



Blue Star **FAMILIES**
2015 Annual

MILITARY FAMILY LIFESTYLE SURVEY

Comprehensive Report



In collaboration with:



Funding for the Annual Military Family Lifestyle Survey is provided through the generosity of our presenting sponsor USAA and from the Lockheed Martin Corporation, United Healthcare Military & Veterans, Rent-A-Center, Health Net Federal Services, Facebook, and the USO.

About

BLUE STAR FAMILIES (BSF)

BSF is the largest and fastest-growing chapter-based military family nonprofit in the country. Founded by military spouses in 2009, BSF is committed to strengthening military families and connecting America to its military. The organization's innovative array of morale, empowerment, education and employment programs include Blue Star Careers, Blue Star Museums, Books on Bases, Operation Appreciation, Operation Honor Corps and Caregivers Empowering Caregivers. Demand- and data-driven, BSF annually serves more than 1.5 million military families and connects with its global membership through the cloud and on the ground with 47 chapters at home and overseas. BSF members include active duty, National Guard, Reserve, wounded, and transitioning servicemembers and their families from all ranks and services, as well as veterans and civilians. BSF works directly with the Department of Defense (DoD) and senior members of local, state and federal government to bring important military family issues to light. Working in concert with fellow nonprofits, community advocates and public officials, the organization raises awareness of the challenges and strengths of military family life.

THE INSTITUTE FOR VETERANS AND MILITARY FAMILIES (IVMF)

The IVMF is the first interdisciplinary national institute in higher education that's focused on the social, economic, education and policy issues impacting veterans and their families post-service. Through our focus on veteran-facing programming, research and policy, employment and employer support, and community engagement, the institute provides in-depth analysis of the challenges facing the veteran community. The IVMF also captures best practices and serves as a forum to facilitate new partnerships and strong relationships between the individuals and organizations committed to making a difference for veterans and military families.

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PARTNER ACKNOWLEDGMENTS

The widespread distribution of this survey through partner organizations and others in the military community greatly contributed to the high level of response and helped achieve a diverse sample of military personnel across all branches and services, geographies, ethnicities, and military experiences.

Blue Star Families and The Institute for Veterans and Military Families were honored to have the assistance of the following partner organizations for this year's survey:



Introduction



Blue Star Families' Annual Military Family Lifestyle Survey provides a comprehensive understanding of the experiences and challenges encountered by military families. Military families are much like their civilian neighbors; however, the unique demands of military service result in unique issues and challenges.

The advent of the All-Volunteer Force ushered in a new era of American defense. The end of the draft resulted in a stronger, more professional US military—and one where families serve too.

As our nation tries to draw to a close our two longest wars, the overall size of the US military is contracting once again. However, security developments in 2015 have seen an expanded American military presence into areas of concern both new and old. Amid this uncertain security environment, the responsibility for keeping America safe now falls to a smaller force who are seeing deployments and other prolonged periods of service away from home continue at high rates.

Supporting military families is vital to sustaining the All-Volunteer Force and a strong national defense. Service members and their families will continue to be asked to do more with less. Military families are central to service member recruitment and retention decisions, and to overall military readiness.

Toward this end, Blue Star Families, with help from its valued partners, conducts a survey, analyzes data, and produces a report that situates the findings within the relevant broader literature. The result is the Military Family Lifestyle Survey Comprehensive Report. This is the sixth iteration of the survey, which has been conducted since 2009.

The 2015 survey was designed by Blue Star Families in collaboration with Syracuse University's Institute for Veterans and Military Families (IVMF) and analyzed by a team led by the Department of Research and Policy at Blue Star Families.

The survey results are intended to:

- facilitate a holistic understanding of service members, veterans, and military family experiences so that communities, legislators, and policymakers can better serve each of their unique needs; and
- identify the key aspects of military life to effectively target resources, services, and programs that support the sustainability of military service and the All-Volunteer Force.

Executive Summary



Blue Star Families' annual Military Family Lifestyle Survey provides a more complete understanding of the experiences and challenges encountered by military families.

Military families are much like their civilian neighbors. Many need dual incomes to meet their financial goals; are concerned about pay and benefits; worry about childcare and education; and want to establish roots and contribute to their community's well-being. However, the unique demands of military service result in exceptional

issues and challenges for service members and their families.

Blue Star Families conducted its 6th annual Military Lifestyle Survey in April-May, 2015 to identify contemporary issues facing military families and to increase understanding and support of the military lifestyle. Over 6,200 military family members, including active duty service members and veterans, provided valuable insight regarding the true cost of sustaining the All-Volunteer Force.

	Active Duty Spouses	Active Duty Members	Veterans
Military Pay/Benefits	65%	65%	57%
Change in Retirement Benefits	51%	63%	58%
Military Spouse Employment	40%	25%	11%
Employment Opportunities for Veterans	16%	37%	34%
Rising Numbers of Service Member and Veteran Suicides	16%	17%	38%
Impact of Deployment on Dependent Children	37%	21%	17%
Disability Claim Backlog	6%	15%	34%
General Optempo/Deployments/Training Time	25%	31%	23%
Overall Uncertainty with Military Lifestyle	25%	31%	15%
Educational Opportunities for Dependent Children	28%	21%	13%

Top Military Issues by Subgroup

Military Pay/Benefits and Changes to Retirement Benefits are the top two issues for all respondent subgroups and they are the same two top issues as indicated in last year's survey.

Military Spouse Employment, Veteran Employment, and Service Member and Veteran Suicide were key issues that varied by subgroup.

Top Trends and Findings for 2015

- Trend:** Uncertainty with the military lifestyle. This uncertainty manifested in nervousness about job security, retirement benefits, financial security, and future employment prospects for service members and their spouses.

For example, the top three obstacles to financial security identified by active duty service members and their spouses were: uncertainty in military life, military spouse employment, and saving for retirement.

- Trend:** Childcare challenges. Childcare challenges and concern for children's mental, physical, and educational well-being were noted across qualitative responses. Additional support for flexible and affordable childcare remains a top request.
- Trend:** Overall, veterans reported positive feelings towards the military, such as pride in their military experience, being prepared to be leaders, and agreement that the military had played a role in their success.
- Trend:** Employment and financial aspects of transition from active duty were reported to be the most difficult areas of transition for post-9/11 veterans.
- Trend:** Worry over housing costs. For the second year in a row, over one-third of active duty family respondents indicated area housing costs were higher than their housing allowance (BAH).
- New Trend:** The military lifestyle is expensive. Seventy-three percent of active duty families reported incurring unexpected expenses as a result of the military lifestyle. Frequent moves/Permanent Change of Station (PCS) costs topped the list of unanticipated costs with 86% of those incurring costs experiencing unexpected relocation expenses.
- New Trend:** Homeschooling. Seven percent of respondents with school-aged children indicated their children were home schooled, indicating military families homeschool their children at greater than double the homeschooled among the general US population. A significant percentage of spouses who were not employed indicated in qualitative responses that homeschooling was the reason.



- New Finding:** Military families with employed spouses experienced greater financial security, better mental health, and higher satisfaction with the military lifestyle.
- New Finding:** Many military spouses pursue additional education as a strategy in overcoming employment challenges that arise as a result of the result of the military lifestyle. Thirteen percent of active duty spouse respondents who were not employed but wanted to be indicated they were currently students and will be looking for jobs soon.
- New Finding:** Active duty participation in formal financial literacy and planning programs was low. However, a significant majority of active duty respondents support financial literacy training through DoD and expansion of unit-level financial readiness support.
- New Finding:** Family was central in active duty service members' financial decisions and benefit use. Seventy-six percent of respondents indicated they or their service member had already or is planning to transfer their Post-9/11 GI Bill benefits to a family member. Active duty military families desire financial education that includes family members.
- New Finding:** Roughly half of the employed veterans were not working in their preferred career field. For post-9/11 veterans, almost half were not working in their preferred career field.
- New Finding:** Seventy-four percent of post-9/11 veteran respondents had attended some form of Transition Assistance Programming and 56% agreed that it had prepared them to successfully transition from active duty to civilian life.

Connecting the Military to American Communities Supports Our Nation's Priorities

Military families are assets to national defense and local communities. They are central to the health and capability of the All-Volunteer Force and are good neighbors actively engaged in making their civilian communities great places to live. Service members may be employed by their respective services—but they work for all Americans.

The responsibility for supporting military families is certainly a duty of the Department of Defense; however, a healthy nation shares in this responsibility.

Military families are American families and, as such, desire the same types of opportunities and support desired by their civilian counterparts. Much of this support comes from the private sector and the local level.

Our country can help support military families by learning more about the unique nature of military life and increasing civilian and

military collaboration on a number of levels.

Americans can help support military families by increasing civilian and military collaboration in local communities through friendship, shared service and communication. This year's survey results suggest we can do this with additional support in the following areas: the employment of military spouses; military child education and wellness; financial and retirement savings education; military child care; local civilian community engagement; strong mental health; and veteran employment.

Promoting these positive lifestyle factors is important to the civilian community as well. Healthy and resilient military communities improve our local communities and help our nation to achieve many current national priorities including: viable defense personnel costs; improved recruitment, retention and readiness; and a sustainable All-Volunteer Force.

Military Spouse Employment

- 58% of active duty spouses who were not working indicated they wanted to be employed.
- 75% of active duty spouses reported being a military spouse had a negative impact on their ability to pursue employment.

Military Child Education and Wellness

- Of respondents with children, 77% had young children (under 12 years of age).
- 50% responded their child experienced moderate or greater worry as a result of a parent's deployment.

Financial and Retirement Savings Education

- 60% of active duty families felt financially secure. The highest levels of financial stress were found in those closest to military retirement age, post-9/11 service members, and unemployed military spouse respondents.
- Active Duty respondents indicated participation in formal financial literacy and planning programs was low. However, a significant majority of active duty respondents support financial literacy training through DoD and expansion of unit-level financial readiness support.

Childcare

- 35% of respondents indicated they are not able to find childcare that fits their current situation.
- 27% spent greater than \$500 a month on childcare.

Local Civilian Community Engagement

- 72% donated more than \$25 to a charitable organization in the last 12 months.
- 61% talk to their neighbors at least every week.
- 90% of active duty service members and their families felt the general public does not truly understand the sacrifices made by service members and their families.
- 65% volunteered in the last year; of those, 70% volunteered in their civilian communities

Strong Mental Health

- 7% of active duty spouse and veteran, 10% of active duty service member, and 14% of post-9/11 service member respondents indicated they had seriously thought about committing suicide during their time associated with the military.
- 17% of respondents did not use a program or benefit because they had concerns about confidentiality of the treatment.

Veteran Transition and Employment

- Veterans and active duty service members transitioning within the next two years reported minimal awareness of available transition resources. In fact, less than half of veterans and active duty service members were aware that they could file a VA claim 180 days prior to discharge.
- 47% of post-9/11 veterans reported they are not working in their preferred career field.
- 46% of post-9/11 veterans reported that it took longer than expected to find employment.



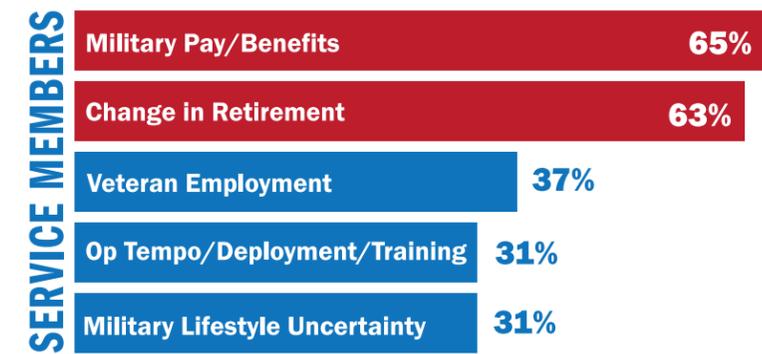
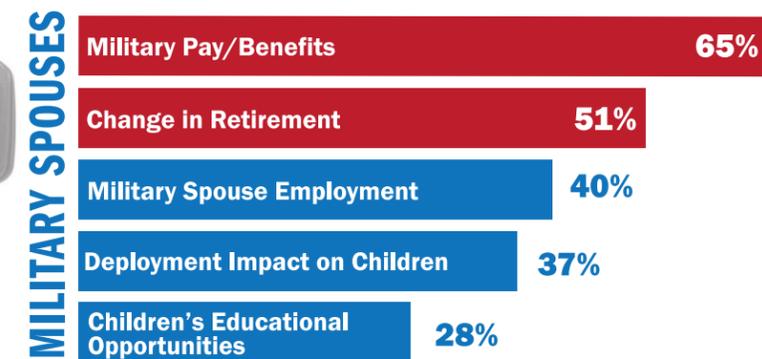
TOP ISSUES

TOP MILITARY FAMILY ISSUES OF CONCERN BY SUBGROUP

SUBGROUPS: ACTIVE DUTY SPOUSES, ACTIVE DUTY SERVICE MEMBERS, AND VETERANS

> MILITARY PAY AND RETIREMENT BENEFIT CHANGES ARE THE TOP TWO CONCERNS FOR ALL RESPONDENTS

> SPOUSE EMPLOYMENT, MILITARY SUICIDE & VETERAN EMPLOYMENT ROUND OUT THE TOP 5 ISSUES OVERALL FROM ALL SURVEY RESPONDENTS



TOP STRESSORS

TOP MILITARY FAMILY STRESSORS RELATED TO TIME IN THE MILITARY

TO BETTER UNDERSTAND THE IMPACT OF INDIVIDUAL STRESSORS COMMON TO THE MILITARY LIFESTYLE, RESPONDENTS WERE ASKED:

“DURING YOUR TIME IN THE MILITARY, WHAT ARE/WERE THE BIGGEST STRESSORS(S) IN YOUR MILITARY FAMILY? PLEASE SELECT ALL THAT APPLY”

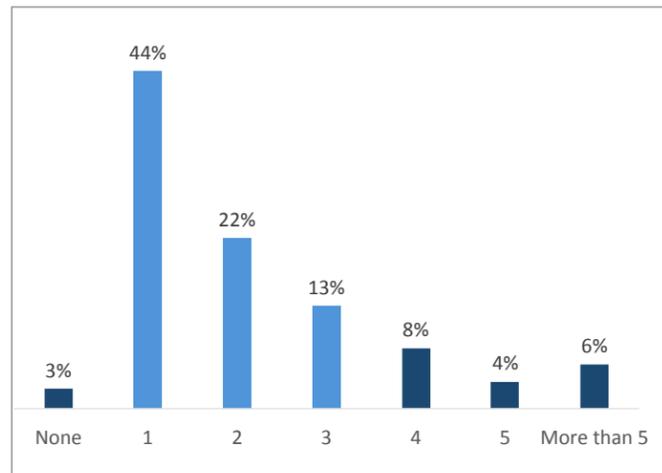
ANSWER	TOP 5 STRESSOR			TOP STRESSOR		
	ACTIVE DUTY	VETERAN	SPOUSE	ACTIVE DUTY	VETERAN	SPOUSE
EMPLOYMENT/WORK STRESS	66%	33%	60%			
DEPLOYMENTS	50%	34%	60%			
FINANCIAL ISSUES/STRESS	56%	45%	57%			
RELOCATION ISSUES (E.G. ADJUSTMENT TO NEW LOCATIONS, LIVING OVERSEAS)	49%	26%	54%			
ISOLATION FROM FAMILY/FRIENDS	39%	25%	52%			
SEPARATION	39%	41%	51%			
ISOLATION FROM FAMILY/FRIENDS DURING DEPLOYMENT	29%	21%	26%			
MARITAL OR RELATIONSHIP ISSUES	33%	24%	25%			
LIMITED SOCIAL SUPPORT	14%	11%	26%			

The Unique Characteristics of Military Family Respondents

“Military families are much like their civilian neighbors; however they also possess a variety of unique characteristics and undergo a number of unique stressors as a result of the military lifestyle.”

Military Service Is a Family Service Among Respondents

Figure 1. Members of Immediate Family Who Are/Have Been in the Military



The All-Volunteer Force is a force composed of families. Sixty-eight percent of officers are married and 49% of enlisted personnel are married, compared with 40% before the start of the AVF.¹ Moreover, veterans are more than twice as likely as members of the general public to have a child who has also served (21% vs 9% respectively).²

Current service members, veterans, and their respective spouses are likely to socialize the next generation of military members, provided their positive experiences outweigh the challenges and negative aspects of military service. In this year’s survey, 53% of respondents had two or more immediate family members who served in the military. More than half (57%) of respondents would recommend military service to a young person close to them and 45% would recommend military service to their own children. Eighty percent of veteran respondents agreed they would be happy if their child(ren) joined the military.

Respondents Continue to Experience High Operational Tempo and Deployments Away from Family

Figure 2A. Total Months Deployed Since 9/11

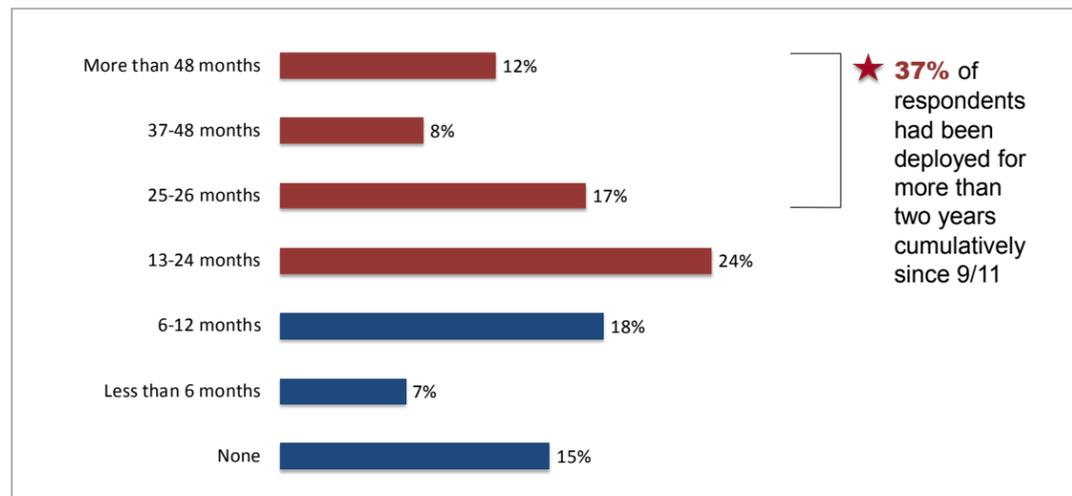
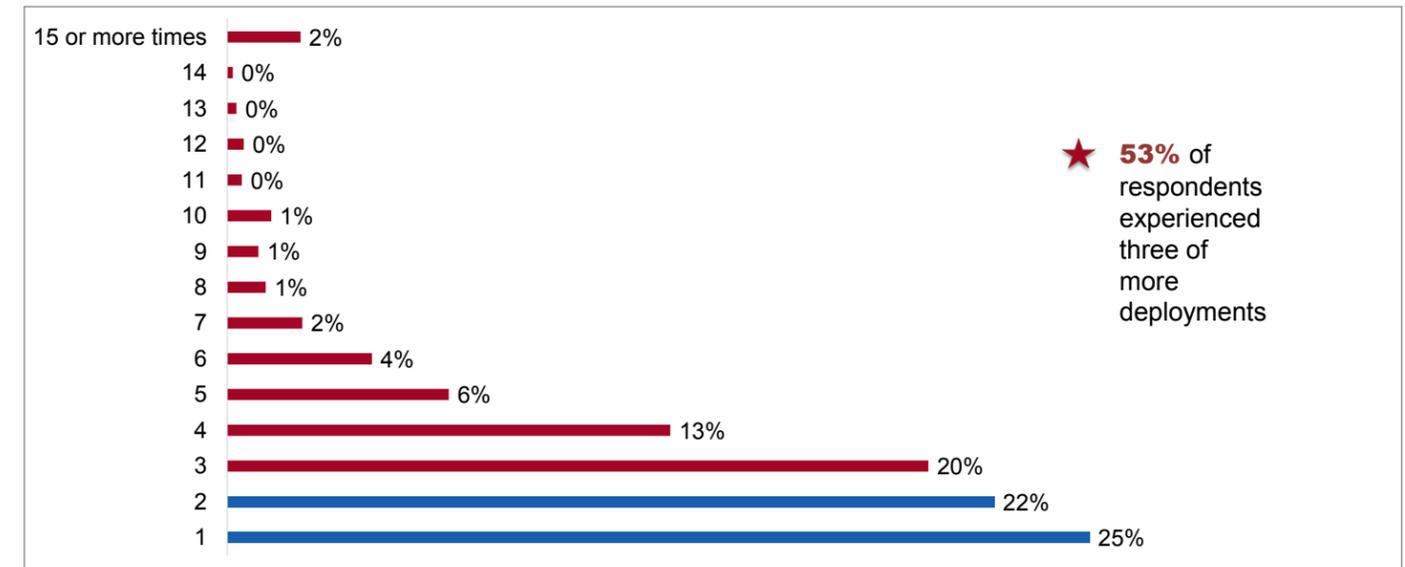


Figure 2B. Number of Deployments Experienced Since 9/11



Military operations continue in Iraq and Afghanistan while new conflicts are emerging and deployments continue at wartime rates. At the same time, the overall size of the military continues to experience cuts. This results in fewer personnel who are asked to do more.

“General military operational tempo/deployments/training time” is a top five issue for the active duty service member subgroup of respondents and 11% indicated it was their number one concern overall. Among stressors, “employment/work stress” was identified to be a top stressor by 66% of active duty respondents but only 33% of veterans, suggesting active duty service is currently more stressful than civilian employment.

Deployments contribute to employment and work stress. Sixty percent of military spouses and 50% of active duty service member respondents identified deployment as a top stressor. Further, over half (53%) of respondents reported experiencing three or more deployments since September 11, 2001, and 37% of respondents reported serving over 24 months of deployment since 9/11.

The impact of deployment on children ranked number four among all issues for active duty military spouses, with 37% of spouse respondents and 21% of active duty service members ranking it in the Top 5 Issues. Respondents indicated their children were affected “moderately” or “to a great extent” by worry (50%), separation anxiety (49%), and difficulty sleeping/nightmares (36%) by a parent’s deployment(s). Qualitative responses also highlighted parents’

concern that the impact of deployment(s) may continue after the deployment is over.

“[Impact is] unknown, they are very young. My oldest tends to act out and not mind my wife as well when I am gone. I think she also worries about me returning.”

—Active duty service member

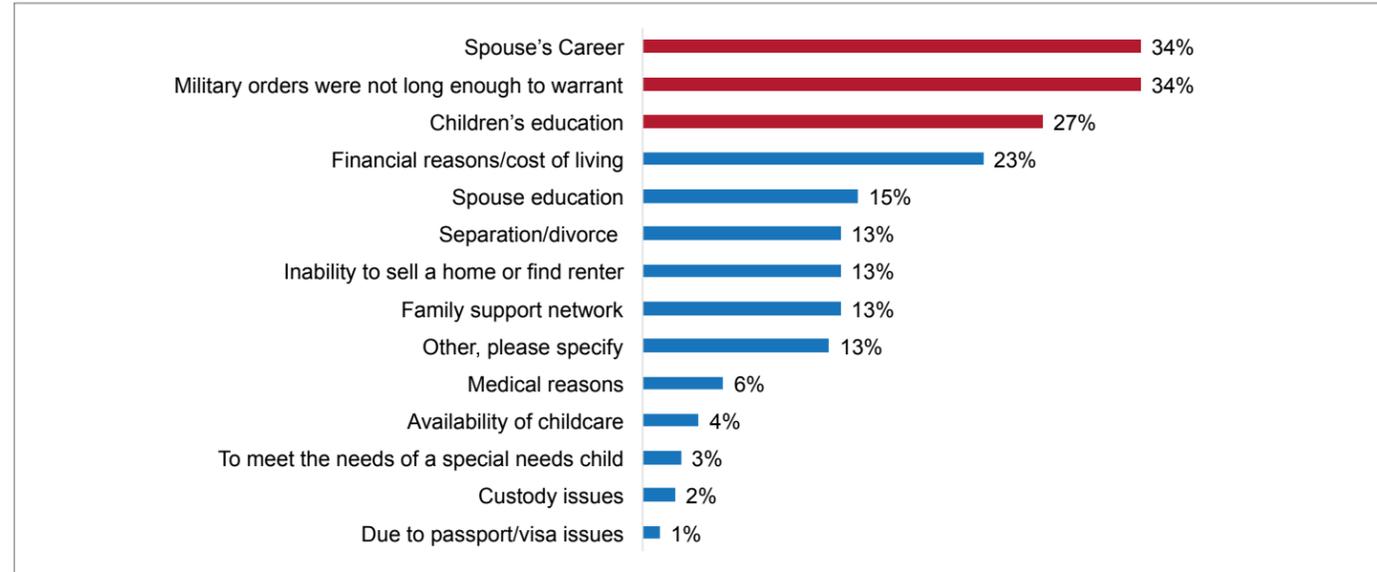
“Separations and deployments are truly difficult and our children feel the loss that civilian families cannot even fathom. Their parent is NOT away on a business trip, and our children unfortunately are acutely aware of the risk their deployed parent faces. Watching the news/current events and even harsh realities of children discussing the current events, becomes unimaginable while the parent is deployed.”

—Military family member

Fifty-one percent of all military family parent respondents indicated that services provided by the Department of Defense are adequate to support their military children dealing with deployments.

Respondents Experience Frequent Additional Periods of Separation from their Service Member Not Related to Deployments

Figure 3. Reasons for Voluntarily Living Separately (Geo-Bach'ing)



In current periods of high operational tempo, military families continue to experience frequent separations other than deployments, and family stress also accompanies these separations. Training and other temporary duty away from family are a frequent and necessary part of military service, however when these absences are combined with repeated deployments the impact of family separation is especially acute.

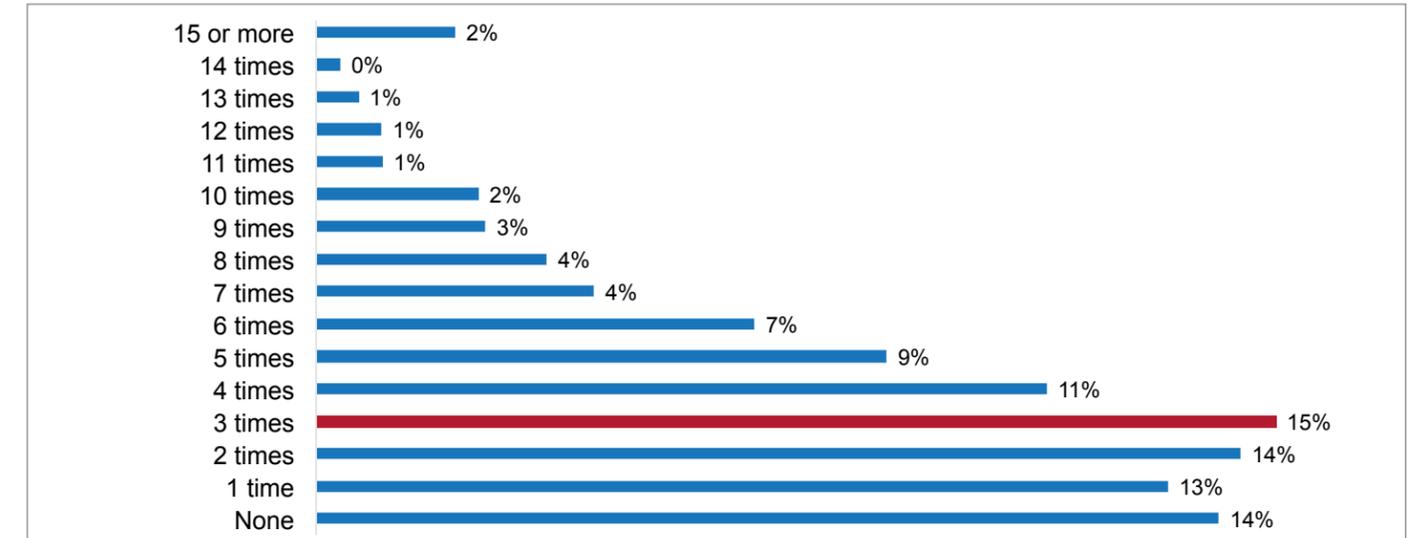
In this year's survey, 30% of active duty family respondents reported spending 6-12 additional months of separation away from their service member in addition to deployment separations.

Voluntarily living separately from family, also referred to as geographic bachelor status or "geo-bach'ing," is one way service members attempt to create stability for their family. In this year's survey, 20% of respondents indicated they had chosen to geo-bach at least one time during their active duty career. The top three reasons for geo-bach'ing included: spouse's career (34%), short military orders not long enough to relocate the family (34%), and children's education (27%).



Active Duty Military Family Respondents Move More Frequently—and Farther—than Civilian Families

Figure 4. PCS Inside Continental United States Due to Service Member's Orders

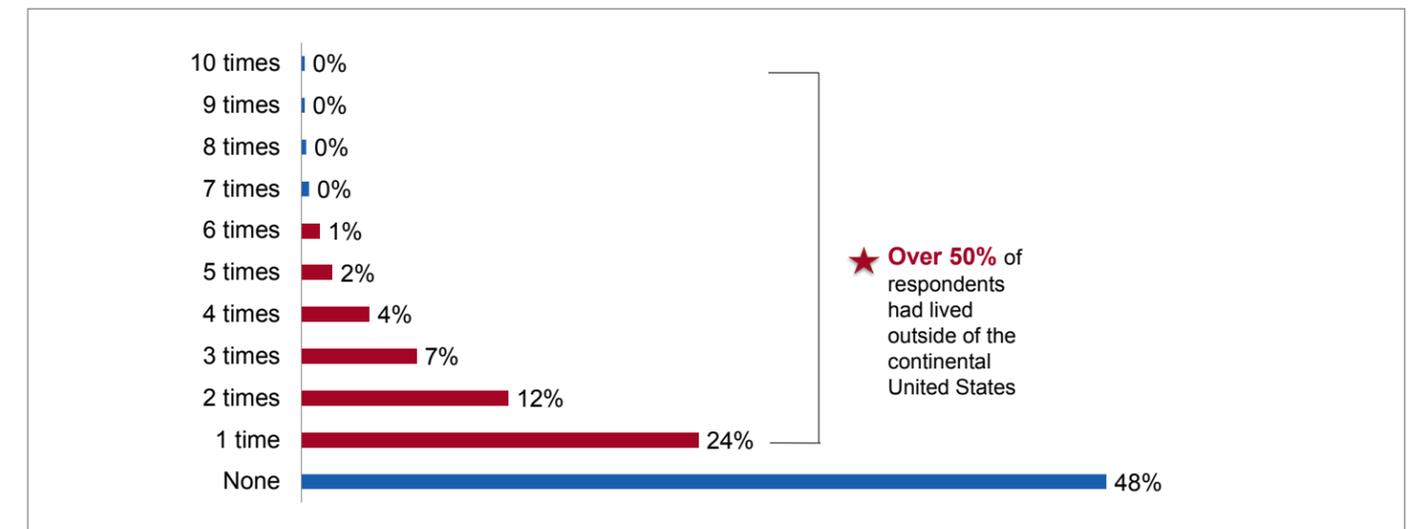


Frequent relocation is an integral aspect of a service member's job and military lifestyle and can often be a source of both excitement and stress. In this year's survey, 60% of active duty family respondents reported moving three or more times within the continental United States. On average, military families move seven times more often than civilian families and are more likely to move long distances,

across state lines, or overseas.³ For many military families, relocation due to military orders can result in additional financial costs due to unanticipated expenses, employment barriers for military spouses, or potential separation if family members chose to reside separately for work, school or other reasons.

Respondents Have Lived Outside of the Continental US, Far from Extended Families and Traditional Sources of Support

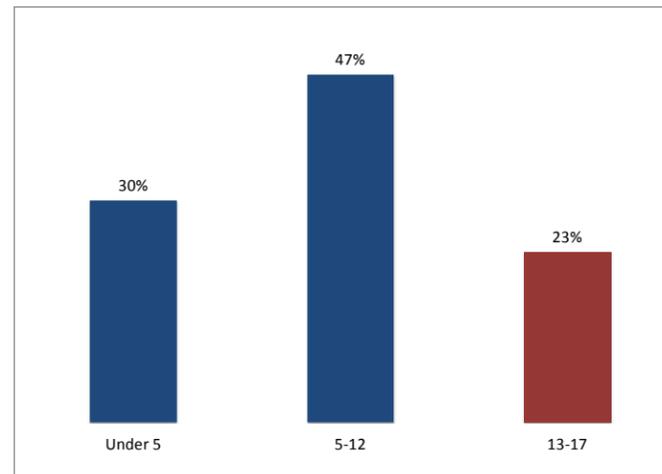
Figure 5. PCS Outside Continental United States



Military families are more likely to have lived overseas compared to civilian families. Overseas relocation can be especially difficult for military spouses who want to be employed due to limited employment options, and presents barriers to traditional sources of support such as friends and extended family residing within the continental United States.

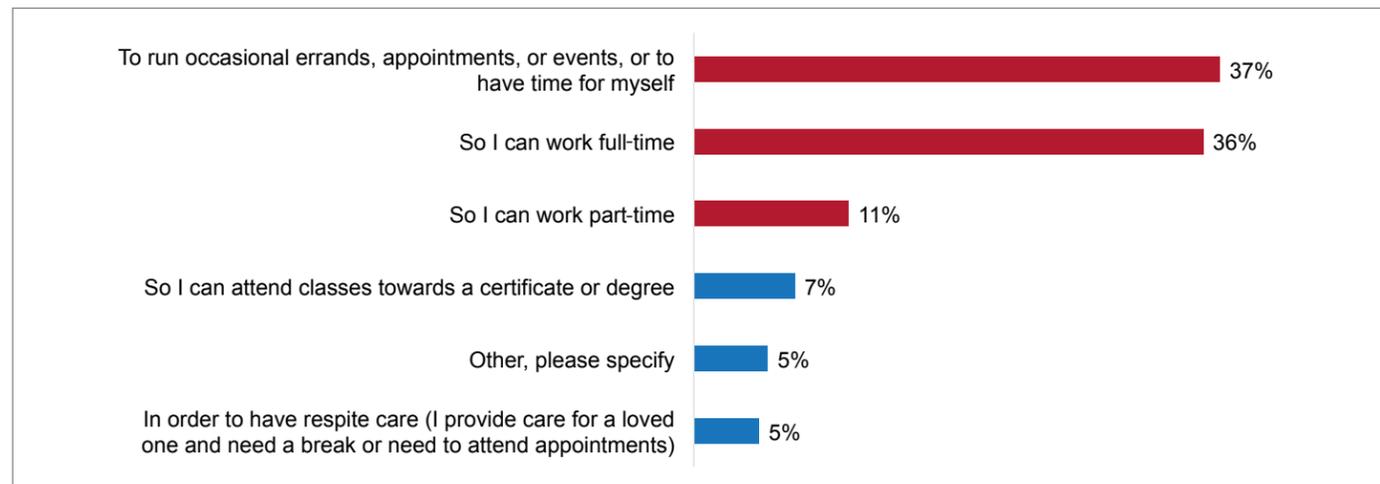
Military Family Respondents Tend to Have Young Families and Greater Childcare Needs as a Result of the Military Lifestyle

Figure 6. Age Breakdown of Respondents' Military Children under 18



Previous research suggests active duty service members are on average more likely to be married at a younger age and have children at home than their civilian counterparts⁵. Eighty-three percent of respondents have children, over three-fourths (77%) have children

Figure 7. Top Reasons Respondents Needed Child Care



While the US government does not track the number of Americans living abroad, estimates range from 0.7%-2.2% of the total US population.⁴ In contrast, over half (52%) of active duty family respondents reported they had lived outside of the continental United States at least once.

under 12 years old, and 18% of parents reported their children had special needs.

Military families need and seek childcare when necessary for their lifestyle just as civilian families do. Almost half (47%) of military family respondents indicated working full-time or part-time as the primary reason for needing child care, and 37% of respondents indicated access to child care provided them with the ability to take care of personal obligations such as errands and personal time.

While needing childcare to work and run errands are not particularly unique to military families, the social context regarding the need is. In particular, for military families who are experiencing separation from their service member, the ability to access child care when shouldering the burdens of single parenthood can provide them the ability to continue with an everyday routine similar to the one that existed prior to deployment. Research also indicates that the well-being of a military parent who is not deployed is strongly associated with the child's well-being.⁶ This suggests that the availability of childcare will allow parents to focus on their mental health, which is very important for the family unit to successfully function in the service member's absence.

Childcare is also important for 5% of military family respondents who are caregivers and thus require respite care. In this year's survey, 32% of respondents identified themselves as caregivers, of those: 11% provided care to an active duty spouse or child over the age of 18 and 37% provided care to a parent or grandparent. While caregiving can be very fulfilling, it can also be stressful especially if the caregiver lacks formal training and/or finds it difficult to find a suitable alternative. More than half (54%) of caregiver respondents indicated finding an alternative caregiver was either somewhat or very difficult.

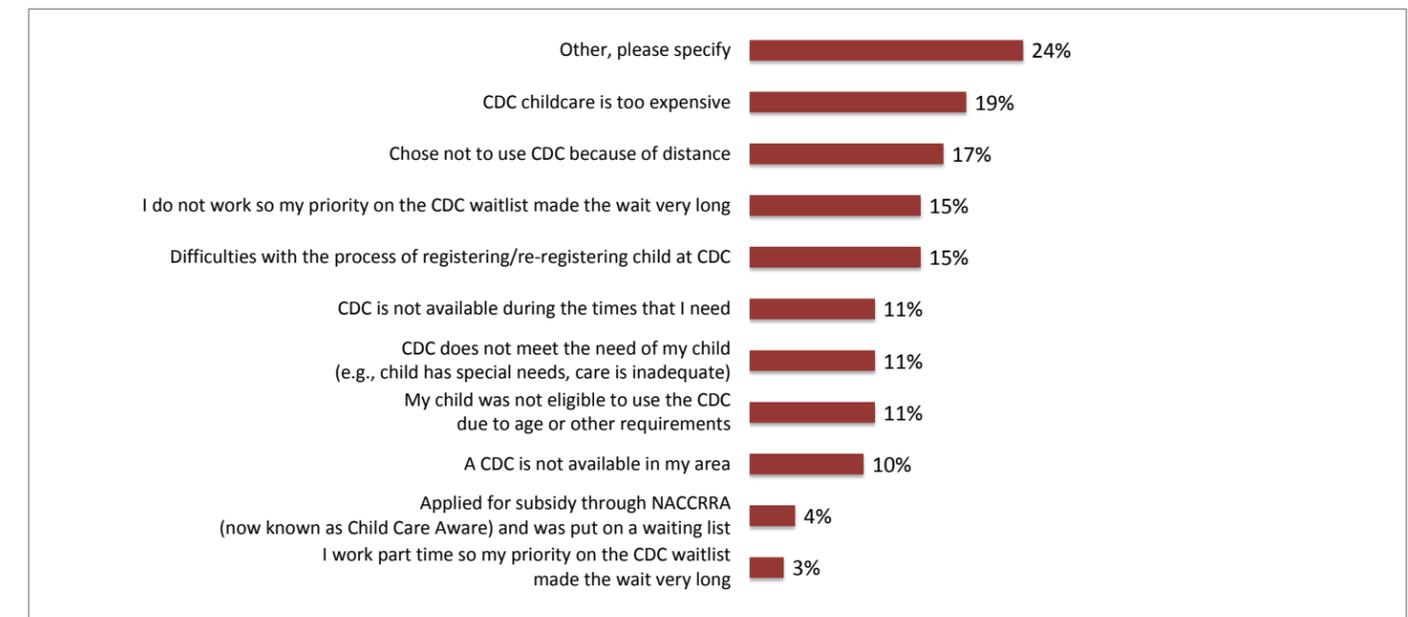
The ability to rely on family and friends is a more affordable method of childcare; however, military families are less likely to live near family and more likely to move frequently to new areas where they are unlikely to know reliable individuals willing to volunteer to assist with childcare. Thus, paid childcare is a frequent need among military families.

When asked about the child care needs of their youngest child, 28% of military family respondents had made arrangements with a family member or friend to meet their childcare needs. Additional support for flexible and affordable childcare remains a top request with 54% of respondents spending less than \$200 a month on childcare; however, 27% spent \$500 or more per month.

Childcare challenges and concern for children's mental, physical, and educational well-being were also noted across qualitative responses. Results suggest that finding childcare that meets needs increases both active duty and spouse satisfaction with the military lifestyle.

The Majority of Respondents' Children Attend Public School but Homeschooling Rate for Military Children is More than Double that of the General US Population

Figure 8. CDC Childcare Difficulties Experienced by Respondents



No affordable after school care for my daughter-the CDC is way too expensive, and the after school program at her school has her on a wait list.

—Military spouse

I tried to go back to work part-time but with my husband's frequent deployments and TDY trips my children felt the stress and I decided to stay home full time.

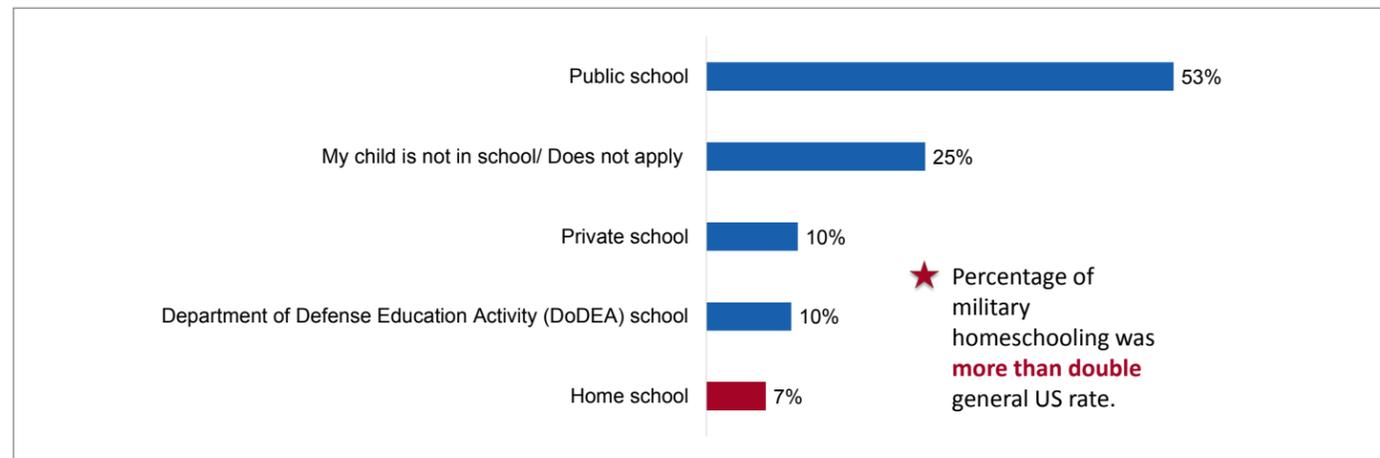
—Army spouse

I can't find trustworthy childcare for a special needs child.

—Military spouse

For those who used on-installation Child Development Centers (CDC), 19% indicated the CDC was too expensive, 17% indicated distance from the CDC was a challenge, and 15% indicated that the process of registering their child at the CDC was difficult.

Figure 9. School Attendance among Children of Respondents



Seventy percent of respondents have school aged children. School aged military children can face unique challenges, for example transferring to a new school after relocation. Seven percent of parents indicated their children were homeschooled, a rate greater than double the 3% of the general population who homeschool their children.⁷ Thirteen percent of spouses who were not working indicated in qualitative responses that homeschooling was the reason. Homeschooling may appeal to military families because this option affords flexibility, resources, and portability when continuing their children's education. Homeschooling

can be a solution for families who cannot afford private tuition and have concerns about the quality or environment of public schools near the installation to which their service member has been assigned.

When asked whether they support the creation of a military dependent student identifier initiative in order to allow schools and school districts to better track the academic performance and educational outcomes of military dependent students, of those who were familiar with the identifier, 82% supported this creation.

Respondents are Well Educated

In this year's survey, over half (57%) of survey respondents held a bachelor's degree or higher.

Figure 10. Respondents' Level of Educational Attainment

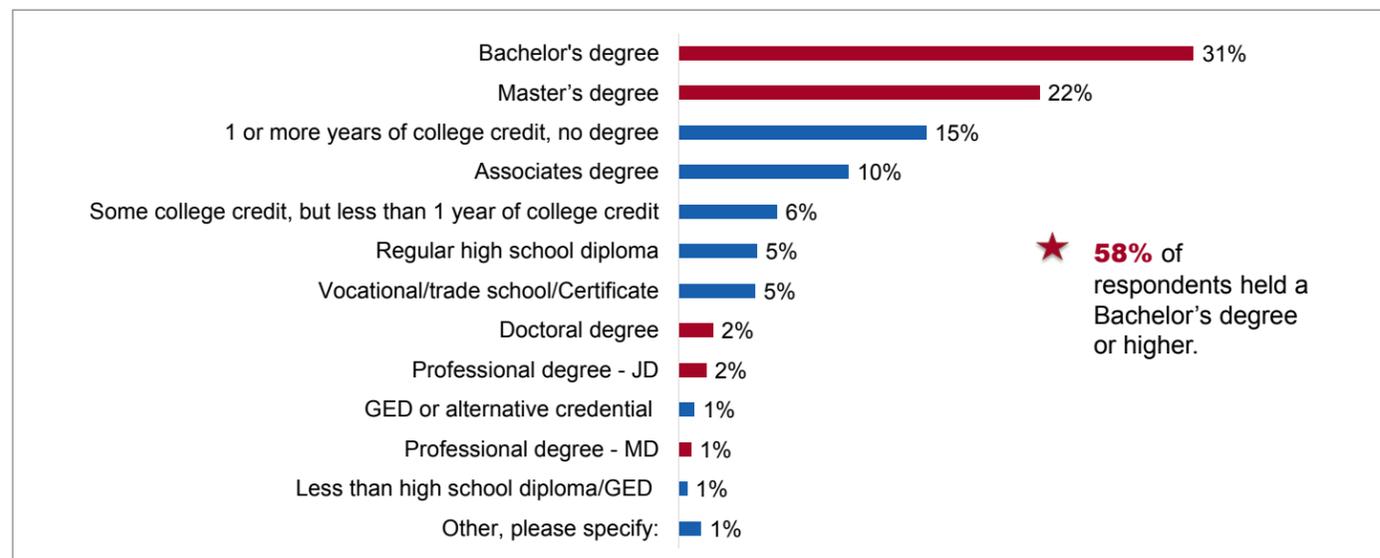
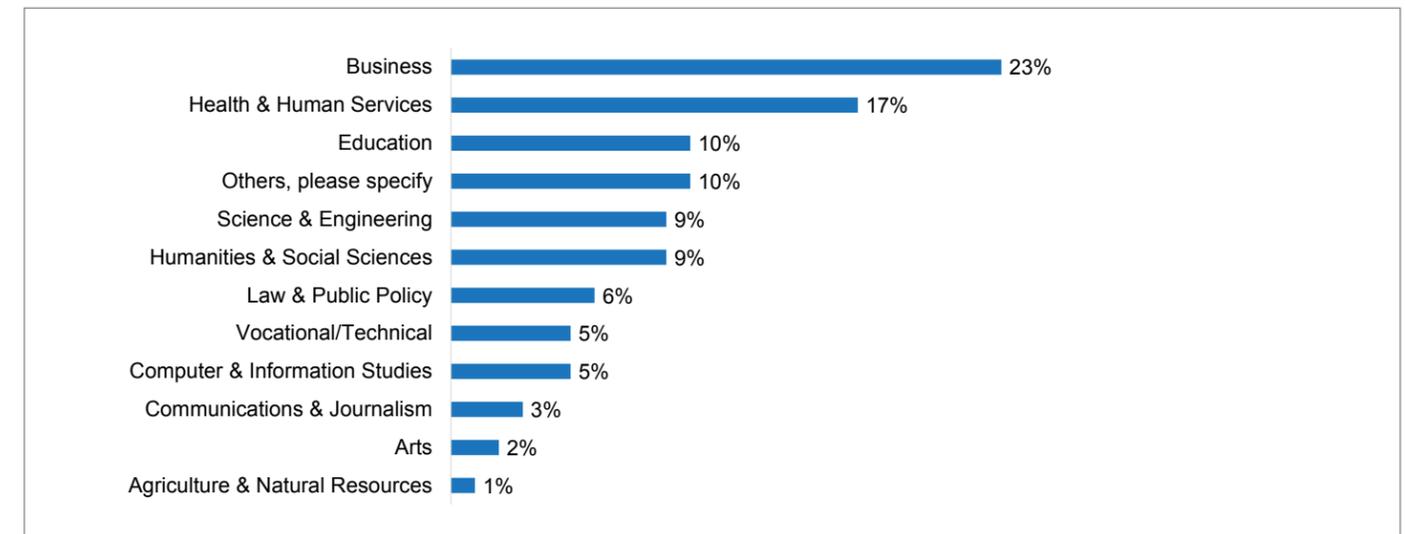
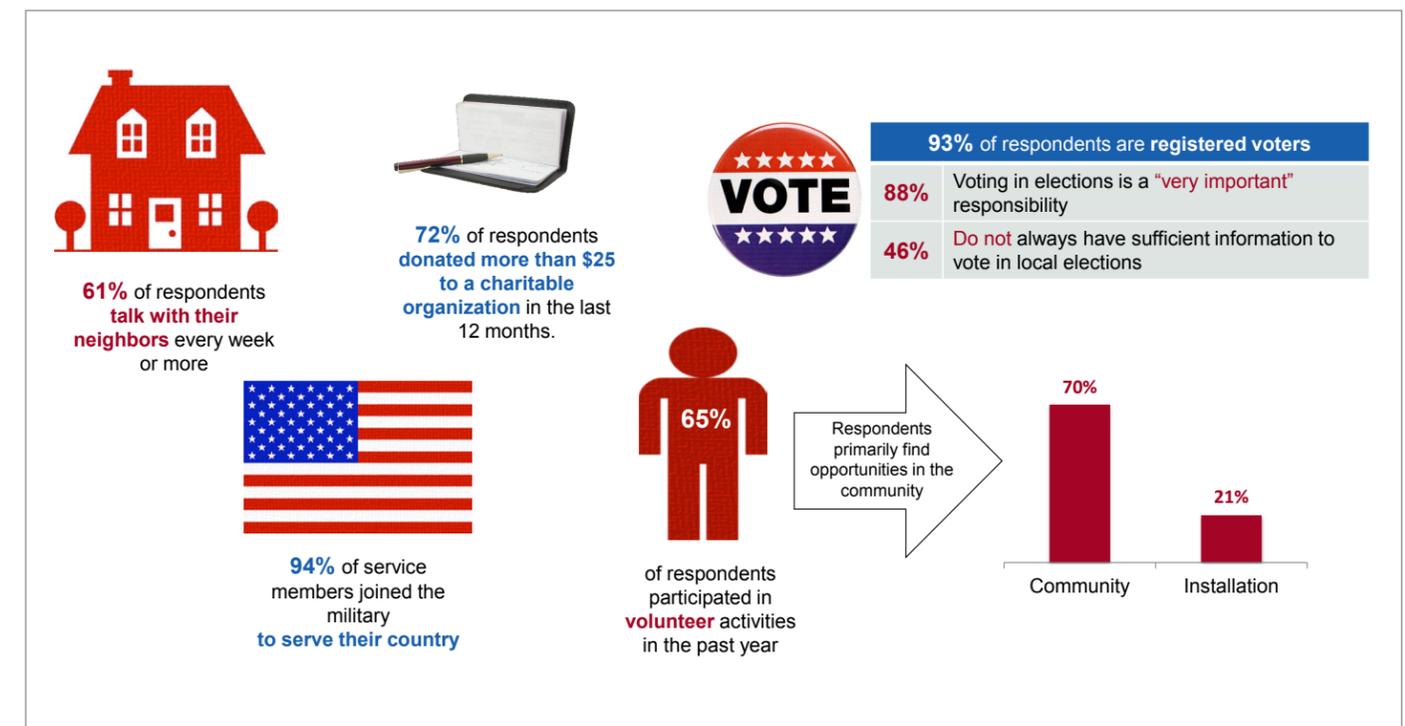


Figure 11. Major Fields of Study



Respondents are Civically Engaged

Figure 12. Civic Engagement





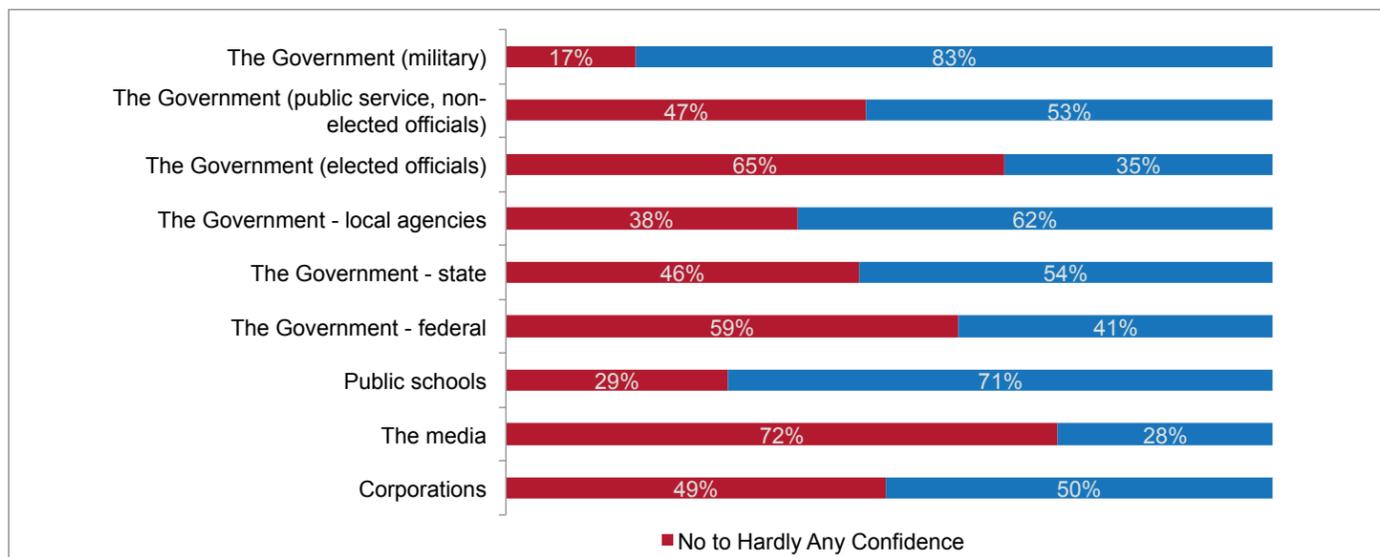
Military service members and their families are actively finding ways to connect with their local community. In this year's survey, more than half (61%) of respondents indicated they talked with their neighbors every week or more, suggesting military families are looking to grow relationships with community members. Moreover, 94% of service member respondents indicated that the top reason for joining the military was to serve their country. In addition to engaging with neighbors and desiring to serve their country, 93% of survey respondents are also registered to vote. However, while 88% of respondents feel voting in elections was a "very important" responsibility of American citizens, almost half (46%) of respondents feel they do not always have sufficient information to vote in local elections. This suggests the need to create additional opportunities

for military families to engage locally and obtain local information so that they are able to further contribute to the civic health of their immediate communities.

Sixty-five percent of survey respondents indicated they participated in volunteer activities in the past year. According to the US Bureau of Labor Statistics, the volunteer rate in 2013 was 25%, suggesting military service members and their families continue to volunteer at significantly higher rates than their civilian counterparts. Seventy percent of survey respondents who volunteer indicated they primarily find opportunities in the community compared to 21% of respondents who seek volunteer opportunities on the installation. Seventy-two percent of survey respondents also donated more than \$25 to a charitable organization in the last 12 months.

Respondents Perceive a Significant Civilian-Military Divide

Figure 13. Respondents' Level of Confidence to "Do What is Just"



Ninety percent of this year's survey respondents feel the general public do not truly understand the sacrifices made by service members and their families. An even larger percentage (92%) feel that the general public does not truly understand the challenges military families face when transitioning out of the military. The growing

civilian/military divide may also be associated with a decline in confidence with public institutions. Sixty-five percent of respondents have little to no confidence in elected officials doing what is just, and indicate greater confidence in corporations (50%) than in the media (28%).

FINANCIAL READINESS

60%
FEEL SECURE ABOUT THEIR FINANCIAL FUTURE

73%
INCURRED UNEXPECTED EXPENSES AS A RESULT OF THE MILITARY LIFESTYLE

87%
SAY FINANCIAL READINESS TRAINING SHOULD BE MORE INDIVIDUALIZED TO FIT SPECIFIC FAMILY NEEDS

RETIREMENT

12% do not regularly contribute to a retirement account
21% contribute to a civilian spouse's retirement account
56% contribute to Thrift Savings Plan

40% indicated they would be less likely to serve and complete a twenty-year career if the military retirement system was changed from a defined benefit to a defined contribution plan

MONEY MANAGEMENT

20% of active duty families have over \$10K of credit card debt
32% of active duty families pay off credit card balances each month
42% of active duty families have 3+ months of emergency fund

HOUSING

9X Families with children were 9x more likely to live on base compared to non-parent respondents
10% of home owners were "upside down" with their mortgage
28% own a home
36% agree that the cost of rent is higher than our BAH allowance
39% said top reason for renting (vs owning a home) was "we pcs too frequently."
78% are paying some out of pocket cost beyond BAH; 22% are paying \$400 or more

TOP OBSTACLES

TOP 4 OBSTACLES TO FINANCIAL SECURITY FOR ACTIVE DUTY FAMILIES:

42% Uncertainty in Military Life
40% Spouse Employment
39% Saving for Retirement
32% Frequent Moves/PCS

82% of all respondents indicated that they utilize a budget in their financial management

FOOD SECURITY

26% had participated in WIC
7% had household member who faced food insecurity
6% sought emergency food assistance

81% of spouses participate in managing their military family's finances

76% transferring/have already transferred Post-9/11 GI Bill to spouse or child

Financial Readiness



Previous research indicates financial readiness contributes to overall military readiness. For example, experiencing financial stress can distract service members from their mission, lead to concern of family members back home while deployed, and negatively impact retention.¹ Furthermore, previous research found that financial/employment stressors were found to be one of the most prevalent stressors related to suicide among service members.²

Major Findings

1. Sixty percent of active duty family respondents feel financially secure and exhibit healthy financial behaviors overall. Increasing financial education and reducing credit card debt present opportunities to improve individual financial readiness.
2. The highest levels of financial stress are found in those closest to military retirement age, post-9/11 service members, and unemployed military spouse respondents.

3. The top three obstacles to financial security for active duty family members are: uncertainty in military life, spouse employment, and saving for retirement.
4. Factors associated with increased financial uncertainty include: separation from the military; downsizing and sequestration; and confidence in receiving retirement and disability benefits.
5. Respondents indicated that military family retirement planning was complicated by the uncertainty surrounding future benefits and the perception that military families could not afford to save for retirement. However, retirement planning was strengthened by spouse employment and contributions to civilian spouses' retirement accounts.
6. Benefit uncertainty was associated with financial insecurity. Respondents were least confident they would receive post-retirement healthcare and disability benefits.
7. Active duty respondents indicated their own participation in formal financial literacy and planning programs was low. However, a significant majority of active duty respondents support financial literacy training through DoD and expansion of unit-level financial readiness support.
8. Family was central in active duty service members' financial decisions and benefit use. Active duty military families desire financial education that includes family members.
9. The military lifestyle is expensive as 73% of active duty families reported incurring unexpected expenses as a result of the military lifestyle. Frequent moves/Permanent Change of Station (PCS) costs topped the list of unanticipated costs, with 86% of those incurring costs experiencing unexpected relocation expenses.
10. Respondents indicated concern regarding housing costs. Over one-third of active duty family respondents indicated area housing costs were higher than their housing allowance (BAH).
11. Opportunities to increase financial readiness include lengthening the horizon of military financial readiness definitions to include the long-term, clarifying policies for expense reimbursement, minimizing out of pocket PCS expenses, incorporating families into DoD financial training programs, and reducing barriers to spouse employment.

Military Family Financial Health

Finding 1

Sixty percent of active duty family respondents feel financially secure and exhibit healthy financial behaviors overall, but increasing financial education and reducing credit card debt present opportunities to improve individual financial readiness.

Figure 14. Financial Readiness: Active Duty Families' Financial Security

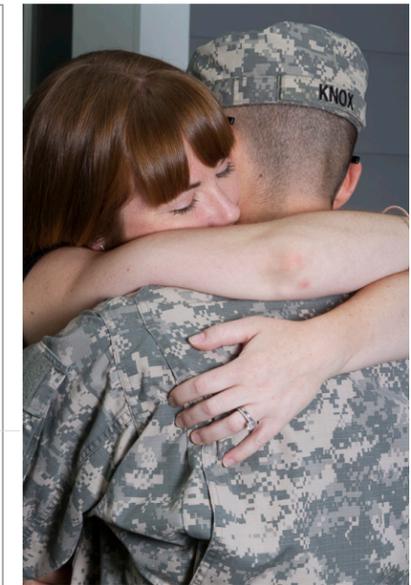
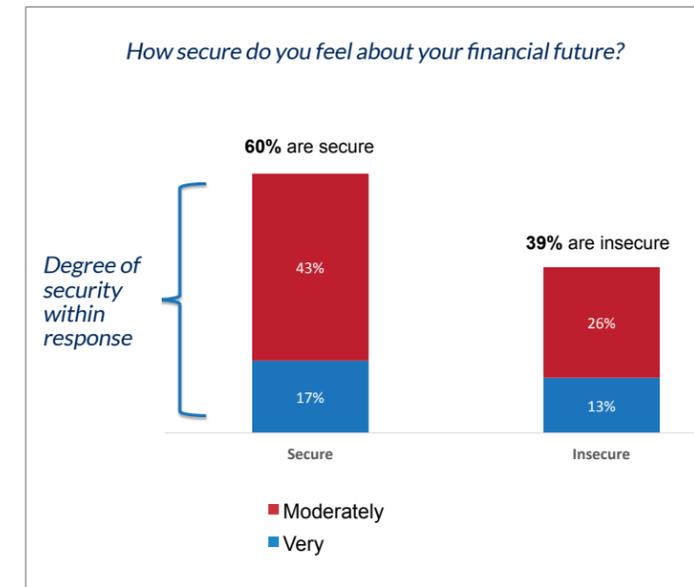


Figure 15. Financial Readiness: Budget

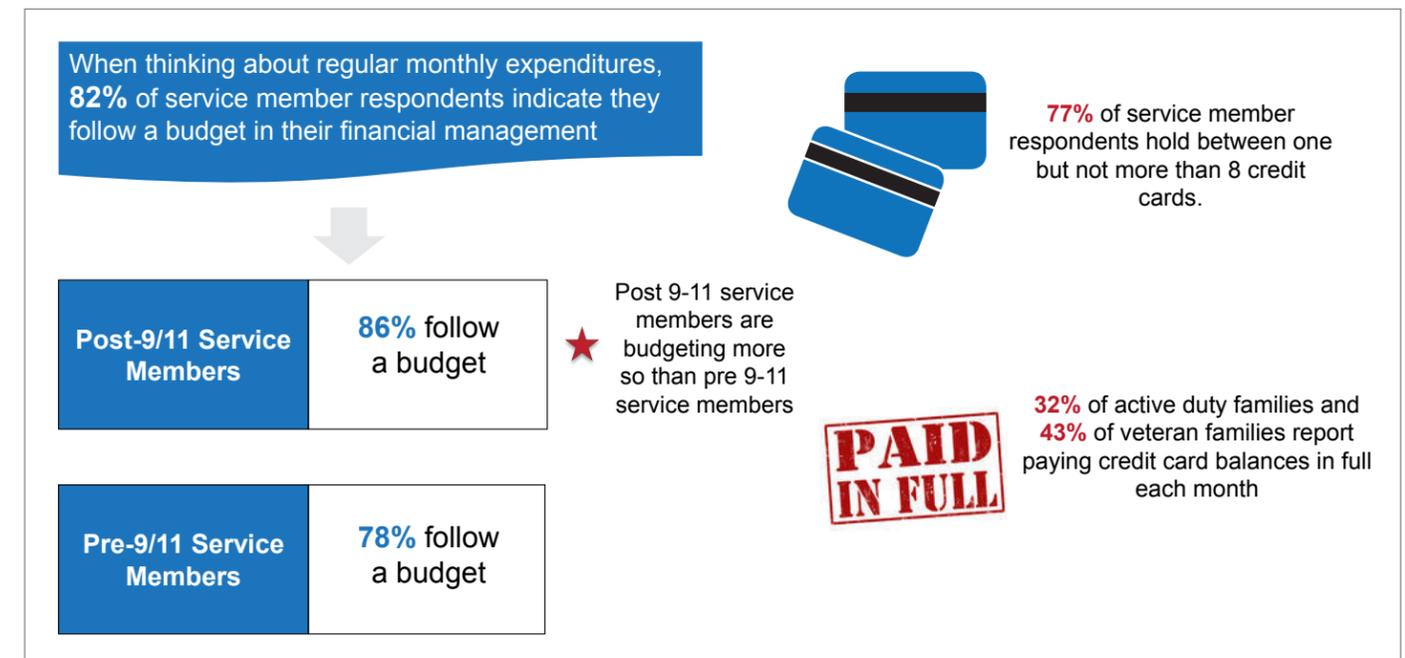
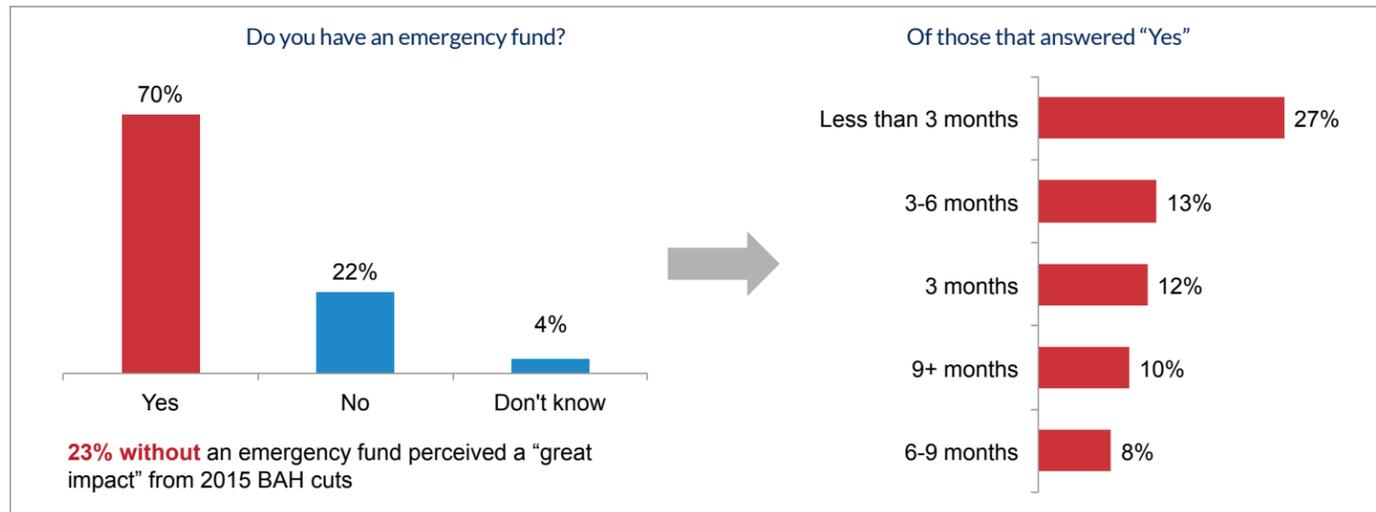


Figure 16. Financial Readiness: Emergency Funds



Military couples and families face many of the same financial challenges as civilian families; however, the unique and uncertain challenges of the military lifestyle make every day financial tasks more complex. Despite additional challenges, 60% of active duty service members and their spouses reported feeling financially secure. Moreover, the majority of respondents indicated aspects of healthy financial behaviors. Specifically, eighty-two percent of all respondents, including 78% of pre-9/11 service members and 86% of post-9/11 service members, indicated they follow a budget in their financial management and 77% hold between one and eight credit cards. Thirty-two percent of active duty families and 43% of veterans reported paying off their credit card balances in full each month.

Due to the unexpected lifestyle that military families experience, having access to additional funds can be key to thriving through emergencies. Sixty-nine percent of post-9/11 generation service members and veterans reported having an emergency fund. Families with children are less likely to have an emergency fund; 67% of those without children have an emergency fund compared to 33% of those with children. Of post-9/11 service members and veterans who have an emergency fund, nearly three in four (70%), have at least three months worth of emergency savings.

Fifteen percent of respondents indicated experiencing financial stress "nearly every day" or "more than half the days." However, results indicate that increasing one's savings was associated with

decreased stress as there was a positive relationship between length of emergency fund and frequency in experiencing financial stress. Forty-four percent of those without an emergency fund reported a great deal of stress while less than 1% of those with over nine months of emergency funds reported the same amount of stress. Those with larger emergency funds also reported experiencing less of an impact by 2015's BAH cut. Twenty-three percent of those without an emergency fund perceived a "great impact" from the BAH cut as compared to only 7% of those with nine months of emergency savings.

Food insecurity is associated with poor financial health. Despite overall healthy financial behaviors, some military families reported food insecurity. Seven percent of active duty family (service members and their spouses) respondents reported that a member in their household faced food insecurity (the state of being without reliable access to a sufficient quantity of affordable, nutritious food) in the past year and 6% indicated a member of their household had sought emergency food assistance through a food bank, food pantry, or charitable organization.

Twenty percent of active duty family respondents indicated they have over \$10,000 in credit card debt, 8% of respondents indicated they have over \$20,000 of credit card debt and 3% of respondents hold nine or more credit cards. For comparison, the average US household credit card debt, among those households carrying debt, stands at \$15,863.³

Finding 2

The highest levels of financial stress were found in those closest to military retirement age, post-9/11 service members, and unemployed military spouse respondents.

Figure 17. Financial Stress Highest Among Not Employed Spouses and Post-9/11 Serve Member Respondents



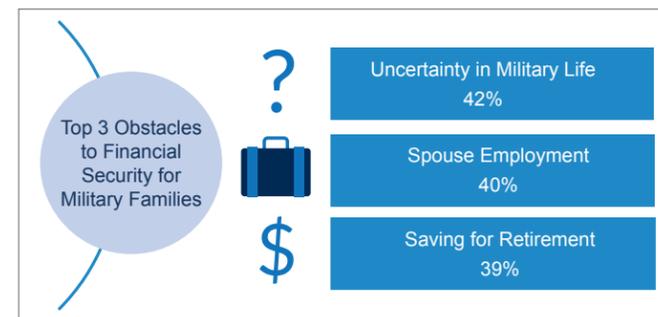
Financial stress was not correlated with satisfaction with the military life. Forty-nine percent of active duty service members, veterans, and their spouses reported experiencing "a great deal of stress" or "some stress" when they thought about their family's current financial condition. Income and age tend to be positively associated in the military; raises and promotions are tied to time in grade. The youngest group of respondents, 18-25 year olds, reported the second-highest financial stress and the greatest dissatisfaction with the military lifestyle. Not surprisingly, research indicates that those who earn more report higher levels of life satisfaction, which

Top Financial Obstacles

Finding 3

The top three obstacles to financial security for active duty family members are: uncertainty in military life, spouse employment, and saving for retirement.

Figure 18. Financial Security Obstacles



Active duty families also identified a number of additional financial obstacles to financial security that are related to uncertainty in the military life:

Obstacles to Financial Security Related to Uncertainty	Percent of Respondents Indicating as Financial Obstacle
Frequent Moves/PCS	32%
Uncertainty Regarding Potential Drawdown	18%
Involuntary Separation from Military	13%
Voluntary Separation	8%

Finding 4

“Uncertainty in military life” is top obstacle to financial security for active duty military families.

Eighty-five percent of respondents indicated financial security as a reason they joined the military; however, the uncertainty that accompanies military life was a dominant theme in this year’s survey as both the top obstacle to financial security and central to the top obstacle to spouse employment: service member’s job demands. In the qualitative responses, respondents identified general financial insecurity as the greatest impact of sequestration.

“Once you establish yourself and your finances, every little decrease or cut automatically negatively affect my monthly outcome. Military is supposed to be stable, given the sacrifice that we make, there should be a little more stability.”

–Navy member

“The contract that my Soldier signed with the government has been turned inside out, leaving us with an uncertain future financially. We can no longer ‘bank’ on the government to take care of their original obligations to all service members and their family members. I personally am so frustrated by all the issues, I am recommending both of my active duty sons finish their contracts and get out of the military.”

–Army spouse

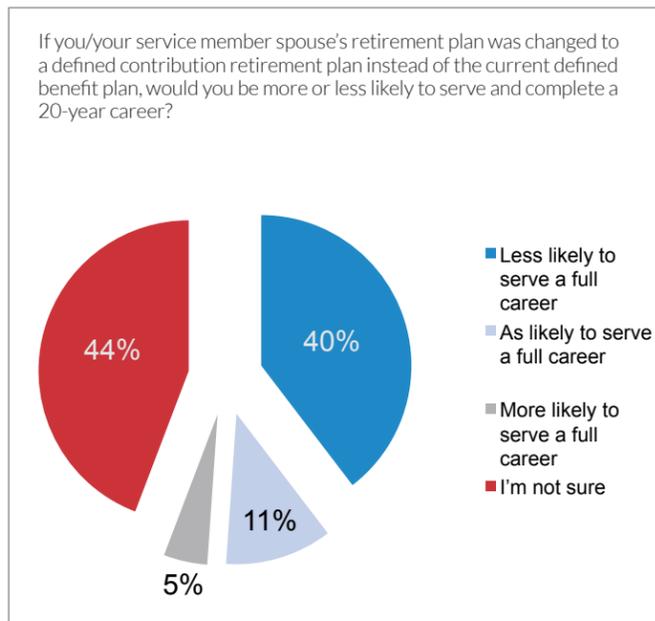
“It is concerning to know of all the military cut backs and special boards that are being held to dismiss people from their careers. My husband has put in a lot of years and effort and our family has been through so much for this military lifestyle. It would be heartbreaking to have it pulled from us.”

–Army spouse

Finding 5

Respondents indicated that military family retirement planning was complicated by: uncertainty surrounding future benefits and the perception that military families could not afford to save for retirement. However, retirement planning was strengthened by spouse employment and contributions to civilian spouses’ retirement accounts.

Figure 19. Financial Readiness: Benefits

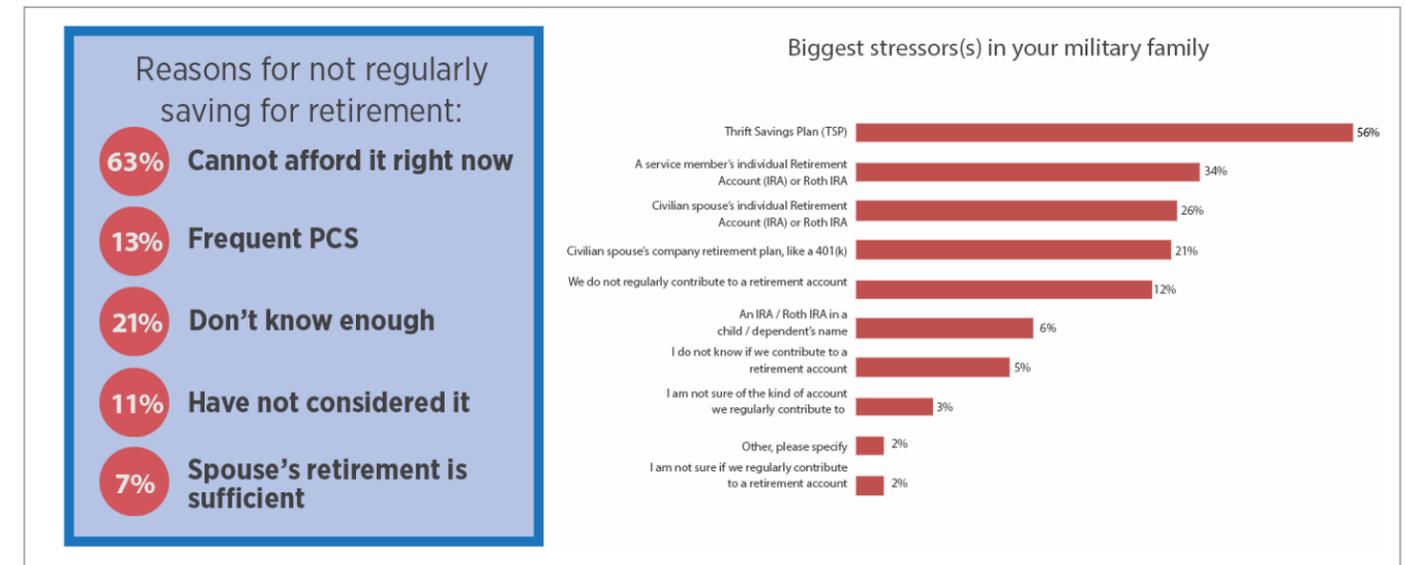


The retirement landscape for future service members is likely to change significantly in the coming years as major adjustments to military retirement will move the military retirement system from a defined-benefit retirement plan to a blended-benefit plan as proposed by the Congressionally mandated Military Compensation and Retirement Modernization Commission (MCRMC) in their 2015 report. Eighty-six percent of active duty respondents felt they understood the benefits and limitations of a defined contribution retirement plan. When asked about the impact of changing the military retirement system from a defined benefit to a defined contribution plan, 40% indicated they would be less likely to serve and complete a twenty-year career.

“The constant changes in benefits is goes against everything that was promised to active duty, veterans, and retirees.”

–Active Duty Army Spouse

Figure 20. Financial Readiness: Retirement



Presently, it remains unclear exactly what changes will be made to military retirement; however, a number of the MCRMC’s recommendations appear in some form in the 2016 National Defense Authorization Act. In order for the anticipated change to a blended-benefit retirement plan to successfully provide financial security for service members and to achieve the military’s recruitment and retention goals, the DoD will need to lengthen the horizon of military financial readiness definitions to include the long-term and increase training related to financial planning and retirement savings strategies at all stages of military service including basic training.

Active duty families were most likely to save for retirement using the Thrift Savings Plan (TSP), with 56% indicating they participated in TSP. Thirty-four percent of active duty respondents indicated they contributed to a service member’s individual retirement account (IRA, or Roth IRA). Twenty-one percent of military families also contributed to a civilian spouse’s employer-sponsored retirement plan such as a 401(K) and 26% contributed to a civilian spouse’s IRA or Roth IRA. This underscores the central importance of military spouse employment in supporting military families’ future financial security as well as their financial readiness during active duty service.

Twelve percent of active duty families indicated that they did not regularly contribute to a retirement account; within that group, 63% reported they “could not afford to right now” and 21% believed they “do not know enough about retirement savings.” The substantial obstacles to military spouse employment, seniority accrual, and employment benefits experienced by military spouses as a result of the military lifestyle suggests that they are less likely to possess their own individual retirement accounts or pensions. Until the employment

outcomes among military spouses are comparable to their civilian counterparts, military retirement effectively supports two people—both the service member and his or her spouse. This suggests that removing barriers to military spouse employment may also increase the ability of military families to withstand decreases to military retirement benefits.

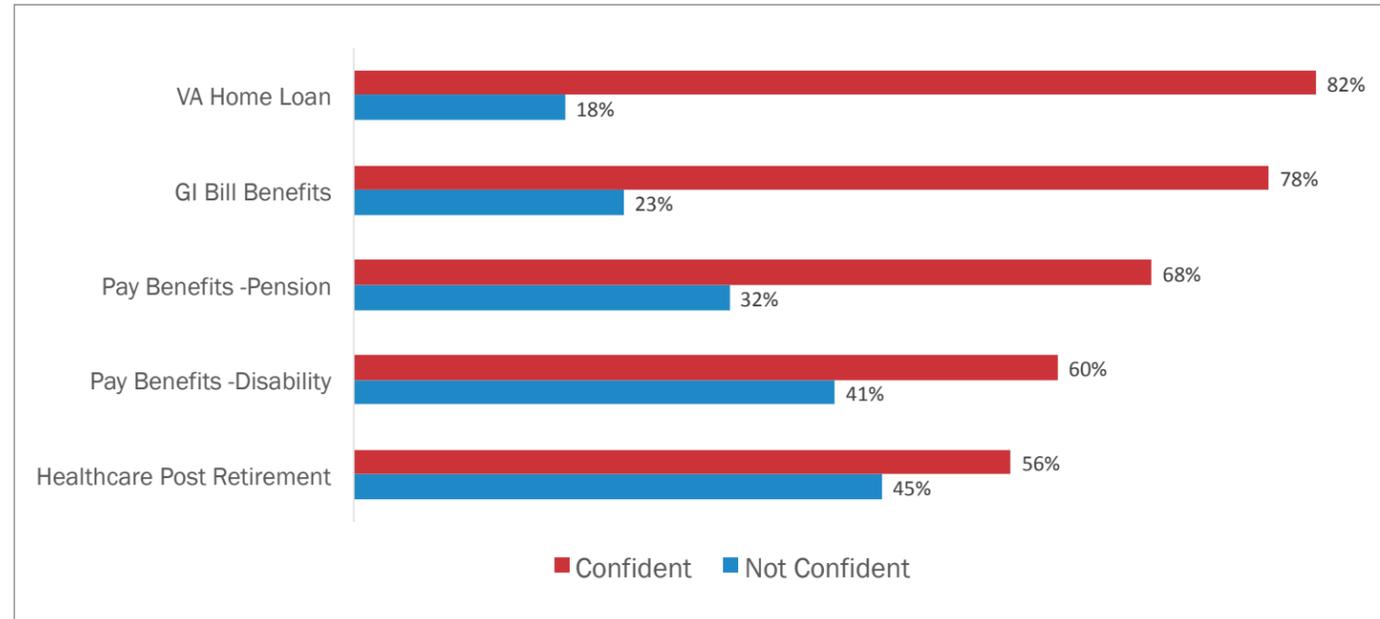
“The reduction of services and uncertainty related to pay, retirement contributions, and budget cuts have been a large source of stress for me as a spouse. I have felt that it is my responsibility to make up for these decreases, and have experienced great difficulty finding and keeping jobs that pay me at a comparable rate to civilians and allow for flexible child care.”

–Active Duty Navy Spouse

Finding 6

Benefit uncertainty was associated with financial insecurity. Respondents were least confident they would receive post-retirement healthcare and disability benefits.

Figure 21. Financial Readiness: Confidence in Benefits (Active Duty)



Nearly half (45%) of respondents indicated they do not feel confident that they or their service member would receive the post-retirement healthcare benefits earned during their time in service. Moreover, many respondents do not feel confident that they will receive disability benefits (41%) or pension payments (33%). However, respondents have the greatest confidence in likelihood of receiving the VA Home Loan benefit, with 82% feeling confident.

“A great deal of uncertainty in regards to my husbands service due to draw down. Constant worry on whether or not he will be forced out and what we will do if that does happen. Costs of moving, renting an apartment and getting health insurance are constant stressors.”

–Active Duty Army Spouse

“Uncertainty of pay causes anxiety for members and their families. Members that worry about basic things like paychecks and home issues when they are performing their jobs, especially dangerous duties, are at increased risk for accidents, injury, etc.”

–Active Duty Spouse

Finding 7

Active Duty respondents indicated their own participation in formal financial literacy and planning programs was low. However, a significant majority of active duty respondents support financial literacy training through DoD and expansion of unit-level financial readiness support.

Figure 22. Financial Readiness: Resources

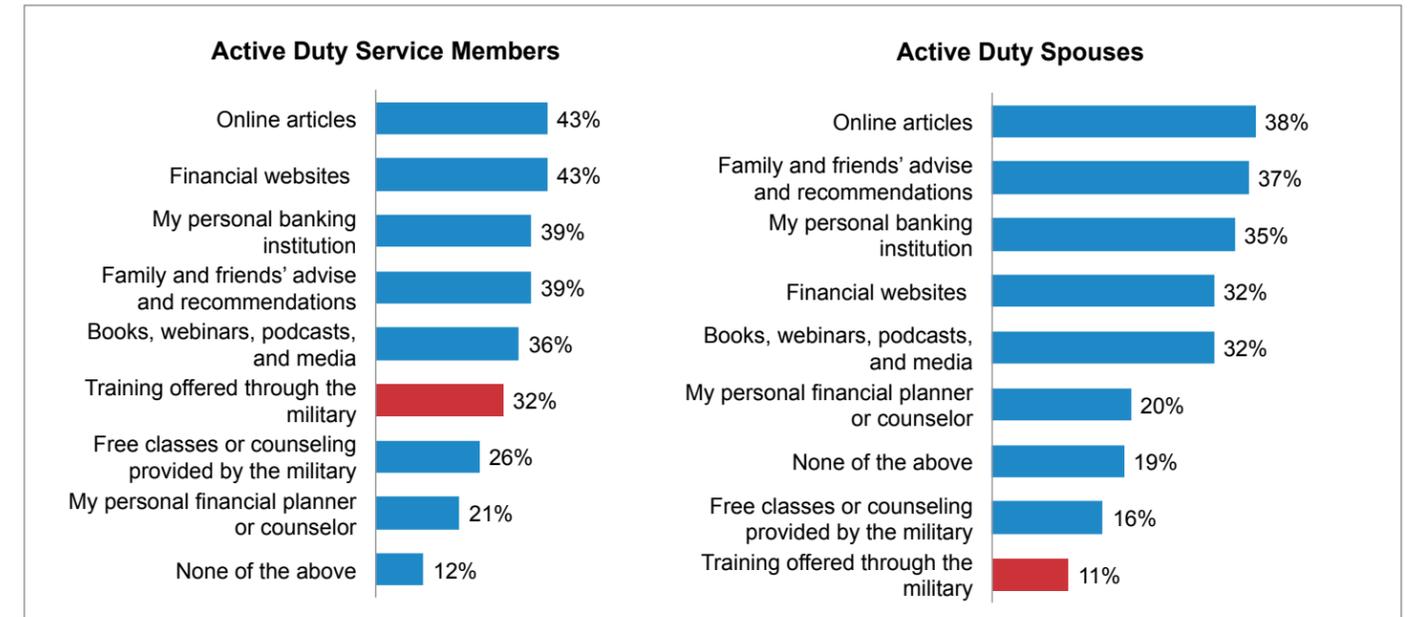
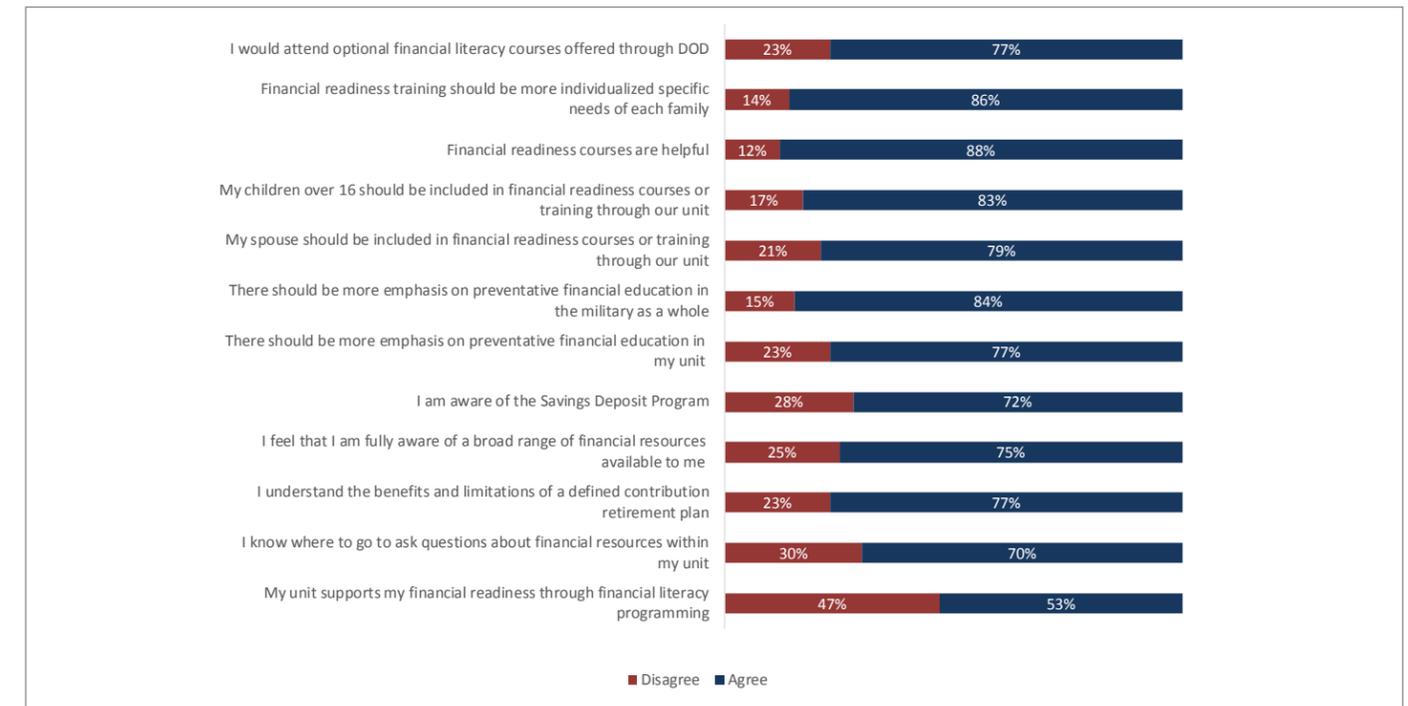


Figure 23. Financial Readiness: Benefits



Just under one-third of active duty service member respondents indicated that they are using financial training offered through the military. Military families indicated they use other resources such as online articles (38%), the advice of family and friends (38%), their personal banking institution (35%), websites (33%), books/webinars/podcast media (32%), or their personal financial planner or counselor (20%).

Active duty service members use training offered through the military almost three-times more than do active duty spouses. This highlights a gap, as 79% of active duty service member respondents

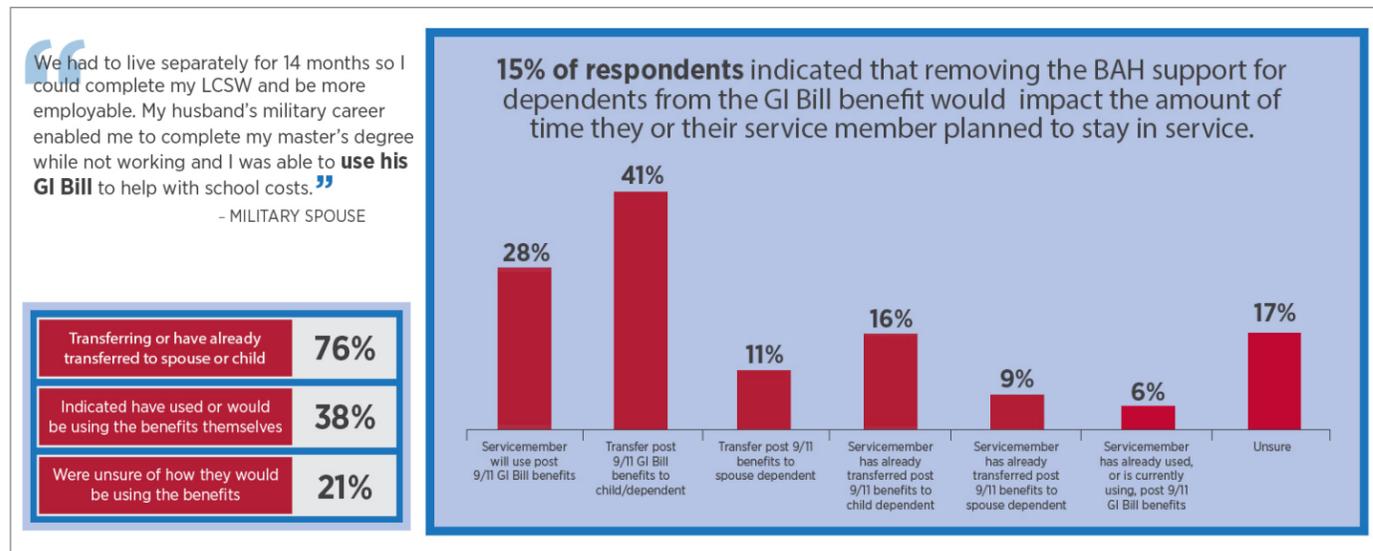
believe their spouses should be included in financial readiness courses or training.

Eighty-eight percent of active duty respondents feel financial readiness courses offered through the Department of Defense are helpful and 84% indicated they desire increased emphasis on preventative financial education in the military. While only 53% agreed their unit supported financial readiness through financial literacy programming, 70% agreed that they know where to go to ask questions about financial resources within their unit.

Finding 8

Family is central in active duty service members' financial decisions and benefit use. Active duty military families desire financial education that includes family members.

Figure 24. The Post-9/11 GI Bill, A Top Benefit for Service Members and Their Families



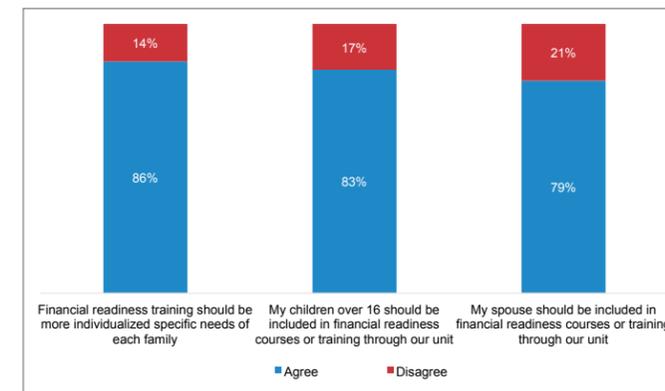
Active duty service member respondents expressed the desire to share their military benefits and financial knowledge with family members. Specifically, over three-quarters (76%) of service member respondents have transferred or plan to transfer their Post-9/11 GI Bill to their spouse or child(ren), and 15% indicated that removing the housing benefit (BAH payment) for dependents using the GI Bill would impact the amount of time they or their family's service member planned to stay in service.

Eighty-seven percent of active duty respondents feel that financial readiness training should be more individualized to fit the specific needs of each family. Eighty-one percent of active duty

spouses reported that they were involved in managing their family finances and 79% of active duty service members agreed that their spouse should be included in financial readiness courses or training at the unit level.

Given frequent and prolonged absences from the family household experienced by service members, military spouses may be frequently required to serve as the household's primary financial manager. Thus, military families would benefit from incorporating the military spouse into existing and future military financial education programming. Sixty-six percent agree their children over age 16 should be included in financial readiness courses or unit-level training as well.

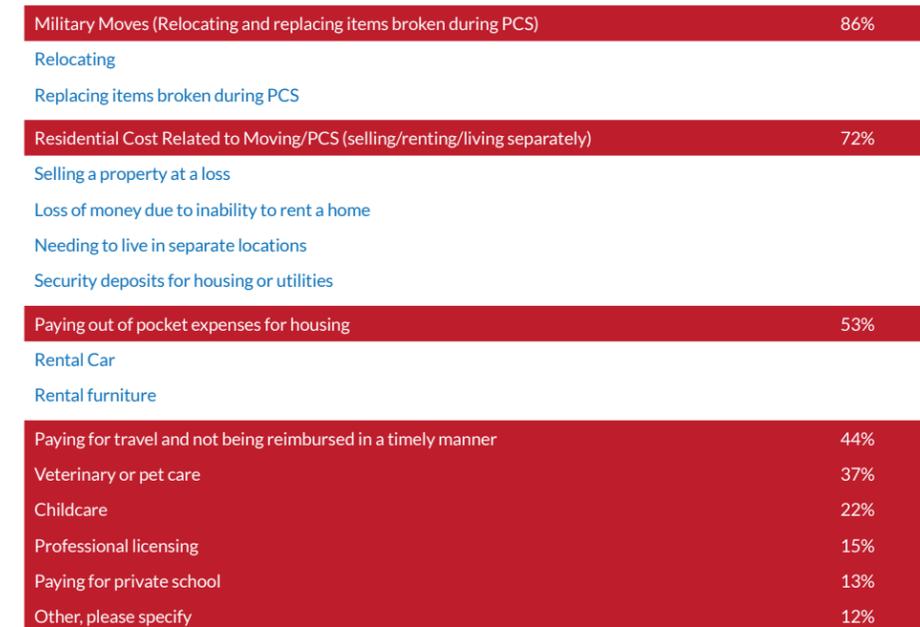
Figure 25. Financial Readiness: Financial Readiness Training



Finding 9

The military lifestyle is expensive. Seventy-three percent of active duty families reported incurring unexpected expenses as a result of the military lifestyle. Frequent moves/Permanent Change of Station (PCS) costs topped the list of unanticipated costs with 86% of those incurring costs experiencing unexpected relocation expenses.

Unexpected Expenses as a Result of Military Service



Seventy-three percent of active duty respondents indicated they incurred unanticipated expenses as a result of the military lifestyle. The majority of these unexpected expenses arose as a result of military relocations (PCS).

"Having to move all of the time to areas with high cost of living has caused us to spend more while the military continues to cut back on benefits and pay."

-Active Duty Navy Spouse

Many of the qualitative responses indicated that service members and the unit-level administrative personnel who assist in processing expense claims—for both PCS and more general military travel such as temporary duty or deployment travel—may be confused and/or operating with erroneous information. Additional challenges were noted regarding travel expenses, as 44% percent of those who experienced unanticipated costs indicated they were a result of untimely reimbursement of travel claims.

Finding 10

Respondents indicated concerns regarding housing costs. Over one-third of active duty family respondents indicated area housing costs are higher than their housing allowance (BAH).

Figure 26. Financial Readiness: Housing Costs Not Covered by BAH

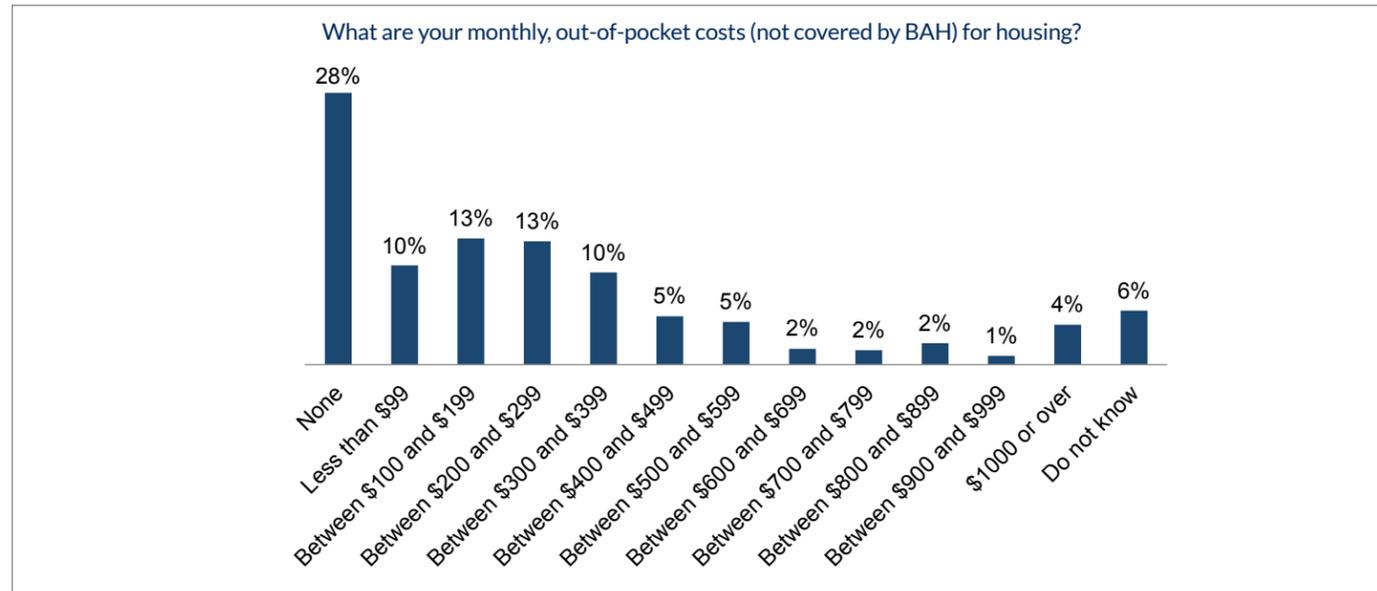
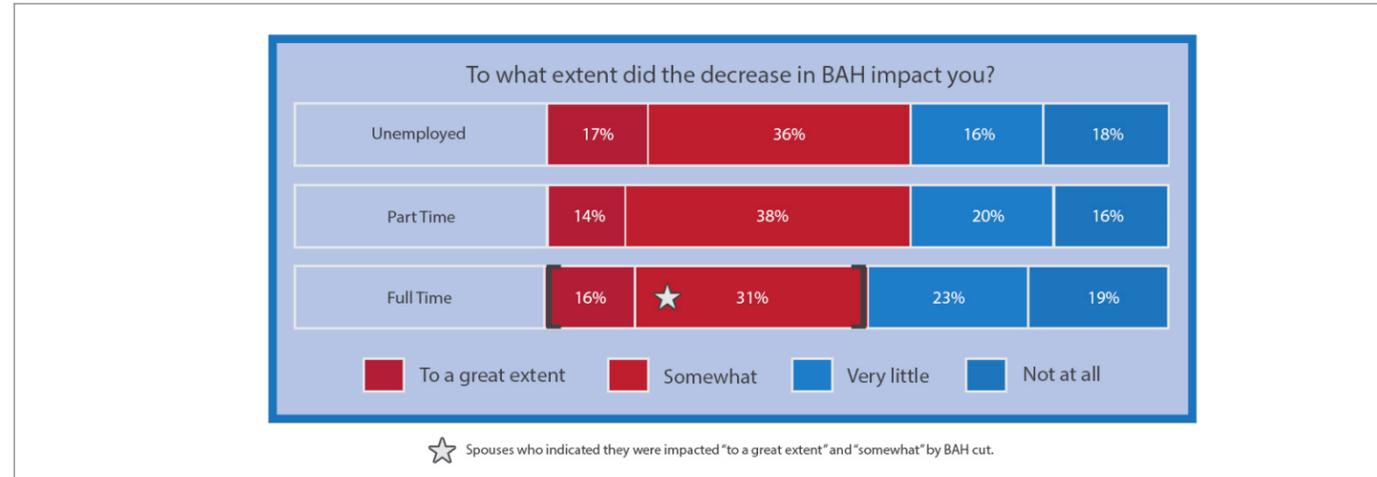


Figure 27. Spouse Employment as Possible Impact Mitigator to Active Duty Benefit Reductions



The frequent relocations required of military families complicates home ownership. Most military families will only live in one location for 2-4 years at a time before receiving orders for their next duty station. The requirement for frequent moves suggests that military families may be forced to sell their homes within a short period of time or find tenants and assume management of the home as a rental property. Short timelines for buying, selling, or renting out one's home

often results in financial losses. Thirty-nine percent of respondents indicate they choose to rent because they PCS too frequently, and 22% rent because they perceive real estate as an uncertain investment for their families.

Basic military pay is uniform across each rank and time in service, with additional payments, such as flight pay, for certain skills or career specializations. However, some duty locations are significantly more

costly than others. For example, the cost of living is 8% below the national average in Ft. Benning, Georgia and 48% above the national average in Honolulu, HI. Thirty-six percent of active duty respondents indicated that rent in their area was greater than the area's BAH payment. Seventy-three percent of respondents report paying costs for housing above the BAH rate, with 22% paying \$400 or more, above BAH.

Eighty percent of active duty families receiving BAH reported that their financial well-being was impacted by the 2015 BAH cut. Interestingly, a military spouse's employment status was associated

with the impact of BAH decreases. Military spouses employed full time indicated their families experienced the lowest impact from BAH decreases with 47% indicating they were impacted "somewhat" or "to a great extent." In contrast, 53% of unemployed military spouses reported "somewhat" or a "great extent" of impact. This suggests that employed military spouses may increase the resiliency of military families if new or further pay or benefit reductions occur.

Recommendations

- Lengthen the horizon of military financial readiness definitions to include the long-term and increase training related to financial planning and retirement savings strategies at all stages of military service including basic training.** The cumulative effects of financial readiness training early in a service members' career can positively alter the trajectory of their life course. Early on training should cover core financial concepts such as basic banking institute practices (checking, savings, investments, etc.), credit cards and signature loans, predatory lending schemes, student loans, home-buying and mortgage loans, car buying/leasing, purchasing insurance policies, and retirement and estate planning.
- Reduce the PCS costs incurred by military families.** BAH cuts have been implemented and more are proposed as respondents indicated that housing expenses are increasing. As DoD and individual housing budgets tighten, taking steps to minimize unexpected and out-of-pocket expenses during PCS, such as clarifying policies for expense reimbursement, minimizing out of pocket PCS expenses, and accelerating travel claim processing time will reduce the strain of the already expensive cost of moving.
- Reduce barriers to spouse employment.** Families with employed military spouses fared better than those with not employed spouses across a number of survey questions, indicating that an employed spouse is likely to increase financial readiness by increasing the family's retirement savings and decreasing the impact of military life uncertainty and reductions to pay and/or benefits.
- Create incentives for positive financial behaviors.** Reprimanding poor decisions can be effective; however, it also creates a dynamic that can foster stigma and resistance to help-seeking behaviors. If positive and proactive financial behaviors are rewarded, the larger culture can begin to value financial health. Rewards can be creative and may include positive measures for promotion, increased leave or vacation time, or even increased odds of first-choice PCS station.
- Develop and implement broad-based and family-centric financial education and counseling for service members and spouses.** As the service member gains mastery of basic financial skills and progresses in a military career, opportunities for specialized financial education tailored to the personal goals of individual service members and include family members. Including spouses in financial training can benefit the service member and couples' overall financial well-being and psychological-financial therapy techniques can support financial maturation in young couples and meet the relational needs of military families expressed in this year's survey findings.



40%

IDENTIFIED SPOUSE EMPLOYMENT AS A TOP OBSTACLE TO FINANCIAL SECURITY

45%

OF ACTIVE DUTY SPOUSES ARE EMPLOYED

58%

WHO ARE NOT EMPLOYED WOULD LIKE TO BE

EMPLOYMENT

75%

felt military spouse status had a negative impact on ability to pursue a career

GREATEST IMPACT ON CAREER/EMPLOYMENT

- 68% Service Member's Job Demands
- 68% Frequent Moves
- 49% Family Obligations

68%

of not employed experienced stress from their current personal financial condition

TOP REASONS FOR NOT WORKING AMONG SPOUSES WHO WISH TO BE EMPLOYED

- 52% Poor Job Market Alignment
- 36% Service Member's Job/Work Obligations

TOP SUGGESTIONS

Top suggestions from military spouses include:

31%

Improve programs

25%

Improve access to education

16%

Provide flexible and affordable childcare

LICENSING

42%

had a job that required a license or certification

62%

encountered licensing challenges due to geographic relocation

70%

unsure if state-based license portability legislation changed their licensing process

ENTREPRENEURSHIP

1 IN 4

are currently or have been self-employed

48%

are open to exploring entrepreneurship or small business ownership

28%

earned income in 2014 as an independent consultant

EDUCATION CHILD CARE

55%

hold a bachelor's degree or higher

75%

lack of childcare has impacted ability to pursue employment or education

35%

are not able to find childcare that fits their current situation

27%

spend \$500 or more per month on childcare

EMPLOYMENT AND MENTAL HEALTH

45%

of unemployed spouses report depression symptoms

7%

unemployed spouses thought seriously about committing suicide

Military Spouse Employment

Approximately 55% of the 1.3 million active duty service members in the US Armed Forces are married.¹ Military spouse employment is an important part of quality of life for military spouses and impacts multiple issues military families are concerned about including: successfully planning for transition out of the military; saving for retirement; reducing and preventing mental health problems; and improving financial stability as military families experience changes to military pay, benefits, and DoD personnel policies. This year's survey results indicate that employed military spouses experience less financial and emotional distress than their counterparts who are not employed and were also more satisfied with the military lifestyle overall.

Major Findings

1. Military spouse employment remains a top concern for active duty military spouse respondents for the fourth consecutive year.
2. Respondents indicated that military lifestyle factors have greatest impact on military spouses' ability and preference to work.
3. Military families with an employed spouse experienced greater financial security, better mental health, and higher satisfaction with military lifestyle.
4. Top obstacles to current workforce participation include poor job market alignment and service member's job/work obligations.
5. Childcare challenges and concern for children remain a top concern. Additional support for high quality, flexible, and affordable childcare remain a top request.
6. Many military spouses who are not working are currently in school and will need a job upon completing their studies.
7. Education, transportation, and healthcare are top industries currently employing military spouses. Licensure and certification challenges persist while the percentage of spouses requiring licensure and certification increased.
8. Military spouses perceive contingent employment and entrepreneurship as strategies to "work around" employment challenges.
9. The top requests among military spouses for employment support were: improving existing employment programs; increasing education access; and expanding childcare. Awareness of existing programs remain low but responses suggest new opportunities for innovative community level outreach.
10. Opportunities to improve military spouse employment outcomes include: increasing coordination among the public, private, and nonprofit sector to promote high-quality portable or work-from-home positions; prioritizing military spouse employment and education initiatives at the national and community leadership levels; increasing awareness of existing programs; expanding childcare; and improving command sensitivity to military spouse career needs and the growing trend of equitable division of household and care labor.



SPOUSE EMPLOYMENT

Finding 1

Military spouse employment remains a top concern for active duty military spouses for the fourth consecutive year.

Military spouse employment remains a top concern for military spouse respondents for the fourth consecutive year; 75% of active duty spouses indicated that their military affiliation has a negative impact on their ability to pursue a career and 40% of active duty families identified spouse employment as a top obstacle to their family's financial security. Previous research indicated that when military spouses are employed, they tend to be employed at lower rates, work fewer hours, and receive less pay than their civilian counterparts with comparable education, experience, age, and marital status.^{2,3}

Fifty-five percent of active duty spouse respondents reported that they were not currently employed. Of those not working, over half (58%) reported they would like to be employed and 21% indicated they are unsure whether they would like to be employed. Of those who are

employed, nearly two-thirds (63%) are employed full-time and 37% are employed part-time.

Twenty-one percent of all active duty spouse respondents indicated that they do not currently desire employment. However, of those who do not desire employment, 23% indicated not wanting to work as a reason that they were not working. Other reasons for not working among those who do not currently desire to work included: not needing to work (43%); childcare challenges (34%); service member's job obligations (30%); and family responsibilities. These results suggest that many spouses remain outside of the workforce due to challenges that accompany the military lifestyle rather than a preference for not working.

Figure 28. Employment Status

Employment Status	Active Duty Spouse	Veteran Spouse
Employed	45%	53%
Not Employed	55%	45%
Would Like to Be Employed	58%	20%
Not Employed By Choice	21%	61%
Unsure	21%	16%

	Employed Full Time	Employed Part Time	Not Employed
Of All Active Duty Spouse Respondents:	28%	16%	55%
Of All Employed Active Duty Spouse Respondents	63%	37%	N/A

45% of active duty military spouses reported they were working full or part time

 Private Sector
48%

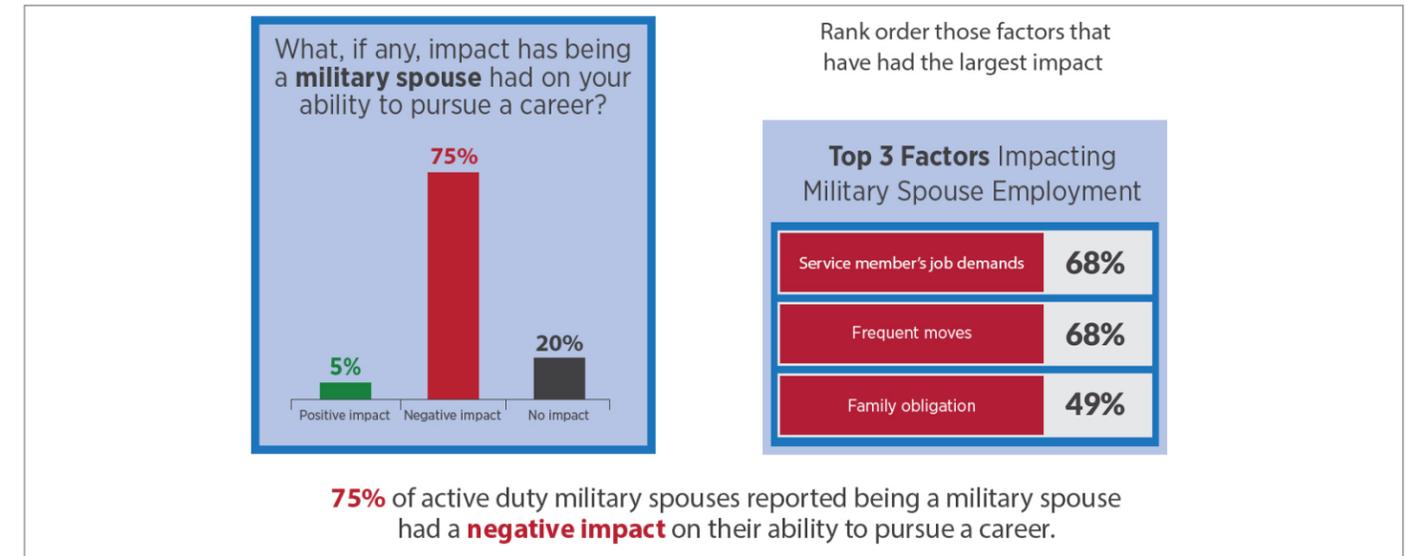
 Public Sector (Government)
31%

 Nonprofit
18%

Finding 2

Military lifestyle factors have greatest impact on military spouses' ability and preference to work.

Figure 29. Military Family Lifestyles Factors Have Greatest Impact on Military Spouse Careers



"I have had to forgo my career and everything I worked for, i.e., being an attorney, so that my husband can pursue a career in the Navy."

– Navy spouse

"I have not been able to work partly because of my husband's unpredictable schedule. Even on shore duty, we rarely knew what his hours would be."

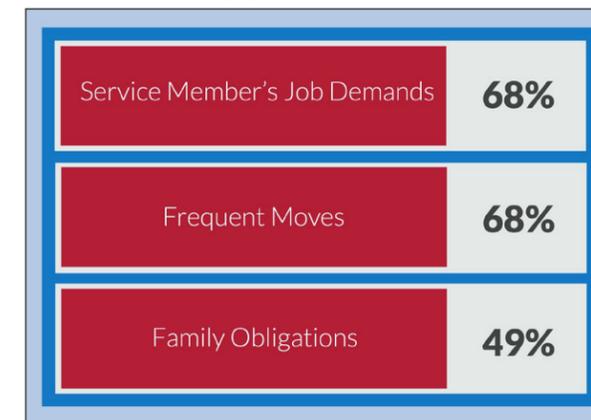
– Navy spouse

The factors that have the greatest impact on military spouse respondents' ability and preference for employment included the service members' job demands (68%), frequent moves (68%), and family obligations (49%).

"When I think of my time management, I consider myself a single parent. If she can help me when she is not at sea, great. But if I make her part of the care plan I will eventually be scrambling to cover when she has a work issue. That causes more stress for me than just doing it myself. So, luckily I don't have to work, so I don't."

– Navy spouse

Figure 30 Greatest Impact on Active Duty Military Spouse Ability and Preference for Employment



Finding 3

Military families with employed spouses reported greater financial security, better mental health, and higher satisfaction with the military lifestyle.

Research suggests that in over half (60%) of married active duty families, the military spouse plays an influential role in the individual service member's retention decisions.⁴ Moreover, the ability of military spouses to meet their own employment expectations is a significant factor in overall satisfaction with the military lifestyle.⁵

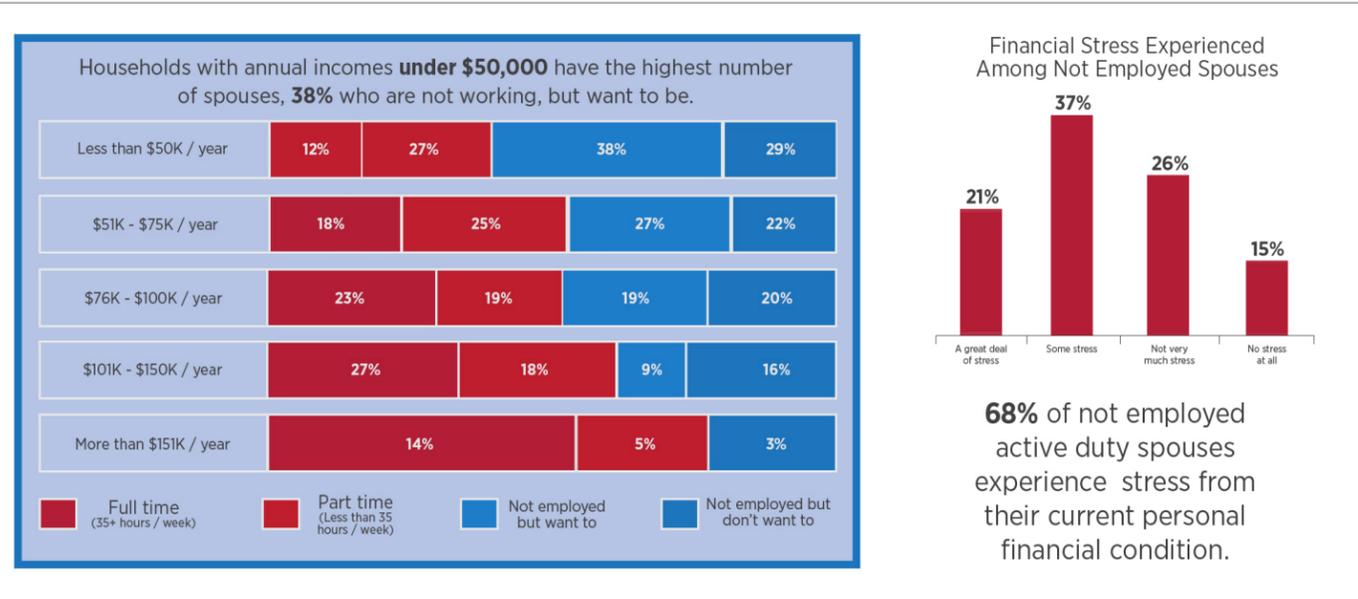
Spouse Employment and Financial Security

Forty percent of active duty family respondents identified spouse employment as a top obstacle to their family's financial security. Military spouses in households with incomes under \$50,000 reported the greatest desire to find work. This is consistent with previous research indicating many military families report spouse employment as necessary for their family's financial stability.⁶

"I'm always starting at the bottom every time we move."
-Navy spouse

These findings are also consistent with broader national trends. Approximately 70% of married couples in the general US population are classified as "dual-earning," with both individuals working an average of 30 to 40 hours per week.⁷ Dual incomes provide families with a greater sense of financial security and preparation for

Figure 31. Spouse Employment, Employment Status and Financial Security



retirement⁸, both topics of concern for military families in this year's survey results.

Military families with an employed civilian spouse also reported experiencing less impact from 2015's housing allowance (BAH) decrease, suggesting increased financial stability among such families. Given sequestration and recent interest in further reductions to active duty pay and benefits, these results suggest that reducing military lifestyle-related barriers to military spouse employment presents a significant opportunity for mitigating the financial impact of potential structural or benefits changes.

Military Spouse Employment and Well-Being

Spouse employment contributes to family financial security; additionally, it promotes the overall mental and physical well-being of military spouses.⁹ Employment status can contribute to an increased sense of belonging, independence, and self-esteem for the military spouse. Conversely, unemployment and underemployment can be linked to numerous decreases in individual well-being including life satisfaction and depression.¹⁰

In this year's survey, the majority (71%) of military spouses who are not currently working were also distressed, with 22% of spouses reporting high frequencies of distress. Moreover, nearly half (45%)

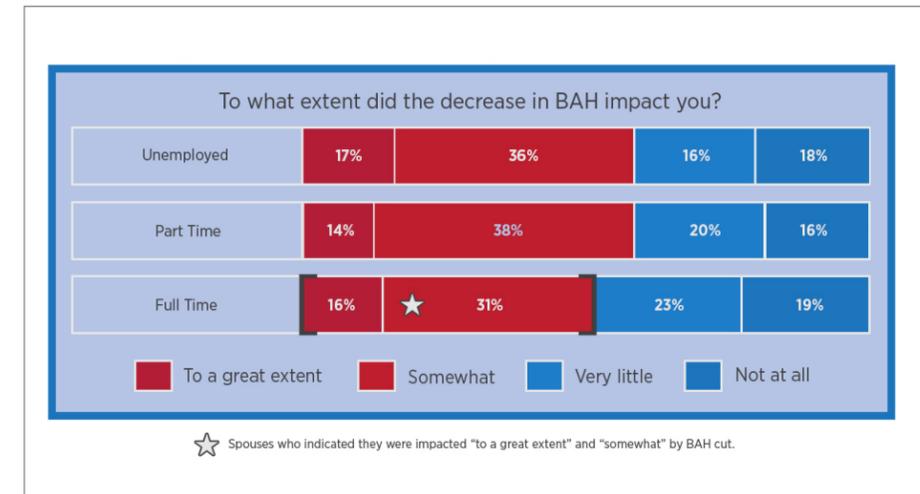
of spouses who are not currently working reported depression symptoms. Seven percent of military spouses who were not working thought seriously about committing suicide during their spouse's time in the military (2% in the past year). Despite high rates of mental distress reported by military spouses who were not working, less than a third (27%) report receiving treatment for a mental health problem in the past year.

Among military spouses who were not working and reported that they did not want to be employed, 57% were distressed and 32% reported depression symptoms. Five percent of military spouses who were not currently working and who did not want to be working seriously thought about committing suicide during their spouse's time in the military (1% had thought seriously about committing suicide in the past year).

Distress and suicidal thoughts were highest among unemployed military spouses who desired employment. Among military spouses who were not working and reported that they did want to be employed, 79% were distressed and 53% reported depression symptoms. Eight percent of military spouses who desired employment but were not working had thought seriously about committing suicide during their spouse's time in the military (3% had thought seriously about committing suicide in the past year).

While the survey did not examine temporal effects, there is a clear relationship between unemployment, wanting to work, and mental health problems. This is an area that needs further investigation and prompt attention. Unemployment has many implications for military families and this burden may have more severe consequences for the military spouse's well-being.

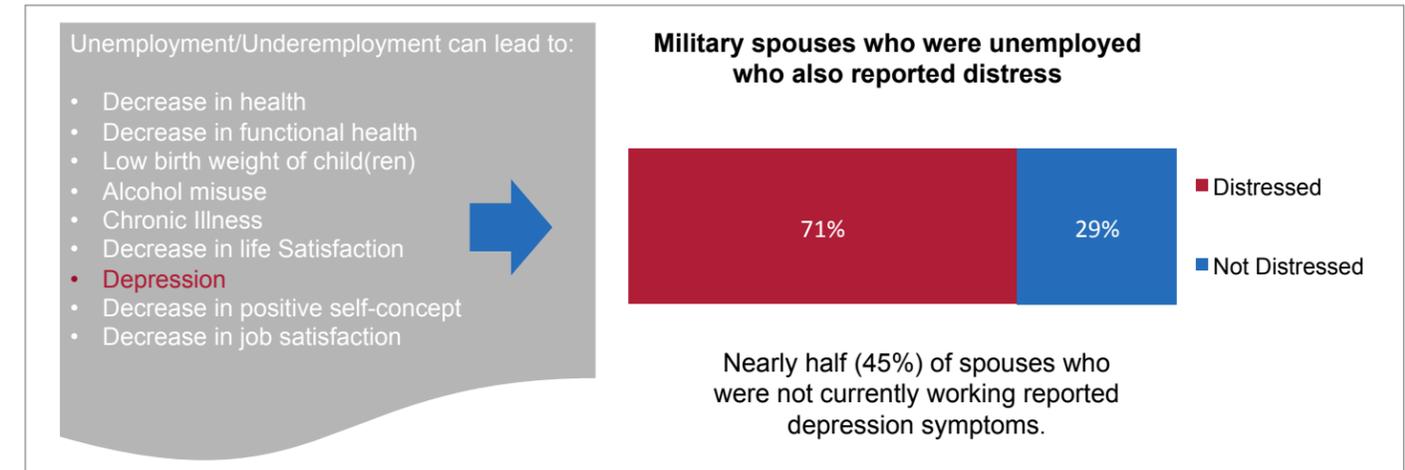
Figure 32. Spouse Employment as Possible Impact Mitigator to Active Duty Benefit Reductions



My husband got a pay cut this year since the **benefits package** is part of his pay and it **was cut**. If I hadn't been able to get a job at this base, we wouldn't have been able to **maintain our standard of living**. There is more pressure for me to have a job now than ever."
- AIR FORCE SPOUSE ☆

We're lucky because I work, without my salary, it would be different. But given the current economic situation and **uncertainty of our benefits**, we made the decision for me to continue to work, even though we're pregnant with our third child and I want to cut back. We wouldn't be able to make it on just his salary alone."
- AIR FORCE SPOUSE

Figure 33. Employment status and Depression



Finding 4
Poor job market alignment and service member's job/work obligations were top obstacles to respondents current workforce participation.

Figure 34. Top Obstacles to Current Workforce Participation



Among active duty military spouse respondents who were not employed but wished to be employed, the top two reasons for not working were related to military spouse status and the military lifestyle: (1) poor labor market alignment and (2) service member's job/work obligations.

Poor Labor Market Alignment

Poor labor market alignment, meaning challenges finding available employment in one's geographic location, within one's professional industry, or that aligns with one's level of experience, was reported by over half (52%) of active duty spouse respondents and was the top reason for unemployment in military spouses who wish to be employed.

Moreover, in qualitative responses, military spouses indicated that a number of military installations are located in isolated geographic areas that are often economically disadvantaged and/or overseas; military spouses also attributed these job market alignment factors to their inability to find desired employment.

In addition to challenges related to location, frequent relocation is an additional challenge that impacts job market alignment. Qualitative responses indicated military spouses perceive evidence of frequent relocations on their resumes as a further disadvantage when seeking employment.

"It was very difficult for me to complete school because of the constant moves. It is also hard to create a stable career for myself because my resume has gaps and short times at each position because of the moves."

–Navy spouse

For the third consecutive year, respondents reported encountering potential employers who possess negative opinions of military spouses and employers who fear hiring military spouses will result in increased employee turnover rates.

"It is difficult, sometimes almost impossible, to be hired. Though companies don't say it, and it couldn't be proven, I know there is a bias against candidates who will move in 2 or 3 years. It's illegal to discriminate, but it happens. I know I was the most qualified candidate in a recent interview, had a great interview, but didn't get called in for a second interview. As soon as I told the interviewer my husband was active duty and we had arrived here about 6 months ago, his demeanor changed. He asked me twice how long I would live in the area. I don't have a specific timetable, it depends on where my husband gets orders. We bought a house in the area. Still, I got the feeling I'd lost the job opportunity because of our rotation schedule."

–Navy spouse

The US Bureau of Labor Statistics reports that employers fill the majority of job openings through an unadvertised or hidden job market.¹¹ Thus, military spouses may also be disadvantaged when moving to a new location as they possess poor knowledge of local job markets and lack local professional networks and contacts.

Survey results suggest two opportunities to ameliorate the impact of poor job market alignment: (1) educating the local community on the nature of military service and the professional strengths that military spouses possess and (2) providing military spouses with education and opportunities in professional networking. Efforts such as Blue Star Families' Networks Live! and the US Chamber of Commerce Foundation's Hiring Our Heroes Military Spouse Networking Receptions provide spouses with an opportunity to learn key networking skills and build professional connections with local and national employers.

Figure 35. Suggested Opportunities to Ameliorate the Impact of Poor Job Market Alignment



Service Member's Job/Work Obligations

The service members' work/job obligations present another challenge for military spouse employment, and was among the top reasons for not working among military spouses who wished to work. Thirty-six percent of unemployed active duty spouse respondents indicated they were not currently working due to their service member's job or work obligations.

Military service frequently requires unpredictable and irregular work schedules, regular absences for training, and deployments that are six months or longer, all of which requires service members to spend significant periods of time away from home. More than half (56%) of active duty spouse respondents indicated that the costs associated with employment while their spouse was on active duty (e.g., child care expenses, not being able to predictably count on their service member having a regular work schedule in order to share in household and childcare responsibilities, missing opportunities to spend time with their service member spouse when he or she was home, etc.) outweighed the benefits of employment.

Qualitative responses indicated that not working was a strategy employed by some military spouses to ensure the adequate family time required to maintain healthy relationships through the frequent absences and unpredictable nature of military service. Respondents also shared in qualitative responses that they find it difficult to manage a career in the face of the extraordinary household and childcare responsibilities that accompany marriage to a service member. For other active duty spouses, the unpredictability of their service member's job and his or her work schedule precluded the service member from being able to reliably share in care work and

household responsibilities.

Overall, results suggest that enhanced command sensitivity to the growing trend of equitable division of household and childcare responsibilities as well as command support for increasing work schedule predictability will increase opportunities for spouses to enter—and remain—in the workforce.

"For our family it is about my work hours taking up time that we have to spend together. We want to make the most of what time he is available since his schedule is not flexible at all. With my career I end up working a lot of overtime and by the time I would get home in the evening, he would just eat and go to bed. It put a stress on our relationship."

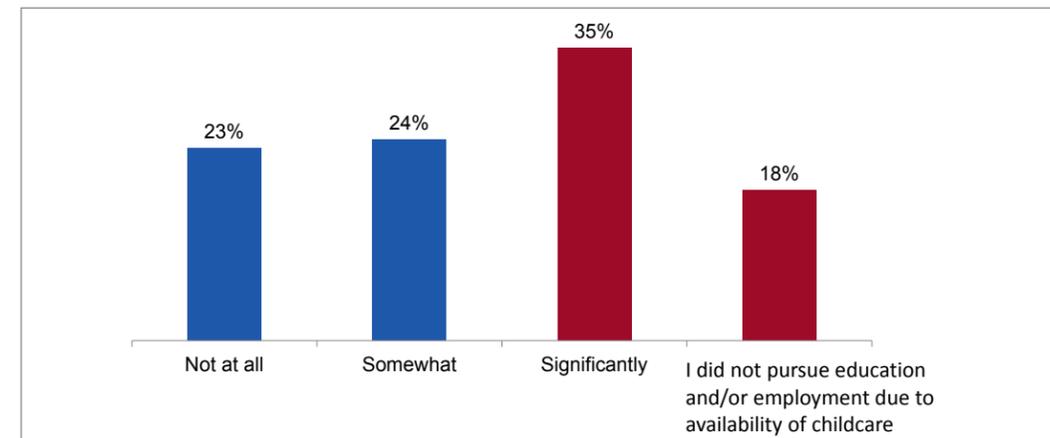
–Navy spouse

"The uncertain level of dependability with his work requires me to always be available on some level. There is almost never a time when I feel I can absolutely commit to work—in other words, there is always the chance that some work obligation will come in out of the blue, and I'll have to take care of related household needs with little to no notice."

–Marine spouse

Finding 5
Childcare challenges and concern for children were noted across qualitative survey responses. Additional support for flexible and affordable childcare remains a top request.

Figure 36. Impact of Availability of Childcare on Military Spouse Respondent's Pursuit of Employment and/or Education



Forty-three percent of active duty service members have one or more children. Parenting responsibilities frequently fall disproportionately upon the civilian spouse due to the service member's unpredictable work schedules and regular family separations. Frequent relocations mean military families are also unlikely to live near parents or extended family networks, making childcare an especially acute need among military families.

Respondents identified childcare concerns as central to nearly every aspect of spouse employment. Among spouses not working

Finding 6

Many spouses who are not working are currently in school and will be seeking employment soon.

Military spouses who feel unprepared for the workforce, are unable to work due to the military lifestyle, or who are attempting to return to the workforce after a long absence may seek additional educational credentials as a means of compensating for lack of experience and in order to develop professional networks that increase their chances of obtaining desired employment. However, as military spouses exit these educational programs they will be seeking work experience and employment.

Post-9/11 GI Bill transferability, the DoD's My Career Advancement Account (MyCAA), and additional scholarships have increased educational opportunities for military spouses in recent years. In this year's survey, 13% of active duty spouse respondents who were not employed but wanted to be indicated that they

Finding 7

Education, healthcare, and community/social services are top industries currently employing military spouses. The number of spouse respondents requiring licensing increased while transferability challenges persist.

Approximately one in four workers in the US are now required to have a license to perform their jobs. These licensure requirements often differ from state to state, which may create inefficiencies for businesses and the overall economy as well as barriers for military spouses and other workers who move across state lines.¹² Forty-two percent of active duty spouse respondents indicated their profession required a license or certification for employment within their field, compared with 27% of respondents in the 2014 survey. Of those spouses who required licensure or certification, the majority (62%) reported encountering challenges as a result of a military move (PCS).

Consistent with previous surveys, education (17%) and health care (14%) were the top industries in which spouse respondents were working.

who wished to be employed, 49% of those who entered a qualitative response identified child-related factors as reasons for not working and another 25% specifically identified childcare and inability to afford childcare as a reason for not working.

Qualitative responses also indicated that military spouses continue to seek childcare that is flexible and affordable, enables them to complete their education and expand their employment opportunities, and provides assistance that mitigates the impact of service members' job demands and unpredictable schedules.

are currently students. Qualitative responses further indicated that military spouses seek additional education as a strategy in overcoming employment challenges that arise as a result of the military lifestyle. Twenty-five percent of spouses suggest increasing access to education as an additional step to help spouses reach their educational and employment goals.

"[I was] unable to find a job at our last duty station [because it was] in the middle of nowhere and [I had] no experience due to moving right after finishing my education."

-Army spouse

Figure 37. Spouse Employment, Career Fields and Challenges

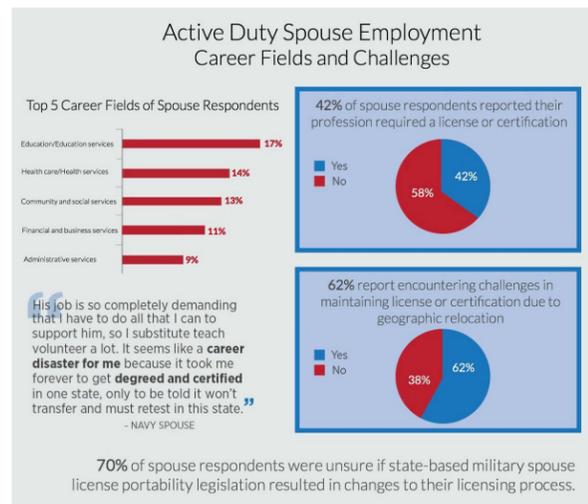
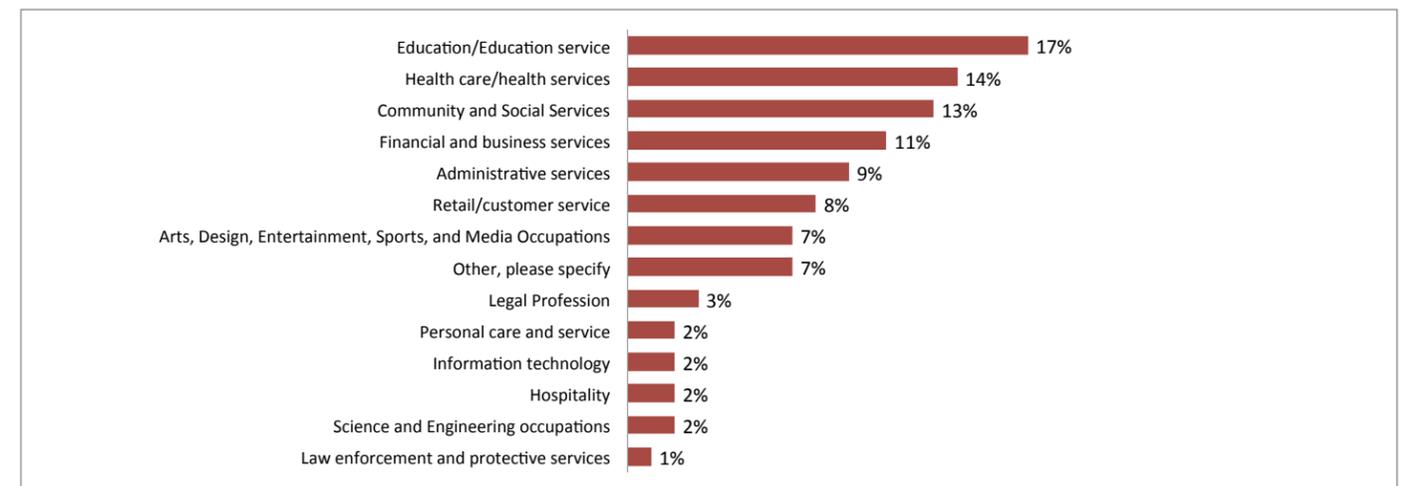


Figure 38 Top Career Fields of Spouse Respondents



Finding 8

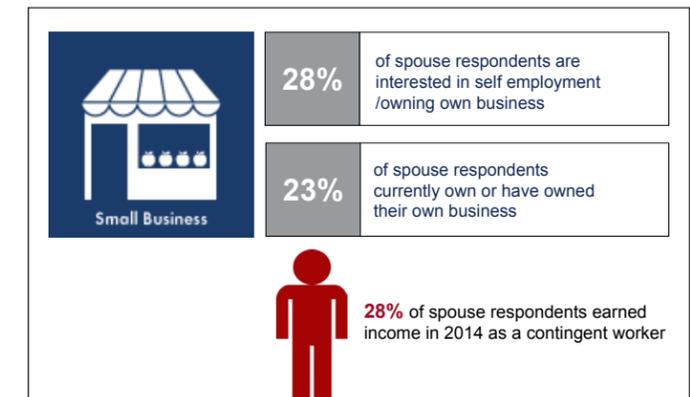
Military spouses perceive contingent employment and entrepreneurship as strategies to "work around" employment challenges.

Figure 39. Top 3 Types of Businesses Owned by Military Spouses



Flexibility, portability, and reduced childcare costs make entrepreneurship, self-employment, and independent consulting appealing options for military spouses. Roughly one quarter (23%) of active duty spouse respondents indicated they currently or previously owned their own business. Twenty-eight percent of military spouse respondents reported earning income in 2014 from independent contracting/consulting, which presents an excellent opportunity for spouses as 40% of the workforce is expected to be contingent workers (independent contractors, freelance or temporary workers) by 2020.¹³

Figure 40. Small Business Ownership/Entrepreneurship

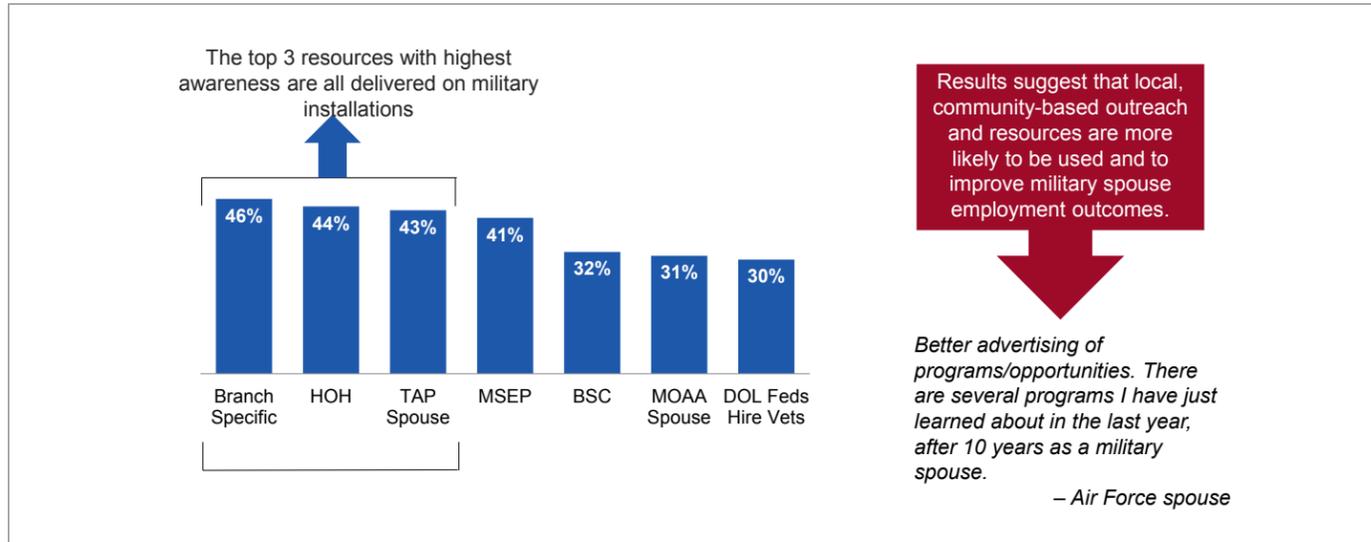


Twenty-eight percent of active duty spouse respondents are interested in self-employment or owning their own business and another 19% unsure, suggesting significant potential for expanding military spouse entrepreneurial opportunities. Qualitative responses also suggested that military spouses look for entrepreneurship resources on the installation level yet often do not find the needed support. Increasing local and on-installation entrepreneurship support provides an opportunity to educate military spouses about entrepreneurial career options and has the further potential to integrate military families into local communities.

Finding 9

The top requests among military spouses for employment support are: improving existing employment programs; increasing education access; and expanding childcare. Awareness of existing programs remained low but responses suggested new opportunities for innovative community level outreach.

Figure 41 Employment Resource Awareness Among Active Duty Spouse Respondents



Many military spouses tend to look to their installation's community resources for employment assistance first and this is nearly always the place military spouses will look to learn about additional resources. Nearly half (46%) of respondents indicated that they were aware of service branch-specific employment resources found in the military community on the installation and the top three resources of which spouses were aware are all delivered on military installations. The relatively high level of familiarity with these programs indicates local resources situated in the local community are most familiar and most used. It also suggests that local, community-based outreach and resources are more likely to be used and to improve military spouse employment outcomes.

Military spouses reported in qualitative responses that their installation was not always adequately prepared to assist in advanced employment opportunities. Spouses also indicated that career fairs and installation employment assistance tend to focus on lower-level positions that do little to alleviate the continued underemployment of many military spouses. Spouses suggested in qualitative responses that improvements to available support resources would be the top solution to supporting their employment and education needs, especially solutions that offered positions beyond entry-level.

Figure 42. Top Spouse Recommendations for Employment Support



Recommendations

- Increase coordinated efforts among the public, private, and nonprofit sectors—especially on the local level—to promote high-quality portable or work-from-home positions for military spouses that enable employment continuity and career advancement.
- Prioritize military spouse employment and education initiatives at the national and community leadership levels.
- Enhance command sensitivity to the growing trend of equitable division of household and childcare responsibilities as well as command support for improving work schedule predictability and military spouse career considerations as a factor in PCS assignments.
- Simplify on-base child care enrollment, increase capacity across military-certified providers including occasional care capacity, and increase career to child ratio in order to align with state laws where federal ratios are lower than those mandated by the state.
- Undertake studies to clarify the relationship between a military spouse's employment status and well-being.
- Expand veteran hiring and training initiatives to include military spouses, for example entrepreneurship and small business training and support.
- Improve outreach and awareness efforts among existing military spouse employment and education resources.





28%

DESCRIBED **OVERALL TRANSITION** FROM ACTIVE DUTY TO VETERAN STATUS AS "DIFFICULT" OR "VERY DIFFICULT"

40%

DESCRIBED **EMPLOYMENT TRANSITION** AS "DIFFICULT" OR "VERY DIFFICULT"

41%

DESCRIBED **FINANCIAL TRANSITION** AS "DIFFICULT" OR "VERY DIFFICULT"

TAP

ALL VETERANS

43%

attended some form of TAP, including Transition GPS

57%

agreed that TAP prepared them to successfully transition from active duty to civilian life

POST-9/11 VETERANS

74%

attended some form of TAP, including Transition GPS

56%

agreed that TAP prepared them to successfully transition from active duty to civilian life

MILITARY SERVICE

87%

The military has prepared me to be a leader in the civilian workplace and community

97%

I feel pride from my accomplishments during military service

80%

I would be happy if my child(ren) were to join the military

96%

I matured as a result of military service

RESOURCES

Top resources that were useful for all veterans in their transition:

- 40% Tricare
- 38% Family and friends support system
- 21% VA disability benefits
- 20% Transition assistance programming
- 19% VA healthcare

56%

of post-9/11 veterans were aware they could file a VA claim 180 days prior to discharge

51%

of post-9/11 veterans were aware that they were eligible for VA care for up to five years after separation

EMPLOYMENT

ALL VETERANS

36%

are working part- or full-time

53%

are not working in their preferred career field

5%

unemployed and looking for work

POST-9/11 VETERANS

60%

are working part- or full-time

47%

are not working in their preferred career field

11%

unemployed and looking for work

HELPFUL RESOURCES FOR EMPLOYMENT

- 34% A network of those who successfully transitioned from the military into the civilian workplace
- 32% A career advisor
- 29% A job bank focused on military families
- 26% A program to develop interviewing and networking skills

SENSE OF PURPOSE

PRE-9/11

15%

report that they find it difficult to establish a sense of purpose, value or meaning in post-service life

POST-9/11

34%

report that they find it difficult to establish a sense of purpose, value or meaning in post-service life

Service Member Transition and Veterans



Major Findings

- Sixteen percent of active duty service member respondents indicated they plan to transition within the next two years.
- Nearly 60% of veteran respondents who attended transition programming (including Transition GPS) agreed that transition programming prepares them for successful transitions to civilian life. Nearly half of all veteran respondents had attended transition programming (including Transition GPS). Veteran attendance in Transition GPS is associated with current employment status.
- Both veterans and active duty service members who plan to transition within the next two years reported minimal awareness of available transition resources. Less than half of veterans and active duty service members are aware that they could file a Veterans Administration claim 180 days prior to discharge.
- Pre-9/11 and post-9/11 veterans listed Tricare, family and friends support, VA benefits, and VA healthcare as useful transition resources.
- Many veterans, particularly post-9/11 veterans, reported difficulty in their transition from active duty to veteran status, especially regarding employment and financial transitions. Veteran transition experiences are also associated with service-connected disability status as veterans with service-connected disability reported increased difficulty transitioning.
- Employment continues to be a challenge for all veterans, especially finding employment that matches skills, education, and desired career field. Roughly half of the employed veterans are not working in their preferred career field. For post-9/11 veterans, the majority reported working full- or part-time and almost half are not working in their preferred career field.
- The majority of veteran respondents have attended some college, but funding sources for higher education vary. Nearly 40% of veteran respondents have self-funded their education.
- Overall, veterans reported positive feelings towards the military, such as pride in their military experience and agreement that the military had played a role in their success. However, post-9/11 veterans reported greater difficulty in establishing a sense of purpose in post-service life.
- Transition experiences for veterans could be improved through the implementation of career transition "maps," focusing transition resources on employment and financial transitions, targeting post-9/11 veterans and service members that separate involuntarily, and lengthening the post-service eligibility period for resources such as Military OneSource.

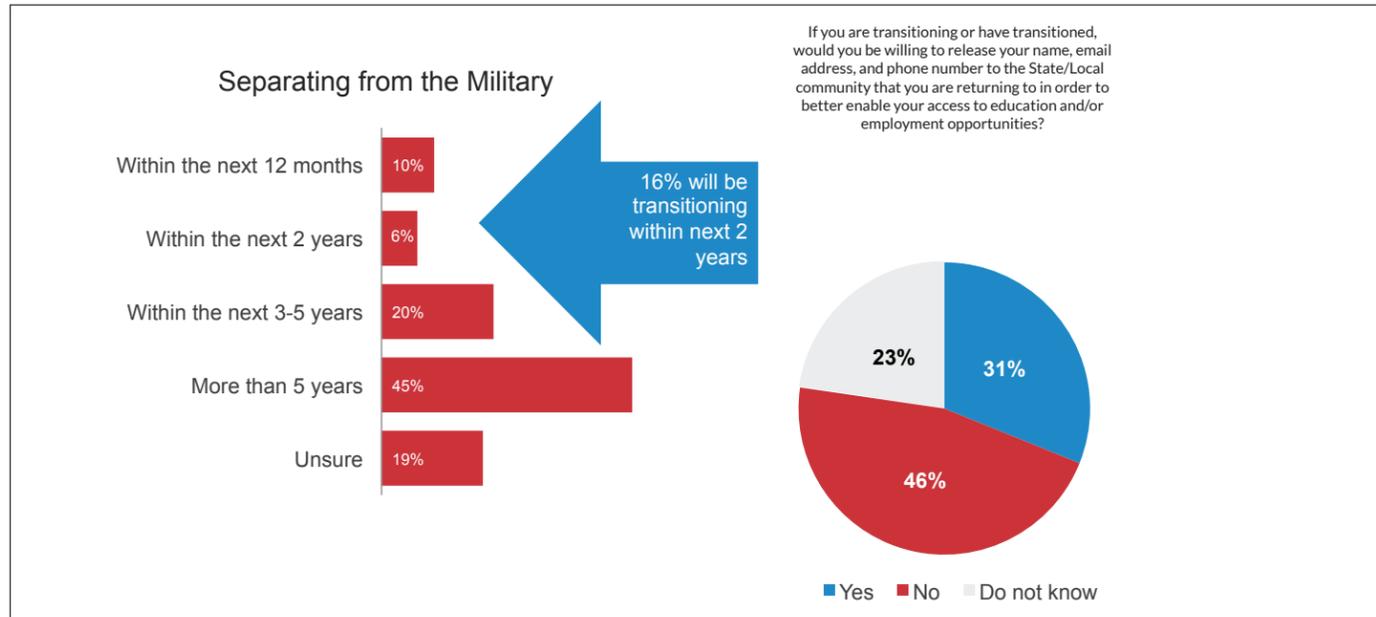
TRANSITION/VETERANS

Transitioning Service Members

Finding 1

Sixteen percent of active duty service member respondents indicated they plan to transition within the next two years.

Figure 43. Separating from the Military



Since 2001, more than 2.8 million military personnel have made the transition from military to civilian life. Another one million service members will transition over the next five years.¹

For some veterans, the transition is smooth, but for others it will be marked by challenges with employment, community and family reintegration, and development of supportive social networks. As service members and their families transition or prepare for transition, it is imperative that they properly prepare for civilian life and supported throughout the transition process.



Preparing for Transition

Finding 2

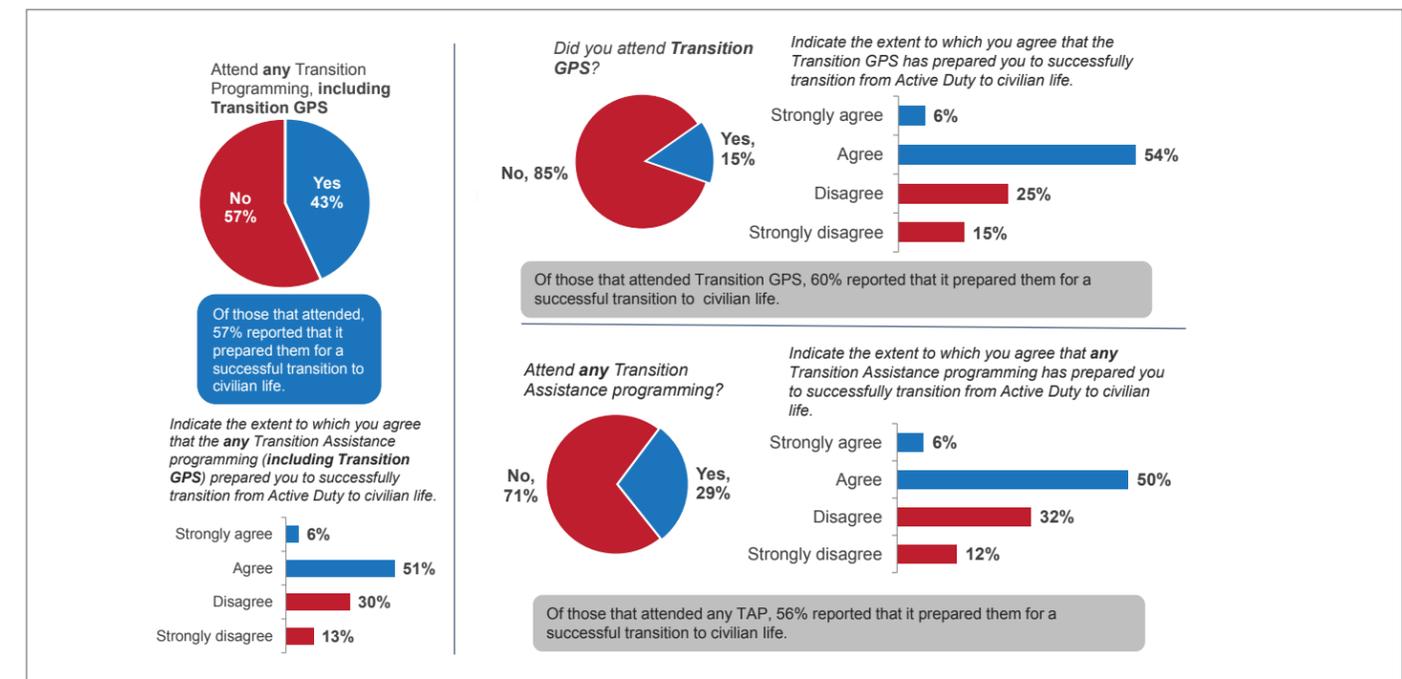
Nearly 60% of veteran respondents who attended transition programming (including Transition GPS) agreed that transition programming prepares them for successful transition to civilian life. Nearly half of all veteran respondents had attended transition programming (including Transition GPS). Veteran attendance in Transition GPS is associated with current employment status.

Preparation can ease the transition for many service members and their families. Many resources are available for transitioning service members. For example, in 2013 the DoD implemented an updated transition assistance curriculum, Transition GPS [a component of Transition Assistance Programming (TAP)]. In a recent evaluation of TAP, the vast majority of respondents (91%) agreed with positive statements about TAP employment workshops, such as “the instructors were professional and knowledgeable,” “I expect to use what I learned in this session in my transition planning,” and “this session contributed to my confidence in transition planning.”² Transition GPS is intended to help service members successfully transition to the civilian workforce, start a business, or pursue training and/or higher education. Transition GPS consists of an extended five to seven day transition program and includes information on financial planning, benefits, and employment.³ Of active duty service members

transitioning within the next two years, 67% reported that they had attended or were currently attending Transition GPS. Ninety-one percent of those who reported attending Transition GPS were currently participating in TAP.

As shown in Figure 44, only 15% of all veterans had attended Transition GPS. However, nearly 60% of the entire veteran sample reported separating from active duty 20 or more years ago, before Transition GPS was created. Of the veterans who did not report attending Transition GPS, 30% did attend a version of TAP. In total, 43% of all veterans reported attending some form of TAP (including Transition GPS) and 57% agreed that TAP (or Transition GPS) prepared them to successfully transition from active duty to civilian life. These findings are consistent with prior reports that found roughly half of veterans surveyed had attended some form of TAP and nearly half reported that the program helped them reintegrate to

Figure 44. Veterans and Transition GPS



civilian life.⁴ In the sample of post-9/11 veterans, 74% had attended any TAP, including Transition GPS. Over half of post-9/11 veterans agreed or strongly agreed that the programming had prepared them for a successful transition.

“Have the Transition Assistance Program tailored to service members’ rank... Officers should have one class, senior enlisted and NCO’s should have another class, and junior enlisted should have their own class.”

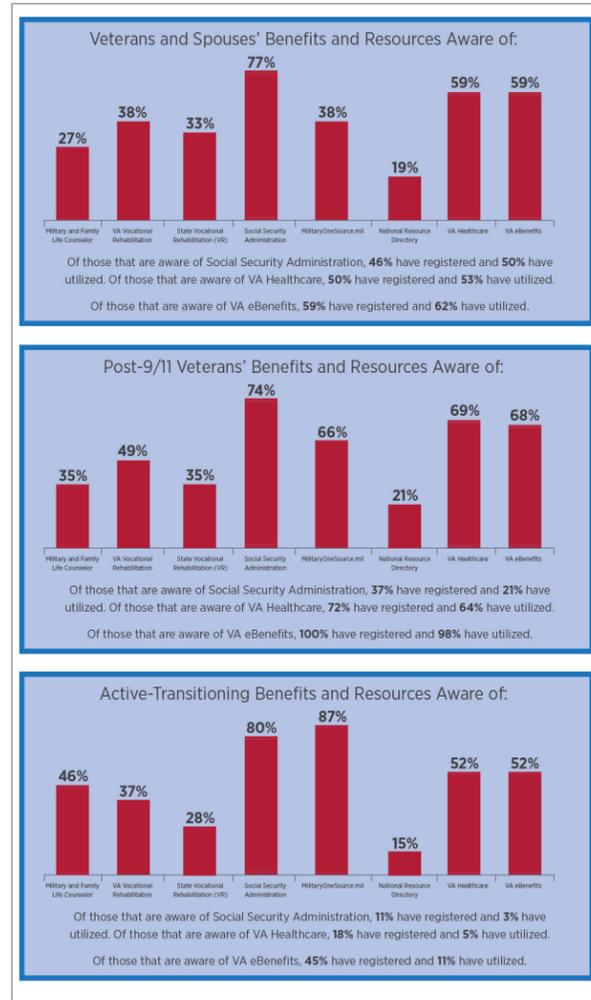
-Marine veteran

Awareness of Transition Resources

Finding 3

Both veterans and active duty service members who planned to transition within the next two years reported minimal awareness of available transition resources. Less than half of veterans and active duty service members were aware that they could file a Veterans Administration claim 180 days prior to discharge.

Figure 45: Veterans’, Post-9/11 Veterans’, and Active Transitioning Service Members’ Awareness of Transition Resources



Many active duty service members transitioning within the next two years are not aware of certain transition resources. Nearly half of active duty service members transitioning within the next two years are aware they could file a Veterans Affairs claim 180 days prior to discharge and 41% are aware that they were eligible for VA care for up to five years after separation. The results suggest the need to increase awareness of transition resources and benefits before service members approach their separation dates. Given that 27% of all military separations are now involuntary, special attention may need to go toward disseminating targeted information to those who are transitioning unexpectedly.⁵

Fifty-six of post-9/11 veterans are aware they could file a VA claim 180 days prior to discharge and 51% are aware that they are still eligible for VA care for up to five years after separation. For veterans as a whole, only 32% were aware they could file a VA claim 180 days prior to discharge and 25% are aware that they were eligible for VA care for up to five years after separation. It is important to note that nearly 60% of the veteran sample separated from active duty 20 or more years ago and may not have had access to or eligibility for certain transition resources and benefits.

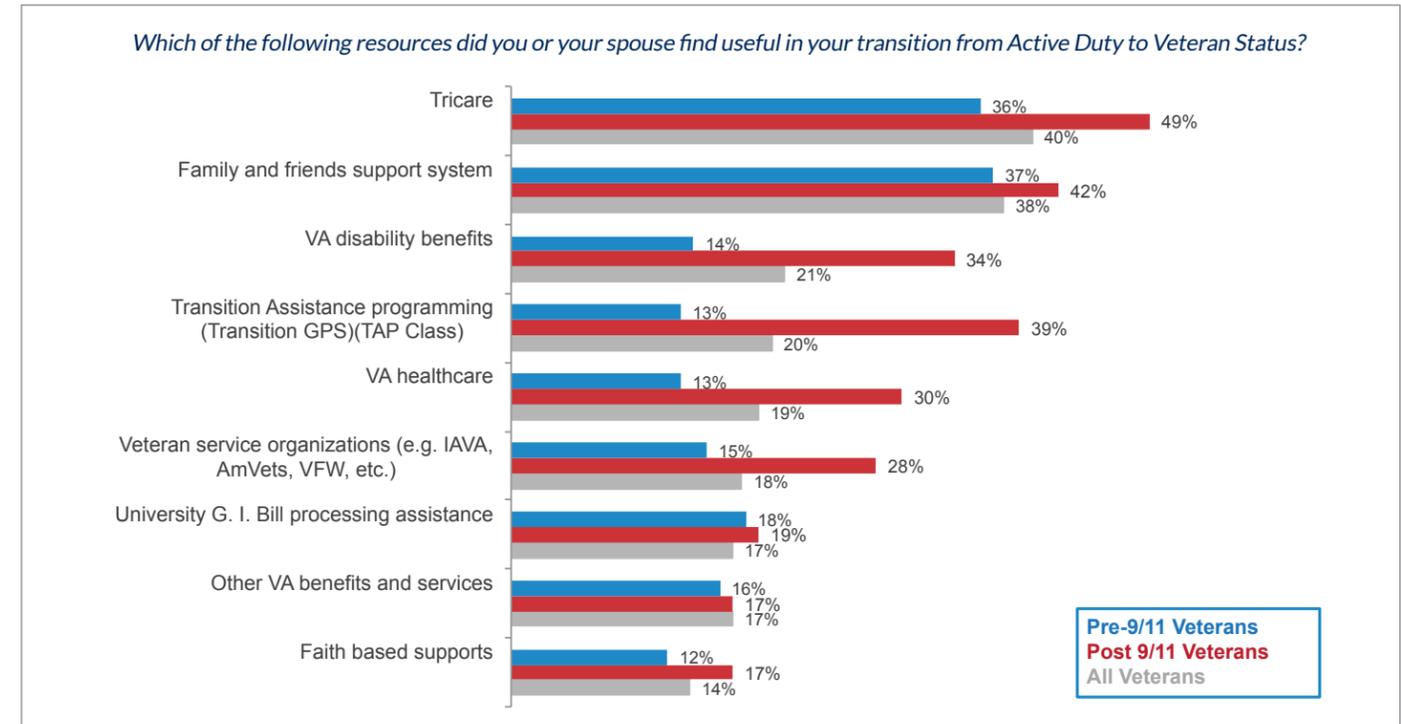
Many of the VA benefits offered to service members in transition are robust and can ease some of the common difficulties faced during separation. Few veterans reported using transition resources, particularly employment services.⁶ Gaining a better understanding of the information that service members know about their benefits – and of the service members who do and do not choose to use these benefits and why they choose to use or not to use these benefits – is important to determine the types of program improvements that are needed.

Resources Used By Veterans During Transition

Finding 4

Pre-9/11 and post-9/11 veterans listed Tricare, family and friends support, VA benefits, and VA healthcare as useful transition resources.

Figure 46: Pre-9/11, Post-9/11, and All Veterans Report Useful Transition Resources



There are many public and private sector resources available to transitioning service members. The DoD recently implemented Transition GPS, and the VA has implemented various resources, such as its online GI Bill Comparison Tool and eBenefits online tool for registering for benefits and accessing online assistance.⁷

As shown in Figure 46, pre-9/11 veterans and post-9/11 veterans are fairly similar in their perceptions of the top five useful resources. There are smaller percentages of pre-9/11 veterans who reported finding VA disability benefits, TAP, and/or VA healthcare useful. This may partly be a function of the amount of time since separation for pre-9/11 veterans versus post-9/11 veterans and the development of transition resources in recent decades. When asked, “What would have made your transition easier?” veterans replied:

“A Transition assistance person who could spend the time to individually help me figure out what my

separation status was and let me know what the VA resources were that I could access.”

-Army veteran

“An appointment with someone in the area where I was moving to. The base services did nothing to prepare me for transition, it was all geared toward signing the next piece of paper...It felt like I was pushed along and left hanging.”

-Air Force active duty

“A system that didn’t expect me to know what I needed to know up front. There were (and I assume still are) many things that could’ve helped me had I known to ask. But if you didn’t ask, no one was going to tell you. When you did ask you were asked, ‘What do you want to know about?’”

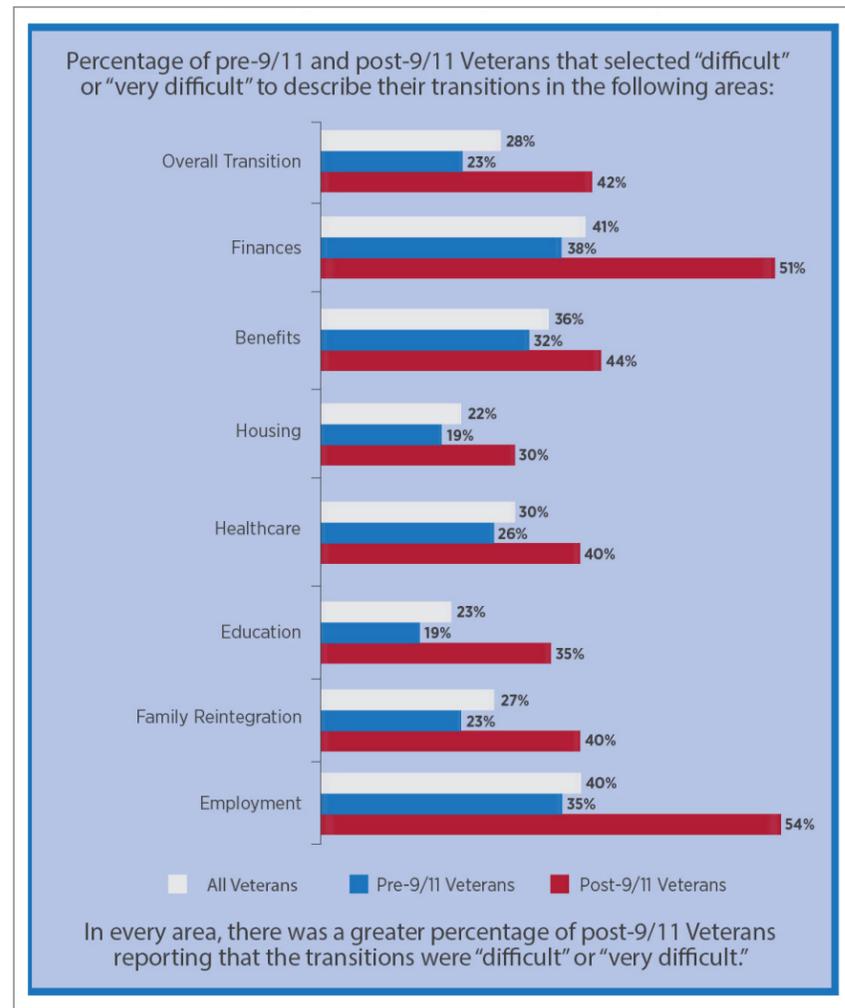
-Army veteran

Difficult in Transitioning: Transition Challenges

Finding 5

Many veterans, particularly post-9/11 veterans, reported difficulty in their transition from active duty to veteran status, especially regarding employment and financial transitions. Veteran transition experiences are also associated with service-connected disability status as veterans with service-connected disability reported increased difficulty transitioning.

Figure 47: Transitioning All Veterans, Pre-9/11 Veterans, and Post-9/11 Veterans



According to the Pew Research Center, nearly half of post-9/11 veterans reported that their readjustment to civilian life was difficult, compared to a quarter of veterans from earlier eras.⁸ There are many aspects to transition that complicate the process; family reintegration, finding and adjusting to new employment, etc. When asked what would have made the transition easier, many veterans indicated that being employed and more help preparing for and locating employment would have helped. This finding is consistent with a study by Prudential Financial, Inc. where veterans reported "finding a job," or employment,

as the greatest challenge in transitioning from active duty.⁹ In this year's survey, a larger percent of post-9/11 veterans rated their transitions as "difficult" or "very difficult" when compared to pre-9/11 veteran respondents. post-9/11 respondents found their financial and employment transitions especially challenging. It may be that since post-9/11 veterans have transitioned more recently, memories of transition challenges are more acute than in the pre-9/11 veteran respondent population.

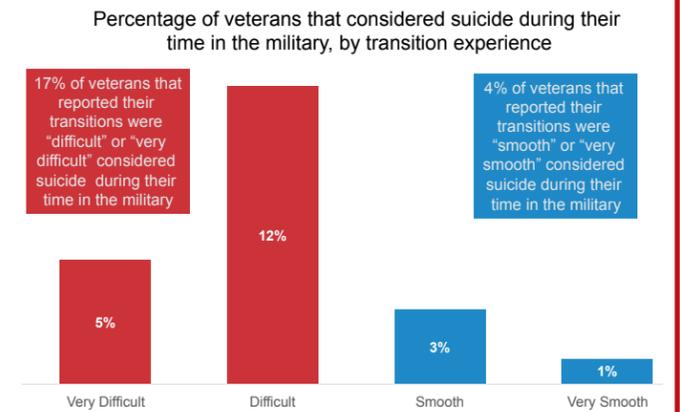


Transitioning and Psychological Wellness

Transition experiences are significantly associated with measures of psychological wellness (depression, perceived stress, and items related to suicide).¹⁰ Overall, 7% of all veterans had seriously thought about committing suicide during their time in the military (4% in the past year). Fourteen percent of veterans report frequent symptoms of stress and 8% reported moderately severe or severe symptoms of depression. Fourteen percent of post-9/11 veterans seriously thought about committing suicide during their time in the military (7% in the past year). Nearly 27% of post-9/11 veterans reported frequent symptoms of stress and 13% reported moderately severe or severe symptoms of depression.

Nearly a quarter of veterans who reported "difficult" or "very difficult" transition experiences reported moderately severe or severe symptoms of depression, while only 2% of veterans with smooth or very smooth transitions experienced moderately severe or severe depression symptoms.

Forty percent of veterans with "difficult" or "very difficult" transition experiences reported frequent symptoms of perceived stress. Five percent of veterans with "smooth" or "very smooth" overall transitions reported frequent symptoms of stress.



A quarter of veterans who separated in the past 10 years and reported "difficult" or "very difficult" transitions also reported moderately severe or severe symptoms of depression. Additionally, 52% of these veterans that separated in the past 10 years (and also reported difficult or very difficult overall transition experiences), reported frequent perceived stress symptoms.

Veteran Employment

Finding 6

Employment continues to be a challenge for all veterans, especially in finding employment that matches skills, education, and desired career field. Roughly half of the employed veterans are not working in their preferred career field. For post-9/11 veterans, the majority reported working full- or part-time and almost half are not working in their preferred career field.

Figure 48: Veterans' Employment

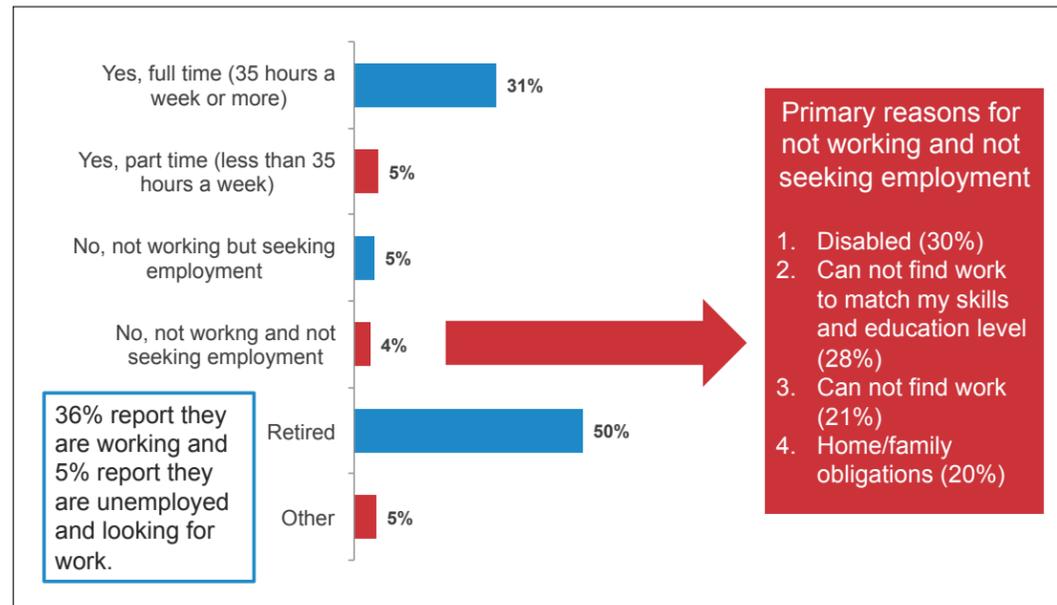
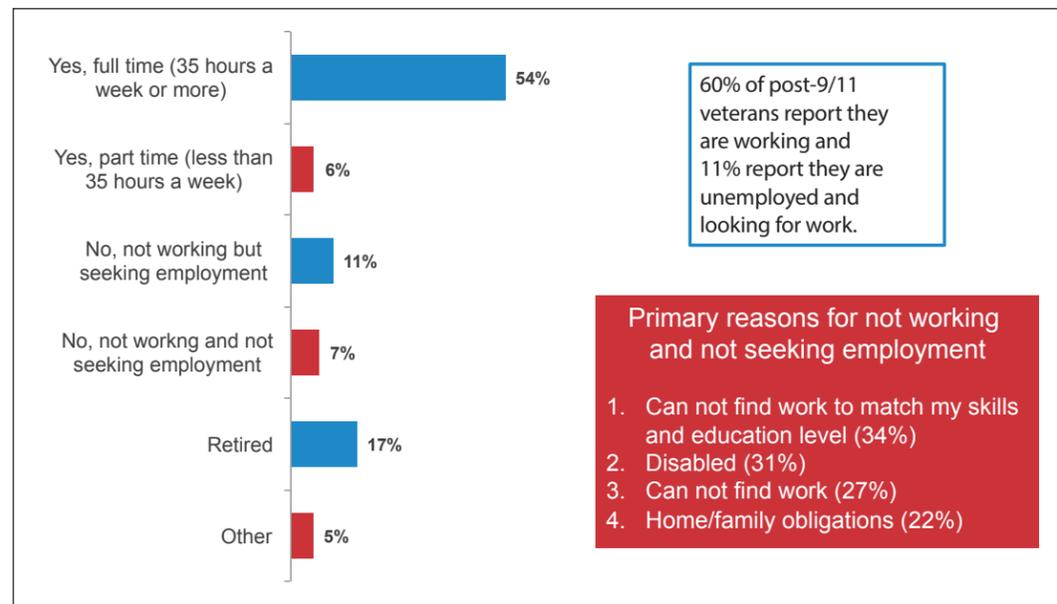


Figure 49: Post 9/11 Veterans' Employment



A 2012 report published by the Center for a New American Security (CNAS) found that companies typically hire veterans for a number of reasons, including their leadership, teamwork, character, discipline, expertise, and ability to perform well.¹¹ Conversely, frequently cited reasons companies may choose not to hire veterans include service member difficulty in transitioning military to civilian skills, the mismatch of those skills, and negative veteran stereotypes.¹² As of 2014, there were 573,000 unemployed veterans.¹³ The overall unemployment rate for veterans was 5.3% in 2014, compared to 6.0% in non-veteran populations.¹⁴ However, the unemployment rate for post-9/11 veterans was 6.9% in 2014.¹⁵

Among post-9/11 veteran respondents, 60% reported being employed, while 36% of all veterans are employed. Eight percent of veterans reported working in science and engineering, 7% in information technology, 6% in education, 5% in law enforcement services, and 5% in health care. Thirty-six percent of employed veterans reported working in their preferred career field. Post-9/11 veterans are slightly more likely (44%) than pre-9/11 veterans (32%) to be working in their preferred field. Fifty-five percent of post-9/11 veterans report that their job matched the occupation they were trained for in the military and 52% of pre-9/11 reported the same. Fifty percent of post-9/11 veterans were employed in less than 3 months

after their military transition and 65% of pre-9/11 veterans were employed in less than 3 months. Roughly 46% of post-9/11 veterans reported that it took longer than expected to find employment, compared with 31% of pre-9/11 veterans.

Thirty-three percent of veterans reported that they are overqualified for their current job in terms of experience level, while only 4% reported being underqualified for their current job. Sixty percent reported that their experience level was well matched with their current job. Thirty percent of veterans reported that are overqualified for their current job in terms of education level, with 4% reporting being underqualified with regard to education level. The majority (63%) reported that their education level was well matched for their current job.

"I have found it difficult to obtain employment that is suitable for my course of training."

-Air Force veteran (1975-1990)

A 2014 report by University of Southern California School of Social Work Center for Innovation and Research on Veterans and Military Families found that the majority of service members leave the military expecting to find high-paying employment quickly.¹⁶ In this year's

Figure 50: Veteran Employment : Preferred Career Field and Occupation Match to Military

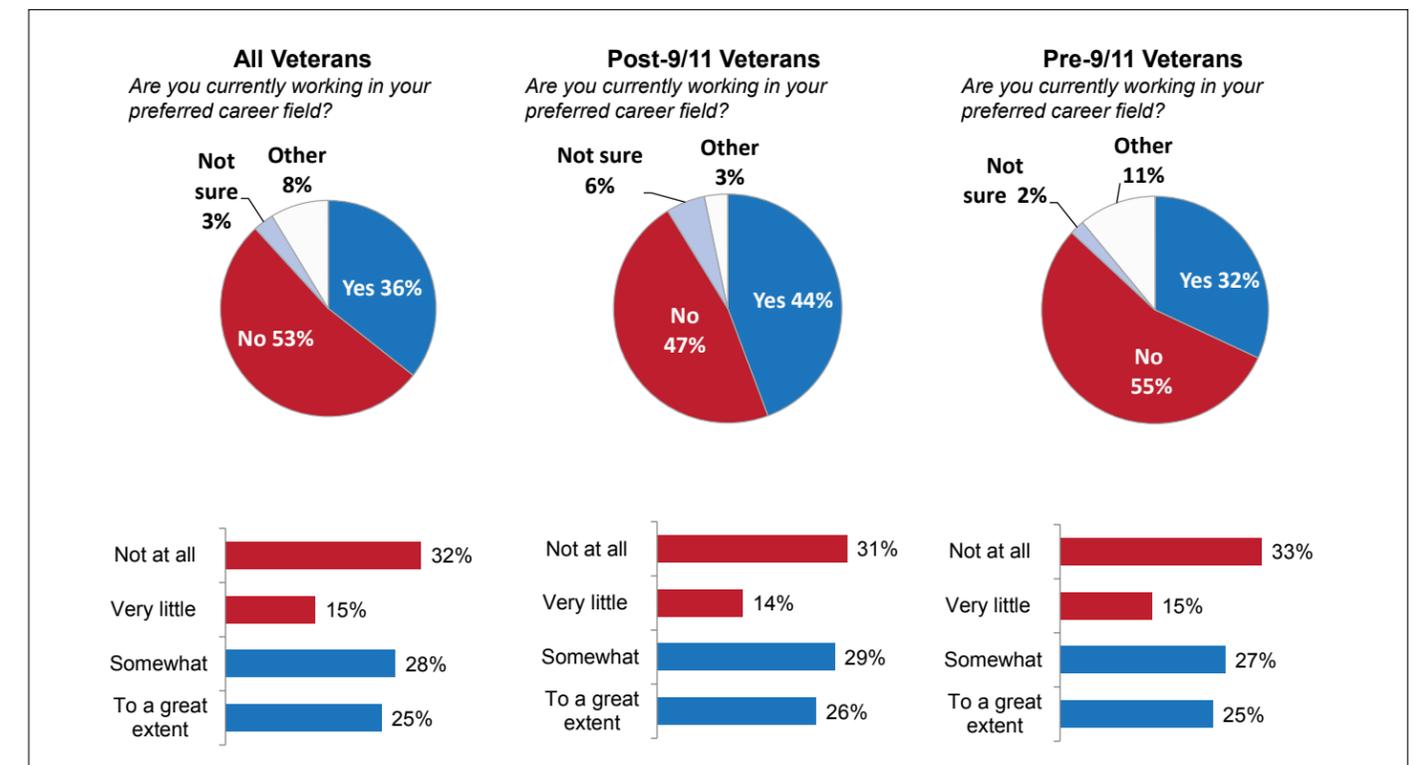
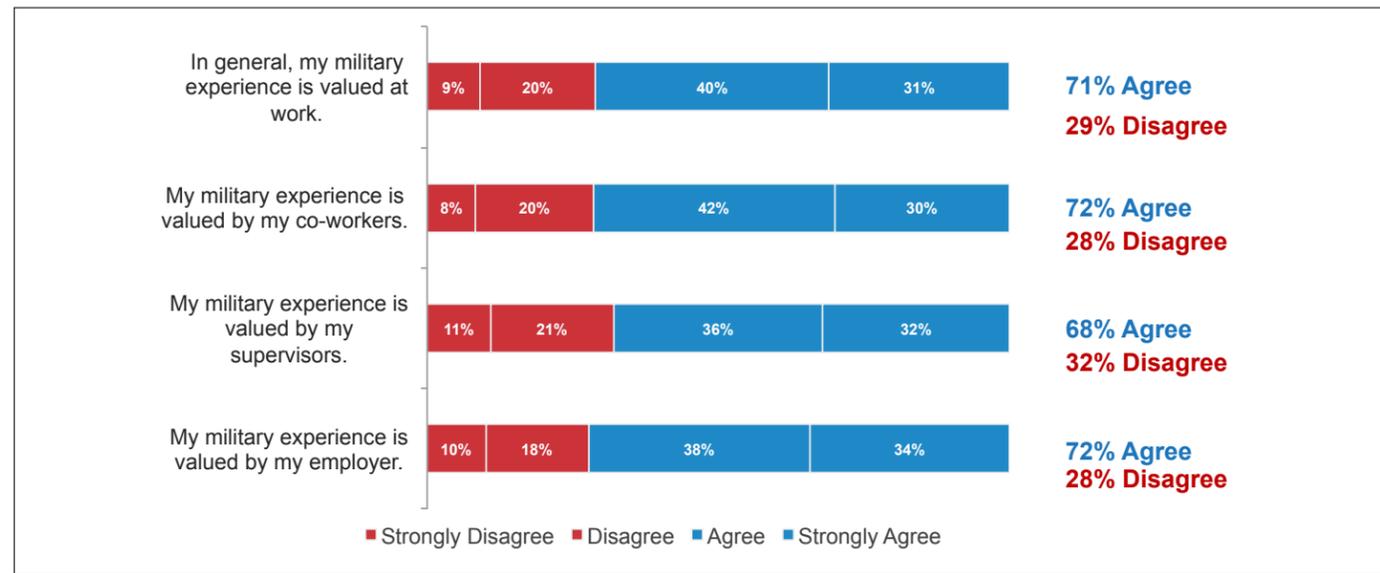


Figure 51. Military Experience Received at Work



survey, 46% of post-9/11 veterans reported that it took longer than expected to find employment compared to 31% of pre-9/11 veterans.

The majority of veterans reported that their military experience was valued in the workplace, by their co-workers, supervisors, and employers. This is an important component in the transition process and experience. These findings reflect previous reports that employers do value and appreciate veteran employees, with some believing that veteran employees perform better than non-veteran employees.¹⁷

Veterans, however, identified resources that would help in searching for employment. The top resources that were desired by veterans included:

- A network of those who successfully transitioned from the military into the civilian workplace (34%)
- Career advisor (32%)
- A job bank focused on military families (29%)
- A program to develop interviewing and networking skills (26%)
- Someone who successfully transitioned from the military into the civilian workplace (23%)
- A program to help place military families in paid internships (21%)

“Employment networking or some other type of program in which companies recruit military personnel just before they get out so the transition is easier on the family.”

-Army veteran (post-9/11)

Finding adequate employment is frequently named as a top concern among service members transitioning from military to civilian life. Beyond the obvious economic benefits, several studies have shown that employment improves health and overall wellbeing. This year’s survey results found significant associations between employment status and transition experiences; employed veterans were less likely to report “difficult” or “very difficult” transitions within the categories of overall transition, financial transition, and employment transition experiences.

Veteran Employment and Psychological Wellness

Mental health and psychological wellness are associated with veteran employment status. Twenty-two percent of unemployed veterans reported moderately severe or severe symptoms of depression compared with 6% of full- or part-time employed veterans. Nearly 40% of unemployed veterans reported frequent stress, compared to 14% of employed veterans. Nineteen percent of unemployed veterans reported that they had seriously thought about committing suicide during their time in the military (10% in the past year), compared with 8% of employed veterans (4% in the past year).

“Companies that are willing to hire veterans and companies who appreciate military experience.”

-Army veteran (post-9/11)

“Having secured a job before getting out.”

-Navy veteran (post-9/11)

Veteran Educational Attainment

Finding 7

The majority of veterans had attended some college, however, funding sources for higher education varied. Nearly 40% of veterans had self-funded their education.

Education status can improve employment outcomes and also influence physical, mental, and social outcomes for the service member and their families. Accordingly, education is a critical component of the transition into the civilian sector.¹⁸ The military and veteran population is highly educated. The Department of Labor (2014) reported that only 6% of veterans have less than a high school degree, 31% of veterans have a high school degree, 35% of veterans have some college or an associate’s degree, and 28% have a bachelor’s degree or higher. In the current study¹⁹, 4% of veterans had a high school degree or GED, 32% had some college or an associate’s degree, 30% had a bachelor’s degree, and 34% had a graduate degree (master’s degree, professional degree, doctoral degree, etc.). Veterans also reported on their major field of study for the highest level of education completed. The top five fields of study were business (28%), science and engineering (13%), other (9%), humanities and social sciences (9%), and health and human

services (8%). The top funding sources for veteran education included: self-funded (38%), Montgomery GI Bill (20%), military tuition assistance (20%), and other sources of funding (15%). For post-9/11 veterans, the top funding sources included: self-funded (32%), military tuition assistance (31%), Post-9/11 GI Bill (25%), federal financial aid (18%), Montgomery GI Bill (18%), and other funding sources (15%).

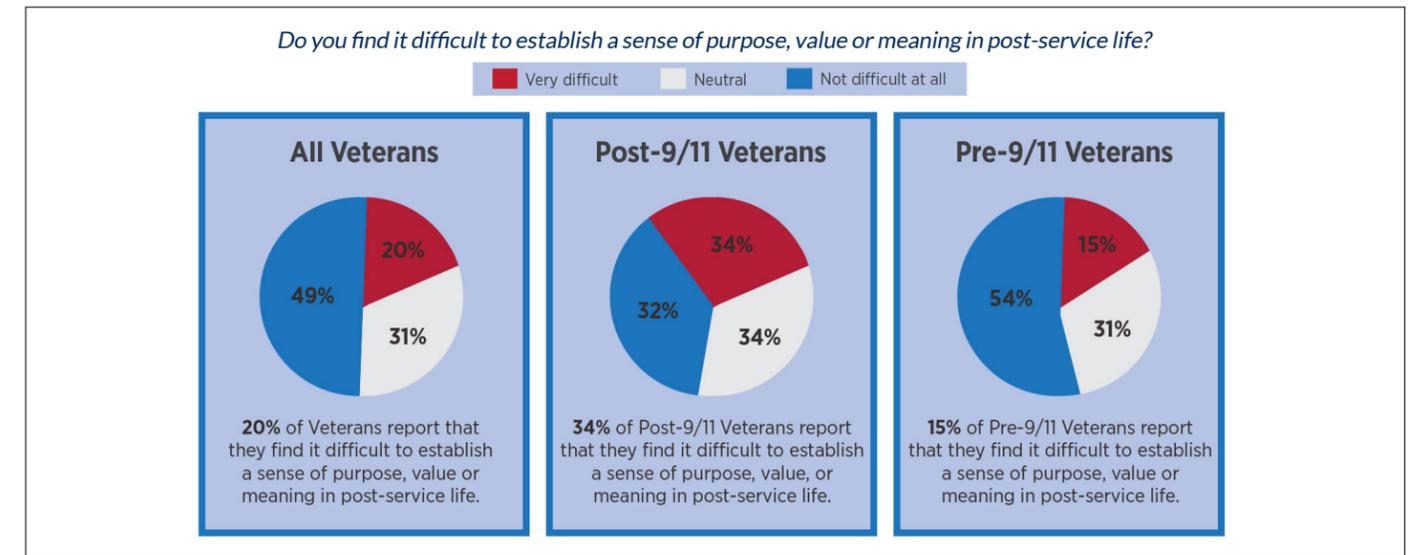
The majority (48%) of veteran respondents reported that they completed their highest level of education at public colleges or universities, followed by private colleges or universities (27%), and community colleges (11%). Post-9/11 veterans had very similar results: 46% of post-9/11 veterans reported attending public colleges or universities, 23% reported private colleges or universities, and 12% reported attending community colleges.

Veterans’ Attitudes and Self Perceptions

Finding 8

Overall, veterans reported positive feelings towards the military, like pride in their military experience and that the military has played a role in their success. However, post-9/11 veterans report greater difficulty in establishing a sense of purpose in post-service life.

Figure 52: Veterans’ Sense of Purpose in Post-Service Life



Veterans were asked about the difficulty of establishing a sense of purpose, value, or meaning in post-service life. Studies have found that participating in purposeful activities, such as volunteering and community service, can aid in establishing a sense of purpose and sense of accomplishment for transitioning veterans.²⁰ Additionally, volunteering and community service are linked to improvements in mental health, including life satisfaction, self-esteem, and happiness.²¹ In fact, veteran volunteers serve roughly 25% more hours per year than non-veteran volunteers.²²

“I find it challenging to be an employee. The jobs I have held have supported my family but have served no purpose.”

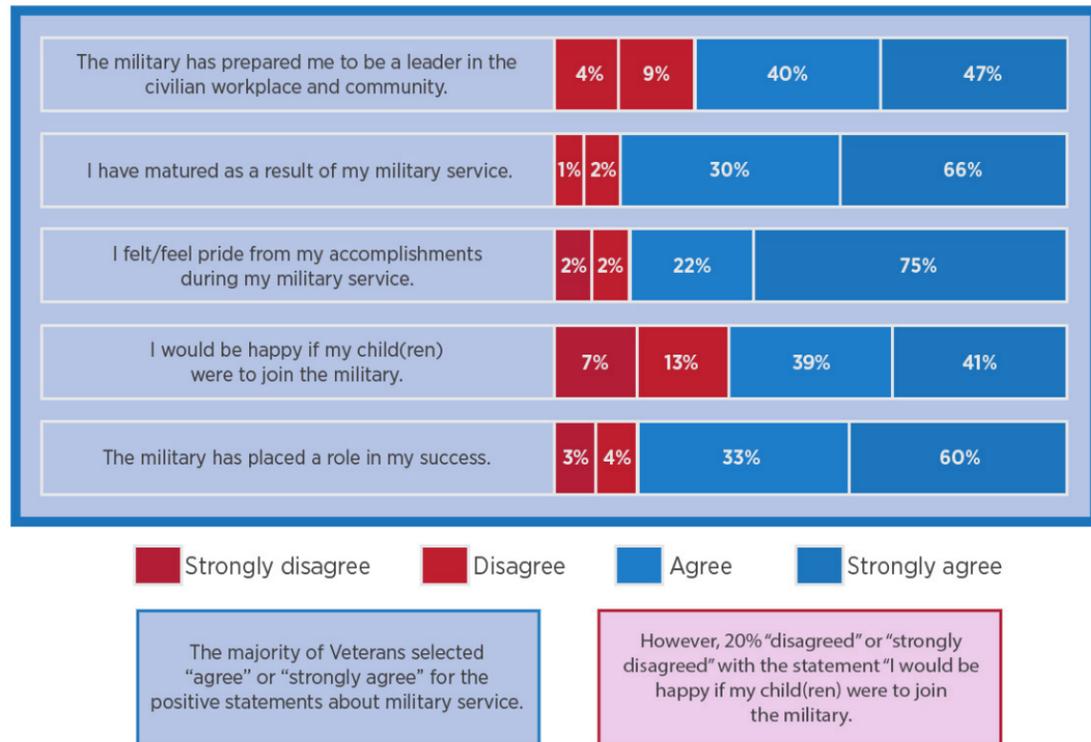
– Air Force veteran

Veterans were asked to respond to the statement “I feel guilty about things I did during my military service.” The majority (89%) disagreed or strongly disagreed with the statement. The results were similar across pre- and post-9/11 veterans. Veterans were also

provided with the statement “I cannot relate to people who have not served in the military.” The majority (77%) disagreed or strongly disagreed with the statement. Again, there was little differences between pre- and post-9/11 veterans. Ultimately, veterans report positive feelings towards the military and view their service with pride, rather than guilt or shame.

Similarly, veterans were asked if the military had prepared them for leadership in the civilian world, if they would be happy if their child(ren) joined the military, if they feel pride from their accomplishments during their military service, if they had matured during service, and if the military had played a role in their success. Eighty-seven percent of veterans reported that the military prepared them to be a leader and 96% reported that they matured as a result of their service. Ninety-seven percent of veterans felt pride in their service and 93% reported that the military played a role in their success, while 80% would be happy if their child(ren) were to join the military. Studies conducted by the Pew Research Center stated similar findings.²³

Figure 53: Veterans' Perceptions of the Military



Recommendations

- Improve dissemination of transition information and resources for service members, veterans, and families.** DoD, VA, and Congress can work together to teach service members, veterans, and their families how to locate and utilize transition resources and programs, such as filing VA claims, VA Health care eligibility, and DoD changes to TAP/ACAP (Transition GPS). Career transition “maps” from military skills to civilian jobs can be developed and provided to veterans and transitioning service members.²⁴
- Target transition programs and resources to service members who involuntarily separated and post-9/11 veterans.** DoD and VA can increase the focus on employment and financial transition resources. DoD can increase differential evaluations of pre- and post-9/11 transition experiences and needs, particularly targeting post-9/11 veterans and service members that separated involuntarily or unexpectedly.
- Expand eligibility period for veterans to use DoD support programming such as Military OneSource.** Military OneSource is a valuable tool provided to our service members and the gateway to accessing available resources. DoD can lengthen the eligibility period from 180 days to at least one year after separation as many transition challenges do not manifest at the immediate time of separation.
- Improve and increase resources for veterans and for potential employers.** Veterans identified mentoring programs or career advisors, appointments with veterans in their area, job banks for military families, and resources on networking and interview skills as desired transition support initiatives. The Veterans Administration and DoD can provide information that addresses negative stereotypes regarding veteran employees, and increase dissemination of resources to large and small scale employers across public, private and nonprofit sectors about best practices for hiring and supporting veterans in the workplace. The private sector can share best practices for supporting and hiring transitioning service members and their families.





Implications

Supporting Military Families Supports National and Community Priorities

Military families are assets to national defense and local communities. They are central to the health and capability of the All-Volunteer Force and are good neighbors actively engaged in making their civilian communities great places to live. Service members may be employed by their respective services—but they work for all Americans.

The responsibility for supporting military families is certainly a duty of the Department of Defense; however, a healthy nation shares in this responsibility.

Military families are American families and as such desire the same types of opportunities and support as their civilian counterparts. Much of this support comes from the private sector and the local level.

Best Bests for Supporting Military Families

Our country can help support military families by learning more about the unique nature of military life and increasing civilian and military collaboration on a number of levels.

We can do this by supporting a number of positive military lifestyle factors such as: the employment military spouses; military child education and wellness; financial and retirement savings education; military child care; local civilian community engagement; strong mental health; and veteran employment.

On the local level:

- Individuals can support through friendship and communication with military families already in their neighborhoods.
- Community organizations can support through outreach to military populations in their area and to local military installations.
- Local and state governments can work to minimize barriers experienced by military families that arise out of their highly mobile lifestyle.
- Business owners can seek out military spouses and veterans as a desirable and talented labor demographic and recognize the value of their experiences when they are applying for employment.

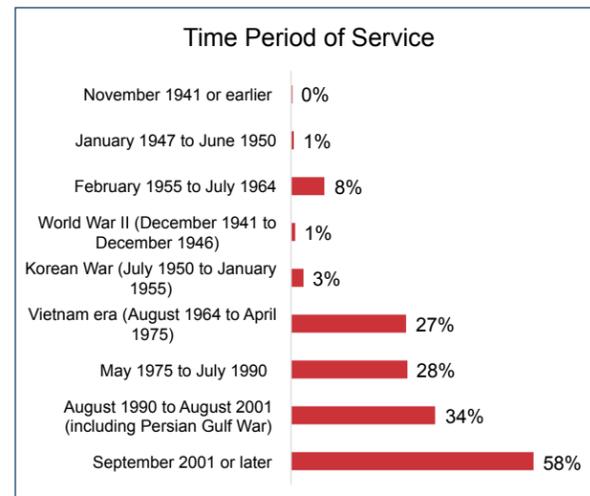
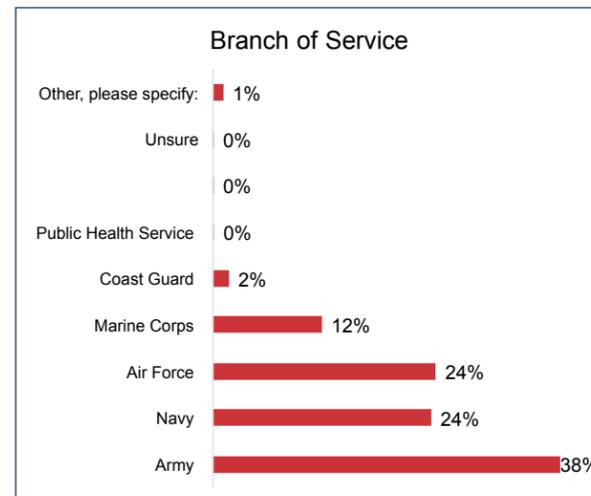
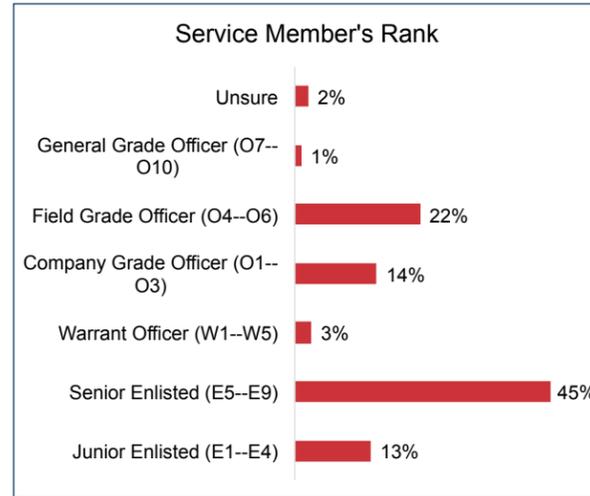
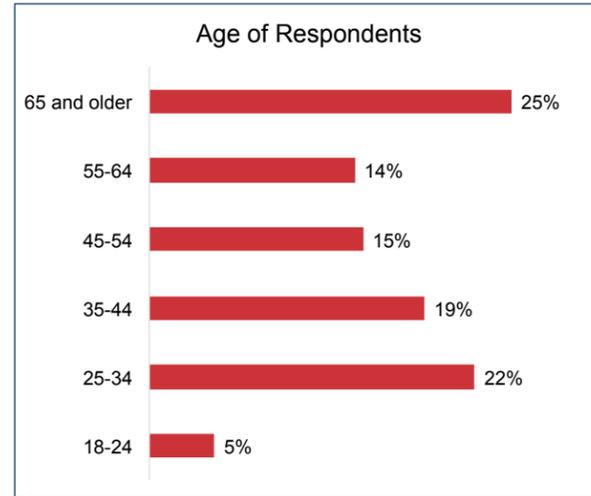
On the national level:

- Leaders from all sectors who possess an opportunity to shape the national narrative can continue to remind Americans that military families are central to national security and civic assets in their communities.
- Elected leaders can support initiatives and legislation as identified in this report and by regularly consulting with military family and veteran service organizations.
- Military leaders can continue to prioritize military family programming as an essential component of readiness while operational tempos remain high and the global security environment remains uncertain.
- Military leaders can take seriously the experiences and concerns of service members and their families as a factor in the decision-making process by seeking out regular, candid, and meaningful feedback from all ranks of service members such as those found in this report.
- Corporate leaders and foundations can develop best practices for supporting military families that engage the civilian community and promote collaboration across the public and private spheres.

It is the hope of Blue Star Families that by providing specific information about the unique aspects of military life in this 2015 Annual Military Family Lifestyle Survey, Americans will join us as we work to support military families and connect America with its military—together we can strengthen our communities and our nation.

Respondents

Demographics of Respondents



While the respondents represent a cross-section of military family members from all branches of services, ranks, and regions, both within the United States and on overseas military installations, there were more older and also more senior respondents in the sample when compared with the active duty military population as a whole. Survey respondents were asked to identify their primary relationship with the military based on the service members through whom they receive DoD benefits, if applicable. The survey generated 6,291 individual responses, including 3,594 complete responses, yielding a 57% completion rate.

By far the two largest groups of respondents were military spouses (47.2%, n=2799) and service members or veterans (43.1%,

n=2555). The remaining participants included parents (4.2%, n=252), children (3.5%, n=208), siblings (1.4%, n=83), and domestic partners or girlfriend/boyfriends (0.6%, n=34). The majority of respondents were non-Hispanic White (82.7%, n=4752) and female (57.7%, n=3302). The sample this year was older than in previous surveys. The single largest age group was aged 65 and older (25%, n=1464), followed by those age 25-34 (22.5%, n=1315), 35-44 (19%, n=1113), 45-54 (14.8%, n=863), 55-64 (14.2%, n=1464), and 18-24 (4.5%, n=264). Most respondents (85%, n=4940) were married and many had been in a committed relationship for more than 20 years (40.8%, n=1850). Over half of respondents had a bachelor's degree or higher (56.9%, n=3218).



The geographic breakdown of the sample within the Continental U.S. (CONUS) is shown in the figure below. Approximately 95% of respondents lived in the U.S while 5% of respondents lived outside of the CONUS. Within the U.S, the majority of respondents lived in: California (10.2%, n=585), Florida (7.3%, n=420), North Carolina (5.1%, n=292), Texas (7.9%, n=457), Virginia (9.0%, n=515), and Washington (4.5%, n=457).

For the service member/veteran respondents, 89.3% (n=2044) had served on active duty in the past and 10.7% (n=246) were currently on active duty at the time of the survey. Approximately 16% of service members were affiliated with the National Guard/Reserves currently (5.9%, n=324) or in the past (10.1%, n=552). Most service members were senior enlisted (E5-E9; 44.6%, n=2442), followed by field grade officer (O4-O6; 21.7%, n=1191), company grade officer (O1-O3; 14.2%, n=780), junior enlisted (E1-E4; 13.2%, n=721), warrant officer

(W1-W5; 2.9%, n=157), and general grade officer (O7-O10; 1.1%, n=61). The remaining 2.3% (n=126) were unsure of their rank or the service member's rank. The majority of family members (82.1%, n=2520) had never served in the Armed Forces. Approximately 69% (n=2152) of family members indicated that their service member was currently active duty and 29.6% (n=923) indicated that their service member had served on active duty in the past. The remaining were unsure of their service members status (1.3%, n=40). The majority of respondents (57.5, n=3156) had served since September 2001 or later.

In summary, these demographics outline a diverse group of individuals from a variety of backgrounds, drawn together by their commitment to service and shared support for military and veteran-connected families. It is important to note that the sampling protocol applied to this study is subject to the introduction of selection bias.

Methodology

Conducted each year since 2009, this is the sixth iteration of the BSF Military Family Lifestyle Survey. The 2015 survey was designed by Blue Star Families in collaboration with Syracuse University's Institute for Veterans and Military Families (IVMF) and analyzed with extensive input from military family members and advocates, subject matter experts, and policymakers who work with military families.

Blue Star Families and the Institute for Veterans and Military Families worked together with other national military and veteran service organizations who distributed the survey to their own constituents and communities. Possible biases, introduced through the utilization of a non-probability sampling method, include over- or under-representation, which means that this sample cannot necessarily be considered a direct representation of the entire military family population. The survey was conducted online with approval from the Syracuse University Institutional Review Board (IRB) and was administered online using Qualtrics survey system (Qualtrics, Inc., Provo, UT), generating a self-selected, convenience sample.

Of the 6,291 military family members who started the survey, 57% (3,594) completed the entire questionnaire. The number of respondents varied per question based on applicability to the respondent (for example, relationship to the service member, presence of children, employment status). The survey was accessible online from April 15 to May 20, 2015.

Recruitment and outreach was designed in a way that systematically solicited from sample subsets of the military family population. All survey participation was considered voluntary and no identifying information was collected or linked to answers on the survey. Survey recruitment and outreach was broad and included:

- direct awareness building focused towards military families via direct e-mail distribution from the BSF and IVMF mailing lists and social media dissemination (e.g., Facebook, Twitter, blog posts, and partner websites),
- outreach from a myriad of diverse military family, military, and veteran service nonprofits, supportive service organizations, and professional organizations, and;
- an intentional explanation of the study's objective (provided to each possible participant whether they subsequently completed the survey or not) to minimize self-selection bias toward any single focal issue and, thus, mitigate the respondents' propensity to participate based upon any specific, issue-based self-interest (e.g., benefits, employment, wellness, etc.).

Many sections of this survey were only available for completion by specific subgroups: military spouses, veterans, or service member respondents. A survey branching technique was used whereby the

answers to certain questions were a gateway to specific follow-on questions (detailed branching is available upon request). For example, sections related to the needs of military children were excluded for those without children. All responses allowed respondents to select "prefer not to answer" on questions with which they felt uncomfortable and many questions allowed respondents to select all applicable responses. Therefore, as mentioned above, including missing data considerations, the actual number of respondents per question varies throughout the survey.

Any comparisons that are made between this year's data and previous years' data are intended only as comparisons of absolute percentages; statistical significance was not assessed. Additionally, the wording across years has been revised on various questions. Thus, trends across years have not been universally assessed. The survey questions were a combination of multiple choice and open-ended questions to allow for diverse responses from participants. With the exception of most mental health questions and select questions, "Does not apply" and "Prefer not to answer" responses were coded as missing. Multiple response sets were created for questions that allowed more than one response.

Standardized, scientifically validated instruments were incorporated into the survey to enable future comparisons with other populations. Examples of standardized instruments include the Perceived Stress Scale (PSS), Couples Satisfaction Index (CSI-4), a four-item measure focusing on relationships, the Patient Health Questionnaire-9 (PHQ-9) utilized to screen for depressive disorders, and the Cut Down, Annoyed, Guilty, Eye-Opener (CAGE), a four question screen for substance abuse.

For this report, five open-ended questions were chosen for analysis. These questions related to the primary focus areas of the survey (veterans, transition, financial readiness, and spouse employment). One survey analyst on the team conducted the qualitative analysis of these questions to ensure consistency. The analyst utilized a content analysis methodology to identify key themes from the data. The content analysis included several rounds of data analysis: first, the data were reviewed for emergent themes; second, each response was categorized by relevant theme(s); third, a final tabulation of responses by theme was created. After each question was analyzed, quotes were identified to illustrate each theme for purposes of this report. The survey team utilized these themes and quotes to complement and support the findings from quantitative items. Quotes are used throughout this report to bring further depth and understanding to the numbers behind this survey.

Endnotes

Unique Characteristics of Military Family Respondents

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