



Blue Star **FAMILIES**  
2015 Annual

## MILITARY FAMILY LIFESTYLE SURVEY

# Executive Summary

**B**lue 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.

### Top Military Family Issues

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.

A DETAILED COMPREHENSIVE REPORT IS AVAILABLE AT: [WWW.BLUESTARFAM.ORG/SURVEY](http://WWW.BLUESTARFAM.ORG/SURVEY)

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

## 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.

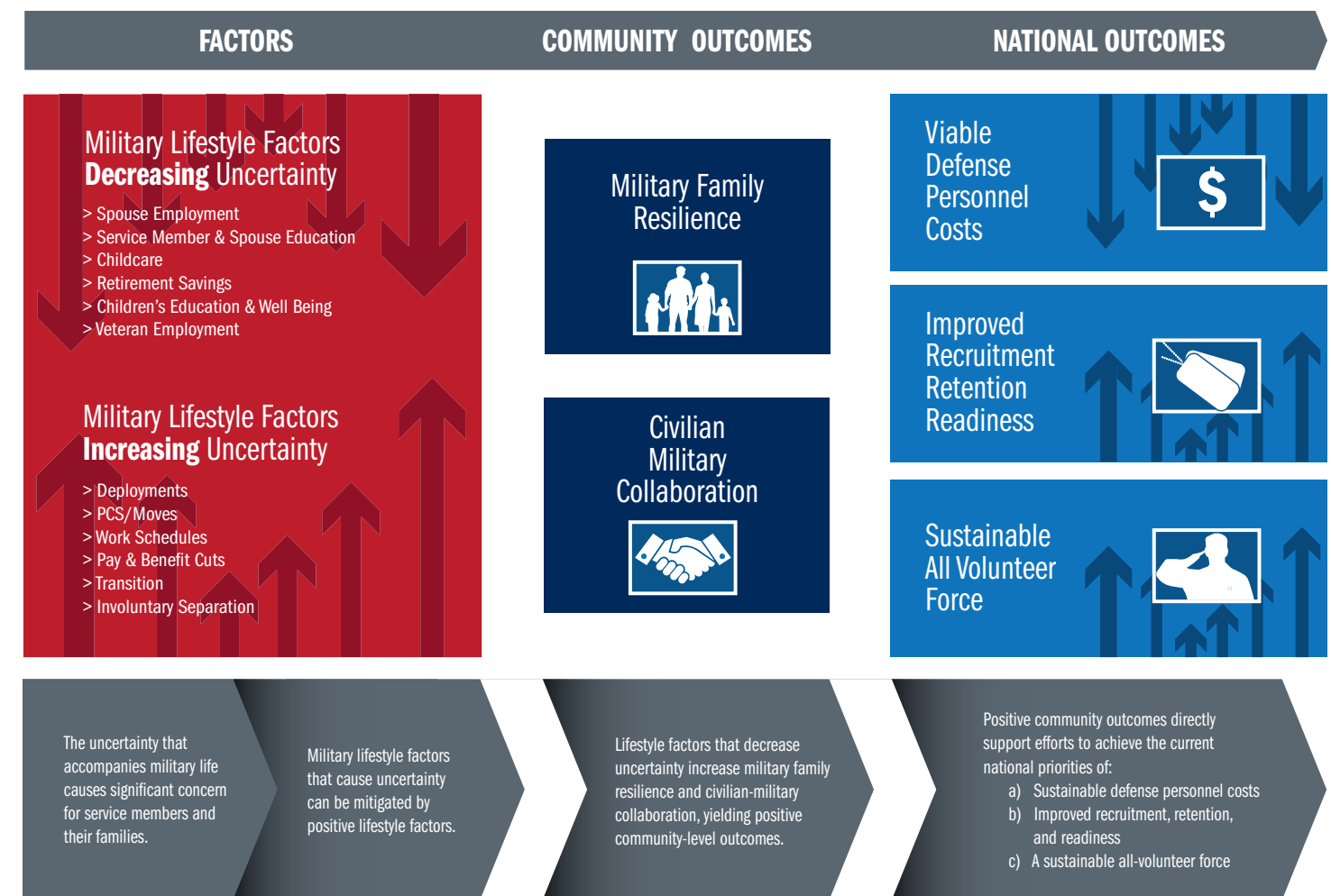
The responsibility for supporting military families is certainly a duty of the Department of Defense; however, a healthy nation shares in this responsibility.

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.



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