

COMPREHENSIVE REPORT

2017
 **BLUE STAR FAMILIES**
**MILITARY FAMILY
LIFESTYLE SURVEY**

IN COLLABORATION WITH:



Funding for the 2017 Military Family Lifestyle Survey is provided through the generosity of our presenting sponsor USAA and from supporting sponsors Lockheed Martin Corporation, Facebook, and Northrop Grumman.

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. With Blue Star Families, military families can find answers to their challenges anywhere they are. For more information, visit bluestarfam.org.

THE INSTITUTE FOR VETERANS AND MILITARY FAMILIES (IVMF)

The Institute for Veterans and Military Families (IVMF) is the first interdisciplinary national institute in higher education focused on the social, economic, education, and policy issues impacting veterans and their families. Through its professional staff and experts, the IVMF delivers leading programs in career, vocational, and entrepreneurship education and training, while also conducting actionable research, policy analysis, and program evaluations. The IVMF also supports communities through collective impact efforts that enhance delivery and access to services and care. The Institute, supported by a distinguished advisory board, along with public and private partners, is committed to advancing the lives of those who have served in America's armed forces and their families. For more information, visit ivmf.syracuse.edu.

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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

Jennifer L. Hurwitz, Ph.D.

Research Analyst

H. Christine Lee

Research Analyst

Rachel K. Linsner

Research Analyst

Michelle Still Mehta, Ph.D.

Research Analyst

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PARTNER ACKNOWLEDGEMENTS

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 U.S. 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 wellbeing, 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 2017 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 8th annual Military Family Lifestyle Survey in April-May, 2017 with **over 7,800 respondents** including military spouses, active duty service members, veterans, and their immediate family members. The Military Family Lifestyle Survey's response rate makes it the **largest and most comprehensive survey of active duty service members, veterans, and their families.**

TOP MILITARY FAMILY ISSUES

- Amount of time away from family is the top concern, surpassing pay and benefits, which had been the top concern since 2013.
- Time away from family, military spouse employment, and pay & benefits are the top concerns among military families.
- Concerns over the impact of service on military children are increasing. Military child education is new to the Top 5 for service members and military spouses. Both groups also ranked impact of deployment on children in the Top 5.

TOP ISSUES	Active Duty Spouses	Active Duty Members	Veterans
Time away from family	46%	47%	27%
Military spouse employment	43%	28%	15%
Military pay & benefits	40%	42%	42%
Military child education	39%	32%	19%
Impact of deployment on children	36%	33%	20%
Military family quality of life	34%	34%	18%
Change in retirement benefits	25%	25%	30%
Veteran employment	12%	17%	42%
PTSD/combat stress/TBI	14%	11%	34%
Service member & veteran suicide	11%	9%	30%

SUPPORTING MILITARY FAMILIES STRENGTHENS NATIONAL SECURITY AND LOCAL COMMUNITIES

The **All-Volunteer Force continues to serve** in uncertain and challenging times. With our nation's **sixteenth consecutive year at war** drawing to a close, military families continue to endure **multiple prolonged periods of separation** from their service members. The majority of military families indicated that the current **operational tempo exerts an unacceptable level of stress**, making a healthy work-life balance difficult to achieve. Quality of life issues, including **time away from family, military family stability and the impact of military service on children**, are top concerns this year, along with **lasting concerns regarding pay, benefits, and spouse employment.**

The Department of Defense (DoD) must do a better job of **incorporating military families into its current thinking and future planning.** This year's report identifies three key topics central to improving support: **opportunity costs that accompany service; civilian community integration; and diverse experiences of service.**

This year's survey results show military families are **increasingly concerned about the continued sacrifices** that accompany this **prolonged period of conflict.** Military families have a **strong desire and commitment to serve;** however, responses suggest they remain **rational actors** who are **increasingly assessing alternatives to service.**

Increasing civilian-military community connections that **improve local integration** is important for the overall **health and wellbeing of military families** and is a **smart recruitment and retention policy** for DoD. The mobile lifestyle required of military families means that **local support networks have to be rebuilt** with each move. The majority of military families reside in their local civilian communities, and want **greater opportunities to meet people, make friends, and expand their professional networks** in these communities. Yet, most military families indicated they **do not feel part of the civilian communities** in which they live.

Diverse experiences of service require modern support for military families. The All-Volunteer Force was not designed for our current security environment or the modern service member. Service members may be single parents, have professional spouses, or have children with special needs. Yet, many aspects of the **military's personnel and family support policies remain based on an outdated, draft-based military.**

2017 survey results indicate service members and their families are experiencing **substantial difficulties balancing work and family.** Today's military requires technological and cultural expertise from all ranks. Just as a strong defense requires diverse skills, **strong military family support requires a comprehensive understanding** of the diversity of today's military families. It is time for an **updated understanding of military family support needs.**



TOP TRENDS AND FINDINGS FOR 2017

High rates of family separation continue. Time away from family surpassed pay and benefits as top concern for military families. Nearly half (46%) of military family respondents ranked time away from family as their top concern. One-third of military family respondents had experienced at least 25% of the last 16 years away from their families and 40% reported experiencing more than 6 months of family separation in the last 18 months.

Concerns about the impact of service on dependent children are increasing. Military child education and impact of deployment on children ranked as Top 5 concerns for both service members and military spouses for the first time in the history of this survey. Two-thirds of military families could not reliably find the childcare they need and the majority (56%) indicated DoD does not provide adequate support to help children cope with the unique challenges associated with military life.

The majority of military families do not feel they belong in their local civilian communities. 51% of military family respondents indicated that they did not feel a sense of belonging within their local civilian community and 53% felt they were not valued members of the local community. The majority of military families lack adequate time to form local community bonds on their own, as 72% of military family respondents indicated living in their current community for two years or less.

Veteran respondents indicate many positive impacts of military service on their lives. 95% of male and 93% of female veteran respondents indicated that military service had a positive impact on their life. Similarly, 97% and 96% of male and female veteran respondents, respectively, reported feeling pride from their accomplishments during military service. 88% of both male and female veteran respondents indicated they appreciate the little things in life more now, and male (96%) and female (97%) veteran respondents reported having matured as a result of their service.

Caregivers requested more diverse forms of support, with mental health and financial support especially acute needs. 30% of military caregiver respondents reported being unemployed (seeking work) and 50% reported feeling isolated. Of those caregiver respondents who reported caring for someone with emotional or mental health problems, the majority (53%) reported having been diagnosed with anxiety or depression (45%). Financial assistance was ranked the most helpful resource and 43% reported debt repayment was their top financial goal.

Concerns about the impact of military service on family was the top driver for exiting service. 22% of service member respondents indicated they plan to transition out of military service in the next two years. Their top reasons for exiting service, after controlling for retirement, were: “Concerns about the impact of military service on my family” (30%) and “The military lifestyle did not allow me sufficient time with my family” (25%).

Understanding of the new Blended Retirement System (BRS) remains low. The majority (51%) of those who indicated they were eligible for the new BRS say they do not understand it and 42% indicated they did not know how the new system compared to the old benefit.

Military spouse respondents earned far less than their civilian counterparts in 2016. Fewer than half (47%) of military spouse respondents were employed, and of those who were employed, the majority (51%) earned less than \$20K in 2016—with 39% earning less than \$10K.

Willingness to recommend service to one’s own children continues to decrease; however, regular civilian community engagement was associated with a greater willingness to recommend service. 60% were unwilling to recommend service to their own children this year.

Unemployment rate among military spouse respondents increased by 33% from 2016. The percentage of military spouse respondents who indicated they were unemployed (those not employed but who had actively sought work in the past four weeks) increased to 28% in 2017. While two-thirds of U.S. families with children under 18 earn two incomes, less than half (47%) of military families with a civilian spouse reported the same.

An employed spouse was associated with a positive veteran transition experience. Among veteran respondents who reported their spouse’s employment status made a positive impact on their transition experience, 83% indicated their spouse was employed full-time when they transitioned from active duty to civilian life.

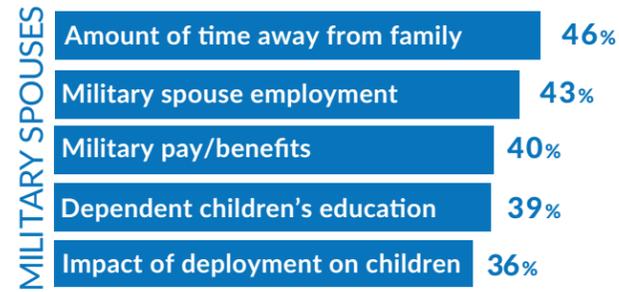
Childcare continues to be a top need. 67% of military family respondents indicated they are not always able to obtain the childcare they need. 67% of female service members reported they could not find childcare that works with their schedules compared to only 33% of male service members. Male military spouse respondents were also far less likely to indicate childcare challenges as a factor in employment or education decisions, with 40% of male military spouses versus 17% of female military spouses reporting their employment or education decisions had not been impacted by childcare challenges.

Female military spouse respondents experience greater challenges when seeking employment. Desire and ability to work were impacted by gender-based caretaking expectations. Almost half (49%) of male military spouse respondents reported working full-time, compared to just 27% of female military spouse respondents. Male and female military spouse respondents also differed substantially on the impact of family obligations on their career, with 50% of female spouses citing family obligations as a top career obstacle compared to 30% of male spouses. 44% of employed male military spouse respondents earned more than \$50,000 in 2016, while only 19% of females reported the same.

TOP MILITARY FAMILY CONCERNS

TOP MILITARY FAMILY ISSUES OF CONCERN BY SUBGROUP

- Time away from family, military spouse employment, pay & benefits, military child education, and the impact of deployment on children are the top concerns among military families
- Amount of time away from family was the top concern, surpassing pay and benefits, which had been the top concern since 2013
- Concerns regarding the impact of service on military children are increasing. Military child education is new to the Top 5 for service members and military spouses. Both groups also ranked impact of deployment on children in the Top 5



TOP STRESSORS

TOP MILITARY FAMILY STRESSORS RELATED TO TIME IN THE MILITARY

To better understand the impact of individual stressors common to the military lifestyle, respondents were asked:

“During your time associated with the military, what were the biggest stressors in your military family? Please select up to 5 top stressors.”

	Active Duty Members	Military Spouses	Veterans	Veteran Spouses
Deployments	47%	53%	40%	46%
Financial Issues/Stress	38%	46%	45%	55%
Relocation Stress	44%	45%	25%	24%
Separation	39%	44%	39%	39%
Isolation from Family and Friends	31%	40%	26%	23%
Job Stress	35%	17%	22%	11%
Spouse Employment	23%	32%	13%	21%
Worries about Children (Parent Time Away and Impact of Military Life)	33%	26%	24%	23%
Lack of Childcare	16%	22%	7%	13%
Marital or Relationship Issues	20%	15%	23%	21%

TOP 5 STRESSORS FOR EACH SUBGROUP IN RED

OPPORTUNITY COSTS TO SERVE

FINDING 1

Service member and spouse respondents indicate current optempo remains too high for a healthy work-life balance. "Amount of time away from family" is the top concern among military family respondents, surpassing "Pay and Benefits" the top concern since 2013.

FINDING 2

An increase in awareness and sensitivity to the lost opportunities or sacrifices that currently accompany military service was a top theme among active duty and military spouse respondents.

FINDING 3

Service member and military spouse respondents indicate significant concern regarding the impact of a military lifestyle on children. Concerns focus on the quality of military child education and impact of deployments on children.

FINDING 4

Military service carries long-term financial implications for military families, with respondents indicating military spouse employment was the greatest financial opportunity cost associated with military service.

FINDING 5

Military spouse unemployment and labor force participation increased among military spouse respondents. Indicators of spouse employment are poor and remain intractable despite a widespread desire to work outside the home.

FINDING 6

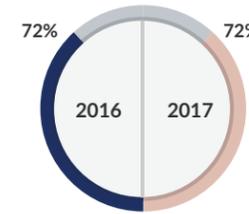
Military spouse, veteran, and veteran spouse respondents reported a higher prevalence of mental health challenges than the broader U.S. population.

FINDING 7

Experiences of military sexual trauma were associated with service member respondents' likelihood to exit military service.

OPTEMPO REMAINS TOO HIGH

"I feel the current OPTEMPO exerts an unacceptable level of stress"



TIME AWAY FROM FAMILY IS TOP CONCERN

46% identify time away from family as a result of military service as top concern

40% experienced 6+ months of separation in the last 18 months

Top Reason for leaving the military among those who plan to exit service in next 2 years:*

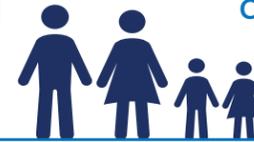
CONCERNS ABOUT IMPACT OF MILITARY SERVICE ON FAMILY

*other than military retirement

IMPACT OF SERVICE ON MILITARY CHILDREN

33% OF SERVICE MEMBERS CITE "IMPACT OF DEPLOYMENT ON CHILDREN" AS A TOP CONCERN

56% FEEL DOD DOES NOT PROVIDE ADEQUATE SUPPORT TO HELP CHILDREN COPE WITH UNIQUE MILITARY LIFE CHALLENGES



17% would leave service earlier than planned if changes or cuts to benefits and services continue

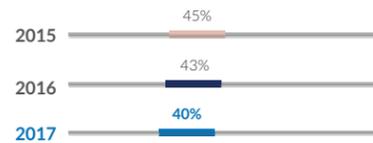
FINANCIAL SACRIFICES TO SERVE

51% of employed military spouses earned less than \$20K in 2016

49% have less than \$5K in available savings

46% spouse employment challenges are top obstacle to financial security

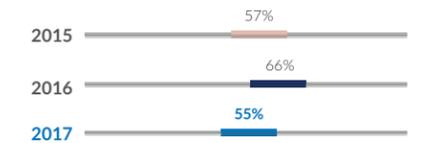
Willingness to recommend service to one's own child continues to decline for 3rd consecutive year



RECOMMENDING SERVICE

39% female service members and spouses VS **53%** male service members and spouses

Willingness to recommend service to a young person other than one's own child dropped by 11 percentage points, a 17% decrease from last year



FINDING 1: Service member and spouse respondents indicate current optempo remains too high for a healthy work-life balance. “Amount of time away from family” is the top concern among military family respondents, surpassing “Pay and Benefits” the top concern since 2013.

Service members and their families continue to serve during this unprecedented sixteen years of war and accompanying high operational demands of military service. The result is a sustained, high rate of family separation that is a top concern for military families.

In order to identify key emerging trends, response options are revised each year based on the results of the previous year’s survey. The number of response options remains constant to enable broad comparison year over year. For the first time, based on strong indications from 2016’s survey results, respondents were provided a new “top issue” option: “Amount of time away from family.” Forty-six percent of military family respondents (active duty service members and their spouses) ranked this new option, “Amount of time away from family,” as their top issue of concern.

Prior to this year, “Concerns about pay and benefits” had been the top issue since 2013. While not the top issue this year, these concerns have not receded from the minds of military families; rather, qualitative data indicates that the unprecedented length of wartime/ high operational tempo (optempo) has caused growing concerns about the impact it is having on military families. This was the year these growing concerns supplanted continuing worries about pay and benefits.

Seventy-two percent of military family respondents indicated the current optempo exerts an unacceptable level of stress for a healthy work-life balance, a continuation of the trend identified in last year’s survey. High optempos typically require more time away from one’s family, and this is reflected in the finding that 40% of military family

respondents indicated experiencing six months or more of separation in the last 18 months and nearly one-third (32%) of military family respondents reported being separated from their families for at least four years since the September 11, 2001 attacks. Put another way, one-third of our currently serving military has experienced at least 25% of the last 16 years away from their families.

In qualitative portions of the survey, respondents identified several steps the Department of Defense (DoD) can make to alleviate the stress arising from large amounts of time away from family. Respondents were asked, “What can the DoD do to make it easier to start a family or ensure your family is healthy and happy during military service?” Improving leave benefits and ability to take leave was the top response. Improving the service member’s work schedule (while at home) to allow time with family,

and improving leadership behavior/ policies impacting military families were also top suggestions.

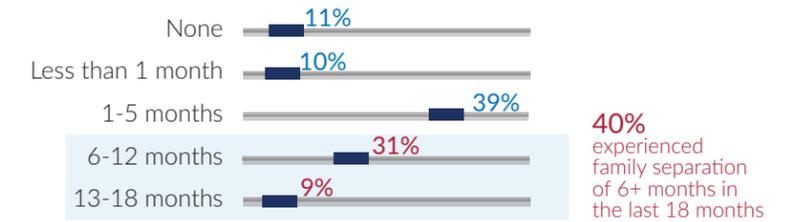
Civilian workforce research has found employee burnout to be responsible for almost half (46%) of annual workforce turnover¹ and that health and wellness benefits are important for increasing loyalty to an employer.² The DoD and command leadership have an opportunity to enhance a command culture that is supportive of a healthier work-life balance. Command leadership can look to model their own healthy work-life balance whenever current missions make this feasible, and ensure service members have a clear understanding of what work-life balance is, why it is important, and how it can impact them and their family.

“My family would benefit a lot from a reduced optempo and longer time spent at a duty station. My husband accepted a one year unaccompanied tour in order to get stationed at our current duty station. The week we arrived here (after moving cross country), we found out he would leave 11 months later for 9 months overseas. By the time he gets back we will have spent 21/36 months apart. It is hard to preserve relationships in a situation like that. I describe my situation as running a marathon on a newly healed broken leg.”

- ARMY SPOUSE

TOTAL MONTHS AWAY FROM HOME

Total Months Away From Home in the Last 18 months



Total Months of Family Separation Since September 11, 2001



FINDING 2: An increase in awareness and sensitivity to the lost opportunities or sacrifices that currently accompany military service was a top theme among active duty and military spouse respondents.

This year’s survey results demonstrate a changing calculus in the cost-benefit analysis to join and remain in military service. It suggests that service members and their families are increasingly concerned about the impact of service on their families and the high costs that result from choosing a life of military service. An increase in awareness of—and sensitivity to—the lost opportunities or sacrifices that currently accompany military service emerged as the top theme among service members and military spouses in this year’s survey.

For military spouse qualitative respondents in this year’s survey, the high costs associated with being a military spouse were identified as challenges in obtaining and maintaining satisfactory employment, separation from

extended family support, issues related to separation including deployment, and acting as the primary household manager.

As noted by military sociologist, Mady Segal (1986), committing to a “greedy” institution with high personal and family demands has always been a fact of military life.³ However, while the military has remained consistent in this regard, the American workforce and families have changed dramatically. Dual-income households are now the norm in the United States, with 60% of American families headed by two breadwinners in 2012.⁴ In a recent survey conducted by the U.S. Chamber of Commerce (2017), 77% of military spouses said that having two incomes is vitally important to the wellbeing of their families.⁵

OPPORTUNITY COSTS ASSOCIATED WITH THE MILITARY FAMILY LIFESTYLE

SERVICE MEMBER RESPONDENTS	MILITARY SPOUSE RESPONDENTS	MILITARY CHILDREN (Military Family Respondent Response)
<ul style="list-style-type: none"> • Reduced Time with Family • Missing Important Family Milestones • Increased Job Stress and Strain on Mental Health • Increased Marital Stress • Military Compensation Not Competitive with Civilian Compensation 	<ul style="list-style-type: none"> • Reduced Earnings • Inability to Pursue Professional Goals • Low Extended Family Support • Increased Marital Stress • Emotional Isolation 	<ul style="list-style-type: none"> • Reduced Stability • Academic Disruption • Inability to Form Long-Term Peer Relationships • Increased Emotional Issues • Healthcare Disruption

Military pay is part of the stay or leave service calculus; however, it was not the central concern this year. Rather, concerns around quality of life and self-actualization were ranked higher, with both service member and military spouse respondents indicating “time away from home” was their top concern.

For the second year in a row, quality of life concerns remained a consistent theme among military family respondents and the top reason identified by service member respondents among those intending to leave military service in the next two years. Outside of military retirement or separation due to medical reasons, nearly a quarter (22%) of service member respondents planned to transition out of military service within the next two years. Their top reasons for exiting service were: “Concerns about the impact of military service on my family” (30%) and “The military lifestyle did not allow me sufficient time with my family” (25%).

Military spouse respondents also expressed frustration that they must often sacrifice their careers for their service member to serve. Although military spouses had

positive associations with service regarding the opportunity to travel, meet people, and grow as individuals, this personal growth and adventure often came at the price of sacrificing one’s career goals, a reduced family income, losing proximity to family and friends, and sublimating one’s own life goals in support of their service member’s goals.

Even when military families have a strong desire and commitment to serve, this year’s responses suggest they remain rational actors who are increasingly evaluating and ranking alternatives to service. The high cost heuristic was frequently found in qualitative responses when respondents were asked to discuss challenges associated with the military lifestyle. Put simply, the military family lifestyle compared less favorably with the civilian lifestyle for many active duty families this year and was cited as a reason families felt less likely to maintain a long-term commitment to military service.

QUALITY OF LIFE CONCERNS TOP REASON FOR LEAVING SERVICE

WHY MILITARY FAMILIES WOULD LEAVE <small>*omitting retirement</small>		WHY VETERAN FAMILIES LEFT <small>*omitting retirement</small>	
Concerns about the impact of military service on my family	30%	Concerns about the impact of military service on my family	17%
The military lifestyle did not allow me sufficient time with my family	25%	The military lifestyle did not allow me sufficient time with my family	14%
I feel more valued and/or able to earn more money in the private sector	19.4%	Lost faith or trust in military or political leadership	13%
Lost faith or trust in military or political leadership	18.9%	Career change/alternate job opportunities	11%

FINDING 3: Service member and military spouse respondents indicate significant concern regarding the impact of a military lifestyle on children. Concerns focus on the quality of military child education and impact of deployments on children.

Concerns regarding the impact of a military lifestyle on dependent children’s wellness appear to be increasing, with two issues related to military child wellbeing ranked in the Top 5 concerns for both service members and military spouses for the first time in the nine year history of this survey.

Service member (32%) and military spouse (39%) respondents ranked dependent children’s education as a Top 5 issue of concern. Of the 54% of military children who are school-age,⁶ more than 80% attend public schools;⁷ as a result, public schools are an important link to integrating military families into their community. Studies indicate that stable partnerships between the home and school are related to raising resilient and socially competent children who are able to adapt easily to changes in schools.⁸ However, only 33% of military spouse respondents rated their children’s schools as “good” or “excellent” at supporting military life experiences (e.g., deployments and frequent moves). The impact of

deployment on children continues to be a Top 5 issue for military family respondents. Seventy-six percent of military family respondents with children report experiencing a deployment; however, military families also face family separations due to training, professional development, and temporary duty assignments. Additionally, respondents indicated unpredictable service member work schedules further reduced time available with their children.

Although a quarter of military family respondents indicated that deployments can aid children’s personal growth and resilience, parents reported that their children experienced more negative than positive impacts from a deployment. Over half (54%) of military family respondents reported their child had experienced separation anxiety, worry, and/or sleeping problems as a result of the service member’s deployment, and 49% indicated their child had demonstrated behavior problems, such as acting out, irritability, and/or aggression.

“Inconsistent school and base social services makes every PCS a challenge for our school age children to adapt and make friends.”

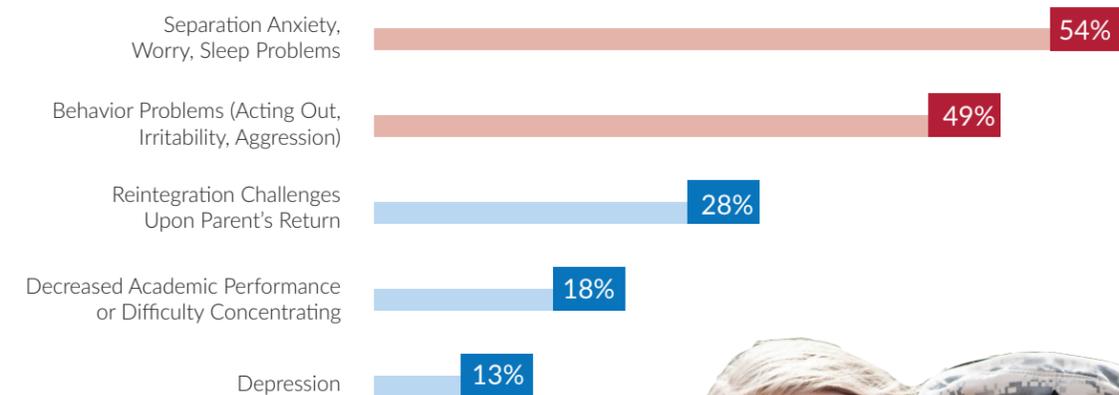
- AIR FORCE SERVICE MEMBER

Children react differently when a parent is deployed depending on the child’s developmental stage, age, and presence of any preexisting psychological or behavioral problems; however, existing research also indicates that the mental health of the at-home parent is often a key factor that affects the child’s distress level, especially for young children. Parents who report clinically significant stress are more likely to have children identified as “high risk” for psychological and behavioral problems.⁹

National and defense leadership must continue to prioritize military family programming as a key component of readiness while optempo remains high and the global security environment remains uncertain. In this year’s survey, the majority of military families (56%) indicated

they did not feel the DoD provided adequate support to help children cope with unique military life challenges, such as dealing with deployments. Programs educating parents on resources, support, and strategies to mitigate the challenges experienced by children due to the military lifestyle remain important. Similarly, mental health, childcare, and community integration support are critical needs and are excellent opportunities for the DoD, local, and national leaders to enhance support to address these areas of concern.

TOP DEPLOYMENT CHALLENGES FOR CHILDREN



FINDING 4: Military service carries long-term financial implications for military families, with respondents indicating military spouse employment was the greatest financial opportunity cost associated with military service.

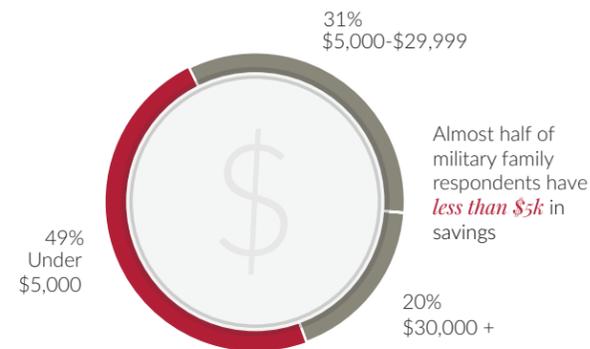
Financial considerations are a key factor in a military family's decision to stay in the military. Sixty-two percent of military family respondents reported they felt some or a great deal of stress as a result of their current financial situation, which is slightly higher than the broader American society where 56% indicated worrying about their finances within the last year.¹⁰ Forty-nine percent of all military family respondents indicated they have less than \$5,000 in available savings.

Military family respondents identified spouse employment as the greatest financial impact associated with military service, and consistent with previous years, 77% of military spouse respondents reported that being a military spouse had negatively impacted their careers. Survey results indicate employment for military spouses is an increasing expectation and financial requirement for today's military families. When asked to identify the top obstacles to financial security, spouse unemployment/underemployment was the number one challenge cited by both service member (41%) and military spouse (47%) respondents.

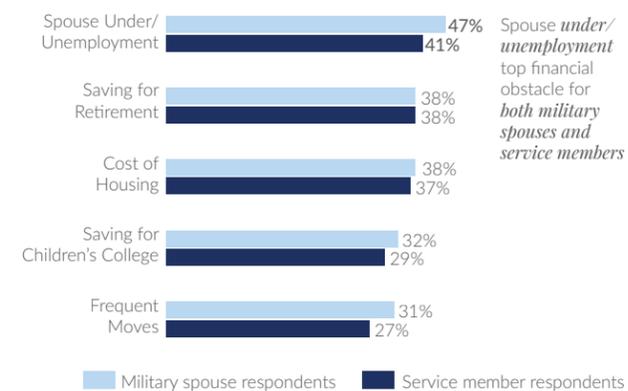
The financial challenge presented by spouse unemployment and underemployment is further underscored by the finding that 52% of military spouse respondents earned zero income in 2016 and only 9% contributed equally or more. In comparison, of all U.S. households with children under 18, the share of married mothers who outearn their husbands is 15%.¹¹

Findings suggest that retirement planning is an area where a large number of service members, military spouses, and veterans experience significant

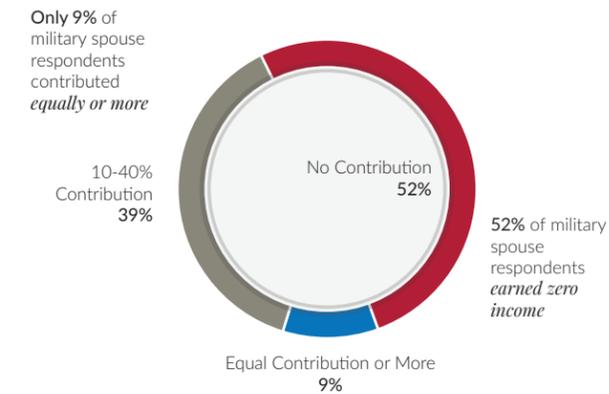
MILITARY FAMILY SAVINGS



TOP FINANCIAL OBSTACLES FOR MILITARY SPOUSES AND SERVICE MEMBERS



2016 MILITARY SPOUSE HOUSEHOLD FINANCIAL CONTRIBUTION



challenges and uncertainty. Ten percent of military family respondents indicated they are not currently contributing towards a retirement account. The new Blended Retirement System (BRS) was introduced in the National Defense Authorization Act (NDAA) FY2017 and will provide retirement benefits for the approximately 85% of service members who will not qualify for full military retirement benefits as long as they serve at least two years in the military.

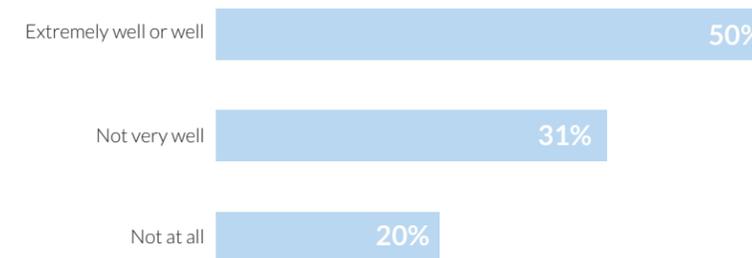
Effective January 1, 2018, new service members entering into the military on this date are automatically enrolled into the BRS, which blends a defined benefit annuity with

a defined contribution plan, through the Thrift Savings Plan (TSP).¹² Service members who joined before December 31, 2017, will be grandfathered under the legacy retirement system and will have the option to switch to the BRS if they choose.

As with many military benefits, respondents indicated their understanding of this benefit was low. Fifty-one percent of those service member respondents who may be eligible for the BRS reported they did not understand the benefit. Among those eligible for the new retirement system, which functions more like a traditional 401K plan subject to the uncertainty of financial markets, 55% reported they expected the new retirement benefit to be less than they otherwise would have received. Perhaps most troubling for those who must make a decision regarding which retirement system to choose, 42% of service member respondents indicated they did not know how the new system compared to the old benefit.

Consistent with uncertainty regarding retirement plans, 37% of military family respondents reported feeling moderately or very insecure about their financial future, just as they reported in 2016. Without a clear picture of their financial future, military families are less likely to stay long-term. Educating military families with the facts about the new retirement system and equipping them with the tools to invest and save wisely are critical to maintaining both financial readiness and willingness to serve.

UNDERSTANDING OF NEW BLENDED RETIREMENT SYSTEM



Half of service members who may be eligible for BRS understand the new system.

FINDING 5: Military spouse unemployment and labor force participation increased among military spouse respondents. Indicators of spouse employment are poor and remain intractable despite a widespread desire to work outside the home.

Unemployment among military spouse respondents increased by 33% from last year. However, labor force participation increased among respondents in 2016, suggesting that while employment challenges have not been substantially improved, military spouses' expectations for employment are increasing.

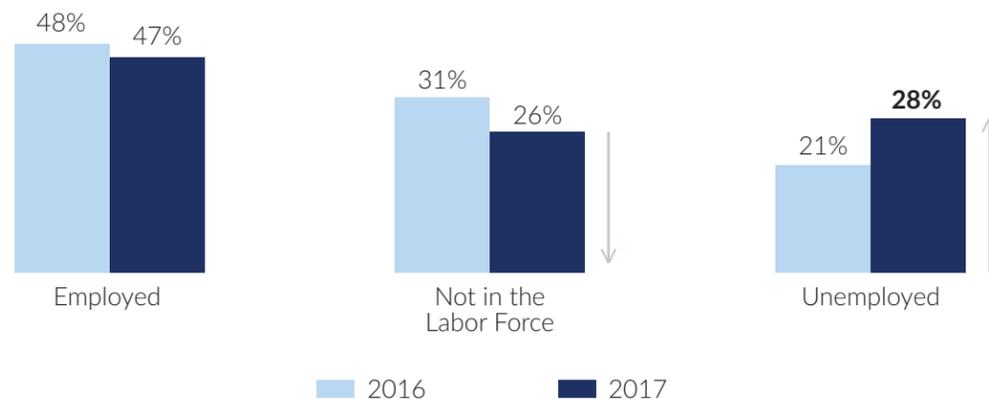
The employment of military spouses is a quality of life issue and a financial concern. Their ability to obtain and retain employment represents one of the top challenges associated with the military lifestyle. The percentage of working military spouse respondents was consistent with previous years, with 47% employed full-time or

part-time. However, the percentage of military spouse respondents who indicated they were unemployed (those not employed but who had actively sought work in the past four weeks) increased to 28% in 2017, a 33% increase from the previous year. This uptick in unemployment is accompanied by a corresponding 16% decrease in military spouse respondents not participating in the labor force, from 31% to 26%. The data suggests an increasing proportion of job seekers among military spouse respondents who are not currently working. This finding is also consistent with the finding that the majority (51%) of military spouse respondents

who are not currently working reported they would like to be employed.

In addition to employment status, this year's data supports previous research indicating that even when military spouses are able to obtain employment, they tend to be grossly underemployed. In this year's survey, 55% of working military spouse respondents reported that they are underemployed, meaning they may be overqualified, underpaid, or underutilized in their current position. Forty-one percent of military spouse respondents reported they were currently earning less than half of their previous highest salary, and 51% of

MILITARY SPOUSE RESPONDENT EMPLOYMENT STATUS 2016-2017



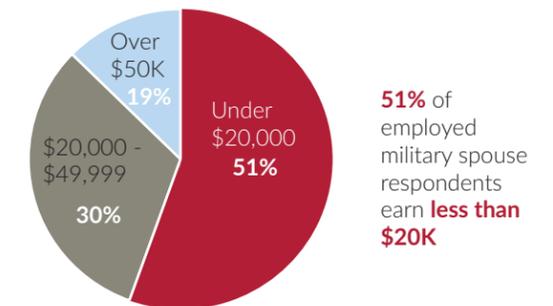
military spouse respondents who were employed earned less than \$20,000 in 2016, substantially less than \$30,246, which is the median income of all working women in the U.S.¹³

This earnings penalty experienced by military spouses is largely due to the disruption caused by frequent relocation which often leads to periods of unemployment or interrupted employment. Employment challenges during one's tenure as a military spouse also have long term consequences for career advancement, seniority accrual, and earnings growth.

Existing research suggests that updating the DoD's outdated and bureaucratically cumbersome personnel management system into a more flexible and decentralized model would allow the military to more effectively meet operational needs and would also enable military families to optimize duty station assignment selection so that both service members and spouses are better able to progress in their careers.¹⁴ Such fundamental reform could transform the efficiency of the military while dramatically enhancing the quality of life and financial health of military families.

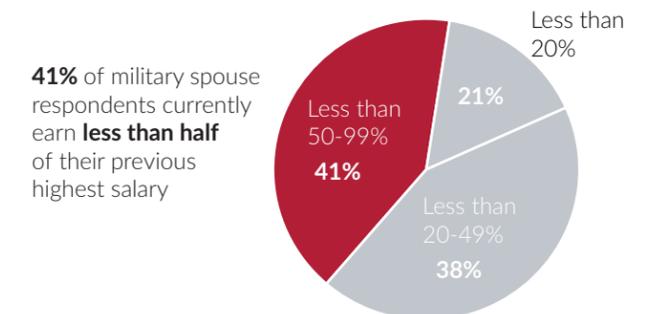
“Trying to have a career of my own while moving every couple of years has been the biggest challenge so far, and it not only a financial issue but had been a threat to my identity and self-esteem. For a long time, I didn't feel like I could be me and still be a military spouse. The two things seemed to be in direct conflict with each other.”

2016 EARNINGS AMONG MILITARY SPOUSE RESPONDENTS



51% of employed military spouse respondents earn **less than \$20K**

CURRENT AND PAST EARNINGS DIFFERENCE AMONG MILITARY SPOUSE RESPONDENTS



41% of military spouse respondents currently earn **less than half** of their previous highest salary

55% of employed military spouse respondents are **underemployed**

- AIR FORCE SPOUSE

FINDING 6: Military spouse, veteran, and veteran spouse respondents reported a higher prevalence of mental health challenges than the broader U.S. population.

Meeting the demands of an unrelenting optempo as a leaner force can take a toll on mental health for military families. In a recently released Deployment Health Clinical Center study (2017), the rate of anxiety disorder diagnoses among service members rose from under 2% in 2005 to more than 5% in 2016, and the rate of depression diagnosis rose from 3% in 2005 to more than 5% in 2015.¹⁵ Anxiety and depression are commonly diagnosed mental health conditions where anxiety

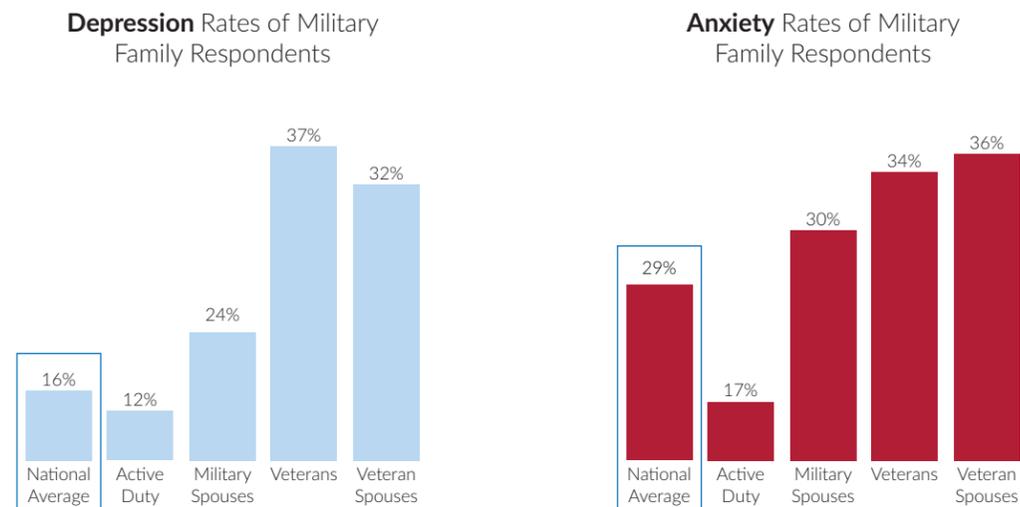
disorder affects 29% of adults¹⁶ and depression affects one out of every 6 adults in the U.S. over the course of their lifetime.¹⁷

In this year's survey, military spouse, veteran, and veteran spouse respondent subgroups all reported higher rates of anxiety and depression compared to the national average. Furthermore, veterans (37%) and veteran spouses (32%) reported depression at or more than twice the national average.

Anxiety and depression are also found to frequently co-occur, where almost half of people diagnosed with anxiety or depression are likely to experience the other illness as well.¹⁸ Service member respondents experienced co-occurrence of anxiety and depression at 8%, whereas military spouse respondents experienced co-occurrence at 17%.

Research suggests that substance use disorders are likely to co-occur among veterans and service members with at least one other mental health disorder such as depression

DEPRESSION AND ANXIETY DIAGNOSES AMONG RESPONDENTS



or anxiety, and that alcohol abuse is more prevalent among military service members when compared to civilians.¹⁹ Thirteen percent of service member respondents reported alcohol consumption equating to weekly binge drinking (4 or more drinks for women and 5 or more drinks for men in a single session)²⁰ in the past 30 days, while rates of weekly binge drinking were slightly higher (17%) among service member respondents who indicated they had been diagnosed with anxiety.

Rates of suicidal ideation were consistent with the higher rates of mental health challenges among respondents and underscores the need for improved mental health services and screening throughout the lifecycle of service. In this year's survey, respondents were asked two questions related to suicide: whether they had seriously considered committing suicide at any time during military service, and whether they

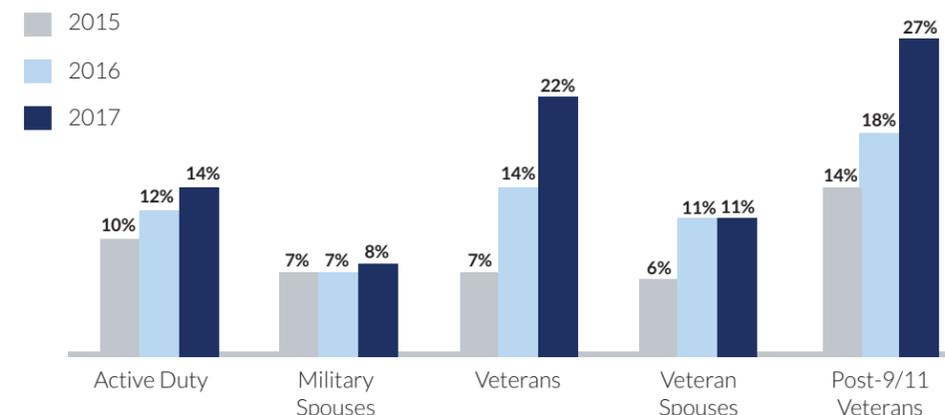
had seriously considered attempting suicide in the past year. Post-9/11 veteran respondents reported the highest rate of considering suicide during their time in military at 27% and the highest rate of considering attempting suicide in the past year at 12%.

Three year trends for service member, veteran, veteran spouse, and post-9/11 veteran subgroups all indicate an increasing rate of those who have considered suicide. The lifetime occurrence of suicidal ideation among adults in the U.S. is reported to be 6% to 15%.²¹

Approximately half of military family respondents who indicated they had been diagnosed with depression or anxiety received mental health counseling in the past year; 53% of military family respondents with depression and 50% of those with anxiety reported receiving mental health counseling. Thirteen percent

of military families also had a child who received mental health counseling in the past year. The reasons for not seeking mental health services continue to reflect the persistent stigma associated with seeking mental healthcare; this is particularly acute among service members as discussed in last year's survey report. Just as physical health is a core requirement of service members for readiness, their mental health—as well as the mental health of military family members—is a critical component of mission readiness requiring additional support and early intervention.

RESPONDENTS INDICATING SERIOUS CONSIDERATION OF SUICIDE DURING MILITARY SERVICE



Seriously Considered Attempting Suicide in the Last Year

- 3% Active Duty Members
- 3% Military Spouses
- 11% Veterans
- 6% Veteran Spouses
- 12% Post-9/11 Veterans

FINDING 7: Experiences of military sexual trauma were associated with service member respondents' likelihood to exit military service.

Military sexual trauma (MST) refers to sexual assault or harassment that occurs in the military and has serious implications for the victims' mental and physical health, relationships, and concentration.²² In this year's survey, 19% of service members reported experiencing uninvited/unwanted sexual attention such as touching, cornering, pressure for sexual favors, or verbal remarks during active duty service, and 5% of service members reported experiencing forced sexual

contact against their will, a rise from last year's response rates of 14% and 3% respectively. It is notable that 40% of service member survey respondents were female this year, compared to 30% in 2016's survey. The higher percentage may be in part explained by the higher percentage of female respondents this year.

Existing research indicates approximately one in four veteran women and one in one hundred

veteran men report experiencing MST.²³ Further, experiencing MST could influence service members to consider leaving the military.²⁴ For female service members, MST is a leading contributor to their separation from service.²⁵ In this year's survey, there was a statistically significant association among service member respondents who experienced forced sexual contact and their likelihood of leaving the military in the next two years.

Statistically significant associations were also found between service member respondents who reported receiving uninvited/unwanted sexual attention and their likelihood to leave service in the next two years. Thirty-seven percent of service member respondents who experienced unwanted sexual attention planned to leave military service in the next two years and 26% of service member respondents who experienced forced sexual contact planned to leave military service in the next two years.

INCIDENCE OF MILITARY SEXUAL TRAUMA

	Service Member Respondents		Veteran Respondents	
	2016	2017	2016	2017
Reported Uninvited/Unwanted Sexual Attention	14%	19%	22%	27%
Reported Forced/Threat of Force Sexual Contact	3%	5%	14%	14%



CIVILIAN COMMUNITY INTEGRATION

FINDING 1

Increasing interaction with civilian communities is key to providing better support to military families as they adjust to new locations.

FINDING 2

Engagement and integration between military families and civilians remains low.

FINDING 3

Military families desire improved opportunities to meet people, make friends, or expand their professional network within their local civilian communities.

FINDING 4

Caregiver respondents require more diverse forms of support, with mental health and financial health especially acute needs. Thirty percent of caregiver respondents were unemployed and actively seeking work.

FINDING 5

Preparation for transition and post-service life remains inadequate. Difficult transition experiences were associated with poor mental health outcomes in veteran and veteran spouse respondents.

LOW INTEGRATION WITH CIVILIAN COMMUNITIES

53% want greater opportunities to meet people, make friends, or expand professional networks in civilian community

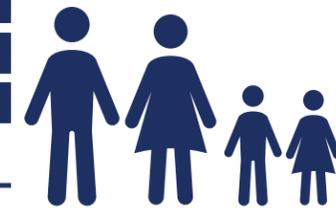
51% feel they don't belong in their local civilian community



LOCAL COMMUNITY OPPORTUNITIES

Best ways local civilian communities can improve integration

- Increase sense of community
- Hold more community events
- Support the military



Military families who report weekly interaction with local civilian community were more likely to recommend military service to others

COMMUNITY SUPPORT

48% do not feel supported by their local civilian community

VOLUNTEERISM

71% volunteered in the past year; of those, 78% volunteer in their civilian communities

93% working with others in neighborhood to improve community is a civic responsibility

31% have not had an in-depth conversation with a civilian in their community in the past month

28% of military spouses are unemployed and actively seeking work

FINDING 1: Increasing interaction with civilian communities is key to providing better support to military families as they adjust to new locations.

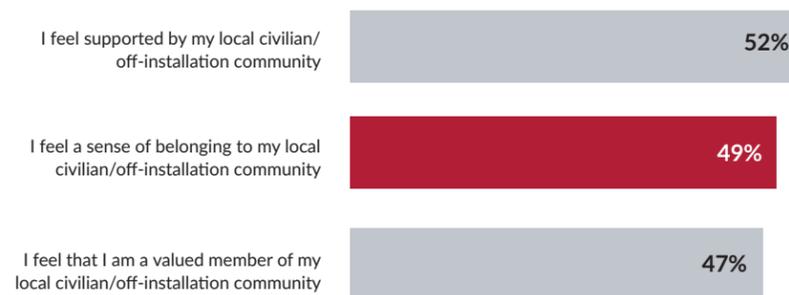
Military families are engaged in multiple facets of their local civilian community as good neighbors. The Department of Defense (DoD) reports 60% of all service members live off installation, of which 70% are married.¹ However, due to the transitory lifestyle of the military—more than half of military family respondents reported moving four or more times as a result of military orders—this year’s survey findings suggest that military families experience substantial challenges integrating into their local, off-installation community.

Fewer than half (49%) of military family respondents indicated that they felt a sense of belonging within their local civilian community and 47% felt they were valued members of the local community. Many military families simply have not had adequate time to form local civilian community bonds on their own, since 72% of military family respondents lived in their communities for two years or less. Responses indicate that when military family respondents reside in their local civilian communities for less than two years, the majority do not feel a sense of belonging; however, among those who had lived

in their local communities for at least two years, the majority of military family respondents indicated they felt a sense of belonging as part of their local communities.

Adjusting to new civilian communities after every permanent change of station (PCS) can be stressful, with 45% of military family respondents citing relocation issues as a Top 5 stressor for their family this year. Finding a home in a good neighborhood, enrolling a child in a strong school, and seeking military spouse employment can elevate stress to unhealthy levels.² However, existing research has found once military

SENSE OF BELONGING TO THE LOCAL CIVILIAN COMMUNITY



Less than 1/2 of military family respondents feel a sense of belonging to their local civilian/off-installation community

families get through this initial period and are able to acclimate themselves with their new civilian community and seek out social networks, they are able to meaningfully integrate into the community.³ Those military family respondents who engaged with civilians in their local, off-installation communities at least once a week in the following six settings - work, fitness centers, parks and recreation programs, religious facilities, community parks, and educational facilities - reported the highest levels of belonging.

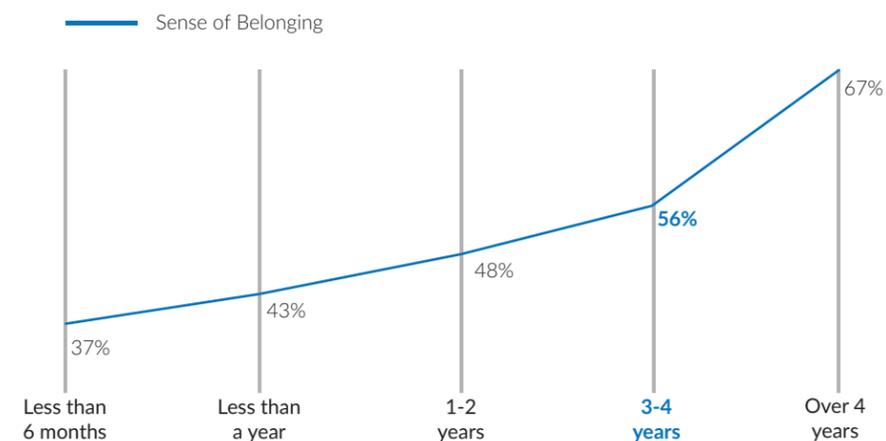
It is important to note that the data suggests simply going to the local fitness center or community park every week will not increase a military family’s sense of belonging to the local civilian community; rather, it is the frequent, sustained, and meaningful engagement with civilians that was associated with increased belonging. Further, a statistically significant difference in sense of community was observed between those who had in-depth conversations with civilians and those who had not had in-depth conversations with civilians

in the last month. Military family respondents who had in-depth conversations with civilians in their local communities in the last month reported higher sense of community as calculated using an index of the average of the sense of belonging, feelings of value, and feelings of support within the local civilian community.

“There is a developed disconnection from other people, both military and civilian. By the time you settle into a new location and begin meeting people you have little time to develop friendships before starting to think about the next move. Other command personnel and their families are coming and going too quickly to get to know.”

- NAVY SPOUSE

SENSE OF BELONGING INCREASES WITH LENGTH OF TIME RESIDING IN COMMUNITY



Sense of belonging *increases* the longer military family respondents live in their communities

56% who felt a sense of belonging to their local community *had lived in their local community for 3-4 years*

A statistically significant difference in sense of community was observed between those who had in-depth conversations with civilians and those who had not had in-depth conversations with civilians in the last month.

FINDING 2: Engagement and integration between military families and civilians remains low.

Nearly one-third (31%) of military family respondents indicated they had not had an in-depth conversation with a local civilian in the last month. Military spouse respondents indicated higher rates of engagement with civilians compared to service members, with 39% reporting an in-depth conversation with civilians at least once a week. Thirty-two percent of service member respondents indicated the same. Female service member respondents reported conversing with civilians the least; 40% had not had an in-depth conversation with civilians in their local community in the last month. Male military spouse respondents reported conversing with civilians the most, with 69% having at least one in-depth conversation in the last month. Certain factors were associated with military family respondents' likelihood of conversing with civilians in their local communities; these factors include: residing in the community for a longer period of time; living off-installation; being older (over 45 years old); and volunteering in the civilian community.

However, the 31% of military family respondents who are not conversing with civilians in their local communities are not that different from their civilian counterparts. Americans' social capital, which is defined as the benefits accrued from establishing and maintaining social connections, has declined in the past several decades.⁴ "Americans today are less likely to spend social evenings with their neighbors than in the past."⁵ Sixty-one percent of Americans said they would spend a social evening with someone in their neighborhood at least once a month in 1974; whereas, forty years later, in 2014, fewer than half (46%) reported doing so.⁶ Analysis of data from the mid-1980s to the mid-2000s supported the declining social

capital assertion, as researchers found that conversational networks among Americans had decreased and the number of socially isolated individuals had tripled.⁷ Despite the numerous technological advances and new social media applications meant to increase social connection, this technology may be resulting in new and more challenging barriers to meaningful social engagement and support.

In the world where we live, forming relationships has become cheap—so much so that having many friends from disparate corners of the social space is now a common experience. An isolate is no longer (simply) a person without connections but is now also somebody who creates connections that carry little meaning.⁸

Recent research underscores the negative impact of loneliness and social isolation on physical health, as "social isolation may represent a greater public health hazard than obesity."⁹ For military spouse respondents, isolation from family and friends has been a consistent top five stressor each year despite 94% of military spouse respondents indicating working with others in their neighborhood to fix problems or improve conditions is an important responsibility. Ninety-three percent felt it is important to volunteer in their communities, and 81% indicated it is important to attend public meetings to discuss community affairs.

In this way there is a disconnect between the high value military spouses place on civic engagement and their paucity of relationships with local civilians. This military spouse disconnect presents an opportunity for the civilian

communities, DoD, and military installation leadership to create more efficient pathways for military spouses to engage locally. Building civilian-military community connections and encouraging community integration is important for the overall health and wellbeing of military families and is beneficial for those within the local civilian communities due to increased opportunities to build social capital.

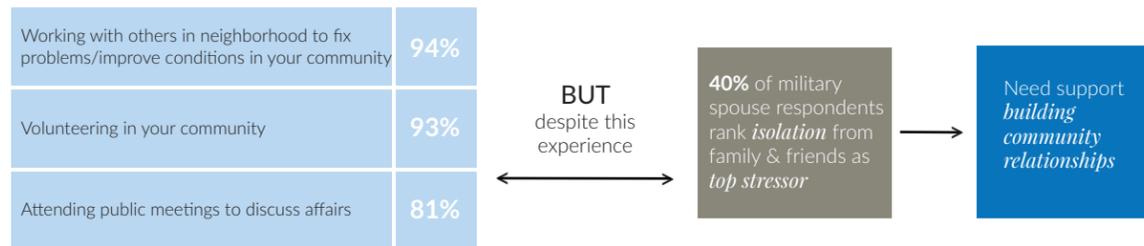
“I don’t often get a chance to socialize with civilians, but when I do it can be hard for them to relate to my lifestyle and experiences. There is often a feeling that I am temporary as I will inevitably move soon.”

– ARMY SPOUSE

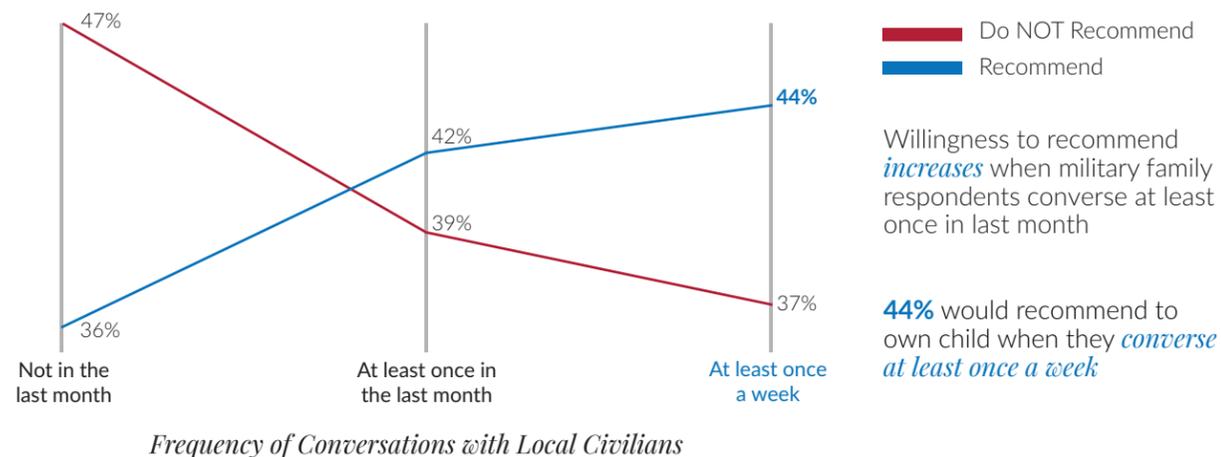
Future research carried out by Blue Star Families will seek to measure the quality of social connections given the sustained identification of isolation as a top stressor associated with the military lifestyle.

HIGH ISOLATION DESPITE HIGH CIVIC RESPONSIBILITY

Military spouse respondents place *high value* on their civic responsibility



WILLINGNESS TO RECOMMEND SERVICE TO OWN CHILDREN



FINDING 3: Military families desire improved opportunities to meet people, make friends, or expand their professional network within their local civilian communities.

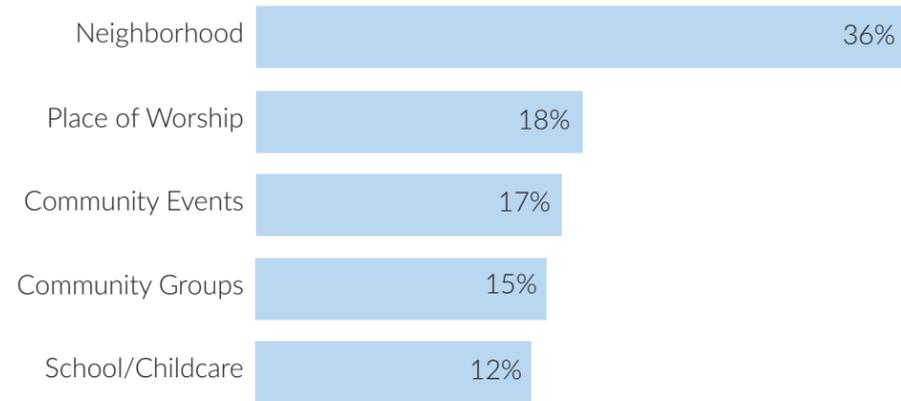
Military families experience an ongoing challenge to build friendships and networks with every PCS. Relationships and social bonds take time to build, and frequent moves stymie efforts to connect with their local civilian, off-installation communities. Fewer than half (47%) of military family respondents indicated that they were satisfied with opportunities to meet people, make friends, or expand their professional network within their local civilian, off-installation communities. Further, 30% of qualitative responses related to the topic indicated increasing the sense of community was a specific way that civilian off-installation communities could improve their support for military families.

“Be more welcoming to military families. Offer help, support, jobs, community activities, that support military families”

– ARMY SPOUSE



TOP 5 OPPORTUNITIES TO INCREASE LOCAL COMMUNITY CONNECTION



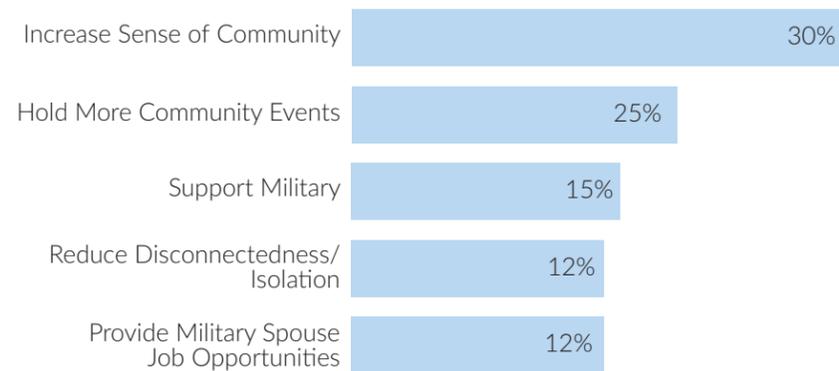
“More events in the community would be great for improving connections with neighbors.”

- AIR FORCE SERVICE MEMBER

“Working outside of the base has afforded me other opportunities to grow and meet non-military people. This has helped build my network and kept me from being as isolated.”

- MARINE CORPS SPOUSE

TOP 5 SUGGESTIONS FOR IMPROVING CIVILIAN COMMUNITY ENGAGEMENT



FINDING 4: Caregiver respondents require more diverse forms of support, with mental health and financial health especially acute needs. Thirty percent of caregiver respondents were unemployed and actively seeking work.

In the United States, there are approximately 43.5 million unpaid caregivers who provide assistance to others with daily living and/or medical tasks.¹⁰ Among this group, roughly 5.5 million are military or veteran caregivers.¹¹ In this year’s survey, 25% of caregiver respondents indicated they provided care to a parent or grandparent, 14% to a minor child with special needs, and 11% to a spouse partner who is a veteran.

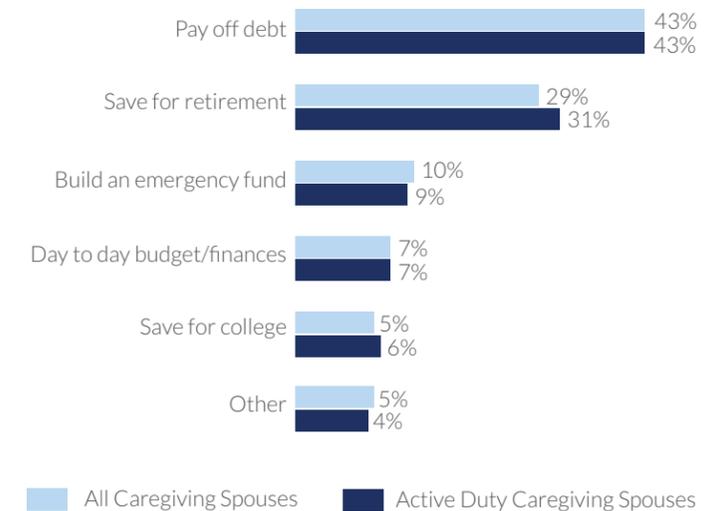
Research suggests military and veteran caregiving can be especially challenging for post-9/11 military and veteran caregivers as they differ in their experiences from their pre-9/11 and civilian caregiver counterparts. One of the many key differences of post-9/11 military and veteran caregivers is that they are likely not connected to a support network. Half (50%) of military caregiver respondents reported feeling isolated, and 49% of military caregiver respondents reported providing care was stressful.

Post-9/11 military and veteran caregivers are also more likely to fare worse in health outcomes as a result of not being connected to a support network.¹² Providing unpaid care is often regarded as a great responsibility and one that caregivers are extremely proud of doing.¹³ However, many believe their caregiving responsibilities have negatively impacted their family life, relationships,

and mental health.¹⁴ In this year’s survey, 22% of military caregiver respondents reported caring for someone with emotional or mental health problems, including Post-Traumatic Stress Disorder (PTSD). Of those who reported caring for someone with emotional or mental health problems, over half (53%) of military caregiver respondents reported receiving a diagnosis of anxiety and 45% reported receiving a diagnosis of depression.

Similarly, care can come with economic consequences. Military caregivers who are caring for a service member or veteran can find themselves carrying the financial burden to make ends meet for their family¹⁵ or supporting out of pocket healthcare costs.¹⁶ Financial assistance (66%) was identified as a top resource for caregiver respondents when asked what would be most helpful in addressing their needs, challenges, and difficulties. Forty-three percent of military caregiver respondents reported paying off debt was their top financial goal (compared to 41% of all military spouse respondents).

PREFERRED METHOD OF FINANCIAL SUPPORT AMONG CAREGIVER RESPONDENTS



“... Our income is limited to what we receive from the VA. So, we are having a difficult time making ends meet while on a fixed income with zero savings and debt just under \$25,000 not including my student loan, car loan and our mortgage.”

MARINE CORPS SPOUSE AND CAREGIVER

Military spouses are reported to experience higher rates of unemployment and underemployment and much lower labor force participation than their civilian counterparts.¹⁷ Balancing the challenges of the military lifestyle and finding/maintaining employment can be difficult for all military spouses, but military caregivers are also faced with providing unpaid daily living and/or medical care to a loved one. In this year's survey, 42% of military caregivers reported being employed and 30% reported being unemployed but actively seeking work. The AARP Public Policy Institute valued the services unpaid caregivers in the U.S. provide at \$470 billion in 2013 with costs projected to continue to increase. While the government saves a substantial amount of money due to military caregivers providing unpaid in-home care, military caregivers still need and seek flexible employment that can provide financial security for their family.

Existing research indicates social support can insulate individuals against the negative effects of stressful events.¹⁸ Military and veteran caregivers should be aided in obtaining

assistance from public, private, and nonprofit organizations to build their informal support networks and short- or long-term clinical services they need. Forty-seven percent of military caregiver respondents indicated counseling or therapy would be a helpful resource in addressing their needs, challenges, and difficulties. Targeted outreach and more tailored methods of service delivery are needed to meet the varied requirements of military and veteran caregivers and is also likely to encourage caregivers to ask for support. Banking institutions and other private, public, and nonprofit organizations also have an opportunity to provide targeted financial assistance and education for caregiver families to better meet their specific challenges and needs. Much like the efforts put forth across-sectors for military spouse employment, companies can promote opportunities for remote work and flexible schedules specifically for military and veteran caregivers to increase caregiver participation in the labor force.

MILITARY CAREGIVER RESPONDENTS INDICATE HIGH UNEMPLOYMENT RATES

Military Caregiver Spouses		All Military Spouses	
Employed	42%	Employed	46%
Not in the Labor Force	28%	Not in the Labor Force	26%
Unemployed	30%	Unemployed	28%

Caregivers face additional employment challenges

FINDING 5: Preparation for transition and post-service life remains inadequate. Difficult transition experiences were associated with poor mental health outcomes in veteran and veteran spouse respondents.

The transition from military service to civilian life has a powerful impact on service members and their families. Transition remains fraught with challenges and difficulty for many. In 2015, over 188,000 service members separated from the DoD, of which 45% were non-retirement voluntary separations.¹⁹ Yet,

service members continue to feel unprepared before, during, and after transition.²⁰

In this year's survey, veteran respondents indicated they were unprepared for many aspects of civilian life, with problems ranging from not having a job search plan in

place (44%), not knowing how to access healthcare (39%), and not having a permanent place to live after leaving the military (27%).

Transition GPS was implemented in 2013 to promote service members' success when transitioning into the civilian workplace, beginning a business, or pursuing training



VETERAN EMPLOYMENT TAKES LONGER THAN EXPECTED

17% Over a year

20% 6 months to a year

53% report it took longer than expected to find employment

and/or higher education. The program consists of five to seven days of information on financial planning, benefits, and employment. Yet, trends continue to show veterans do not feel transition assistance programs are preparing them for successful transition into civilian life. Twenty-one percent of veteran respondents attended Transition GPS and an additional 32% reported attending some form of government sponsored transition assistance programming.

Of those veteran respondents who attended Transition GPS or another form of transition programming, less than half (49%) felt the programming prepared them to successfully transition from active duty to civilian life. Moreover, nearly a quarter (24%) of veteran respondents who attended some form of transition assistance programming would have liked access to the sponsored services for up to two years after separation.

Qualitative responses indicated guidance on what course of action to take after separating would have made transition easier. Sixty-eight percent of veteran respondents reported that they needed time to figure out what to do with their lives during their transition. While major life changes such as transitioning out of military service requires time, there are financial implications the longer

one goes without a plan. Of those military family respondents planning on separating from the military within the next year, over half (54%) reported they have less than \$5,000 in savings or otherwise available in case of emergency. For those planning on separating from the military within the next two years, less than half (49%) have \$5,000 in savings.

WHAT WOULD HAVE MADE YOUR TRANSITION EASIER?

“Starting to prepare for my last day on my first day. Most of us don't really think we are getting out when we enter. Whether 2 years or 30 years in the future, our military really needs to think about the world outside early and often in the career.”

- MARINE CORPS VETERAN

FINANCIAL PREPAREDNESS AMONG THOSE TRANSITIONING

Of those military family respondents planning to exit in the *next year* — **54%** have less than \$5,000 in savings/available in case of an emergency

Of those military family respondents planning to exit in the *next 2 years* — **49%** have less than \$5,000 in savings/available in case of an emergency

Transitioning military families *are not* financially prepared

Challenges such as veteran homelessness, substance abuse, mental illness, and unemployment are major problems in our nation that affect all Americans.^{21,22} In this year's survey, difficult transition experiences were found to be related to thoughts of suicide, depression, and stress among veteran respondents. Seventy percent of veteran respondents who considered suicide during their time in the military also reported a difficult transition compared with 41% of veteran respondents who did not consider suicide during their time in the military. Twenty-three percent of veteran respondents who experienced a difficult overall transition also reported moderately severe to severe symptoms of depression, while only 5% of veteran respondents who experienced a smooth overall transition reported the same. Forty-seven percent of veteran respondents who experienced a difficult overall transition indicated they were stressed fairly to very often compared with 16% of veteran respondents who experienced a smooth overall transition. These types of mental illnesses (such as PTSD or depression) can impact veteran motivation to find and keep employment, damage relationships, and inhibit post-service success.²³ It is vital that, in addition to employment and financial education, transition services also provide mental health information to improve the health and wellbeing of veterans and their families.

Service members who are transitioning to civilian life and veterans who have made the transition need strong support systems built into their local communities to facilitate community integration. Sixty percent of veteran respondents reported that adjusting to civilian life was difficult for them, and 59% felt the general public does not understand the value veterans bring to their community or organization. If building civilian-military community connections and encouraging community integration is important for the overall health and wellbeing of military families and increases opportunities for local communities to build social capital, the same applies for transitioning service members, veterans, and their families. Improving community integration for transitioning service members and their families is critical as they will face a reduction in available resources from official government pathways once they assume veteran status. Partnerships between local government leaders and veteran service organizations are also vital for finding meaningful ways to connect transitioning service members, veterans, and their families to civilian networks which lead to an improved adjustment process and a greater sense of belonging within the local community.

VETERAN TRANSITION AND SUICIDAL THOUGHT



DIVERSE EXPERIENCES OF SERVICE

FINDING 1

For the third year in a row, the majority of military families indicated they are unwilling to recommend service to their own children. High levels of engagement within civilian communities were associated with a greater willingness to recommend service.

FINDING 2

Proclivity to recommend service was related to gender. Male service members and veterans were more likely to recommend service than their female counterparts, and more likely to recommend service to their male children.

FINDING 3

Respondents indicated family concerns were the top reason for leaving military service. Traditional expectations regarding gender roles continue to compound this issue for women, who indicated higher levels of stress and concern balancing work and family responsibilities.

FINDING 4

Female military spouse respondents experienced greater challenges when seeking employment due to heightened gender role expectations associated with military culture. Desire and ability to work were most impacted by gender-based caretaking roles.

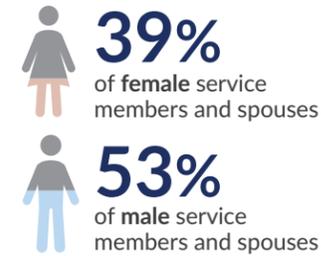
FINDING 5

Female veteran respondents experienced greater difficulty in transitioning to civilian life.

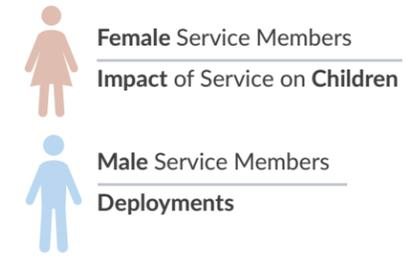
FINDING 6

An employed spouse was associated with a positive veteran transition experience.

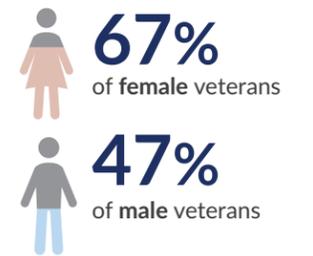
RECOMMEND SERVICE TO OWN CHILDREN



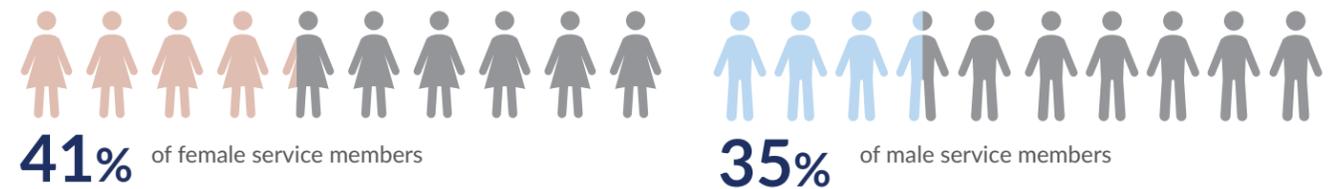
TOP STRESSORS



FINANCIAL TRANSITION IS DIFFICULT



THOSE LIKELY TO LEAVE SERVICE IN NEXT TWO YEARS



Top 3 Reasons Dual Military Service Members Plan to Exit Service*

- 1. MILITARY LIFESTYLE DIDN'T ALLOW ME SUFFICIENT TIME WITH FAMILY**
- 2. CONCERNS ABOUT IMPACT OF MILITARY SERVICE ON FAMILY**
- 3. TOO MANY DEPLOYMENTS/ OPTEMPO TOO HIGH** **LOST FAITH OR TRUST IN MILITARY OR POLITICAL LEADERSHIP**

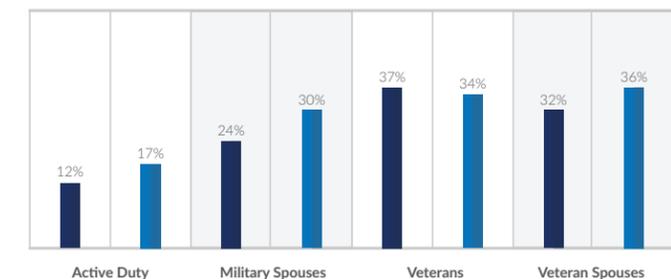
*other than military retirement

WELLNESS

OPTEMPO is stressful for healthy work/family life



Percent of respondents indicating they were diagnosed with Depression Anxiety



Rates of depression and anxiety were higher than the general U.S. population for all subgroups except Active Duty

FINDING 1: For the third year in a row, the majority of military families indicated they are unwilling to recommend service to their own children. High levels of engagement within civilian communities were associated with a greater willingness to recommend service.

The active duty military consists of less than 1% of the U.S. population, and of those volunteering to serve, a disproportionate number come from military families.¹ Sixty-two percent of active duty respondents in this year's survey indicated they have two or more immediate family members who have also served. This is consistent with existing research. A 2014 RAND study indicated that 83% of Army recruits had a close family member who served,² and

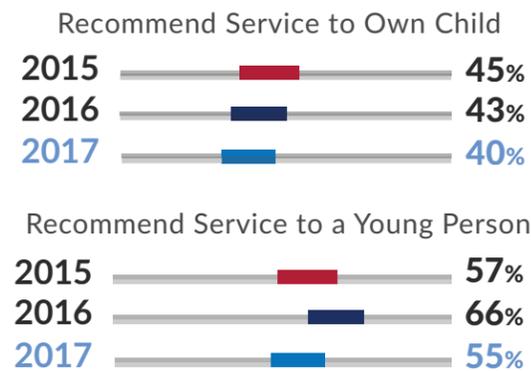
a 2007 report found that parental intentions to recommend military service and child intentions to enlist in the military are directly associated.³ In this year's survey, 40% of military family respondents indicated they would recommend service to their own children, compared to 45% in 2015 and 43% in 2016. Fifty-five percent of military family respondents would recommend service to a young person other than their own child, a

drop of eleven percentage points and a 17% decrease from last year.

However, military family respondents who had in-depth conversations with civilians in the past month recommended service at statistically significant higher rates than those who had not. The difference between these two groups - those who had conversations and those who had not - was statistically significant when recommending service to a young person close to them and when recommending service to their own children. This data suggests that community integration is a key link to mitigating the costs associated with service and a more positive experience of service.

WILLINGNESS TO RECOMMEND SERVICE

Willingness to recommend service continues to decline



“The stress of military life on the individual and family exceeds all other forms of employment by orders of magnitude. Cuts or reductions to any current benefits make the idea of serving the Country, regardless of devotion, unreasonable or unimaginable. The Services still do not take the family seriously or try genuinely hard enough to fix items like stability, education, and employment. I will not recommend the military as a career, if a family is involved, to anyone.”

- ARMY SERVICE MEMBER



FINDING 2: Proclivity to recommend service was related to gender. Male service members and veterans were more likely to recommend service than their female counterparts, and more likely to recommend service to their male children.

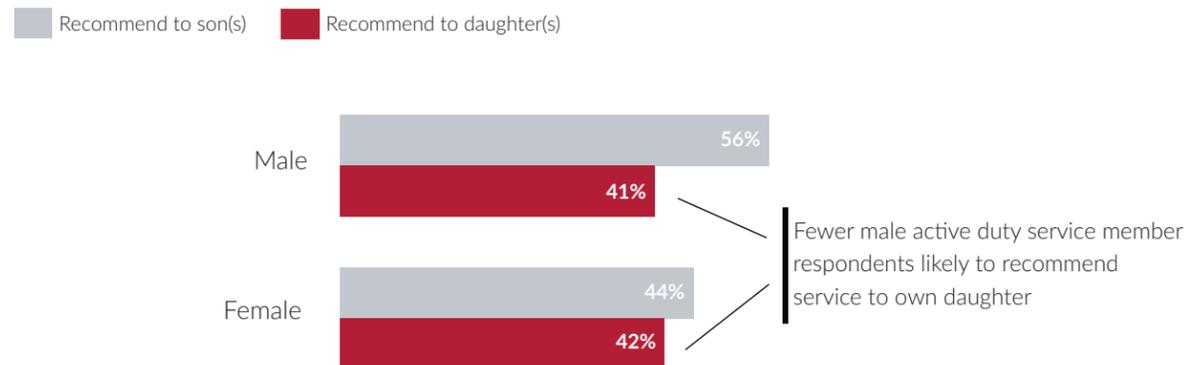
Male respondents were more likely to recommend military service to their own children but less likely than female respondents to recommend service to their daughters. More than half (53%) of male military family respondents were likely to recommend service to their own child this year compared to only 39% of female military family respondents. While 42% of female service members would recommend service to their daughters, 41% of males would do the same. While the difference between male and female service members who would recommend service to daughters is very close, it is notable given that 56% of male service members would recommend service to their sons. There was less of a difference among female service members, who were only slightly more likely (44%) to recommend service to their sons than their daughters.

As a group, veteran respondents recommended service at higher rates than military family respondents. Veteran

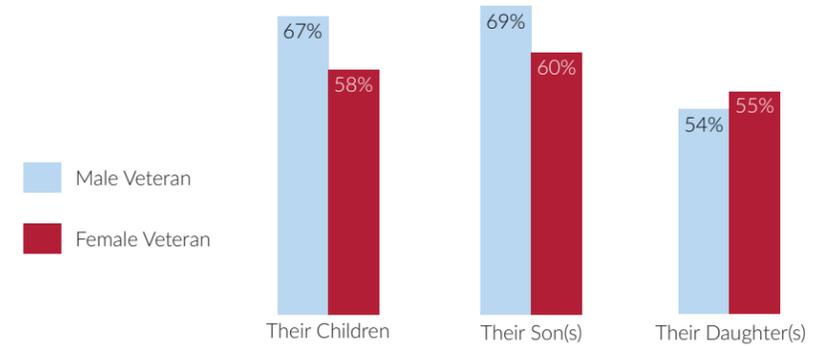
willingness to recommend service by gender was similar to their active duty counterparts, with male veteran respondents more likely to recommend service to their children and their sons, but slightly less likely to recommend service to their daughters when compared to female veterans.

The lower rates among male respondents with respect to recommending service to their daughters is an additional indication from this year's survey results that male and female service members and military families have substantially different experiences with the military. The lower female respondent recommendation rates suggest females do not always experience or obtain the same benefits from service than do their male counterparts. However, female respondents have the potential to substantially improve recruitment as research suggests that parent intentions to recommend military service and child intentions to enlist in the military are directly associated.⁴

SERVICE MEMBERS AND RECOMMENDING SERVICE



VETERANS AND RECOMMENDING SERVICE



FINDING 3: Respondents indicated family concerns were the top reason for leaving military service. Traditional expectations regarding gender roles continue to compound this issue for women, who indicated higher levels of stress and concern balancing work and family responsibilities.

Women comprise 16% of the active duty force⁵ and analysis of future defense needs suggests this is likely to grow in order to sustain an All-Volunteer Force. However, the All-Volunteer Force implemented in 1973 was not designed for the modern service member—a force that is married, has children, and is increasingly diverse. As a result, modern service members are experiencing increasing difficulties balancing work and family. This challenge is especially acute for female service members who must operate in a military culture designed to meet the needs of male service members and their families.⁶

Existing research has found that 60% of mothers who work reported it was difficult for them to balance their families’ needs with work needs, compared to 52% of fathers.⁷ Even in families where both partners attempt to share these responsibilities, women often assume a larger load of the work at home, creating the burden of a “second shift” that men don’t equally feel.^{8,9}

Issues related to children (time away from children or worries about impact of military life on their children) was the top stressor for female respondents while male service members ranked deployment (50%) as their top stressor. While the top stressors for both groups can be understood as related to the high optempo and frequent family separations that are associated with service, the fact that each gender expressed this stressor differently suggests substantially different experiences of service between genders - even when experiencing the same stressors.

After controlling for those who plan to exit service due to retirement, male and female service member respondents and dual military respondents all indicated family related concerns (“Concerns about impact of military service on family” and “Military lifestyle didn’t allow me sufficient time with family”) as the top two reasons for exiting service among those who planned to leave in the next two years.

While concerns about family was the top reason motivating both male and female service members to exit military service, a greater percent of female service members indicated they planned to leave in the next two years - 41% of female and 35% of male service member respondents. Existing research indicates that when forced to choose between a career and a family, females in heterosexual dual military marriages are more likely to consider leaving the military.¹⁰

Loss of faith or trust in military or political leadership also ranked highly among top reasons for leaving service, but only among female service members. This further underscores the challenges described above and suggests different types of support are required to support a diverse military workforce. To recruit and retain top talent, a modern understanding of this diverse military workforce is needed to inform military family support programs, to advise policy changes affecting service experiences, and to recognize the diversity of needs among service members and their families.

TOP REASONS SERVICE MEMBERS PLAN TO LEAVE MILITARY

	MALE	FEMALE
1	Concerns about impact of military service on family 32%	
2	Military lifestyle didn't allow sufficient time with family 29%	
3	Career change/alternative job opportunities 22%	Lost faith or trust in military or political leadership 28%

*Omitting retirement

“Breastfeeding support from chain of command would be helpful. Not making mothers feel guilty for needing to miss work due to illness or other issues with children. I was required to work from home during all three of my maternity leaves for all three children.”

- ARMY SERVICE MEMBER

TOP REASONS FOR LEAVING SERVICE AMONG DUAL MILITARY COUPLES

	MALE	FEMALE
1	Military lifestyle didn't allow sufficient time with family 45%	
2	Concerns about impact of military service on family 44%	
3	Too many deployments/OPTEMPO too high 26%	Lost faith or trust in military or political leadership 27%

*Omitting retirement

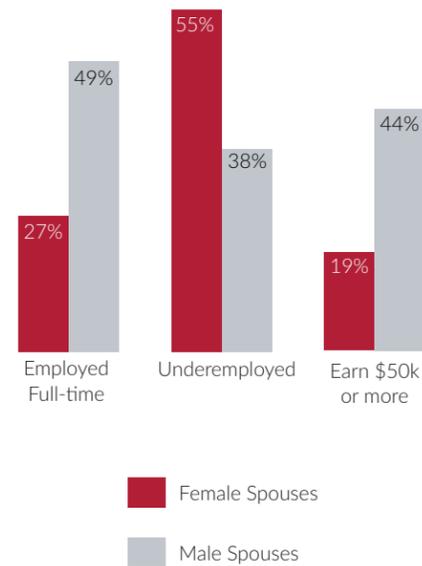
FINDING 4: Female military spouse respondents experienced greater challenges when seeking employment due to heightened gender role expectations associated with military culture. Desire and ability to work were most impacted by gender-based caretaking roles.

The military workplace still relies on an implicit assumption that the (typically male) service member is free to dedicate his focus to the mission because there is a (typically female) military spouse taking care of all other needs.^{11,12,13} While it is accurate that the majority of military spouses are female (92%)¹⁴ and it has been well documented that women are far more likely to assume the majority of caretaking, respondents indicated that the military culture substantially heightens gender roles and compounds spouse employment challenges already incumbent in the military lifestyle.

Gender-based employment challenges were especially evident in differences between spouse employment outcomes by gender. In this year's survey almost half (49%) of male military spouse respondents reported working full-time, compared to just 27% of female military spouse respondents. Similarly, only 38% of male military spouse respondents reported being underemployed, compared to 55% of female military spouse respondents. Forty-four percent of male military spouse respondents earned more than \$50,000 in 2016 while only 19% of female military spouses earned the same.

Survey responses over multiple years have consistently shown that the most significant obstacles to spouse employment are not related to job availability or employment readiness. The top three reasons for not working among military spouse respondents who want to work were identical to those identified in 2016: Service member job demands (55%); Childcare (53%); and Family commitments (43%).

MILITARY SPOUSE EMPLOYMENT OUTCOMES BY GENDER



“Respect female spouses more. Understand they have their own identities, professional and personal goals. They are not merely here to support their service members and sacrifice for the good of the military.”

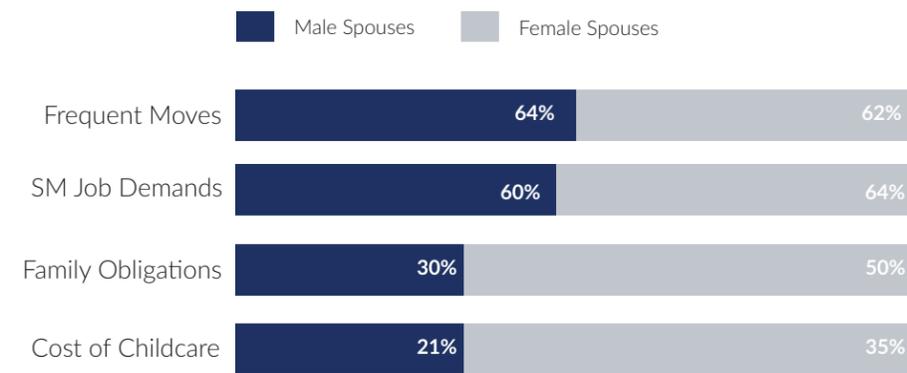
- NAVY SPOUSE

These findings are especially striking when broken down by gender. When asked about top career obstacles, male and female military spouse respondents agreed on the impact of service members' job demands and frequent relocation, but differed substantially on the impact of family obligations and the cost of childcare. Male military spouse respondents were also far less likely to have been impacted by childcare when facing employment or education decisions, with 40% of male military spouses versus 17% of female military spouses reporting they had not been impacted by childcare challenges. The challenges of family and household responsibilities were also reflected in the survey data regarding desire for employment. While 51% of non-working military spouse respondents said they would like to be employed, this

increased to 64% if childcare was available and 79% if a flexible job in one's field was available.

If the DoD is committed to attracting and retaining talented men and women, then it is essential that DoD prioritizes the responsibility to create a work environment where both men and women are afforded equal time and opportunity to work and attend to responsibilities at home. Additionally, DoD can expand opportunities for affordable childcare to all military families, promote access to civilian childcare providers through referrals and subsidies, and improve flexible work hiring initiatives to employ military spouses in a manner that allows military parents to better balance home and work responsibilities.

MILITARY SPOUSE CAREER OBSTACLES BY GENDER



Male and female spouse respondents *differed substantially* on the impact of family obligations and the cost of childcare

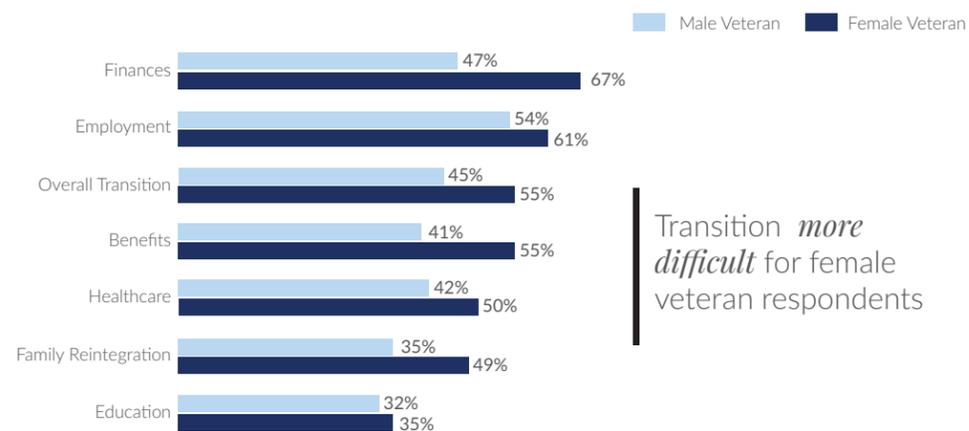


FINDING 5: Female veteran respondents experienced greater difficulty in transitioning to civilian life.

As of 2016, there were roughly two million female veterans (nearly 10% of veterans are female) in the U.S.¹⁵ Much like their active duty counterparts, veteran service, transition, and post-service experiences can vastly differ by gender; however, both male and female veteran respondents agree when it comes to the positive impact military service has had on their life. Ninety-five percent of male veteran respondents and 93% of female veteran respondents agreed or strongly agreed that military service had a positive impact on their life. Similarly, 97% and 96% of male and female veteran respondents, respectively, reported feeling pride from their accomplishments during military service. Eighty-eight percent of both male and female veteran respondents indicated they appreciate the little things in life more now, and male veteran respondents (96%) and female veteran respondents (97%) reported that they have matured as a result of their service.

Where male and female veteran respondents differed the most were in their experiences when navigating the transition out of military service and post-service life. Overall, female veteran respondents reported more difficulty in every domain of the transition from service member to civilian compared to male veteran respondents. Sixty-seven percent of female veteran respondents characterized their financial transition as difficult or very difficult, compared with 47% of male veteran respondents. Some of this could be explained by the statistically significant difference in the time it took male and female veteran respondents to find employment after their transition, with female veteran respondents reporting longer periods of time. At the time of survey participation, fewer female veteran respondents (45%) than male veteran respondents (53%) were employed full-time, and fewer female veteran respondents (52%) earned at least half of the household income compared with male veteran respondents (85%).

VETERAN TRANSITION DIFFICULTY BY GENDER



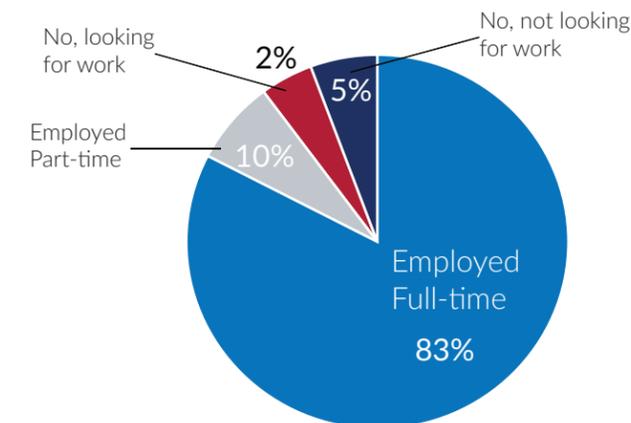
FINDING 6: An employed spouse was associated with a positive veteran transition experience.

The employment status of military spouses at the time of transition can impact how veterans experience their transition. Among veteran respondents who reported their spouse's employment status made a positive impact on their experience of transition, 83% indicated their spouse was employed full-time when they transitioned from active duty to civilian life. Like active duty spouses, finding appropriate employment is difficult for veteran spouses, with military spouses being less likely to be employed and more likely to be unemployed than civilian spouses.¹⁶ These economic impacts appear to compound and then continue after military separation, resulting in a long-term income penalty and other employment-related obstacles.^{17,18} However, when military spouses are employed at the time of their service member's transition, military and veteran families can experience greater financial stability, decreased stress, and improved relationship quality due to the psychological benefits of pursuing interests outside of the home.¹⁹

“After military retirement, wife’s income kept us going until I could find suitable employment (approx 2 yr gap).”

- NAVY VETERAN

SPOUSE EMPLOYMENT AND TRANSITION EXPERIENCE



Among veteran respondents whose spouse employment status made a *positive* impact on their experience of transition, **83%** of spouses were *employed full-time*

IMPLICATIONS & RECOMMENDATIONS

SUPPORTING MILITARY FAMILIES SUPPORTS NATIONAL SECURITY AND COMMUNITY PRIORITIES

Military families are assets to national defense and their 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. When service members and their families thrive, our country is stronger.

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 wellbeing, 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.

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 improving support on many levels: from our American general public; among media outlets; to the nation's top elected leadership; through corporate America; via state-based initiatives; from small businesses; through local, community-level engagement; and among Blue Star Neighbors.

Our country can help support military families by learning more about the unique nature of military life and increasing civilian and military collaboration within the sectors identified above. Opportunities to improve support center on the following areas of critical need: military spouse and caregiver employment; military child education and wellness; financial and retirement savings



education; military childcare; local civilian community engagement; robust mental health resources; and veteran employment.

Various levels of American society may be better suited to provide certain types of support; for example, state governments are uniquely positioned to provide relief from military spouse professional licensure and certification challenges, and local school systems are central to improving military child education. Yet, there are enormous opportunities for creative and innovative cross-sector support. For example, local neighbors can be key to reducing the isolation and anxiety so many military families feel after a move to a new area.

BEST BETS FOR SUPPORTING MILITARY FAMILIES

On the local level:

- Individuals can support through friendship and communication with military families already in their neighborhoods.
- Community organizations can support through outreach to military populations in their areas and to local military installations to ease access to resources and facilitate community connections.
- 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.

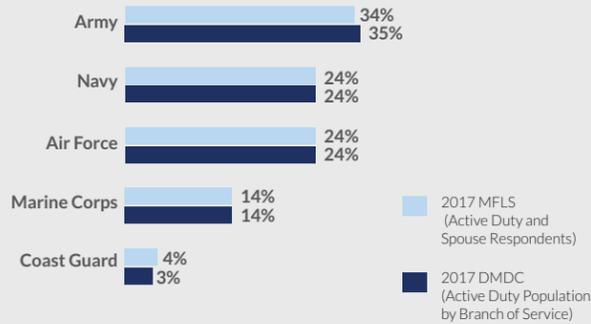
On the national level:

- 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.
- Researchers who possess an opportunity to shape the narrative around military families can conduct additional research to emphasize the diverse experiences of service by gender and dual military couple relationships.
- 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 by engaging the civilian community and promoting collaboration across the public and private spheres.

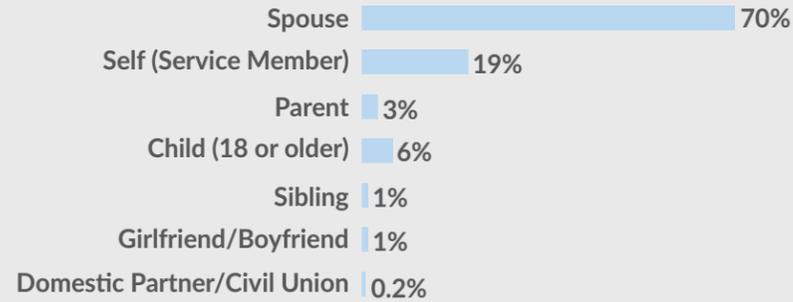
It is the hope of Blue Star Families that by providing specific information about the unique aspects of military life in this 2017 Military Family Lifestyle Survey, Americans will join us as we work to support military families and connect America with its military—together we can strengthen our communities and our nation.

RESPONDENTS

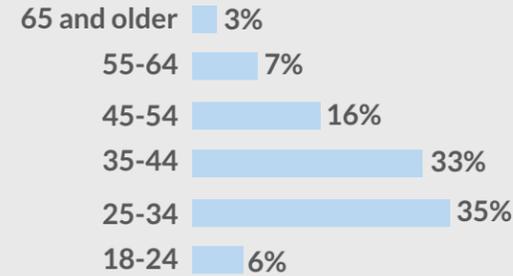
BRANCH OF SERVICE



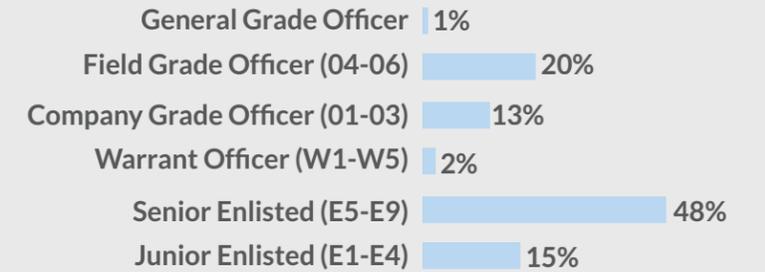
PRIMARY RELATIONSHIP TO SERVICE



AGE OF RESPONDENTS



SERVICE MEMBER'S RANK



The widespread distribution of the 2017 survey through Blue Star Families' networks and our partners in the military community has allowed the survey to remain the largest and most comprehensive survey of active duty service members, veterans, and their families since the survey's inception in 2009. This year's survey generated 7,891 individual responses, including 4,883 completed responses, yielding a 62% 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, 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 one percentage point of the active duty force according to the Defense Manpower Data Center (May 2017). Army respondents were

sampled at 34%, as compared to 35% of the total active duty force, and the Coast Guard was sampled at 4%, as compared to 3% of the total active duty force.

DEMOGRAPHIC OF RESPONDENTS

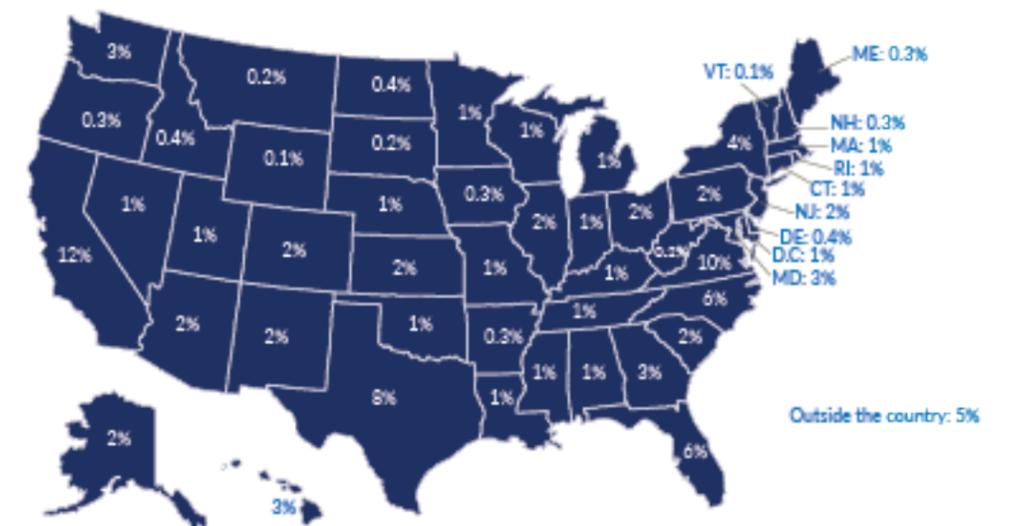
Survey respondents were asked to identify their primary relationship with the military based on the service members through whom they receive Department of Defense benefits, if applicable. The majority (81%) of respondents were family members and 19% of the sample were either currently serving in the military or were veterans. The largest group of respondents were the spouses of active duty service members, representing 57% of total respondents. Veterans represented 11% of total respondents, the spouses of veterans comprised 11%, and active duty service members represented 7%. Three percent of respondents were parents of a service member, 6% 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 48%, followed by field grade officer (O4-O6) at 20%, junior enlisted (E1-E4) at 15%, company grade officer (O1-O3) at 13%, and warrant officer (W1-W5) at 2%. General grade officer (O7-O10) comprised of one percent of respondents. One 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 (33%), 45-54 (16%),

55-64 (7%), 18-24 (6%), and 65 and older (3%). Eighty-five percent of respondents were female, 15% were male, and 0.4% identified as transgender/gender nonconforming.

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 (10%), Texas (8%), North Carolina (6%), and Florida (6%).

GEOGRAPHIC LOCATION OF RESPONDENTS





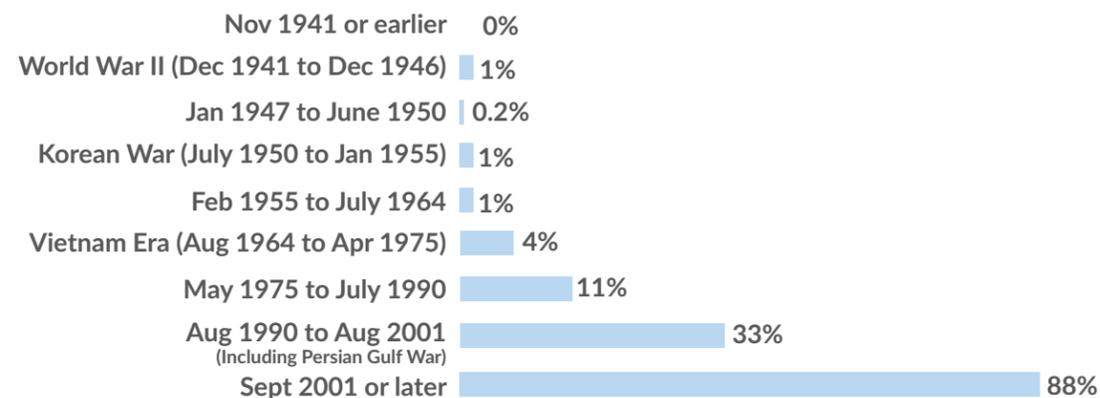
TIME IN THE MILITARY

Among service member/veteran respondents, 58% had served on active duty in the past and 40% were on active duty at the time of the survey. Approximately 15% of service members were affiliated with the National Guard/Reserves currently (9%) or in the past (6%). The majority of family members (90%) had never served in the Armed Forces. Approximately 80% of family members indicated that their service member was currently on active duty and 18% indicated that their service member had served on active duty in the past.

The remaining were unsure of their service member's status (0.2%). The majority of respondents (88%) 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 however, that the sampling protocol applied to the study is subject to the introduction of selection bias.

TIME PERIOD OF SERVICE



METHODOLOGY

Conducted since 2009, this is the eighth iteration of the BSF Military Family Lifestyle Survey. The 2017 survey was designed by Blue Star Families in collaboration with Syracuse University's Institute for Veterans and Military Families (IVMF) and analyzed with extensive input from military family members and advocates, subject matter experts, and policymakers who work with military families.

Blue Star Families and the Institute for Veterans and Military Families worked together with other national military and veteran service organizations who distributed the survey to their own constituents and communities. Possible biases, introduced through the utilization of a non-probability sampling method, include over- or under-representation, 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.

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 toward 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.).

Of the 7,891 military family members who started the survey, 62% (4,883) 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 12 to May 22, 2017.

Many sections of this survey were only available for completion by specific subgroups: military spouses, veteran 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; although statistical significance was assessed this year among selected data and is indicated



as such in the report. Additionally, the wording across years has been revised on various questions; as a result, 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 and wellness, children, caregiving, community support, 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.

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