
2016
 **BLUE STAR FAMILIES**
**MILITARY FAMILY
LIFESTYLE SURVEY**

COMPREHENSIVE REPORT

IN COLLABORATION WITH:



Funding for the 2016 Military Family Lifestyle Survey is provided through the generosity of our presenting sponsor USAA and from Lockheed Martin Corporation, UnitedHealthcare Military and Veterans, Fisher House Foundation, Facebook, and the USO.

ABOUT

BLUE STAR FAMILIES (BSF)

Blue Star Families builds communities that support military families by connecting research and data to programs and solutions, including career development tools, local community events for families, and caregiver support. Since its inception in 2009, Blue Star Families has engaged tens of thousands of volunteers and served more than 1.5 million military family members. Blue Star Families believes that all military families should be able to serve and simultaneously build thriving and healthy families. With Blue Star Families, military families can find answers to their challenges anywhere they are. Please visit bluestarfam.org for more information.

THE INSTITUTE FOR VETERANS AND MILITARY FAMILIES AT SYRACUSE UNIVERSITY (IVMF)

The IVMF is the first interdisciplinary national institute in higher education focused on the social, economic, education and policy issues impacting veterans and their families post-service. Supported by a world-class advisory board and public and private partners committed to advancing the post-service lives of America's service members, veterans and their families, the IVMF delivers class-leading programs in career, vocations, and entrepreneurship education and training. The IVMF also provides actionable and national impacting research, policy analysis and program evaluation; coordinates comprehensive collective impact strategies; and works with communities and nonprofits to enhance service delivery for veterans and their families. Please visit vets.syr.edu for more information.

TABLE OF CONTENTS

PARTNER ACKNOWLEDGMENTS	2
INTRODUCTION	3
EXECUTIVE SUMMARY	5
TOP MILITARY FAMILY CONCERNS	10
TOP MILITARY FAMILY STRESSORS	11
RECRUITMENT	12
READINESS	22
RETENTION & REINTEGRATION	34
IMPLICATIONS & RECOMMENDATIONS	47
RESPONDENTS AND METHODOLOGY	48
ENDNOTES	52

AUTHORS

From the Department of Research and Policy, Blue Star Families in collaboration with:
The Institute of Veterans and Military Families, Syracuse University (IVMF)

Cristin Orr Shiffer Senior Advisor for Research and Policy
Blue Star Families

Rosalinda V. Maury Director of Applied Research and Analytics
Institute for Veterans and Military Families,
Syracuse University (IVMF)

Hisako Sonethavilay Research and Policy Manager
Blue Star Families

Gabrielle Bassett Research Analyst
Alycia N. DeGraff Research Analyst
Jennifer L. Hurwitz, Ph.D. Research Analyst
Rachel K. Linsner Research Analyst
Michelle Still Mehta, Ph.D. Research Analyst
Meredith M. Smith Research Analyst

ACKNOWLEDGMENTS

The 2016 Military Family Lifestyle Survey is made possible thanks to the generous support of our presenting sponsor USAA and from Lockheed Martin Corporation, UnitedHealthcare Military and Veterans, Fisher House Foundation, Facebook, and the USO.

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, ranks, 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



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; however, it has also decreased understanding of military service and sacrifice within the broader American society.

Roughly 0.5% of the American public has served on active duty at any given time since 9/11; this number is expected to continue to decline as a result of continued voluntary service and evolving technology. While the smaller percentage of Americans in martial service alone is not a cause for concern, the resulting decrease in understanding between the military and the broader U.S. society presents significant challenges for the future of American defense.

Blue Star Families' annual Military Family Lifestyle Survey provides a comprehensive understanding of the experiences and challenges encountered by military families. Military families are, first and foremost, American families. As such, they are very similar to their civilian neighbors. Many need dual incomes to be financially secure, are concerned about their children's education and well being, and want to establish roots and contribute to their community. However, the unique demands of military service mean families must serve and sacrifice along with their service member and this results in exceptional issues and challenges for the entire military family.

Supporting military families strengthens national security and local communities, and is vital to sustaining a healthy All-Volunteer Force. Toward this end, Blue Star Families, with help from its valued partners, conducts a survey and produces an annual report on the state of military families.

The 2016 survey was designed and analyzed by a team led by the Department of Research and Policy at Blue Star Families, in collaboration with Syracuse University's Institute for Veterans and Military Families (IVMF).

The survey results are intended to:

- 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; and
- facilitate a holistic understanding of service member, veteran, and military family experiences so that communities, legislators, and policymakers can better serve each of their unique needs.



EXECUTIVE SUMMARY

Blue Star Families' annual **Military Family Lifestyle Survey** (aMFLS) provides a comprehensive understanding of the experiences and challenges encountered by military families. The survey is a **yearly "snapshot" of the state of military families**, offering crucial insight and data to help inform national leaders, local communities, and philanthropic actors. Most critically, the survey is an opportunity to increase dialogue between the military community and broader American society, **minimizing the civilian-military divide and supporting the health and sustainability of the All-Volunteer Force.**

Blue Star Families conducted its 7th annual Military Family Lifestyle Survey in April-May, 2016 with **over 8,300 respondents** including military spouses, active duty service members, veterans, and their immediate family members participating in the survey. The Military Family Lifestyle Survey's response rate makes it the **largest and most comprehensive survey of active duty, veterans, and their families.**

TOP MILITARY FAMILY ISSUES

- Financial issues of military pay, changes to retirement benefits, and military spouse employment are the top concerns among military families.
- Quality of life and wellness concerns are increasing relative to financial concerns. Three of the top five issues for military families are related to quality of life: impact of deployments on children; family stability; and operational tempo.

TOP ISSUES	Active Duty Spouses	Active Duty Members	Veterans
Military Pay/Benefits	59%	61%	56%
Change in Retirement Benefits	37.5%	41%	42%
Military Spouse Employment	37.9%	23%	11%
Impact of Deployment on Dependent Children	37%	32%	21%
Military Family Stability/Quality of Life	32%	33%	15%
General OPTEMPO/Deployments/Training Time	20.7%	30%	19%
Rising Numbers of Service Member and Veteran Suicides	22%	20%	38%
PTSD/Combat Stress/TBI	21.1%	14%	38%
Veteran Employment	13%	17%	33%



SUPPORTING MILITARY FAMILIES STRENGTHENS NATIONAL SECURITY AND LOCAL COMMUNITIES

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—and so do their families.

The past year has seen new and emerging security threats in numerous regions while Department of Defense (DoD) budget cuts and personnel downsizing continues. The resulting **operational tempo is very concerning to service members** and their families. New proposals to make further cuts to housing allowances were accompanied by **new cuts to military family support programs**. Quality of life issues like **military family stability and the impact of deployments on children** are increasing relative to **lasting concerns regarding pay, benefits, and spouse employment**.

This year's survey results show a **military community at a point of inflection**. It shows the country needs to get smarter about what a healthy All-Volunteer Force really looks like—and what it needs it to look like to ensure future success. **The All-Volunteer Force was not designed for our current security environment** of protracted low-level conflict, **nor was it designed for the modern service member**—who is better educated, married with children, and living in an increasingly diverse and inclusive society.

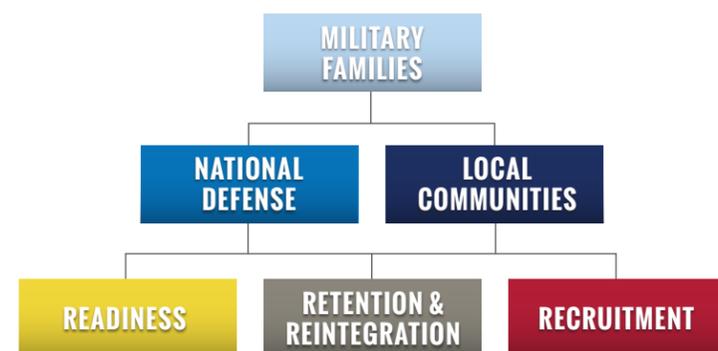
Analysis of the qualitative portions of this year's survey reinforced the quantitative findings. For example, **extended family separations, frequent moves, and outdated**

expectations that military spouses sublimate their personal, professional, and familial priorities to support their service member's military service are the most prevalent topics identified as substantially **reducing the quality of life and attractiveness of martial service**. Military families understand that serving may mean making sacrifices in support of service; however, DoD must also examine the military necessity of the burdens it asks military families to bear.

Despite varied topics covered in this year's survey report such as Financial Readiness, Veteran Transition, and Healthcare, **one clear and consistent theme emerged: the DoD must do a better job of incorporating military families into its current thinking and future planning**. Rather than ad hoc measures meant to provide support during periods of acute warfare, **military families must be understood as a structural component of the force**. Thinking about families in this way makes the country smarter about what it takes to ensure our nation's security and it improves the ability of the DoD to meet recruitment, retention, readiness, and reintegration goals.

For this reason, **2016's Comprehensive Report looks different** than in previous years. It is designed around the central defense priorities of **recruitment, readiness, retention, and reintegration** in order to illustrate the centrality of military families in achieving these goals and to highlight **opportunities to better integrate thinking about military families into defense policy and analysis**.

In short, the Comprehensive Report is a **framework** through which our national leaders and local communities can better understand why **supporting military families isn't just the right thing to do—it's also the smart thing**.



TOP TRENDS AND FINDINGS FOR 2016

Current optempo is very concerning to families. Service members and their families feel the current optempo is unsustainable and threatens the health of their families. Active duty service members rank “general military optempo/ deployments/training time” as their #5 issue and 33% rank it in the Top 5 issues overall. 72% of active duty and military spouse respondents indicated the current optempo exerts an unacceptable level of stress for a healthy work-life balance.

Family separations continue at high levels. Despite the troop drawdowns in Iraq and Afghanistan, military families continue to experience high rates of separation from their service member. 42% of military family respondents report experiencing more than 6 months of family separation in the last 18 months and 37% of military couples reported experiencing relationship challenges in the past year related to worry over future deployments. 16% of active duty family respondents had a family member currently deployed.

Increasing service member worry over the impact of deployments on their children. For the first time since the survey began ranking issues by respondent subgroups in 2014, active duty respondents ranked the impact of deployments on children as a Top 5 issue. Active duty respondents who indicated the impact of deployments on children was a Top 5 issue increased 57% as compared to the 2015 survey, with active duty and military spouse respondents both ranking it the #4 issue for 2016.

Veterans recommend service at higher rates than active duty. The majority of active duty military families (57%) are unlikely to recommend service to their own children. Active duty military families are more likely to recommend a young person join the military (66%) than they are to recommend service to their own children (43%). 57% of veteran family respondents would recommend service to their own children.

Benefit cuts/changes negatively impact views of service to a greater extent than retention. 19% of military families indicated they would recommend service if the current trend of cutting benefits continues. In qualitative responses, 27% felt changes in benefits, budget cuts, and sequestration illustrated that commitments are not being kept for those who serve; however, an additional 27% indicated that those same changes have not impacted their decision to stay in the military.

Quality of life and wellness concerns are increasing relative to worry over changes to retirement benefits. While “change in retirement benefits” remains in the Top 3 issues overall, the concern has decreased relative to family and quality of life concerns. The percentage of respondents who ranked it as a Top 5 issue decreased by at least 30% across all subgroups, with the greatest drop of 36% among active duty service members. It also dropped to second place among veterans, who for the first time ranked “military pay and benefits” as their #1 issue.

Nineteen percent of active duty service members plan to exit service within the next two years. The Top 5 reasons that veteran respondents left the military were: military retirement (40%); completion of military service obligation (25%); family reasons (25%); lost faith or trust in military or political leadership (24%); and to pursue education and training opportunities (17%). The successful re-entry of veterans and veteran families to civilian life is beneficial for both the military and civilian populations. As more service members prepare to separate from service, it is particularly critical that the transition experience be improved.

Services recruit families, not just individuals. History of family service was strongly associated with current service and among military spouses. Nearly half (47%) of military spouse respondents and 45% of active duty respondents had a parent who served in the military. 9% of all respondents had a child who served in the military.

Twenty-one percent unemployment rate among military spouses. 21% of military spouse respondents were unemployed—not employed but actively seeking work. This finding is consistent with DoD’s 2015 Survey of Active Duty Spouses which found a 23% unemployment rate. Unemployment rates in surveys of military spouses tend to be significantly higher than rates in past academic literature, suggesting military spouse unemployment may be undercounted in past studies which did not rely on direct surveys of military spouse populations.

LGBT respondents feel comfortable on base, but identify healthcare as top area for improvement. 90% were comfortable using on-base services such as the commissary, exchange, MWR, family readiness, and over two-thirds (68%) felt comfortable attending official military events with their partner. However, 38% felt Tricare’s policies and familiarity regarding LGBT healthcare needs were inadequate and 28% felt accessibility to appropriate medical care from LGBT affirming/culturally competent providers was inadequate.

The majority of military families earn a single income. Military couples were 27% less likely to have dual incomes than married non-military couples with children under 18. Less than half (48%) of military families with a civilian spouse earned two incomes, as compared with two-thirds (66%) of the general U.S. population with kids under 18 who field two incomes.

Civic engagement is high among military families and veterans. Military families volunteer at rates three times higher than the general US population. 73% of military family and 65% of veteran respondents volunteered in the past year. Military and veteran families are more involved in their communities than the general U.S. population, with 96% indicating that working with others in one’s neighborhood to improve conditions in one’s community is an important civic responsibility.

Post-9/11 GI Bill continues to be a powerful recruitment and retention tool. Education benefits were the top reason for joining among active duty and veteran millennials. 78% of active duty families indicate that they plan to transfer the GI Bill to their spouse or child and 26% of military families felt that removing dependent BAH support from the GI Bill would cause them to leave service earlier than they currently planned. 46% of all active duty and veteran respondents indicated education benefits as a top five reason for joining.

Low hiring rate among military spouses using federal special hiring authority. Federal employment is not a successful strategy for military spouses despite special military spouse hiring authority, with 79% of military spouses who applied for employment and who used the hiring authority not obtaining employment.

Veteran transition to civilian life remains difficult. 56% of veterans who attended Transition GPS reported that it prepared them for a successful transition, while 49% of veterans who reported attending any transition programming said the programming prepared them for a successful transition. The Top 5 most useful resources during transition were: VA vocational rehab (37%); VA disability benefits (26%); family and friends support system (25%); VA healthcare (23%); and Transition Assistance programming (20%).

BAH cuts may negatively impact military child education. Like civilian families, many military families rent or buy homes based on the quality of the local public schools. When BAH is cut, military families may be less able to rent or purchase homes in areas with high-quality public schools—especially when families are assigned to duty stations with very high costs of living. 13% of qualitative responses described quality of school and living in substandard housing or unsafe areas as impacts of BAH cuts. Given the numerous challenges facing military children’s education such as attending an average of 6-9 schools from K-12th grade, only one-third (33%) of parents indicated their children’s school was doing a good job complying with the Interstate Compact on Educational Opportunity for Military Children.

Military spouses and service members are likely to come from military families. Military spouse respondents indicated they had a parent who served (47%) at a rate slightly higher than reported by service members (45%), while 57% of veteran respondents had a parent who served.

Mental healthcare stigma persists among active duty. 41% of active duty respondents were uncomfortable seeking mental health care from a military provider and 40% felt seeking mental health care programs or services would harm their career.

Childcare continues to be a top need. Additional support for flexible and affordable childcare remains a top request, with 66% of military families indicating they are not always able to find the childcare they need. When asked “What could DoD do to make it easier for you to ensure your family is healthy and happy during your loved one’s military service,” the top theme among qualitative responses was “offer accessible and affordable childcare.”

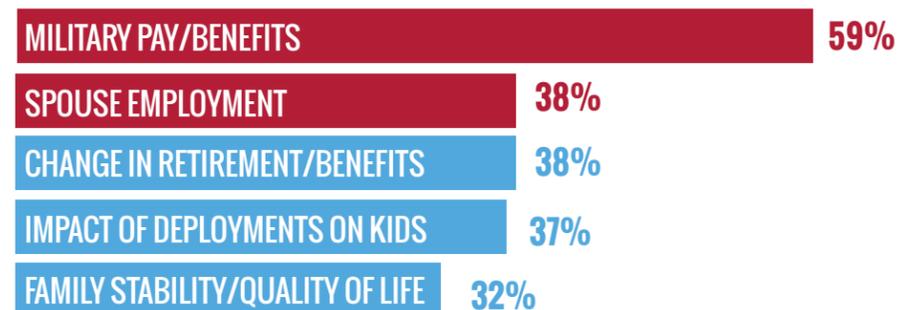


TOP MILITARY FAMILY ISSUES OF CONCERN BY SUBGROUP

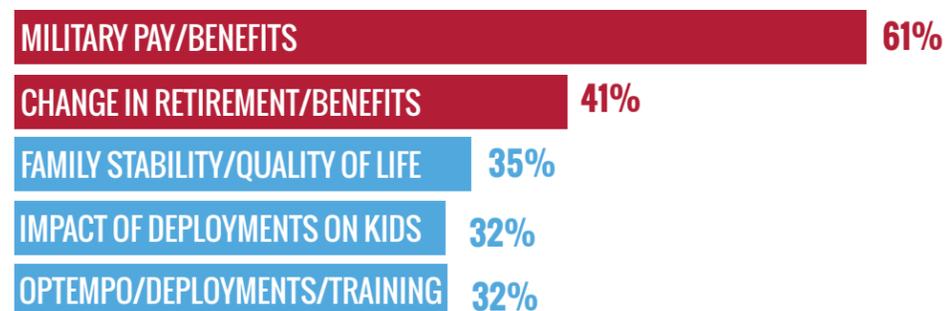
SUBGROUPS: ACTIVE DUTY SPOUSES, ACTIVE DUTY SERVICE MEMBERS, AND VETERANS

- Military pay, changes to retirement benefits, and military spouse employment are the top concerns for military families
- Quality of life and wellness concerns are increasing relative to financial concerns. Three of the top issues for military families are related to quality of life: impact of deployments on children; family stability; and operational tempo.

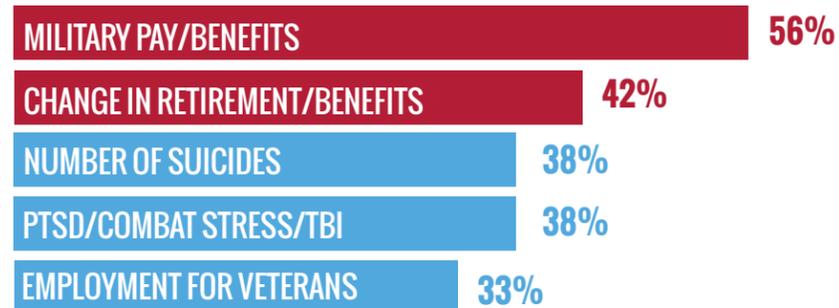
MILITARY SPOUSES



SERVICE MEMBERS



VETERANS



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 stressor(s) in your military family? Please select all that apply.” Three of the top issues for military families are related to quality of life: impact of deployments on children; family stability; and operational tempo.”

	ACTIVE DUTY	VETERAN	ACTIVE DUTY SPOUSE	VETERAN SPOUSE
DEPLOYMENTS	47%	39%	50%	50%
JOB STRESS	46%	25%	21%	12%
SEPARATION	41%	40%	47%	45%
RELOCATION ISSUES	41%	24%	43%	21%
FINANCIAL ISSUES/STRESS	37%	39%	45%	49%
ISOLATION FROM FAMILY/FRIENDS	33%	23%	40%	20%
SEEKING EMPLOYMENT	6%	8%	32%	22%
MARITAL OR RELATIONSHIP ISSUES	24%	19%	16%	17%

■ TOP 5 STRESSOR ■ TOP STRESSOR

RECRUITMENT

Families Are Central To Recruitment

RECRUITMENT

LIKELY

IF BENEFITS PROMISED WHEN JOINING SERVICE ARE KEPT

- ACTIVE DUTY SERVICE MEMBERS
- OFFICER TO OFFICERS
- SERVICE MEMBERS WITH 2 OR FEWER DEPLOYMENTS
- EMPLOYED MILITARY SPOUSES
- TO YOUNG PEOPLE NOT THEIR CHILDREN

WHO RECOMMENDS SERVICE



UNLIKELY

IF CURRENT TREND OF CUTTING OR ALTERING BENEFITS CONTINUES

- MILITARY SPOUSES
- ENLISTED PERSONNEL
- SERVICE MEMBERS WITH 3 OR MORE DEPLOYMENTS
- UNEMPLOYED SPOUSES
- TO THEIR OWN CHILDREN

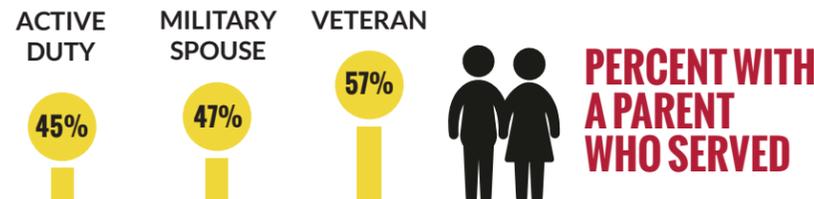
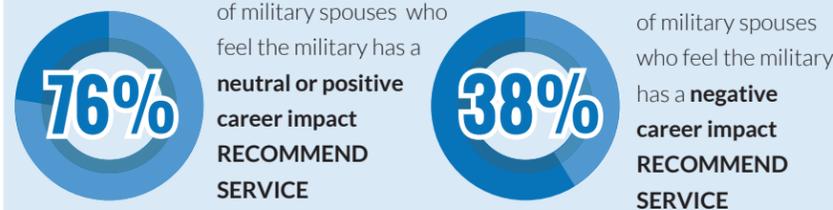
19% WOULD RECOMMEND SERVICE IF THE CURRENT TREND OF CUTTING BENEFITS CONTINUES

TOP REASONS FOR JOINING



56% OF MILLENIALS RANK EDUCATION BENEFITS TOP REASON FOR JOINING

MILITARY SPOUSES ABLE TO MAINTAIN A CAREER ARE **36% MORE LIKELY** TO RECOMMEND MILITARY SERVICE



43% WOULD RECOMMEND SERVICE TO THEIR OWN CHILD

66% WOULD RECOMMEND SERVICE TO A YOUNG PERSON



FINDING 1 Families of service members played a central role in recruitment and retention decisions.

FINDING 2 Military family respondents indicated they are less likely to recommend service to their own children than to other young people close to them.

FINDING 3 Millennial service member and veteran respondents reported education benefits as their top reason for joining, while serving one's country was the top reason for joining identified by respondents older than 35.

FINDING 4 Military spouse respondents who felt they were able to maintain careers were more likely to recommend military service than those who perceived their military spouse status as having a negative career impact. However, the perception that military life negatively impacts spouse careers is increasing.

FINDING 5 Recent changes to expand eligibility to serve or serve in combat did not negatively impact respondents' satisfaction with military life, decrease likelihood of staying in service, or affect proclivity to recommend service. The Department of Defense has a significant opportunity to educate and inform the large population who have yet to make a decision on the recent service eligibility expansions.

FINDING 6 Respondents indicate a significant civilian-military divide persists, with perception that civilian understanding is especially low regarding the challenges and sacrifice associated with service.

FINDING 1

Families of service members played a central role in recruitment and retention decisions.

Less than 1% of the U.S. population currently serve in our active duty military, and of those volunteering to serve, a disproportionate number come from military families.¹ In this year's survey, respondents underscored the strong influence of family military service on a young person's own enlistment decision. The majority of respondents (56%) had multiple immediate family members who were veterans or currently. Sixty percent reported a grandparent had served in the military, 52% an aunt or uncle, 38% a cousin and 27% had a sibling who served. Nine percent reported having a child who is serving or had previously served in the military--a particularly remarkable finding given less than 0.5% of the population is currently serving. Fifty-seven percent of veteran respondents indicated they had a parent who had served in the military, while 45% of active duty and 47% of military spouse respondents reported the same.

Family and friends are a top influencer among millennials.² Research shows that recruitment is related to the presence of veterans, and is especially effective when veterans are parents or around the same age as the parents of possible recruits--with a recent study identifying the single most powerful factor for enlistment rates as the percentage of the population composed of veterans under 65.³ However, the number of veterans under 65 has decreased by 34% since 1990 with this trend expected to continue.⁴

With a 2014 RAND study indicating that 83% of Army recruits have a close family member who served⁵ and 45% of active duty aMFLS respondents indicating parent served, our nation's security is strongly related to the extent to which military families and veterans are willing to recommend service to the next generation.

"You need to know that we both come from a family of military members--my father retired from the Air Force, his father was in the Army. We are PROUD to serve in this country's military."

— Air Force spouse

FINDING 2

Military family respondents indicated they are less likely to recommend service to their own children than to other young people close to them.

Forty-three percent of active duty military family respondents were likely to recommend military service to their own children, while 66% were likely to recommend military service to a young person close to them. The percentage of military family respondents who would endorse military service to one's own child is similar to last year's rate of 45%, while the rate at which military families would recommend service to a young person close to them increased 16%. However, only 19% of active duty military family respondents indicated that they would be likely to recommend military service to a young person close to them if the current trend of cutting or altering military benefits continues. This year's survey results indicate that identifying the factors and demographic groups influencing proclivity to recommend service is a strong step towards strengthening future recruitment.

LIKELY TO RECOMMEND SERVICE

- Active Duty Service Members
- Officers
- Service Members with 2 or Fewer Deployments
- Employed Military Spouses
- To Young People not their Children
- If Benefits Promised when Joining Service are Kept

UNLIKELY TO RECOMMEND SERVICE

- Military Spouses
- Enlisted Personnel
- Service Members with 3 or more Deployments
- Unemployed Military Spouses
- To Their Own Children
- If Current Trend of Cutting or Altering Benefits Continues

"I think it's the worst way to grow up. That's why I would never advocate for my children to join. It's too hard on everyone involved."

— Marine Corps spouse



Future Recruitment Currently Relies on Military-Affiliated Youth



Only 0.5% of the general public is currently serving

Yet 9% of military families have a child that served

57% of veteran respondents have a parent who has served



45% of active duty service member respondents have a parent who has served

FINDING 3

Millennial service member and veteran respondents reported education benefits as their top reason for joining, while serving one's country was the top reason for joining identified by respondents older than 35.

While the top reasons for joining the military among all service member and veteran respondents were very similar overall, millennials prioritized education while older respondents indicated they joining primarily out of a desire to serve their country. It is important to note that millennials ranked serving one's country a close second place; reflecting a similar level of desire to serve.

Rather than interpreting this data as a reduced commitment among millennials to join for service, it is helpful to look at the delta between the top two factors for each group. Fifty-six percent of millennials ranked education benefits as a top motivation for service but "desire to serve" was a very close second place (54%). In contrast, 63% of service members and veterans over 36 ranked "desire to serve" as a top reason while the delta between their top three motivations was substantially greater with 41% indicating "defend one's country" and 40% ranking "education benefits" as top motivations.

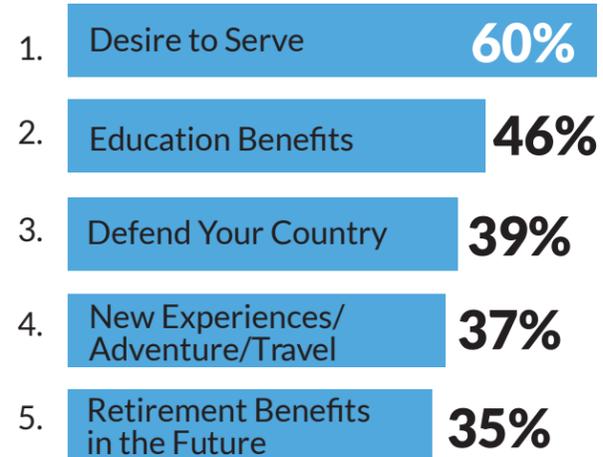
Notably, future retirement benefits (39%) was a Top 5 reason for joining only among respondents above 36 while career opportunities (36%) was a Top 5 reason only among millennials. New adventures/adventure/travel were Top 5 reasons for both demographics, ranking third for millennials and fifth for respondents older than 36.

"If I were joining today, knowing what I know now, I'd still join but only to serve an initial term of service to fulfill what I believe I owe this country. Then I'd ETS and go make my own life as a civilian. The Army is less attractive as a career to me now that I've seen the social engineering and the constant talk of reducing benefits."

— Army service member

TOP 5 REASONS FOR JOINING MILITARY SERVICE

Active Duty & Veteran Respondents



35 AND YOUNGER



36 AND OLDER



FINDING 4

Military spouse respondents who felt they were able to maintain careers were more likely to recommend military service than those who perceived their military spouse status as having a negative career impact. However, the perception that military life negatively impacts spouse careers is increasing.

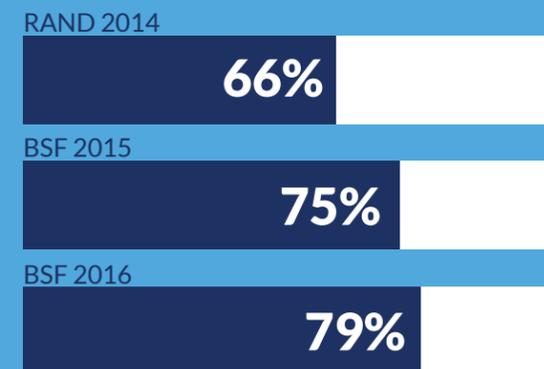
An increasingly negative view of military spouse career prospects has several serious implications, both for military spouses and for the recruitment of future military talent. This reality reflects a current generation of military spouses who expect to have fruitful careers and are finding that military life is not meeting their expectations in this regard. Whereas previous generations of spouses may have been more accepting of a traditional role at home, today's military families are a reflection of American society where 60% of married couples are dual-earners.⁶

This year's survey results show that active duty spouses who cite a negative career impact are far less likely to express high

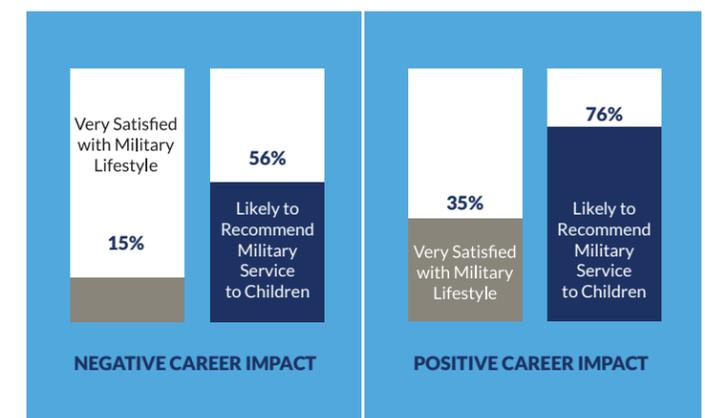
satisfaction with military life (15% vs. 35%), or to recommend military service (56% vs. 76%) than spouses who do not cite a negative career impact. In the 2015 aMFLS 75% of military spouses reported being a military spouse had a negative impact on their employment, and in the 2016 survey 79% reported the same. These statistics are consistent with previous studies showing a correlation between the ability of spouses to meet their employment goals and the retention of their service member.⁷ In other words, military life is less attractive to spouses and potential spouses when they feel it is necessary to make significant career sacrifices.

"I want to pursue an actual career, but constant moving makes that near impossible."
— Navy spouse

PERCENT WHO INDICATE BEING A MILITARY SPOUSE HAS HAD A NEGATIVE IMPACT ON EMPLOYMENT



MILITARY SPOUSES ABLE TO PURSUE CAREERS ARE MORE SATISFIED WITH THE MILITARY LIFESTYLE AND LIKELY TO RECOMMEND SERVICE TO OTHERS



FINDING 5

Recent changes to expand eligibility to serve or serve in combat did not negatively impact respondents' satisfaction with military life, decrease likelihood of staying in, or affect proclivity to recommend service. The Department of Defense has a significant opportunity to educate and inform the large population who have yet to make a decision on the recent service eligibility expansions.

“More awareness is needed and more sensitivity training.”
 – Air Force service member

Department of Defense policies related to diversity, inclusion, and equal opportunity have changed dramatically in the last five years. The repeal of “Don’t Ask, Don’t Tell” in 2011 and the recent end of the prohibitions regarding women in combat and transgender service members in the last year represent steps to expand the ability to serve in all service roles to a larger percent of the American population. These changes will open the door to a more diverse pool of potential recruits that represent the variety of backgrounds, skills, and intellect possessed by youth across the nation.⁸ As modern military strategy and manpower requirements adjust to the availability of new technologies, the Department of Defense will benefit from aligning its diversity policies with that of the civilian sector; enabling the most talented recruits, regardless of race, sex, or sexual orientation, to serve in the active duty military.

The majority of active duty service member respondents (54%) supported opening all military occupations to women in the U.S. military. Forty-three percent of active duty spouse respondents agreed; however, 22% of active duty spouse respondents and 11% of service members indicated they needed more information or had not yet formed an opinion, suggesting an opportunity for the Department of Defense to increase education and communication regarding this change.

In the summer of 2016, the Department of Defense also ended the ban on transgender service members in the U.S. military. RAND prevalence estimates indicate that a small percentage of the active duty force, 0.1-0.5%, may identify as transgender. The United States has the advantage of learning from eighteen other countries who already allow transgender military service members to serve openly, and research indicates that “none of the foreign militaries examined reported a negative impact on the operational effectiveness, operational readiness, or cohesion of the force.”⁹

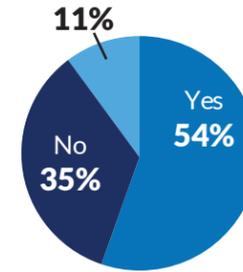
Forty-two percent of active duty spouse respondents and 40% of active duty service member respondents support ending the ban on transgender service members in the U.S. military, and an additional 25% of active duty spouse respondents and 19% active duty service member respondents indicated that they need more information or they didn’t know, suggesting an opportunity for the Department of Defense to increase education and communication regarding this change as well.

Survey analysis found there was no relationship between the policy changes and active duty service member behavior regarding decisions to stay or leave the military. Additionally, the changes do not appear to impact satisfaction with military life or proclivity to recommend service. With the new eligibility standards, the Department of Defense is able to recruit the most talented individuals regardless of race, gender, or sexual orientation. However, military leaders at all levels and across all service branches must create buy-in among the ranks for success. While “equal protections may exist in policy, more needs to be done to ensure that service members do not experience discrimination or ostracism.”¹⁰

Without buy-in throughout the ranks and leadership from the top, potential recruits may find the military culture to be a deterrent and contribute their talents elsewhere. Given the high percentage of currently serving military family respondents who reported that they need more information on the topics of women in combat and transgender service members, the Department of Defense has a significant opportunity to educate and inform active duty military families on the imperatives driving these policy changes.

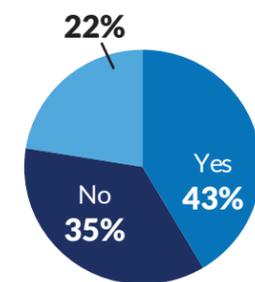
SUPPORT FOR WOMEN IN COMBAT AND DESIRE FOR MORE INFORMATION

Need More Information/Don't Know



Active Duty Service Members

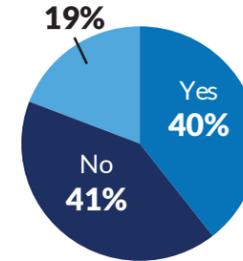
Need More Information/Don't Know



Active Duty Spouse

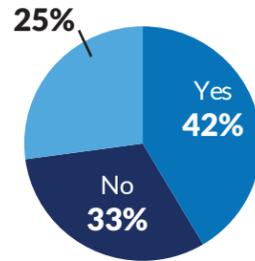
MORE INFORMATION KEY FOR IMPROVING SUPPORT FOR TRANSGENDER SERVICE MEMBERS

Need More Information/Don't Know



Active Duty Service Members

Need More Information/Don't Know



Active Duty Spouse

“I believe that the DOD is doing an outstanding job of integrating equality into the branches of the military. We have to be honest and realistic about the process since DADT was abolished. I believe they have implemented a successful campaign. We have some work to do, but that is up to the members of the LGBT military community now, to change the hearts and minds from the inside.”

– Navy spouse



FINDING 6

Respondents indicate a significant civilian-military divide persists, with perception that civilian understanding is especially low regarding the challenges and sacrifice associated with service.

Roughly 0.5% of the American public has served on active duty at any given time since 9/11, and this number is expected to continue to decline as a result of continued voluntary service and changing technology.¹¹ While the smaller percentage of Americans in martial service is not alone a cause for concern, the resulting decrease in understanding between the military and the broader U.S. society presents significant challenges for future recruitment. As connections between military personnel and American youth decrease, the importance of currently serving military families in securing future talent will increase as a larger population of new recruits will come from military families and those with other family ties and connections.

In this year’s survey, 88% of active duty family respondents felt the general public does not understand the challenges or sacrifices made by service members and their families. This

is consistent with a 2011 Pew Research Center study that revealed 65% of the general public without close ties to the military felt they did not understand the challenges experienced by service members.¹²

Despite the perceived civil-military divide, over a third (39%) of active duty family respondents in this year’s survey felt that the general public understands the value veterans bring to their community, company, or organization, and almost half (46%) of active duty family respondents felt the general public appreciated their sacrifices. In short, while about half of military families feel the general public appreciates their sacrifices, very few feel American society understands the extent of those sacrifices or the significant impact they have on everyday life.

Finally, previous research suggests that individuals with connections to the military are more likely to perceive themselves as patriotic and show appreciation for our troops as well.¹³ A widening civilian-military gap presents recruitment and retention challenges as it suggests fewer individuals are familiar with and perhaps willing to make the sacrifices required of military family members. Nearly half (47%) of military spouse respondents to this year’s survey also had a parent who served. As the percentage of service members—and future military spouses—with military family members decreases, it is reasonable to imagine support among military spouses for continued service will also decline.



“I do not wish to see my husband serve and sacrifice for a country that does not appreciate his constant hard work and dedication. You can only give so much of yourself, time and family until you are completely empty. What is the point of giving to a country that doesn’t care or want your sacrifice?”

– Army spouse

CIVILIAN UNDERSTANDING ON ISSUES REGARDING THE CHALLENGES AND SACRIFICE ASSOCIATED WITH MILITARY SERVICE

DISAGREE	93%	The general public truly understands the challenges military service members and military families’ face when transitioning out of the military.	7%	AGREE
	88%	The general public truly understands the sacrifices made by service members and their families.	12%	
	81%	The general public is aware of the significant challenges that military services places on families.	19%	
	61%	The general public understands that veterans bring value to their community, company, or organization.	39%	
	54%	The general public truly appreciates the sacrifices made by service members and their families.	46%	

“The sacrifices we endure and time away from our families are not fully understood by politicians and civilians in decision making positions who have never served in the military.”

– Air Force service member

READINESS

MILITARY FAMILIES ARE A FORCE MULTIPLIER

READINESS

72%

FEEL THE CURRENT OPTEMPO EXERTS AN UNACCEPTABLE LEVEL OF STRESS

42%

EXPERIENCED MORE THAN 6 MONTHS OF FAMILY SEPARATION IN THE LAST 18 MONTHS

31%

OF SERVICE MEMBERS CITE IMPACT OF DEPLOYMENT ON CHILDREN AS A TOP 5 ISSUE

32%

EXPERIENCED MORE THAN 4 YEARS OF FAMILY SEPARATION SINCE 9/11

MILITARY FAMILY FINANCIAL READINESS

37% FEEL INSECURE ABOUT THEIR FUTURE

63% EXPERIENCE STRESS DUE TO CURRENT FINANCIAL SITUATION

51% SPOUSE UNDER/ UNEMPLOYMENT

39% SAVING FOR RETIREMENT

38% COST OF HOUSING

30% SAVING FOR CHILD'S COLLEGE

26% FREQUENT MOVES/PCS

TOP 5 OBSTACLES TO FINANCIAL SECURITY FOR ACTIVE DUTY FAMILIES

MENTAL HEALTH

41% of service members were **uncomfortable** seeking mental health care from a military provider



40% felt seeking mental health care programs or services would **harm their career**



MILITARY SEXUAL TRAUMA

3% service members reported **forced sexual contact**; of those who experienced MST: **21%** active duty & **12%** of vets **RECEIVED HELP**

HEALTHCARE

Military Spouses Satisfied with Care

Quality of Care

Tricare Standard 92%
Tricare Prime - Private Provider 86%
Tricare Prime - MTF Provider 73%

Ease of Access & Timeliness of Care

Tricare Standard 84%
Tricare Prime - Private Provider 75%
Tricare Prime - MTF Provider 54%

20% have a child with special needs

35% do not feel their child's needs are being adequately addressed

59% OF LGBT FEEL MILITARY SYSTEM LACKS LGBT-COMPETENT MENTAL HEALTH PROVIDERS

MILITARY CHILDREN

51%

DoD support services are inadequate to support military children in coping with deployments

66%

of military families are not able to find the childcare they need

FINDING 1 Current optempo is very concerning to service member and spouse respondents as family separations continue at high levels.

FINDING 2 Respondents indicated increasing service member worry over the impact of deployments on their children.

FINDING 3 The majority of active duty military family respondents earn a single income and high military spouse unemployment persists despite a strong desire for employment.

FINDING 4 LGBT respondents feel comfortable on base, but identify healthcare as a top area for improvement.

FINDING 5 Mental health care stigma persists among active duty respondents.

FINDING 6 Respondents who sought help for MST remains low, but shows improvement as rates of help seeking are higher among active duty and post-9/11 veterans than among pre-9/11 vets.

FINDING 7 Mental health and wellness among individual respondents was consistent with similar outcomes among other family members.

FINDING 8 Financial insecurity and stress among active duty service member and spouse respondents is comparable with rates among broader U.S. society.

FINDING 1

Current optempo is very concerning to service member and spouse respondents as family separations continue at high levels.

The military and the family have been explained as “greedy” institutions, requiring extremely high levels of commitment, time, and energy while simultaneously seeking to limit participants’ other roles.¹ The military lifestyle demands long hours, unpredictable work schedules and that families endure frequent and prolonged separations not just for wartime deployments, but also for training, temporary duty assignments, and additional responsibilities that frequently require travel.

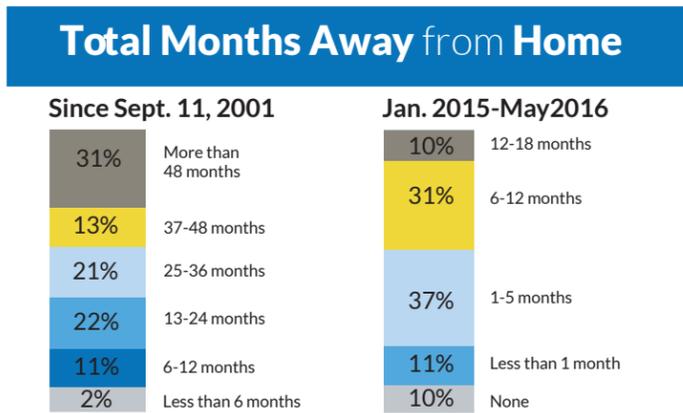
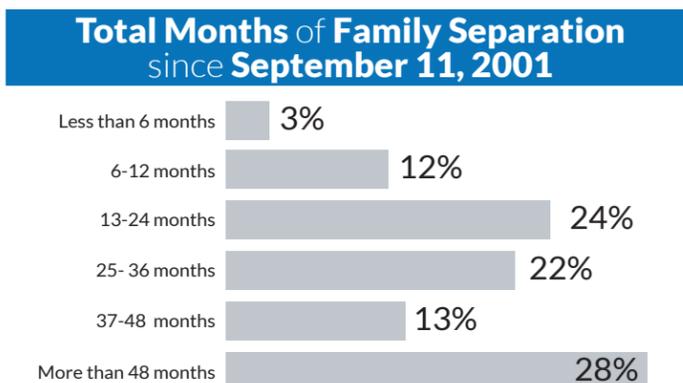
As Mady Segal points out in recent work updating her “greedy” institutions model, individuals in occupations outside of the military experience some of the many demands that military families do; however, service members and their families experience them all and that potential for conflict between the military and family has increased since 9/11. The wartime military’s changing operational needs means changing from an industrial age to an information age while also updating industrial-era thinking about gender roles, family roles, and family structure on which the All-Volunteer Force was designed.

Service members and family respondents underscored this enhanced conflict, indicating the current operational tempo is unsustainable and threatens the wellness of their families. Active duty service members ranked “general military optempo/deployments/training time” as their number five issue and 33% rank it in the Top 5 issues overall. Seventy-two percent of active duty and military spouse respondents indicated the current optempo exerts an unacceptable level of stress for a healthy work-life balance and 42% had experienced 6 months or more of family separation in the last eighteen months.

Despite personnel drawdowns in Iraq and Afghanistan, military families continue to experience high rates of separation from their service member. Forty-two percent of military family respondents report experiencing more than 6 months of family separation in the last 18 months and 37% of military couples reported experiencing relationship challenges in the past year related to worry over future deployments.

“Consistent deployment schedule and reduced work-ups [are steps DoD could take to ensure a happy and healthy family during service].”
 – Navy service member

Sixteen percent of active duty family respondents indicated a family member was currently deployed at the time of the survey. Nearly one quarter (22%) of active duty families who reported their service member was deployed were distressed fairly to very often.



<http://strategicstudiesinstitute.army.mil/pubs/parameters/articles/99autumn/castro.htm>

FINDING 2

Respondents indicated increasing service member worry over the impact of deployments on their children.

Uncertainty with military life is a constant factor for many military children; however, having a parent deployed causes different and heightened levels of stress and emotional issues.² Existing literature suggests children who experience repeated and prolonged deployments of a parent may have lower academic achievement than children who experience shorter deployments of a parent.³ Children with parents cumulatively deployed for 19 months or longer over a three-year period performed at a lower level in school compared with other military children whose parents had either not deployed or deployed less than 19 months during the same three years.⁴ Studies also show that “children from military families report child emotional difficulties at higher levels than have been observed in the general United States population”⁵ and that children with a deployed parent have been shown to experience higher levels of depressive symptoms, stress, and anxiety.⁶

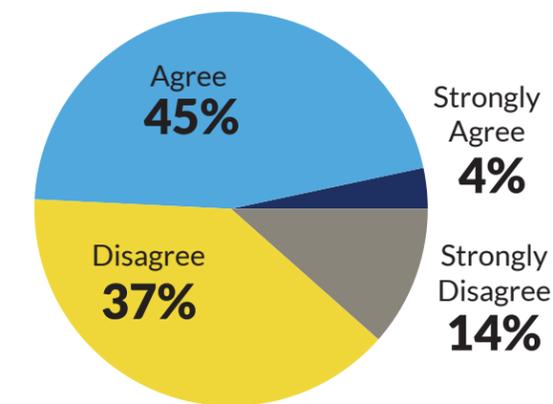
For the first time since the survey began ranking issues by respondent subgroups in 2014, active duty respondents ranked the impact of deployments on children as a Top 5 Issue. Active duty respondents who indicated the impact of deployments on children was a Top 5 Issue increased 57% as compared to the 2015 survey, with active duty and military spouse respondents both ranking it the #4 issue in this year’s survey.

“Being separated for long periods of time has a huge impact on my children, one of the main reasons I want to get out of the military.”
 –Army service member

One third of active duty military spouse respondents (37%) and active duty service members (32%) indicated that the impact of deployments on dependent children was a top concern. Further, active duty military family respondents indicated military family stability and quality of life as a top concern, with 32% of active duty military spouses and 33% of active duty service members indicating it a their top concern. Fifty-one percent of active duty military family respondents indicated that the support services provided by the Department of Defense were inadequate to support military children in dealing with deployments.

“My son was recently diagnosed with depression and anxiety due to military transition and being bullied at school. He’s currently seeing a behavioral psychologist but I’m concerned that this will happen all over again once my husband gets new orders.”
 – Navy spouse

“I feel the support services provided by the Department of Defense are adequate to support military children dealing with deployments.”



FINDING 3

The majority of active duty military family respondents earn a single income and high military spouse unemployment persists despite a strong desire for employment.

“I can find a job, but moving has put a stop to my career (i.e. any chance of making more than an entry level salary every time we move).”
 – Air Force spouse

The ability of military spouses to meet their own employment expectations is a significant factor with overall satisfaction with the military lifestyle⁷ and with individual service member retention decisions.⁸ Married active duty and military spouse respondents were 27% less likely to have dual incomes than married non-military couples with children under 18. Less than half (48%) of military families with a civilian spouse earn two incomes, as compared with two-thirds (66%) of the general US population with kids under 18 who field two incomes.

The ability of military spouses to obtain and keep employment commensurate with their education or experience is negatively impacted by the military lifestyle. Previous research indicates that when military spouses are employed, they are employed at lower rates, work fewer hours and for less pay than their civilian counterparts with comparable education, experience, age, and marital status.^{9,10} The current unemployment rate among all married women in the U.S. is 3%.¹¹ In this year’s survey, 48% of military spouse respondents were currently employed, 29% were not in the labor force, and 21% were unemployed—not employed but actively seeking work. This finding is consistent with the Department of Defense’s 2015 Survey of Active Duty Spouses¹² which found a 23% unemployment rate. Unemployment rates in surveys directly targeting military spouses tend to be significantly higher than rates in past academic literature, suggesting military spouse unemployment may be undercounted in past studies that do not rely on direct surveys of military spouse populations.

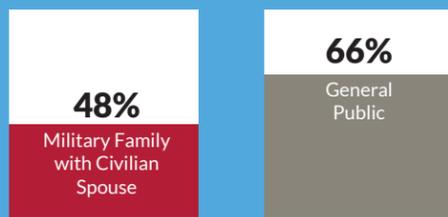
MILITARY SPOUSE EMPLOYMENT STATUS



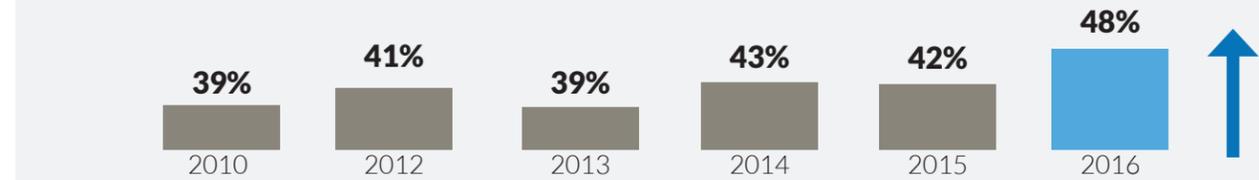
The above findings show employment trends among military spouses mirroring broader American society with a growing percentage of dual-income families, yet Department of Defense personnel policies have not kept pace with this reality and do not support the sustainability of two careers. Especially as Millennials and an increasing percentage of women advance into leadership roles, the military’s workforce will increasingly expect and demand a lifestyle that accommodates two-career families. Removing the barriers to military spouse employment is therefore essential to the military’s talent strategy, retention of its members, and the future force.

Although unemployment is one important employment indicator, perhaps what is even more significant is the number of active duty spouse respondents who want to work but are unable to. Previous studies have surmised the military spouses may have less of a “taste” for paid employment,¹³ however survey results do not support this conclusion. Sixty percent of active duty respondents who are not currently working say they want to be working, whether they are actively looking or not. In other words, in addition to the population of unemployed spouses looking for work, there is a significant population of discouraged military spouses who have reluctantly dropped out of the workforce altogether, either temporarily or permanently.

U.S. DUAL INCOME FAMILIES



Employed Military Spouse Respondents 2010 - 2016 Military Family Lifestyle Survey



In order to address this gap between desired employment and actual employment, it is vital to understand the reasons military spouses are not working. Interestingly, active duty spouse respondents show a high level of agreement on the reasons they don’t work, whether they are interested in working or not. Among both groups, those who desire work, those who do not want to work, and those who are unsure, the top three reasons for not working are the same: family commitments, service member’s job demands (including PCS, deployments, service member’s unpredictable schedule), and childcare.

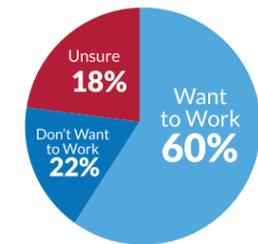
Reasons for not working represent on a combination of family and military life factors; however, frequent relocation may be the single greatest contributing factor to the ability of spouses to maintain a career.¹⁴ Moving with the military has been shown to dramatically increase spouse unemployment and underemployment, and is associated with a significant gap in earnings, compared to civilian counterparts.^{15,16} The problem has been characterized as created by the hypermobility of military life conflicting with the geographic immobility of most employment.¹⁷ Although the latter dynamic is changing somewhat in civilian employment, with more opportunities in remote work arrangements, the military’s PCS policies have changed little over the years.

Finally, active duty spouse respondents indicated seeking federal employment is not a successful strategy for military spouses despite special military spouse hiring authority. The existing special federal hiring authority does not appear to be a particularly effective initiative for hiring military spouses with 79% of military spouse respondents who applied for employment using the hiring authority indicating they had not obtained federal employment.

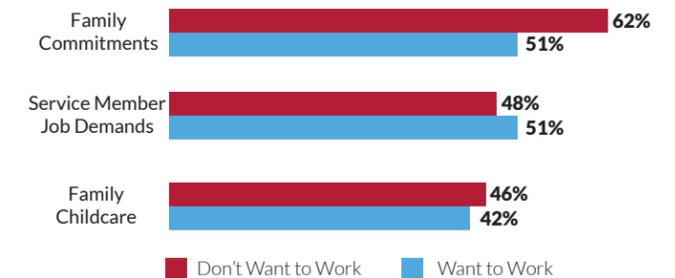
“We constantly prioritize my service member’s job, and deprioritize mine, which gives me uncertainly about how (my daughter) will grow up to understand gender equality.”

– Army spouse

Two in Three Military Spouses Not Working Want to Be



Top Reasons for Military Spouses Not Working



79% of military spouse respondents who applied for employment using the hiring authority indicated they **hadn't obtained federal employment.**

FINDING 4

LGBT respondents feel comfortable on base, but identify healthcare as a top area for improvement.

Ninety percent of lesbian, gay, bisexual, or transgender (LGBT) military family members were comfortable using on-base services such as the commissary, exchange, MWR, family readiness, and over two-thirds (68%) felt comfortable attending official military social events with their partner. However, 38% felt Tricare's policies and familiarity regarding LGBT healthcare needs were inadequate and 28% felt accessibility to appropriate medical care from LGBT affirming/culturally competent providers was inadequate.

Service members and their families have been openly serving since the enactment of the Don't Ask, Don't Tell Repeal Act of 2010. While most institutional changes that involve a shift in culture can take time, access to culturally competent healthcare in the military should not. In this year's survey, only 49% of active duty family respondents who identify as LGBT report access to appropriate medical care from LGBT affirming/

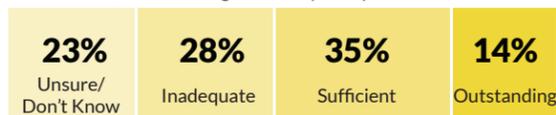
LGBT HEALTHCARE NEEDS

"The military system has mental health providers that are aware of the unique needs of LGBT service members and families."

✓ **41%**
AGREE

✗ **59%**
DISAGREE

Accessibility to Appropriate Medical Care From LGBT Affirming/Culturally Competent Providers



★ **49%** report access is adequate or better

"It would be nice to know we are accepted no matter where we are on or off base... An example is the assumption that I am married to a male Marine. While taking the LINKS course today speakers referred to 'your husbands' instead of 'your spouses' or 'your significant others.'"

—Marine Corps spouse

TOP AREAS FOR IMPROVEMENT

Tricare for LGBT Needs and Protecting Rights In Discriminatory States/Countries

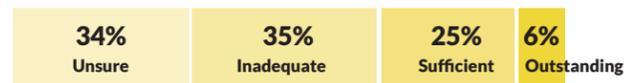
Tricare's Policies and Familiarity Regarding LGBT Healthcare Needs (e.g. Uniform Access to Reproductive Benefits, PrEP Access, Transgender Healthcare, Family Counseling)



Accessibility to Appropriate Medical Care from LGBT Affirming/Culturally Competent Providers



DoD Policy Regarding Posting LGBT Families to States/Countries which Discriminate/ Don't Recognize LGBT Service Members and their Families, or that Limit the Rights of LGBT Couples Regarding Parenthood, Adoption, and Foster Children



Implementation of Equal Opportunity Employment Policy to Protect LGBT Service Members from Discrimination and Harassment



culturally competent providers as adequate or better. Just as their heterosexual counterparts, LGBT service members and their families value care from service providers who understand their unique experiences. Medical and mental health care are intimate exchanges between a patient and a provider, requiring trust and empathy.

In this year's survey, over half (59%) of active duty family respondents who identify as LGBT felt service providers did not understand their unique experiences. While cultural competency is a practice all service providers should possess, research suggests the LGBT community faces even greater health threats and outcomes¹⁸ than their non-LGBT counterparts, presenting a significant need for appropriate care. When respondents who identify as LGBT were asked what the Department of Defense could do better, the top 3 responses were: 1) provide healthcare that meets LGBT needs; 2) raise awareness/increase education about LGBT service members across the Department of Defense; and 3) combat judgement and prejudice against LGBT service members and their families. As the Department of Defense continues in the direction of a more inclusive and diverse military as a means to build a stronger force, access to LGBT-competent care is imperative for wellness and force readiness.

FINDING 5

Mental health care stigma persists among active duty respondents.

Fear of stigma and career harm are top reasons respondents identified for not using mental health programs and benefits. Forty-one percent of active duty respondents were uncomfortable seeking mental health care from a military provider and 40% felt seeking mental health care programs or services would harm their career.

Mental health and fitness are critical readiness components, as mental health is vital to adapting to the military lifestyle and meeting the incumbent responsibilities of service. Service member and military family mental health is frequently discussed within the context of combat and war;¹⁹ however, high levels of mental wellness and fitness are required to lead a military lifestyle regardless of combat status. In addition to deployments and combat tours, military families endure spouse employment challenges, parenting challenges, and multiple relocations (PCS) and separation from family and friends. Previous research has found that negative beliefs about mental health care and decreased unit support for mental health care increases perceptions of stigma and barriers to care and decreases mental health help-seeking among service members.²⁰

Twenty-nine percent of active duty service members and spouse respondents reported using mental health care services in the past year for themselves or a family member.

Social relationships and marriage²¹ are important factors that may help to offset stigma and barriers and encourage mental health care.²²

In 2015, 23% of all respondents, and in 2014, 33% of all respondents, reported that they or an immediate family member had used mental health services in the past year. Past survey results indicate that worry about stigma is a lasting concern. Consistent with this year's findings, respondents from previous Military Family Lifestyle Surveys who indicated they did not use mental health services reported stigma, logistics, confidentiality concerns, and self-reliance as reasons for not seeking help. Percentages for each reason for not using services are provided in the chart.

Why Active Duty Respondents Did Not Use Mental Health Services

STIGMA

- 40%** "It would harm my career."
- 39%** "My unit leadership would treat me differently."
- 36%** "I would be seen as weak."
- 35%** "Co-workers might have less confidence in me."
- 29%** "It would be too embarrassing."
- 21%** "My leaders would blame me for the problem."
- 13%** "My friends and family would respect me less."

LOGISTICS

- 40%** "I don't have time to commit to a treatment cycle."
- 39%** "There would be difficulty getting time off work for treatment."
- 6%** "I do not feel that the treatment available to me is gender sensitive."

CONFIDENTIALITY

- 42%** "I have concerns about confidentiality of treatment."
- 28%** "I don't trust mental health professionals."

SELF RELIANCE

- 64%** "I feel that I can handle challenges on my own."

An overwhelming preference for civilian mental health service providers was reported in both active duty service members and spouse respondents (48%) and veteran and veteran spouses (34%); preference for civilian service providers is a trend (i.e., BSF, 2014, 2015). Secondary preference was given for a military service provider (25%, for active duty service member and spouse respondents) and a VA service provider (27%, for veteran and veteran spouse respondents). Of those active duty service member and spouse respondents who had used a civilian service provider, 74% found the services to be helpful; of those who used a military service provider, 63% found the services helpful.

Mental health and wellness of service members and their families should be understood as a top priority for sustaining readiness. Stigma and barriers to mental health care for military families and service members are particularly concerning given the nature of warfare and armed conflict. A natural response to this exposure is stress and psychological strain.²³ While military culture promotes strength, warriorism, and excellence in a theatre of war and terrorism, the culture must also work to more fully legitimate and normalize mental health care and help-seeking behavior among service members, veterans, and their families.

FINDING 6

Respondents who sought help for MST remains low, but shows improvement as rates of help seeking are higher among active duty and post-9/11 veterans than among pre-9/11 vets.

Military sexual trauma (MST) refers to sexual assault or harassment that occurs in the military. MST affects service member physical and mental health, relationships, and concentration. It is associated with mood disorders and substance abuse diagnoses.²⁴ Existing research indicates approximately one in four veteran women and one in one hundred veteran men report having experienced MST.²⁵

MILITARY SEXUAL TRAUMA

	Active Duty	Veteran
Report Unwanted Sexual Attention	14%	22%
Report Forced Sexual Contact	3%	8%
Report Seeking Help for MST	21%	12%

Fourteen percent of active duty service member respondents and 22% of veteran service member respondents reported receiving uninvited/unwanted sexual attention, such as touching, cornering, pressure for sexual favors, or verbal remarks during active duty service. Three percent of active duty respondents and 8% of veteran respondents reported forced sexual contact against their will.

Those who had served more recently were more likely to report seeking help for MST incidents. Of those that experienced MST, 79% of active duty service members and 88% of veterans reported that they did not receive help after the incident. Of those active duty respondents that did not receive help after a MST incident, 31% report that they are very likely to leave the military in the next 2 years, and 19% report that they are somewhat likely.



FINDING 7

Mental health and wellness among individual respondents was consistent with similar outcomes among other family members.

Service member's and spouse's satisfaction with military life are related to overall life satisfaction, and in turn, related to other family members' mental health self-efficacy, and academic performance.²⁶ Eighty-three percent of active duty service members and 85% of active duty spouses reported feeling happy in their relationship. Marital satisfaction, communication, and problem-focused talk impact a service member's readiness.²⁷ When couples feel closer there are positive implications for mental health²⁸ and as a result, readiness to serve. Active duty service members and spouses report the top relationship adjustment challenges after a deployment as balancing household responsibilities with partner (59%), balancing child responsibilities with partner (50%), and dealing with mood changes (44%).

Prior research among civilian families suggests there is also a correlation between one member of a relationship having a mental illness and the likelihood that the other partner will also

suffer from a mental illness.²⁹ Survey results show a similar relationship between military couples, with 63% of active duty service members who screened positive for moderate to severe depression also reporting that their spouse/partner experiences anxiety or depression.

Thirty-five percent of military spouses and 25% of service members indicated that they had experienced depression as a result of the military lifestyle. Using the PHQ, 20% of spouses and 17% of service members screened positive for moderate to severe depression. Sixty-five percent of military spouses and 50% of service members indicated they had experienced anxiety as a result of the military lifestyle. Using the Perceived Stress Scale (PSS), 24% of spouses and 17% of service members were distressed fairly to very often. Unemployed military spouses were also found to be more likely to experience depression and to be distressed.

Finally, the importance of family wellness is especially crucial during deployments. The wellbeing of the non-deploying parent deployed is strongly associated with the child's wellbeing and ability to handle deployment. Thus, military family mental health must be understood as central to readiness and more research is required into developing evidence-based treatments and interventions to reduce the significant life stress experienced by service members and military family members.

Top Relationship Adjustment Challenges After Deployment

59% Balancing Household Responsibilities with Partner

50% Balancing Childcare Responsibilities with Partner

44% Dealing with Mood Changes

FINDING 8

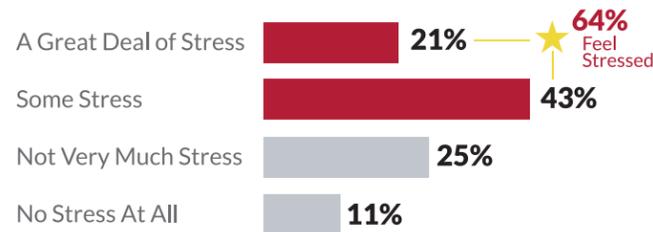
Financial insecurity and stress among active duty service member and spouse respondents is comparable with rates among broader U.S. society.

“Decreases in benefits drastically reduce incentive to stay until retirement, especially when I can easily make 4X my salary by switching to the private sector.”
 — Air Force service member

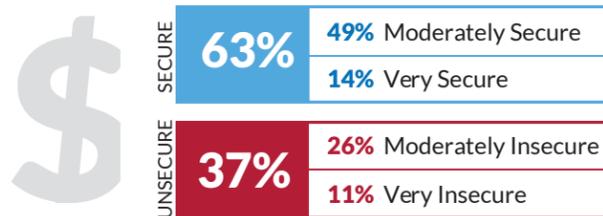
Financial readiness describes the military family’s financial stability, flexibility, and preparedness to be both personally and professionally ready to serve the mission at any time. Financial difficulties and lack of financial readiness affect the ability to focus on the task at hand, cause marital conflict, and negatively impacts overall well-being. When financial readiness is threatened by financial stress and insecurity, military readiness is compromised with potential to negatively impact service members’ careers and the stability of military families.

Sixty-three percent of military family respondents reported experiencing stress regarding their family’s current personal financial condition. This is in line with the larger American population as 64% indicate money as a significant source of stress.³² Thirty-seven percent of active duty military family reported feeling insecure about their financial future and 36% reported experiencing financial difficulties (occasional difficulty making ends meet, tough making ends meet, and unable to make ends meet).

Financial Stress Experienced by Military Families



“How secure do you feel about your financial future?”



Service members frequently join the military for the financial advantages and benefits offered by the military.^{30,31} The nature of the All-Volunteer Force requires that the military compete with private sector companies for the nation’s best talent. Financial stability and job security can be powerful motivators encouraging military families to stay in the military. However, when military families experience financial stress at rates commensurate with the civilian population, the importance of non-pecuniary factors assume greater importance in the cost-benefit analysis of whether to stay or leave the military. This dynamic is also likely to play out among potential recruits seeking the financial stability and opportunity for advancement military service has historically offered.

Forty percent of active duty family respondents reported they did not save regularly, 38% had over \$5,000 in credit card debt, 43% had participated in social welfare programs (e.g., Supplemental Nutrition Assistance Program (SNAP) and Women Infants and Children (WIC)), and 7% had experienced food insecurity in the past year.

“Our military members sacrifice a lot for the service they do for our country. They are not paid enough ... We should offer our service members the best of the best and an opportunity to earn what they are worth.”
 —Marine Corps spouse



RETENTION & REINTEGRATION

RETAINING TOP TALENT REQUIRES RESPONSIBLY
TRANSITIONING MILITARY FAMILIES

RETENTION & REINTEGRATION

PAY & COMPENSATION

76%

COMPENSATION NOT KEEPING UP WITH INFLATION

79%

COMPENSATION NOT KEEPING UP WITH CIVILIAN COMPENSATION

POST-9/11 GI BILL

REMAINS TOP BENEFIT & POWERFUL RETENTION TOOL

Service Members who have Transferred/Plan to Transfer to Spouse or Child



"GETTING OUT"

26% ARE LESS LIKELY TO SERVE 20 YEARS IF POST-9/11 BILL BAH FOR DEPENDENTS IS DECREASED

19% PLAN TO EXIT SERVICE IN THE NEXT TWO YEARS



63% RETIREMENT BENEFITS

59% HEALTHCARE BENEFITS

45% FINANCIAL SECURITY

37% DESIRE TO SERVE

33% JOB SECURITY

REASONS FOR STAYING

TRANSITION IS DIFFICULT

TOP 3 TRANSITION CHALLENGES FOR POST 9/11 VETERANS

49% loss of sense of purpose/camaraderie

47% loss of connection with military community

45% finding employment

38% don't feel confident they'll receive the retirement benefits promised when they leave service



RETIREMENT UNCERTAINTY

45% of service members worry DoD won't provide adequate training on the new Blended Retirement System



CIVIC ENGAGEMENT

73% volunteered last year; of those 84% volunteered in their civilian communities

96% feel voting in elections is an important responsibility

96% feel working with others in neighborhood to improve conditions is an important responsibility

FINDING 1 Retirement benefits, health care benefits, and financial security were top reasons for staying in the military while high operational tempo, service member job stress, and financial concerns were top stressors among those likely to leave service.

FINDING 2 Active duty service member and spouse respondents feel military military compensation is not competitive. Fewer than a quarter of respondents believed compensation was comparable to civilian compensation or keeping up with inflation.

FINDING 3 Civic engagement is high among military family and veteran respondents, with the majority of active duty families living in civilian communities and nearly three-quarters volunteering in the past year.

FINDING 4 The Post-9/11 GI Bill continues to be a powerful recruitment and retention tool among respondents.

FINDING 5 Nineteen percent of active duty service member respondents are planning to transition within the next two years.

FINDING 6 Fifty-six percent of veteran respondents who attended Transition GPS reported it prepared them for a successful transition, while 49% of veterans who reported attending any transition programming said the programming prepared them for a successful transition to civilian life.

FINDING 7 Veteran respondents (especially post-9/11 veterans) continue to report difficulty in their transition. Difficulty was particularly acute during their first year after separating and regarding their financial and employment transition experiences.

FINDING 8 Veteran Respondents' transition experiences were related to mental health issues, such as depression, stress, and thoughts of suicide.

FINDING 9 While half of veteran respondents reported working full- or part-time, employment continues to be a challenge for veterans. Forty-seven percent of employed veterans are not working in their preferred career field and 55% report that their current job does not match their military occupation.

FINDING 1

Retirement benefits, health care benefits, and financial security were top reasons for staying in the military while high operational tempo, service member job stress, and financial concerns were top stressors among those likely to leave service.

Top Reasons for Staying in the Military

Retirement Benefits in the Future	63%
Health Care Benefits	59%
Financial Security	45%
Desire to Serve Country	37%
Job Stability	33%
Education Benefits	26%

In order to identify key factors impacting retention, top stressors among service members and military spouses who planned to exit service within the next two years were compared with top stressors among all active duty family respondents. The percentage of respondents indicating deployment, job stress, and financial issues as top stressors were at least 70% higher among active duty service members who planned to exit service within the next two years than among all respondents.

Unsustainably high operational tempo was a top theme that emerged across a number of topics. Among active duty and military spouse respondents who indicated they planned to leave service in the next two years, deployment was the top stressor for both groups with 83% and 85%, respectively.

Separation from family and friends was also a top stressor among all respondents, however, the percentage who ranked it as a top stressor was 85% greater among those those

planning to exit service within the next two year than among all respondents. Military spouses whose service member planned to exit service ranked separation as the second highest stressor (78%) and active duty planning to leave service ranked it third (76%). Active duty respondents likely to exit service in the next two years also identified job stress as the second highest stressor (78%), while only 46% of all active duty ranked it as a top stressor.

Financial issues were also a strong factor among those indicating they planned to leave military service. Among families planning to separate from the military within the next two years, 76% of spouses and 64% of service members indicated financial issues were a top stressor. Financial issues were a Top 5 stressor among all active duty and military spouse respondents; however, only 45% of all military spouse respondents and 37% of all service member respondents felt financial issues were a top stressor.

“I think that to recruit the best and brightest, you have to give them something attractive. If the government continues to cut away all of the benefits of joining the military, why would anyone do that? Especially when there is so much family stress associated.”

—Navy spouse

Top Stressors Among those Likely to Leave Military in Next Two Years

Active Duty Service Member

1. Deployments **83%**
2. Job Stress **78%**
3. Separation **76%**
4. Relocation Issues **67%**
5. Financial Issues **64%**

Military Spouse

1. Deployments **85%**
2. Separation **78%**
3. Financial Issues **76%**
4. Relocation Issues **67%**
5. Isolation from Family/Friends **63%**

FINDING 2

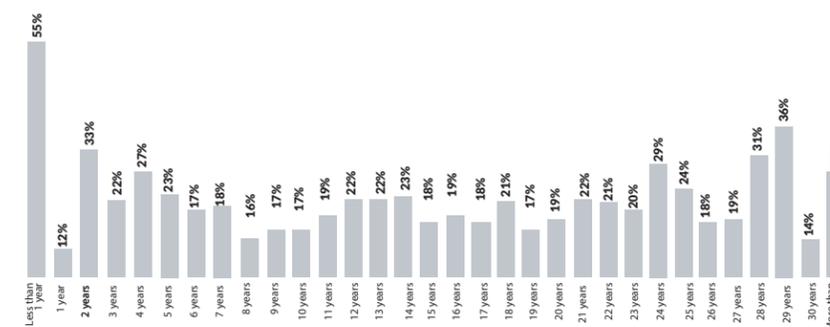
Active duty service member and spouse respondents feel military compensation is not competitive. Fewer than a quarter of respondents believed compensation was comparable to civilian compensation or keeping up with inflation.

As the U.S. economy continues to recover from recession and job growth increases, the military is likely to experience increased challenges in recruiting and retaining top talent. 2016 marked the fourth consecutive year service members' pay increases were lower than those of their civilian counterparts and the sixth consecutive year with pay raises under 2%.¹

As the military considers where to position its retention efforts, it is crucial to consider military families' perception of pay and compensation. Seventy-six percent of active duty family respondents do not feel that their service member's salary is keeping up with inflation and 79% of those respondents do not believe that military compensation is comparable to or keeping up with civilian compensation.

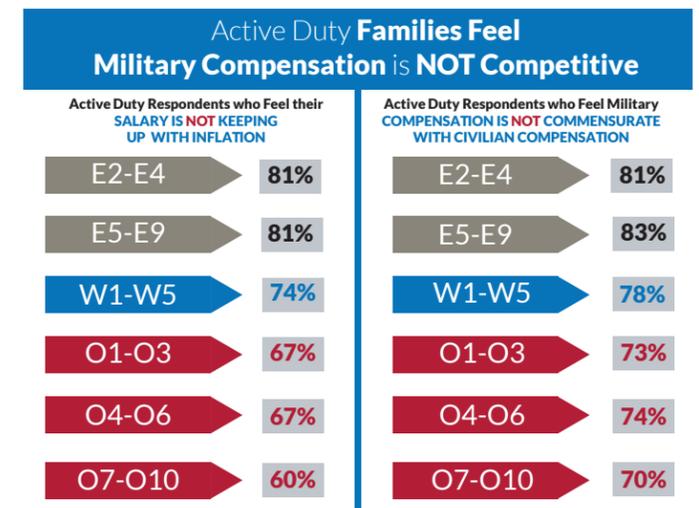
Both active duty spouse and active duty service member respondents hold this belief at key decision points in the traditional 20-year retirement system. For example, the figure below shows the critical decision-making time for continuing service that occurs at the 8-10 year period coincides with some of the lowest perceptions commensurability with civilian compensation. Only 16% of active duty family respondents with

Percent of Active Duty Family Respondents that Think Military Compensation is Keeping Up with Civilian Compensation (By Years in Service)



“Changes in pay will affect everyone's willingness to continue to serve. There is no reason to literally put your life on the line if you were getting paid as much as somebody at McDonald's. Working to serve your country is no longer a draw because nobody appreciates it.”

—Air Force spouse



eight years of service felt military compensation was keeping up with civilian compensation; while in contrast; the more senior the respondent in this year's survey, the more likely they were to be satisfied with military compensation.

Enlisted respondents (both active duty service members and military spouses) with less than one year of service indicated the highest agreement that military salaries were keeping up with inflation and civilian pay. However, enlisted respondents were also more likely to feel their salaries compared unfavorably regarding inflation and civilian pay. Junior enlisted respondents also reported "low income" as their top obstacle to financial security and reported financial insecurity, stress, and food insecurity most frequently.

Qualitative results from this year's survey suggest that non-pecuniary benefits that alleviate military lifestyle stress and enhance the ability of spouses to finish education or pursue a career may be more effective than solely offering financial incentives to meet retention goals.

FINDING 3

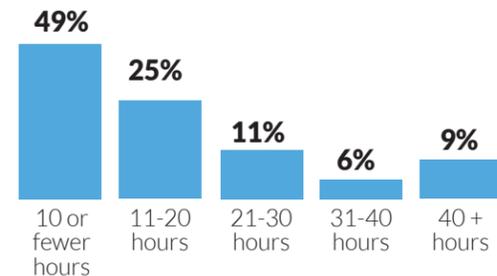
Civic engagement is high among military family and veteran respondents, with the majority of active duty families living in civilian communities and nearly three-quarters volunteering in the past year.

Civic Engagement is High Among Military Families

Percent of Active Duty Family Respondents Who Report the Following are **Important Responsibilities for American Citizens**

96%	Voting in Elections
96%	Staying Informed about News and Public Issues
96%	Working with Others in Neighborhoods to Fix Problems/Improve Conditions in your Community
93%	Volunteering in Your Community
89%	Serving in the Military or other National Service Component
84%	Attending Public Meetings to Discuss Affairs

Hours per Month Military Spouse Respondents **Volunteered**



73% volunteered in the past year
84% of those who do so volunteer in their **civilian communities**

- 16% Volunteer on the **Installation**
- 38% Volunteer in the **Community**
- 46% Volunteer on **Both**

Volunteerism rates among veterans, service members, and their families have remained high while rates among the general public have declined in recent years,² with military family respondents volunteering at rates three times higher than the general U.S. population. In 2015 25% of the general public volunteered while 73% percent of military family and 65% of veteran respondents indicated they had volunteered in the past year.

Service members and their families are active builders of social capital in local communities, placing great importance on civic responsibilities such as voting, staying informed, and serving in the military. In this year's survey, 96% of active duty family respondents consider voting in elections and 89% consider military service or other national service as important responsibilities of American citizenship.

According to the Department of Defense, 60% of all active duty service members live off installation and 70% of married active duty service members live off installation.³ Eighty-three percent of active duty family survey respondents with school-aged children indicated they send them to local, off-installation schools and 84% of military families had volunteered in their civilian communities in the past year. Research indicates the importance of integration into civilian communities among active duty and transitioning families⁴ and has found that military families who become involved in their communities are happier.⁵



FINDING 4

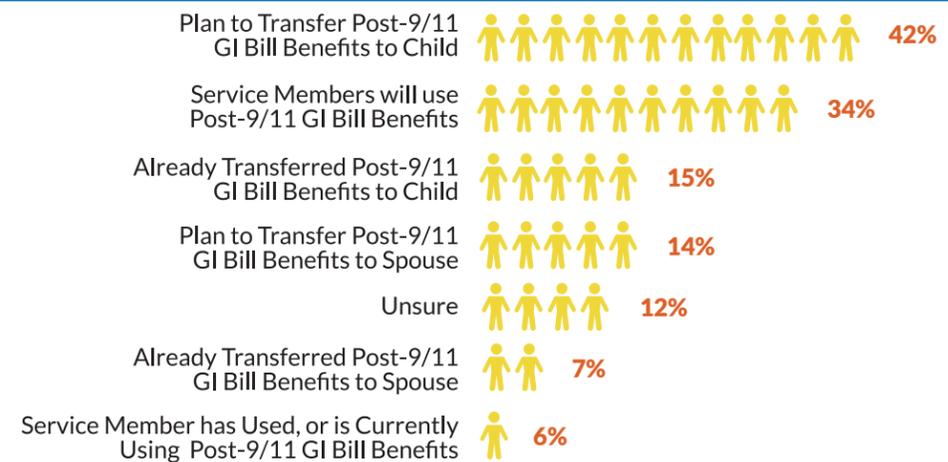
The Post-9/11 GI Bill continues to be a powerful recruitment and retention tool among respondents.

The Post-9/11 GI Bill is an educational benefit serviced by the Department of Veterans Affairs (VA) available to service members, veterans, and in some cases may be transferred to their dependents.⁶ Proposed changes around the Post-9/11 GI Bill include extending the service requirement by two years for service members who want to transfer their benefits and cutting the Basic Allowance for Housing (BAH) payment for dependents by half.⁷ This year's survey respondents indicated both changes would negatively impact recruitment and retention. In qualitative responses, military family members were very clear that the numerous changes to benefits reduces morale and significantly erodes the trust between military families and national leaders.

Education benefits were the top reason for joining the military among millennial active duty and veteran respondents and approximately 100,000 children of service members have used the Post-9/11 GI Bill as of 2015.⁸ Further, 78% of active duty families indicate that they have already or plan to transfer the Post-9/11 GI Bill to spouse or child and 26% of military family respondents felt that removing dependent BAH support from the Post-9/11 GI Bill would cause them to leave service earlier than they currently planned. Forty-six percent of all active duty and veteran respondents indicated education benefits was a Top 5 reason for joining.

Responses indicated that proposed changes are impacting confidence in future earned benefits. Twenty-five percent of active duty service member respondents reported that they were not confident that they would receive previously earned GI Bill benefits and 38% did not feel confident they would receive the retirement benefits they were promised when they joined the military.

Transferring the Post 9/11 GI Bill to Dependents is a Powerful Retention Benefit



"Our oldest daughter was to use the GI Bill benefits. Due to a change in rules she wasn't able to use them. We were not prepared to pay for college which she started in the Fall of 2015. This was very disappointing as she turned down several scholarships because we wanted to give other kids an opportunity to use funds that we thought she didn't need."

—Navy spouse

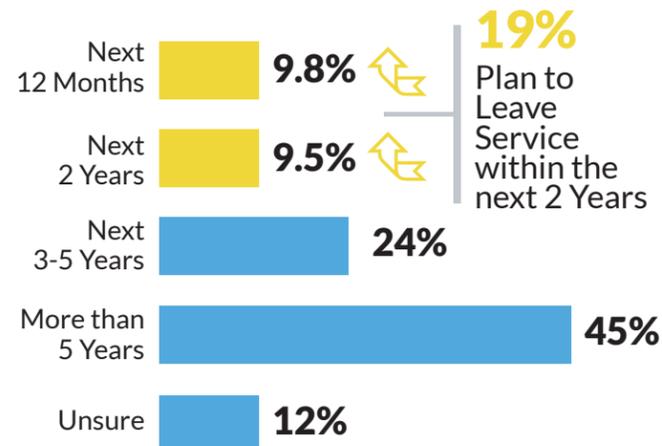
FINDING 5

Nineteen percent of active duty respondents are planning to transition within the next two years.

Just as entering service is frequently a period of stress and changing identity, the return to civilian life can be challenging and stressful for transitioning service members and their families. Some veterans are comfortable navigating their new world; they may find suitable employment easily, reconnect with their families seamlessly, and feel financially stable. However, many veterans and veteran families struggle with various aspects of the transition. Prior research indicates that difficult transition experiences can be linked to long-term public health issues such as homelessness, mental health problems, and suicide.⁹ It is vital to prepare active duty families for the transition to civilian life, as well as their potential civilian employers, coworkers, teachers, classmates, neighbors, and community members. The successful re-entry of veterans and veteran families to the civilian world is beneficial for both the military and civilian populations. As more service members prepare to separate from service, it is particularly necessary that the transition experience be improved.¹⁰ Nineteen percent of active duty respondents are planning to separate from the military within the next two years, compared with 16% of last year's active duty respondents.

The top five reasons that veteran respondents left the military were military retirement (20 years or more) (40%), completion of military service obligation (less than 20 years) (25%), family reasons (25%), lost faith or trust in military or political leadership (24%), and to pursue education and training opportunities (17%). Veteran respondents younger than age 35 reported leaving the military because of military retirement (20 years or more) (2%), completion of military service obligation (less than 20 years) (34%), family reasons (26%), lost faith or trust in military or political leadership (30%), and to pursue education and training opportunities (31%). While some separations may be planned due to retirement or completion of service, many separations are unplanned and/or involuntary. Being a post-9/11 veteran and being a younger veteran are both risk factors for a challenging reintegration experience.¹¹ Therefore, it is necessary to educate service members and families prior to transition.

One in Five Service Members Plans to Leave Service Within Two Years



"I think service members retiring should attend a TAP class twice, once about 2 years out and then again within 12 months of retirement. The first should provide planning guidance and the second more focus on jobs and benefits."

— Army veteran



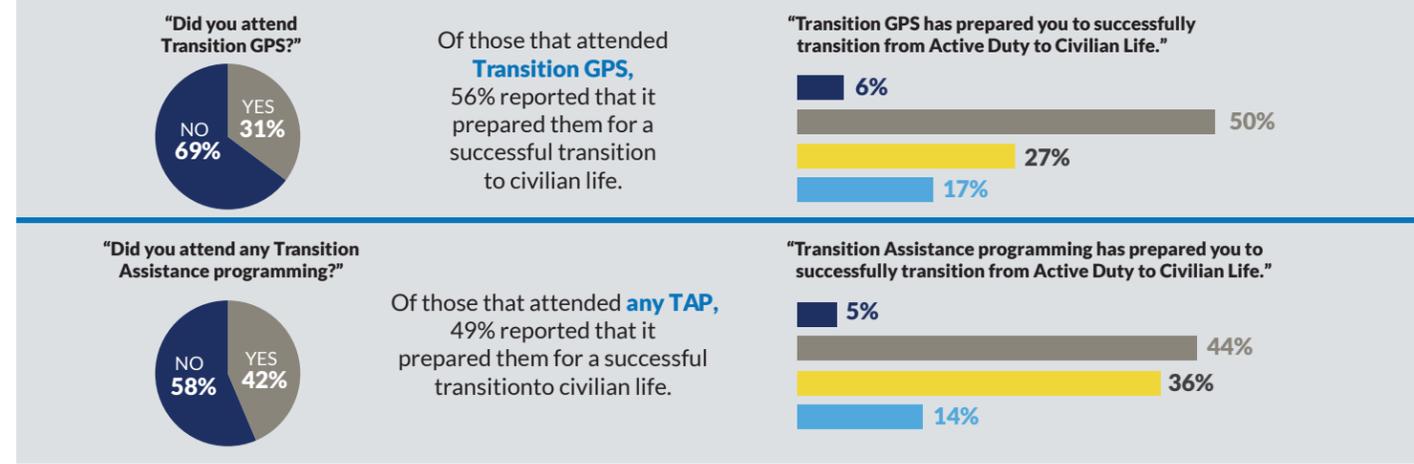
FINDING 6

Fifty-six percent of veteran respondents who attended Transition GPS reported it prepared them for a successful transition, while 49% of veterans who reported attending any transition programming said the programming prepared them for a successful transition to civilian life.

"I went through TAP class. I found it too long and not focused enough for me."

— Navy veteran (retired after 2001)

Veterans Who Attended Transition Assistance Programs Felt Prepared to Successfully Transition to Civilian Life



Transition GPS was implemented in 2013 to help service members successfully transition to the civilian workforce, begin a business, or pursue training and/or higher education. Transition GPS consists of a five to seven day transition program and provides information on financial planning, benefits, and employment.¹² For each program, roughly half of participants agreed or strongly agreed that the transition programming helped prepare them for success. These findings reflect results from previous years and other reports.¹³ Of the respondents who attended Transition GPS, 66% of them would have liked to access their training materials from the experience, with over half suggesting access to said materials for up to two years after completing the program.

In addition to transition programming, there are countless resources available to active duty and veteran families. Overall, veteran respondents continue to have little knowledge of many resources related to transition. Forty percent of veteran respondents were unaware that one can file a VA claim 180 days prior to discharge and that if a service member has served since September 11, 2001 they are eligible for VA care for up to five years after separation. The lack of information about and

awareness of many benefits and programs continues to be a prominent issue again this year

Veteran respondents also reported on the most useful transition resources. Overall, the top 5 most useful resources during transition were VA vocational rehab (37%), VA disability benefits (26%), family and friends support system (25%), VA healthcare (23%), and Transition Assistance programming (20%). For pre-9/11 veterans, the most useful resources were VA vocational rehab (39%), VA disability benefits (24%), family and friends support system (22%), VA healthcare (21%), and veteran service organizations (21%). The top 5 most useful transition resources for post-9/11 veterans were VA vocational rehab (35%), VA disability benefits (27%), family and friends support system (26%), VA healthcare (25%), and Transition Assistance programming (24%). For veteran spouses, the most useful transition resources were VA vocational rehab (34%), family and friends support (33%), VA disability benefits (22%), VA healthcare (18%), and Transition Assistance programming (16%).

FINDING 7

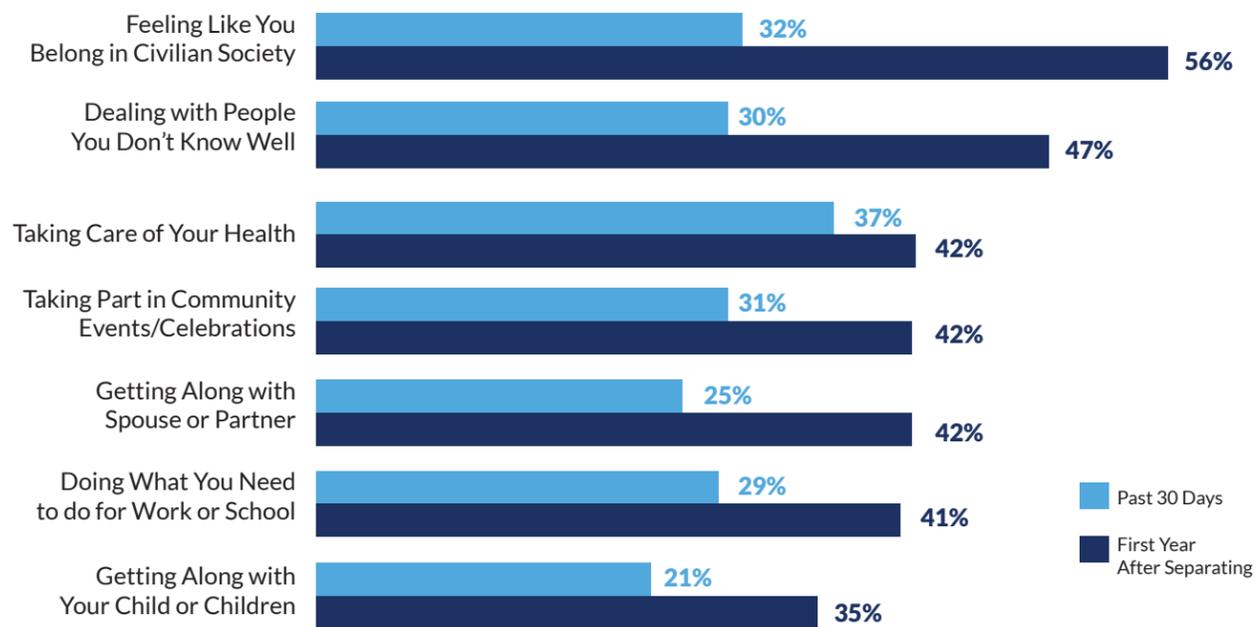
Many veteran respondents (especially post-9/11 veterans) reported difficulty in their transition from active duty service member to veteran. Difficulty was particularly acute during their first year after separating and regarding their financial and employment transition experiences.

Veterans were asked to rate the difficulty of several statements, during their first year after separating from the military and in the past 30 days. Nearly 90% of the veteran sample had separated two or more years ago. Analysis suggests that challenges associated with transition lessen after the first year of transition. For example, 42% of veterans struggled to get along with a spouse or partner in the first year after separating yet only a quarter of respondents reported somewhat or extremely difficult conflicts with spouse or partner in the last 30 days.

When veterans recall their first year out of the military, nearly 60% reported that it was somewhat or extremely difficult to feel like they belonged in civilian society. However, when asked to assess their experience in the past thirty days, only about a third of veteran respondents reported the same. Though the drop in reported difficulty in belonging to civilian society is positive, many veterans continue to feel like an outsider or disconnected from civilian life.¹⁴ Social support from family, friends, and the civilian community can significantly improve transition experiences and ensure that veterans feel like valued members of civilian society.¹⁵

In a separate question, respondents were asked to identify the key challenges in their transition. For pre-9/11 veterans, the top 5 challenges were loss of connection with military community (49%), finding employment (47%), loss of sense of purpose/camaraderie (44%), getting socialized to civilian culture (41%) and financial struggles (41%). The top 5 challenges for post-9/11 veterans were loss of sense of purpose/camaraderie (49%), loss of connection with military community (47%), finding employment (45%), getting socialized to civilian culture (42%), and civilian day-to-day life (40%).

Veterans Reporting Difficulty with Aspects of Transition

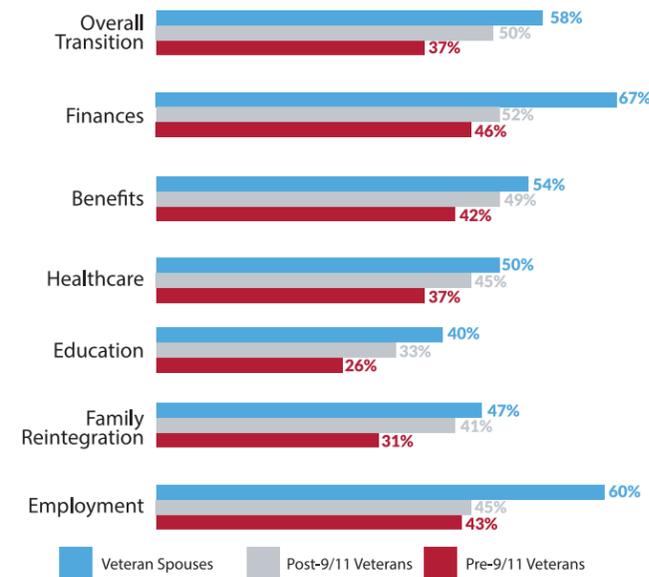


These results in the above graphic (transition experiences) mirror last year's findings, as well as the results of other studies. Half of post-9/11 veteran respondents reported their overall transition was difficult or very difficult, compared with 37% of pre-9/11 veterans. Post-9/11 veterans are at greater risk for difficulties related to transition, particularly employment challenges.^{16,17}

The average length of unemployment following military separation has increased throughout the past decade to 22 weeks.¹⁸ In the present study, 60% of veteran spouses, 45%

of post-9/11 veterans and 43% of pre-9/11 veterans labeled their employment transition as difficult or very difficult. Interestingly, veteran spouses reporting on their spouse's transition experiences indicate greater difficulty in all transition areas. It may be beneficial for future studies, programs, and even clinicians to utilize spouses as additional resources for supporting service member and veteran adjustment or transition.

Veterans and Veteran Spouses Reporting Difficulty with Aspects of Transition



“Being around more civilian people, like some sort of internship [would have been helpful in my transition]. I wasn't prepared for how civilians are the lack of discipline and so relaxed. I was in the military 30 years I had no idea how to interact with them, so I ultimately lost my job, it was very stressful, I was used to be trained for my job at my job I basically had to train myself, asking questions and doing research on my own, there was outward animosity with the other ladies there my age, it was shocking.”
 — Navy veteran



FINDING 8

Veteran respondents' transition experiences were related to mental health issues, such as depression, stress, and thoughts of suicide.

Forty-three percent who reported "difficult" or "very difficult" overall transition experiences reported moderately severe to severe symptoms of depression, while only 14% of veterans with "smooth" or "very smooth" overall transitions experienced moderately severe to severe depression symptoms. Forty-one percent of veterans with "difficult" or "very difficult" overall transition experiences indicated they were stressed fairly to very often. Eleven percent of veterans with "smooth" or "very smooth" overall transitions reported being stressed fairly often to very often.

Twenty-three percent of veterans who experienced a "difficult" or "very difficult" overall transition considered suicide during their time in the military. Nearly ten percent of veterans who experienced a "smooth" or "very smooth" overall transition in the military considered suicide during their time in the military. Overall, these numbers are higher than last year's survey. This year's survey does have a larger sample of post-9/11 veterans and the extant literature indicates that post-9/11 veterans are at a greater risk for negative transition experiences, mental illness, and suicide.^{19,20}

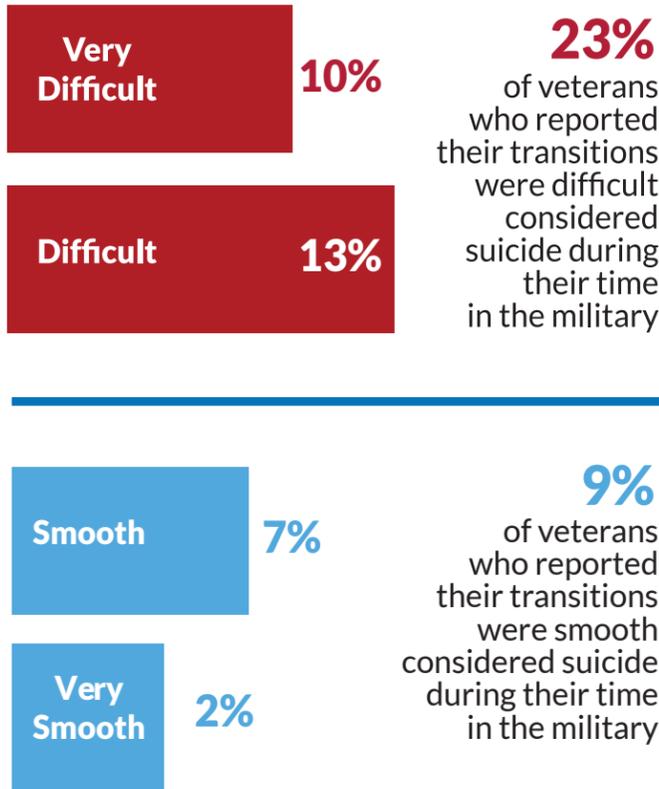
FINDING 9

While half of veteran respondents reported working full- or part-time, employment continues to be a challenge for veterans. Forty-seven percent of employed veterans are not working in their preferred career field and 55% report that their current job does not match their military occupation.

The majority of veterans in the sample were employed, either part-time or full-time, with over 60% of post-9/11 veterans reported being employed (part- or full-time). Available data suggests there were 495,000 unemployed veterans in 2015.²¹ The overall unemployment rate for veterans was 5.3% in 2015, compared to 6.0% in non-veteran populations.²² Among post-9/11 veterans, the unemployment rate declined to 5.8% in 2015.²³

Transition Experiences were Related to Mental Health

Percentage of Veterans Who Considered Suicide During their Time in Military, by Transition Experience



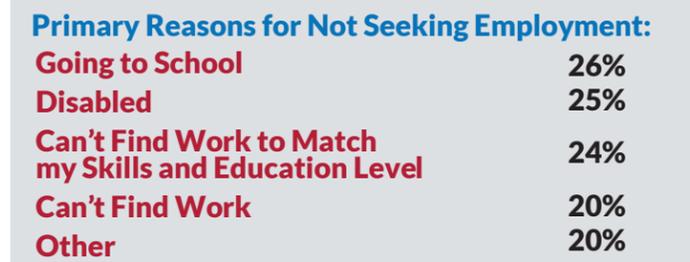
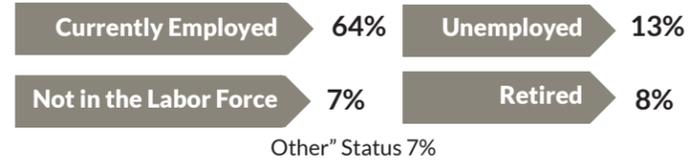
Veteran Employment Status



Thirty-five percent of pre-9/11 veterans reported working in their preferred career field, compared to 48% of post-9/11 veterans. Overall, 44% of veteran respondents reported working in their preferred career field. Of those veterans that were working in their preferred career field, 38% of them reported that it took longer than expected to find employment after separating from the military. Of those that were not working in their preferred career field, 56% reported that it took longer than expected to find employment. Previous research has found that many transitioning service members expect to find employment quickly.²⁴ For the veteran respondents that were working in their preferred career field, the top five reported career fields were government/policy (14%), health care/health services (11%), law enforcement and protective services (11%), military/defense (11%), and other (10%). For those respondents not working in their preferred career field, the top five current career fields were military/defense (16%), other (14%), retail/customer service (9%), transportation/moving/warehousing (8%), and government/policy (8%).

For veterans, a major frustration and obstacle in gaining employment is translating military skills to skills for the civilian workplace.²⁵ It likely eases the transition process when veterans can find available jobs that match their military occupation. It can aid in applying and interviewing for positions, beginning a job in the civilian workforce, training and certifications, and general workplace satisfaction. Over half (56% and 54%, respectively) of pre-9/11 and post-9/11 veterans respondents report that their current job does not match the job they were trained for in the military at all, or it matches very little. Of those veterans who report their current job matches their

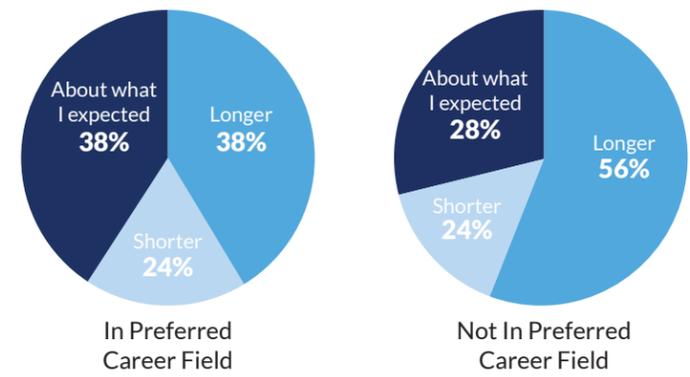
Post-9/11 Veteran Employment Status



military occupation very little or does not match at all, the top five current career fields are other (13%), education/education services (9%), government/policy (8%), law enforcement and protective service (7%), and military/defense (7%). Of the veterans that report their current job somewhat matches or matches to a great extent their military occupation, the top five career fields are military/defense (14%), government/policy (13%), other (11%), health care/health services (11%), and law enforcement (9%).

Veterans rank compensation/pay (96%), job security (93%), meaningfulness of job (92%), opportunities to use skills and abilities (91%), and flexibility to balance work and life issues (91%) as the top five most important aspects of employment. There are only slight differences between pre- and post-9/11 veterans in these aspects.

Veterans Expect to Find Employment Quickly





IMPLICATIONS AND RECOMMENDATIONS

Supporting Military Families Supports National Security 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.

Military families are American families and as such desire the same type of opportunities and support as their civilian counterparts. The responsibility for supporting military families is certainly a duty of the Department of Defense; however, a healthy nation shares in this responsibility. There are significant opportunities for expanding support from the private sector and on the local level.

Best Bets 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 of military spouses; military child education and wellness; financial and retirement savings education; military childcare; local civilian community engagement; strong mental health; and veteran employment.

It is the hope of Blue Star Families that by providing specific information about the unique aspects of military life in this 2016 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.

ON THE LOCAL LEVEL:

- Individuals can support through friendship and communications with military families already in their neighborhoods.
- Community organizations can support through outreach to military populations in their areas 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, veterans, and transitioning service members 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 who engage the civilian community and promote collaboration across the public and private spheres.

RESPONDENTS

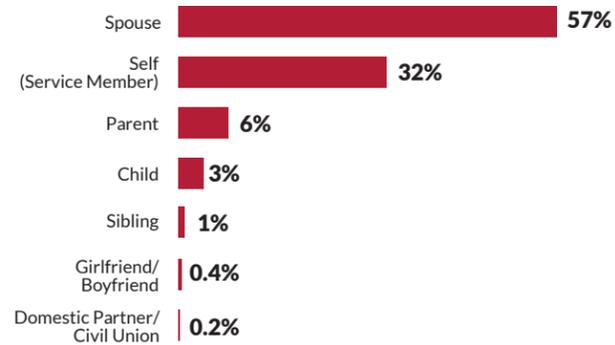
The widespread distribution of the 2016 survey through Blue Star Families' networks and our partners in the military community resulted in the highest response rate since the survey's inception in 2009. This year's survey generated 8,390 individual responses, including 5,089 completed responses, yielding a 61% completion rate. The respondents represent a cross-section of active duty service members, veterans, and their immediate family members from all branches of service, ranks, components, and regions--both within the United States and on overseas military installations. While the high level of response helped to achieve a comprehensive sample and made the 2016 survey the largest annual survey of military personnel, veterans, and their families, there were a greater number of older and more senior ranking respondents in the sample when compared with the active duty population as a whole. With regard to respondents' branch of service, all services were represented at rates within three percentage points of the active duty force according to the Defense Manpower Data Center. Army respondents were slightly oversampled, 42% of our sample, as compared to 35% of the total active duty force.

Demographic of Respondents

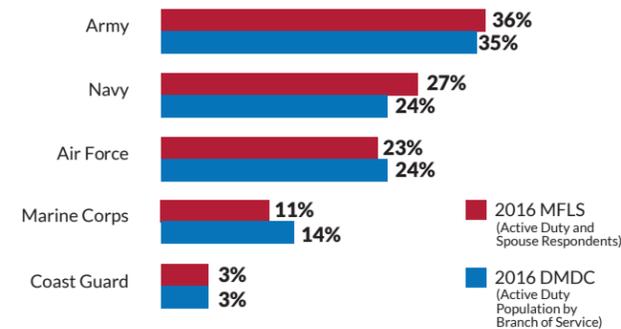
Survey respondents were asked to identify their primary relationship with the military based on the service members through whom they receive Department of Defense benefits, if applicable. The majority (68%) of respondents were family members and 32% of the sample were either currently serving in the military or were veterans. The largest group of respondents were the spouses of active duty service members, representing 42% of total respondents. Veterans represented 19% of total respondents, the spouses of veterans comprised 13%, and active duty service members represented 12%. Six percent of respondents were parents of a service member, 3% were adult children of service members, and 1% were siblings of service members.

The majority of respondents report their/their service member's current rank is or was at time of military separation as senior enlisted (E5-E9) at 52%, followed by field grade officer (O4-O6) at 16%, junior enlisted (E1-E4) at 16%, company grade officer (O1-O3) at 11%, and warrant officer (W1-W5) at 3%. General grade officers (O7-O10) comprised less than .05% of respondents. Two percent were unsure of their rank or their service member's rank. The single largest age group was aged 25-34 (35%), followed by those aged 35-44 (28%), 45-54 (16%), 55-64 (9%), 65 and older (7%), and 18-24 (6%). Seventy-two percent of respondents were female, 27.5% were male, and 0.5% identified as transgender.

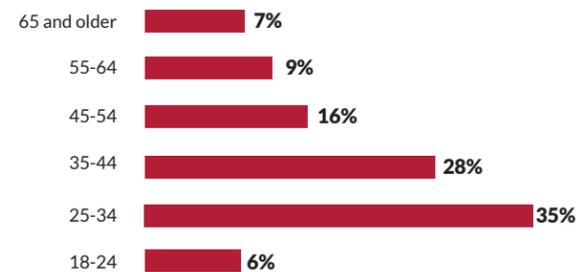
Primary Relationship to Service



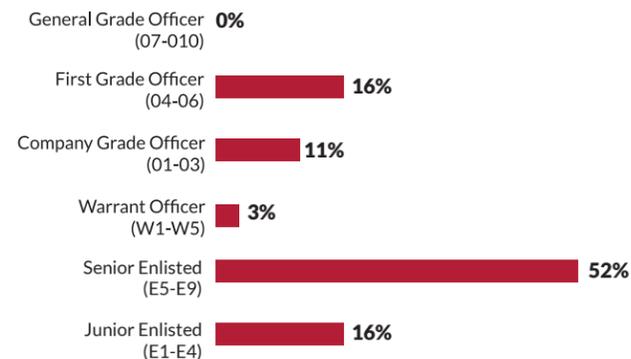
Branch of Service



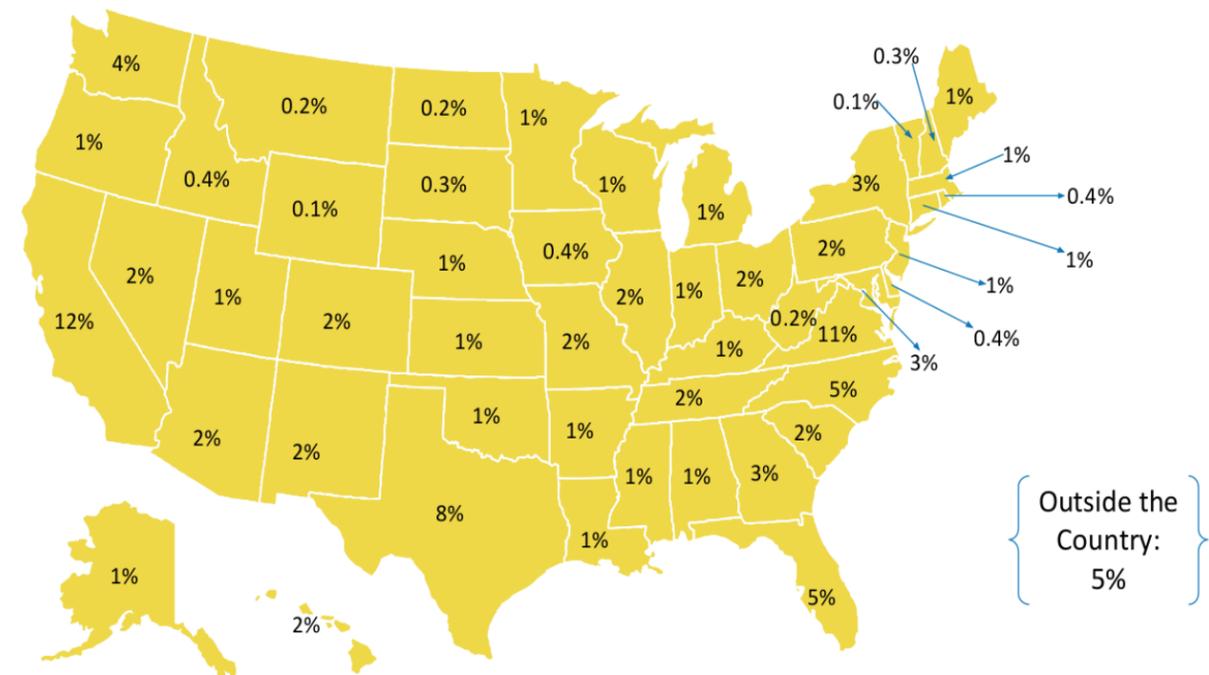
Age of Respondents



Service Member's Rank



Geographic Location of Respondents



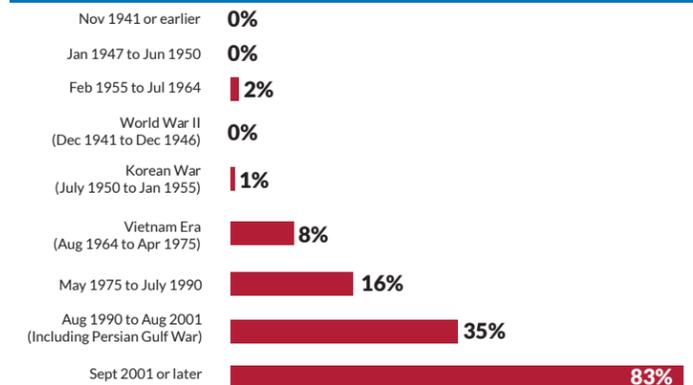
Approximately 95% of respondents lived within the Continental U.S. (CONUS) while 5% of respondents lived outside of the CONUS. Within the U.S., the majority of respondents lived in: California (12%), Virginia (11%), Texas (8%), North Carolina (5%), and Florida (5%).

Time in the Military

Among service member/veteran respondents, 62% had served on active duty in the past and 38% were currently on active duty at the time of the survey. Approximately 22% of service members were affiliated with the National Guard/Reserves currently (14%) or in the past (8%). The majority of family members (85%) had never served in the Armed Forces. Approximately 73% of family members indicated that their service member was currently on active duty and 26% indicated that their service member had served on active duty in the past. The remaining were unsure of their service member's status (0.3%). The majority of respondents (83%) 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.

Time Period of Service



METHODOLOGY



Conducted since 2009, this is the seventh iteration of the Blue Star Families Military Family Lifestyle Survey. The 2016 survey was designed by Blue Star Families in collaboration with Syracuse University's Institute for Veterans and Military Families 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, mean 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 8,390 military family members who started the survey, 61% (5,089) 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 25 to May 31, 2016.

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, mitigating 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

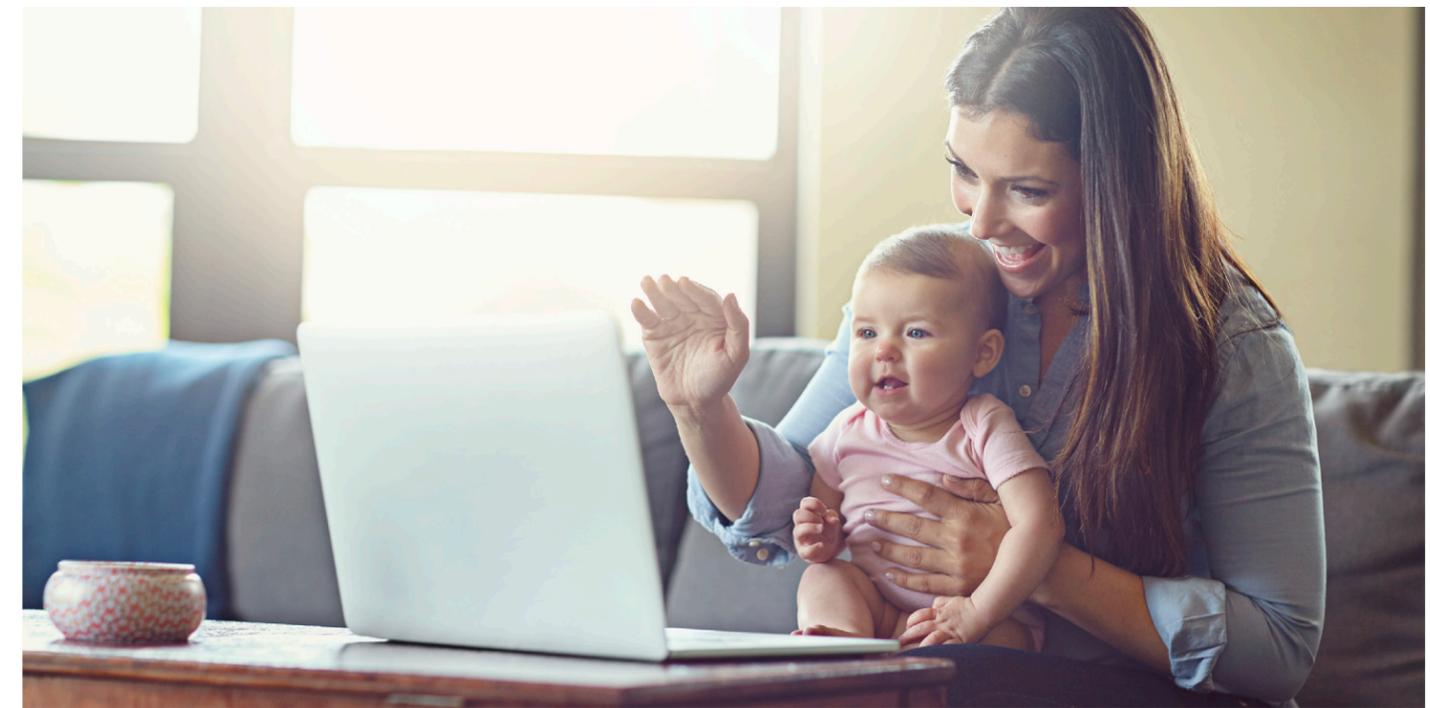
specific follow-on questions (detailed branching is available upon request). For example, sections related to the needs of military children were excluded for those without children. All responses allowed respondents to select "prefer not to answer" on questions with which they felt uncomfortable and many questions allowed respondents to select all applicable responses. Therefore, as mentioned above, including missing data considerations, the actual number of respondents per question varied 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), 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, ten open-ended questions were chosen for qualitative analysis. These questions related to key focus areas of the survey (financial readiness, spouse employment, healthcare, children, and transition). 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

RECRUITMENT

1. Crouch, J. (2016, July 2). Stopping the Civilian-Military Drift: Column. USA Today. Retrieved from <http://www.usatoday.com/story/opinion/columnist/2016/07/02/bridging-civil-military-drift-crouch/86523808/>
2. Howe, N., Strauss, W., & LifeCourse Associates. (2007). Millennials go to college: Strategies for a new generation on campus: recruiting and admissions, campus life, and the classroom. Great Falls, VA: LifeCourse Associates.
3. Stafford, D. E., & Griffis, H. S. (2008). A review of millennial generation characteristics and military workforce implications. Center for Naval Analyses. Retrieved from https://www.cna.org/CNA_files/PDF/D0018211.A1.pdf
4. Schmitz, E. (1996). Socio-demographics and military recruiting: The role of veterans. Military Testing Association Proceedings.
5. Rostker, B.D., Klerman, J.A., & Cotugno, M.Z. (2014). Recruiting Older Youths: Insights from a New Survey of Army Recruits. Santa Monica, CA: RAND Corporation. Retrieved from http://www.rand.org/pubs/research_reports/RR247.html
6. U.S. Department of Labor, Bureau of Labor Statistics (2015). Volunteering in the United States - 2015. Bureau of Labor Statistics. Retrieved from <http://www.bls.gov/news.release/volun.nr0.htm>
7. Huffman, A.H., Casper, W.J., & Payne, S.C. (2014). How does spouse career support relate to employee turnover? Work interfering with family and job satisfaction as mediators. *Journal of Organizational Behavior*, 35, 194-212.
8. Kamarck, K. (2016, July 1). Diversity, inclusion, and equal opportunity in the armed services: Background and issues for Congress. Congressional Research Service. Retrieved from <https://www.fas.org/sgp/crs/natsec/R44321.pdf>
9. Schaefer, A., Iyengar, R., Kadiyala, S., Kavanagh, J., Engel, C., Williams, K., & Kress, A. (2016). The Implications of Allowing Transgender Personnel to Serve Openly in the U.S. Military. Retrieved from http://www.rand.org/pubs/research_briefs/RB9909.html
10. Kamarck, K. (2016, July 1). Diversity, inclusion, and equal opportunity in the armed services: Background and issues for Congress. Congressional Research Service. Retrieved from <https://www.fas.org/sgp/crs/natsec/R44321.pdf>
11. Pew Research Center (2013, May 24). On Memorial Day, public pride in veterans, but at a distance. Retrieved from <http://www.pewresearch.org/fact-tank/2013/05/24/on-memorial-day-public-pride-in-veterans-but-at-a-distance-2/>
12. Pew Research Center (2012, February 2). Large Military-Civilian Gap Among Young Americans. Retrieved from <http://www.pewresearch.org/daily-number/large-military-civilian-gap-among-young-americans/>
13. Ibid.

READINESS

1. De Angelis, K. & Wechsler Segal, M. (2015). Transitions in the Military and the Family as Greedy Institutions: Original Concept and Current Applicability. In Moelker, R., Andres, M., Bowen, G., & Manigart, P. (Eds.), *Military Families on Mission, Comparative Perspectives* (pp. 22-43). New York, NY: Routledge.
2. U.S. Department of Veterans and Military Affairs. How Deployment Stress Affects Children and Families: Research Findings. Retrieved from: http://www.ptsd.va.gov/professional/treatment/family/pro_deployment_stress_children.asp
3. Engel, R.C., Gallagher, L.B., & Lyle, D.S. (2010). "Military Deployments and Children's Academic Achievement: Evidence from Department of Defense Education Activity Schools," *Economics of Education Review*, 29, 73-82.
4. Richardson, A., et al. (2011). Effects of Soldiers' Deployment on Children's Academic Performance and Behavioral Health. Santa Monica, CA: RAND Corporation.
5. James, T., & Countryman, J. (2012). Psychiatric Effects of Military Deployment on Children and Families: The Use of Play Therapy for Assessment and Treatment. *Innovations in Clinical Neuroscience*, 9(2), 16-20.
6. Ibid.
7. Casetenada, L.W. and Harrell, M. (2008). Military Spouse Employment: A grounded theory approach to experiences and perceptions. *Armed Forces and Society*, 34(3), 389-412.
8. Scarville, J. (1999). Spouse Employment in the Army: Research Findings. Retrieved from <http://www.dtic.mil/dtic/tr/fulltext/u2/a222135.pdf>
9. Harrell, M.C., Lim, N., Werber, L., & Golinelli, D. (2004). Working around the Military: Challenges to Military Spouse Employment and Education. Santa Monica, CA: RAND Corporation.
10. Lim, M Golinelli, D., & Cho, M. (2007). "Working around the Military" Revisited: Spouse Employment in the 2000 Census Data. Santa Monica, CA: RAND Corporation.
11. U.S. Department of Labor, Bureau of Labor Statistics (2016). Labor Force Statistics from the Current Population Survey. Bureau of Labor Statistics. Retrieved from <http://www.bls.gov/web/empsit/cpseea10.htm>
12. Defense Manpower Data Center. (2015). 2015 survey of active duty spouses: Tabulations of responses (No. 2008-028). Arlington, VA.
13. Lim, N. & Schulker, D. (2010) Measuring Underemployment Among Military Spouses. Santa Monica, CA: RAND Corporation.
14. Casetenada, L.W., & Harrell, M. (2008) Military Spouse Employment: A grounded theory approach to experiences and perceptions. *Armed Forces and Society*, 34(3), 389-412.
15. Hisnanick, J.J. & Little, R.D. (2015). Honey I Love You, but ... Investigating the Causes of the Earnings Penalty of Being a Tied-migrant Military Spouse. *Armed Forces and Society*, 41(3), 413-439.



16. Cooney, R., De Angelis, K., & Segal, M.W. (2011). Moving with the Military: Race, Class, and Gender Differences in the Employment Consequences of Tied Migration. *Race, Gender & Class*, 18(1/2), 360-384.
17. Mintz, J.P. (2014). Clinging to the past: The Air Forces' war on dual career families. (Masters thesis). Air University, Maxwell Air Force Base, AL.
18. U.S. Department of Health and Human Services (2014). LGBT Health. Retrieved from <http://www.hrsa.gov/lgbt/>
19. Cesur, R., Sabia, J., & Tekin, E. (2013). The Psychological Costs of War: Military Combat and Mental Health. Retrieved from <http://www.nber.org/papers/w16927>
20. Pietrzak R.H., Johnson, D.C., Goldstein, M.B., Malley, J.C., & Southwick, S.M. (2009). Perceived stigma and barriers to mental health care utilization among OEF-OIF veterans. *Psychiatric Services*, 60(8), 1118-22.
21. Bonin, J.P., Fournier, L., Blais, R. (2007). Predictors of mental health service utilization by people using resources for homeless people in Canada. *Psychiatric Services*. 58(7), 936-41.
22. Pietrzak R.H., Johnson, D.C., Goldstein, M.B., Malley, J.C., & Southwick, S.M. (2009). Perceived stigma and barriers to mental health care utilization among OEF-OIF veterans. *Psychiatric Services*, 60(8), 1118-22.
23. Shay, 2010.
24. U.S. Department of Veteran Affairs. Military Sexual Trauma. Retrieved from <http://www.mentalhealth.va.gov/msthome.asp>
25. Ibid.
26. DeGraff, A., O'Neal, C.W., & Mancini, J.A. (2016). The Significance of Military Contexts and Culture for Understanding Family Well-Being: Parent Life Satisfaction and Adolescent Outcomes. *Journal of Child and Family Studies*, 25(10), 3022-3033.
27. Carter et. al., (2015). Distraction during deployment: Marital relationship associations with spillover for deployed army soldiers. *Military Psychology*, 27(2), 108-114.
28. Frost, D.M., & Forrester, C. (2013). Closeness discrepancies in romantic relationships: implications for relational well-being, stability, and mental health. *Personality and Social Psychology Bulletin*, 39(4), 456-469.
29. Van den Broucke, S. & Vandereycken W. (1994). Ill health in spouses of psychiatric patients: Cause or consequence? *Journal of Psychosocial Nursing and Mental Health Services*, 32(10), 43-45.
30. Kleykamp, M. A. (2006). College, jobs, or the military? Enlistment during a time of war. *Social Science Quarterly*, 87(2), 272-290.
31. Simon, C.J., Negrusa, S., & Warner, J.T. (2010). Educational Benefits and Military Service: An Analysis of Enlistment, Reenlistment, and Veterans' Benefit Usage 1991-2005. *Economic Inquiry*, 48(4), 1008-1031.
32. Schwartz, S. (2015, August). Most Americans, rich or not, stressed about money: Surveys. Retrieved from <http://www.cnn.com/2015/08/03/most-americans-rich-or-not-stressed-about-money-surveys.html>

RETENTION & REINTEGRATION

1. Shane, L. (2016). Senators back smaller military pay raise for 2017, setting up legislative fight. *Military Times*. Retrieved from: <http://www.militarytimes.com/story/military/2016/05/10/ndaa-sasc-pay-raise-fight/84183238/>
2. U.S. Bureau of Labor Statistics. (2016, February 25). Volunteering in the United States News Release. Retrieved from <http://www.bls.gov/news.release/volun.html>
3. Defense Manpower Data Center. (2015). 2015 survey of active duty spouses: Tabulations of responses (No. 2008-028). Arlington, VA.
4. Huebner, A.J., Mancini, J.A., Bowen, & Orthner, D.K. (2009). Shadowed by War: Building Community Capacity to Support Military Families. *Family Relations*, 58(2), 135-243.
5. Borgonovi, F. (2008). Doing well by doing good. The relationship between formal volunteering and self-reported health and happiness. *Social Science & Medicine*, 66(11), 2321-2334.
6. U.S. Department of Veterans Affairs. (2015). 2015 Veteran Economic Opportunity Report. U.S. Department of Veterans Affairs. Retrieved from <http://www.benefits.va.gov/benefits/docs/veteraneconomicopportunityreport2015.pdf>
7. Victorymedia. (2016, June 8). Post-9/11 GI Bill Changes and What They Mean for Your Family. G.I. Jobs. Retrieved from <http://www.gijobs.com/post-911-gi-bill-changes-what-they-mean-for-your-family/>
8. Linehan, A. (2016, March 16). Has The Post-9/11 GI Bill Seen Its First Cut? Task & Purpose. Retrieved from <http://taskandpurpose.com/has-post-911-gi-bill-seen-first-cut/>
9. Schinka, J. A., Schinka, K. C., Casey R. J., Kaspro, W., & Bossarte, R. M. (2012). Suicidal behavior in a national sample of older homeless veterans. *American Journal of Public Health*, 102(1): S147-153.
10. Morin, R. (2011). The difficult transition from military to civilian life. Pew Research Center: Social and Demographic Trends. Retrieved from <http://www.pewsocialtrends.org/files/2011/12/The-Difficult-Transition-from-Military-to-Civilian-Life.pdf>
11. Ibid.
12. Military.com. (2013). Military Transition GPS Overview. Retrieved from <http://www.military.com/military-transition/new-transition-gps-overview.html>
13. Prudential Financial, Inc. (2012). Veterans' employment challenges: Perceptions and experiences of transitioning from military to civilian life. Retrieved from <http://www.prudential.com/documents/public/VeteransEmploymentChallenges.pdf>
14. Ahern, J., Worthen, M., Masters, J., Lippman, S. A., Ozer, E. J., & Moos, R. (2015). The challenges of Afghanistan and Iraq veterans' transition from military to civilian life and approaches to reconnection. *PLoS ONE* 10(7), e0128599.
15. Ibid.
16. U.S. Department of Veterans Affairs. (2015). 2015 Veteran Economic Opportunity Report. Retrieved from <http://www.benefits.va.gov/benefits/docs/veteraneconomicopportunityreport2015.pdf>
17. Morin, R. (2011). The difficult transition from military to civilian life. Pew Research Center: Social and demographic trends. Retrieved from <http://www.pewsocialtrends.org/files/2011/12/The-Difficult-Transition-from-Military-to-Civilian-Life.pdf>
18. U.S. Department of Veterans Affairs. (2015). 2015 Veteran Economic Opportunity Report. U.S. Department of Veterans Affairs. Retrieved from <http://www.benefits.va.gov/benefits/docs/veteraneconomicopportunityreport2015.pdf>
19. Kang, H. K., Bullman, T. A., Smolenski, D. J., Skopp, N. A., Gahm, G. A., & Reger, M. A. (2015). Suicide risk among 1.3 million veterans who were on active duty during the Iraq and Afghanistan wars. *Annals of Epidemiology*, 25(2), 96-100.
20. Morin, R. (2011). The difficult transition from military to civilian life. Pew Research Center: Social and demographic trends. Retrieved from <http://www.pewsocialtrends.org/files/2011/12/The-Difficult-Transition-from-Military-to-Civilian-Life.pdf>
21. U. S. Department of Labor, Bureau of Labor Statistics. (2016). Employment Situation of Veterans – 2015. Bureau of Labor Statistics. Retrieved from <http://www.bls.gov/news.release/vet.nr0.htm>
22. Ibid.
23. Ibid.
24. Castro, C. A., Kintzle, S., & Hassan, A. (2014). The state of the American veteran: A Los Angeles county veterans study. USC Social Work Center for Innovation and Research on Veterans and Military Families. Retrieved from: http://cir.usc.edu/wp-content/uploads/2013/10/USCO10_CIRLAVetReport_FPpgs.pdf
25. Prudential Financial, Inc. (2012). Veterans' employment challenges: Perceptions and experiences of transitioning from military to civilian life. Retrieved from <http://www.prudential.com/documents/public/VeteransEmploymentChallenges.pdf>





For more information about Blue Star Families, to volunteer, or to contribute to Blue Star Families, please visit bluestarfam.org

For more information on how to support the Blue Star Families mission, please contact Noeleen Tillman, COO at ntillman@bluestarfam.org

Comments or questions about the survey may be directed to Cristin Orr Shiffer, Senior Advisor for Research and Policy at cristin@bluestarfam.org