

2022 Comprehensive Report

Respondents and Methodology

In collaboration with



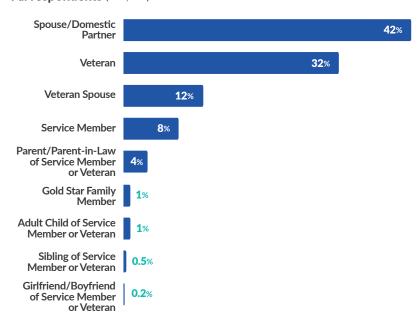
Respondents

The widespread distribution of the 2022 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. After cleaning the data to remove duplicates and invalid responses (see Methodology for full details), 9,363 responses remained. Of the 9,363 respondents who started the survey, 57% (5,214) completed the entire questionnaire. The respondents represent a cross-section of active-duty service members, National Guard and Reserve service members. Veterans, and their immediate family members from all branches of service, ranks, 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 samples of

Figure 1: Primary Relationship to Service

All respondents (n=9,363)



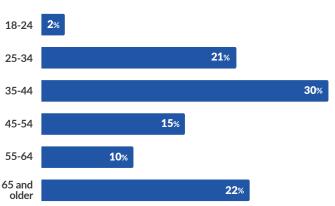
active-duty, National Guard, Reserve, and Veteran families differ from those populations in several important ways, and cannot be considered representative of the entire population.

Definitions

Many members of the military community have multiple military affiliations, such as a Veteran who is a current spouse of an active-duty service member. To account for this, survey respondents were asked **first** to identify all their current affiliations with the military. For example, respondents could identify themselves as a "spouse/

Figure 2: Age

All respondents (n=9,243)

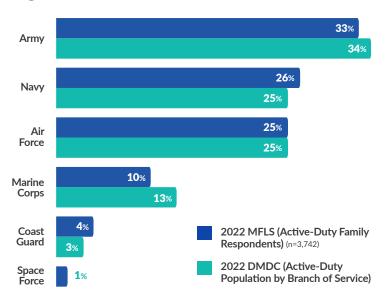


domestic partner of an active-duty service member," "National Guard service member," and/or "Veteran/ retired service member." A **second** question then asked participants to select their *primary military affiliation* with the instructions that respondents would use this perspective to answer the survey. For the purpose of this report, "primary military affiliation" is defined as the affiliation a respondent chose as their primary identity.

"Active-duty family" respondents include those respondents who selected "active-duty service member" or "active-duty spouse" as their primary military affiliation

and do not refer to a service member-spouse dyad. Due to the nature of the survey and recruitment methods, there is a robust sample of active-duty spouse respondents, which impacts the presented active-duty family responses. Military-connected family respondents refer to active-duty, National Guard, and Reserve service members, spouses

Figure 3: Branch of Service



of active-duty, National Guard, and Reserve service members, and Veterans and spouses of Veterans. Currently-serving family respondents refer to activeduty, National Guard, and Reserve service members, and spouses of active-duty, National Guard, and Reserve service members.

Gender and Sexual Orientation

In this report, gender and sexual orientation identification are asked in two separate questions, consistent with recommendations from the National Academies of Science, Engineering and Medicine.¹ For this reason, "lesbian, gay, bisexual, or queer (LGBQ+)" refers to the reported sexual orientation and does not include gender identity.

To collect statistics on gender identity, respondents were asked "What is your gender?" and for the purpose of reporting, "female" respondents include those respondents who selected "woman" or "trans woman" and "male" respondents include those who selected "man" or "trans man."

Race/Ethnicity

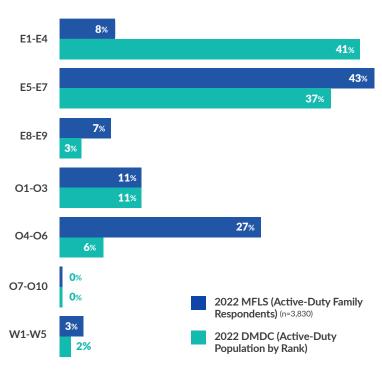
The survey utilized a select-all, combination race/ethnicity question recommended by the U.S. Census Bureau.² "Respondents of color" include those who selected American Indian/Alaska Native, Asian, Black/African American, Hispanic or Latino/a/x or of Spanish origin, Middle Eastern or North African, or Native Hawaiian or other Pacific Islander. They could also select white and/or a write-in option, but not as the only option. As a result, respondents of color in this report could select multiple racial/ethnic identities, and their responses may therefore be reflected in multiple comparison groups when racial and ethnic groups are analyzed separately. For example, respondents identifying both as "Black" and "Asian" are counted in both analyses, but only once when aggregated "respondents of color" are reported.

In addition to the reported race and ethnicity of the survey respondent, for some analyses, the race and ethnicity of the respondents' immediate family members was also salient. More than a quarter of all active-duty family respondents (26%) reported they were part of a multiracial/ethnic family, larger than the 10%³ of the married U.S. adult population who are in interracial or interethnic marriages.^a These respondents' perceptions and experiences may differ from their peers who do not have immediate family members of a different race or ethnicity, as

a Respondents were asked "Are you a member of a multi-racial/multi-ethnic family (e.g., do you have a spouse or child of a different race/ethnicity)?" Respondents may have identified as any race/ethnicity, and it is important to note that families who identify as multi-ethnic may have different experiences than families who identify as multi-racial. Census data refers only to adults married to a spouse of a different race or ethnicity.

demonstrated in previous Blue Star Families' research.⁴ For these analyses, "white, non-Hispanic respondents not in multiracial/multiethnic families" are defined in this report as respondents who only selected white (and no other answer choices) to the race/ethnicity select-all question and answered they are not a member of a

Figure 4: Service Member Rank



multiracial/ethnic family (e.g., "Do you have a spouse or child of a different race/ethnicity?). "White, non-Hispanic respondents in multiracial/multiethnic families" only selected white (and no other answer choices) to the race/ethnicity selectall question and also reported they are a member of a multiracial/ethnic family.

Respondent Demographics

Of all survey respondents, the most commonly selected primary identity is spouse/domestic partner of a service member including National Guard and Reserve (42%), followed by Veteran/retired service member (32%), spouse/domestic partner of Veteran/retired service member (12%), service member including National Guard and Reserve (8%), parent/parent-in-law of a service member/Veteran (4%), Gold Star family member

(1%), adult child of a service member/Veteran (1%), sibling of a service member/Veteran (0.5%), and girlfriend/boyfriend of a service member/Veteran (0.2%).

Of all respondents, the single largest age group was ages 35-44 (30%), followed by those who are 65 and older (22%), 25-34 (21%), 45-54 (15%), 55-64 (10%), and 18-24 (2%).

Approximately 94% of all respondents lived within the continental U.S., and 6% lived outside the continental U.S. Within the U.S., the largest groups of respondents lived in Virginia (10%), Florida (9%), California (8%), and Texas (8%).

ME 0.1% 0.2% CT 1% 0.2% NH 0.1% VT MA 0.5% NJ 0.8% 0.2% RΙ DE **1**% MD 4% D.C. **1**% Outside the country 5%

Figure 5: Geographic Location of Active-Duty Family Respondents (n=3,884)

Active-Duty Family Respondents

"Active-duty family respondents" in this report include active-duty service members and active-duty spouse respondents. This sample of active-duty family respondents represents a greater percentage of married, older, and senior-ranking respondents than in the active-duty population as a whole. The sample also obtained a larger proportion of female service members (45%) than present in the active-duty population (18%).⁵

In response to the select-all question for race/ethnicity, 78% of active-duty family respondents selected white, followed by Hispanic or Latino/a/x or of Spanish origin (12%), Asian (7%), Black/African-American (7%), American Indian/Alaska Native (3%), Native Hawaiian or other Pacific Islander (2%), and 2% selected a write-in option. Eleven percent of active-duty family respondents selected more than one option.

Most services were represented at rates within a few percentage points of the active-duty force, except for the Marine Corps, which was slightly undersampled. Army respondents were sampled at 33% compared to 34% of the total active-duty force; Navy respondents were sampled at 26% compared to 25% of the total active-duty force; Air Force respondents were sampled at 25% compared to 25% of the total active-duty force; Marine Corps respondents were sampled at 10% compared to 13% of the total active-duty force; Coast Guard respondents were sampled at 4% compared to 3% of the total active-duty military force; and Space Force represented 1%.6

The active-duty family respondent sample included a greater proportion of mid-grade enlisted (E5-E7) and field/mid-grade officer (O4-O6) family respondents than is reflected in the military population.⁷ The largest

group of active-duty family respondents represented were mid-grade enlisted (E5-E7, 43%) followed by field/mid-grade officer ranks (O4-O6, 28%). Company/junior grade officers (O1-O3) represented 11%, junior enlisted (E1-E4) family respondents represented 8%, senior enlisted (E8-E9) represented 7%, warrant officers (W1-W5) represented 3%, and general/flag grade officers (O7-O10) were the smallest group at 0.3% of the overall active-duty respondents.

Military Service

Among currently serving service member respondents, 72% were serving on active duty, 15% were serving with the Reserve, and 13% were serving with the National Guard. Of Veteran respondents 39% reported that they served September 2001 or later.

Spanish-Language Survey Respondents

In 2022, for the first time, the full survey instrument was translated into Spanish, and respondents were offered the choice of taking the survey in either English or Spanish. Seventy-nine respondents elected to answer the Spanish-language survey, although they were not asked whether they use more than one language. There are certainly respondents who selected the English-language survey who identify as Hispanic or Latino/a/x, and/or use Spanish, as some respondents to the Spanish-language survey do not identify as Hispanic/Latino/a/x and/or also use English. See Spanish Spotlight for more information on this sample.



Methodology

The 2022 Military Family Lifestyle Survey instrument was designed by Blue Star Families in collaboration with Syracuse University's D'Aniello Institute for Veterans and Military Families (IVMF) with extensive input from military family members and advocates, subject matter experts, and policymakers who work with military families. The survey was conducted online in English and Spanish with approval from Syracuse University's Institutional Review Board (IRB) and administered using Qualtrics' survey system (Qualtrics, Inc., Provo, Utah) from May 23 to July 10, 2022. The survey uses a convenience sampling method.

Respondent recruitment and outreach channels included awareness-building with a focus on military families via email distribution from the Blue Star Families mailing lists and social media dissemination (e.g., Facebook, Twitter, blog posts, and partner websites) in both English and Spanish and outreach from a myriad of military family, military, and Veteran service nonprofits, supportive service and professional organizations, as well as individual volunteers, for both the English and Spanish language versions of the aMFLS.

Recruitment and outreach were designed to enhance representation from historically underrepresented groups, such as Black and Hispanic/Latino/a/x respondents, junior enlisted families, and National Guard and Reserve families. For 2022, additional recruitment and outreach efforts were explored to reach potential respondents for the Spanish-language version of the aMFLS. Sampling was not stratified, nor were results weighted to be representative. Possible biases were introduced through the utilization of a nonprobability sampling method, particularly dealing with gender, marital status, age, rank, and/or race/ethnicity representation among service member and family member respondents. For example, approximately 10% of Veterans are female compared to the 27% of Veteran respondents in this survey.⁸ Without reweighting, this overrepresentation or underrepresentation means this sample cannot be generalized to the entire military and Veteran-affiliated community. Nevertheless, this sample provides both directions for research and exploration and perspectives of subpopulations such as female service members that would be marginalized in more representative samples.

Respondents could access the survey from a computer or mobile device through several links shared via email, websites, social media pages, etc. The survey began with a consent form which explains the study's objective, risks, and benefits. Consent was required to participate. All questions except for the consent and primary military identity were voluntary, and respondents could skip any questions they did not feel comfortable answering. Survey branching and skip logic techniques were used to allow survey respondents to avoid questions that were not pertinent to them. For example, sections related to the needs of military children were only shown to those who reported they had children. Therefore, including missing data considerations, the actual number of respondents per question varied throughout the survey.

After survey closing, researchers conducted a rigorous, multistep data cleaning protocol, including removing invalid responses. For removal, responses had to meet several criteria agreed upon by researchers, including, but not limited to, completion of the survey in less than five minutes, nonsensical phrases repeated across respondents or across multiple answers for the same response, and duplicate responses. For additional

information regarding this protocol, please contact <u>survey@bluestarfam.org</u>. After cleaning the data, the total sample was 9,363 English-language respondents and 79 Spanish-language respondents.

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" were usually excluded from analyses. In addition to original questions, this survey also includes measures aimed at providing standardized and scientifically validated instruments, such as the Relationship Assessment Scale. Analyses primarily included frequencies and crosstabulations. Additional tests were conducted and statistical significance was assessed for specific analyses, and is indicated where appropriate in this report.

For this report, 15 open-ended questions were chosen for qualitative analysis from the English-language survey. These questions are related to key focus areas of the survey, such as recommending military service to a young family member, children's education, bullying, access to health care, and relocation challenges. The analysts used a content analysis methodology to identify key themes from the data. First, the data was 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. The survey team used these themes and quotations to complement and illustrate the findings. Quotations are used throughout this report to bring depth and context to understanding the numbers behind this survey.

Qualitative data was also used to inform categorization of the ratings for the item "How likely are you to recommend that a young family member (child, niece, nephew, etc.) join the military?" on a scale of 0-10. Ratings of 0-3 were categorized as "Unlikely to recommend" because qualitative responses to the subsequent question "Can you tell us why you would recommend or not recommend service to a young family member?" were overwhelmingly negative, with codes such as "toxic," "woke," "discrimination," "very hard life," "takes a toll," and "hard on families." Ratings of 4-6 were categorized as "Neutral" because the qualitative responses provided with those ratings were mixed and included positive and negative qualities in similar proportions and included conditions, with codes such as "depends on the person," "only if officer," "only if not married," and "not for long-term/only a few years." Ratings of 7-10 were categorized as "Likely to recommend" because responses with these ratings were predominantly positive, with codes such as "good experience," "great benefits," "builds job skills," and "a good foundation for starting off."

Spanish-language translation of the 2022 aMFLS involved multiple steps. After creation of the English language survey instrument, the full survey was translated into Spanish. The Spanish-language version of the survey was entered into Qualtrics and then beta-tested by volunteers fluent in Spanish. Feedback from beta testing was incorporated into the final Spanish-language survey instrument.

Any comparisons made between the 2022 data and previous years' data are intended only as comparisons of absolute percentages, and changes were not tested for statistical significance. It is important to note that question and answer option wording may shift from year to year to better reflect changing military family experiences, and this, in addition to the shifting sample each year, limits the comparability of the survey results from year to year.

Endnotes

Support Circles: Social support and mental health services are important to helping military families through common life stressors.

- Office of Mental Health and Sucide Prevention. (September 2021). 2021 National Veteran Suicide

 Prevention Annual Report. U.S. Department of Veteran Affairs. https://www.mentalhealth.va.gov/docs/data-sheets/2021/2021-National-Veteran-Suicide-Prevention-Annual-Report-FINAL-9-8-21.pdf
- 2 Ibid.
- 3 Spicer, R. S., & Miller, T. R. (2000). Suicide acts in 8 states: incidence and case fatality rates by demographics and method. *American Journal of Public Health*, 90(12), 1885–1891. https://doi.org/10.2105/ajph.90.12.1885
- 4 Conner, A., Azrael, D., & Miller, M. (2019). Suicide Case-Fatality Rates in the United States, 2007 to 2014: A Nationwide Population-Based Study. *Annals of Internal Medicine*, 171(12), 885–895. https://doi.org/10.7326/M19-1324
- Daigle M. S. (2005). Suicide prevention through means restriction: assessing the risk of substitution. A critical review and synthesis. *Accident; analysis and prevention*, 37(4), 625–632. https://doi.org/10.1016/j. aap.2005.03.004
- 6 Owens, D., Horrocks, J., & House, A. (2002). Fatal and non-fatal repetition of self-harm. *British Journal of Psychiatry*, 181(3), 193–199. https://doi.org/10.1192/bjp.181.3.193
- 7 Tal Young, I., Iglewicz, A., Glorioso, D., Lanouette, N., Seay, K., Ilapakurti, M., & Zisook, S. (2012). Suicide bereavement and complicated grief. *Dialogues in clinical neuroscience*, 14(2), 177–186. https://doi.org/10.31887/DCNS.2012.14.2/iyoung
- 8 Cerel, J., Brown, M. M., Maple, M., Singleton, M., Venne, J., Moore, M., & Flaherty, C. (2018). How many people are exposed to suicide? not Six. *Suicide and Life-Threatening Behavior*, 49(2), 529–534. https://doi.org/10.1111/sltb.12450
- 9 Blue Star Families. (2020). 2019 Military Family Lifestyle Survey Comprehensive Report. https://bluestarfam.org/wp-content/uploads/2020/03/BSF-2019-Survey-Comprehensive-Report-Digital-rev200305.pdf

Family Relationships: While military life experiences such as PCS and family separation may be stressful, everyday life stressors of spouse employment, access to child care, and financial security have significant ties to relationship satisfaction.

- 1 Karney, B. R., Loughran, D. S., & Pollard, M. S. (2012). Comparing Marital Status and Divorce Status in Civilian and Military Populations. *Journal of Family Issues*, 33(12), 1572–1594. https://doi.org/10.1177/0192513X12439690
- 2 Bushatz, A. (2020, September 23). Divorce Rate Among Active Duty Troops Remains Stable. *Military.com*. https://www.military.com/daily-news/2020/09/23/divorce-rate-among-active-duty-troops-remains-stable.html

- 3 Karney, B. R., Loughran, D. S., & Pollard, M. S. (2012). Comparing Marital Status and Divorce Status in Civilian and Military Populations. *Journal of Family Issues*, 33(12), 1572–1594. https://doi.org/10.1177/0192513X12439690.
- 4 Greenspace Mental Health Knowledge Base. (2019, April 18). *Relationship Satisfaction (RAS)*. https://help.greenspacehealth.com/article/94-relationship-satisfaction-ras
- Freedman SA, Gilad M, Ankri Y, Roziner I, Shalev AY. Social relationship satisfaction and PTSD: Which is the chicken and which is the egg? *European Journal of Psychotraumatology*, 6(1). https://doi.org/10.3402/ejpt. v6.28864
- Whitton, S. W., & Kuryluk, A. D. (2012). Relationship satisfaction and depressive symptoms in emerging adults: Cross-sectional associations and moderating effects of relationship characteristics. *Journal of Family Psychology*, 26(2), 226–235. https://doi.org/10.1037/a0027267
- Blais, R. K., Hess, R. A., & Serang, S. (2021). The buffering role of higher romantic relationship satisfaction on the association of hazardous drinking with PTSD and depression symptoms among female military service members/veterans. *Addictive Behaviors*, Volume 123. https://doi.org/10.1016/j.addbeh.2021.107081
- 8 Edwards-Stewart, A., Rennebohm, S. B., DeSimone, J., Willey, B., Smolenski, D. J., & Hoyt, T. (2018). Relationship satisfaction and mental health treatment among active-duty military. *Couple and Family Psychology: Research and Practice*, 7(3-4), 201–211. https://doi.org/10.1037/cfp0000108
- 9 Robb-Jackson, C., & Campbell, S. (2022, February). 'Healthy Relationships' campaign: Preventing and addressing family and gender-based violence. *Journal of Military, Veteran and Family Health*, 8(1), 125-130. https://doi.org/10.3138/jmvfh-2021-0014

Military Family Resource Access: A greater proportion of active-duty family respondents who had used civilian resources in the 12 months prior to survey fielding reported feeling a sense of belonging to their civilian community compared to their peers who had not used any civilian resources.

- Trail, T. E., Sims, C. S., and Tankard, M. (2019) *Today's Army Spouse Survey: How Army Families Address Life's Challenges*, RAND Corporation, RR-3224-A, 2019. https://www.rand.org/pubs/research_reports/RR3224.html
- Garcia, J., Vargas, N., Clark, J. L., Magaña Álvarez, M., Nelons, D. A., & Parker, R. G. (2020). Social isolation and connectedness as determinants of well-being: Global evidence mapping focused on LGBTQ youth. *Global Public Health*, 15(4), 497–519. https://doi.org/10.1080/17441692.2019.1682028
- 3 Blue Star Families. (2021). 2020 Military Family Lifestyle Survey Comprehensive Report. https://bluestarfam.org/research/mfls-survey-results-2020/#findings

Veteran Healthcare and Social Support: Health care needs, perceived health care access and quality, and perceived network resources differ for working-age and aging Veterans.

1 U.S. Department of Veterans Affairs. (2020). *Veteran Population — National Center for Veterans Analysis and Statistics*. U.S. Department of Veterans Affairs. https://www.va.gov/vetdata/veteran_population.asp

- 2 Marini, Christina M., Fiori, Katherine L., Wilmoth, Janet M., Pless Kaiser, A., & Martire, Lynn M. (2019).
 Psychological Adjustment of Aging Vietnam Veterans: The Role of Social Network Ties in Reengaging with Wartime Memories. *Gerontology*, 66(2), 138–148. https://doi.org/10.1159/000502340
- Bond, G. R., Al-Abdulmunem, M., Drake, R. E., Davis, L. L., Meyer, T., Gade, D. M., Frueh, B. C., Dickman, R. B., & Ressler, D. R. (2022). Transition from Military Service: Mental Health and Well-being Among Service Members and Veterans with Service-connected Disabilities. *The Journal of Behavioral Health Services* & *Research*, 49(3). https://doi.org/10.1007/s11414-021-09778-w
- 4 Scott, K. M., Bruffaerts, R., Tsang, A., Ormel, J., Alonso, J., Angermeyer, M. C., Benjet, C., Bromet, E., de Girolamo, G., de Graaf, R., Gasquet, I., Gureje, O., Haro, J. M., He, Y., Kessler, R. C., Levinson, D., Mneimneh, Z. N., Oakley Browne, M. A., Posada-Villa, J., & Stein, D. J. (2007). Depression–anxiety relationships with chronic physical conditions: Results from the World Mental Health surveys. *Journal of Affective Disorders*, 103(1-3), 113–120. https://doi.org/10.1016/j.jad.2007.01.015
- 5 Baumgaertner, E. (2022, September 20). Health Panel Recommends Anxiety Screening for All Adults Under 65. The New York Times. https://www.nytimes.com/2022/09/20/health/anxiety-screening recommendation.html
- 6 Government Accountability Office. (2021). *Veteran's growing demand for mental health services*. GAO. https://www.gao.gov/assets/gao-21-545sp.pdf
- U.S. Department of Veterans Affairs. (2023, January 13). News release: Starting Jan. 17, Veterans in suicidal crisis can go to any VA or non-VA health care facility for free emergency health care. Office of Public and Intergovernmental Affairs. https://www.va.gov/opa/pressrel/pressrelease.cfm?id=5852
- 8 Ibid.
- 9 Vest, B. M., Kulak, J. A., & Homish, G. G. (2018). Caring for veterans in US civilian primary care: qualitative interviews with primary care providers. *Family Practice*, 36(3), 343–350. https://doi.org/10.1093/fampra/cmy078
- Farmer, C. M., Hosek, S. D., & Adamson, D. M. (2016). Balancing Demand and Supply for Veterans' Health Care. *RAND Health Quarterly*, 6(1). https://www.rand.org/pubs/periodicals/health-quarterly/issues/v6/n1/12.html
- Tanielian, T., Farris, C., Batka, C., Farmer, C. M., Robinson, E., Engel, C. C., Robbins, M., & Jaycox, L. H. (2014). Ready to Serve: Community-Based Provider Capacity to Deliver Culturally Competent, Quality Mental Health Care to Veterans and Their Families. RAND Corportation. https://www.rand.org/pubs/research_reports/RR806.html
- 12 Kemperman, A., van den Berg, P., Weijs-Perrée, M., & Uijtdewillegen, K. (2019). Loneliness of Older Adults: Social Network and the Living Environment. *International Journal of Environmental Research and Public Health*, 16(3), 406. https://doi.org/10.3390/ijerph16030406
- Monin, J. K., Levy, B. R., & Pietrzak, R. H. (2014). From Serving in the Military to Serving Loved Ones: Unique Experiences of Older Veteran Caregivers. *The American Journal of Geriatric Psychiatry*, 22(6), 570–579. https://doi.org/10.1016/j.jagp.2012.11.023

Shane III, L. (2022, July 26). Expansion of VA caregiver program to all eras of service remains set for October.

Military Times. https://www.militarytimes.com/veterans/2022/07/25/expansion-of-va-caregiver-program to-all-eras-of-service-remains-set-for-october

Health Care & Disordered Eating: While a valued benefit, TRICARE coverage has limitations that can result in out-of-pocket medical expenses for some military-connected families.

- Consumer Financial Protection Bureau. (2022, June 13). Office of Servicemember Affairs 2021 Annual Report. https://www.consumerfinance.gov/data-research/research-reports/office-of-servicemember-affairs-annual-report-fy-2021
- 2 Ibid.
- 3 Office of People Analytics. (2020). 2019 Survey of Active Duty Spouses. https://download.militaryonesource.mil/12038/MOS/Surveys/ADSS1901_MOS-Briefing-508-Revised.pdf
- 4 Morales, M. (2020, December 1). Tricare Prime vs. Select: How to Decide What's Best For You/Your Family. The Military Wallet. https://themilitarywallet.com/tricare-prime-vs-select
- 5 Defense Health Agency. (2022, November 10). *Health Plan Costs | TRICARE*. Tricare. https://www.tricare.mil/Costs/HealthPlanCosts
- 6 Consumer Financial Protection Bureau. (2022, June 13). Office of Servicemember Affairs 2021 Annual Report. https://www.consumerfinance.gov/data-research/research-reports/office-of-servicemember-affairs-annual-report-fy-2021
- 7 Ibid.
- 8 Cohen, R. (2022, August 12). Year-round health insurance for National Guard proves elusive. *Air Force Times*. https://www.airforcetimes.com/news/2022/08/12/year-round-health-insurance-for-national-guard-proves-elusive
- 9 Consumer Financial Protection Bureau. (2022, June 13). Office of Servicemember Affairs 2021 Annual Report. https://www.consumerfinance.gov/data-research/research-reports/office-of-servicemember-affairs-annual-report-fy-2021
- 10 Consumer Financial Protection Bureau. (2022, June 13). Office of Servicemember Affairs 2021 Annual Report. https://www.consumerfinance.gov/data-research/research-reports/office-of-servicemember-affairs-annual-report-fy-2021
- Patient Protection and Affordable Care Act, Public Law 148, U.S. Statutes at Large 124 (2010): 119-1024. https://www.congress.gov/111/plaws/publ148/PLAW-111publ148.pdf
- 12 Defense Health Agency. (2022, August 10). *TRICARE Young Adult*. Tricare.mil. https://www.tricare.mil/Plans/HealthPlans/TYA
- Williams, V. F., Stahlman, S., & Taubman, S. B. (2018). Diagnoses of eating disorders, active component service members, U.S. Armed Forces, 2013-2017. *MSMR*, 25(6), 18–25.

- 14 Government Accountability Office. (2020). *Department of Defense: Eating Disorders in the Military*. (GAO Publication No.20-611R). https://www.gao.gov/assets/gao-20-611r.pdf
- Nagata, J. M., Garber, A. K., Tabler, J. L., Murray, S. B., & Bibbins-Domingo, K. (2018). Prevalence and correlates of disordered eating behaviors among young adults with overweight or obesity. *Journal of General Internal Medicine*, 33(8), 1337–1343. https://doi.org/10.1007/s11606-018-4465-z
- Bermudez, O. (2016, August 9). Do Eating Disorders Run in Families? What Parents Should Know. Eating Recovery Center. https://www.eatingrecoverycenter.com/blog/signs-symptoms/10-Things-Parents-Need-to-Know-About-Eating-Disorders
- 17 Levine, P. (1996) Eating disorders and their impact on family systems. In F.W. Kaslow (Ed.), Handbook of relational diagnosis and dysfunctional family patterns (463-476). Chicester, Sussex: Wiley
- 18 Thode, N. (1996). A family systems perspective on recovery from an eating disorder. In F. W. Kaslow (Ed.), Handbook of relational diagnosis and dysfunctional family patterns (pp. 61–79). John Wiley & Sons
- 19 Killian, K. D. (1994). Fearing fat: A literature review of family systems understandings and treatments of anorexia and bulimia. *Family Relations*, 43(3), 311–318. https://doi.org/10.2307/585423
- Pearlman, A. T., Schvey, N. A., Higgins Neyland, M. K., Solomon, S., Hennigan, K., Schindler, R., Leu, W., Gillmore, D., Shank, L. M., Lavender, J. M., Burke, N. L., Wilfley, D. E., Sbrocco, T., Stephens, M., Jorgensen, S., Klein, D., Quinlan, J., & Tanofsky-Kraff, M. (2019). Associations between family weight-based teasing, eating pathology, and psychosocial functioning among adolescent military dependents. *International Journal of Environmental Research and Public Health*, 17(1), 24. https://doi.org/10.3390/ijerph17010024
- Neyland, M. K. H., Shank, L. M., Burke, N. L., Schvey, N. A., Pine, A., Quattlebaum, M., Leu, W., Gillmore, D., Morettini, A., Wilfley, D. E., Stephens, M., Sbrocco, T., Yanovski, J. A., Jorgensen, S., Klein, D. A., Olsen, C. H., Quinlan, J., & Tanofsky-Kraff, M. (2019). Parental deployment and distress, and adolescent disordered eating in prevention-seeking military dependents. *International Journal of Eating Disorders*, 53(2), 201–209. https://doi.org/10.1002/eat.23180
- Neyland, M. K. H., Shank, L. M., Lavender, J. M., Rice, A., Schindler, R., Hennigan, K., Solomon, S., Kroke, P., Schvey, N. A., Sbrocco, T., Wilfley, D. E., Jorgensen, S., Yanovski, J. A., Olsen, C. H., Haigney, M., Klein, D. A., Quinlan, J., & Tanofsky-Kraff, M. (2021). Permanent change of station moves and disordered-eating attitudes and behaviors in prevention-seeking adolescent military-dependents. *Eating Behaviors*, 40. https://doi.org/10.1016/j.eatbeh.2020.101470
- 23 Cotton, M.-A., Ball, C., & Robinson, P. (2003). Four simple questions can help screen for eating disorders. Journal of General Internal Medicine, 18(1), 53–56. https://doi.org/10.1046/j.1525-1497.2003.20374.x
- 24 Barry, M. R., Sonneville, K. R., & Leung, C. W. (2021). Students with Food Insecurity Are More Likely to Screen Positive for an Eating Disorder at a Large, Public University in the Midwest. *Journal of the Academy of Nutrition and Dietetics*, 121(6), 1115–1124. https://doi.org/10.1016/j.jand.2021.01.025

- Hazzard, V.M., Loth, K.A., Hooper, L. et al. Food Insecurity and Eating Disorders: a Review of Emerging Evidence. *Curr Psychiatry* Rep 22, 74 (2020). https://doi.org/10.1007/s11920-020-01200-0
- 26 U.S. Department of Agriculture. (2022, October 17). *Definitions of Food Security*. Economic Research Service. https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-u-s/definitions-of-food-security
- Waasdorp, C. E., Caboot, J. B., Robinson, C. A., Abraham, A. A., & Adelman, W. P. (2007). Screening military dependent adolescent females for disordered eating. *Military Medicine*, 172(9), 962–967. https://doi.org/10.7205/milmed.172.9.962
- Deloitte Access Economics. (2020, June). The Social and Economic Cost of Eating Disorders in the United States of America: A Report for the Strategic Training Initiative for the Prevention of Eating Disorders and the Academy for Eating Disorders. https://www.hsph.harvard.edu/striped/report-economic-costs-of-eating-disorders
- 29 Ibid.
- 30 Galmiche, M., Dechelotte, P., Lambert, G., & Pierre Tavolacci, M. (2019, April 26). Prevalence of eating disorders over the 2000–2018 period: a systematic literature review. *The American Journal of Clinical Nutrition*, 109(5), 1402 -1413. https://doi.org/10.1093/ajcn/nqy342
- 31 National Defense Authorization Act for Fiscal Year 2022, 117th Congress. Pub. L. No. 117–81 (2021). https://www.govinfo.gov/content/pkg/PLAW-117publ81/html/PLAW-117publ81.htm
- 32 Deloitte Access Economics. (2020, June). The Social and Economic Cost of Eating Disorders in the United States of America: A Report for the Strategic Training Initiative for the Prevention of Eating Disorders and the Academy for Eating Disorders. https://www.hsph.harvard.edu/striped/report-economic-costs-of-eating-disorders
- Arcelus, J., Mitchell, A. J., Wales, J., & Nielsen, S. (2011). Mortality rates in patients with anorexia nervosa and other eating disorders. *Archives of General Psychiatry*, 68(7), 724–731. https://doi.org/10.1001/archgenpsychiatry.2011.74
- Neumark-Sztainer, D., Wall, M., Guo, J., Story, M., Haines, J., & Eisenberg, M. (2006). Obesity, disordered eating, and eating disorders in a longitudinal study of adolescents: how do dieters fare 5 years later? *Journal of the American Dietetic Association*, 106(4), 559–568. https://doi.org/10.1016/j.jada.2006.01.003
- French, S. A., Story, M., Downes, B., Resnick, M. D., & Blum, R. W. (1995). Frequent dieting among adolescents: psychosocial and health behavior correlates. *American Journal of Public Health*, 85(5), 695–701. https://doi.org/10.2105/ajph.85.5.695
- Neumark-Sztainer, D., Wall, M., Guo, J., Story, M., Haines, J., & Eisenberg, M. (2006). Obesity, disordered eating, and eating disorders in a longitudinal study of adolescents: how do dieters fare 5 years later? *Journal of the American Dietetic Association*, 106(4), 559–568. https://doi.org/10.1016/j.jada.2006.01.003
- Klump, K. L., Bulik, C. M., Kaye, W. H., Treasure, J., & Tyson, E. (2009). Academy for eating disorders position paper: eating disorders are serious mental illnesses. *The International Journal of Eating Disorders*, 42(2), 97–103. https://doi.org/10.1002/eat.20589

- 38 Nagata, J. M., Garber, A. K., Tabler, J. L., Murray, S. B., & Bibbins-Domingo, K. (2018). Prevalence and Correlates of Disordered Eating Behaviors Among Young Adults with Overweight or Obesity. *Journal of General Internal Medicine*, 33(8), 1337–1343. https://doi.org/10.1007/s11606-018-4465-z
- 39 Government Accountability Office. (2020). *Department of Defense: Eating Disorders in the Military*. (GAO Publication No.20-611R). https://www.gao.gov/assets/gao-20-611r.pdf
- 40 Cotton, M. A., Ball, C., & Robinson, P. (2003). Four simple questions can help screen for eating disorders. *Journal of General Internal Medicine*, 18(1), 53–56. https://doi.org/10.1046/j.1525-1497.2003.20374.x
- 41 Cohen, R. S. (2022, August 12). Year-round health insurance for National Guard proves elusive. *Air Force Times*. https://www.airforcetimes.com/news/2022/08/12/year-round-health-insurance-for-national-guard-proves-elusive

Children's Mental Health: One in three (32%) active-duty family respondents with at least one child in grades K-12 for the 2021-2022 school year had a child (20 years or younger) experience bullying on school property in the 12 months prior to survey fielding.

- 1 Irwin, V., Wang, K., Cui, J., Zhang, J., & Thompson, A. (2021, July 14). *Report on Indicators of School Crime and Safety:* 2020. NCES. https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2021092
- Atuel, H. R., Gilreath, T. D., Astor, R. A., Cederbaum, J. A., Benbenishty, R., & Pineda, D. (2014). Perceived Discriminatory Bullying Among Military-Connected Students Attending Public Schools. *Military Behavioral Health*, 2(2), 147–152. https://doi.org/10.1080/21635781.2014.910090
- 3 De Pedro, K. T., & Esqueda, M. C. (2017). Exploring School Victimization and Weapon Carrying Among Military-Connected Lesbian, Gay, Bisexual, and Transgender Youth in California Schools. *Journal of Interpersonal Violence*, 35(23-24), 5414–5424. https://doi.org/10.1177/0886260517719537
- Office of Public Affairs. (2021, October 21). Justice Department Reaches Settlement to Remedy Severe Racial Harassment of Black and Asian-American Students in Utah School District. Department of Justice. https://www.justice.gov/opa/pr/justice-department-reaches-settlement-remedy-severe-racial-harassment-black-and-asian
- Irwin, V., Wang, K., Cui, J., Zhang, J., & Thompson, A. (2021). Report on Indicators of School Crime and Safety: 2020. National Center for Education Statistics and the Bureau of Justice Statistics. https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2021092
- 6 Ibid.
- Justice Department Reaches Settlement to Remedy Severe Racial Harassment of Black and Asian-American Students in Utah School District. (2021, October 21). https://www.justice.gov/opa/pr/justice-department-reaches-settlement-remedy-severe-racial-harassment-black-and-asian
- 8 Ferry, T. (2022, January 13). *Hill hosts Davis County School reps for town hall*. Hill Air Force Base. https://www.hill.af.mil/News/Article-Display/Article/2899683/hill-hosts-davis-county-school-reps-for-town-hall

- Johns, M. M., Lowry, R., Haderxhanaj, L. T., Rasberry, C. N., Robin, L., Scales, L., Stone, D., & Suarez, N. A. (2020). Trends in Violence Victimization and Suicide Risk by Sexual Identity Among High School Students Youth Risk Behavior Survey, United States, 2015–2019. MMWR Supplements, 69(1), 19–27. https://doi.org/10.15585/mmwr.su6901a3
- 10 Quintero-Jurado, J., Moratto-Vásquez, N., Caicedo-Velasquez, B., Cárdenas-Zuluaga, N., & Espelage, D. L. (2021). Association Between School Bullying, Suicidal Ideation, and Eating Disorders Among School-Aged Children from Antioquia, Colombia. *Trends in Psychology*, 30, 58–72. https://doi.org/10.1007/s43076-021-00101-2
- 11 Assistant Secretary for Public Affairs. (2019, September 24). Who Is at Risk. StopBullying.gov. https://www.stopbullying.gov/bullying/at-risk
- Hornor, G. (2018). Bullying: What the PNP Needs to Know. *Journal of Pediatric Health Care*, 32(4), 399–408. https://doi.org/10.1016/j.pedhc.2018.02.003
- Swearer, S. M., & Hymel, S. (2015). Understanding the psychology of bullying: Moving toward a social-ecological diathesis-stress model. *American Psychologist*, 70(4), 344–353. https://doi.org/10.1037/a0038929
- Polanin, J. R., Espelage, D. L., Grotpeter, J. K., Spinney, E., Ingram, K. M., Valido, A., El Sheikh, A., Torgal, C., & Robinson, L. (2021). A meta-analysis of longitudinal partial correlations between school violence and mental health, school performance, and criminal or delinquent acts. *Psychological Bulletin*, 147(2), 115–133. https://doi.org/10.1037/bul0000314
- Assistant Secretary for Public Affairs. (2019, November 6). *Military Connected Youth and Bullying*. StopBullying.gov. https://www.stopbullying.gov/bullying/military-connected-youth-and-bullying
- Patchin, J., & Hinduja, S. (2020). *Tween cyberbullying in 2020*. Cyberbullying Research Center in Partnership with Cartoon Network. https://i.cartoonnetwork.com/stop-bullying/pdfs/CN_Stop_Bullying_Cyber_Bullying_Report_9.30.20.pdf
- Assistant Secretary for Public Affairs. (2019, September 24). Who Is at Risk. StopBullying.gov. https://www.stopbullying.gov/bullying/at-risk
- Stone, D., Holland, K., Holland, B., Crosby, A., Davis, S., & Wilkins, N. (2017). Preventing suicide: a technical package of policies, programs, and practice. *National Center for Injury Prevention and Control (U.S.)*. Division of Violence Prevention. https://doi.org/10.15620/cdc.44275
- Walton, G. M., Cohen, G. L., Cwir, D., & Spencer, S. J. (2012). Mere belonging: The power of social connections.
 Journal of Personality and Social Psychology, 102(3), 513–532. https://doi.org/10.1037/a0025731
- 20 Walton, G. M., & Cohen, G. L. (2011). A Brief Social-Belonging Intervention Improves Academic and Health Outcomes of Minority Students. *Science*, 331(6023), 1447–1451. https://doi.org/10.1126/science.1198364
- 21 Patchin, J., & Hinduja, S. (2020). *Tween cyberbullying in 2020*. Cyberbullying Research Center in Partnership with Cartoon Network. https://i.cartoonnetwork.com/stop-bullying/pdfs/CN_Stop_Bullying_Cyber_Bullying_Report_9.30.20.pdf

Irwin, V., Wang, K., Cui, J., Zhang, J., & Thompson, A. (2021). *Report on Indicators of School Crime and Safety:* 2020. National Center for Education Statistics and the Bureau of Justice Statistics. https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2021092

Military Children's Education: The majority (74%) of active-duty military families with at least one child enrolled in grades K-12 report they do not know about the Interstate Compact on Education Opportunity for Military Children. However, those who have used the Interstate Compact to advocate for their child report positive outcomes.

- 1 Military Interstate Children's Compact Commission.Resume.https://mic3.net/publications
- Blue Star Families. (2020). Resilience Under Stress Study. https://bluestarfam.org/wp-content/uploads/2020/11/RUSS-Report-11.4.20_FINAL.pdf
- 3 Carbonaro, W., & Maloney, E. (2019). Extracurricular Activities and Student Outcomes in Elementary and Middle School: Causal Effects or Self-selection? Socius, 5.
- 4 Hunt, K. D., "The Resiliency of Highly Mobile Military Children: Implications for Military and Education Leadership" (2018). Dissertations. 92. https://doi.org/10.22371/05.2018.007
- 5 Camera, L., & Shinkman, P. D. (2022, October 24). Pandemic Prompts Historic Decline in Student Achievement on Nation's Report Card. *USNews.com*. https://www.usnews.com/news/education-news/articles/2022-10-24/pandemic-prompts-historic-decline-in-student-achievement-on-nations-report-card
- National Center for Education Statistics. Press Release More than 80 Percent of U.S. Public Schools Report Pandemic Has Negatively Impacted Student Behavior and Socio-Emotional Development July 6, 2022. https://nces.ed.gov/whatsnew/press_releases/07_06_2022.asp
- 7 Blue Star Families. (2021). 2020 Military Family Lifestyle Survey Comprehensive Report. https://bluestarfam.org/wp-content/uploads/2021/10/BSF_MFLS_CompReport_FULL.pdf

Housing: Concerns about "BAH/Off-base housing" is a top-five military life issue for the first time. Active-duty family respondents continue to pay well over the expected cost-share to secure housing, while satisfaction with their housing situation declines for those who relocated more recently.

- Government Accountability Office. (2021). Military Housing: Actions Needed to Improve the Process for Setting Allowances for Servicemembers and Calculating Payments for Privatized Housing Projects. (GAO Publication No. 21-137). Washington, D.C.: U.S. Government Printing Office. https://www.gao.gov/assets/gao-21-137.pdf
- 2 Military Housing Association. (2021, July 1). About Military Housing Privatization Initiative. https://www.militaryhousingassociation.org/about/about-mhpi
- Blue Star Families. (2022). 2021 Military Family Lifestyle Survey Comprehensive Report. *Financial Stability and Housing Finding*. https://bluestarfam.org/wp-content/uploads/2022/03/BSF_MFLS_Results2021_Financial-Stability-and-Housing 03 10.pdf

- 4 Blue Star Families. (2021). 2020 Military Family Lifestyle Survey Comprehensive Report. *Finding 10*. https://bluestarfam.org/wp-content/uploads/2021/03/BSF_MFLS_CompReport_FINDING_10.pdf
- 5 Military Family Advisory Network (MFAN). (2022). Military Family Support Programming Survey 2021 Results. https://www.mfan.org/wp-content/uploads/2022/07/MFAN-Programming-Survey-Results.pdf
- 6 U.S. Department of Defense. (2021, December 15). DoD Releases 2022 Basic Allowance for Housing Rates. https://www.defense.gov/News/Releases/Release/Article/2874398/dod-releases-2022-basic-allowance-forhousing-rates
- 7 Blue Star Families. (2022). Relocation and Housing Pulse Check. https://bluestarfam.org/wp-content/uploads/2022/10/BSF_PulseCheck_Report_Sep2022.pdf
- 8 U.S. Department of Defense. (2021, December 15). DoD Releases 2022 Basic Allowance for Housing Rates. https://www.defense.gov/News/Releases/Release/Article/2874398/dod-releases-2022-basic-allowance-forhousing-rates
- 9 Military OneSource. (2022, July 12). *Housing Options For Service Members*. https://www.militaryonesource. mil/housing-life/on-base-housing/housing-options-for-service-members-and-families
- Blue Star Families. (2021). 2020 Military Family Lifestyle Survey Comprehensive Report Finding 10. https://bluestarfam.org/wp-content/uploads/2021/03/BSF_MFLS_CompReport_FINDING_10.pdf
- Buddin, Richard and Susan D. Hosek, Why Do Military Families Live in On-Base Housing? Santa Monica, CA: RAND Corporation, 1999. https://www.rand.org/pubs/research_briefs/RB7527.html
- 12 Military Family Advisory Network (MFAN). (2022). Military Family Support Programming Survey 2021 Results. https://www.mfan.org/wp-content/uploads/2022/07/MFAN-Programming-Survey-Results.pdf
- 13 Ibid.
- 14 The White House. (2021, August 11). *The Cost of Living in America: Helping Families Move Ahead* | CEA. https://www.whitehouse.gov/cea/written-materials/2021/08/11/the-cost-of-living-in-america-helping-families-move-ahead
- Blue Star Families. (2022). 2021 Military Family Lifestyle Survey Comprehensive Report Financial Stability and Housing Finding. https://bluestarfam.org/wp-content/uploads/2022/03/BSF_MFLS_Results2021_Financial-Stability-and-Housing_03_10.pdf
- Pell, M., & Schneyer, J. (2019, May 22). U.S. military families far unhappier with housing than landlords claim. Reuters. https://www.reuters.com/investigates/special-report/usa-housing-map
- Grisales, C. (2019, February 14). Families living with military housing horrors plead for reforms. *Stars and Stripes*. https://www.stripes.com/theaters/us/families-living-with-military-housing-horrors-plead-for-reforms-1.568579

- Martin, M. (2019, February 16). Report: Over Half Of Military Families Dissatisfied With Privatized Housing. NPR All Things Considered. https://www.npr.org/2019/02/16/695488079/report-over-half-of-military-families-dissatisfied-with-privatized-housing
- Jowers, K. (2021, May 14). 15 military families sue their privatized housing landlord at JBLM. *Military Times*. https://www.militarytimes.com/pay-benefits/mil-money/2021/05/14/15-military-families-sue-their-privatized-housing-landlord-at-jblm
- 20 Bowman, T., & Esper, M. (2019, March 7). Poor Maintenance Of Military Housing By Private Contractors Under Review. NPR. https://www.npr.org/2019/03/07/701222680/shoddy-maintenance-of-military-housing-under-scrutiny-by-senate-military-leaders
- 21 Tritten, T. (2022, November 22). A Year After Red Hill Crisis, Navy to Open Hawaii Clinic Amid Claims of Long-Term Health Problems. *Military.com*. https://www.military.com/daily-news/2022/11/22/year-after-red-hill-crisis-navy-open-hawaii-clinic-amid-claims-of-long-term-health-problems.html
- Thayer, R. L. (2020, June 10). Military housing still saddled with mold and maintenance problems, IG report finds. *Stars and Stripes*. https://www.stripes.com/military-housing-still-saddled-with-mold-and-maintenance-problems-ig-report-finds-1.633233
- Freking, K. (2022, April 27). Senate Panel Finds 'Grave' Health Risks in Military Housing. *NBC 5 Dallas-Fort Worth*. https://www.nbcdfw.com/news/local/texas-news/senate-panel-finds-grave-health-risks-in-military-housing/2951277
- 24 Roels, C., & Smith, B. (2019, January 28). Military bases' contamination will affect water for generations.

 Center for Public Integrity. https://publicintegrity.org/environment/military-bases-contamination-will-affect-water-for-generations
- 25 Agency for Toxic Substances and Disease Registry. (2017, April 18). *Camp Lejeune*, *North Carolina: Water Modeling Summary*. https://www.atsdr.cdc.gov/sites/lejeune/watermodeling_summary.html
- 26 Lustgarten, A., Song, L., & Buford, T. (2018, June 20). Suppressed Study: The EPA Underestimated Dangers of Widespread Chemicals. *ProPublica*. https://www.propublica.org/article/suppressed-study-the-epa-underestimated-dangers-of-widespread-chemicals
- 27 Hassler, K. (2021, July 1). Legislation aims to clean up PFAS at military sites. *Stars and Stripes*. https://www.stripes.com/theaters/us/2021-07-01/legislation-clean-pfas-military-sites-2019818.html
- 28 Government Accountability Office. (2022, March 31). Privatized Military Housing: Update on DOD's Efforts to Address Oversight Challenges. https://www.gao.gov/products/gao-22-105866
- U.S. Department of Defense. (2020, February 25). Revised MHPI Tenant Bill of Rights Effective 08012021. https://media.defense.gov/2020/Feb/25/2002254968/-1/-1/1/MILITARY_HOUSING_PRIVATIZATION_INITIATIVE_TENANT_BILL_OF_RIGHTS.PDF
- 30 Ibid.

- 31 Military Family Advisory Network (MFAN). (2022). Military Family Support Programming Survey 2021 Results. https://www.mfan.org/wp-content/uploads/2022/07/MFAN-Programming-Survey-Results.pdf
- Tritten, T. (2022, November 22). A Year After Red Hill Crisis, Navy to Open Hawaii Clinic Amid Claims of Long-Term Health Problems. *Military.com*. https://www.military.com/daily-news/2022/11/22/year-after-red-hill-crisis-navy-open-hawaii-clinic-amid-claims-of-long-term-health-problems.html
- 33 U.S. Department of Veterans Affairs. (2022, August 10). *PACT Act Public Health*. https://www.publichealth.va.gov/exposures/benefits/PACT_Act.asp
- 34 U.S. Department of Defense. (2018, March 17). FY18 HASC Brief on PFOS-PFOA. https://www.denix.osd.mil/derp/home/documents/pfos-pfoa-briefing-to-the-hasc/FY18%20HASC%20 Brief%20on%20PFOS-PFOA_Mar2018.pdf
- Rico, R.J. (2022, August 21). Military families' housing benefits lag as rents explode. *Military Times*. https://www.militarytimes.com/pay-benefits/2022/08/21/military-families-housing-benefits-lag-as-rents-explode
- Absher, J. (2022, July 12). Retirees, Civilians, Want to Live in Base Housing? Yes, You Can! *Military.com*. https://www.military.com/money/home-ownership/renting-house/retirees-civilians-want-live-base-housing-yes-you-can.html

Financial Security: Military families' financial well-being lags behind civilian peers. Financial stressors are intensified by the military lifestyle and may be experienced differently by active-duty family respondents of color.

- DeSilver, D. (2022). Inflation around the world, over the past two years. *Pew Research Center*. https://www.pewresearch.org/fact-tank/2022/06/15/in-the-u-s-and-around-the-world-inflation-is-high-and-getting-higher
- 2 Hayward, J. (2022). U.S. Housing Shortage: Everything, Everywhere, All at Once. *Fannie Mae*. https://www.fanniemae.com/research-and-insights/perspectives/us-housing-shortage
- Board of Governors of the Federal Reserve System. (2022). Economic Well-Being of U.S. Households in 2021. https://www.federalreserve.gov/publications/files/2021-report-economic-well-being-us-households-202205.pdf
- Defense Manpower Data Center. (2008). December 2007 Status of Forces Survey of Active Duty Members
 Topics: Permanent Change of Stations (PCS) Moves and Details on Readiness. http://www.esd.whs.mil/
 Portals/54/Documents/FOID/Reading%20Room/Personnel_Related/%202007-12%20SOFS-A_Briefing_
 PCS.pdf
- Harvard University: Joint Center for Housing Studies. (2020). Are Americans Stuck in Place? Declining Residential Mobility in the US. https://www.jchs.harvard.edu/sites/default/files/media/imp/harvard_jchs_are_americans_stuck_in_place_frost_2020.pdf

- 6 U.S. Department of Defense. (2022). DoD Announces Immediate and Long-Term Actions to Help Strengthen the Economic Security and Stability of Service Members and Their Families. https://www.defense.gov/News/ Releases/Release/Article/3167769/dod-announces-immediate-and-long-term-actions-to-help-strengthenthe-economic-s
- 7 Blue Star Families. 2022 Relocation and Housing Pulse Check. https://bluestarfam.org/wp-content/uploads/2022/10/BSF_PulseCheck_Report_Sep2022.pdf
- 8 PBS News Hour. (2022, June 12). Skyrocketing home prices and rents create housing crisis. https://www.pbs.org/newshour/show/skyrocketing-home-prices-and-rents-create-housing-crisis
- 9 Smith, D. M. (2022, September 19). How Military Families Can Cope with the Rental Housing Shortage. *MilitaryByOwner Blog.* https://blog.militarybyowner.com/how-military-families-can-cope-with-the-rental-housing-shortage
- 10 PBS News Hour. (2022, June 12). Skyrocketing home prices and rents create housing crisis. https://www.pbs.org/newshour/show/skyrocketing-home-prices-and-rents-create-housing-crisis
- Jett, M. (2022, August 11). Military families struggle to find and secure affordable housing in Warner Robbins. WMAZ-TV Macon. https://www.msn.com/en-us/lifestyle/home-and-garden/military-families-struggle-to-find-and-secure-affordable-housing-in-warner-robins/ar-AA10zExr
- 12 Rico, R.J. (2022, August 20). *Military Families' Housing Benefits Lag as Rents Explode*. NBC6 South Florida. https://www.nbcmiami.com/news/national-international/military-families-housing-benefits-lag-as-rents-explode/2840192
- 13 Blue Star Families. 2022 Relocation and Housing Pulse Check. https://bluestarfam.org/wp-content/uploads/2022/10/BSF_PulseCheck_Report_Sep2022.pdf
- 14 Ibid.
- 15 History.com editors. (2019, June 7). G.I. Bill. History.com. https://www.history.com/topics/world-war-ii/gi-bill
- 16 Choi, J. H., Strochak, S., & Goodman, L. (2020). *The Impacts of US Military Services on Homeownership and Income*. Urban Institute. https://www.urban.org/sites/default/files/publication/101495/the_impacts_of_us_military_service_on_homeownership_and_income_1.pdf
- 17 Rhodes, T. (2022, June 16). VA Loan Program Helps Shrink Homeownership Gap for Veterans. *Veterans United*. https://www.veteransunited.com/valoans/va-loan-shrinks-homeownership-gap
- 18 Kamin, D. (2021, September 14). For Military Families, V.A. Loans Are a Lifeline, but With a Catch (Published 2021). *The New York Times*. https://www.nytimes.com/2021/09/14/realestate/military-families-va-loans.html
- 19 Petreus, H., & Twardowski, A. (2019, December 31). *Military Spouse Employment*. CRS Reports. https://crsreports.congress.gov/product/pdf/R/R46498/3
- 20 Blue Star Families. (2021). *Military Families of Color Needs Assessment*. https://bluestarfam.org/wp-content/uploads/2022/02/REI_Finding-7_Military-Spouse-Employment.pdf

- 21 Sallie Mae. (2022). *How America Pays for College*. https://www.salliemae.com/content/dam/slm/writtencontent/Research/HowAmericaPaysforCollege2022.pdf
- Fletcher, E. (2020, May 21). *Identity theft causing outsized harm to our troops*. Federal Trade Commission. https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2020/05/identity-theft-causing-outsized-harm-our-troops
- Blue Star Families. (2021). *Military Families of Color Needs Assessment*. https://bluestarfam.org/wp-content/uploads/2022/02/REI_Finding-6_Finances_Spotlight-6_Food-Insecurity.pdf
- 24 U.S. Department of Defense. (n.d.). *The Effect of the Civilian Economy on Recruiting and Retention*. Retrieved December 15, 2022, from https://militarypay.defense.gov/Portals/3/Documents/Reports/SR05_Chapter_2.pdf
- Novelly, T., Toropin, K., Beynon, S., & Kheel, R. (2022, May 13). Military Throwing Cash at Recruiting Crisis as Troops Head for the Exits. *Military.com*. https://www.military.com/daily-news/2022/05/13/bigger-bonuses-pentagons-top-weapon-combat-recruiting-crisis-troops-head-exits.html
- 26 U.S. Department of Defense. (2022, September 22). Memorandum: Taking Care of Our Service Members and Families. https://media.defense.gov/2022/Sep/22/2003083398/-1/-1/0/TAKING-CARE-OF-OUR-SERVICE-MEMBERS-AND-FAMILIES.PDF

Spotlight on Food Insecurity: Food insecurity levels greater than the U.S. overall persist amongst active-duty family respondents; a quarter of enlisted families are reporting low/very low food security. Food insecurity is a symptom of financial insecurity, which may impact the likelihood to recommend military service.

- 1 MAZON. (2021) Hungry in the Military: Food Insecurity Among Military Families in the U.S. https://mazon.org/wp-content/uploads/MAZON-Military-Hunger-Report-April-2021.pdf
- 2 Ibid.
- 3 Military Family Advisory Network. Food Insecurity. https://www.mfan.org/topic/food-insecurity
- 4 Feeding America. *Veterans and Food Insecurity*. https://www.feedingamerica.org/hunger-in-america/food-insecurity-in-veterans
- 5 U.S. Department of Defense. (2022, July 14). Strengthening Food Security in the Force: Strategy and Roadmap. https://media.defense.gov/2022/Jul/14/2003035423/-1/-1/1/STRENGTHENING-FOOD-SECURITY-IN-THE-FORCE-STRATEGY-AND-ROADMAP.PDF?source=GovDelivery
- 6 Blue Star Families. (2021). 2020 Military Family Lifestyle Survey Comprehensive Report Finding 12. https://bluestarfam.org/wp-content/uploads/2021/03/BSF_MFLS_CompReport_FINDING_12.pdf
- 7 Military Family Advisory Network. (2022). Causal Factors of Military and Veteran Family Food Insecurity. https://www.mfan.org/research-reports/causal-factors-of-military-and-veteran-family-food-insecurity
- 8 National Military Family Association. (2021). *The Military Teen Experience Report*. https://www.militaryfamily.org/wp-content/uploads/The-Military-Teen-Experience-Report-2021.pdf

- 9 U.S. Department of Agriculture. (2022, September). Household Food Security in the United States in 2021. https://www.ers.usda.gov/webdocs/publications/104656/err-309.pdf?v=4942.8
- 10 U.S. Department of Defense. (2022, July 14). Strengthening Food Security in the Force: Strategy and Roadmap. https://media.defense.gov/2022/Jul/14/2003035423/-1/-1/1/STRENGTHENING-FOOD-SECURITY-IN-THE-FORCE-STRATEGY-AND-ROADMAP.PDF?source=GovDelivery
- 11 Asch, B. J., Rennane, S., Trail, T. E., Berdie, L., Ward, J. M., Troyanker, D., Gadwah-Meaden, C., & Kempf, J.(2023). Food Insecurity in the U.S. Military: Responses to Eight Topics Raised By Congress. RAND Corporation. https://www.rand.org/pubs/research_briefs/RBA1230-1.html
- Herndon, M. (2018, October 23). WIC and Members of the Military. OneOp. https://oneop. org/2018/10/23/wic-and-members-of-the-military
- Herndon, M. (2018, October 23). WIC and Members of the Military. OneOp. https://oneop.org/2018/10/23/wic-and-members-of-the-military
- Lightfoot, L. (2022, December 5). *How WIC Benefits Military Families With Healthy Food and More.*The Military Wallet. https://themilitarywallet.com/wic-benefits-military-families
- 15 U.S. Department of Agriculture. (2021, September 29). WIC and WIC Farmers' Market Nutrition Program Outreach, Innovation, and Program Modernization Strategy. USDA Food and Nutrition Service. https://www.fns.usda.gov/wic/outreach-innovation-and-program-modernization
- 16 U.S. Department of Agriculture. (n.d.). *Military and Veteran Families*. USDA Food and Nutrition Service. https://www.fns.usda.gov/military-and-veteran-families
- 17 Ryan, K. (2020, April 10). *It's Time to Remove BAH from SNAP calculations*. National Military Family Association. https://www.militaryfamily.org/its-time-to-remove-bah-from-snap-calculations
- Office of People Analytics. (2020). 2019 Survey of Active Duty Spouses. https://download.militaryonesource.mil/12038/MOS/Surveys/ADSS1901_MOS-Briefing-508-Revised.pdf
- 19 U.S. Department of Defense. (2022, July 14). Strengthening Food Security in the Force Strategy and Roadmap. https://media.defense.gov/2022/Jul/14/2003035423/-1/-1/1/STRENGTHENING-FOOD-SECURITY-IN-THE-FORCE-STRATEGY-AND-ROADMAP.PDF
- 20 Christensen, R. (2022, August 15). *The Army's Financial Readiness Program can help Soldiers fight inflation and manage finances*. Army.mil. https://www.army.mil/article/258256/the_armys_financial_readiness_program_can_help_soldiers_fight_inflation_and_manage_finances
- 21 Blue Star Families. (2021). Military and Veteran Families' Pre-Holiday Financial Needs Pulse Check. https://bluestarfam.org/wp-content/uploads/2021/01/BSF_PulseCheck_Report_Nov2020_v5.pdf
- 22 U.S. Department of Defense. (2022, September 22). *Memorandum: Taking Care of Our Service Members and Families*. https://media.defense.gov/2022/Sep/22/2003083398/-1/-1/0/TAKING-CARE-OF-OUR-SERVICE-MEMBERS-AND-FAMILIES.PDF

- Trail, T. E., Sims, C. S., & Tankard, M. (2019, October 8). *Today's Army Spouse Survey: How Army Families Address Life's Challenges*. RAND Corporation. https://www.rand.org/pubs/research_reports/RR3224.html
- Lutz, J., & Welsh, C. (2022, August 10). Solving Food Insecurity among U.S. Veterans and Military Families. Center for Strategic & International Studies. https://csis-website-prod.s3.amazonaws.com/s3fs-public/publication/220601_Lutz_Food_Insecurity_Military.pdf?Ac5eDN8KxVgVLFn8hby6erzZeMaDx_nv
- Asch, B. J., Rennane, S., Trail, T. E., Berdie, L., Ward, J. M., Troyanker, D., Gadwah-Meaden, C., & Kempf, J. (2023). Food Insecurity in the U.S. Military: Responses to Eight Topics Raised By Congress. RAND Corporation. https://www.rand.org/pubs/research_briefs/RBA1230-1.html

Spouse Employment: Self-employment and remote work address military spouse needs for employment flexibility. Part-time work, despite the potential for underemployment, may have financial benefits for military families.

- Coomey, E. (2022). Free career development courses for military spouses through June Military Education Military Families. Military families Magazine. https://militaryfamilies.com/military-education/free-career-development-courses-for-military-spouses-through-june
- Wagnon, E. (2020) Civilian child care problems impact military families. Congress can help, MOAA. https://www.moaa.org/content/publications-and-media/news-articles/2020-news-articles/advocacy/civilian-child-care-problems-impact-military-families.-congress-can-help
- 3 Moini, J. S., Zellman, G. L., & Gates, S. M. (2007). *Need for High-Quality Child Care Affects Military Readiness and Retention*. RAND Corporation. https://doi.org/10.7249/RB9218
- 4 U.S. Department of Defense. (2022). Defense Department Expands Military Child Care Program to Increase Availability of Affordable, Quality Child Care for Military Families. https://www.defense.gov/News/Releases/Release/Article/3160232/defense-department-expands-military-child-care-program-to-increase-availability
- Blue Star Families. (2022). 2021 Military Family Lifestyle Survey Comprehensive Report. https://bluestarfam.org/wp-content/uploads/2022/03/BSF_MFLS_Results2021_Spouse-Employment-and-Child-Care_03_10.pdf
- 6 Hiring Our Heroes. (2019). *Military Spouse Career Journeys*. https://www.milspouseroadmap.org/wp-content/uploads/2020/09/drivers-of-economic-growth-0911.pdf
- 7 Military OneSource. (2021, December 17). How to Find Portable Careers for Military Life. https://www.militaryonesource.mil/education-employment/for-spouses/employment-readiness/building-job-skills-and-funding-your-portable-career
- 8 Military OneSource. (n.d.). FlexJobs Free Membership for Military Spouses. MySeco. https://myseco. militaryonesource.mil/portal/article/remote-and-flexible-jobs-for-millife-get-a-free-flexjobs-members
- 9 Office of People Analytics. (2020). 2019 Survey of Active Duty Spouses. https://download.militaryonesource.mil/12038/MOS/Surveys/ADSS1901_MOS-Briefing-508-Revised.pdf

- Liu, J. (2022, October 7). Remote work could keep fueling high turnover: 'The map is open for job seekers'. CNBC Small Business Playbook. https://www.cnbc.com/2022/10/07/remote-work-could-keep-fueling-high-turnover.html?&doc=107129942
- 11 Gregory, V., & Harding, E. (2022, July 5). Self-Employment Grows during COVID-19 Pandemic. *Federal Reserve of St. Louis* | *On the Economy Blog.* https://www.stlouisfed.org/on-the-economy/2022/jul/self-employment-returns-growth-path-pandemic
- 12 Shaw, J. (2021, July 30). 5 Reasons Why Employees Prefer Self-Employment, and Why You Should Use This to Your Advantage. Entrepreneur. https://www.entrepreneur.com/leadership/5-reasons-why-employees-prefer-self-employment-and-why-you/376318
- Blue Star Families. (2022). Relocation and Housing Pulse Check. https://bluestarfam.org/wp-content/uploads/2022/10/BSF_PulseCheck_Report_Sep2022.pdf
- DWC | The 401(k) Experts. (n.d.). How to Count Employee Length of Service | DWC. https://www.dwc401k. com/knowledge-center/how-to-count-employee-length-of-service-for-retirement-plans
- 15 Chiwaya, N., Carman, J., & Jefferies, D. (2022, June 16). Inflation tracker: How much are prices rising for U.S. consumers? NBC News. https://www.nbcnews.com/data-graphics/inflation-tracker-how-much-prices-rising-us-consumers-n1296378

Spotlight: Child Care: Child care continues to be both a necessity and barrier to military spouse employment. Affordable child care is elusive, particularly for spouses who are employed part time.

- 1 Karpman, M., Gonzalez, D., & Kenney, G. M. (2020, May). *Parents are struggling to provide for their families during the pandemic*. Urban Institute. https://www.urban.org/sites/default/files/publication/102254/parents-are-struggling-to-provide-for-their-families-during-the-pandemic_1.pdf
- 2 Laughlin, L. (2021, October 8). *Who's minding the kids? child care arrangements: Spring 2011*. U.S. Census Bureau. https://www.census.gov/library/publications/2013/demo/p70-135.html
- Tobenkin, D. (2022, July 26). *As Child Care Challenges Threaten the American Workforce*, *Business Leaders Call for Action EdSurge News*. EdSurge. https://www.edsurge.com/news/2022-07-26-as-child-care-challenges-threaten-the-american-workforce-business-leaders-call-for-action
- 4 Carson, J., & Mattingly, M. (2020, August 14). COVID-19 Didn't Create a Child Care Crisis, But Hastened and Inflamed It. Carsey School of Public Policy | UNH. https://carsey.unh.edu/publication/child-care-crisis-COVID-19
- Tracey, S., & Smith, L. (2020, June 8). *Child Care Infrastructure and COVID-19: A New Reality* | Bipartisan Policy Center. Bipartisan Policy Center. https://bipartisanpolicy.org/blog/child-care-infrastructure-and-covid-19-anew-reality
- 6 Ludden, J. (2022, July 13). Bonus checks! One year free! How states are trying to fix a broken child care system. *NPR*. https://www.npr.org/2022/07/13/1110468664/from-pay-care-states-pandemic-aid-childcare

- Picking Up the Pieces: Building a better child care system post COVID-19. (2020). Child Care Aware of America. https://info.childcareaware.org/hubfs/Picking%20Up%20The%20Pieces%20%E2%80%94%20Building%20 A%20Better%20Child%20Care%20System%20Post%20COVID%2019.pdf?utm_campaign=Picking%20 Up%20The%20Pieces&utm_source=Full%20Report%20PDF
- Wagnon, E. (2020, October 6). *Civilian Child Care Problems Impact Military Families*. Congress Can Help. MOAA. https://www.moaa.org/content/publications-and-media/news-articles/2020-news-articles/advocacy/civilian-child-care-problems-impact-military-families.-congress-can-help
- Jowers, K. (2022, September 8). How bad is the lack of child-care? Ask these Florida military families. Military Times. https://www.militarytimes.com/news/your-military/2022/09/08/how-bad-is-the-child-care-shortage-ask-florida-military-families
- Office of Child Care, Administration for Children and Families, & Department of Health and Human Services. (2016, September 30). *Child Care and Development Fund (CCDF) Program*. Federal Register. https://www.federalregister.gov/documents/2016/09/30/2016-22986/child-care-and-development-fund-ccdf-program
- 11 Care.com Editorial Staff. (2021, June 10). *This is how much child care costs in 2021*. Care.com. https://www.care.com/c/how-much-does-child-care-cost
- 12 Child Care Aware of America. (2021). *Catalyzing Growth: Using data to change child care*. Child Care Aware of America. https://info.childcareaware.org/hubfs/Fall%20Report%2023%20-%20Catalyzing%20Growth%20 -%20Using%20Data%20to%20Change%20Child%20Care%20(FINAL).pdf
- Barnhill, J. (2022, November 9). *Is the DoD Dependent on Military Families?* Military.com. https://www.military.com/daily-news/2022/11/08/dod-dependent-military-families.html
- Leonhardt, M. (2023, February 9). *Childcare is so expensive that educated women are dropping out of the workforce because they refuse to put more than 25% of their paycheck toward the cost.* Fortune. https://fortune.com/2023/02/09/how-much-would-you-pay-for-childcare-for-your-career/?showAdminBar=true
- WeeCare. (2022, May 10). Do Remote Employees Need Childcare Benefits? weecare.co. https://weecare.co/blog/posts/employee-childcare-benefits-101-should-remote-workers-be-included
- Hiring Our Heroes. (n.d.). *The Hidden Financial Costs of Military Spouse Unemployment*. Hiring Our Heroes. https://www.hiringourheroes.org/resources/hidden-financial-costs-military-spouse-unemployment
- 17 Madowitz, M., Rowell, A., & Hamm, K. (2016, June 21). *Calculating the Hidden Cost of Interrupting a Career for Child Care*. Center for American Progress. https://www.americanprogress.org/article/calculating-the-hidden-cost-of-interrupting-a-career-for-child-care

Veteran Financial Wellness Spotlight: Most Veteran respondents said their family was "doing okay" financially or "living comfortably," but housing costs, major home repairs, and excessive credit card debt were primary stressors. For aging Veteran respondents, however, medical costs were also cited as a top source of financial stress.

- 1 U.S. Department of Veterans Affairs. (2020). *Veteran Population National Center for Veterans Analysis and Statistics*. U.S. Department of Veterans Affairs. https://www.va.gov/vetdata/veteran_population.asp
- 2 Marini, Christina M., Fiori, Katherine L., Wilmoth, Janet M., Pless Kaiser, A., & Martire, Lynn M. (2019). Psychological Adjustment of Aging Vietnam Veterans: The Role of Social Network Ties in Reengaging with Wartime Memories. *Gerontology*, 66(2), 138–148. https://doi.org/10.1159/000502340
- Bond, G. R., Al-Abdulmunem, M., Drake, R. E., Davis, L. L., Meyer, T., Gade, D. M., Frueh, B. C., Dickman, R. B., & Ressler, D. R. (2022). Transition from Military Service: Mental Health and Well-being Among Service Members and Veterans with Service-connected Disabilities. *The Journal of Behavioral Health Services* & Research, 49(3). https://doi.org/10.1007/s11414-021-09778-w
- 4 Scott, K. M., Bruffaerts, R., Tsang, A., Ormel, J., Alonso, J., Angermeyer, M. C., Benjet, C., Bromet, E., de Girolamo, G., de Graaf, R., Gasquet, I., Gureje, O., Haro, J. M., He, Y., Kessler, R. C., Levinson, D., Mneimneh, Z. N., Oakley Browne, M. A., Posada-Villa, J., & Stein, D. J. (2007). Depression–anxiety relationships with chronic physical conditions: Results from the World Mental Health surveys. *Journal of Affective Disorders*, 103(1-3), 113–120. https://doi.org/10.1016/j.jad.2007.01.015
- Baumgaertner, E. (2022, September 20). Health Panel Recommends Anxiety Screening for All Adults Under 65. *The New York Times*. https://www.nytimes.com/2022/09/20/health/anxiety-screening-recommendation.html
- 6 Government Accountability Office. (2021). *Veteran's growing demand for mental health services*. GAO. https://www.gao.gov/assets/gao-21-545sp.pdf
- 7 U.S. Department of Veterans Affairs. (2023, January 13). News release: Starting Jan. 17, Veterans in suicidal crisis can go to any VA or non-VA health care facility for free emergency health care. Office of Public and Intergovernmental Affairs. https://www.va.gov/opa/pressrel/pressrelease.cfm?id=5852
- 8 Ibid.
- 9 Vest, B. M., Kulak, J. A., & Homish, G. G. (2018). Caring for veterans in US civilian primary care: qualitative interviews with primary care providers. *Family Practice*, 36(3), 343–350. https://doi.org/10.1093/fampra/cmy078
- Farmer, C. M., Hosek, S. D., & Adamson, D. M. (2016). Balancing Demand and Supply for Veterans' Health Care. *RAND Health Quarterly*, 6(1). https://www.rand.org/pubs/periodicals/health-quarterly/issues/v6/n1/12.html

- 11 Tanielian, T., Farris, C., Batka, C., Farmer, C. M., Robinson, E., Engel, C. C., Robbins, M., & Jaycox, L. H. (2014). Ready to Serve: Community-Based Provider Capacity to Deliver Culturally Competent, Quality Mental Health Care to Veterans and Their Families. RAND Corportation. https://www.rand.org/pubs/research_reports/RR806.html
- 12 Kemperman, A., van den Berg, P., Weijs-Perrée, M., & Uijtdewillegen, K. (2019). Loneliness of Older Adults: Social Network and the Living Environment. *International Journal of Environmental Research and Public Health*, 16(3), 406. https://doi.org/10.3390/ijerph16030406
- Monin, J. K., Levy, B. R., & Pietrzak, R. H. (2014). From Serving in the Military to Serving Loved Ones: Unique Experiences of Older Veteran Caregivers. *The American Journal of Geriatric Psychiatry*, 22(6), 570–579. https://doi.org/10.1016/j.jagp.2012.11.023
- Shane III, L. (2022, July 26). Expansion of VA caregiver program to all eras of service remains set for October.

 Military Times. https://www.militarytimes.com/veterans/2022/07/25/expansion-of-va-caregiver-program-to-all-eras-of-service-remains-set-for-october

Recommendations

- 1 Military OneSource. (2022, June 15). Start Your Career With Military Children And Youth Come Grow With Us. Military OneSource. https://www.militaryonesource.mil/education-employment/seco/careers-with-military-kids
- 2 National Association for the Education of Young Children. (2021, July 27). SURVEY: Four in five child care centers in the U.S. are understaffed. NAEYC. https://www.naeyc.org/about-us/news/press-releases/survey-childcare-centers-understaffed
- 3 Child Care Aware of America. (n.d.). *DoD Fee Assistance*. Child Care Aware of America. https://www.childcareaware.org/fee-assistancerespite/dod-families/dod-fee-assistance
- 4 Goodale, J. (2023, February 7). *Here's How DoD Is Improving Its In-Home Child Care Pilot Program*. MOAA. https://www.moaa.org/content/publications-and-media/news-articles/2023-news-articles/advocacy/heres-how-dod-is-improving-its-in-home-child-care-pilot-program
- 5 MCC Central. (2022, July 8). *DoD Priority Changes*. MCC Central. https://www.mcccentral.com/training-center/components/dod-priority-changes
- 6 Dyer, A. (2022, July 4). Thousands of San Diego military children on day care waitlist as Navy scrambles to address need. Stars and Stripes. https://www.stripes.com/branches/navy/2022-07-04/military-children-daycare-waitlist-san-diego-6546318.html
- Ice, E. (2023, March 1). "It's hard:" Military family in Hampton Roads discuss challenges of finding childcare. 3 WTKR Norfolk. https://www.wtkr.com/news/its-hard-military-family-in-hampton-roads-discuss-challenges-of-finding-childcare
- 8 The White House. (n.d.). *Joining Forces Focus Areas*. The White House. https://www.whitehouse.gov/joiningforces/#focusareas

- Jowers, K. (2022, June 10). Overseas military spouses struggle to continue teleworking for their federal agencies. Military Times. https://www.militarytimes.com/pay-benefits/mil-money/2022/06/10/overseas-military-spouses-struggle-to-continue-teleworking-for-their-federal-agencies
- 10 U.S. Army. (n.d.). Event List. Building Strong & Ready Teams. https://bsrt.army.mil/events
- 11 Military OneSource. (2022b, August 31). *Military Family Readiness System*. Military OneSource. https://www.militaryonesource.mil/parenting/family-life/military-family-readiness-system
- du Plooy, K., & de Beer, R. (2018). Effective interactions: Communication and high levels of marital satisfaction. *Journal of Psychology in Africa*, 28(2), 161–167. https://doi.org/10.1080/14330237.2018.1435041
- Smith, L., Heaven, P. C. L., & Ciarrochi, J. (2008). Trait emotional intelligence, conflict communication patterns, and relationship satisfaction. *Personality and Individual Differences*, 44(6), 1314–1325. https://doi.org/10.1016/j.paid.2007.11.024
- 14 Meeks, B. S., Hendrick, S. S., & Hendrick, C. (1998). Communication, Love and Relationship Satisfaction. *Journal of Social and Personal Relationships*, 15(6), 755–773. https://doi.org/10.1177/0265407598156003
- 15 Military OneSource. (2017, April 19). *Communication Basics for Military Couples*. Military OneSource. https://www.militaryonesource.mil/relationships/married-domestic-partner/how-to-successfully-communicate-as-a-couple
- 16 University of Maryland Medical System. (2020, October 5). Crucial Conversations: 10 Tips for Handling Difficult Conversations with Family. UMMS Health. https://health.umms.org/2020/10/05/difficultconversations-with-family
- 17 The Better Arguments Project. (2020). *Our Approach*. The Better Arguments Project. https://betterarguments.org/our-approach
- 18 The Jed Foundation. (n.d.). How to Have Tough Family Conversations. JED. https://jedfoundation.org/resource/how-to-have-tough-family-conversations
- Blue Star Families. (2022). Blue Star Families' social impact research 2021: The diverse experiences of military & veteran families of color. Blue Star Families' Department of Applied Research. https://bluestarfam.org/wp-content/uploads/2022/02/BSF_MFC_REI_FullReport2021-final.pdf
- 20 Military OneSource. (2017b, May 8). *Military Sponsor at Your New Location*. Military OneSource. https://www.militaryonesource.mil/moving-pcs/plan-to-move/sponsorship-the-essentials
- 21 Military OneSource. (2022, February 17). Sponsorship: the best way to settle into your new home. Military OneSource. https://www.militaryonesource.mil/moving-pcs/plan-to-move/sponsorship-the-best-way-to-settle-into-your-new-home
- 22 Ibid.

- Bell, T. (2021, October 12). Expanding organization advocates for women, supports Army initiatives. U.S. Army. https://www.army.mil/article/251077/expanding_organization_advocates_for_women_supports_army_initiatives
- Department of the Army, U.S. Army Maneuver Support Center of Excellence. (2021). Command policy 15, female mentoring and morale program (FMMP). *In U.S. Army*. https://home.army.mil/wood/application/files/1316/1601/6129/CP_15.pdf
- Martin, G. (2021, June 3). *Progress, Empowerment with New Female Mentorship Program*. DVIDS. https://www.dvidshub.net/news/398047/progress-empowerment-with-new-female-mentorship-program
- 26 Sanchez, M. (2021, May 1). Leaders share diverging views for converging force. Landstuhl Regional Medical Center. https://landstuhl.tricare.mil/News-Gallery/Articles/Article/2649537/leaders-share-diverging-views-for-converging-force
- Bothwell, H. (2019, December). Mentor By Action and Example. *Proceedings*. U.S. Naval Institute. https://www.usni.org/magazines/proceedings/2019/december/mentor-action-and-example
- Phares, M.A. (2022, January). Mentoring: it's not rank specific. *Proceedings*. U.S. Naval Institute. https://www.usni.org/magazines/proceedings/2022/january/mentoring-its-not-rank-specific
- 29 Sussman, E. (2018). Everyone needs a 3 a.m. friend: SOF spouses hone mentorship skills, connect. U.S. Army. https://www.army.mil/article/203006/everyone_needs_a_3_a_m_friend_sof_spouses_hone_
- 30 Green, J. (2015). *USASOC's family programs team conducts spouse mentorship workshop*. U.S. Army. https://www.army.mil/article/156894/usasocs_family_programs_team_conducts_spouse_mentorship_workshop
- 31 Baker, A. (2018). *Mentorship conference connects spouses*. U.S. Army. https://www.army.mil/article/210986/mentorship_conference_connects_spouses
- Johnson, N., & Baker, J. C. (2019). *Preservation of the force and family as a tool for talent management* (pp. 1–60) [Master's thesis, Naval Postgraduate School]. https://hdl.handle.net/10945/63990
- 33 Military One Source. (2021). The military spouse at a glance: 2021 DoD survey of active duty spouses.

 Military OneSource. https://download.militaryonesource.mil/12038/MOS/Infographic/2021-survey-of-active-duty-spouses.pdf
- 34 U.S. Department of Education. (n.d.). Student loan deferment allows you to temporarily stop making payments. Federal Student Aid. https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment
- 35 U.S. Department of Education. (n.d.). *Unemployment deferment request*. Federal Student Aid. https://studentaid.gov/sites/default/files/UnemploymentDeferment.pdf
- 36 Bradbard, D. A., Maury, R., & Armstrong, N. J. (2016). THE FORCE BEHIND THE FORCE A Business Case for Leveraging Military Spouse Talent. IVMF. https://ivmf.syracuse.edu/wp-content/uploads/2016/12/ForceBehindtheForce.BusinessCaseforLeveragingMilitarySpouseTalentACC_02.21.18.pdf

- 37 Lacmanovic, S., Buric, S.B., & Tijanic, L. (2016). The socio-economic costs of underemployment. [Conference presentation]. Management International Conference, Pula, Croatia. https://www.hippocampus.si/ ISBN/978-961-6984-81-2/167.pdf
- 38 Sallie Mae. (n.d.). *Interest rates on student loans*. https://www.salliemae.com/student-loans/manage-your-private-student-loan/understand-student-loan-payments/learn-about-interest-and-capitalization
- 39 Blue Star Families (2022). *Pulse Check: Relocation And Housing*. Blue Star Families. https://bluestarfam.org/wp-content/uploads/2022/10/BSF_PulseCheck_Report_Sep2022.pdf
- 40 U.S. Department of Education, Federal Student Aid. (n.d.). *Military service and post-active duty student deferment request*. Federal Student Aid. https://studentaid.gov/sites/default/files/MilitaryServiceandPostActiveDutyStudentDeferment.pdf
- 41 Deferment for Active Cancer Treatment Act of 2017, H.R. 2976, 115 Congress (2017). https://www.congress.gov/bill/115th-congress/house-bill/2976
- 42 Murray, C. (2017, November 20). What Is Deferment for Active Cancer Treatment? LendEDU. https://lendedu.com/blog/student-loan-deferment-for-active-cancer-treatment-act
- 43 Government Accountability Office. (2022, March 31). Privatized Military Housing: Update on DOD's Efforts to Address Oversight Challenges. (GAO Publication No.22-105866). https://www.gao.gov/products/gao-22-105866
- 44 Military Housing Association. (2023). *History of the military housing privatization initiative*. Military Housing Association. https://www.militaryhousingassociation.org/about/about-mhpi
- 45 Government Accountability Office, Privatized Military Housing.
- Department of Defense Office of Inspector General. (2022). Evaluation of the Department of Defense's reform of privatized military family housing oversight related to health, safety, and environmental hazards (DODIG-2022-139). https://www.dodig.mil/reports.html/Article/3177105/evaluation-of-the-department-of-defenses-reform-of-privatized-military-family-h
- 47 Donnelly, J. M. (2022, October 6). *Members irate as some military tenants' rights ignored*. Roll Call. https://rollcall.com/2022/10/06/members-irate-as-some-military-tenants-rights-ignored
- 48 Department of Defense Office of Inspector General, Evaluation of the Department
- 49 Armed Forces Housing Advocates. (n.d.). *About MHPI: Military Housing Privatization Initiative*. AFHA. https://afhousingadvocates.org/about-mhpi
- 50 Ibid.
- Goodale, J. (2022, September 13). *Help for military families facing food insecurity is still falling short*. MOAA. https://www.moaa.org/content/publications-and-media/news-articles/2022-news-articles/advocacy/help-for-military-families-facing-food-insecurity-still-falls-short

- 52 U.S. Department of Agriculture, Food and Nutrition Service. (n.d.). *Military and Veteran Families*. USDA. https://www.fns.usda.gov/military-and-veteran-families
- National Low Income Housing Coalition. (2018, November 19). Families Receiving Housing Subsidies with SNAP and WIC Are 72% More Likely to be Housing Secure. NLIHC. https://nlihc.org/resource/families-receiving-housing-subsidies-snap-and-wic-are-72-more-likely-be-housing-secure
- Jowers, K. (2023, January 25). Very few low-income troops eligible for Basic Needs Allowance so far.

 Military Times. https://www.militarytimes.com/pay-benefits/mil-money/2023/01/26/very-few-low-incometroops-eligible-for-basic-needs-allowance-so-far
- 55 Military One Source. (2022). 2021 food security among active duty spouses. Military OneSource. https://download.militaryonesource.mil/12038/MOS/Infographic/2021-adss-food-insecurity.pdf
- 56 Campbell, H. (n.d.). 2023 Basic Needs Allowance: What You Need to Know. Military Spouse. https://www.militaryspouse.com/military-life/basic-needs-allowance-what-you-need-to-know
- 57 Carrillo, S. & Nadworny, E. (2022, October 17). You can now apply for Biden's student loan relief plan.

 Here's how. [Radio broadcast]. NPR. https://www.npr.org/2022/10/17/1129528690/biden-student-loans-debt-forgiveness-application
- 58 Stewart, P. & Ali, I. (2021, August 30). Last U.S. troops depart Afghanistan after massive airlift ending America's longest war. Reuters. https://www.reuters.com/world/last-us-forces-leave-afghanistan-after-nearly-20-years-2021-08-30
- 59 Garamone, J. (2023, January 25). *Leaders detail future of National Guard*. U.S.Army. https://www.army.mil/article/263478/leaders_detail_future_of_national_guard
- Myers, M. (2023, January 4). *National Guard pushing for health insurance, better pay, more training.* Military Times. https://www.militarytimes.com/news/your-military/2023/01/24/national-guard-pushing-for-health-insurance-better-pay-more-training
- 61 Cohen, R. S. (2022, August 12) *Year-round health insurance for National Guard proves elusive*. Air Force Times. https://www.airforcetimes.com/news/2022/08/12/year-round-health-insurance-for-national-guard-proves-elusive
- Myers, M. (2023, January 24). *National Guard pushing for health insurance, better pay, more training.*Military Times. https://www.militarytimes.com/news/your-military/2023/01/24/national-guard-pushing-for-health-insurance-better-pay-more-training
- 63 Collins, S. (2022, December 9). Senator Collins, Baldwin introduce healthcare for Our Troops Act. Senator Susan Collins of Maine. https://www.collins.senate.gov/newsroom/senators-collins-baldwin-introduce-healthcare-for-our-troops-act
- 64 Kim, A. (2021, May 25). Reps. Kim and Kelly introduce bill to expand no-fee healthcare for Reserve and National Guard. Representative Andy Kim, NJ 03. http://kim.house.gov/media/press-releases/reps-kim-and-kelly-introduce-bill-to-expand-no-fee-healthcare-for-reserve-and-national-guard

- 65 Plamann, J. M. (n.d.). Zero Cost TRICARE to Ensure Reserve Component Medical Readiness | National Guard Association of the United States. NGAUS. https://www.ngaus.org/legislation/priorities/zero-cost-tricare
- 66 Enlisted Association of the National Guard of the United States. (n.d.). *EANGUS Tricare for all Reservists*. https://eangus.org/wp-content/uploads/2023/01/EANGUS-TriCare-for-all-Reservists-2023-1.pdf
- Titus, C. (2022, August 31). *Our National Guard needs more support to overcome ongoing challenges*. MOAA. https://www.moaa.org/content/publications-and-media/news-articles/2022-news-articles/advocacy/our-national-guard-needs-more-support-to-overcome-ongoing-challenges
- Office of People Analytics. (2023, February 9). 2021 Active duty spouse survey (ADSS). [PowerPoint slides]. https://download.militaryonesource.mil/12038/MOS/Presentations/2021-active-duty-spouse-overview-briefing.pptx
- 69 Office of People Analytics. (2017). Spousal support to stay as a predictor of actual retention behavior:

 A logistic regression analysis (pp. 1–9). Defense Research, Surveys, and Statistics Center. https://www.opa.

 mil/research-analysis/quality-of-work-life/career-factors/spousal-support-to-stay-as-a-predictor-of-actualretention-behavior-a-logistic-regression-analysis
- 70 Defense Finance and Accounting Service, (2023, January 31). *Basic needs allowance what is it?* U.S. Department of Defense. https://www.dfas.mil/MilitaryMembers/payentitlements/bna
- 71 Military One Source. (n.d.). *Moving & pcs benefits*. https://www.militaryonesource.mil/moving-pcs/plan-to-move/moving-benefits
- 72 Military One Source. (n.d.). *Housing & living benefits*. https://www.militaryonesource.mil/housing-life/on-base-housing/housing-benefits
- 73 Military One Source. (n.d.) *Military spouse employment partnership*. https://myseco.militaryonesource.mil/portal/msep
- 74 ChildCare Aware of America. (n.d.). *Military programs*. https://www.childcareaware.org/fee-assistancerespite/militaryprograms
- 75 Military One Source (n.d.). *Benefits*. https://www.militaryonesource.mil/benefits-resources/benefits/#financial-legal
- 76 Military One Source (n.d.). *Defense department MWR policy*. https://www.militaryonesource.mil/leaders-service-providers/morale-welfare-and-recreation/defense-department-mwr-policy
- 77 Military One Source (n.d.). *Homepage*. https://www.militaryonesource.mil
- 78 U.S. Department of Defense. (n.d.). *Taking care of our people*. https://www.defense.gov/Spotlights/Taking-Care-of-Our-People
- 79 Military Interstate Children's Compact Commission. (n.d.). Home. MIC3. https://mic3.net
- 80 Military One Source. (n.d.). *EFMP exceptional family member program*. https://www.militaryonesource.mil/special-needs/efmp

- 81 U.S. Department of Veterans Affairs. (2023, February 14). *About GI bill benefits*. https://www.va.gov/education/about-gi-bill-benefits
- 82 Military One Source. (n.d.). *Health care benefits*. https://www.militaryonesource.mil/health-wellness/prevention-care/health-care-benefits
- 83 Military Benefit Association. (2021, September). *Military health insurance*. https://www.militarybenefit.org/membership-benefits/get-educated/militaryhealthinsurance
- 84 U.S. Department of Veterans Affairs. (2022, January 13). VA health care. https://www.va.gov/health-care
- Maruca, A. (2018, June 14). Everything to know about your military retirement choices. U.S. Army. https://www.army.mil/article/207063/everything_to_know_about_your_military_retirement_choices
- Military One Source. (2022, January 4). Frequently asked questions regarding the blended retirement system. https://www.militaryonesource.mil/financial-legal/personal-finance/frequently-asked-questions-regarding-the-new-blended-retirement-system
- 87 Blue Star Families. (2022). Blue Star Families' Social Impact Research 2021: The Diverse Experiences of Military & Veteran Families of Color. Blue Star Families' Department of Applied Research. https://bluestarfam.org/wp-content/uploads/2022/02/BSF_MFC_REI_FullReport2021-final.pdf
- 88 U.S. Department of Veterans Affairs. (n.d.). Mental health. https://www.mentalhealth.va.gov/msthome/index.asp
- 89 U.S. Navy. (2020, January). *CNO's Navy family framework*. https://ffr.cnic.navy.mil/Family-Readiness/CNOs-Navy-Family-Framework
- 90 U.S. Army Public Affairs. (2022, April 21). *Soldiers inspire new Army directive on parenthood, pregnancy and postpartum policies*. U.S. Army. https://www.army.mil/article/255884/soldiers_inspire_new_army_directive_on_parenthood_pregnancy_and_postpartum_policies
- 91 Cappella Zielinski, R., & Beyer, M. (2019, May 16). *Retain the Family in Today's All-Volunteer Air Force*. War on the Rocks. https://warontherocks.com/2019/05/retain-the-family-in-todays-all-volunteer-air-force
- 92 Military Interstate Children's Compact Commission. (2022). Interstate compact on educational opportunities for military children: policy guide. MIC3. https://mic3.net/wp-content/uploads/2023/01/MIC3-Policy-Guide_V3.pdf
- 93 Military Interstate Children's Compact Commission. (2019). *Commission responsibilities*. MIC3. https://mic3. net/assets/excom-approved-commissioner-responsibilities-4.17.2019.pdf
- 94 Military Interstate Children's Compact Commission. (n.d.). *State profiles*. MIC3. https://mic3.net/state-profiles
- 95 Military Interstate Children's Compact Commission. (2019). *State commissioner background*. MIC3. https://mic3.net/assets/commissioner-demographics-2.13.19.pdf
- 96 Ibid.
- 97 Ibid.

- Nelson, D. (2018, November 14). Congress watchdog begins inquiry into housing hazards at U.S. military bases. *Reuters*. https://www.reuters.com/article/us-usa-military-gao/congress-watchdog-begins-inquiry-into-housing-hazards-at-u-s-military-bases-idUSKCN1NJ2W4
- Office of People Analytics. (2022). The military spouse at a glance: 2021 Survey of active duty spouses.

 Military OneSource. https://download.militaryonesource.mil/12038/MOS/Infographic/2021-survey-of-active-duty-spouses.pdf
- 100 Blue Star Families. (2022). 2021 Military Family Lifestyle Survey Comprehensive Report. https://bluestarfam.org/wp-content/uploads/2022/03/BSF_MFLS_Results2021_Spouse-Employment-and-Child-Care_03_10.pdf
- 101 Blue Star Families. (2021). 2020 Military Family Lifestyle Survey Comprehensive Report. https://bluestarfam.org/wp-content/uploads/2021/10/BSF_MFLS_CompReport_FULL.pdf
- 102 Blue Star Families. (2022). *Pulse Check: Relocation and Housing*. https://bluestarfam.org/wp-content/uploads/2022/10/BSF_PulseCheck_Report_Sep2022.pdf
- 103 Freeman, Y. & Lo, L. (2022). *Effective zoning reform isn't as simple as it seems*. Bloomberg. https://www.bloomberg.com/news/articles/2022-05-24/the-limits-of-ending-single-family-zoning
- 104 Hoyt, H. & Schuetz, J. (2020, June 2). *Parking requirements and foundations are driving up the cost of multifamily housing*. Brookings. https://www.brookings.edu/research/parking-requirements-and-foundations-are-driving-up-the-cost-of-multifamily-housing
- 105 Marshall, W. E. & Garrick, N.W. (2005, November 15). Parking at mixed-use centers in small cities.
 [Conference presentation]. The 85th Annual Meeting of Transportation Research Board, Washington, D.C.,
 United States. https://yourdowntowndarien.com/wp-content/uploads/2015/07/Parking-study-from-UCONN.pdf
- 106 Hoyt, H. & Schuetz, J. Parking requirements.
- 107 Minott, O. & Selby, J. (2022, August 10). *Ten actions cities can take to improve housing affordability*. Bipartisan Policy Center. https://bipartisanpolicy.org/blog/10-actions-to-housing-affordability
- 108 United States Government Accountability Office. (2018, September). Low-income housing tax credit.

 Improved data and oversight would strengthen cost assessment and fraud risk management. https://www.gao.gov/assets/gao-18-637.pdf
- 109 Manville, M., & Shoup, D. C. (2010, March). Parking requirements as a barrier to housing development: Regulation and reform in Los Angeles. Escholarship.org. https://escholarship.org/uc/item/1qr84990
- 110 Gould, C. (2022, October 12). *Big reforms, big growth: Buffalo's parking rewrite pays off.* Sightline Institute. https://www.sightline.org/2022/10/12/big-reforms-big-growth-buffalos-parking-rewrite-pays-off
- 111 Brennan, M., Peiffer, E., & Burrowes, K. (2019, June 12). *How zoning shapes our lives*. Urban Institute. https://housingmatters.urban.org/articles/how-zoning-shapes-our-lives

- 112 Brown Calder, V. (2017, October 18). Zoning, land-use planning, and housing affordability. CATO Institute. https://www.cato.org/policy-analysis/zoning-land-use-planning-housing-affordability
- 113 Brennan, M., Peiffer, E., & Burrowes, K. (2019, June 12). *How zoning shapes our lives*. Urban Institute. https://housingmatters.urban.org/articles/how-zoning-shapes-our-lives
- 114 National Multifamily Housing Council. (n.d.). *Tool: by-right development. The housing affordability toolkit.*NMHC. https://housingtoolkit.nmhc.org/wp-content/uploads/2019/04/F2_NMHC_PDF-Sections_Tools_
 By-Right-Dev_PG-63-TO-73.pdf
- 115 Brenzel, K. (2021, April 19). *Inside the quest to change single-family zoning*. The Real Deal. https://therealdeal.com/magazine/national-april-2021/single-minded-opposition
- 116 Lowrey, A. (2022, November 21). *The U.S. needs more housing than almost anyone can imagine*. The Atlantic. https://www.theatlantic.com/ideas/archive/2022/11/us-housing-gap-cost-affordability-big-cities/672184
- 117 AHBL. (2020, September 1). *JBLM off-installation housing study*. https://cityoflakewood.us/wp-content/uploads/2020/11/20200902.JBLMOffInstallationHousingStudy.Compressed.pdf
- 118 Smith, R., Clark, G., & Reay, A. (2023, February 2). *Lack of housing is hurting WA's workforce*. The Seattle Times. https://www.seattletimes.com/opinion/lack-of-housing-is-hurting-was-workforce
- 119 Minneapolis 2040. (n.d.). Welcome to Minneapolis 2040: the city's comprehensive plan. https://minneapolis2040.com
- 120 Minneapolis 2040. (n.d.). Affordable and accessible housing: in 2040, all Minneapolis residents will be able to afford and access quality housing throughout the city. https://minneapolis2040.com/goals/affordable-and-accessible-housing
- 121 LaCaria, C. (2021, September 9). Housing & Homelessness Myths Busted: Deeply Affordable Housing.
 Charlotte-Mecklenburg County: Housing & Homelessness Dashboard. https://mecklenburghousingdata.org/blog/housing-homelessness-myths-busted-deeply-affordable-housing/
- 122 Orrick, D. (2023, February 15). Affordable rental housing is being built at a record pace in Minneapolis.

 Star Tribune. https://www.startribune.com/affordable-rental-housing-is-being-built-at-a-record-pace-in-minneapolis/600251964
- 123 Greater MSP, the Minneapolis-Saint Paul Regional Economic Development Partnership. (2023). *Housing affordability*. https://www.greatermsp.org/pages/housing-affordability-trends
- 124 Edwards, K. (2023, February 15). City leaders announce historic number of affordable housing units in Minneapolis. KARE 11. https://www.kare11.com/article/news/local/city-leaders-announce-historic-number-of-affordable-housing-units-in-mpls/89-9eb2f20f-0f64-4cc0-842b-80109a8ee331
- 125 National Women's Law Center. (2021). A lifetime's worth of benefits: the effects of affordable, high-quality child care on family income, the gender earnings gap, and women's retirement security. https://nwlc.org/wp-content/uploads/2021/04/A-Lifetimes-Worth-of-Benefits-Compliant.pdf

- 126 Office of the Governor Michelle Lujan Grisham. (2022, April 28). New Mexico leads the nation as Governor Lujan Grisham makes childcare free for most families. [Press Release]. https://www.governor.state. nm.us/2022/04/28/new-mexico-leads-the-nation-as-governor-lujan-grisham-makes-childcare-free-formost-families-2
- 127 Marsh, R. (2022, December 4). New Mexico voted a child care guarantee into its constitution. For one mom, it means her 8-year-old doesn't worry about money anymore. CNN. https://www.cnn.com/2022/12/04/us/new-mexico-free-child-care/index.html
- 128 New Mexico Early Childhood Education & Care Department. (n.d.). *Child care assistance*. https://www.nmececd.org/child-care-assistance
- 129 Arundel, K. (2022, November 11). *New Mexico voters overwhelmingly ok universal pre-k*. K-12 Dive. https://www.k12dive.com/news/New-Mexico-guarantees-preschool/636356
- 130 Paschall, K. & Thomson, D. (2022, February 10). The expanded child and dependent care tax credit can reduce families' child care burden. Child Trends. https://www.childtrends.org/blog/the-expanded-child-and-dependent-care-tax-credit-can-reduce-families-child-care-burden
- 131 Pepin, G. & Austin, J.C. (2023). With federal child care legislation abandoned, it's up to states to help working families. Brookings. https://www.brookings.edu/blog/the-avenue/2023/02/13/with-federal-child-care-legislation-abandoned-its-up-to-states-to-help-working-families
- Pepin, G. (2020). The effects of child care subsidies on paid child care participation and labor market outcomes: Evidence from the Child and Dependent Care Credit, 20-331. W.E. Upjohn Institute for Employment Research. https://doi.org/10.17848/wp20-331
- 133 Congressional Research Service. (2021, February 1). *Child and dependent care tax benefit: how they work and who receives them.* https://sgp.fas.org/crs/misc/R44993.pdf
- 134 Pepin, G., The effects of child care.
- 135 Pepin, G., & Austin, J. C. (2023, February 13). With federal child care legislation abandoned, it's up to states to help working families. Brookings. https://www.brookings.edu/blog/the-avenue/2023/02/13/with-federal-child-care-legislation-abandoned-its-up-to-states-to-help-working-families
- 136 Young, I. T., Iglewicz, A., Glorioso, D., Lanouette, N., Seay, K., Ilapakurti, M., & Zisook, S. (2012). *Suicide bereavement and complicated grief*. Bereavement and complicated grief, 14(2), 177–186. https://doi.org/10.31887/dcns.2012.14.2/iyoung
- 137 Cerel, J., Brown, M. M., Maple, M., Singleton, M., van de Venne, J., Moore, M., & Flaherty, C. (2018). How many people are exposed to suicide? Not six. Suicide and Life-Threatening Behavior, 49(2), 1–6. https://doi.org/10.1111/sltb.12450
- 138 Beehler, S., LoFaro, C., Kreisel, C., Dorsey Holliman, B., & Mohatt, N. V. (2021). Veteran peer suicide prevention: A community-based peer prevention model. Suicide and Life-Threatening Behavior, 51(2), 358–367. https://doi.org/10.1111/sltb.12712

- 139 Suicide Prevention & Response Independent Review Committee. (2023, January 4). Preventing Suicide in the U.S. military: recommendations from the Suicide Prevention and Response Independent Review Committee. 43-45, 57-65. https://media.defense.gov/2023/Feb/24/2003167430/-1/-1/0/SPRIRC-FINAL-REPORT.PDF
- 140 Mental Health First Aid from National Council for Mental Wellbeing. (n.d.). *Research and evidence base*. https://www.mentalhealthfirstaid.org/about/research
- 141 Bryan, C. J., Mintz, J., Clemans, T. A., Leeson, B., Burch, T. S., Williams, S. R., Maney, E., & Rudd, M. D. (2017). Effect of crisis response planning vs. contracts for safety on suicide risk in U.S. Army soldiers: A randomized clinical trial. Journal of Affective Disorders, 212, 64–72. https://doi.org/10.1016/j.jad.2017.01.028
- 142 Blue Star Families. (2022). Blue Star Support Circles. https://bluestarfam.org/blue-star-support-circles
- 143 Gartland, D., Riggs, E., Muyeen, S., Giallo, R., Afifi, T. O., MacMillan, H., Herrman, H., Bulford, E., & Brown, S. J. (2019). What factors are associated with resilient outcomes in children exposed to social adversity? A systematic review. BMJ Open, 9(4). https://doi.org/10.1136/bmjopen-2018-024870
- 144 Blue Star Families. (2020). *Resilience Under Stress Study*. https://bluestarfam.org/wp-content/uploads/2020/11/RUSS-Report-11.4.20_FINAL.pdf
- 145 Project Play. (n.d.). *Youth sport facts challenges*. Aspen Institute. https://www.aspenprojectplay.org/youth-sports/facts/challenges

Post Chapters

- National Academies of Sciences, Engineering, and Medicine. 2022. *Measuring Sex, Gender Identity, and Sexual Orientation*. Washington, DC: The National Academies Press. https://doi.org/10.17226/26424
- 2 Marks, R., & Jones, N. (2020). Collecting and Tabulating Ethnicity and Race Responses in the 2020 Census [Webinar]. Population Division, U.S. Census Bureau. https://www.census.gov/data/academy/webinars/2020/collecting-and-tabulating-ethnicity-and-race-responses-in-2020-census.html
- 3 U.S. Census Bureau. (2018, July 9). *Race, Ethnicity and Marriage in the United States*. The United States Census Bureau. https://www.census.gov/library/stories/2018/07/interracial-marriages.html
- 4 Blue Star Families. (2022). Blue Star Families' Social Impact Research 2021: The Diverse Experiences of Military & Veteran Families of Color. https://bluestarfam.org/wp-content/uploads/2022/02/BSF_MFC_REI_FullReport2021-final.pdf
- 5 U.S. Department of Defense, Defense Manpower Data Center. (2022). *Table of Active Duty Females by Rank/Grade and Service*: August 2022. DMDC. https://dwp.dmdc.osd.mil/dwp/app/dod-data-reports/workforce-reports
- 6 U.S. Department of Defense, Defense Manpower Data Center. (2022). *Active Duty Military Strength Report:* August 2022. DMDC. https://dwp.dmdc.osd.mil/dwp/app/dod-data-reports/workforce-reports

- U.S. Department of Defense, Defense Manpower Data Center. (2022). Active Duty Military Personnel by Rank/Grade and Service: August 2022. DMDC. https://dwp.dmdc.osd.mil/dwp/app/dod-data-reports/workforce-reports
- 8 U.S. Department of Veterans Affairs, National Center for Veterans Analysis and Statistics. (2020).

 Department of Veterans Affairs Statistics at a Glance. U.S. Department of Veterans Affairs. https://www.va.gov/vetdata/docs/Quickfacts/Homepage_slideshow_4_6_20.PDF
- 9 Greenspace Mental Health Knowledge Base. (2019, April 18). Relationship Satisfaction | RAS Greenspace Mental Health Knowledge Base. Greenspace Health. https://help.greenspacehealth.com/article/94-relationship-satisfaction-ras



BLUE STAR FAMILIES

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

Funding for the 2022 Military Family Lifestyle Survey is provided through the generosity of our presenting sponsor The USAA Foundation, Inc. Supporting sponsors include JP Morgan Chase & Co., Lockheed Martin, CSX, AARP, Craig Newmark Philanthropies, Macy's Inc., BAE Systems, Northrop Grumman, American Council of Life Insurers, and Pratt & Whitney.