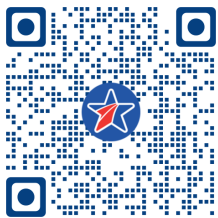


# A Closer Look at the State of Military Life for Active-Duty Families



Since 2009, the Blue Star Families Military Family Lifestyle Survey (MFLS) has collected responses from military families annually addressing issues related to housing, financial security, employment, food insecurity, healthcare, childcare, and community belonging. The 2025 MFLS heard from more than 6,000 military-connected respondents, including 2,608 active-duty family respondents: 15% (n=401) active-duty service members and 85% (n=2,207) spouses/domestic partners of active-duty service members). *A Closer Look at the State of Military Life* provides updates on perennial topics, updating annual statistics and sharing new and deeper insights on these quality-of-life issues.

We are deeply grateful to our sponsors: AARP, Chobani, Lockheed Martin Corporation, Macy's, Inc., and USAA for their generous support of the 2025 Military Family Lifestyle Survey (MFLS). We also want to extend our heartfelt thanks to The BlackRock Foundation, craig newmark philanthropies, CSX Transportation, and the Patrick J. McGovern Foundation for their ongoing support of Blue Star Families as a whole. Your contributions enable us to continue serving military families with impactful programs and research year-round.

# Financial Situation

More enlisted active-duty family respondents reported financial and food insecurity than officer families.

The proportion of active-duty family respondents who reported their family financial situation as “living comfortably” or “doing okay” (62%, n=1,266) is the same as the 2024 MFLS results,<sup>1</sup> and continues to be lower than overall U.S. adults (72%).<sup>2</sup> **The remaining 38% of active-duty family respondents reported they are “just getting by” (26%, n=544) or “finding it difficult to get by” (12%, n=241).** Sixty-eight percent (n=1,387) of active-duty family respondents said having two incomes is vitally important to their family’s financial well-being, down from 77% in 2024,<sup>3</sup> but closer to 2019 levels (63%, n=2,782).<sup>4</sup>

**Thirty percent (n=595) of active-duty family respondents said they often or sometimes could not afford to eat balanced meals (in the 12 months preceding survey fielding).** Twenty-two percent (n=436) have utilized a food pantry or received food from a military food distribution center (in the 12 months preceding survey fielding). The proportion of active-duty family respondents categorized as having low or very low food security (28%, n=558) increased since last reporting it in 2023 (16%, n=382).<sup>5</sup>

**Table 1. Enlisted and Officer Family Financial Situation and Food Security**

Active-Duty Family Respondents

	Enlisted	Officer
“Just getting by” or “finding it difficult to get by” financially	<b>51%</b> (n=629)	<b>17%</b> (n=128)
Two incomes vitally important to family’s financial well-being	<b>72%</b> (n=881)	<b>61%</b> (n=458)
Low or very low food security	<b>40%</b> (n=471)	<b>9%</b> (n=63)



# Relocation

Most active-duty families who had recently PCSed were not reimbursed for out-of-pocket costs.

This year, roughly one-third of active-duty family respondents (n=788) reported a permanent change of station (PCS) move in the 12 months prior to survey fielding.

**Many families (65%, n=319) who had PCSed in the 12 months preceding survey fielding were still paying out of pocket for parts of their relocations and were not reimbursed.** Among those who had PCSed in the past year, the midpoint for unreimbursed, out-of-pocket PCS expenses was \$650.

For active-duty families considering their most recent PCS:



**3 months**

Average time between receipt of paper orders and PCS (n=1649)<sup>6</sup>

Among families **satisfied** with timing, average time was

**5 months** (n=590)

Among families **NOT satisfied** with timing, average time was

**2 months** (n=658)

<sup>1</sup> Blue Star Families. 2025. “2024 Military Family Lifestyle Survey: Financial Situation.” [https://bluestarfam.org/wp-content/uploads/2025/02/BSF\\_MFLS24\\_Comp\\_Report\\_Financial\\_Sit.pdf](https://bluestarfam.org/wp-content/uploads/2025/02/BSF_MFLS24_Comp_Report_Financial_Sit.pdf)

<sup>2</sup> “Overall Financial Well-Being.” 2023. Federalreserve.gov. 2023. <https://www.federalreserve.gov/publications/2024-economic-well-being-of-us-households-in-2023-overall-financial-well-being.htm>

<sup>3</sup> Blue Star Families. “2024 MFLS: Financial Situation”

<sup>4</sup> 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>

<sup>5</sup> Economic Research Service, USDA. 2024. “U.S. Household Food Security Survey Module: Six-Item Short Form.” [https://www.ers.usda.gov/sites/default/files/\\_jaserfiche/DataFiles/50764/short2024.pdf](https://www.ers.usda.gov/sites/default/files/_jaserfiche/DataFiles/50764/short2024.pdf).

<sup>6</sup> Toropin, Konstantin. 2025. “Services Ordered to Cut PCS Moves by 50% over next 5 Years.” *Military.com*, May 29, 2025. <https://www.military.com/daily-news/2025/05/28/pentagon-orders-services-cut-pcs-moves-50-over-next-5-years.html>.

# Spouse Employment

Active-duty spouse respondents were affected by return to office policies.

The unemployment rate remained the same as last year; **23% (n=241) of active-duty spouse respondents<sup>7</sup> were unemployed at the time of survey fielding.** Roughly one-third of spouses<sup>8</sup> (31%, n=298) reported that all of their work hours were completed remotely and 25% (n=242) reported a mix of remote and in-person hours. Of those spouses who were employed in the 12 months prior to the survey, 8% (n=89) reported they had been let go, laid off, or fired in the past year (for any reason, including return to office requirements). Many shared this caused financial hardship (34%, n=25) and negative impacts for their or their family's life (34%, n=25).

## Return to Office Requests For Active-Duty Spouses Reporting Remote Work<sup>9</sup>



**25%** (n=131) asked to return to the office



of those...



**53%** (n=65) not able to return to the office

## How did this change in employment affect you and your family?

Active-duty spouse respondents who were let go, laid off, or fired in the year prior to survey fielding said:

“Severely affected my family ... had to go to food drives, can barely get by or not (have to sell things), and nobody cares.”

“We will not be able to pay all of our bills next month. We will have to use food pantries to be able to eat and we still won't be able to pay all of our bills.”



# Housing

Half of active-duty family respondents are defined as **cost-burdened households<sup>10</sup>**, spending more on housing than is recommended for financial well-being.

Sixty-one percent (n=1,248) of active-duty family respondents reported renting or owning civilian housing and 9% (n=187) were living in military housing off installation. Twenty-eight percent (n=580) were living in military housing on installation. This year, 32% (n=649) were within BAH, 12% (n=245) were paying less than \$200 (within cost share), and 56% (n=1,118) were paying \$200 or more (exceeding cost share). **Half (50%, n=961) of active-duty family respondents reported they spent more than 30% of their monthly income on housing costs including utilities.**

**53% (n=605) of enlisted family respondents say they spend more than 30% of monthly income on housing costs, compared to 45% (n=318) of officer family respondents.**



**53%** Enlisted



**45%** Officer

<sup>7</sup>Unless otherwise noted, active-duty spouse respondents in this finding refers to those who indicated that they were not also an active-duty service member. See the glossary for more information.

<sup>8</sup>Active-duty spouses who were employed full or part time in the 12 months preceding survey fielding (n=298)

<sup>9</sup>Question text: Did you return to the office? Please share if you were not able to return to the office.

<sup>10</sup>Joint Center for Housing Studies of Harvard University. 2025. "The State of the Nation's Housing 2025." [https://www.jobs.harvard.edu/sites/default/files/reports/files/Harvard\\_JCHS\\_The\\_State\\_of\\_the\\_Nations\\_Housing\\_2025.pdf](https://www.jobs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2025.pdf)

# Children's Education

Most active-duty family respondents sent their children to public schools and an increasing number (17%) reported homeschooling.

Among active-duty family respondents with children at home, 75% (n=1,108) reported at least one child enrolled in K-12 education in the 2024-25 school year. In the 2022 MFLS, 12% of active-duty family respondents reported their *oldest child* in K-12 was homeschooled,<sup>11</sup> compared to 17% in 2025 who said at least one of their children was homeschooled. Of the states that report homeschooling rates, 90% saw an increased rate of homeschooling for the 2023-2024 school year, and military families are more likely to homeschool than non-military families.<sup>12</sup> One recent report shared that roughly one-quarter of military families have homeschooled their children at some point.<sup>13</sup>

**Table 2. School Attendance for Child(ren) in 2024–2025 Academic Year<sup>14</sup>**

Active-Duty Family Respondents with Child(ren) in K-12

Public school	71% (n=778)
Homeschool	17% (n=191)
Private school	10% (n=109)
DoDEA school	10% (n=106)



# Healthcare

Active-duty family respondents reported disruptions in healthcare and delayed care.



21% (n=412) of active-duty families have experienced a **disruption in medical or mental health care** since January 1, 2025.



48% (n=730) of active-duty family respondents waited **more than one month** for their most recent primary care appointment, compared to the average **23.5 days for Americans** waiting for family medicine.<sup>16</sup>

In an open-ended question to those who said they experienced issues with TRICARE in 2025, 46% (n=408<sup>15</sup>) said access to care was the biggest impact. Twenty-three percent (n=441) of active-duty family respondents reported receiving mental healthcare and 30% (n=560) would like to, but were not.

“Our son’s Occupational Therapy is now not covered since Tricare West switched. Because of how hard it is to find a good therapist that my son trusts, we now pay out of pocket.”

– Active-Duty Spouse

“I’ve tried not to use health services because I don’t want to deal with issues.”

– Active-Duty Spouse

<sup>11</sup> Blue Star Families. 2023. “2022 Military Family Lifestyle Survey Comprehensive Report.” [https://bluestarfam.org/wp-content/uploads/2023/03/BSF\\_MFLS\\_Spring23\\_Full\\_Report\\_Digital.pdf](https://bluestarfam.org/wp-content/uploads/2023/03/BSF_MFLS_Spring23_Full_Report_Digital.pdf)

<sup>12</sup> Watson, Angela R. 2025. “Military Homeschoolers.” *Johns Hopkins School of Education: Institute for Education Policy*. <https://education.jhu.edu/edpolicy/policy-research-initiatives/homeschool-hub/military-homeschoolers/>

<sup>13</sup> Partners in PROMISE. 2025. “Homeschooling Report: Addressing Unique Challenges for Homeschooling Military-Connected Children with Disabilities.” <https://thepromiseact.org/wp-content/uploads/Homeschooling-Report-Addressing-Unique-Challenges-for-Homeschooling-Military-Connected-Children-with-Disabilities.pdf>

<sup>14</sup> In a departure from prior Military Family Lifestyle Surveys, which asked only about the oldest child in K-12, this was a multi-select question in the 2025 MFLS. Respondents could select multiple options for multiple children in their household. For example, of those respondents who reported homeschooling at least one child, 19% (n=37) also selected public school and 5% selected private school. <sup>16</sup> AMN Healthcare. 2025. “2025 Survey of Physician Appointment Wait Times and Medicare and Medicaid Acceptance Rates.” *FlippingBook*. <https://online.flippingbook.com/view/83050962/22/>

<sup>15</sup> This data is from an open-ended question. In the instance of qualitative data, the “n” here represents the total of four categories: lack of providers who accept TRICARE, availability of appointments, interruption to care, and providers dropped from TRICARE coverage. Here, and with all qualitative themes, “n” refers to the instances (in this case, 408) any of these categories were mentioned.

<sup>16</sup> AMN Healthcare. 2025. “2025 Survey of Physician Appointment Wait Times and Medicare and Medicaid Acceptance Rates.” *FlippingBook*. <https://online.flippingbook.com/view/83050962/22/>

# EFMP Families and Unpaid Caregivers

Active-duty family respondents were most often caregivers of children for “ongoing medical, mental health, or developmental conditions, or serious short-term ones.”



**27%** (n=664) said their family was enrolled in EFMP<sup>17</sup>



**18%** (n=445) identified as unpaid caregivers<sup>18</sup>



Of those who identified as caregivers, **72%** (n=322) reported they are a caregiver for a child.



## Awareness of Recent Resources and Programs

Many active-duty family respondents were not familiar with or had not used recent resources, but of those who did use them, most found the resource helpful.

**Table 3. Familiarity, Use, and Helpfulness of Programs**

Active-Duty Family Respondents

Helpful  
 Not Helpful

Program or Resource	Not familiar	Not used in past 12 months	Used in past 12 months	Of those who used..
Basic Needs Allowance (N=2,003)	40%	49%	11%	85% <input checked="" type="checkbox"/> 15% <input checked="" type="checkbox"/>
Pet Transportation Reimbursement (N=2,007)	24%	70%	6%	82% <input checked="" type="checkbox"/> 18% <input checked="" type="checkbox"/>
Universal Pre-K at DoD School (N=2,006)	21%	75%	4%	89% <input checked="" type="checkbox"/> 11% <input checked="" type="checkbox"/>
Dependent Care Flex Spending Account (N=2,006)	37%	58%	5%	80% <input checked="" type="checkbox"/> 20% <input checked="" type="checkbox"/>
DoD Housing Feedback System (N=2,008)	32%	55%	13%	30% <input checked="" type="checkbox"/> 70% <input checked="" type="checkbox"/>



<sup>17</sup> 9% (n=225) say they are not enrolled but think their family would qualify.

<sup>18</sup> Unpaid caregiving is defined as care for ongoing medical, mental health, or developmental conditions, or serious short-term ones. The care you provide may include help with personal needs or household chores. It might be managing a person's finances, arranging for outside services, or visiting regularly to see how they are doing. You do not need to live with this person to meet the definition of being their caregiver. See the glossary for more information.