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Military Families Lose About \$5,000 With Every Move

Unexpected, unreimbursed, necessary expenses associated with moving make it difficult for military families to save and plan for the future.

WASHINGTON — Military families move, on average, every 24 to 36 months, and each move sets each family back about \$5,000. That's money they'll never be reimbursed for and will never recover. MFAN has collected data from military families over the past four years that show that financial stress is a primary burden during the permanent change of station (PCS) process. The COVID-19 crisis during this year's moving season has added extra challenges that promise to make moving even costlier and more stressful than usual.

Eighty-four percent of active duty family members who responded to our 2019 Military Family Support Programming Survey, presented by Cerner, said that they had moved within the past two years. Thirty-six percent of respondents said they had moved within the past 12 months.

“We have long-known that moving creates hardships for military families,” said Shannon Raszadin, Executive Director of MFAN. “What we didn't realize until we read the survey responses was how much of a financial burden frequently moving places on families. When a family is losing \$5,000 every two years, it's very difficult for them to build substantial savings, or to even save for the next move.”

Respondents said that, on average, their unreimbursed, out-of-pocket expenses during a move were almost \$2,000 and that their average financial loss over and above claims for lost and damaged items during the move was almost \$3,000. And, almost 70% of respondents said that their possessions—furniture, keepsakes, and other items—were damaged during the move, and some of those were items that could not be replaced.

“Movers lost one leg of a table and reimbursement tried to just pay us the value of that leg, which is silly. It rendered the table unusable,” said the spouse of an Army active duty member in Washington.

With each move, families not only pay for some of their own moving expenses and absorb the costs of loss and damage to belongings, but they also struggle with finding spouse employment to replace lost incomes.

“It is a substantial setback. It usually takes us three to four months to ‘reset’ after moving due to security deposits, cleaning the old house, pet deposits at the new place, setting up electric, buying pantry supplies, etc.,” said the spouse of a National Guard / Reserve member in Minnesota.

Seeing more of the country and the world can be a tremendously positive experience for many military families, but the financial costs associated with moving so often can prevent them from saving money and making wise financial decisions.

“We had to borrow money just to get by and now we’re paying them back for a year. We’re in more debt than ever before but this move was from stateside to overseas, and we were told it would be more expensive,” said the spouse of a Navy active duty member living outside of the continental United States.

MFAN suggests that military families be provided with more information about the actual costs of moving and the steps families can take to prepare for a PCS. Additionally, efforts should be made to improve the reimbursement process so that families are fairly compensated for lost and damaged items and so that reimbursement payments are made in a timely fashion and with less paperwork. Finally, as the PCS process shifts to one centralized moving company, oversight, transparency, and performance metrics that recognize families’ experiences during their moves should be incorporated.

MFAN’s entire survey will be released during an online event on June 23, at 3 p.m. ET, featuring expert panel discussions and video narratives from military family members who are personally impacted by each issue. Registration for the survey release event is here: <https://mfan.hosted.events/> More information about MFAN’s survey methods and demographics can be found here: <https://militaryfamilyadvisorynetwork.org/survey-methods>

In light of the pandemic and the National Defense Authorization Act (NDAA) mark-up, MFAN expedited the release of the survey findings. Data related to food insecurity; finances and emergency savings; loneliness and community; mental health and telehealth; and intimate partner violence have already been released. Cerner Government Services, Inc., a wholly owned subsidiary of Cerner Corporation, sponsored the 2019 Survey, which provides the most rigorous, comprehensive understanding of the needs of military and veteran families.

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About MFAN: The Military Family Advisory Network is the authentic voice of the modern military family and the bridge that connects military families to the resources, people and information they depend on to successfully navigate all phases of military life. To learn more about MFAN, visit www.militaryfamilyadvisorynetwork.org.