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2020 Military Family Lifestyle Survey Comprehensive Report

Finding 10

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For military families, finding housing that fulfills both location and family needs can be a costly balancing act.

Military families may not always have a choice over their duty station assignment, but often they are able to choose whether to live on installation or to use their Basic Allowance for Housing (BAH) to live in the local community. Most active-duty family respondents (64%) live off installation and use their BAH to rent (27%) or purchase (37%)

housing. BAH is set at 95% of local market value,¹ leaving military families with 5% of their housing to cover out of pocket, which should range from \$70 to \$158 per month in 2021.² Eighty-three percent of active-duty family respondents who live off-installation, however, reported varying levels of out-of-pocket monthly housing costs and only 17% reported all of their monthly housing costs are covered by their BAH. Of those who reported out-of-pocket costs, more than three quarters (77%) reported the costs exceeded the anticipated range (\geq \$200).

Active-duty families who live in civilian housing balance different factors when choosing housing and often must make trade-offs. For example, families with children, who make up the majority (85%) of active-duty

family respondents, often choose between housing that is affordable within their BAH or housing that is in a desirable school district for their children. Of those families who listed “desirable school for children”

Top 5 Important Factors Influencing the Housing Choices of Active-Duty Family Respondents



64%
Distance to Base or Installation



57%
Safety of My Family



41%
Desirable School District



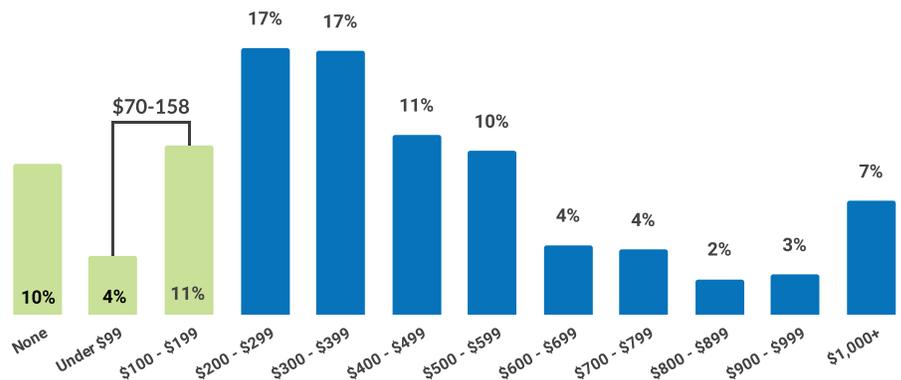
41%
Pets Allowed



34%
BAH Fully Covers Cost

Monthly Out-of-Pocket Housing Costs For Active-duty Family Respondents Seeking "Desirable School District"

Active-duty Family Respondents with Children, Living Off the Installation

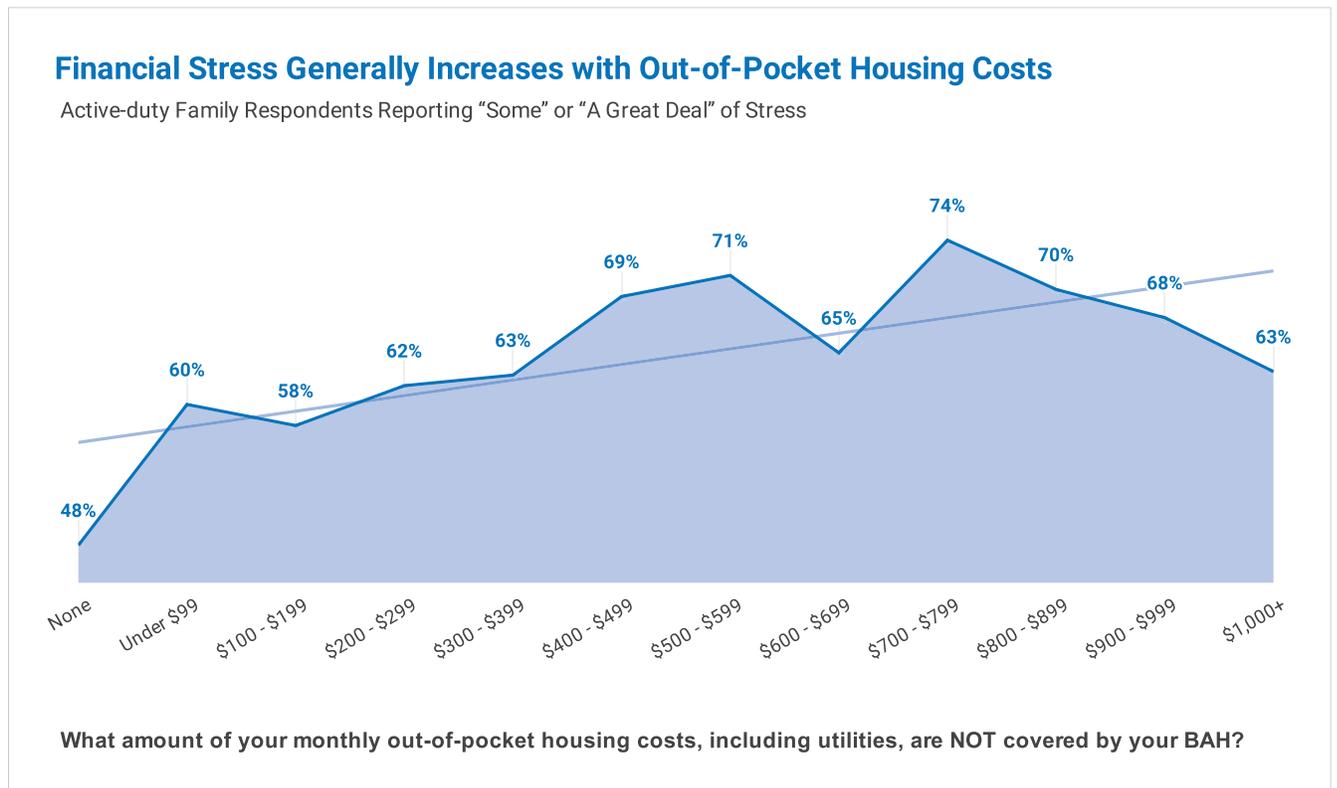


What amount of your monthly out-of-pocket housing costs, including utilities, are NOT covered by your BAH?

as one of the important factors in their housing choice, 76% pay more than \$200 per month. Desirable school districts often come with higher housing costs³ due to zoning restrictions that ban rentals, multifamily housing, and smaller homes like those that are used to determine BAH rates.⁴

Pets are also influential in housing decisions. More than one-third (41%) of active-duty family respondents indicated the ability to have a pet as a deciding factor in their housing choice. While half of civilian rental housing allows pets, only 9% allows pets without any restrictions on size or type.⁵ Pet-friendly housing can also be significantly more expensive,⁶ making it challenging for military families to find affordable, pet-friendly rental housing.

While housing decisions are unique to individual families as a whole, active-duty family respondents reported financial stress more often as their out-of-pocket housing costs increased. Families whose housing expenses are a cost burden may have secondary effects on their ability to maintain other household financial obligations, further adding to financial stress.⁷



RECOMMENDATIONS



CONGRESS

- Restore BAH to 100% of local area rent.*
- Implement and enforce all 18 provisions of the Tenant Bill of Rights.
- Commission a report on the costs associated with, and barriers to, military pet ownership – including implications for PCS moves and leasing housing on or off installation.

*More information in Recommendations Chapter of Comprehensive Report

LIMITATIONS

Our survey was fielded during September-October 2020, and impacts from the COVID-19 pandemic may have created additional constraints on the housing market. Families may have experienced increased out-of-pocket housing costs due to the Stop Movement Order restricting PCS moves (e.g., some families were caught with two housing payments).⁸

“Distance to the installation” may have different interpretations, with some families desiring to live farther from the installation, and others preferring to live closer.

Due to small samples in subgroups, especially junior enlisted family members, several respondent categories were grouped together in housing costs analysis. Warrant officer family respondents were not included in the comparison due to small sample size. Out-of-pocket housing costs differ for junior, mid-grade, and senior enlisted service members, but groups were combined due to small sample sizes in junior enlisted ranks. Similar differences were seen across the officer ranks as well.

The maximum expected out-of-pocket housing costs for 2021 is \$158, which falls in the middle of the \$100-\$199 interval. Therefore, respondents who indicated their out-of-pocket housing costs were \$200 or greater were considered to have excessive out-of-pocket housing costs.

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