.”*

Poor leadership and oversight included comments regarding difficult processes for accessing housing, lack of safety for residents, and poor management. One respondent said, *“Houses are fine but management is horrid. Bullies people into silencing complaints by threatening going to their command,”* and another said, *“We need support from someone over our housing. We shouldn’t have to fight for simple issues within our homes to get fixed. We need people who fight for members and their families to live comfortably. Especially because all of our BAH is used.”*

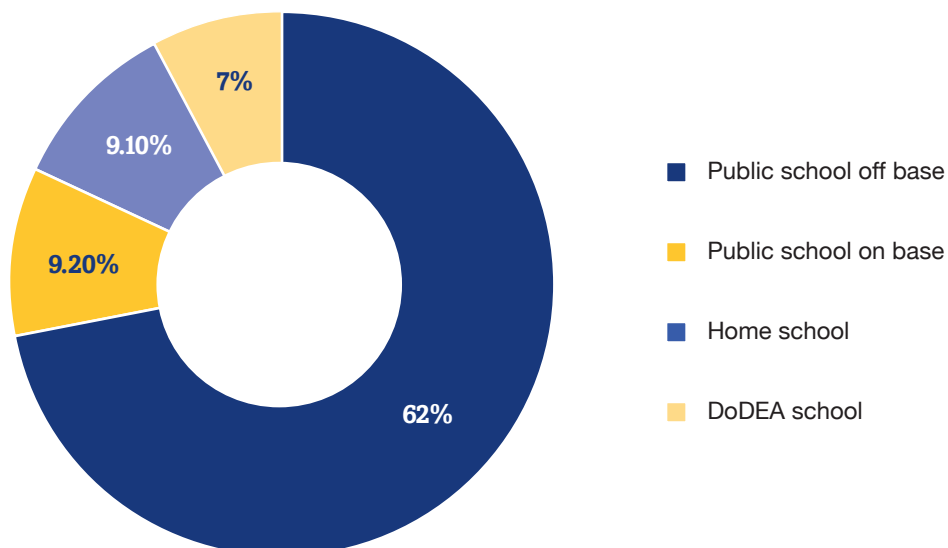
Poor quality was the category for all complaints about the quality of the housing itself: HVAC problems, mold, infestations, and lack of cleanliness. For example, *“One time we lived with a bug infestation for a whole year. They refused to look where I said it was but they did hire exterminators. The option they gave me was deal with it or move. Moving is at your own expense and a huge hardship so we had to stay. I would vacuum up bugs morning and night as part of my routine. But it was in the kitchen so we ended up eating out almost every night to avoid the bugs. That was also hard on our finances. After we moved the housing person apologized to me and said that he found the infestation right where I said it was.”* Another respondent said, *“It’s hit or miss. We love our home now. At another post, our home was infested with brown recluse spiders and after finding 5 surrounding my two-month-old’s crib one night, we packed up and moved off post.”* And the issues with housing were not just in the United States: *“The housing overseas needs to be updated to fit American health codes. Our housing in Japan is riddled with mold and toxic chemicals.”*

## Education

### Children’s education

Most families with school-age children are sending them to public schools, and most of those are not on military bases.

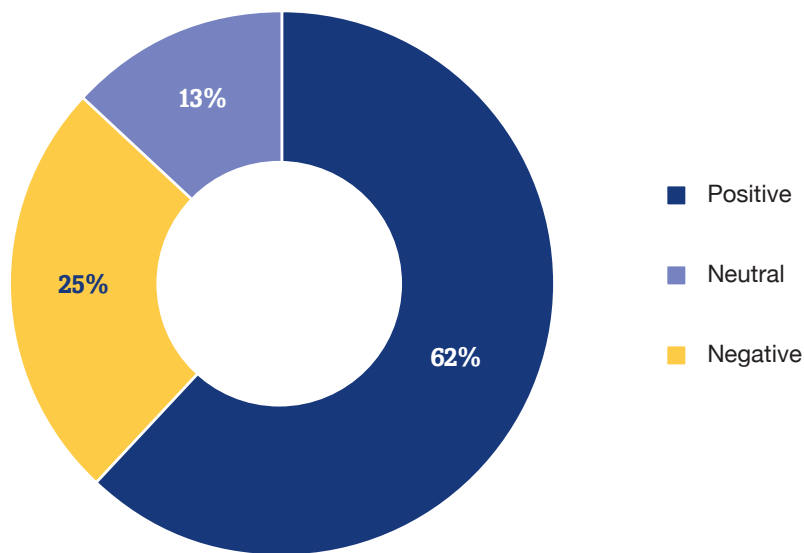
#### Schools



Families reported that their children have had mostly positive school experiences (62 percent). They said they are feeling supported as military families, and their children are receiving good educations. One military spouse said, *“We have been fortunate enough for them to attend schools in a wide array of places. They always got involved in their schools and have higher than average GPAs. We have been fortunate to not ever be affected by losing credits towards graduation or some of the other issues many military families encounter.”*

Those who reported negative experiences said that they are having to pay for better educations, rather than relying on public schools, that they are not feeling supported as military families, and that the schools nearest their homes are providing low-quality educations and are lacking in resources. Also, moving affects the education experience, as it causes a disruption and there is inconsistent support from location to location. One respondent said, *“Great on base, until they left elementary. Then horrible off base. The problem is, if you choose to live on base, the closest schools to the bases are in the worse areas. Low income housing is normally nearest the bases in the towns, so the kids in the base are sent to closest school with many kids with a lot of socio-economic issues. Parents in jail, juvenile delinquents, low funding for school, understaffed, under equipped due to lack of funds for the schools not in the best neighborhoods.”*

## Education experiences



In analyzing the open-ended responses, they are reflective of the negative experiences, but not the positive. While the majority of families who responded said their education experiences were positive, they did not explain in a detailed way: “Good,” “Overall positive,” or “Great!” The more detailed explanations are categorized within the 25 percent who have had negative experiences.

Therefore, rather than being presented as manifest effect sizes, the experiences are listed below from most to least common.

### [Lack of educational resources](#)

Some of those having difficulties with their children’s schools said that the schools in which they are zoned don’t have enough resources to effectively educate students.



## Moving

The process of moving students interferes with their learning. The inconsistencies in schooling make it difficult for children to build a cohesive educational experience from elementary to middle to high school. One parent said, *“It was harder for our oldest because we were moving a lot during his school years, and at one point he was delayed in graduating because the structure of base schools was different than out in town schools. Also, the schools have not always been accepting of any time off related to deployments.”*

## Depends on location

As an extension of the challenges related to moving, educational experiences vary by location. This is also true of home-school families, who must comply with state laws regarding the processes by which they educate their children.

## Social difficulties

Parents described students’ difficulties fitting in and adjusting to new schools. The spectrum ran from general discomfort to bullying and racism. One parent said, *“They experienced bullying and the school policies are cookie cutter. Public schools don’t live in a real life scenario where every child and family is different and progresses differently.”*

## Educational Support

The education support parents appreciate most for their children is academic support and activities. This category includes extra academic help, tutoring, and afterschool programs. One parent said, *“Tutoring services to fill gaps made by mid-year moves and lack of education consistency.”* Another said that an afterschool music program shaped her son’s interests: *“That cultivated a love of music for my son in the second grade. He is now a sophomore and in high school marching and pep band.”*

Valued Educational Support	Manifest Effect Sizes
Academic support and activities	41.5%
No support received	31.8%
School/administration	18.5%
Special needs	16%
Health support	13.4%
Military family support	13%
Community	12.7%
General positive sentiment	9.6%
Don’t know where to find	8.4%
Financial	6.2%
Technology/online	5.6%
Nonprofit agencies	2.7%
Family advocacy	2.5%
Home school	2.3%

(n=1,420)

A total of 31.8 percent of families said they have received no support for their children as it relates to education. One respondent said, *“Are there any? We get shuffled around when I ask but nothing ever materializes.”* Another said, *“A helpful program? I’ll let you know.”*

Meanwhile, 18.5 percent said that their schools and administrators are a great support to their families. A total of 16 percent said they received the best support for their exceptional family members/special needs students, especially in special education, Individualized Education Programs (IEPs), speech therapy, and federal disability support (Section 504) plans. A slightly smaller proportion, 13.4 percent, said they received valued support for their children’s health needs — especially counseling needs.

Specialized programming meant specifically for military families was especially helpful to 13 percent of respondents. This included nonprofit organizations that provide specific activities, programs at military family life centers, and school programming. One parent said, *“One program at my son’s former elementary school brought together students whose parents were deployed and had fun activities while also giving them a safe place to talk. My son loved it.”*

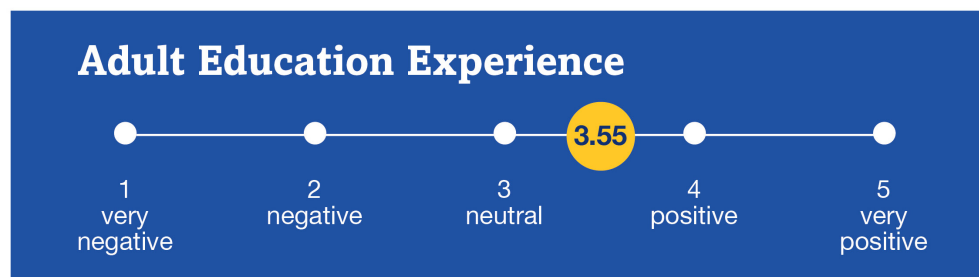
Community programs, whether they were meant for military families or not, were most valued by 12.7 percent. Respondents did say these can be difficult to find. Additionally, 8.4 percent of respondents said they don’t know where to find any form of educational support programming for their children.

About 6.2 percent said they appreciate financial support for education, like tuition assistance. Some respondents, 5.6 percent, said they appreciate the online and technological support available, especially online tutoring and homework help.

Respondents listed more than 25 nonprofit agencies whose support they appreciated. Families also said they appreciated the involvement in their schools from other parents and the ability to advocate for their children and be heard. Home-school families, while a small contingent in the population for this survey, said they have appreciated the support they have found.

## Adult Education

Nearly 75 percent of participants said they have considered furthering their education, but only about 43 percent of them have enrolled in a school, course, or program to meet their goals. Of those who have enrolled in some form of continuing education, they report their experiences as generally positive: 3.55 on a 5-point scale.



(n=537)

As far as what is stopping the others from enrolling, simply put, it’s money.

**Of those who are interested but have not enrolled, 49 percent cited finances as the barrier to furthering their education.**



They reported that they don't have enough to pay for their educations, they already carry too much education-related debt, or the tuition assistance does not apply to them. For example, one spouse said, *"Most scholarships are only for enlisted soldiers' spouses E5 and below. My husband is an E6 and if we had to pay for my college, we wouldn't be able to make ends meet."* (When respondents previously described the debts they carry, 15.7 percent said they have education-related debt.)

Obstacles to Education	Manifest Effect Sizes
Finances	49%
Military life	17%
Personal	10.3%
Family life	10.2%
Time	7%
Institutional	3%
Work obligations	2%
No obstacles	1%

(n = 717)

The requirements of military life also get in the way of furthering education for 17 percent of respondents: Moving, absent service members, the need for child care, and deployments all make it difficult to pursue additional education. Personal obstacles included learning disabilities, lack of confidence that they would succeed, and their uncertainty that education would reap the rewards intended. Family life, such as caregiving and parenting, and lack of time also stop participants from registering for classes. Institutional obstacles are those that are the result of outside agencies, such as the departments of Defense or Veterans Affairs, or certification transfers at the state level. Like time and financial constraints, participants who must maintain employment for their families' fiscal health can't commit to education. A few participants said they have no obstacles — they just haven't pursued continued education yet.

## Employment

Unemployment rates among military spouses are estimated to be as much as three times higher than for civilians, and military spouses earn about 38 percent less.<sup>31</sup> Approximately 33 percent of military spouses report being underemployed for their educational background.<sup>32</sup> However, the Department of Defense calculates that just 12 percent of military spouses are unemployed and seeking work, a decrease since 2012.<sup>33</sup> It shows an additional 34 percent who are unemployed but are not seeking work.<sup>34</sup>

This question was answered by military spouses of several demographics — active duty, Reserve, veteran, retiree, divorced, and surviving.

Participants in this research shed light on the reasons they have difficulty finding work. They most commonly described their employment experiences as difficult and inconsistent. But the responses were relatively fractured: Some, 19%, reported very positive experiences. The rest of the responses were negative.

The reasons participants gave for being unable to gain employment, while also fractured, more clearly explain the obstacles military families face.

Employment Experiences	Manifest Effect Sizes
Generally negative experiences	33.3%
Generally positive experiences	19%
Negative: Inconsistent, unstable	13.7%
Negative: Career secondary to military	4.5%
Negative: Bias against military spouses	5.6%
Negative: Location	4.7%
Negative: Lack of child care	4.5%
Negative: Unsuccessful searching	4.16%
Negative: Financial strain	4.1%
Negative: Portability issues	2.7%

(n = 1,608)

However, those who are employed generally reported that their employers are military-friendly and supportive of them. A total of 42 percent said their employers are supportive, while 13 percent said they are not. For some, 5 percent, it depends on the employer or the situation. (n=1,378)

Those who said that their employers are supportive most commonly defined a supportive employer as one who is flexible and understanding of the military lifestyle. One spouse said, *“I am the only person in my firm (of 100 people) with any direct military affiliation. I was definitely nervous to tell them about my husband’s career throughout the interview process, as to not leave perception of temporary staff. My firm has great culture and so far they’ve been very understanding and kind.”* Another said, *“Yes! 60% of the company is work from home, they provide an internal military/spouse support network, support military families and take a vested interest in understanding our challenges.”*

Respondents said their employers are not military-friendly or supportive when they don't understand the additional obstacles in a military family's life, don't trust the employee because of his or her military status, or treat the employee negatively due to military affiliation. For example: *"He constantly worries about us PCSing and finding a replacement and used that as an argument to pay me less than what I agreed to work for when I took the job. I wish I had a position to bargain from and training on how to talk to a boss about money, because I feel taken advantage of here."* Another respondent said, *"Currently, I work for several places, and while I believe employers are quick to prance spouses around to scream 'Look! We hire them,' I think they pay us less because they know they can. I also find it hypocritical for the organizations that advocate for spouse employment to not offer telecommuting options."*

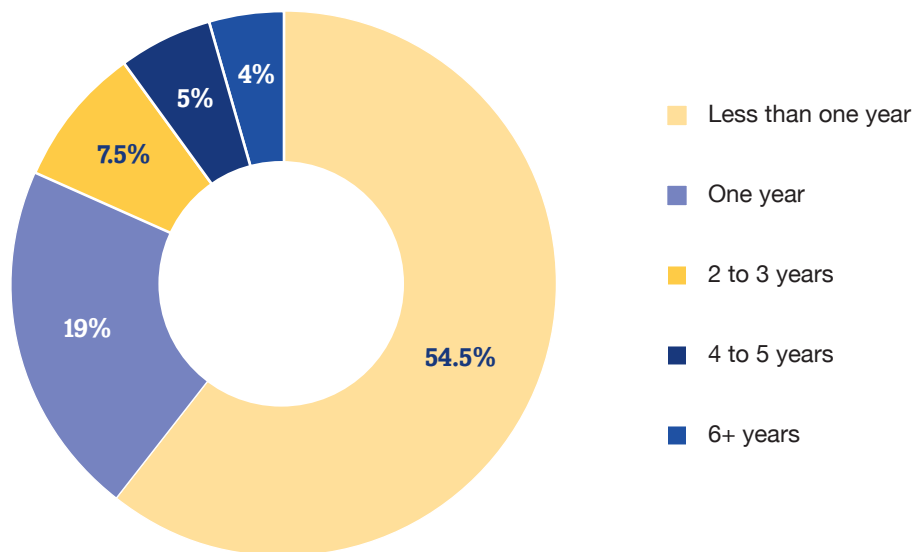
## Transition

Employment plays a large role in the process of leaving military service and becoming part of the civilian world. Most of those who responded to this survey said they have not yet transitioned out of military service: 65 percent had not, while 35 percent had. Survey branching allowed for isolation of the two segments of the population to analyze their unique experiences.

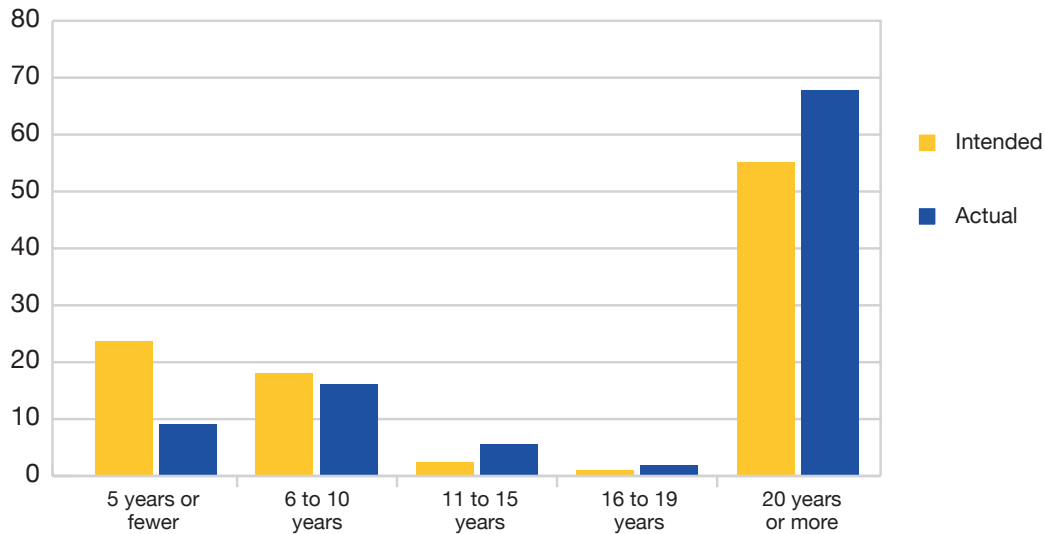
### Those who have not left service:

Most plan to stay for while. They predict they will stay for at least six more years.

### Leaving service



When they originally entered service, most respondents said they intended to stay for a full career of 20 years or more. They are reaching those goals and exceeding them — most said they will reach the 20-year mark.



The impetus for leaving service will likely be reaching retirement eligibility, most respondents said.

Reasons to Leave Service	Manifest Effect Sizes
Retirement eligibility	53.5%
Career limitations	10%
No longer willing to sacrifice	7%
Can't predict	4%
Disappointment with leadership	3%
Financial	3%
Health	2%

(n=1,602)

However, some said they will leave when they reach the limits of their careers, whether that is a lack of advancement or contract conclusions. One participant said, *“Lack of mentoring and ability to advance timely,”* while another noted, *“Being assigned to different jobs instead of working in my own field.”*

For some, the fatigue and stress on themselves and their families will be the reason they end their service. Some expect to reach a point at which they will no longer be willing to make the sacrifice. One active duty service member said, *“Exhaustion -- lol. It’s time to be able to settle and have some actual time together without the pressures of military service. And retirement time is nigh.”* Another said, *“We’re tired. Don’t want to deploy again.”*

For others, they predict that their frustration with leadership will be the reason they stop serving. For example, *“Frustration with the administration. We don’t trust that the President will not send him into harm’s way just because he wants to win an argument.”* Another said, *“Politics and old points of view. Need to clean house up high command.”* And another: *“Too much political and not enough military.”*

A few said that better financial offers outside of military service or limitations related to their health will help them make the decision.

### Blended Retirement System

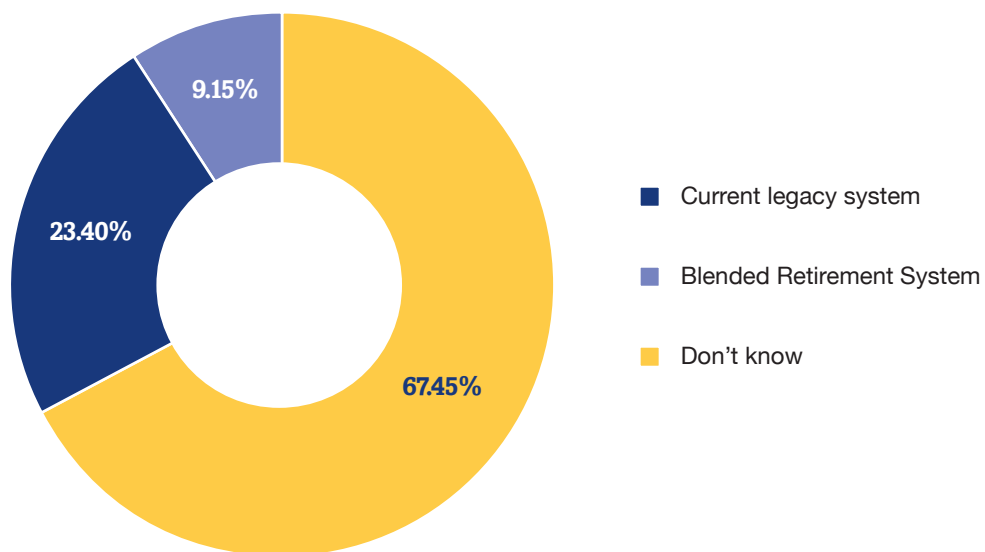
Because retirement eligibility is so closely linked to whether service members decide to stay in military service, respondents’ perceptions of the new Blended Retirement System — which allows for retirement before 20 years of service — is especially valuable in this research.

**Because retirement eligibility is a key reason for leaving military service, the Blended Retirement System could lead service members to separate earlier.**

Survey branching culled from those who have not left service, the portion of respondents who had fewer than 12 years of service by Dec. 31, 2017, which was the beginning point of eligibility to participate in the Blended Retirement System (BRS).

The resulting population (those who were eligible for BRS) were then asked questions about their perceptions of the system (n=784). Most of them, 67.45 percent, said they had not yet made a decision as to whether they would stick with the existing legacy retirement system or if they would switch to BRS. They must make a final decision on Dec. 31, 2018. (Respondents participated in the survey from Oct. 9 to Nov. 13, 2017.) Service members who do not make an affirmative choice to switch will be grandfathered under the legacy system.<sup>35</sup>

### Retirement choices



Most of the BRS-eligible respondents said they had not heard of the new system or that they didn't understand how it works. Others said they are still trying to research it. From initial perceptions, the population appeared to think it more positive than negative, but they were closely split. One said, *"BRS is a good move. We have to see what transpires down the road. But I hate hearing the all-too-familiar story of a 16-year E-6 who gets bounced for a DUI or some other offense, who has absolutely no way of handling the future. Service members who don't stay until retirement need to part with something."* A spouse said, *"I like that it offers a start of a retirement plan that transfers out of the military if something comes up and my spouse is unable to put in 20 years I like that the government will match contributions."*

Those who responded with negative perceptions were most concerned that the system is not going to serve families financially, or that it will not provide inducement to continue to serve in the military. An active duty service member said, *"It's mainly beneficial to the government and would be stupid for anyone with more than a couple years in to switch over."* Another said, *"It does not benefit those who have already been in the military long term since they would be behind in contributions. The legacy system has a higher incentive to continue a military career."*

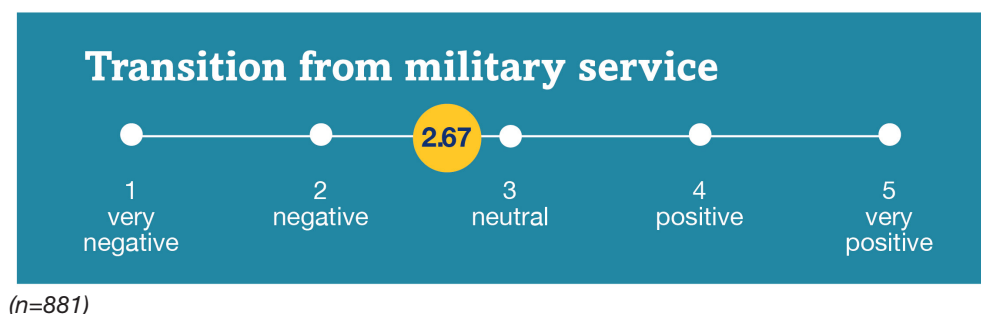
Those who are still unsure said they would need more information. One spouse said, *"There's not enough information being given to the families. Particularly when most soldiers do not have adequate financial training and/or hold no financial opinion within the households due to absence."* An active duty service member said, *"Not for us, but good to have the option. Not sure all folks have had sufficient education on it."*

Retirement Choice Perceptions	Manifest Effect Sizes
Don't understand BRS	46%
Positive	29%
Not sure, still researching	27%
Negative	21%
Ambivalent	10%

(n = 734)

## Transition from military service

The remaining portion of the population, those who had already left military service, was asked to describe their post-military experiences. The most striking result was that while the perception of their transition experience was generally negative, 2.76 on a 5-point scale, but the experiences they shared for the open-ended questions were overwhelmingly negative.



Participants shared about 13 times more negative than positive descriptions.

**Families are having a hard time leaving military life. Many feel left behind, that they are misunderstood by civilians, and they miss the support of the military community.**

Survey branching for this question ensured that those who answered had already transitioned out of the military. The manifest effect sizes are calculated from the full population that responded to the question (n = 881), and that population is completely made up of those who have experienced the process of transitioning to civilian life.

The small percentage of those who relayed positive examples said they have a better life after leaving the military: They are making more money and moving less frequently, and they have found employment. One said, *“Its been a blast so far. No early mornings unless I choose, no one shooting at me, warm food three meals a day, get and go absolutely anywhere I like.”*

The majority who described their experiences negatively framed their challenges in terms of having a tough time adjusting to civilian life. They said they miss the camaraderie they experienced with other military families and the culture of being part of the military. They also described having trouble fitting into a civilian community that did not understand what military life was like.

One retiree summed it up this way: *“My experience has been -- interesting. People for the most part seem impressed &/or a little fascinated by the fact that I was a woman in the Marine Corps. When they learn I was an officer for 25 years, they are even a little more impressed. I however am not overly wowed with myself. I joined because it was the only service that offered me a challenge. I stayed because it fit and I had something to contribute. It was a good fit. There was BS of course but, that comes with any job. I don't miss the BS. I do miss the camaraderie. I do miss the sense of mission and contributing to something bigger than yourself. And, I miss the sense of community. We weren't this, that or another thing. We were Marines. We were Americans preserving and protecting our country and all for which it stands. I haven't found that kind of selflessness in the civilian world.”*

Another said, *“It’s been rough trying to become a civilian again after 12 years in the Army. I got out in 1986 and I feel that I will be a soldier for the rest of my life. The training, the discipline and the esprit de corps have made me the man I am today. Some days I miss that terribly.”*

Several said they felt as if they were left behind after leaving service, like this retiree: *“Feel like once your out it’s like walking the plank. Any support you had vanishes.”*

Spouses feel the difficulty of adjustment too. One retiree spouse said, *“I didn’t know his identity was so wrapped up in the ‘military identity’ but it was. It was a transition of figuring out how to navigate the world as a civilian and how to help him figure out his own self-worth/self-concept. It was long process and we’re still figuring it out.”* And another said, *“Difficult finding a place to fit in. Completely starting over career wise has made us feel like failures.”*

Transition Experiences	Manifest Effect Sizes
Difficulty adjusting	33%
Couldn’t find employment	9%
Trouble with benefits	7.5%
Health care challenges	6.5%
Negative emotions	5.3%
Positive experiences	5%
Financial issues	4.7%

(n = 881)

Employment added to the difficulty adjusting to post-military life for some: 9 percent said they had a much more difficult time finding employment. One retiree spouse said, *“I expected employment to be much easier to find based on all the propaganda shared in regards to employers ‘supporting our troops’, but most of the jobs available are low-paying, entry-level, and not equivalent to what my service member is used to performing.”* A former service member said, *“Disappointed at first, felt a sense a pride and importance, training, knowledge after 14 years of active service. Only to have to start at bottom of job pool to be employed in civilian life.”*

A total of 7.5 percent said they had trouble getting the benefits they were promised from the military, or they had difficulty understanding what was available to them. For about 6.5 percent, health care was a challenge — both locating care and finding care that was not too expensive.

The negative emotions that about 5.3 percent reported ranged from having stressful experiences in transition to feeling disheartened, sad, and shocked. A few reported marital discord as a result of the strain.

Those who reported financial issues said that the pay and benefits they received in the civilian world were less than they expected and that they have had difficulty adjusting financially. (A small contingent within that group reported becoming homeless as a result.)



# Community

## Civilian community

Overall, the full population of respondents said they felt supported by the civilian communities in which they lived.

Respondents reported positive interactions with the civilian community, and when they need additional support, they turn to community resources.

Not only did respondents report positive interactions, but throughout the results, participants illustrated ways their communities provide them with support, compassion, and encouragement.

Community Support	Manifest Effect Sizes
Positive	47%
Neutral	20%
Negative	30%
No experience	2%

(n = 2,098)

When describing their positive experiences, they said things like, *“The civilian community is very supportive in our area and is doing their absolute best to make each and every military family feel welcomed,”* and *“We have always lived places where our military family was treated well, and civilians have shown great appreciation for what my husband does.”*

Neutral experiences were generally those that were good in some locations, not in others. One participant said, *“It is a mixed bag. In my current location we are often left out because people have known each other since grade school. They cannot relate. The military community is not very close probably due to the fact of the small number of active military on our installation. In other locations I have had amazing groups of friends both military and civilian.”*

These negative experiences were often attributed to civilians’ lack of understanding of the military family experience. One respondent said, *“The civilian community doesn’t understand the military world doesn’t understand what our men and women and families sacrifice to be the military.”* As another described it, *“They don’t understand how hard military life is on the family left behind while they are stationed or training all over the world.”*

# Perception of Military Career

Respondents said resoundingly that they would recommend a career in the military to someone they love (77.71 percent). However, when the civilian community was asked the same question, only 37 percent said they would recommend a career in military service.

**Military and veteran families are more than twice as likely as civilians to recommend military service to someone they care about.**

To develop this statistic for comparison, MFAN partnered with the Penn Schoen Berland (PSB) research firm. PSB conducted online interviews with 1,199 American adults from Dec. 5 to 8, 2017. MFAN asked the same question in its online survey from Oct. 9 to Nov. 13 2017.

Both surveys asked: “Would you recommend a career in military life to someone you care about?”

PSB’s findings:

Would you recommend a military career?	Responses
Yes	37%
No	63%

(n=1,199)

MFAN’s findings:

Would you recommend a military career?	Responses
Yes	77.71%
No	22.29%

(n=2,616)

MFAN’s respondents provided a series of reasons they support military life for themselves and their families. When asked to describe their perceptions of military life, the comments were generally positive — by a margin of 2-to-1. It is also important to note, methodologically, that this question came at the end of the survey, after respondents had explored all of the previous facets of military family life. Given the chance to consider and review all aspects of military family life, the response rate remained high.

Positive Aspects of Military Life	Manifest Effect Sizes
Life experiences	33%
Pay and benefits	25%
Employment/education opportunities	24.5%
Civic duty	8%
Feelings of pride/patriotism	7.8%

(n = 2,200)


Life experiences included travel, personal growth, life skills, and adventure. Civic duty included the concept that the sacrifice service members and their families experience is part of a greater good. One service member said, *“It’s hard, but there are few things in this life that are worth great sacrifice. Serving our nation, defending the free world is one of them.”* Another said, *“It was one of the best choices I made. It isn’t easy though.”* Yet another said, *“The military is the best way for a young person to build their confidence, gain life skills, and further their education.”*

However, there are also negative aspects of military life that respondents brought up.

Negative Aspects of Military Life	Manifest Effect Sizes
Personal sacrifice too great	62%
Effects on families	14%
Financial strain	8.7%
Current political climate difficult	7.6%
Poor leadership	6%

(n = 1,144)

Sacrifice came into play here too. It is a balance, and for some, it is too heavy. One retiree said, *“The military is hard on a person in every way. No one cares that you’re wearing out your body and mind and that you will forever have to deal with issues even after you are far out of the military and there’s no help for you.”* One military spouse said, *“I would not recommend but I would support I’ve seen what it can do to a family and the injuries and how civilians don’t care. I’ve seen how the injuries have changed my husband and don’t wish any body’s happiness to be taken away like that.”*



The sacrifice for families is also a burden to bear, respondents said. One spouse noted, *“The constant deployments and moves are very difficult to raise a family, for a spouse to find employment in their field, finish education and the benefits of a military career are slowly deteriorating.”* Additionally, the pay and benefits don’t make up for the losses. *“The standards and benefits keep getting lower and the requirements for commitments and sacrifice keep getting higher,”* said one service member.

In addition, the current politically charged climate would make it difficult for some respondents to recommend military service. One retiree said, *“Nowadays, politics is more important than honor, and the cost of service is just not worth the average person’s aptitude for mental stability. There are just too many life long wounds that are not easy to heal from.”*

## 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.



## Endnotes

- 1 The Department of Defense calculated 2.7 million family members. Department of Defense, 2016 Demographics: Profile of the Military Community, Military OneSource <http://download.militaryonesource.mil/12038/MOS/Reports/2016-Demographics-Report.pdf>, p. 117. The U.S. Coast Guard has not publicly released the number of family members of active duty members. The author of this study is awaiting a response to a Freedom of Information Act request for data about Coast Guard family members.
- 2 Ibid., 117.
- 3 Ibid., 119.
- 4 Anselm Strauss and Juliet Corbin, *Basics of Qualitative Research*, (Newbury Park, CA: Sage Publications, 1990), 21.
- 5 Thomas Lindlof, and Bryan C. Taylor, *Qualitative Communication Research Methods*, 4th edition, (Thousand Oaks, CA: Sage Publications, 2018), 364-5.
- 6 Earl Babbie, *The Practice of Social Research* (Belmont, CA: Wadsworth/Thomson Learning, 2002), 178-217; John W. Creswell, *Qualitative Inquiry and Research Design* (Thousand Oaks, CA: Sage Publications, 2006), 125-127; Lindlof and Taylor, 148; V.M. Sue and L.A. Ritter, L.A. *Conducting Online Surveys* (Thousand Oaks, CA: Sage Publications, 2011), 22.
- 7 Lindlof and Taylor, 143.
- 8 Ibid., 148.
- 9 Creswell, 126-127.
- 10 J.A. Maxwell, "Understanding and Validity in Qualitative Research," *Harvard Educational Review* 62,(1992): 279-299.
- 11 Richard E. Boyatzis, "Reliability is consistency of judgment," *Transforming Qualitative Information*, (Thousand Oaks, CA: Sage Publications, 1998), 146-7.
- 12 Sharlene Nagy Hesse-Biber and Patricia Leavy, *The Practice of Qualitative Research* (Thousand Oaks, CA: Sage Publications, 2011), 310; Johnny Saldana, *The Coding Manual for Qualitative Researchers*, (Thousand Oaks, CA: Sage Publications, 2009), 70.
- 13 C.P. Smith, "Reliability issues," in C.P. Smith, J.W. Atkinson, D.C. McClelland, and J. Veroff (Eds.), *Motivation and personality: Handbook of thematic content analysis* (New York: Cambridge University Press. 1992).
- 14 Saldana, 42
- 15 Lindlof and Taylor, 252; Creswell, 64.

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- 16 Nagy, Hesse-Biber and Leavy, 289; M. Sandelowski, “Real Qualitative Researchers Don’t Count: The Use of Numbers in Qualitative Research,” *Research in Nursing and Health*, 24, (2001): 231.
  - 17 Anthony Onwuegbuzie and Charles Teddlie, “A Framework for Analyzing Data in Mixed Methods Research.” In *Handbook of Mixed Methods in Social and Behavioral Research*, eds. Abbas Tashkkori and Charles Teddlie (Thousand Oaks, CA: Sage Publications, 2003), 358.
  - 18 Ibid.
  - 19 Statistics taken from Department of Defense, 2016 Demographics: Profile of the Military Community, <http://download.militaryonesource.mil/12038/MOS/Reports/2016-Demographics-Report.pdf>, and United States Coast Guard, “Workforce,” <http://www.overview.uscg.mil/Workforce/>.
  - 20 Department of Defense, 2016 Demographics: Profile of the Military Community, Military OneSource, <http://download.militaryonesource.mil/12038/MOS/Reports/2016-Demographics-Report.pdf>, p. 13; United States Coast Guard, Human Capital Strategy, January 2016,
  - 21 At the time participants were taking the survey, the 115th United States Congress was debating changes to the Affordable Care Act. While this might at first seem to skew results, it is important to note that health care was also a priority for participants in MFAN’s 2014 survey.
  - 22 Other services provided by the Department of Veterans Affairs, such as financial, housing, education, disability compensation, appeared as a separate code called VA.
  - 23 This result, showing the same appreciated support programming showing as the areas in which families need more support, was similar to results in MFAN’s previous survey in 2014.
  - 24 (N=1,743).
  - 25 As the populations were isolated, they became much smaller. For this question, 1,189 responded, but 463 said they never accessed mental health care. Therefore, those who accessed care, (n=726).
  - 26 Respondents numbered 524, but 184 said they had never accessed care. Therefore, (n=340), a very small segment of the population, but a very specific demographic.
  - 27 USAA Educational Foundation is a primary sponsor for this research. The foundation is a nonprofit entity separate from the USAA banking institution. Neither USAA nor USAA Education Foundation participated in recruiting participants, data collection, data analysis, or the presentation of results.
  - 28 (N=490).
  - 29 This is a very small component of the population that participated in this study. Additionally, qualitative results are not generalizable. Therefore, this figure would not be generalizable to the full military family population.
  - 30 Richard Sisk, “Pentagon Ready to Accept Transgender Recruits Starting Jan. 1,” [Military.com](https://www.military.com/daily-news/2017/12/30/pentagon-ready-accept-transgender-recruits-starting-jan-1.html), <https://www.military.com/daily-news/2017/12/30/pentagon-ready-accept-transgender-recruits-starting-jan-1.html>

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- 31 Deborah Bradbard, Rosalinda Maury, Nicholas Armstrong, The Force Behind the Force: A Business Case for Leveraging Military Spouse Talent (Employing Military Spouses, Paper No. 1), Institute for Veterans and Military Families, Syracuse University, July 2016, [https://ivmf.syracuse.edu/wp-content/uploads/2016/07/Prudential\\_Report\\_7.21.16\\_REVISED\\_digital.pdf](https://ivmf.syracuse.edu/wp-content/uploads/2016/07/Prudential_Report_7.21.16_REVISED_digital.pdf).
- 32 Ibid.
- 33 Department of Defense, 2016 Demographics: Profile of the Military Community, Military OneSource, <http://download.militaryonesource.mil/12038/MOS/Reports/2016-Demographics-Report.pdf>, p. 134.
- 34 Ibid., 132.
- 35 Department of Defense, Uniformed Services Blended Retirement System, Military Compensation, <http://militarypay.defense.gov/BlendedRetirement/>



# From our families to yours, thank you.



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