Funding for the 2019 Military Family Lifestyle Survey is provided through the generosity of our presenting sponsor USAA and from supporting sponsors Lockheed Martin Corporation, Craig Newmark Philanthropies, CSX Corporation, Hunt Companies, OptumServe, AARP, BAE Systems, Booz Allen Hamilton, Northrop Grumman Corporation, and Walmart.

In collaboration with

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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.

THE INSTITUTE FOR VETERANS AND MILITARY FAMILIES (IVMF)

Syracuse University’s Institute for Veterans and Military Families (IVMF) is the first national institute in higher education singularly focused on advancing the lives of the nation’s military, veterans, and their families. Through its professional staff and experts, the IVMF delivers leading programs in career and entrepreneurship education and training, while also conducting actionable research, policy analysis, and program evaluations. The IVMF also supports veterans and their families, once they transition back into civilian life, as they navigate the maze of social services in their communities, enhancing access to this care working side-by-side with local providers across the country. The Institute is committed to advancing the post-service lives of those who have served in America’s armed forces and their families.
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PARTNER ACKNOWLEDGMENTS

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

Together, Blue Star Families and the Institute for Veterans and Military Families are 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 also decreased understanding of military service and sacrifice within the broader American society.

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

Blue Star Families’ annual Military Family Lifestyle Survey provides a comprehensive understanding of the experiences and challenges encountered by military families. Military families are, first and foremost, American families. As such, they are very similar to their civilian neighbors. Many need dual incomes to be financially secure, are concerned about their children’s education and well-being, and want to establish roots and contribute to their community. The unique demands of military service, however, mean families must serve and sacrifice along with their service member, resulting in outstanding 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 2019 survey was designed and analyzed by a team led by the Department of Applied Research 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 critical 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.
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 10th annual Military Family Lifestyle Survey May-June, 2019, with over 11,000 respondents including active-duty service members, veterans, National Guard, Reserve, and their immediate family members. The annual Military Family Lifestyle Survey’s response rate makes it the largest and most comprehensive survey of active-duty service members, veterans, National Guard, Reserve, and their families.

**TOP MILITARY FAMILY ISSUES**

- Issues related to instability and unpredictability remain a focus for military families’ top issues this year.
- Amount of time away from family was followed by military spouse employment, dependent children’s education, military family stability and quality of life, and lack of control over military career as the top-five issues of concern.
- Military spouse under- and unemployment can exacerbate financial concerns for families.
Military families are American families, and as such, want similar life expectations and family dynamics as their civilian counterparts. These expectations, however, are fundamentally at odds with the unpredictable, and often inflexible, day-to-day military job demands, routine relocations, and many elements of the current defense personnel system. This year’s survey results continue to illuminate this tension felt by military family respondents as issues related to family stability/quality of life—time away from family, military spouse employment, dependent children’s education, and lack of control over their military career—remain ranked as their top-five issues of concern. Issues associated with financial implications such as financial issues, relocation issues, and the inability to reliably earn two incomes remain their top stressors.

In addition to further understanding the challenges associated with the uncertainty that accompanies military life, this year’s survey also explores the capacity of local civilian communities to support military families. For over a decade, researchers have been calling for communities to increase their capacity to support military-connected community members (Bowen, Orthner, Martin, and Mancini, 2001). With almost 70% of military families living off-installation, they are increasingly reliant on their local communities for support and resources that meet their needs. This year’s survey findings suggest that more than showing appreciation of service and demonstrating understanding of military life, it’s military family cultural competence—respondents’ perceptions of community awareness, community appreciation, community understanding, community support, and community respect of military-connected families—that is the foundation upon which military families’ sense of belonging to their local civilian community may be based. Military family resilience is, in large part, contingent on an effective, culturally-competent support network within the community (Unger, 2019).

Many Americans are unaware that the one percent of the nation that makes up the All-Volunteer Force has been at war for the last two decades and seemingly without end. This civilian-military gap emerged with the advent of the All-Volunteer Force in the 1970s, but despite efforts to close it, it still exists. The responsibility of supporting military-connected families is a shared responsibility that spans across the federal government, civilians at large, and the military-connected community. It’s often unclear, however, how to translate the issues that are impacting military families into actions that can improve their lives and support their mission readiness. The 2019 Comprehensive Report takes a deeper look at the key challenges facing military families related to stability and financial security; the factors that bolster one’s sense of belonging and local civilian communities’ ability to support; and targeted, actionable recommendations aimed to promote improvements to families’ quality of life and overall well-being.
TOP TRENDS AND FINDINGS FOR 2019

Military families act to offset the impact of relocation on their children’s education, an issue that continues to be a top-five issue of concern for respondents. Military family respondents rank concerns around family stability and dependent children’s education in their top-five issues of concern, and appear to turn to homeschooling and voluntary separation from their service member (geobaching) to offset the impact of relocation. Eleven percent of respondents report currently homeschooling, and of those who geobached in the last five years, 32% did so for their children’s education. Flexibility to spend time as a family, stabilizing their child’s academics, and poor public school options are the most cited reasons for homeschooling.

Availability and affordability of childcare are barriers that negatively impact service members’ pursuit of employment and/or education. Over half of service member respondents with children report the unavailability of childcare had negatively impacted their pursuit of employment and/or education. Of those who report childcare problems moderately, significantly, or completely negatively impacted their pursuit of education and/or employment, 50% report it was difficult to find a childcare provider they could afford.

Military spouse respondents who are unemployed indicate their top challenge to working is service member day-to-day job demands making it difficult to balance work and home demands. Previous survey results found service member job demands to be one of the top three reasons for not working among those military spouse respondents who wanted to work. This year’s results specifically identify service member day-to-day job demands as a top barrier to employment among unemployed military spouse respondents (44%). Top barriers differ for spouses when children are present.

Three-fourths of employed military spouse respondents experience some degree of underemployment; this issue persists among spouses of veterans. Seventy-seven percent of employed military spouse respondents and 68% of spouses of veterans report at least one circumstance of underemployment. Employers can do a better job of actively demonstrating an understanding of military life when recruiting and retaining military spouses, particularly because spouse respondents believe their local communities are not eager to hire them.

Potential impacts on a service member’s career is the most common reason for not seeking treatment for active-duty, National Guard, and Reserve family respondents who had seriously considered attempting suicide/had attempted suicide in the past year. Among military, veteran, National Guard, and Reserve family respondents who had seriously considered attempting suicide or had attempted suicide in the past year and received help after the most recent incident, 40% did not find those services to be helpful and 8% could not obtain it. Of those who did not receive help after their most recent incident, 53% of military family and 39% of National Guard family respondents chose not to do so over fear that it would hurt their or their service member’s career.

Families enrolled in the Exceptional Family Member Program (EFMP) report difficulty obtaining specialty medical care in a reasonable amount of time after a relocation. Forty percent of military family respondents who have an EFMP family member are unable to obtain a referral and be seen by a specialist in a reasonable amount of time after relocating. Respondents most commonly report the process taking too long and limited provider/specialist availability. Alarmingly, in open-ended responses, 9% report going without care or otherwise bypassing the health care system due to difficulties in obtaining referrals.
Military family respondents caring for a child with special needs report their community does not have all the resources their family needs. Among military family respondents who are caring for a child with special needs, more than a third (36%) indicate their community does not have all the resources their family needs. These families also report significantly greater social isolation than military family respondents who are not caring for a child with special needs.

National Guard and Reserve families feel local civilian support agencies are not effective in addressing their needs. Many National Guard and Reserve family respondents live more than an hour from a military installation, making local resources important. However, nearly half feel their local civilian support agencies are not effective in addressing their needs. In addition to increasing resources in the community, in open-ended responses, Reserve family respondents also indicate improving Tricare/VA/health care as another way their local civilian communities could best support them.

Military and veteran family respondents who perceive that civilians in their local communities have greater military family lifestyle competence feel a greater sense of belonging to that community. Forty-seven percent of military family respondents feel their local civilian community has limited military family lifestyle cultural competency (MFLCC). MFLCC includes community awareness, appreciation, understanding, support, and respect of military families and their service. Similarly, 40% of military family respondents do not feel a sense of belonging to their local civilian community.

The majority of military families have a positive experience with their children’s schools but identify improvement opportunities related to the Interstate Compact on Educational Opportunity for Military Children. The majority of families with school-age children report their oldest child is thriving at school, the school did an excellent job of welcoming their child, the school is receptive to their advocacy for their child, and their child has a strong sense of belonging to the school. Schools can improve upon better implementation of course placement, special program placement, and extracurricular participation elements of the Interstate Compact on Educational Opportunity for Military Children, which applies to families who are relocating.

Veterans who have a difficult transition, especially female veterans, may experience long-term impacts on social isolation, financial stability, and navigation of community resources. While half (51%) of male veterans report their transition was difficult or very difficult, two-thirds (66%) of female veterans indicate this to be the case. Furthermore, female veterans report being less prepared on every aspect of transition (i.e., overall transition, employment, higher education, navigation of resources in the local community, and navigation of the health care and benefits system), and have significantly greater feelings of social isolation.
TOP MILITARY FAMILY CONCERNS

TOP MILITARY FAMILY ISSUES OF CONCERN BY SUBGROUP

- Issues related to instability and unpredictability remain a focus for military families’ top issues this year.

- Amount of time away from family was followed by military spouse employment, dependent children’s education, military family stability and quality of life, and lack of control over military career as the top-five issues of concern.

- Military spouse under- and unemployment can exacerbate financial concerns for families.

### MILITARY SPOUSES

<table>
<thead>
<tr>
<th>Issue</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Military spouse employment</td>
<td>48%</td>
</tr>
<tr>
<td>Amount of time away from family</td>
<td>45%</td>
</tr>
<tr>
<td>Dependent children’s education</td>
<td>44%</td>
</tr>
<tr>
<td>Military family stability</td>
<td>42%</td>
</tr>
<tr>
<td>Lack of military career control</td>
<td>34%</td>
</tr>
</tbody>
</table>

### SERVICE MEMBERS

<table>
<thead>
<tr>
<th>Issue</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount of time away from family</td>
<td>50%</td>
</tr>
<tr>
<td>Military family stability</td>
<td>44%</td>
</tr>
<tr>
<td>Lack of military career control</td>
<td>41%</td>
</tr>
<tr>
<td>Military pay</td>
<td>33%</td>
</tr>
<tr>
<td>Dependent children’s education</td>
<td>33%</td>
</tr>
</tbody>
</table>

### VETERANS

<table>
<thead>
<tr>
<th>Issue</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to military/VA health care</td>
<td>49%</td>
</tr>
<tr>
<td>Understanding of military/veteran issues</td>
<td>38%</td>
</tr>
<tr>
<td>Military benefits</td>
<td>37%</td>
</tr>
<tr>
<td>PTSD/combat/stress/TBI</td>
<td>30%</td>
</tr>
<tr>
<td>Veteran employment</td>
<td>30%</td>
</tr>
</tbody>
</table>
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 are/were the biggest stressor(s) in your military family? Please select up to 5 top stressors.”

<table>
<thead>
<tr>
<th>TOP STRESSORS</th>
<th>Service Members</th>
<th>Military Spouses</th>
<th>Veterans</th>
<th>Veteran Spouses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial issues</td>
<td>44%</td>
<td>49%</td>
<td>53%</td>
<td>53%</td>
</tr>
<tr>
<td>Relocation stress</td>
<td>44%</td>
<td>46%</td>
<td>26%</td>
<td>26%</td>
</tr>
<tr>
<td>Isolation from family and friends</td>
<td>34%</td>
<td>44%</td>
<td>23%</td>
<td>27%</td>
</tr>
<tr>
<td>Deployments</td>
<td>31%</td>
<td>38%</td>
<td>33%</td>
<td>40%</td>
</tr>
<tr>
<td>Inability to reliably earn two incomes</td>
<td>23%</td>
<td>36%</td>
<td>14%</td>
<td>22%</td>
</tr>
<tr>
<td>Job stress</td>
<td>33%</td>
<td>17%</td>
<td>26%</td>
<td>14%</td>
</tr>
<tr>
<td>Separation</td>
<td>29%</td>
<td>31%</td>
<td>39%</td>
<td>32%</td>
</tr>
<tr>
<td>Marital or relationship issues</td>
<td>25%</td>
<td>16%</td>
<td>25%</td>
<td>23%</td>
</tr>
<tr>
<td>Issues related to children - time away from children or worries about impact of military life</td>
<td>31%</td>
<td>28%</td>
<td>24%</td>
<td>21%</td>
</tr>
<tr>
<td>Lack of childcare</td>
<td>21%</td>
<td>30%</td>
<td>13%</td>
<td>14%</td>
</tr>
</tbody>
</table>
Military Family Stability

**FINDING 1**
Over half of service member respondents reported that the unavailability of childcare negatively impacted their pursuit of employment and/or education; Cost appears to be a primary factor.

**FINDING 2**
Military spouse respondents who are unemployed indicated their top challenge to working is that service member day-to-day job demands make it difficult for them to balance work and home demands.

**FINDING 3**
Three-fourths of employed military spouse respondents experience some degree of underemployment; this issue persists among spouses of veterans.

**FINDING 4**
Military families act to offset the impact of relocation on their children’s education, an issue which continues to be a top-five issue of concern for respondents.

**FINDING 5**
Nearly half of respondents who have a family member currently enrolled in the EFMP reported they are not able to receive a referral and be seen by a specialist in a reasonable amount of time after relocating to a new duty station.

**FINDING 6**
Concerns about potential impacts on a service member’s career is the most common reason for not seeking treatment for active-duty, National Guard, and Reserve family respondents who had seriously considered suicide or had attempted suicide in the past year.
MILITARY FAMILY STABILITY

Predictability and choice enhance the capacity to thrive

Relocation is a top five stressor

- 11% are homeschooling: most cited reasons are flexibility for family time, stabilizing child’s academics, poor public schools
- 40% of EFMP families can’t get a referral and be seen in a reasonable amount of time; most cited reasons are lengthy referral process and limited providers

Career impact concerns prevent seeking help

- 48% active-duty, National Guard and Reserve families who experienced suicidal thoughts/attempt didn’t seek help due to fear of harming service member’s career

Spouse unemployment/under-employment

- 24% unemployed (in the labor force)

Overall Takeaways

1. Military families are finding ways to work around the challenges of the lifestyle, particularly for children. These come with short- and long-term financial costs.

2. Negative attitudes toward seeking help is a cultural issue, and requires system changes that go beyond training.

3. Military spouses experience un/under employment for many reasons and in many ways. Effects persist after military service.

Childcare affordability is a barrier

- 50% of service members who report childcare negatively impacted their pursuit of education/employment cite difficulty finding affordable childcare
- 45% of military spouses who aren’t working but need/want to reported childcare is too expensive

Top barrier to employment

- with children: service member’s day-to-day job demands
- without children: overqualified for positions in the local area

- 77% of employed military spouses reported at least one circumstance of underemployment
- 36% of employed military spouses reported 3+ circumstances
Finding 1

Over half of service member respondents reported the unavailability of childcare negatively impacted their pursuit of employment and/or education; Cost appears to be a primary factor.

According to the Department of Defense (DoD), 42% of service members’ children are five years or younger. The DoD recognizes that childcare is a “workforce issue that directly impacts the efficiency, readiness, retention, and lethality of the Total Force,” which is one of the reasons they are the largest employer-sponsored childcare provider in the United States. This is also a reason why childcare is one focus of the DoD Office of the Inspector General’s Top Management Challenges for Fiscal Year (FY) 2020. Yet, finding childcare is still considered stressful and can negatively impact service members.

In this year’s survey, 27% of service member respondents with children reported that a lack of childcare was a top stressor, and 54% reported the unavailability of childcare negatively impacted their pursuit of employment and/or education. Childcare concerns tend to overwhelmingly affect women throughout the United States including in the military population therefore there were notable differences between male and female service members’ responses. This year, 44% of female service member respondents with children reported that a lack of childcare was a top stressor compared to 20% of male service member respondents with children. There was a similar disparity seen between female and male service members concerning those negatively impacted by the unavailability of childcare. In fact, 62% of female service member respondents said childcare moderately to completely prevented their pursuit of education compared to 51% of male service member respondents. Although there was a gender difference, it is important to note that half of male service member respondents also reported being negatively impacted.

The conversation around childcare has often focused on the availability of childcare; however, this year’s findings suggest affordability may be a primary factor. Childcare costs are a financial strain for most American families and Child Care Aware of America’s annual report states, “In many homes across the country, childcare costs exceed the cost of housing, college tuition, transportation or food”. Service members and their families are no exception. When asked about how much stress their financial condition causes them, 58% of service member respondents reported “some stress” or “a great deal of stress” about their current financial condition. Twenty-three percent of service member respondents who are stressed about their current financial condition reported “out-of-pocket childcare costs” as a top contributing factor. Of those service member respondents who reported that childcare problems moderately, significantly, or completely negatively impacted their pursuit of education or employment, 50% reported it was difficult to find a childcare provider they could afford. Gender differences were also evident in the top two reasons why childcare problems moderately to completely negatively impacted service member respondents’ pursuit of education or employment. For female service member respondents, the top two reasons were hours of operation (48%) and difficulty finding an affordable provider (46%) compared to the male service member respondents who reported their top two included difficulty finding an affordable provider (52%) and providers they wanted have limited openings or wait lists (35%).

Service member respondents’ concerns go beyond the vital issues of availability and affordability of childcare;
they are evaluating the impact of active duty service on their whole family. When service member respondents who served 10 years or less were asked why they would leave, other than medical or administrative discharge, 49% responded “concerns about the impact of military service on my family.” Part of the impact on their families includes spouse employment concerns related to childcare. Forty-five percent of military spouse respondents who are not working but need/want to work reported childcare costs being too expensive as the reason they were not working compared to only 24% who reported “the waitlist is too long” as the reason they were not working. For Americans more broadly, the burden of childcare can impact their economic growth in two ways: decreased productivity of its citizens and pushing more citizens into taxpayer-sponsored programs such as SNAP, WIC, and TANF. Additionally, literature suggests young Americans are having fewer children and that 2018’s birth rate was the lowest in 32 years; the expense of childcare was the number one reason. Among those who volunteer to serve, a disproportionate number come from military families, meaning there could be future recruitment-related challenges if military families choose to have fewer children because of childcare expense issues.

Economists who have looked at childcare issues among the general public agree an effective solution should come from some form of government investment in childcare and better paid-parental leave policies. Currently, some publicly supported childcare programs require military families to include additional pay, such as their Basic Allowance for Housing (BAH) as part of their total income. Therefore, many are ineligible for subsidized rates or lower subsidies, creating further financial strain. States can follow the example of California’s 2007 emergency regulation that exempted military families from including BAH in their total income level. The branches of service have addressed parental leave policies for service members; however, these are not consistent among the branches. Overall, the DoD can further evaluate the equitable impact of childcare issues; while female service members do tend to be impacted by childcare issues more than male service members, these findings suggest affordability of childcare is not just a female service member issue.

### AFFORDABILITY OF CHILDCARE ISN’T JUST A FEMALE SERVICE MEMBER ISSUE

<table>
<thead>
<tr>
<th>Top Reasons Childcare Problems Moderately to Completely Impact Service Members’ Pursuit of Education/Employment</th>
<th>Male Service Members</th>
<th>Female Service Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>52% Difficulty Finding an Affordable Provider</td>
<td></td>
<td>48% Hours of Operation</td>
</tr>
<tr>
<td>35% Limited Childcare Availability</td>
<td>46% Difficulty Finding an Affordable Provider</td>
<td></td>
</tr>
</tbody>
</table>
Military spouse respondents who are unemployed indicated their top challenge to working is that service member day-to-day job demands make it difficult for them to balance work and home demands.

The ability to obtain and retain employment represents one of the top challenges associated with the military lifestyle. In this year’s survey, strictly looking at military spouse respondents who were in the labor force, 76% of military spouses were currently employed, and 24% were unemployed (not employed and actively sought work in the past four weeks). This unemployment rate is consistent with the DoD’s 2017 Survey of Active Duty Spouses, which also found a 24% unemployment rate.\(^\text{10}\)

New survey questions this year allowed for a greater understanding of the complexity surrounding military spouse employment challenges. In particular, among unemployed military spouse respondents, the impact of day-to-day job demands of the service member was the most commonly-cited reason for not working. While previous survey results have found service member job demands to be one of the top three reasons for not working among those military spouse respondents who wanted to work, it was unclear which aspects of a service member’s job demands were preventing spouses from working (e.g., deployments, relocations, service member hours worked, etc.). This year, 44% of unemployed military spouse respondents reported service member day-to-day job demands were a barrier to employment. Still, only 23% indicated that recovering from a military move was a reason for not working, and 18% reported their service member’s deployment schedule was a barrier to employment.

### Top Reasons for Unemployment Among Military Spouses Shifts with Presence of Children in the Home

<table>
<thead>
<tr>
<th>#</th>
<th>Unemployed Spouses With Children</th>
<th>Unemployed Spouses Without Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>51% Service member’s day-to-day job demands make it too difficult</td>
<td>52% Overqualified for positions in my local area</td>
</tr>
<tr>
<td>2</td>
<td>44% Childcare is too expensive</td>
<td>40% I am recovering from a PCS move</td>
</tr>
<tr>
<td>3</td>
<td>35% Overqualified for positions in my local area</td>
<td>25% Service member’s day-to-day job demands make it too difficult</td>
</tr>
</tbody>
</table>

“No reasonable childcare plus frequent last minute trips and no outside support makes balancing a schedule nearly impossible.”

*Navy Spouse*
The presence of children also appeared to be an important factor in determining which military lifestyle challenges were most frequently reported as creating difficulty for military spouses gaining employment. Among unemployed military spouses without children, 52% reported the top barrier to employment was being overqualified for positions in the local area, followed by 40% who were recovering from a move, and 25% who reported that they were not working because their service member’s day-to-day job demands made it too difficult to balance work and home demands. The majority of military family respondents (82%) in this year’s survey, however, have children, and the presence of children seems to shift the reasons for unemployment. Among unemployed military spouse respondents with children, about half (51%) reported that they were not working because their service member’s day-to-day job demands made it too difficult to balance work and home demands, followed by 44% who reported childcare was too-expensive, and 35% who reported they were overqualified. These findings suggest that skill level and relocation, while important issues, are not the only major obstacles to gaining employment, particularly when children are present in the home.

The employment of military spouses is a quality of life issue and a financial concern. Of military spouse respondents who reported that two incomes are vital to their family’s well-being, over half (59%) were employed full- or part-time. This suggests that a large percentage of respondents are missing what they have determined is a critical component of strong family functioning. To address military spouse unemployment, focusing solely on the impact of relocation on military spouse employment and skill level is not enough, especially considering child-related factors for not working. The DoD and military leadership can find opportunities to provide more predictability around service member schedules, where able, to support military spouse employment efforts. Employers can also look at their HR policies and practices to accommodate flexible working conditions that account for the unpredictability of the military lifestyle.
Three-fourths of employed military spouse respondents experienced some degree of underemployment; this issue persists among spouses of veterans.

The underemployment of military spouses continues to persist in this year’s sample, which is consistent with previous survey findings. Just as military spouse unemployment is a complex issue, defining and measuring underemployment is also difficult, although it has been studied from a wide range of perspectives. Underemployment was analyzed differently this year to build upon previous findings and existing literature. Whereas last year’s survey measured underemployment through a direct question regarding whether employed spouse respondents felt they were or were not underemployed, new questions in this year’s survey allowed for an improved way to calculate underemployment using a composite of a number of underemployment circumstances (e.g., pay is lower than education level, pay is lower than work experience, overqualified for current position, pay is lower than previous positions, and worked fewer hours than wanted). In this year’s survey, 77% of employed military spouse respondents reported meeting at least one circumstance of underemployment. For employed spouses of veterans, 68% reported at least one circumstance of underemployment. One benefit of understanding underemployment in this new way is that it allows for a nuanced comprehension of how underemployment impacts spouses in more than one way, further illuminating the complexity of this issue. Notably, 36% of employed military spouse respondents indicated that three or more of the underemployment circumstances applied to their current employment. Military spouses tend to be highly educated and this year’s sample was no exception. This may have contributed to the high proportion of military spouse respondents who reported circumstances of underemployment, as 42% of those respondents selected having a pay level lower than it should be given their level of education.

Existing civilian research has shown that certain individual circumstances of underemployment have been associated with various aspects of physical and mental health. Additionally, those civilians who are highly educated and working fewer hours than they would like may see effects on their perceptions of well-being. Findings from this year’s survey demonstrate that a large number of spouse respondents experience multiple circumstances of underemployment, which may have cumulative effects. Although some evidence exists that underemployment as a general concept has negative effects on military spouses, more research is needed to examine the potential impact of an accumulation of underemployment circumstances on this group. Considering that rates of underemployment were high among spouses of veteran respondents in this sample, the impacts of underemployment are likely to persist after separation from the military. Addressing underemployment among military spouses today may allow for greater future outcomes, particularly financial outcomes, when they begin transitioning to veteran status.
“[…] As a mid-career professional spouse, I’m dismayed by the lack of flexible and CHALLENGING career opportunities available […] I’ve already recognized that I will always carry more of the mental load to raise our children and run a household, but it is almost impossible to find a flexible job that would provide career growth opportunities; almost every job posting I see targeted to military spouses would be a significant demotion/decrease of responsibility and pay cut.”

_Navy Spouse_

### MILITARY SPOUSES REPORT CIRCUMSTANCES OF UNDEREMPLOYMENT

- **77%** of military spouses reported at least one circumstance of underemployment;
  - **36%** reported 3+ circumstances
- **68%** of veteran spouses reported at least one circumstance of underemployment

<table>
<thead>
<tr>
<th>Circumstance</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Pay lower than education level</td>
<td>42%</td>
</tr>
<tr>
<td>Pay lower than work experience</td>
<td>42%</td>
</tr>
<tr>
<td>Overqualified for current position</td>
<td>40%</td>
</tr>
<tr>
<td>Pay lower than previous position</td>
<td>31%</td>
</tr>
<tr>
<td>Worked fewer hours than wanted</td>
<td>25%</td>
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</tbody>
</table>
Military families act to offset the impact of relocation on their children’s education, an issue which continues to be a top-five issue of concern for respondents.

Military families are, first and foremost, American families. As such, given the general public’s current concern with quality education in the United States, it comes as no surprise that this year’s military family respondents ranked dependent children’s education as a top-five issue of concern for the third consecutive year. The DoD reported 37% of its service members have children, of which over half (54%) of those children are school-aged (6-18 years old). Although civilian families also relocate, the average military child moves three times as often as their civilian peers which can exacerbate education concerns for military families. Multiple moves have been associated with some possible educational consequences such as a gap in learning, credit transfers, and graduation requirements, which might entail repeating classes. On top of this, while military families are often able to provide some degree of input into where they’d like to relocate, they ultimately have little control over when or where they actually move, and many of these moves do not occur at natural transition points (e.g., elementary to middle school/junior high). This can add an additional layer of uncertainty for military children and their families.

In an effort to address the educational concerns of military families after a move, the DoD created the Interstate Compact on Educational Opportunity for Military Children (Interstate Compact) to ensure that active-duty military children have the same opportunities for educational success as other children. Yet, this year’s responses indicate many respondents are still seeking ways to offset the impact of relocation on their children’s education, particularly by choosing to homeschool or voluntarily live separately from their service member (geo-baching). In the United States, approximately 3% of school-aged children are homeschooled, but in this year’s survey, among military family respondents with school-aged children, 11% reported they are currently homeschooling, and another 13% reported they have homeschooled in the past but are not currently doing so. When military family respondents were asked why they currently homeschool, the top three reasons included: “flexibility to spend time together as a family when the service member is home” (49%), “dissatisfaction with available public school options” (48%), and the ability to “stabilize our child’s academic experience” (47%). In addition, 22% of military family respondents indicated they had chosen to geo-bach in the past five years; among those, 32% cited their children’s education was the reason they chose to do so.
Military leaders recognize that there is a connection between military child education concerns and military unit readiness, and the DoD has continued making efforts to address this issue. Outside of implementing the Interstate Compact, the DoD also created the School Liaison Officer (SLO) program and issued a joint letter in 2018 to the National Governors Association citing the need to consider the quality of schools near military installations when making military installation realignment determinations. The SLO program has been helpful to military families who are relocating to a new duty station with school-aged children, particularly as it pertains to public schools. However, further opportunities lie in standardizing how SLOs identify which families are homeschooling or are interested in homeschooling, and the availability of resource/level of support for homeschooled families. The DoD and policymakers can also continue to make improvements by offering protections for families who choose to homeschool as it is not currently covered under the Interstate Compact and therefore does not offer the same protections as families who opt for public school for their children. Homeschooling and geo-baching can be associated with additional financial costs that are not covered. Twenty-three percent of military family respondents who currently homeschool responded they do not feel they were “able to afford the resources I need to support my child’s homeschool experience.” Policymakers can look to provide some degree of financial support to pay for expenses related to homeschooling, but should do so without affecting Impact Aid as the majority of military families still attend public schools. As long as military families are concerned about their children’s education, homeschooling is likely a long-term trend; over a third (36%) of military family respondents who currently homeschool indicated they intend to homeschool until their children graduate, and 40% indicated that they plan to homeschool “until we think our child(ren) would do better in a school setting.” Geo-baching will also likely remain a viable consideration for military families when thinking about stabilizing their children’s education.
Nearly half of respondents who have a family member currently enrolled in the Exceptional Family Member Program (EFMP) reported they are not able to receive a referral and be seen by a specialist in a reasonable amount of time after relocating to a new duty station.

As of February 2018, there were over 132,000 family members enrolled in the Exceptional Family Member Program. EFMP enrollment is mandatory for active-duty service members whose dependent family member has been identified by medical and/or education professionals with special needs and is intended to "coordinate the assignment process to ensure special needs families are not sent to locations that lack adequate medical or educational resources." However, because each branch of service operates its own program, there is considerable variation between programs of different branches. A 2018 U.S. General Accounting Office (GAO) report revealed the DoD lacked common performance standards for the EFMP programs to run through the four branches and did not have a sufficient number of service providers to properly assist and support family members identified as EFM. This variability can cause confusion, especially for families enrolled in EFMP under one service branch but serving at a joint base run by another.

Issues like those mentioned in the GAO report can be particularly stressful for those EFMP-enrolled families who are relocating. In this year’s survey, 22% of military family respondents reported they, or a family member, are enrolled in the EFMP, and 48% of these families reported relocation issues as a top stressor. Forty percent of EFMP-enrolled military families indicated they were not able to get a referral and find a specialist in a reasonable amount of time after relocation. When asked to describe their experience regarding both the referral process and the ability to see a specialist after relocating to a new duty station, EFMP-enrolled military family respondents most commonly cited the process taking too long and limited provider/specialist availability. Of EFMP-enrolled military family respondents who described in an open-ended question their experiences obtaining referrals after a military move, 9% reported they bypassed the system or went without treatment due to difficulties in obtaining referrals. While EFMP is designed to coordinate the assignment process to ensure that families are located in duty stations that can support their unique medical and educational needs, many of these families are unable to access the specialty care they need.

Despite efforts to improve assistance for EFMP families, problems persist throughout the service branches, hindering the vital support for these families. As noted within the 2018 GAO report, and in prior years’ recommendations, the DoD can standardize the EFMP program across service branches and evaluate the programs’ compliance with its intent. The DoD also has the opportunity to consider addressing the provider gap by looking at military spouses who can meet those needs and improving military spouse licensure portability to fill vacancies quickly. For issues related to the referral process, the DoD can enhance warm hand-offs from one duty station to the next and look into creating a fast-track specialist referral for families with lifelong/chronic conditions. Finally, the DoD can ensure any specialist database is updated with new patient acceptance status before new duty station assignments for EFMP families to avoid delays for support once they relocate.
Concerns about potential impacts on a service member’s career is the most common reason for not seeking treatment for active-duty, National Guard, and Reserve family respondents who had seriously considered suicide or had attempted suicide in the past year.

Suicide is one of the most urgent health problems facing America today, and it is another focus of the DoD Office of the Inspector General’s Top Management Challenges for Fiscal Year (FY) 2020. While the World Health Organization estimates that 2% of individuals in developed countries have had suicidal thoughts or suicide attempts in a 12-month time period, among this year’s military family respondents, 4% of spouses and 6% of service members indicated that they had seriously considered attempting suicide within the past year. Similarly, 4% of those respondents who were spouses of veterans and 9% of veteran respondents reported the same. Collected for the first time this year, 6% of National Guard family and 3% of Reserve family (service member and spouse) respondents reported these thoughts. Although a small number (307) of military, veteran, National Guard, and Reserve family respondents indicated they had suicidal thoughts in the past year, the severity of the issue certainly warrants thorough attention and dedicated resources, a perspective shared by the DoD.

In this year’s survey, nearly half (48%) of military, veteran, National Guard, and Reserve family respondents who reported they had either seriously considered attempting suicide or had actually attempted suicide in the past year reported they had received professional help after the most recent incident. However, not all who received these services found it to be what they needed. Forty percent of those who had received services after the most recent incident stated they did not find those services to be helpful. In contrast, 8% of those who considered or attempted suicide sought help but could not obtain it. The presence of challenges associated with seeking help (i.e., unhelpful support services and inability to obtain services) is alarming, even in light of the small number of responses.

For various reasons, 44% of military, veteran, National Guard, and Reserve family respondents who reported experiencing suicidal thoughts or attempts did not seek help after their most recent incident. Of those currently serving respondents who did not seek help, 48% reported that one reason they chose not to seek professional help for the most recent incident of suicidal thoughts or attempts was fear that it would hurt their careers or the careers of their service member. There is an opportunity for suicide prevention efforts to shift messaging from a mental health concern, which relies on the individual to seek services, to a public health issue. This could begin with screening during routine health care appointments for military families. Existing research suggests that 52% of service members who died by suicide received some form of health care (not necessarily suicide-related health care) within 90 days prior to death.

“My husband’s command would punish him. When I expressed that I needed help, my husband was punished by his superiors [...]”

Navy Spouse of Recently-Separated Veteran
The DoD has implemented several efforts to address suicide within the military community. Yet, suicide and barriers to mental health care remain prevalent. The complexity of the issue demands a multi-faceted approach, requiring systemic and cultural shifts ranging from critical incident response to comprehensive prevention in addition to improved training. A recent cluster of suicides among service members prompted public speculation around the potential connection between a stressful workload with long hours and suicidal actions. In this year’s sample, service member respondents with suicidal thoughts in the past year reported working an average of 58 hours per week while service members without suicidal thoughts reported an average of 50 hours per week. While drawing implications from this data is very limited because the sample size is small, further research around the connection between work culture, workload, stress, and suicide is warranted. High suicide literacy (knowledge about suicide) and low suicide stigma are associated with greater intention to seek help for suicide, indicating that cultural changes, such as reducing stigma for suicide and help-seeking and increasing knowledge about suicide, are an essential component to suicide prevention. In addition, there is a dire need to examine and track suicide among other subpopulations outside of service members and veterans. The DoD Annual Suicide Report released in 2019 was the federal government’s first to systemically document deaths by suicide among military family members along with those of service members, an effort which should continue. The DoD can devote careful attention to assessing factors associated with suicidal ideation and suicide attempts as well as interventions that may prevent or reduce the likelihood of such occurrences. As the DoD is already piloting interventions for service members, there is also a need to pilot similar programs for family members. Furthermore, one of the biggest obstacles health systems face in preventing suicide is losing touch with people when they’re vulnerable. As more attention is provided on examining military family suicide rates, future research opportunities can seek to more fully understand the obstacles military families may face in obtaining appropriate, effective professional services after suicide-related episodes, especially because the military population can be so migrant.

**MILITARY, VETERAN, NATIONAL GUARD, AND RESERVE FAMILIES WHO HAD SERIOUSLY CONSIDERED ATTEMPTING SUICIDE WITHIN THE PAST YEAR**

<table>
<thead>
<tr>
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<th>Percentage</th>
</tr>
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<tbody>
<tr>
<td>Service Members</td>
<td>6%</td>
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<tr>
<td>Military Spouses</td>
<td>4%</td>
</tr>
<tr>
<td>Veterans</td>
<td>9%</td>
</tr>
<tr>
<td>Veteran Spouses</td>
<td>4%</td>
</tr>
<tr>
<td>National Guard Families (Service Member &amp; Spouse)</td>
<td>6%</td>
</tr>
<tr>
<td>Reserve Families (Service Member &amp; Spouse)</td>
<td>3%</td>
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**HELP-SEEKING AMONG MILITARY, VETERAN, NATIONAL GUARD, AND RESERVE FAMILIES WHO HAD SERIOUSLY CONSIDERED SUICIDE/HAD ATTEMPTED SUICIDE WITHIN THE PAST YEAR**

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
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</thead>
<tbody>
<tr>
<td>48% received professional help</td>
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<tr>
<td>Yes, Was Helpful</td>
<td>29%</td>
</tr>
<tr>
<td>Yes, Not Helpful</td>
<td>19%</td>
</tr>
<tr>
<td>Could Not Obtain Help</td>
<td>8%</td>
</tr>
<tr>
<td>No, Did Not Seek</td>
<td>44%</td>
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Vibrant Communities

**FINDING 1**
Military and veteran family respondents who perceived that civilians in their local communities had greater military family lifestyle competence felt a greater sense of belonging to that community.

**FINDING 2**
Over one third of respondents who are caring for a child with special needs report their community does not have all the resources their family needs; issues related to caring for children, such as childcare and children’s education, are exacerbated for this population.

**FINDING 3**
Many National Guard and Reserve family respondents live more than an hour from a military installation, making local resources important. Still, nearly half do not believe their local civilian support agencies are effective in addressing their needs.

**FINDING 4**
Limited employment options on-installation or in the local community is the most commonly-cited difficulty among military spouse respondents who have lived and wanted to work overseas at some point in their time connected to the military; over half report this was the case.

**FINDING 5**
The majority of respondents with children enrolled in K-12 education reported their oldest child is thriving in school, has supportive teachers, and has a strong sense of belonging to their school, indicating they are generally having a positive experience.

**FINDING 6**
Many veteran respondents reported they were not well prepared for the transition, and the majority indicated their transition was difficult. Preparation for and difficulty in transitioning seem to affect female veterans differentially and may have long-term impacts on social isolation, financial stability, and navigation of community resources.
CULTURAL COMPETENCE AND BELONGING

47% feel their local civilian community has limited awareness of, appreciation, understanding, support, and respect for military and veteran families.

OVERSEAS SPOUSE EMPLOYMENT BARRIERS

88% who had lived overseas and wanted to work encountered some difficulty.

TARGETED COMMUNITY RESOURCES ARE NEEDED

36% who have a child with special needs feel the community doesn't have needed resources.

OVERALL TAKEAWAYS

1. Communities can incorporate greater military family lifestyle cultural competence practices in their programming and engagement strategies to meet the needs of military-connected families and enhance their sense of belonging.

2. Military families have diverse needs based on their circumstances. Communities can validate their experiences by signaling they are interested in hearing and working with families, especially with special populations, to design resources and institutional best practices that meet their needs.

3. Limited preparation for and difficulty in transition affects both male and female veterans, but impacts female veterans differently and may have long-term effects on social isolation, financial stability, and navigation of community resources.

IMPACTS OF TRANSITION DIFFER BY GENDER

Social isolation is higher in female veterans than male veterans.

- 45% of female veterans
- 37% of male veterans
don't know of community resources to use during hard financial times.

- 54% of female veterans
- 35% of male veteransaren't prepared to navigate resources in their community.

SCHOOLS SUPPORT CHILD'S CAPACITY TO BELONG

64% feel their oldest child's school did an excellent job of welcoming.

Families with children eligible for K-12 have greater belonging to local community than those with children who aren't eligible for K-12 education.

46% of National Guard families and 45% of Reserve families feel local civilian support agencies aren't effectively addressing their needs.
“Community leaders should encourage community members to become familiarized with the military culture and challenges their fellow community members who are veterans and their families face in transition and trying to find a sense of belonging in their new or current community.” Army Reserve Veteran
Military and veteran family respondents who perceived that civilians in their local communities had greater military family lifestyle competence felt a greater sense of belonging to that community.

Belonging connotes a subjective sense of membership, influence, shared emotional connections, integration, and the fulfillment of needs within a community.¹ Last year’s survey revealed military family respondents, despite having connections in their communities, did not have a sense of belonging to their local civilian communities. This year, 40% of military family respondents reported they do not feel a sense of belonging to their local civilian community, and an additional 27% were neutral about their belonging to the community. To gain a more nuanced understanding of belonging, instead of measuring it with a direct question about feeling a sense of belonging to their local civilian community, this year, belonging was measured using a scale of 10 questions.

Belonging to the local civilian community included factors such as feeling welcomed, level of engagement in the community, relating to others, feeling valued, and feeling responsible for and attachment to the community. Along those lines, this year’s survey also looked more closely at community characteristics associated with a sense of belonging, including military family lifestyle cultural competency (MFLCC). Cultural competency is made up of many factors and is defined as: “the ability to understand, appreciate, and interact with people from cultures or belief systems different from one’s own; it is the ability to navigate cross-cultural differences in order to do something.”² In this year’s survey, MFLCC in the local community was measured by a new scale comprised of six questions about respondents’ perception of the community’s understanding, awareness, appreciation, support, and respect for military and veteran families.

Perceptions of civilians’ MFLCC significantly and positively correlated with a sense of belonging to the community among both military and veteran family respondents. In other words, those respondents who perceived greater MFLCC in their local community also felt a greater sense of belonging to that community. In this year’s survey, 47% of military families felt their local civilian community had limited MFLCC, although both military and veteran family respondents had nearly identical mean scores of perceived MFLCC. On a scale of 1 to 5, where the higher the mean score, the greater the perceived MFLCC, the mean for military family respondents was 2.90, while the mean for veteran family respondents was 2.93. Similarly, military and veteran family respondents also reported an overall positive sense of belonging to their communities; on a scale of 1 to 5, where the higher the score, the greater the sense of belonging, the mean for active-duty family respondents was 2.99, and the mean for veteran family respondents was 3.34. Belonging can vary according to race, age, gender, employment status,³ so these measures for all military and veteran respondents may not reflect belonging for subgroups of this population.

Belonging is important to the well-being of active-duty military and veteran families. Feeling deprived of belonging can lead to severe depression and mental distress, while a sense of belonging is associated with the ability to cope with military-life stress.⁴ Past surveys show that belonging to the local civilian community increases over time,⁵,⁶ but military families who relocate frequently may not have the time to establish that belonging before another relocation. Increasing the length of duty assignments could support military families’ ability to foster a sense of belonging. In addition, the ability to create a sense of belonging is not one-sided; organizations and community leadership can actively engage and signal their MFLCC to set the conditions for greater belonging.
Over one third of respondents who are caring for a child with special needs report their community does not have all the resources their family needs; issues related to caring for children, such as childcare and children’s education, are exacerbated for this population.

Military families seek to support their children effectively, regardless of their needs. However, the challenges associated with the military lifestyle may be exacerbated by the unique circumstances required of caring for children with special needs. In the same way, the challenges of caring for a child with special needs may be exacerbated by the military lifestyle.

In this year’s survey, 20% of military family respondents reported that they were caring for a child with special needs. Alarmingely, more than a third (36%) of military family respondents caring for a child with special needs indicated their community does not have all the resources their family needs compared to a smaller proportion (28%) of those who have children without special needs. While effective informal support systems are associated with supporting these families’ resilience, and formal community supports likely serve a similar purpose, these supports may not be available or accessible to all families. Additionally, military family respondents who were caring for children with special needs felt significantly greater social isolation than military family respondents who are not caring for a child with special needs. This echoes previous research and is particularly concerning given the compounding effects of the challenges faced by those caring for children with special needs.

Childcare, in particular, has been identified as a prominent concern for families caring for a child with special needs, which is also evident within this year’s survey results. Thirty-four percent of military family respondents who are caring for a child with special needs reported they were
not able to find childcare that works for their situation compared to 26% of those who are not caring for a child with special needs. These families must also address their children’s special educational needs. A larger proportion of military family respondents caring for a child with special needs ranked dependent children’s education as a top-five issue of concern (59%) compared to military family respondents who are not caring for a child with special needs (50%). Active-duty families may be finding ways to meet their children’s educational needs by choosing to homeschool their children. Among military family respondents who were caring for a child with special needs and had at least one child eligible for K-12 education, 28% had either homeschooled in the past or are currently doing so compared to 21% of families with children eligible for K-12 education but who were not caring for a child with special needs. While this particular group of respondents was small, and they were not asked specifically whether the child(ren) in their families with special needs were eligible for K-12 and/or homeschooled, these findings warrant further research into military families who choose to homeschool as an option to provide better support to children with special needs.

Military families who have a child with special needs must balance the intersecting challenges that come with the lifestyle and those that come with raising a child with special needs. Inadequacy of civilian community resources to support military families needs to be addressed not only through adding to the number of available providers but also ensuring these providers are appropriately informed about MFLCC considerations. Also, they must be educated and trained in working with children who have special needs. While families with children with special needs may be enrolled in the Exceptional Family Member Program (EFMP), the EFMP may not have the resources needed to effectively serve all of these families. Additionally, the Department of Defense (DoD) should ensure that all daycare facilities under its auspices are equipped to meet the needs of children with diverse needs, and encourage School Liaison Officers to work with the EFMP to ensure these children’s needs are met. Finally, informal support from similarly-situated families, both civilian and military, may promote resilience.

Local installation commanders and civilian community stakeholders should work together to create and publicize regular opportunities for families to connect.

**MILITARY FAMILIES CARING FOR CHILDREN WITH SPECIAL NEEDS ARE LESS ABLE TO FIND RESOURCES THAT MEET THEIR NEEDS**

- 36% say community does not have all the resources their family needs
- 34% cannot find childcare that meets their needs

“I [...] have a special needs child and my community was not equipped to deal while I was full time employed and a single parent while my member has been absent.”

*Air Force Spouse*
Many National Guard and Reserve family respondents live more than an hour from a military installation, making local resources important. Still, nearly half do not believe their local civilian support agencies are effective in addressing their needs.

National Guard and Reserve service members and their families differ from active-duty forces in numerous ways, including average age, geographic disbursement, education levels, and family composition. Within this survey, National Guard and Reserve family respondents also differed from their active-duty family counterparts when it came to their ranked top-five issues of concern; National Guard and Reserve family respondents ranked military pay, military benefits, and access to VA/military healthcare among their top-five issues of concern, in addition to quality of life issues.

Factors that can complicate the challenges faced by National Guard and Reserve families include living far from a military installation, making frequent transitions between military and civilian life, and difficulty accessing social supports and service providers who are familiar with the military culture. In this year’s survey, 45% of National Guard and 38% of Reserve family respondents reported that they lived more than an hour from a military installation suggesting they may be utilizing civilian community resources over those available on a military installation. However, nearly half (46% of National Guard and 45% of Reserve family respondents) believed their local civilian support agencies were not effective in addressing the needs of National Guard and Reserve component families. In addition, 50% of National Guard family respondents and 43% of Reserve family respondents reported feeling that their local civilian communities did not have resources designed for military-affiliated families.

In open-ended responses, National Guard and Reserve family respondents indicated that increasing resources in the community was one of the key ways their local civilian communities could best support them. Reserve family respondents also included improving Tricare/VA/health care as ways their local civilian communities could best support them. These respondents also noted a desire for increased cultural competence and awareness of the presence of military members and veterans in the community. Communities have the opportunity to communicate their awareness of military and veteran families, their military cultural competence, and the availability and accessibility of resources as previously recommended. Communities can also work to ensure that service providers of all backgrounds have basic information about military culture and experiences. Local resource organizations may also consider hiring military-affiliated service providers as a way to encourage engagement with military-connected individuals. While these findings are aggregate and may not apply to any given community, all communities can consider their capacity to provide adequate and effective support to National Guard and Reserve families.

Believe Local Civilian Support Agencies Are Not Effective in Addressing Their Needs

| 46% | National Guard Families |
| 45% | Reserve Families |
Limited employment options on-installation or in their local community is the most commonly-cited difficulty among military spouse respondents who have lived overseas and wanted to work at some point in their time connected to the military.

Duty stations outside of the United States are common, with over 175,000 active-duty service members stationed overseas as of June 2019. Relocating overseas, however, can bring a series of additional challenges, especially for the military spouse who may face employment-related obstacles. In this year’s survey, 26% of military spouse respondents indicated that they had looked for work while living overseas at some point during their time affiliated with military service. Among those, 88% reported that they had encountered at least some difficulty in working or finding work during their overseas assignment.

The most commonly-cited difficulty among military spouse respondents who had lived and wanted to work while overseas was limited employment options on-installation and in the local area (59%). Other frequently reported challenges included overqualification for positions in the local area (31%); home/family obligations, including childcare (29%); limited remote work options (24%); and inability to work because of the Status of Forces Agreement (SOFA) restrictions (23%). The SOFA is an agreement that the U.S. has with one or more countries that determines “the rights and privileges of U.S. personnel present in a country in support of the larger security arrangement.” Many of these agreements, however, vary from country to country. They may have an impact on career opportunities for military spouses as their varied nature is likely to contribute to confusion.

In last year’s survey, increasing the availability of jobs for military spouses was cited as a top recommendation for improving service member and military spouse respondents’ sense of belonging to their local civilian community, which indicated that employment and belonging may be linked for these groups. This recommendation was also supported this year as those military spouses who were not working but wanted or needed to work had the lowest mean belonging scores compared to spouses who were employed full-time, part-time, and those not in the labor force. In addition to the cultural hurdles they face, struggles to find and maintain employment may add to challenges in achieving a sense of belonging in their communities. Echoing previous recommendations, the DoD can provide consistent, up-to-date information to service members and their families about the reality of living overseas at varying points in their careers, especially before selection of assignment preferences. The DoD can also weigh service member and family input more heavily in determining overseas assignments. It should be noted that this data is reported in the aggregate; given the unique arrangements between the United States and other countries, each military installation abroad should seek a greater understanding of the military spouse experience related to employment at their installation and how it may affect their families.

“We lived in a place for three years where I was unable to find employment [...] We had 3 months notice to move overseas [...] I was a GS employee so I thought I would walk right into a job. I was put on leave without pay status. When we got to [the] next duty location [I] found out they hire 90 percent locals ...”

Air Force Spouse
The majority of respondents with children enrolled in K-12 education reported their oldest child is thriving in school, has supportive teachers, and has a strong sense of belonging to their school, indicating they are generally having a positive experience.

The quality of schools is a critical issue for military families who are sometimes forced to choose to voluntarily separate from their families or exit the military altogether to “avoid having to enroll their children in underperforming schools surrounding several military bases.” Recognizing this, the majority of the Service Secretaries have attempted to address this concern by calling upon their nation’s governors, warning them that the quality of schools will impact future installation decisions. In this year’s survey, over half (52%) of military family respondents with children ranked dependent children’s education as a top-five issue of concern, and 73% of military family respondents with children had at least one child in K-12 education.

Although military family respondents noted concern with their children’s education, they also reported many positive experiences with their oldest child’s current school. The majority of military family respondents with school-aged children (70%) reported they felt their oldest child was thriving in school. Additionally, 64% agreed their oldest child’s school did an excellent job of welcoming their child, 63% reported their oldest child’s school was receptive when they advocated for their child, and 62% believed their child has a strong sense of belonging to their school. Over half (57%) of military family respondents with school-aged children also reported they believe that if their child experienced a military family life event, their teachers would work with them.

“[…] This school had a program where a military kid that had been stationed at the school longer would have lunch with the new kid once a week. It helped in the integration process and now she doesn’t need it. It was the first time I saw this program and was impressed […]”

Navy Spouse
At the same time, military family respondents with school-aged children also identified areas for improvement. Fewer than half (47%) of military family member respondents felt the support from their oldest child’s school related to military families dealing with military life (e.g., frequent service member absence, reintegration, and frequent moves) was excellent, or that their oldest child’s teacher understood how to support their child dealing with a military life event (43% agreed). Military family respondents also believed that teachers would benefit from greater knowledge of the issues faced by military students due to frequent relocation. When asked what were the top two issues they would like teachers or staff at their school to receive training on, military family respondents noted a general understanding of the impact of frequent moves on their child (64%) and strategies for how to work with parents to help children fill in educational gaps that have emerged due to moves (57%).

Schools create a place for engagement between military and civilian families. Therefore, they can act as a gateway to the local military community. Military family respondents with children in grades K-12 reported a higher sense of belonging to the local community than military families with children not eligible for K-12 education. In an open-ended question, parents reported that friends, activities/clubs, good teachers/staff, and welcoming practices provided their children with a sense of belonging to the school. These findings suggest that schools are a critical factor in the quality of military family life and have an opportunity to improve support for families in unique ways.

<table>
<thead>
<tr>
<th>MILITARY FAMILIES GENERALLY HAD POSITIVE EXPERIENCES WITH SCHOOLS</th>
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<tbody>
<tr>
<td>Felt confident advocating for oldest child 80%</td>
</tr>
<tr>
<td>Oldest child is thriving 70%</td>
</tr>
<tr>
<td>Oldest child’s school did an excellent job of welcoming 64%</td>
</tr>
<tr>
<td>Oldest child has a strong sense of belonging to his/her school 62%</td>
</tr>
<tr>
<td>Felt they could collaborate with oldest child’s teacher to support child through difficult military life event 57%</td>
</tr>
</tbody>
</table>
Many veteran respondents reported they were not well prepared for transition, and the majority indicated their transition was difficult. Preparation for and difficulty in transitioning seem to affect female veterans differentially and may have long-term impacts on social isolation, financial stability, and navigation of community resources.

In prior survey reports and existing research, it is well established that the transition from military to civilian life can hold challenges and uncertainty for military families.\(^3^9\) It is important to note that transition is not a singular experience, but that service members and their families must move through multiple transitions in different areas of their lives. After separating, veterans and their families often experience changes in their career and education, housing and community, awareness of and access to various resources (e.g., health care, benefits, programs, organizations), family dynamic, and psychosocial needs.\(^4^0,^4^1,^4^2\) Just as experiences in service affect transition and life after the military, transition experiences can have short- and long-term impacts on veterans and their families. In previous years of this survey,\(^4^3,^4^4\) veteran respondents’ difficult transition experiences have been associated with poor outcomes related to mental health, employment, and community adjustment. In this year’s sample, more than half (56%) of veteran respondents indicated their overall transition from active-duty to veteran status was difficult or very difficult. Similarly, 42% of veteran respondents reported they did not feel well prepared to navigate their transition to civilian life. Despite finding that more time to prepare is associated with smoother transition experiences, almost half (47%) of veteran respondents started preparing for their transition less than a year before separating, and 17% reported they did not prepare or were not able to prepare for their transition. Furthermore, while there have been recent improvements in programs and resources targeting transition, veteran respondents who had separated in the last three years still reported feeling unprepared (44%) and difficulty in transition (66% reported their transition was difficult or very difficult). For all veteran respondents, current feelings of social isolation were significantly associated with transition difficulty; perceived social isolation was highest in those reporting very difficult transitions. This may indicate that there are far-reaching impacts of transition preparation and experience.

There were, however, important differences between male and female veteran respondents in their transition experiences and post-service life. Two-thirds (66%) of female veteran respondents reported their transition was difficult or very difficult. Similarly, 42% of female veteran respondents reported they did not feel well prepared to navigate their transition to civilian life. Despite finding that more time to prepare is associated with smoother transition experiences, almost half (47%) of female veteran respondents reported they did not prepare or were not able to prepare for their transition. Furthermore, while there have been recent improvements in programs and resources targeting transition, female veteran respondents who had separated in the last three years still reported feeling unprepared (44%) and difficulty in transition (66% reported their transition was difficult or very difficult). For all female veteran respondents, current feelings of social isolation were significantly associated with transition difficulty; perceived social isolation was highest in those reporting very difficult transitions. This may indicate that there are far-reaching impacts of transition preparation and experience.

“Women veterans have different challenges in the civilian community. Many of them go unrecognized in their status as veterans or if they are married to a male veteran, he gets the recognition and they are ignored [...] Looking into how the military and civilian community can better identify and support female veterans would be meaningful.”

Female Navy Veteran
difficult or very difficult, compared to half (51%) of male veterans. More female than male veteran respondents indicated they were unprepared across each aspect of transition (overall transition, employment, higher education, navigation of resources in the local community, and navigation of the health care and benefits system). More than half (54%) of female veteran respondents did not feel prepared to navigate resources in their community, compared to 35% of male veteran respondents. Even after transition, female veteran respondents were less aware of community resources they could use during hard financial times, and a greater percentage of female veteran respondents reported they did not have family or friends who could help them during hard times. Female veteran respondents had significantly greater feelings of social isolation, even if they reported a smooth or very smooth transition experience. These results are concerning and similar to existing research that indicates female veterans are at a greater risk for a variety of issues, such as homelessness, low social support, military sexual trauma, comorbid physical and mental health conditions, financial difficulties, and divorce.45,46,47,48

While there have been improvements in addressing the transition from military to civilian life at the public and private levels, veterans and their families continue to encounter challenges and feel unprepared. Like active-duty service members, veterans are a diverse group with varying perspectives and backgrounds. It is clear that many female veterans have different experiences and needs than their male counterparts, for whom most existing supports, resources, and programs have been designed. Female veterans currently account for 10% of veterans, and that population is expected to grow, like other minority populations within the military.49 Consequently, it is vital that programs and services, communities, and neighbors consider the experiences of female veterans, as well as other minority groups within the veteran population, and have models in place to address their needs.

One-third (32%) of veteran respondents in the present sample were female veterans, and therefore, it is possible to feature their experiences and further examine potential reasons for gender differences. For example, for male veteran respondents, social isolation decreases slightly as time since separation increases, but this relationship does not exist for female veteran respondents. This difference may be a result of the demographics of the female veteran sample; one-third of female veteran respondents were also active-duty spouses. Therefore, their experiences of social isolation and navigation of community resources could be affected by an active-duty lifestyle. Similarly, those female veteran respondents who were also active-duty spouses had lower scores on a measure of veteran identity than female veterans who were married to fellow veterans or civilians.

Extant research has found that female veterans must navigate complex identities and multiple roles, further complicated by the stereotype that all service members and veterans are men.50 It is possible that the challenges associated with managing multiple identities (being a veteran, active-duty spouse, a woman, etc.), many of which are invalidated by society, are related to difficulties in transition and post-service life for many female veterans, such as social isolation. These diverse experiences of service and connection to the military exemplify the need for future research to examine risk factors and protective factors for female veterans and transitioning female service members.

**FINANCIAL DIFFICULTY IN VETERANS BY GENDER**

<table>
<thead>
<tr>
<th>Condition</th>
<th>Female Veterans</th>
<th>Male Veterans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Report financial stress</td>
<td>87%</td>
<td>79%</td>
</tr>
<tr>
<td>Have less than $5k in savings</td>
<td>54%</td>
<td></td>
</tr>
<tr>
<td>No family/friends to ask for help during hard financial times</td>
<td>48%</td>
<td></td>
</tr>
<tr>
<td>Do not know of community resources to use during hard financial times</td>
<td>45%</td>
<td></td>
</tr>
<tr>
<td>Have more than $10k in credit card debt</td>
<td>31%</td>
<td></td>
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<tr>
<td></td>
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<td>23%</td>
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Recommendations

MILITARY LEADERSHIP
Military leaders at all levels can continue to work to build trust, increase career control, and refine processes to improve outcomes for all military family members. Existing personnel management and reporting policies do not fully account for the effects of service member day-to-day job demands, fear of reporting mental health issues, and relocation orders.

MILITARY FAMILIES
Military families have an opportunity to enhance military family lifestyle competence in their local civilian community by proactively developing mutually supportive relationships with their civilian neighbors.

COMMUNITY ORGANIZATIONS, CORPORATIONS & PHILANTHROPIES
Military and veteran family respondents emphasized communication, understanding, and engagement in their desired support from the local civilian community. Community organizations can incorporate greater military family lifestyle cultural competence practices in programming and engagement strategies to meet the needs of military-connected families.

EMPLOYERS
Employers can do a better job of actively demonstrating an understanding of military life when recruiting and retaining military-connected employees—especially for the military spouse community, where respondents reported they believe employers in their local communities are not eager to hire them.

CIVILIAN LEADERSHIP
Civilian leaders can start to look at their local community capacity to best support their military-connected population by being proactive and seeking out engagement with local residents to address problems and increase awareness for families around how to contact their leaders.

SCHOOLS & EDUCATIONAL SYSTEMS
While respondents generally reported a positive K-12 experience for their oldest child, schools and educational systems can improve transitions for families through better implementation of course placement, special program placement, and extracurricular participation elements of the Interstate Compact on Educational Opportunity for Military Children.
SCHOOLS CAN IMPROVE INTERSTATE COMPACT TRANSITION EXPERIENCE

**Better implementation of:**
- Course placement
- Special program placement
- Extracurricular participation

EMPLOYERS CAN ACTIVELY DEMONSTRATE MILITARY LIFE UNDERSTANDING WHEN HIRING

**Flexible work:** flexible scheduling, remote/telework

CIVILIAN LEADERS AND ORGANIZATIONS CAN OFFER BETTER SUPPORT

Families want better engagement, communication, and understanding from local civilians

MILITARY LEADERS CAN IMPROVE OUTCOMES FOR FAMILIES

Families with orders 2 months or less had significantly less belonging to local community than families with more notice

**Top barrier to seeking treatment after suicidal thoughts or attempts:** fear of impact on service member’s career

**Top barrier to employment:** service member’s day-to-day job demands

MILITARY FAMILIES AND CIVILIANS CAN FORM SUPPORTIVE RELATIONSHIPS

56% have participated in a local group in their civilian community in the past year

65% feel most people in their local civilian community are willing to help each other
Military leaders at all levels can continue to work to build trust, increase career control, and refine processes to improve outcomes for all military family members. Existing personnel management and reporting policies do not fully account for the effects of service member day-to-day job demands, fear of reporting mental health issues, and relocation orders.

This year’s survey explored military family stability and the capacity of local civilian communities to support military families, including the ways that the Department of Defense (DoD) relocation procedures and military cultural issues may intersect with these topics. Findings indicated that military policies and cultural norms could have unexpected consequences for military families. Sense of belonging to their local civilian community was significantly lower among military family respondents who reported short-notice orders (two months or less) after their most recent military move than those respondents who received orders three months or more before their most recent move. This indicates that additional lead time before a move may allow families to better prepare to join their new community. Additionally, the overwhelming majority of military spouse respondents who lived overseas and wanted to work encountered challenges in doing so; the lack of employment can undermine a sense of belonging to the community. This does not mean that families should not rotate through overseas assignments. Instead, it suggests that families should be well-informed about the benefits and challenges of an overseas tour and have a measure of control over whether or not they choose to accept an overseas assignment, and/or the timing of such an assignment.

Military cultural issues pertaining to the lack of work-life balance may also have consequences. While more research is needed around this issue and the numbers reporting this issue were low, service member respondents who reported suicidal thoughts in the past year indicated they worked an average of 58 hours per week when not deployed while those who did not report suicidal thoughts worked an average of 50 hours. For both service member and spouse respondents, fear of the impact on the service member’s career was the top reason for not seeking treatment for suicidal thoughts or attempted suicide. In tandem, these findings underscore the importance of normalizing a healthy work-life balance when not deployed, and for finding ways to reduce the real and/or perceived impact of seeking mental health support on a service member’s career.

“... people perform better when they are where they want to be in a job they want to do and when their family is happy being there.”

Coast Guard Service Member
Despite strong retention numbers in FY2018 within the active-duty military service branches, the service branches still acknowledge that family-related quality of life issues can impact retention. For military family respondents who have served 10 years or less, other than retirement or administrative discharge, the top reasons for leaving military service are concerns about the impact of military service on family, and the military lifestyle did not allow sufficient time with their family. These were followed by feeling more valued or able to earn more money in the civilian sector, and losing faith in military leadership.

Leaders at all levels have an ability to support families in a meaningful way. Recognizing that operational needs dictate much of the pace at which service members work, there remains a clear opportunity for field-grade leadership and below, including Non-Commissioned Officers, to increase predictability around day-to-day service member job demands where possible. In doing so, they set the conditions for a healthy work-life balance, an important expectation for the Millennial generation. Junior and mid-level military leaders are directly engaging with military families, and can better address their needs by learning about the families within their units, particularly regarding family dynamics such as caregiving, geo-baching, co-parenting, dual-career families, etc. This knowledge can inform decisions around information dissemination and scheduling unit bonding events such as Organizational Days, Hail & Farewells, etc., which are important for building cohesion among both service members and families. The DoD and senior military leadership who set DoD policies that impact personnel and military family readiness can also play an important role by commissioning and learning from studies to track military family life issues. These include, but are not limited to, relocation (to include overseas assignment decision-making), family member suicide, childcare availability and affordability, concerns related to children’s education, financial stress, and spouse employment. Recommendations this year underscore the importance of refining data collection to better capture the diversity of today’s military families.

The DoD can also continue to implement personnel reform recommendations found within the Bipartisan Policy Center’s Task Force on Defense Personnel F.A.S.T. Force report. Several military service branches have already implemented initiatives that address military family concerns, including the Navy’s Family Framework 2.0 and the Army’s piloting of a revised talent management system in the National Guard and Reserve. Opportunities, however, still lie in shifting the promotion structure to a fully merit-based model, allowing for more flexible career timelines and more adaptable personnel policies; and replacing the “up-or-out” system of promotion with a “perform-to-stay” model.
Military and veteran family respondents emphasized communication, understanding, and engagement in their desired support from the local civilian community. Community organizations can incorporate greater military family lifestyle cultural competence practices in programming and engagement strategies to meet the needs of military-connected families.

This year’s survey expanded upon last year’s focus on military families’ sense of belonging to their local civilian community by exploring its association with their perceptions of civilians’ military family lifestyle cultural competence (MFLCC) in their local communities. Findings revealed that perceptions of civilians’ collective MFLCC significantly and positively correlated with a sense of belonging to the civilian community among both military and veteran family respondents. In other words, respondents with a greater sense of belonging also perceive that civilian community members are aware that military and veteran life experiences differ from their own, understand how it is different, demonstrate appreciation and respect for the sacrifices military-connected families make, are willing to engage with military and veteran families regardless of these differences, and are able to effectively support them when they do engage.
Although there is a need for greater MFLCC among individual community members, private and nonprofit organizations that provide programming or resources in the local civilian community can prioritize cultural competence to effectively serve military-connected community members, focusing on MFLCC as a preventative capacity-building effort instead of a response to issues. Organizations, corporations, and philanthropies can begin by understanding the role formal and informal support networks play in the lives of military families. While informal networks are the more common means of support, culturally competent formal networks organized by private or nonprofit programs or resources, schools, religious organizations, and civic groups can set the conditions for these crucial supports to develop.10

In this year’s survey, the majority of military family respondents reported that informal supports, such as local friends, extended family, and non-local friends, were the most helpful resources during a recent prolonged service member absence. Yet, 39% of military family respondents indicated they have no friends in their local civilian community with whom they can talk, and 35% of military family respondents reported they have no one in their local civilian community whom they know well enough to ask for a favor. When asked in an open-ended question what civilian communities can do to best support military-connected families, respondents identified various attributes measured with this year’s MLFCC scale: better communication and awareness about local community resources and activities; better understanding of military and veteran family life; and, a desire for the community to be open-minded, welcoming, and responsive to military and veteran families in their communities. This is particularly important for communities with large active-duty populations. Military families need to feel welcome and understood when they engage with formal support networks. These formal networks also need to foster civil-military engagement to help improve overall community cohesion.

Furthermore, organizations, corporations, and philanthropies who want to increase MFLCC can do so by hiring a range of military-connected individuals, which will bring much of this knowledge in-house and signal that the organization is eager to engage with these populations. Organizations, however, need to recognize that hiring military-connected individuals is not a substitute for regular and intentional competency training for employees and providers to achieve genuine understanding of the military lifestyle. Corporations and philanthropic organizations can also encourage MFLCC by supporting programs that promote MFLCC within the community or other community capacity building with a civil-military integration component. Currently, only 5% of companies allocate a significant portion of their philanthropic budget to support the military community.11 Cultural competence is a well-established cornerstone to effective support; extending this same expectation to military and veteran family experiences sets the conditions for their success and a stronger community overall.

“Our FRG was fantastic at offering activities and gatherings that brought our unit together. Information about community events was often distributed, and I was able to find activities for my kids to enjoy.”

Army Spouse
Civilian leaders can assess their local community’s capacity to support military-connected families, proactively engage with military-connected residents to address problems, and increase awareness for families around how to contact their leaders.

In this year’s survey, 69% of military family respondents reported living in their local civilian community. Existing research and this year’s survey indicate military families rely on their local communities and informal networks for support more than formal networks. For more than a decade, researchers have been calling for communities to increase their capacity to support military-connected community members. Emerging research supports the concept that resilience for families is predicated on an effective, culturally-competent support network within the community that can provide resources that are meaningful to the recipient, although individual and family factors contribute as well. Community leaders, most commonly defined by military family respondents as elected representatives, public administration officials, and school district leaders, can enhance their community’s capacity to support military families by proactively engaging with local residents to address problems and increasing awareness for families around how to contact their leaders.

This year’s survey asked respondents about their local civilian community leadership to begin exploring community capacity to support military families. Remarkably, while most military, veteran, National Guard, and Reserve family respondents reported they could stay informed of events in their community (71%) and find the information they need for resources they want to use (62%), half of respondents either “did not know” or felt “neutral” on many items. Respondents reported they “did not know” or indicated they were “neutral” when asked if their local civilian community leadership are good at their jobs (52%) or address problems important to them (55%). Additionally, many selected “neutral” or “did not know” when asked if it was easy to contact their community leaders (53%) or trust that their community leaders will do what they say (48%). These areas offer the greatest opportunities for civilian leadership.

Civilian leadership that engenders MFLCC signals to the community that they are military friendly and welcoming. Civilian leadership can also promote community cohesion by actively building civil-military trust. This can be done through increasing engagement between military-affiliated (including veterans, National Guard, and Reserve) and civilian community leadership, and increasing awareness on how they can stay connected. All community leadership can develop partnerships with their local military command leadership, if available, and Military-Serving Organizations and Veteran-Serving Organizations, to better understand their military-affiliated community members and support them.

“I feel like there is indifference in my civilian community and see opportunity for growth in providing education and resources for community leaders in accommodating, accepting, and assimilating military connected families into their community.”

Marine Corps Spouse
Military families have an opportunity to enhance military family lifestyle competence in their local civilian community by proactively developing mutually supportive relationships with their civilian community members.

This report has traditionally focused on the need for civilians to better support our nation’s military. It’s important to recognize, however, that military families themselves play a key role in this effort as well. Many military families are already doing this by engaging in their local civilian communities. More than half (56%) of military, veteran, National Guard, and Reserve family respondents reported they have actively participated in a local group or organization in the past year, and 65% felt most people in their community would be willing to help each other. Just as the military must rely on civilian communities to help meet the needs of military families, mutually supportive relationships can only be fostered if military families actively engage with civilians in their local communities.

Building the civil-military bridge begins with developing mutually supportive relationships. One side of the bridge cannot hold all the weight; it must be dispersed. Mutually supportive relationships begin with mutual respect. This year, military family respondents indicated that the baseline for mutual respect might already exist. An equal percentage (51%) of respondents felt that military families have a great deal of respect for civilians in their local community, and felt that civilians have a great deal of respect for military families in their community. Also, while military family respondents reported needing better engagement, communication, and understanding
to enhance their sense of belonging to the local civilian community, developing mutually supportive relationship requires that military families also have some responsibility to help explain and share their experiences, and also to try to understand civilian experiences in their community. Military families, including National Guard, Reserve, and veteran families, can enhance the MFLCC of their communities for future military families by sharing their voices and proactively developing relationships and networks in their civilian communities. They can engage and provide support to their civilian neighbors, local government, school systems, community and religious organizations, and employers.

Military life is challenging, but families have the opportunity to be their biggest advocate. This sometimes involves educating both their civilian and military communities on their experiences and addressing stereotypes/breaking stigmas. This may be especially true for nontraditional or “invisible” military families such as National Guard and Reserve families. Military and veteran families can continue to be good neighbors and participate in local community groups and organizations, seek out information about local community resources, and advocate for resources that are unavailable but necessary for support. Everyone has a role in building a stronger community.

MILITARY, VETERAN, NATIONAL GUARD, AND RESERVE FAMILIES ARE ENGAGED IN THEIR LOCAL CIVILIAN COMMUNITIES

56% have actively participated in a local group or organization in the past year

65% felt most people in their community would be willing to help each other
Employers can do a better job of actively demonstrating an understanding of military life when recruiting and retaining military-connected employees—especially for the military spouse community, where respondents shared they believe employers in their local communities are not eager to hire them.

Findings from this year’s report illuminate that unemployment and underemployment remain chronic issues, particularly for the military spouse community, despite rising national attention. This is also the case for spouses of veteran respondents who continue to experience employment challenges even after their veteran exits service. Many efforts to address spouse unemployment have attempted to replicate highly-effective veteran-hiring strategies and initiatives, which have resulted in a veteran unemployment rate of 4% in 2018, the lowest since 2000. Although this is a logical and relatively easy adaptation companies can make to address spouse employment challenges, extending veteran-focused initiatives to spouses without additional adjustments or training may not be effective because these groups face fundamentally different life circumstances. Simply extending existing programs without adapting them to be military spouse-friendly work options, including flexible hours or remote work options, may unintentionally indicate that a company is not truly a military spouse-friendly employer. This year, 40% of military spouse respondents felt employers in their local area were not eager to hire military-affiliated individuals, and 35% believed that employers in the local community would not accommodate the needs of military-affiliated employees. This is in contrast to 23% of veteran respondents who felt employers were not eager to hire them and 22% who felt that employers would not accommodate their needs. This indicates that military-focused hiring initiatives may not be speaking to military spouses as they do to veterans.

Furthermore, over half (54%) of military spouse respondents reported feeling that their military affiliation had prevented them from obtaining employment or advancement. Military spouse respondents may avoid identifying themselves as military-connected at a job interview as a result. Thirty-five percent of military spouse respondents who felt they did not receive a job or promotion due to their military affiliation reported they were “not at all” likely to self-identify as a military spouse during a job interview compared to 18% of those who did not feel their military affiliation had prevented them from advancing. This behavioral trend held true for veteran, veteran spouse, National Guard, and Reserve service member respondents (although these groups were generally more likely to self-identify as military-connected), underscoring the impact that one bad experience can have on future decision-making.
One critique of current hiring strategies for military spouses is that they do not adequately factor in the impact of relocation and the corresponding need for flexible employment—one of many reasons unemployment and underemployment have remained high for this population. This year, respondents were asked to define “flexible employment” in an open-ended question. The most common definition for all respondent groups was flexible scheduling and/or the opportunity to telework for part or all of their employment. It is notable, however, that National Guard and Reserve service member respondents also highlighted an employer’s willingness to work around military training requirements and deployments. This is important because this population may require additional flexibility from their civilian employer as they face evolving operational requirements.

Overall, employers who are implementing military and veteran hiring and retention initiatives, especially for military spouses and other subpopulations, have an opportunity to actively signal to all military-connected applicants that they are eager to hire them. Employers can review current HR practices and policies, incorporate MFLCC, and understand that implementing one strategy for all populations will likely not help them meet their diverse employment needs. Simple practices, such as allowing employees some degree of control over their schedule and a reasonable amount of telework, could be transformative for military spouses—many of whom struggle to balance work and home demands with their service member’s unpredictable schedule.

**MILITARY-FOCUSED HIRING INITIATIVES MAY NOT SPEAK TO MILITARY SPOUSES AS THEY DO TO VETERANS**

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<thead>
<tr>
<th></th>
<th>Military Spouses</th>
<th>Veterans</th>
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<tbody>
<tr>
<td>Felt employers in their local area were not eager to hire military-affiliated individuals</td>
<td>40%</td>
<td>23%</td>
</tr>
<tr>
<td>Believed that employers in the local community would not accommodate the needs of military-affiliated employees</td>
<td>35%</td>
<td>22%</td>
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While respondents generally reported a positive K-12 experience for their oldest child, schools and educational systems can improve transitions for families through better implementation of course placement, special program placement, and extracurricular participation elements of the Interstate Compact on Educational Opportunity for Military Children.

Military families frequently relocate, requiring those with children to transfer schools, on average, three times as often as their civilian peers. This year, 64% of military family respondents with children eligible for enrollment in K-12 education reported their oldest child had experienced two or more school transitions due to a military move. Recognizing the challenges of these multiple school transitions on children, the DoD created the Interstate Compact on Educational Opportunity for Military Children (Interstate Compact) to address administrative issues such as school enrollment, placement, attendance, eligibility, and graduation. Now that all 50 states and the District of Columbia have adopted the Compact, efforts are focused on improving implementation efforts nationwide. Toward this end, new questions were added to this year’s survey to assess the implementation of transition-related components for active-duty families.

The majority of military family respondents reported positive transition experiences thanks to rules set forth in the Interstate Compact, especially around allowing enrollment with official and unofficial (hand-delivered) records (87% agree), enrolling students based on previous grade level rather than age (83% agree), and allowing families 30 days to provide immunization records (68% agree). There was, however, room to improve in several areas, including course and program placement, welcoming practices, and extracurricular participation. Fewer respondents reported they were able to place their oldest child in a course program similar to their previous program (such as ESL, gifted and talented, or an Individualized Education Plan) (57% agree), in specific courses that were equivalent to their previous courses (53% agree), or that their schools were flexible when it came to course placement (53% agree). While schools may not have the capacity to provide equivalent courses or programs, additional training among staff and faculty charged with making such decisions, and improving access to course and program information on school websites, could help reduce this challenge for military families.

Although no cases regarding extracurricular participation eligibility were referred to the Military Interstate Children's Compact Commission (MIC3) National Office in 2019, military family respondents indicated this is the area requiring the most improvement. Only 40% of military family respondents agreed this was the case, but this may be due to a misunderstanding of the rule. Underscoring the importance of this to military families, when asked in an open-ended format on how their children developed a sense of belonging to their school, “participation in activities” was one of the most common responses. While extracurricular regulations are complex and often involve a variety of regulatory bodies, accessing this programming is particularly important for military families and an area where the MIC3 should consider creative solutions to amending the existing rules.

It is clear that the rules outlined in the Interstate Compact have been beneficial to military families and that most
do not face administrative difficulties when transitioning into a new school after a military move. Regardless of how much support is offered through the Interstate Compact, MIC3’s training initiatives, and schools, military families will continue to be the best advocates for their child(ren). Although parents are responsible for educating themselves on issues that affect their child, they cannot do this without easy access to accurate and current information before moving. Schools can enhance their communication and welcoming practices and include an “incoming military student” section on their websites with information on available courses, course programs, and contact information for the school. Schools and districts are also responsible for ensuring that key staff members are aware of the Interstate Compact and understand both what it entails and its underlying intent. Twenty percent of military family respondents reported they would like teachers or staff at their school to receive training on implementing the Interstate Compact. Schools can also continue to look at current policies to identify ways to improve Interstate Compact implementation, particularly around flexibility in course placement and extracurricular activity participation. Extracurricular activities are important for military student inclusion and establishing a sense of belonging to the school. Schools have an opportunity to implement policies to provide exemptions for military students from exclusionary criteria where possible, such as requirements to attend the school in the semester or year before participation. Finally, there is an opportunity for additional research on the eligibility, attendance, and graduation components of the Interstate Compact; how the Interstate Compact impacts recently-transitioned veterans and their families who relocate after exiting military service; and the transition of homeschooled students to a public school because the Interstate Compact does not currently cover this population.

“Given a fair opportunity to try out for sports. Our recent move has left my son feeling like he is not being given a chance because he didn’t “grow up in their sports system” and therefore not given the same opportunities that he’s had in the past.”

_Navy Service Member_
The widespread distribution of the 2019 survey through Blue Star Families’ networks and partners in the military community has allowed it to remain the largest and most comprehensive survey of active-duty service members, veterans, and their families since its inception in 2009.

This year’s survey generated 11,228 individual responses, including 7,141 completed responses, yielding a 64% 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 recruitment efforts focused on obtaining a diverse and representative sample, the survey sample differs from the active-duty population in several important ways.

In particular, there was a greater percentage of married, older, and senior ranking respondents in this sample than in the active-duty population as a whole. The sample also obtained a larger percentage of female service members (33%) than is present in the active-duty population (17%).

Race and ethnicity demographics of the active-duty sample were within a few percentage points of the active-duty population, with the notable exception of Black/African-American respondents, who represented 8% of this sample but represented 17% of active-duty service members.

Regarding active-duty respondents’ branch of service, most services were represented at rates within a few percentage points of the active-duty force except for the Coast Guard, which had the most substantial difference according to the Defense Manpower Data Center (May 2019). Army respondents were sampled at 32% compared to 35% of the total active-duty force, Air Force respondents were sampled at 22% compared to 24% of the total active-duty force, Marine Corps respondents were sampled at 14% compared to 12% of the total active-duty force, and Coast Guard respondents were sampled at 7% compared to 3% of the total active-duty force.

“Troops are all genders, ethnicities, orientation, and supporting troops means respecting diversity, inclusion, and community.”

Air Force Spouse
### AGE OF RESPONDENTS

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>65 and older</td>
<td>4%</td>
</tr>
<tr>
<td>55-64</td>
<td>7%</td>
</tr>
<tr>
<td>45-54</td>
<td>16%</td>
</tr>
<tr>
<td>35-44</td>
<td>34%</td>
</tr>
<tr>
<td>25-34</td>
<td>32%</td>
</tr>
<tr>
<td>18-24</td>
<td>6%</td>
</tr>
</tbody>
</table>

### SERVICE MEMBER’S RANK

<table>
<thead>
<tr>
<th>Rank</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Grade Officer (O7-O10)</td>
<td>1%</td>
</tr>
<tr>
<td>Field Grade Officer (O4-O6)</td>
<td>20%</td>
</tr>
<tr>
<td>Company Grade Officer (O1-O3)</td>
<td>11%</td>
</tr>
<tr>
<td>Warrant Officer (W1-W5)</td>
<td>3%</td>
</tr>
<tr>
<td>Senior Enlisted (E5-E9)</td>
<td>51%</td>
</tr>
<tr>
<td>Junior Enlisted (E1-E4)</td>
<td>13%</td>
</tr>
</tbody>
</table>
DEMOGRAPHICS 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 (76%) of respondents were family members, and 24% of the sample were either currently serving in the military or veterans. The largest group of respondents were the spouses of active-duty service members, representing 52% of total respondents. Spouses of veterans represented 8%, veterans represented 11%, and active-duty service members represented 9% of total respondents. Five percent of respondents were parents of a service member or veteran, 3% were adult children of a service member or veteran, and 1% were siblings of a service member or veteran.

The majority of respondents reported their/their service member’s current rank is or was at time of military separation as senior enlisted (E5-E9) at 51%, followed by field grade officer (O4-O6) at 20%, junior enlisted (E1-E4) at 13%, company grade officer (O1-O3) at 11%, and warrant officer (W1-W5) at 3%. General grade officer (O7-O10) comprised one percent of respondents. One percent were unsure of their rank or their service member’s rank. The single largest age group was aged 35 - 44 (34%), followed by those aged 25 - 34 (32%), 45-54 (16%), 55-64 (7%), 18-24 (6%), and 65 and older (4%). Eighty-one percent of respondents were female, 19% were male, and 0.2% identified as transgender/gender nonconforming.

When looking specifically at service member and veteran respondents, males made up two thirds (67%) of this respondent group, females represented one third (32%), and 1% identified as transgender/gender nonconforming. Approximately 93% of respondents lived within the Continental U.S. (CONUS); 7% of respondents lived outside of the Continental U.S. (OCONUS), including 5% who lived outside the country. Within the U.S., the majority of respondents lived in: California (13%), Virginia (11%), Florida (8%), Texas (6%), and North Carolina (5%).
TIME PERIOD OF SERVICE FOR VETERAN FAMILIES

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nov 1941 or earlier</td>
<td>0.1%</td>
</tr>
<tr>
<td>World War II</td>
<td>0.4%</td>
</tr>
<tr>
<td>Jan 1947-Jun 1950</td>
<td>0.4%</td>
</tr>
<tr>
<td>Korean War (Jul 1950-Jan 1955)</td>
<td>2%</td>
</tr>
<tr>
<td>Feb 1955-Jul 1964</td>
<td>4%</td>
</tr>
<tr>
<td>Vietnam Era (Aug 1964-Apr 1975)</td>
<td>18%</td>
</tr>
<tr>
<td>May 1975-Jul 1990</td>
<td>37%</td>
</tr>
<tr>
<td>Aug 1990-Aug 2001</td>
<td>56%</td>
</tr>
<tr>
<td>Sept 2001 or later</td>
<td>66%</td>
</tr>
</tbody>
</table>

TIME IN THE MILITARY

Among service member respondents, 37% were serving on active duty, 8% were serving with the Reserve, and 7% were serving with the National Guard. Forty-eight percent of respondents were veterans. Approximately 76% of family members indicated that their service member was serving on active duty, 4% indicated that they were affiliated with the Reserve, and 5% were serving with the National Guard. Fourteen percent indicated that their service member had served in the past. The remaining were unsure of their service member’s status or were not affiliated with the service (1%). The majority of respondents who were veterans or indicated they were related to a veteran (66%) reported their service/their veteran’s service included 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.
Conducted since 2009, this is the tenth iteration of the Blue Star Families (BSF) annual Military Family Lifestyle Survey. The 2019 survey was designed by BSF in collaboration with Syracuse University’s Institute for Veterans and Military Families (IVMF) and extensive input from military family members and advocates, subject matter experts, and policymakers who work with military families. The survey was conducted online with approval from Syracuse University’s Institutional Review Board (IRB) and administered using Qualtrics’ survey system (Qualtrics, Inc., Provo, UT) from May 6 to June 21, 2019. The survey generated a self-selected convenience sample. All survey participation was considered voluntary, and the information provided was confidential. Survey recruitment and outreach was broad and included:

- awareness-building focused toward military families via email distribution from the BSF mailing lists and social media dissemination (e.g., Facebook, Twitter, blog posts, and partner websites),

- outreach from a myriad of military family, military, and veteran service nonprofits, supportive service and professional organizations, and;

- an intentional explanation of the study’s objective (provided to each possible participant in a consent form 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.).

Recruitment and outreach were designed in a way that systematically solicited from sample subsets of the military family population to obtain a sample that was largely representative of the military- and veteran-affiliated community on many characteristics such as branch of service and National Guard/Reserve component. Sampling, however, was not stratified, nor were results weighted to be precisely representative. Possible biases were introduced through the utilization of a non-probability sampling method including over- or under-representation, particularly the case when looking at gender, marital status, age, rank, and/or race/ethnicity representation among service member respondents in this year’s survey compared to the active-duty population. For example, female service members make up 17% of active-duty personnel\(^1\) compared to the 33% of female service...
members respondents represented in this year’s survey. Similarly, approximately 10% of veterans are female compared to the 32% of female veteran respondents represented in this survey. Over- or under-representation means this sample cannot necessarily be considered a direct representation of the entire military and veteran family populations and, therefore, cannot be generalized to the entire military and veteran-affiliated community. Nevertheless, the diversity of this sample provides perspectives of subpopulations that may be marginalized in more representative samples.

Of the 11,228 military family members who started the survey, 64% (7,141) completed the entire questionnaire. The number of respondents varied per question based on applicability to the respondent (e.g., relationship to the service member, presence of children, employment status). Many sections of this survey were only available for completion by specific subgroups: military spouses, spouses of veterans, veterans, or service member respondents. As such, for the purposes of this report, “respondents” with no otherwise indicated precursor refers to active-duty military family respondents. Active-duty military family responses were calculated by adding service member and military spouse responses, which tended to have a much larger response from military spouse respondents. Survey branching and skip logic techniques were also used whereby selected 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 only shown to those who reported they had 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 made between this year’s data and previous years’ data are intended only as comparisons of absolute percentages, and changes were not tested for statistical significance. However, statistical significance was assessed this year among selected data and is indicated as such in the report. Comparisons from this year’s data and prior year’s data may also be skewed by the changing sample. The wording for various questions has been revised over the years resulting in trends across years that 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. Responses of “Does not apply” and “Prefer not to answer” were coded as missing.

In addition to original questions, standardized, scientifically validated instruments, or modifications of these instruments were incorporated into the survey. Examples of standardized instruments include the Perceived Stress Scale (PSS) and the Social Isolation Scale.

For this report, six open-ended questions were chosen for qualitative analysis. These questions related to key focus areas of the survey (spouse employment, healthcare and wellness, children, civilian-military relations, community support, and transition). 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 the 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 to and understanding of the numbers behind this survey.


5. Child Care Aware of America. (2018). *The US and the high cost of childcare: A review of prices and proposed solutions for a broken system*. Child Care Aware of America. https://cdn2.hubspot.net/hubfs/3957809/costofcare2018.pdf?__hstc=336103337.9dd80614160f9f9f5e34d0d5c49711d7.1542217634.1.1542217634.2.7f0a0655933d0597.1.7f0a0655933d0597


40. Ibid.

41. Ibid.


49. Ibid.


**VIBRANT COMMUNITIES**


18. Ibid.


RECOMMENDATIONS


RESPONDENTS


METHODOLOGY


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

For more information on how to support the Blue Star Families mission, contact the Development Department at giving@bluestarfam.org.

Comments or questions about the survey may be directed to the Department of Applied Research at survey@bluestarfam.org.