



Military Family Lifestyle Survey

2022 Comprehensive Report

Executive Summary

In collaboration with

S Syracuse University

D'Aniello Institute for
Veterans & Military Families

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Executive Summary

The Blue Star Families' annual Military Family Lifestyle Survey (aMFLS) is an incredibly valuable tool for understanding the experiences and challenges faced by military families. Since 2009, the survey has provided a comprehensive understanding of the unique issues that affect military families and offers crucial data to inform national leaders, local communities, and philanthropic actors as they work to support military and Veteran families.

The aMFLS provides valuable insights into a wide range of issues affecting military families, including health care, education, employment, and housing. The survey results help decision-makers better understand the needs and challenges of military families and to develop policies and programs that can help address those needs.

In addition to informing policy and programmatic decisions, the aMFLS also presents an opportunity to increase dialogue and understanding between the military community and broader American society. By highlighting areas for improvement and offering solutions to bridge the civilian-military divide, the survey helps to strengthen communities and bolster the health and sustainability of the All-Volunteer Force.

Blue Star Families conducted its 13th annual Military Family Lifestyle Survey from May to July 2022. Capturing the experiences of over 9,000 respondents worldwide and generating millions of data points, it remains the largest and most comprehensive survey of active-duty, National Guard, and Reserve service members, Veterans, and their families.

Overview of Top Military Family Issues

- Financial pressures are top-of-mind for military families; three of the top five issues this year focused on family financial well-being: BAH/off-base housing concerns, military pay, and relocation/PCS issues. Military families are weighing the costs and benefits of military service, in the context of increasing out-of-pocket costs for housing and relocation, as well as rising food costs.
- Military spouse employment remains the top concern for active-duty spouse respondents for the sixth consecutive year, and one of the top five concerns for active-duty service member respondents. The increasing pressure on family budgets due to inflation in housing and food costs may intensify the pressure for spouses to obtain and maintain employment.
- The impacts of military service on family life continue to be a top concern for active-duty families, with time away from family as a top five issue for active-duty, National Guard, and Reserve family respondents. Though not in the top five concerns for active-duty spouse respondents, military children's education and child care were common top issues.
- Veteran family respondents continue to report that access to military/VA health care system(s) is their top concern. As our nation's Veteran population continues to age, the health care resources and needs of Veterans and their family members may continue to be a pressing issue in the long term.

Top Military Family Issues

	Active-Duty Spouses (n=3,173)	Active-Duty Service Members (n=466)	Veteran Spouses (n=889)	Veterans (n=2,433)	National Guard Families (n=285)	Reserve Families (n=212)
Spouse employment	50%	33%	30%	12%	19%	26%
Time away from family	45%	42%	29%	32%	48%	42%
BAH/Off-base housing concerns	40%	38%	10%	8%	10%	16%
Military pay	40%	44%	25%	33%	38%	28%
Relocation/PCS issues	37%	34%	14%	14%	7%	15%
Impact of deployment on family	28%	22%	30%	29%	46%	40%
Concerns about transition from military to civilian life	20%	25%	33%	29%	20%	17%
Access to military/VA health care system(s)	19%	26%	46%	45%	31%	32%
Military benefits	12%	21%	27%	26%	24%	27%

Military Families Weigh Financial and Family Costs of Service

Many military families faced financial challenges in 2022, including rising costs associated with relocation and housing, food insecurity, difficulty accessing and affording child care, and spouse unemployment rates that were four to six times the national average. While some of these challenges are not limited to the military community, the unique aspects of military life can amplify them, including frequent moves, time away for the service member, and service member's job demands.

While benefits like Temporary Lodging Expense (TLE) and Basic Allowance for Housing (BAH) intend to cover relocation and housing costs, these benefit amounts have not kept up with rising costs. As a result, many military families have come out of pocket to pay the difference to support their service member's military obligations and maintain the needs of their families. These costs have other impacts on military families' budgets; food insecurity rates among military families in this year's survey are higher than in the U.S. overall.^a

Frequent relocation and unpredictable schedules can make it difficult for military spouses to maintain stable employment and can contribute to high rates of under- and unemployment among military spouses. Limited child care availability and affordability can exacerbate these challenges, as military spouses must balance the demands of their careers with the needs of their children and household.

^a U.S. data is based on analysis of the Current Population Survey (2021). For more detail, please see Coleman-Jensen, A., Gregory, C., & Singh, A., *Household Food Security*.





Beyond financial challenges, families must also consider the costs of military service on their families' well-being, including their children's education and mental health. Some active-duty family respondents report their children are experiencing bullying, including racially- or ethnically-motivated bullying. Many parents would like their children to receive mental health care but are unable to access care because of a lack of providers, an issue exacerbated by frequent relocation and the inability to maintain continuity of care. While supports like the Interstate Compact on Educational Opportunity for Military Children can be a useful tool for advocating when a child's education is disrupted due to a military move, knowledge about this resource is uneven among active-duty family respondents and varies by several factors. The increasing costs of military service — both financial costs and costs to family well-being — can have a significant impact on military families and can influence family discussions about whether to remain in service or to recommend military service to a young family member. When most currently serving service members come from families with a history of military service, we must closely consider how these challenges impact the future of our All-Volunteer Force. Given these challenges, focusing on building resilience among military families is vital. This can involve addressing policies that impact military families' financial stability, including housing, relocation costs, spouse employment, and providing support for service members and their families (e.g., robust access to mental health services, counseling, and other resources). It can also involve creating a culture of inclusion and diversity within the military, where all service members are valued and respected for their contributions. Building resilience among military families can create a stronger, more cohesive military community that is better equipped to meet the needs of its members and the nation as a whole.

The 2022 Military Family Lifestyle Survey (MFLS) Comprehensive Report examines the challenges and opportunities that military families face through the lens of social determinants of health. The report explores the five pillars that set the conditions for individual and family health and well-being, including community and social context, health care access, education access and quality, neighborhood and the built environment, and economic stability.

The community and social context lens focuses on how relationships can impact well-being. This includes looking at how military families support each other through crises, how the challenges of military life can impact relationship satisfaction, and social support specific to the military community, such as PCS sponsors. The report continues examining access to and a desire for mental health care and access to health care services after a relocation through the health care access and quality lens. Additionally, the report recognizes that access to high-quality education is critical to the health and well-being of military children and families.



Finally, the report acknowledges that housing and neighborhood quality have received increasing attention in recent years and are tied closely to a family's economic condition. Economic stability is also recognized as a crucial social determinant of health, with affordable and available child care and spouse employment opportunities being essential components. By examining these social determinants of health, we aim to provide a comprehensive understanding of the challenges faced by military families and to identify areas where additional support may be necessary.

Top Findings for 2022

Community and Social Context

Social support and mental health services are important to helping military families through common life stressors. Of active-duty family respondents, 1 in 5 (20%) reported having an adult friend or family member who expressed suicidal thoughts, made a suicide attempt, or died by suicide in the year prior to survey fielding, but just 25% of active-duty family respondents report feeling “very confident” in supporting a close friend or loved one experiencing a mental health crisis, such as suicidal thoughts or attempts. When asked what would best help them support a close friend or loved one experiencing a stressful life experience, active-duty respondents’ top three choices were “knowledge of how to have a conversation about the issue” (60%), “rapid access to mental health care for friend or loved one” (53%), and “knowledge of when to intervene” (51%).

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. Active-duty spouse respondents who were employed, who were sometimes or always able to find child care that meet their needs, and those who were “living comfortably” or “doing OK” financially reported significantly higher relationship satisfaction than those who were not employed but want or need paid work, those who could not find child care that meet their needs, and those whose family finances were “just getting by” or “finding it difficult to get by.”

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. Although a slightly greater proportion of active-duty family respondents reported using military resources, many also feel that their civilian community has sufficient or outstanding resources. However, at least a quarter of active-duty family respondents reported behavioral health, housing, community support, and medical care resources in their community were inadequate.

Health care needs, perceived health care access and quality, and perceived network resources differ for working-age and aging Veterans. A greater proportion of working-age Veteran respondents reported they would like to receive mental health care but were not currently receiving it (14%) compared to aging Veterans (3%). Among aging Veteran respondents who reported they use the VA to meet all their health care needs, 68% “agree” or “strongly agree” that their doctor or provider is knowledgeable of health needs faced by the military and Veteran populations compared with 51% of their peers who said they do not use the VA for all care. Working-age Veteran respondents showed a similar pattern with 64% of those who use the VA to meet all care needs agreed their doctor or provider is knowledgeable of health needs faced by the military and Veteran populations versus 42% of those who do not use the VA for all their health care needs.

“Good benefits” and “economic stability” are top reasons for recommending military service, but “poor military leadership,” “challenges for families,” and “financial sacrifice” are cited by active-duty family respondents as top reasons they were unlikely to recommend military service. While over one-third (37%) of active-duty family respondents were likely to recommend military service, about a quarter of active-duty family respondents (28%) were unlikely to recommend military service, and one-third were neutral (35%). Active-duty spouse respondents reported the lowest mean of likelihood of recommending military service, while Veterans reported the highest mean.

Health Care Access and Quality

While a valued benefit, **TRICARE coverage has limitations that can result in out-of-pocket medical expenses for some military-connected families.** More than 1 in 10 National Guard family (16%) and Reserve family (16%) respondents with financial stress reported medical costs as one of their top three financial stressors. Less than one-half (44%) of military-connected family respondents with eligible adult children have a child enrolled in TRICARE Young Adult; the most common reason respondents with eligible adult children did not enroll was that costs were “too expensive.”

One in three active-duty family respondents (32%) with at least one child enrolled 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. Sixteen percent of active-duty family respondents with at least one child in grades K-12 report their child(ren) does not currently receive mental health care but would like them to, most commonly citing difficulty finding an available provider (44%) as a reason they do not receive care. Additionally, 8% of active-duty family respondents with children in K-12 education reported they have a child who identifies as lesbian, gay, or bisexual, while 6% were “unsure”; 2% stated they had a child who identifies as transgender, and 3% were “unsure.”

Education Access and Quality

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 Educational Opportunity for Military Children. However, those who have used the Interstate Compact to advocate for their child report positive outcomes. Knowledge of the Interstate Compact varied among respondent subgroups. A greater proportion of active-duty family respondents whose oldest child enrolled in K-12 was in grades 9-12 knew about the Interstate Compact than those whose children were younger. Similarly, a larger proportion of those whose oldest child has an IEP and/or 504 Plan (and are enrolled in a public, private, or DoDEA school) reported knowing about the Interstate Compact than those whose child does not have an education plan. Regardless of awareness of the Interstate Compact, most active-duty family respondents reported their child(ren)’s school was adhering to the components of the Compact and that their child was thriving in school.

Neighborhood and Built Environment

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. Most active-duty family respondents prefer to live in civilian housing (55%) rather than military housing. However, the increasing cost and limited availability in the civilian housing market created challenges for many military families in obtaining acceptable housing comparable to military-provided housing within their BAH allotment. Active-duty family respondents who relocated in the past year reported lower levels of satisfaction with the quality of housing than those who did not recently relocate. Additionally, nearly one-quarter of active-duty family respondents (22%) indicated their family had been exposed to environmental toxins in military housing on post/base.

Economic Stability

Military families’ financial well-being lags behind civilian peers. The military lifestyle intensifies financial stressors that may be experienced differently by active-duty family respondents of color. Although a majority of active-duty family respondents (72%) report their financial situation as “doing okay” or “living comfortably,” this is less than the proportion of the U.S. population as a whole who are in a similar financial situation (78%). The disparity is even greater for active-duty family respondents of color (67%). Relocation costs, housing costs, and spouse unemployment are the top three contributors to financial stress for active-duty family respondents who reported financial stress.

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 likelihood to recommend military service. Of active-duty family respondents, 16% reported experiencing low or very low food security levels in the 12 months preceding survey fielding, notably higher than the 10% of civilian families in the United States who experienced food insecurity in 2021.¹ Additionally, a larger proportion of enlisted active-duty family respondents (26%) reported experiencing some level of food insecurity compared to officer active-duty family respondents (4%). Of active-duty family respondents who reported low or very low food security, 40% are unlikely to recommend military service to a young family member, compared to 26% of active-duty family respondents with moderate to high food security who responded similarly on whether they would recommend military service.

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. More than half of employed active-duty spouse respondents (61%) completed at least some of their work remotely in the month prior to survey completion. Many employed active-duty spouse respondents report they have a flexible work schedule (62%), and some have access to flexible work locations (50%). One in ten employed active-duty spouse respondents (11%) are primarily self-employed/working for their own business, and 10% are working both as a

paid employee for someone else and working for their own business. A higher proportion of active-duty spouse respondents who are employed, regardless of full- or part-time status, report their family financial situation to be “doing okay” or “living comfortably” (83% and 74%, respectively) compared to those respondents who are not currently working but want or need to work (55%).

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. A gap remains in the availability of child care options that meet the needs of working active-duty spouse respondents — 72% of respondents indicated that they would need some form of child care, but only 38% stated that they were able to find child care that works for their current situation. Furthermore, among active-duty spouse respondents who are working full time and need daily child care, most (85%) would consider spending up to 10%-25% of their personal income on child care in order to work “affordable,” yet one-quarter (24%) report paying 26%-50% of their personal income and another one-quarter (25%) report paying 51%-100% of their personal income on child care in order to work.

Most Veteran respondents said their family was “doing okay” financially or “living comfortably,” but housing costs, major home repairs, excessive credit card debt were primary financial stressors. For aging Veteran respondents, however, medical costs were also cited as a top source of financial stress. While 70% of all Veteran respondents reported that their family is “doing okay” or “living comfortably” when it comes to finances, a smaller proportion of aging Veteran respondents (50%) reported financial stress compared to their working-age counterparts (82%). However, for Veteran respondents who have financial stress, one-quarter of aging Veteran respondents and 19% of working-age respondents identified medical costs as a top contributor to financial stress.

Endnotes

- 1 Coleman-Jensen, A., Gregory, C., & Singh, A. (2022). Household Food Security in the United States in 2013. *U.S. Department of Agriculture, Economic Research Service*. <https://doi.org/10.2139/ssrn.2504067>