Funding for the Annual Military Family Lifestyle Survey is provided through the generosity of our presenting sponsor USAA and from the Lockheed Martin Corporation, United Healthcare Military & Veterans, Rent-A-Center, Health Net Federal Services, Facebook, and the USO.
About

BLUE STAR FAMILIES (BSF)

BSF is the largest and fastest-growing chapter-based military family nonprofit in the country. Founded by military spouses in 2009, BSF is committed to strengthening military families and connecting America to its military. The organization’s innovative array of morale, empowerment, education and employment programs include Blue Star Careers, Blue Star Museums, Books on Bases, Operation Appreciation, Operation Honor Corps and Caregivers Empowering Caregivers. Demand- and data-driven, BSF annually serves more than 1.5 million military families and connects with its global membership through the cloud and on the ground with 47 chapters at home and overseas. BSF members include active duty, National Guard, Reserve, wounded, and transitioning servicemembers and their families from all ranks and services, as well as veterans and civilians. BSF works directly with the Department of Defense (DoD) and senior members of local, state and federal government to bring important military family issues to light. Working in concert with fellow nonprofits, community advocates and public officials, the organization raises awareness of the challenges and strengths of military family life.

THE INSTITUTE FOR VETERANS AND MILITARY FAMILIES (IVMF)

The IVMF is the first interdisciplinary national institute in higher education that’s focused on the social, economic, education and policy issues impacting veterans and their families post-service. Through our focus on veteran-facing programming, research and policy, employment and employer support, and community engagement, the institute provides in-depth analysis of the challenges facing the veteran community. The IVMF also captures best practices and serves as a forum to facilitate new partnerships and strong relationships between the individuals and organizations committed to making a difference for veterans and military families.
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Introduction

Blue Star Families’ Annual Military Family Lifestyle Survey provides a comprehensive understanding of the experiences and challenges encountered by military families. Military families are much like their civilian neighbors; however, the unique demands of military service result in unique issues and challenges.

The advent of the All-Volunteer Force ushered in a new era of American defense. The end of the draft resulted in a stronger, more professional US military—and one where families serve too.

As our nation tries to draw to a close our two longest wars, the overall size of the US military is contracting once again. However, security developments in 2015 have seen an expanded American military presence into areas of concern both new and old. Amid this uncertain security environment, the responsibility for keeping America safe now falls to a smaller force who are seeing deployments and other prolonged periods of service away from home continue at high rates.

Supporting military families is vital to sustaining the All-Volunteer Force and a strong national defense. Service members and their families will continue to be asked to do more with less. Military families are central to service member recruitment and retention decisions, and to overall military readiness.

Acknowledgments

The Annual Military Family Lifestyle Survey is made possible thanks to the generous support of our presenting sponsor USAA and from Lockheed Martin Corporation, United Healthcare Military & Veterans, Rent-A-Center, HealthNet Federal Services, Facebook, and the USO. Special thanks to Margaret Harrell, Ph.D., Associate Director, RAND Arroyo Center and Shelley MaxDemid Wadsworth, Ph.D., Director of Military Family Research Institute at Purdue University for their input.

PARTNER ACKNOWLEDGMENTS

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

Blue Star Families and The Institute for Veterans and Military Families were honored to have the assistance of the following partner organizations for this year’s survey:

Toward this end, Blue Star Families, with help from its valued partners, conducts a survey, analyzes data, and produces a report that situates the findings within the relevant broader literature. The result is the Military Family Lifestyle Survey Comprehensive Report. This is the sixth iteration of the survey, which has been conducted since 2009.

The 2015 survey was designed by Blue Star Families in collaboration with Syracuse University’s Institute for Veterans and Military Families (IVMF) and analyzed by a team led by the Department of Research and Policy at Blue Star Families.

The survey results are intended to:

- facilitate a holistic understanding of service members, veterans, and military family experiences so that communities, legislators, and policymakers can better serve each of their unique needs; and
- identify the key aspects of military life to effectively target resources, services, and programs that support the sustainability of military service and the All-Volunteer Force.
Executive Summary

Blue Star Families’ annual Military Family Lifestyle Survey provides a more complete understanding of the experiences and challenges encountered by military families. Military families are much like their civilian neighbors. Many need dual incomes to meet their financial goals; are concerned about pay and benefits; worry about childcare and education; and want to establish roots and contribute to their community’s well-being. However, the unique demands of military service result in exceptional issues and challenges for service members and their families. Blue Star Families conducted its 6th annual Military Lifestyle Survey in April-May, 2015 to identify contemporary issues facing military families and to increase understanding and support of the military lifestyle. Over 6,200 military family members, including active duty service members and veterans, provided valuable insight regarding the true cost of sustaining the All-Volunteer Force.

Top Trends and Findings for 2015

1. **Trend:** Uncertainty with the military lifestyle. This uncertainty manifested in nervousness about job security, retirement benefits, financial security, and future employment prospects for service members and their spouses.
   - For example, the top three obstacles to financial security identified by active duty service members and their spouses were: uncertainty in military life, military spouse employment, and saving for retirement.

2. **Trend:** Childcare challenges. Childcare challenges and concern for children’s mental, physical, and educational well-being were noted across qualitative responses. Additional support for flexible and affordable childcare remains a top request.

3. **Trend:** Overall, veterans reported positive feelings towards the military, such as pride in their military experience, being prepared to be leaders, and agreement that the military had played a role in their success.

4. **Trend:** Employment and financial aspects of transition from active duty were reported to be the most difficult areas of transition for post-9/11 veterans.

5. **Trend:** Worry over housing costs. For the second year in a row, over one-third of active duty family respondents indicated area housing costs were higher than their housing allowance (BAH).

6. **New Finding:** Military families with employed spouses experienced greater financial security, better mental health, and higher satisfaction with the military lifestyle.

7. **New Finding:** Many military spouses pursue additional education as a strategy in overcoming employment challenges that arise as a result of the result of the military lifestyle. Seventeen percent of active duty spouse respondents who were not employed but wanted to be indicated they were currently students and will be looking for jobs soon.

8. **New Finding:** Active duty participation in formal financial literacy and planning programs was low. However, a significant majority of active duty respondents support financial literacy training through DoD and expansion of unit-level financial readiness support.

9. **New Finding:** Family was central in active duty service members’ financial decisions and benefit use. Seventy-six percent of respondents indicated they or their service member had already or is planning to transfer their Post-9/11 GI Bill benefits to a family member. Active duty military families desire financial education that includes family members.

10. **New Finding:** Roughly half of the employed veterans were not working in their preferred career field. For post-9/11 veterans, almost half were not working in their preferred career field.

11. **New Finding:** Seventy-four percent of post-9/11 veteran respondents had attended some form of Transition Assistance Programming and 56% agreed that it had prepared them to successfully transition from active duty to civilian life.

<table>
<thead>
<tr>
<th>Top Military Issues by Subgroup</th>
</tr>
</thead>
<tbody>
<tr>
<td>Military Pay/Benefits and Changes to Retirement Benefits are the top two issues for all respondent subgroups and they are the same two top issues as indicated in last year’s survey.</td>
</tr>
<tr>
<td>Military Spouse Employment, Veteran Employment, and Service Member and Veteran Suicide were key issues that varied by subgroup.</td>
</tr>
</tbody>
</table>

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<tr>
<th>Top Military Issues by Subgroup</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Military Pay/Benefits</strong></td>
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<tr>
<td><strong>Change in Retirement Benefits</strong></td>
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<tr>
<td><strong>Military Spouse Employment</strong></td>
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<tr>
<td><strong>Employment Opportunities for Veterans</strong></td>
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<tr>
<td><strong>Rising Numbers of Service Member and Veteran Suicides</strong></td>
</tr>
<tr>
<td><strong>Impact of Deployment on Dependent Children</strong></td>
</tr>
<tr>
<td><strong>Disability Claim Backlog</strong></td>
</tr>
<tr>
<td><strong>General Optempo/Deployments/Training Time</strong></td>
</tr>
<tr>
<td><strong>Overall Uncertainty with Military Lifestyle</strong></td>
</tr>
<tr>
<td><strong>Educational Opportunities for Dependent Children</strong></td>
</tr>
</tbody>
</table>

**Active Duty Spouses**
- 65%
- 51%
- 40%
- 16%
- 16%
- 37%
- 6%
- 25%
- 25%
- 28%

**Active Duty Members**
- 65%
- 63%
- 25%
- 37%
- 17%
- 21%
- 15%
- 31%
- 31%
- 21%

**Veterans**
- 57%
- 58%
- 11%
- 34%
- 38%
- 17%
- 34%
- 23%
- 15%
- 13%
Connecting the Military to American Communities Supports Our Nation’s Priorities

Military families are assets to national defense and local communities. They are central to the health and capability of the All-Volunteer Force and are good neighbors actively engaged in making their civilian communities great places to live. Service members may be employed by their respective services— but they work for all Americans. The responsibility for supporting military families is certainly a duty of the Department of Defense; however, a healthy nation shares this responsibility.

Military families are American families and, as such, desire the same types of opportunities and support desired by their civilian counterparts. Much of this support comes from the private sector and same types of opportunities and support desired by their civilian counterparts. Our country can help support military families by learning more about the unique nature of military life and increasing civilian and military collaboration on a number of levels.

Americans can help support military families by increasing civilian and military collaboration in local communities through friendship, shared service and communication. This year’s survey results suggest we can do this with additional support in the following areas: the employment of military spouses; military child education and wellness; financial and retirement savings education; military child care; local civilian community engagement; strong mental health; and veteran employment.

Promoting these positive lifestyle factors is important to the civilian community as well. Healthy and resilient military communities improve our local communities and help our nation to achieve many current national priorities including: viable defense personnel costs; improved recruitment, retention and readiness; and a sustainable All-Volunteer Force.

Military Lifestyle Factors

Military Family Resilience

Military Lifestyle Factors Decreasing Uncertainty

- Spouse Employment
- Service Member & Spouse Education
- Children
- Retirement Savings
- Children’s Education & Well Being
- Veteran Employment

Military Lifestyle Factors Increasing Uncertainty

- Deployments
- PCS/Moves
- Mass Schedules
- Pay & Benefit Cuts
- Paratrooper
- Involuntary Separation

Military Family Collaboration

Civic Engagement

Community Outcomes

NATIONAL OUTCOMES

Military Spouse Employment

- 58% of active duty spouses who were not working indicated they wanted to be employed.
- 75% of active duty spouses reported being a military spouse had a negative impact on their ability to pursue employment.

Military Child Education and Wellness

- Of respondents with children, 77% had young children (under 12 years of age).
- 50% responded their child experienced moderate or greater worry as a result of a parent’s deployment.

Financial and Retirement Savings Education

- 60% of active duty families felt financially secure. The highest levels of financial stress were found in those closest to military retirement age, post-9/11 service members, and unemployed military spouse respondents.
- Active Duty respondents indicated participation in formal financial literacy and planning programs was low. However, a significant majority of active duty respondents support financial literacy training through DoD and expansion of unit-level financial readiness support.

Childcare

- 35% of respondents indicated they are not able to find childcare that fits their current situation.
- 27% spent greater than $500 a month on childcare.

Military lifestyle factors that decrease uncertainty include military resilience and civilian-military collaboration, yield positive community-level outcomes.

Facilitating Resilience for Military Families

Military lifestyle factors that increase uncertainty increase within family resilience and civilian-military collaboration, yield positive community-level outcomes.

Military lifestyle factors

- 10% of active duty service members and veterans had concerns about confidentiality of the treatment.
- 90% of active duty service members and their families felt the general public does not truly understand the sacrifices made by service members and their families.
- 65% volunteered in the last year; of those, 70% volunteered in their civilian communities.

Strong Mental Health

- 7% of active duty spouse and veteran, 10% of active duty service member, and 14% of post-9/11 service member respondents indicated they had seriously thought about committing suicide during their time associated with the military.
- 17% of respondents did not use a program or benefit because they had concerns about confidentiality of the treatment.

Veteran Transition and Employment

- Veterans and active duty service members transitioning within the next two years reported minimal awareness of available transition resources. In fact, less than half of veterans and active duty service members were aware that they could file a VA claim 180 days prior to discharge.
- 47% of post-9/11 veterans reported they are not working in their preferred career field.
- 46% of post-9/11 veterans reported that it took longer than expected to find employment.
### TOP STRESSORS

#### TOP MILITARY FAMILY STRESSORS RELATED TO TIME IN THE MILITARY

To better understand the impact of individual stressors common to the military lifestyle, respondents were asked:

“During your time in the military, what are/were the biggest stressor(s) in your military family? Please select all that apply.”

#### TOP 5 STRESSOR

<table>
<thead>
<tr>
<th>Stressor</th>
<th>Active Duty</th>
<th>Veteran</th>
<th>Spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment/Work Stress</td>
<td>66%</td>
<td>33%</td>
<td>60%</td>
</tr>
<tr>
<td>Deployments</td>
<td>50%</td>
<td>34%</td>
<td>60%</td>
</tr>
<tr>
<td>Financial Issues/Stress</td>
<td>56%</td>
<td>45%</td>
<td>57%</td>
</tr>
<tr>
<td>Relocation Issues (e.g., adjustment to new locations, living overseas)</td>
<td>49%</td>
<td>26%</td>
<td>54%</td>
</tr>
<tr>
<td>Isolation from Family/Friends</td>
<td>39%</td>
<td>25%</td>
<td>52%</td>
</tr>
<tr>
<td>Separation</td>
<td>39%</td>
<td>41%</td>
<td>51%</td>
</tr>
<tr>
<td>Isolation from Family/Friends during deployment</td>
<td>29%</td>
<td>21%</td>
<td>26%</td>
</tr>
<tr>
<td>Marital or relationship issues</td>
<td>33%</td>
<td>24%</td>
<td>25%</td>
</tr>
<tr>
<td>Limited Social Support</td>
<td>14%</td>
<td>11%</td>
<td>26%</td>
</tr>
</tbody>
</table>

#### TOP ISSUES

##### TOP MILITARY FAMILY ISSUES OF CONCERN BY SUBGROUP

Subgroups: Active Duty Spouses, Active Duty Service Members, and Veterans

- Military Pay and Retirement Benefit Changes are the top two concerns for all respondents.
- Spouse Employment, Military Suicide & Veteran Employment round out the top 5 issues overall from all survey respondents.

**Military Spouses**

- Military Pay/Benefits: 65%
- Change in Retirement: 51%
- Military Spouse Employment: 40%
- Deployment Impact on Children: 37%
- Children’s Educational Opportunities: 28%

**Service Members**

- Military Pay/Benefits: 65%
- Change in Retirement: 63%
- Veteran Employment: 37%
- Op Tempo/Deployment/Training: 31%
- Military Lifestyle Uncertainty: 31%

**Veterans**

- Change in Retirement: 58%
- Military Pay/Benefits: 57%
- Rising # of Service Member & Veteran Suicides: 38%
- Disability Claim Backing: 34%
- Veteran Employment: 34%
Military Service Is a Family Service Among Respondents

The All-Volunteer Force is a force composed of families. Sixty-eight percent of officers are married and 49% of enlisted personnel are married, compared with 40% before the start of the AVF. Moreover, veterans are more than twice as likely as members of the general public to have a child who has also served (21% vs 9% respectively). Current service members, veterans, and their respective spouses are likely to socialize the next generation of military members, provided their positive experiences outweigh the challenges and negative aspects of military service. In this year’s survey, 53% of respondents had two or more immediate family members who served in the military. More than half (57%) of respondents would recommend military service to a young person close to them and served in the military.  More than half (57%) of respondents would recommend military service to a young person close to them and served in the military.

Respondents Continue to Experience High Operational Tempo and Deployments Away from Family

Military operations continue in Iraq and Afghanistan while new conflicts are emerging and deployments continue at wartime rates. At the same time, the overall size of the military continues to experience cuts. This results in fewer personnel who are asked to do more. "General military operational tempo/deployments/training time" is a top five issue for the active duty service member subgroup of respondents and 11% indicated it was their number one concern overall. Among stressors, "employment/work stress" was identified to be a top stressor by 66% of active duty respondents but only 33% of veterans, suggesting active duty service is currently more stressful than civilian employment.

Deployments contribute to employment and work stress. Sixty percent of military spouses and 50% of active duty service member respondents identified deployment as a top stressor. Further, over half (53%) of respondents reported experiencing three or more deployments since September 11, 2001, and 37% of respondents reported serving over 24 months of deployment since 9/11.

The impact of deployment on children ranked number four among all issues for active duty military spouses, with 37% of spouse respondents and 21% of active duty service members ranking it in the Top 5 Issues. Respondents indicated their children were affected "moderately" or "to a great extent" by worry (50%), separation anxiety (49%), and difficulty sleeping/nightmares (36%) by a parent’s deployment(s). Qualitative responses also highlighted parents’ concern that the impact of deployment(s) may continue after the deployment is over.

"Impact is unknown, they are very young. My oldest tends to act out and not mind my wife as well when I am gone. I think she also worries about me returning."

—Active duty service member

"Separations and deployments are truly difficult and our children feel the loss that civilian families cannot even fathom. Their parent is NOT away on a business trip, and our children unfortunately are acutely aware of the risk their deployed parent faces. Watching the news/current events and even harsh realities of children discussing the current events, becomes unimaginable while the parent is deployed."

—Military family member

Military families are much like their civilian neighbors; however they also possess a variety of unique characteristics and undergo a number of unique stressors as a result of the military lifestyle.

Figure 1. Members of Immediate Family Who Are/Have Been in the Military
In current periods of high operational tempo, military families continue to experience frequent separations other than deployments, and family stress also accompanies these separations. Training and other temporary duty away from family are a frequent and necessary part of military service, however when these absences are combined with repeated deployments the impact of family separation is especially acute.

In this year’s survey, 30% of active duty family respondents reported spending 6-12 additional months of separation away from their service member in addition to deployment separations. Voluntarily living separately from family, also referred as geographic bachelor status or “geo-bach’ing,” is one way service members attempt to create stability for their family. In this year’s survey, 20% of respondents indicated they had chosen to geo-bach at least one time during their active duty career. The top three reasons for geo-bach’ing included: spouse’s career (34%), short military orders not long enough to relocate the family (34%), and children’s education (27%).

Frequent relocation is an integral aspect of a service member’s job and military lifestyle and can often be a source of both excitement and stress. In this year’s survey, 60% of active duty family respondents reported moving three or more times within the continental United States. On average, military families move seven times more often than civilian families and are more likely to move long distances, across state lines, or overseas. For many military families, relocation due to military orders can result in additional financial costs due to unanticipated expenses, employment barriers for military spouses, or potential separation if family members chose to reside separately for work, school or other reasons.

Respondents Have Lived Outside of the Continental US, Far from Extended Families and Traditional Sources of Support
Military families are more likely to have lived overseas compared to civilian families. Overseas relocation can be especially difficult for military spouses who want to be employed due to limited employment options, and presents barriers to traditional sources of support such as friends and extended family residing within the continental United States.

Military Family Respondents Tend to Have Young Families and Greater Childcare Needs as a Result of the Military Lifestyle

Figure 6. Age Breakdown of Respondents’ Military Children under 18

Previous research suggests active duty service members are on average more likely to be married at a younger age and have children at home than their civilian counterparts. Eighty-three percent of respondents have children, over three-quarters (77%) have children under 12 years old, and 18% of parents reported their children had special needs.

Military families need and seek childcare when necessary for their lifestyle just as civilian families do. Almost half (47%) of military family respondents indicated working full-time or part-time as the primary reason for needing child care, and 37% of respondents indicated access to child care provided them with the ability to take care of personal obligations such as errands and personal time.

While needing childcare to work and run errands are not particularly unique to military families, the social context regarding the need is. In particular, for military families who are experiencing separation from their service member, the ability to access child care when shouldering the burdens of single parenthood can provide them with the ability to continue with an everyday routine similar to the one that existed prior to deployment. Research also indicates that the well-being of a military parent who is not deployed is strongly associated with the child’s well-being. This suggests that the availability of childcare will allow parents to focus on their mental health, which is very important for the family unit to successfully function in the service member’s absence.

Childcare is also important for 5% of military family respondents who are caregivers and thus require respite care. In this year’s survey, 32% of respondents identified themselves as caregivers, of those: 13% provided care to an active duty spouse or child over the age of 18 and 37% provided care to a parent or grandparent. While caregiving can be very fulfilling, it can also be stressful especially if the caregiver lacks formal training and/or finds it difficult to find a suitable alternative. More than half (54%) of caregiver respondents indicated finding an alternative caregiver was either somewhat or very difficult. The ability to rely on family and friends is a more affordable method of childcare; however, military families are less likely to live near family and more likely to move frequently to new areas where they are unlikely to know reliable individuals willing to volunteer to assist with childcare. Thus, paid childcare is a frequent need among military families.

When asked about the child care needs of their youngest child, 28% of military family respondents had made arrangements with a family member or friend to meet their childcare needs. Additional support for flexible and affordable childcare remains a top request with 54% of respondents spending less than $200 a month on childcare; however, 27% spent $500 or more per month.

Childcare challenges and concern for children’s mental, physical, and educational well-being were also noted across qualitative responses. Results suggest that finding childcare that meets needs increases both active duty and spouse satisfaction with the military lifestyle.

The Majority of Respondents’ Children Attend Public School but Homeschooling Rate for Military Children is More than Double that of the General US Population

Figure 8. CDC Childcare Difficulties Experienced by Respondents

While the US government does not track the number of Americans living abroad, estimates range from 0.7%-2.2% of the total US population. In contrast, over half (52%) of active duty family respondents reported they had lived outside of the continental United States at least once.

No affordable after school care for my daughter—the CDC is way too expensive, and the after school program at her school has her on a wait list.

—I military spouse

I tried to go back to work part-time but with my husband’s frequent deployments and TDY trips my children felt the stress and I decided to stay home full time.

—I army spouse

I can’t find trustworthy childcare for a special needs child.

—I military spouse

For those who used on-installation Child Development Centers (CDC), 19% indicated the CDC was too expensive, 17% indicated distance from the CDC was a challenge, and 15% indicated that the process of registering their child at the CDC was difficult.

No affordable after school care for my daughter—

—I military spouse

I tried to go back to work part-time but with my husband’s frequent deployments and TDY trips my children felt the stress and I decided to stay home full time.

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—I military spouse

For those who used on-installation Child Development Centers (CDC), 19% indicated the CDC was too expensive, 17% indicated distance from the CDC was a challenge, and 15% indicated that the process of registering their child at the CDC was difficult.
Respondents are Well Educated

In this year’s survey, over half (57%) of survey respondents held a bachelor’s degree or higher. Seventy percent of respondents have school aged children. School aged military children can face unique challenges, for example transferring to a new school after relocation. Seven percent of parents indicated their children were homeschooled, a rate greater than double the 3% of the general population who homeschool their children. Thirteen percent of spouses who were not working indicated in qualitative responses that homeschooling was the reason. Homeschooling may appeal to military families because this option affords flexibility, resources, and portability when continuing their children’s education. Homeschooling can be a solution for families who cannot afford private tuition and have concerns about the quality or environment of public schools near the installation to which their service member has been assigned.

When asked whether they support the creation of a military dependent student identifier initiative in order to allow schools and school districts to better track the academic performance and educational outcomes of military dependent students, of those who were familiar with the identifier, 82% supported this creation.

Respondents’ Level of Educational Attainment

- Bachelor’s degree: 31%
- Master’s degree: 22%
- 1 or more years of college credit, no degree: 15%
- Associates degree: 10%
- Some college credit, but less than 1 year of college credit: 6%
- Regular high school diploma: 5%
- Vocational/trade school/Certificate: 5%
- Doctoral degree: 2%
- Professional degree - JD: 2%
- GED or alternative credential: 1%
- Professional degree - MD: 1%
- Less than high school diploma/GED: 1%
- Other, please specify: 1%

- Percentage of military homeschooling was more than double general US rate.

Respondents are Civically Engaged

93% of respondents are registered voters.
88% Voting in elections is a “very important” responsibility.
46% Do not always have sufficient information to vote in local elections.
72% of respondents donated more than $25 to a charitable organization in the last 12 months.
61% of respondents talk with their neighbors every week or more.
94% of service members joined the military to serve their country.
65% of respondents participated in volunteer activities in the past year.
70% Respondents primarily find opportunities in the community.
21% Respondents primarily find opportunities in the Installation.
Military service members and their families are actively finding ways to connect with their local community. In this year’s survey, more than half (61%) of respondents indicated they talked with their neighbors every week or more, suggesting military families are looking to grow relationships with community members. Moreover, 94% of service member respondents indicated that the top reason for joining the military was to serve their country. In addition to engaging with neighbors and-desiring to serve their country, 93% of survey respondents are also registered to vote. However, while 88% of respondents feel voting in elections was a “very important” responsibility of American citizens, almost half (46%) of respondents feel they do not always have sufficient information to vote in local elections. This suggests the need to create additional opportunities for military families to engage locally and obtain local information so that they are able to further contribute to the civic health of their immediate communities.

Sixty-five percent of survey respondents indicated they participated in volunteer activities in the past year. According to the US Bureau of Labor Statistics, the volunteer rate in 2013 was 25%, suggesting military service members and their families continue to volunteer at significantly higher rates than their civilian counterparts. Seventy percent of survey respondents who volunteer indicated they primarily find opportunities in the community compared to 21% of respondents who seek volunteer opportunities on the installation. Seventy-two percent of survey respondents also donated more than $25 to a charitable organization in the last 12 months.

Respondents Perceive a Significant Civilian-Military Divide

Ninety percent of this year’s survey respondents feel the general public do not truly understand the sacrifices made by service members and their families. An even larger percentage (92%) feel that the general public does not truly understand the challenges military families face when transitioning out of the military. The growing civilian/military divide may also be associated with a decline in confidence with public institutions. Sixty-five percent of respondents have little to no confidence in elected officials doing what is just, and indicate greater confidence in corporations (50%) than in the media (28%).

<table>
<thead>
<tr>
<th>Component</th>
<th>0% to Hardly Any Confidence</th>
<th>17%</th>
<th>29%</th>
<th>38%</th>
<th>46%</th>
<th>59%</th>
<th>65%</th>
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<td>63%</td>
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<td>The Government (elected officials)</td>
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<td>62%</td>
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<tr>
<td>The Government - local agencies</td>
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<td>62%</td>
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<tr>
<td>The Government - state</td>
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<td>The Government - federal</td>
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<tr>
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<tr>
<td>Corporations</td>
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<td>46%</td>
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Figure 13. Respondents’ Level of Confidence to “Do What is Just”
Financial Readiness

3. The top three obstacles to financial security for active duty family members are: uncertainty in military life, spouse employment, and saving for retirement.

4. Factors associated with increased financial uncertainty include: separation from the military, downsizing, and sequestration; and confidence in receiving retirement and disability benefits.

5. Respondents indicated that military family retirement planning was complicated by the uncertainty surrounding future benefits and the perception that military families could not afford to save for retirement. However, retirement planning was strengthened by spouse employment and contributions to civilian spouses’ retirement accounts.

6. Benefit uncertainty was associated with financial insecurity. Respondents were least confident they would receive post-retirement healthcare and disability benefits.

7. Active duty respondents indicated their own participation in formal financial literacy and planning programs was low. However, a significant majority of active duty respondents support financial literacy training through DoD and expansion of unit-level financial readiness support.

8. Family was central in active duty service members’ financial decisions and benefit use. Active duty military families desire financial education that includes family members.

9. The military lifestyle is expensive as 73% of active duty families reported incurring unexpected expenses as a result of the military lifestyle. Frequent moves/Permanent Change of Station (PCS) costs topped the list of unanticipated costs, with 86% of those incurring costs experiencing unexpected relocation expenses.

10. Respondents indicated concern regarding housing costs. Over one-third of active duty family respondents indicated area housing costs were higher than their housing allowance (BAH).

11. Opportunities to increase financial readiness include: lengthening the horizon of military financial readiness definitions to include the long-term, clarifying policies for expense reimbursement, minimizing out of pocket PCS expenses, incorporating families into DoD financial training programs, and reducing barriers to spouse employment.

Major Findings

1. Sixty percent of active duty family respondents feel financially secure and exhibit healthy financial behaviors overall, but increasing financial education and reducing credit card debt present opportunities to improve individual financial readiness.

2. The highest levels of financial stress are found in those closest to military retirement age, post-9/11 service members, and unemployed military spouses.

Military Family Financial Health

Finding 1

Sixty percent of active duty family respondents feel financially secure and exhibit healthy financial behaviors overall, but increasing financial education and reducing credit card debt present opportunities to improve individual financial readiness.

Figure 14. Financial Readiness: Active Duty Families’ Financial Security

Figure 15. Financial Readiness: Budget

When thinking about regular monthly expenditures, 82% of service member respondents indicate they follow a budget in their financial management.

Post-9/11 Service Members 86% follow a budget

Pre-9/11 Service Members 78% follow a budget

77% of service member respondents hold between one but not more than 8 credit cards.

32% of active duty families and 43% of veteran families report paying credit card balances in full each month.
Military couples and families face many of the same financial challenges as civilian families; however, the unique and uncertain challenges of the military lifestyle make everyday financial tasks more complex. Despite additional challenges, 60% of active duty service members and their spouses reported feeling financially secure. Moreover, the majority of respondents indicated aspects of healthy financial behaviors. Specifically, eighty-two percent of all respondents, including 78% of post-9/11 service members and 86% of pre-9/11 service members, indicated they follow a budget in their financial management and 77% hold between one and eight credit cards. Thirty-two percent of active duty families and 42% of veterans reported paying off their credit card balances in full each month.

Due to the unexpected lifestyle that military families experience, having access to additional funds can be key to thriving through emergencies. Sixty-nine percent of post-9/11 generation service members and veterans reported having an emergency fund. Families with children are less likely to have an emergency fund; 67% of those without children have an emergency fund compared to 33% of those with children. Of post-9/11 service members and veterans who have an emergency fund, nearly three in four (70%), have at least three months worth of emergency savings.

Fifteen percent of respondents indicated experiencing financial stress “nearly every day” or “more than half the days.” However, results indicate that increasing one’s savings was associated with decreased stress as there was a positive relationship between length of emergency fund and frequency in experiencing financial stress. Forty-four percent of those without an emergency fund reported a great deal of stress while less than 1% of those with over nine months of emergency funds reported the same amount of stress. Those with larger emergency funds also reported experiencing less of an impact by 2015’s BAH cut. Twenty-three percent of those without an emergency fund perceived a “great impact” from 2015 BAH cuts compared to only 7% of those with nine months of emergency savings. Food insecurity is associated with poor financial health. Despite overall healthy financial behaviors, some military families reported food insecurity. Seven percent of active duty family (service members and their spouses) respondents reported that a member in their household faced food insecurity (the state of being without reliable access to a sufficient quantity of affordable, nutritious food) in the past year and 6% indicated a member of their household had sought emergency food assistance through a food bank, food pantry, or charitable organization.

Twenty percent of active duty family respondents indicated they have over $10,000 in credit card debt. 8% of respondents indicated they have over $20,000 of credit card debt and 3% of respondents hold nine or more credit cards. For comparison, the average US household credit card debt, among those households carrying debt, stands at $15,863.1

Financial stress was not correlated with satisfaction with the military life. Forty-nine percent of active duty service members, veterans, and their spouses reported experiencing “a great deal of stress” or “some stress” when they thought about their family’s current financial condition. Income and age tend to be positively associated in the military; raises and promotions are tied to time in grade. The youngest group of respondents, 18-25 year olds, reported the second-highest financial stress and the greatest dissatisfaction with the military lifestyle. Not surprisingly, research indicates that those who earn more report higher levels of life satisfaction, which has been pronounced in individuals in their 30s-50s. Interestingly, survey respondents age 36-40, who are often meeting or close to meeting the twenty year service requirement for military retirement, indicated the highest rates of financial stress among all age groups (69%), yet the second highest rate of satisfaction with the military lifestyle (87%). When looking at identity subgroups regardless of age, the respondents with the highest rates of financial stress were post-9/11 service members (59%) and active duty military spouses who were not employed (56%), who indicated ‘a great deal’ or some stress.”

Finding 2
The highest levels of financial stress were found in those closest to military retirement age, post-9/11 service members, and unemployed military spouse respondents.

Finding 3
The top three obstacles to financial security for active duty family members are: uncertainty in military life, spouse employment, and saving for retirement.

Active duty families also identified a number of additional financial obstacles to financial security that are related to uncertainty in the military life:
Finding 4

“Uncertainty in military life” is the top obstacle to financial security for active duty military families.

Eighty-five percent of respondents indicated financial security as a reason they joined the military; however, the uncertainty that accompanies military life was a dominant theme in this year's survey as both the top obstacle to financial security and central to the top obstacle to spouse employment: service member's job demands. In the qualitative responses, respondents identified general financial insecurity as the greatest impact of sequestration.

“Once you establish yourself and your finances, every little decrease or cut automatically negatively affect my monthly outcome. Military is supposed to be stable, given the sacrifice that we make, there should be a little more stability.”

– Navy member

Finding 5

Respondents indicated that military family retirement planning was complicated by: uncertainty surrounding future benefits and the perception that military families could not afford to save for retirement. However, retirement planning was strengthened by spouse employment and contributions to civilian spouses’ retirement accounts.

Figure 20. Financial Readiness: Retirement

Presently, it remains unclear exactly what changes will be made to military retirement; however, a number of the MCRMC’s recommendations appear in some form in the 2016 National Defense Authorization Act. In order for the anticipated change to a blended-benefit retirement plan to successfully provide financial security for service members and to achieve the military’s recruitment and retention goals, the DoD will need to lengthen the horizon of military financial readiness definitions to include the long-term and increase training related to financial planning and retirement savings strategies at all stages of military service including basic training.

Active duty families were most likely to save for retirement using the Thrift Savings Plan (TSP), with 56% indicating they participated in TSP. Thirty-four percent of active duty respondents indicated they contributed to a service member’s individual retirement account (IRA, or Roth IRA). Twenty-one percent of military families also contributed to a civilian spouse’s employer-sponsored retirement plan such as a 401(k) and 26% contributed to a civilian spouse’s IRA or Roth IRA. This underscores the central importance of military spouse employment in supporting military families’ future financial security as well as their financial readiness during active duty service.

Twelve percent of active duty families indicated that they did not regularly contribute to a retirement account; within that group, 63% reported they “could not afford to right now” and 21% believed they “do not know enough about retirement savings.” The substantial obstacles to military spouse employment, seniority accrual, and employment benefits experienced by military spouses as a result of the military lifestyle suggests that they are less likely to possess their own individual retirement accounts or pensions. Until the employment outcomes among military spouses are comparable to their civilian counterparts, military retirement effectively supports two people—both the service member and his or her spouse. This suggests that removing barriers to military spouse employment may also increase the ability of military families to withstand decreases to military retirement benefits.

“The reduction of services and uncertainty related to pay, retirement contributions, and budget cuts have been a large source of stress for me as a spouse. I feel that it is my responsibility to make up for these decreases, and have experienced great difficulty finding and keeping jobs that pay me at a comparable rate to civilians and allow for flexible child care.”

– Active Duty Navy Spouse
Finding 6
Benefit uncertainty was associated with financial insecurity. Respondents were least confident they would receive post-retirement healthcare and disability benefits.

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Figure 21. Financial Readiness: Confidence in Benefits (Active Duty)
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Nearly half (45%) of respondents indicated they do not feel confident that they or their service member would receive the post-retirement healthcare benefits earned during their time in service. Moreover, many respondents do not feel confident that they will receive disability benefits (41%) or pension payments (33%); however, respondents have the greatest confidence in likelihood of receiving the VA Home Loan benefit, with 82% feeling confident.

“*A great deal of uncertainty in regards to my husbands service due to draw down. Constant worry on whether or not he will be forced out and what we will do if that does happen. Costs of moving, renting an apartment and getting health insurance are constant stressors.*”

–Active Duty Army Spouse

“Uncertainty of pay causes anxiety for members and their families. Members that worry about basic things like paychecks and home issues when they are performing their jobs, especially dangerous duties, are at increased risk for accidents, injury, etc.”

–Active Duty Spouse

Finding 7
Active Duty respondents indicated their own participation in formal financial literacy and planning programs was low. However, a significant majority of active duty respondents support financial literacy training through DoD and expansion of unit-level financial readiness support.

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Figure 22. Financial Readiness: Resources
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Finding 7
Active Duty respondents indicated their own participation in formal financial literacy and planning programs was low. However, a significant majority of active duty respondents support financial literacy training through DoD and expansion of unit-level financial readiness support.

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Figure 23. Financial Readiness: Benefits
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Just under one-third of active duty service member respondents indicated that they are using financial training offered through the military. Military families indicated they use other resources such as online articles (38%), the advice of family and friends (38%), their personal banking institution (35%), websites (33%), books/webinars/podcast media (32%), or their personal financial planner or counselor (20%).

Active duty service members use training offered through the military almost three-times more than do active duty spouses. This highlights a gap, as 79% of active duty service member respondents believe their spouses should be included in financial readiness courses or training.

Eighth-eight percent of active duty respondents feel financial readiness courses offered through the Department of Defense are helpful and 84% indicated they desire increased emphasis on preventative financial education in the military. While only 53% agreed their unit supported financial readiness through financial literacy programming, 70% agreed that they know where to go to ask questions about financial resources within their unit.

Finding 8
Family is central in active duty service members’ financial decisions and benefit use. Active duty military families desire financial education that includes family members.

Active duty service member respondents expressed the desire to share their military benefits and financial knowledge with family members. Specifically, over three-quarters (76%) of service member respondents have transferred or plan to transfer their Post-9/11 GI Bill to their spouse or children, and 15% indicated that removing the housing benefit (BAH payment) for dependents using the GI Bill to help with school costs.

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Finding 9
The military lifestyle is expensive. Seventy-three percent of active duty families reported incurring unexpected expenses as a result of the military lifestyle. Frequent moves/Permanent Change of Station (PCS) costs topped the list of unanticipated costs with 86% of those incurring costs experiencing unexpected relocation expenses.

Eighty-eight percent of active duty respondents feel financial resources within their unit.

Active duty service member respondents expressed the desire to share their military benefits and financial knowledge with family members. Specifically, over three-quarters (76%) of service member respondents have transferred or plan to transfer their Post-9/11 GI Bill to their spouse or children, and 15% indicated that removing the housing benefit (BAH payment) for dependents using the GI Bill to help with school costs.

Finding 24. The Post-9/11 GI Bill, A Top Benefit for Service Members and Their Families

Figure 25. Financial Readiness: Financial Readiness Training

<table>
<thead>
<tr>
<th>Unexpected Expenses as a Result of Military Service</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Military Moves (Relocating and replacing items broken during PCS)</td>
<td>86%</td>
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<tr>
<td>Reimbursement</td>
<td>79%</td>
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<tr>
<td>Housing costs (to Moving PCS selling/renting/living separately)</td>
<td>79%</td>
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<tr>
<td>Selling a property at a loss</td>
<td>79%</td>
</tr>
<tr>
<td>Loss of money due to inability to rent a home</td>
<td>79%</td>
</tr>
<tr>
<td>Needing to live in separate locations</td>
<td>79%</td>
</tr>
<tr>
<td>Security deposits for housing or utilities</td>
<td>79%</td>
</tr>
<tr>
<td>Pacing out of pocket expenses for housing</td>
<td>79%</td>
</tr>
<tr>
<td>Frequent moves/PCS</td>
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</tr>
<tr>
<td>Military relocations (PCS)</td>
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</tr>
<tr>
<td>Relocating</td>
<td>79%</td>
</tr>
<tr>
<td>Military Moves (Relocating and replacing items broken during PCS)</td>
<td>79%</td>
</tr>
<tr>
<td>Renting</td>
<td>79%</td>
</tr>
<tr>
<td>Rental Car</td>
<td>79%</td>
</tr>
<tr>
<td>Rental furniture</td>
<td>79%</td>
</tr>
<tr>
<td>Pacing for travel and not being reimbursed in a timely manner</td>
<td>79%</td>
</tr>
<tr>
<td>Voluntary or pay care</td>
<td>79%</td>
</tr>
<tr>
<td>Childcare</td>
<td>79%</td>
</tr>
<tr>
<td>Professional licensing</td>
<td>79%</td>
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<tr>
<td>Pacing for private school</td>
<td>79%</td>
</tr>
<tr>
<td>Other please specify</td>
<td>79%</td>
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</table>

Many of the qualitative responses indicated that service members and the unit-level administrative personnel who assist in processing expense claims—for both PCS and more general military travel such as temporary duty or deployment travel—may be confused and/or operating with erroneous information. Additional challenges were noted regarding travel expenses, as 44% percent of those who experienced unanticipated costs indicated they were a result of untimely reimbursement of travel claims.

“My children over 16 should be included in financial readiness courses or training.”

—Active Duty Navy Spouse
Finding 10
Respondents indicated concerns regarding housing costs. Over one-third of active duty family respondents indicated area housing costs are higher than their housing allowance (BAH).

Figure 26. Financial Readiness: Housing Costs Not Covered by BAH

What are your monthly, out-of-pocket costs (not covered by BAH) for housing?

- None: 28%
- Less than $99: 13%
- $100 and $199: 13%
- $200 and $299: 10%
- $300 and $399: 5%
- $400 and $499: 4%
- $500 and $599: 10%
- $600 and $699: 5%
- $700 and $799: 5%
- $800 and $899: 2%
- $900 and $999: 2%
- $1000 or over: 2%

Eighty percent of active duty families receiving BAH reported that their financial well-being was impacted by the 2015 BAH cut. Interestingly, a military spouse’s employment status was associated with the impact of BAH decreases. Military spouses employed full time indicated their families experienced the lowest impact from BAH decreases with 47% indicating they were impacted “somewhat” or “to a great extent.” In contrast, 53% of unemployed military spouses reported “somewhat” or a “great extent” of impact. This suggests that employed military spouses may increase the resiliency of military families if new or further pay or benefit reductions occur.

Recommendations

- Lengthen the horizon of military financial readiness definitions to include the long-term and increase training related to financial planning and retirement savings strategies at all stages of military service including basic training. The cumulative effects of financial readiness training early in a service members’ career can positively alter the trajectory of their life course. Early on training should cover core financial concepts such as basic banking, institute practices (checking, savings, investments, etc.), credit cards and signature loans, predatory lending schemes, student loans, home-buying and mortgage loans, car buying/leasing, purchasing insurance policies, and retirement and estate planning.

- Develop and implement broad-based and family-centric financial education and counseling for service members and spouses. As the service member gains mastery of basic financial skills and progresses in a military career, opportunities for specialized financial education tailored to the personal goals of individual service members and include family members. Including spouses in financial training can benefit the service member and couples’ overall financial well-being and psychological-financial therapy techniques can support financial maturation in young couples and meet the relational needs of military families expressed in this year’s survey findings.

- Reduce the PCS costs incurred by military families. BAH cuts have been implemented and more are proposed as respondents indicated that housing expenses are increasing. As DoD and individual housing budgets tighten, taking steps to minimize unexpected and out-of-pocket expenses during PCS, such as clarifying policies for expense reimbursement, minimizing out of pocket PCS expenses, and accelerating travel claim processing time will reduce the strain of the already expensive cost of moving.

- Reduce barriers to spouse employment. Families with employed military spouses fared better than those with not employed spouses across a number of survey questions, indicating that an employed spouse is likely to increase financial readiness by increasing the family’s retirement savings and decreasing the impact of military life uncertainty and reductions to pay and/or benefits.

- Create incentives for positive financial behaviors. Reprimanding poor decisions can be effective; however, it also creates a dynamic that can foster stigma and resistance to help-seeking behaviors. If positive and proactive financial behaviors are rewarded, the larger culture can begin to value financial health. Rewards can be creative and may include positive measures for promotion, increased leave or vacation time, or even increased odds of first-choice PCS station.
Military Spouse Employment

Approximately 55% of the 1.3 million active duty service members in the US Armed Forces are married. Military spouse employment is an important part of quality of life for military spouses and impacts multiple issues military families are concerned about including: successfully planning for transition out of the military; saving for retirement; reducing and preventing mental health problems; and improving financial stability as military families experience changes to military pay, benefits, and DoD personnel policies. This year’s survey results indicate that employed military spouses experience less financial and emotional distress than their counterparts who are not employed and were also more satisfied with the military lifestyle overall.

Major Findings
1. Military spouse employment remains a top concern for active duty military spouse respondents for the fourth consecutive year.
2. Respondents indicated that military lifestyle factors have greatest impact on military spouses’ ability and preference to work.
3. Military families with an employed spouse experienced greater financial security, better mental health, and higher satisfaction with military lifestyle.
4. Top obstacles to current workforce participation include poor job market alignment and service member’s job/work obligations.
5. Childcare challenges and concern for children remain a top concern. Additional support for high-quality, flexible, and affordable childcare remain a top request.
6. Many military spouses who are not working are currently in school and will need a job upon completing their studies.
7. Education, transportation, and healthcare are top industries currently employing military spouses. Licensure and certification challenges persist while the percentage of spouses requiring licensure and certification increased.
8. Military spouses perceive contingent employment and entrepreneurship as strategies to “work around” employment challenges.
9. The top requests among military spouses for employment support were: improving existing employment programs; increasing education access; and expanding childcare. Awareness of existing programs remains low but responses suggest new opportunities for innovative community level outreach.
10. Opportunities to improve military spouse employment outcomes include: increasing coordination among the public, private, and nonprofit sector to promote high-quality portable or work-from-home positions; prioritizing military spouse employment and education initiatives at the national and community leadership levels; increasing awareness of existing programs; expanding childcare; and improving command sensitivity to military spouse career needs and the growing trend of equitable division of household and care labor.
Finding 1
Military spouse employment remains a top concern for active duty military spouses for the fourth consecutive year.

Military spouse employment remains a top concern for military spouse respondents for the fourth consecutive year; 75% of active duty military spouses indicated that their military affiliation has a negative impact on their ability to pursue a career and 40% of active duty families identified spouse employment as a top obstacle to their family’s financial security. Previous research indicated that when military spouses are employed, they tend to be employed at lower rates, work fewer hours, and receive less pay than their civilian counterparts with comparable education, experience, age, and marital status.12

Fifty-five percent of active duty spouse respondents reported that they were not currently employed. Of those not working, over half (58%) reported they would like to be employed and 21% indicated they are unsure whether they would like to be employed. Of those who are employed, nearly two-thirds (63%) are employed full-time and 37% are employed part-time.

Twenty-one percent of all active duty spouse respondents indicated that they do not currently desire employment. However, of those who do not desire employment, 23% indicated not wanting to work as a reason that they were not working. Other reasons for not working among those who do not currently desire to work included: not needing to work (43%); childcare challenges (34%); service member’s job obligations (30%); and family responsibilities. These results suggest that many spouses remain outside of the workforce due to challenges that accompany the military lifestyle rather than a preference for not working.

Finding 2
Military lifestyle factors have greatest impact on military spouses’ ability and preference to work.

Military lifestyle factors have the greatest impact on military spouse respondents’ ability and preference for employment included the service members’ job demands (68%), frequent moves (68%), and family obligations (49%).

“I have had to forgo my career and everything I worked for, i.e., being an attorney, so that my husband can pursue a career in the Navy.”

– Navy spouse

“I have not been able to work partly because of my husband’s unpredictable schedule. Even on shore duty, we rarely knew what his hours would be.”

– Navy spouse

“When I think of my time management, I consider myself a single parent. If she can help me when she is not at sea, great. But if I make her part of the care plan I will eventually be scrambling to cover when she has a work issue. That causes more stress for me then just doing it myself. So, luckily I don’t have to work, so I don’t.”

– Navy spouse
Finding 3
Military families with employed spouses reported greater financial security, better mental health, and higher satisfaction with the military lifestyle.

Research suggests that in over half (60%) of married active duty families, the military spouse plays an influential role in the individual service member’s retention decisions. Moreover, the ability of military spouses to meet their own employment expectations is a significant factor in overall satisfaction with the military lifestyle.

Spouse Employment and Financial Security
Forty percent of active duty family respondents identified spouse employment as a top obstacle to their family’s financial security. Military spouses in households with incomes under $50,000 reported the greatest desire to find work. This is consistent with previous research indicating many military families report spouse employment as necessary for their family’s financial stability.

“T’im always starting at the bottom every time we move.”
—Navy spouse

These findings are also consistent with broader national trends. Approximately 70% of married couples in the general US population are classified as “dual-earning,” with both individuals working an average of 30 to 40 hours per week. Dual incomes provide families with a greater sense of financial security and preparation for retirement, both topics of concern for military families in this year’s survey results.

Military families with an employed civilian spouse also reported experiencing less impact from 2015’s housing allowance (BAH) decrease, suggesting increased financial stability among such families. Given sequestration and recent interest in further reductions to active duty pay and benefits, these results suggest that reducing military lifestyle-related barriers to military spouse employment presents a significant opportunity for mitigating the financial impact of potential structural or benefits changes.

Military Spouse Employment and Well-Being
Spouse employment contributes to family financial security; additionally, it promotes the overall mental and physical well-being of military spouses. Employment status can contribute to an increased sense of belonging, independence, and self-esteem for the military spouse. Conversely, unemployment and underemployment can be linked to numerous decreases in individual well-being including life satisfaction and depression.

In this year’s survey, the majority (71%) of military spouses who are not currently working were also distressed, with 22% of spouses reporting high frequencies of distress. Moreover, nearly half (45%) of spouses who are not currently working reported depression symptoms. Seven percent of military spouses who were not working thought seriously about committing suicide during their spouse’s time in the military (2% in the past year). Despite high rates of mental distress reported by military spouses who were not working, less than a third (27%) report receiving treatment for a mental health problem in the past year.

Among military spouses who were not working and reported that they did not want to be employed, 57% were distressed and 32% reported depression symptoms. Five percent of military spouses who were not currently working and who did not want to be working seriously thought about committing suicide during their spouse’s time in the military (1% had thought seriously about committing suicide in the past year).

Unemployment/underemployment can lead to:
- Decrease in health
- Decrease in functional health
- Low birth weight of child(ren)
- Alcohol misuse
- Chronic illness
- Decrease in life satisfaction
- Depression
- Decrease in positive self-concept
- Decrease in job satisfaction

68% of not employed active duty spouses experience stress from their current personal financial condition.

Military spouses who were unemployed who also reported distress

Half (45%) of spouses who were not currently working reported depression symptoms.

Distress and suicidal thoughts were highest among unemployed military spouses who desired employment. Among military spouses who were not working and reported that they did want to be employed, 79% were distressed and 53% reported depression symptoms. Eight percent of military spouses who desired employment but were not working had thought seriously about committing suicide during their spouse’s time in the military (2% had thought seriously about committing suicide in the past year).

While the survey did not examine temporal effects, there is a clear relationship between unemployment, wanting to work, and mental health problems. This is an area that needs further investigation and prompt attention. Unemployment has many implications for military families and this burden may have more severe consequences for the military spouse’s well-being.

Figure 31. Spouse Employment, Employment Status and Financial Security

Figure 32. Spouse Employment as Possible Impact Mitigator to Active Duty Benefit Reductions

Figure 33. Employment status and Depression
Finding 4
Poor job market alignment and service member’s job/work obligations were top obstacles to respondents current workforce participation.

Figure 34. Top Obstacles to Current Workforce Participation

<table>
<thead>
<tr>
<th>Obstacle</th>
<th>Active Duty Respondents</th>
<th>Active Reserve Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor labor market alignment</td>
<td>52%</td>
<td>56%</td>
</tr>
<tr>
<td>Service member’s job/work obligations</td>
<td>36%</td>
<td>38%</td>
</tr>
</tbody>
</table>

Among active duty military spouse respondents who were not employed but wished to be employed, the top two reasons for not working were related to military spouse status and the military lifestyle: (1) poor labor market alignment and (2) service member’s job/work obligations.

Poor Labor Market Alignment
Poor labor market alignment, meaning challenges finding available employment in one’s geographic location, within one’s professional industry, or that aligns with one’s level of experience, was reported by over half (52%) of active duty spouse respondents and was the top reason for unemployment in military spouses who wish to be employed.

Moreover, in qualitative responses, military spouses indicated that a number of military installations are located in isolated geographic areas that are often economically disadvantaged and/or overseas; military spouses also attributed these job market alignment factors to their inability to find desired employment. In addition to challenges related to location, frequent relocation is an additional challenge that impacts job market alignment. Qualitative responses indicated military spouses perceive evidence of frequent relocations on their resumes as a further disadvantage when seeking responses indicated military spouses perceive evidence of frequent relocations on their resumes as a further disadvantage when seeking employment.

"It was very difficult for me to complete school because of the constant moves. It is also hard to create a stable career for myself because my resume has gaps and short times at each position because of the moves."

-Navy spouse

For the third consecutive year, respondents reported encountering the majority of job openings through an unadvertised or hidden job market. Thus, military spouses may also be disadvantaged when moving to a new location as they possess poor knowledge of local job markets and lack local professional networks and contacts.

Survey results suggest two opportunities to ameliorate the impact of poor job market alignment: (1) educating the local community on the nature of military service and the professional strengths that military spouses possess and (2) providing military spouses with education and opportunities in professional networking. Efforts such as Blue Star Families’ ‘Networks Live!’ and the US Chamber of Commerce Foundation’s ‘Hiring Our Heroes: Military Spouse Networking Receptions’ provide spouses with an opportunity to learn key networking skills and build professional connections with local and national employers.

"It is difficult, sometimes almost impossible, to be hired. Though companies don’t say it, and it couldn’t be proven, I know there is a bias against candidates who will move in 2 or 3 years. It’s illegal to discriminate, but it happens. I know I was the most qualified candidate in a recent interview, had a great interview, but didn’t get called in for a second interview. As soon as I told the interviewer my husband was active duty and we had arrived here about 6 months ago, his demeanor changed. He asked me twice how long I would live in the area. I don’t have a specific timetable, it depends on where my husband gets orders. We bought a house in the area. Still, I got the feeling I’d lost the job opportunity because of our rotation schedule."

-Navy spouse

Service Member’s Job/Work Obligations
The service members’ work/job obligations present another challenge for military spouse employment, and was among the top reasons for not working among military spouses who wished to work. Thirty-six percent of unemployed active duty spouse respondents indicated they were not currently working due to their service member’s job or work obligations.

Military service frequently requires unpredictable and irregular work schedules, regular absences for training, and deployments that are six months or longer, all of which requires service members to spend significant periods of time away from home. More than half (56%) of active duty spouse respondents indicated that the costs associated with employment while their spouse was on active duty (e.g., child care expenses, not being able to predictably count on their service member having a regular work schedule in order to share in household and childcare responsibilities, missing opportunities to spend time with their service member when he or she was home, etc.) outweighed the benefits of employment.

Qualitative responses indicated that not working was a strategy employed by some military spouses to ensure the adequate family time required to maintain healthy relationships through the frequent absences and unpredictable nature of military service. Respondents also shared in qualitative responses that they find it difficult to manage a career in the face of the extraordinary household and childcare responsibilities that accompany marriage to a service member. For other active duty spouses, the unpredictability of their service member’s job and his or her work schedule precluded the service member from being able to reliably share in care work and household responsibilities.

Overall, results suggest that enhanced command sensitivity to the growing trend of equitable division of household and childcare responsibilities as well as command support for increasing work schedule predictability will increase opportunities for spouses to enter—and remain—in the workforce.

"For our family it is about my work hours taking up time that we have to spend together. We want to make the most of what time he is available since his schedule is not flexible at all. With my career I end up working a lot of overtime and by the time I would get home in the evening, he would just eat and go to bed. It put a stress on our relationship."

-Navy spouse

"The uncertain level of dependability with his work requires me to always be available on some level. There is almost never a time when I feel I can absolutely commit to work—in other words, there is always the chance that some work obligation will come in out of the blue, and I’ll have to take care of related household needs with little to no notice."

-Marine spouse

Finding 5
Childcare challenges and concern for children were noted across qualitative survey responses. Additional support for flexible and affordable childcare remains a top request.

Figure 35. Suggested Opportunities to Ameliorate the Impact of Poor Job Market Alignment

Educate the local community on the nature of military service and the professional strengths of military spouses.

Provide military spouses with education and opportunities in professional networking.

Figure 36. Impact of Availability of Childcare on Military Spouse Respondent’s Pursuit of Employment and/or Education

<table>
<thead>
<tr>
<th>Availability of Childcare</th>
<th>Not at all</th>
<th>Somewhat</th>
<th>Significantly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pursuit of Employment</td>
<td>23%</td>
<td>24%</td>
<td>35%</td>
</tr>
<tr>
<td>Pursuit of Education</td>
<td>18%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Forty-three percent of active duty service members have one or more children. Parenting responsibilities frequently fall disproportionately upon the civilian spouse due to the service member’s unpredictable work schedules and regular family separations. Frequent relocations mean military families are also unlikely to live near parents or extended family networks, making childcare an especially acute need among military families.

Respondents identified childcare concerns as central to nearly every aspect of spouse employment. Among spouses not working who wished to be employed, 49% of those who entered a qualitative response identified child-related factors as reasons for not working and another 25% specifically identified childcare and inability to afford childcare as a reason for not working.

Qualitative responses also indicated that military spouses continue to seek childcare that is flexible and affordable, enables them to complete their education and expand their employment opportunities, and provides assistance that mitigates the impact of service members’ job demands and unpredictable schedules.

**Finding 6**

Many spouses who are not working are currently in school and will be seeking employment soon.

Military spouses who feel unprepared for the workforce, are unable to work due to the military lifestyle, or who are attempting to return to the workforce after a long absence may seek additional educational credentials as a means of compensating for lack of experience and in order to develop professional networks that increase their chances of obtaining desired employment. However, as military spouses exit these educational programs they will be seeking work experience and employment.

Post-9/11 GI Bill transferability, the DoD’s My Career Advancement Account (MyCAA), and additional scholarships have increased educational opportunities for military spouses in recent years. In this year’s survey, 13% of active duty spouse respondents who were not employed but wanted to be indicated that they are currently students. Qualitative responses further indicated that military spouses seek additional education as a strategy in overcoming employment challenges that arise as a result of the military lifestyle. Twenty-five percent of spouses suggest increasing access to education as an additional step to help spouses reach their educational and employment goals.

> “[I was] unable to find a job at our last duty station [because it was] in the middle of nowhere and [I had] no experience due to moving right after finishing my education.”
>  
>  
> —Army spouse

**Finding 7**

Education, healthcare, and community/social services are top industries currently employing military spouses. The number of spouse respondents requiring licensing increased while transferability challenges persist.

Approximately one in four workers in the US are now required to have a license to perform their jobs. These licensure requirements often differ from state to state, which may create inefficiencies for businesses and the overall economy as well as barriers for military spouses and other workers who move across state lines. Forty-two percent of active duty spouse respondents indicated their profession required a license or certification for employment within their field, compared with 27% of respondents in the 2014 survey. Of those spouses who required licensure or certification, the majority (62%) reported encountering challenges as a result of a military move (PCS). Consistent with previous surveys, education (17%) and healthcare (14%) were the top industries in which spouse respondents were working.

| Finding 8 | Military spouses perceive contingent employment and entrepreneurship as strategies to “work around” employment challenges. |

Twenty-eight percent of active duty spouse respondents are interested in self-employment or owning their own business and another 19% unsure, suggesting significant potential for expanding military spouse entrepreneurial opportunities. Qualitative responses also suggested that military spouses look for entrepreneurship resources on the installation level yet often do not find the needed support. Increasing local and on-installation entrepreneurship support provides an opportunity to educate military spouses about entrepreneurial career options and has the further potential to integrate military families into local communities.

## 2015 Annual Military Family Lifestyle Survey
Finding 9
The top requests among military spouses for employment support are: improving existing employment programs; increasing education access; and expanding childcare. Awareness of existing programs remained low but responses suggested new opportunities for innovative community level outreach.

Recommendations
- Increase coordinated efforts among the public, private, and nonprofit sectors—especially on the local level—to promote high-quality portable or work-from-home positions for military spouses that enable employment continuity and career advancement.
- Prioritize military spouse employment and education initiatives at the national and community leadership levels.
- Enhance command sensitivity to the growing trend of equitable division of household and childcare responsibilities as well as command support for improving work schedule predictability and military spouse career considerations as a factor in PCS assignments.
- Simplify on-base child care enrollment, increase capacity across military-certified providers including occasional care capacity, and increase career to child ratio in order to align with state laws where federal ratios are lower than those mandated by the state.
- Undertake studies to clarify the relationship between a military spouse’s employment status and well-being.
- Expand veteran hiring and training initiatives to include military spouses, for example entrepreneurship and small business training and support.
- Improve outreach and awareness efforts among existing military spouse employment and education resources.

Many military spouses tend to look to their installation’s community resources for employment assistance first and this is nearly always the place military spouses will look to learn about additional resources. Nearly half (46%) of respondents indicated they were aware of service branch-specific employment resources found in the military community on the installation and the top three resources of which spouses were aware are all delivered on military installations. The relatively high level of familiarity with these programs indicates local resources situated in the local community are most familiar and most used. It also suggests that local, community-based outreach and resources are more likely to be used and to improve military spouse employment outcomes.

Military spouses reported in qualitative responses that their installation was not always adequately prepared to assist in advanced employment opportunities. Spouses also indicated that career fairs and installation employment assistance tend to focus on lower-level positions that do little to alleviate the continued underemployment of many military spouses. Spouses suggested in qualitative responses that improvements to available support resources would be the top solution to supporting their employment and education needs, especially solutions that offered positions beyond entry-level.

Figure 41 Employment Resource Awareness Among Active Duty Spouse Respondents

Results suggest that local, community-based outreach and resources are more likely to be used and to improve military spouse employment outcomes.

Figure 42 Top Spouse Recommendations for Employment Support

- Improve Programs 31%
- Increase Education Access 25%
- Expand Childcare Support 16%

Better advertising of programs/opportunities. There are several programs I have just learned about in the last year; after 10 years as a military spouse.

— Air Force spouse
Major Findings

1. Sixteen percent of active duty service member respondents indicated they plan to transition within the next two years.

2. Nearly 60% of veteran respondents who attended transition programming (including Transition GPS) agreed that transition programming prepares them for successful transitions to civilian life. Nearly half of all veteran respondents had attended transition programming (including Transition GPS). Veteran attendance in Transition GPS is associated with current employment status.

3. Both veterans and active duty service members who plan to transition within the next two years reported minimal awareness of available transition resources. Less than half of veterans and active duty service members are aware that they could file a Veterans Administration claim 180 days prior to discharge.

4. Pre-9/11 and post-9/11 veterans listed Tricare, family and friends support, VA benefits, and VA healthcare as useful transition resources.

5. Many veterans, particularly post-9/11 veterans, reported difficulty in their transition from active duty to veteran status, especially regarding employment and financial transitions. Veteran transition experiences are also associated with service-connected disability status as veterans with service-connected disability reported increased difficulty transitioning.

6. Employment continues to be a challenge for all veterans, especially finding employment that matches skills, education, and desired career field. Roughly half of the employed veterans are not working in their preferred career field. For post-9/11 veterans, the majority reported working full- or part-time and almost half are not working in their preferred career field.

7. The majority of veteran respondents have attended some college, but funding sources for higher education vary. Nearly 40% of veteran respondents have self-funded their education.

8. Overall, veterans reported positive feelings towards the military, such as pride in their military experience and agreement that the military had played a role in their success. However, post-9/11 veterans reported greater difficulty in establishing a sense of purpose in post-service life.

9. Transition experiences for veterans could be improved through the implementation of career transition “maps,” focusing transition resources on employment and financial transitions, targeting post-9/11 veterans and service members that separate involuntarily, and lengthening the post-service eligibility period for resources such as Military OneSource.
Transitioning Service Members

Finding 1
Sixteen percent of active duty service member respondents indicated they plan to transition within the next two years.

Since 2001, more than 2.8 million military personnel have made the transition from military to civilian life. Another one million service members will transition over the next five years.1 For some veterans, the transition is smooth, but for others it will be marked by challenges with employment, community and family reintegration, and development of supportive social networks. As service members and their families transition or prepare for transition, it is imperative that they properly prepare for civilian life and supported throughout the transition process.

Preparing for Transition

Finding 2
Nearly 60% of veteran respondents who attended transition programming (including Transition GPS) agreed that transition programming prepares them for successful transition to civilian life. Nearly half of all veteran respondents had attended transition programming (including Transition GPS). Veteran attendance in Transition GPS is associated with current employment status.

Preparation can ease the transition for many service members and their families. Many resources are available for transitioning service members. For example, in 2013 the DoD implemented an updated transition assistance curriculum, Transition GPS [a component of Transition Assistance Programming (TAP)]. In a recent evaluation of TAP, the vast majority of respondents (93%) agreed with positive statements about TAP employment workshops, such as “the instructors were professional and knowledgeable,” “I expect to use what I learned in this session in my transition planning,” and “this session contributed to my confidence in transition planning.”2 Transition GPS is intended to help service members successfully transition to the civilian workforce, start a business, or pursue training and/or higher education. Transition GPS consists of an extended five to seven day transition program and includes information on financial planning, benefits, and employment.2 Of active duty service members transitioning within the next two years, 67% reported that they had attended or were currently attending Transition GPS. Ninety-one percent of those who reported attending Transition GPS were currently participating in TAP.

As shown in Figure 44, only 15% of all veterans had attended Transition GPS. However, nearly 60% of the entire veteran sample reported separating from active duty 20 or more years ago, before Transition GPS was created. Of the veterans who did not report attending Transition GPS, 30% did attend a version of TAP. In total, 43% of all veterans reported attending some form of TAP (including Transition GPS) and 57% agreed that TAP (or Transition GPS) prepared them to successfully transition from active duty to civilian life. These findings are consistent with prior reports that found roughly half of veterans surveyed had attended some form of TAP and nearly half reported that the program helped them reintegrate to civilian life.
“Have the Transition Assistance Program tailored to service members’ rank... Officers should have one class, senior enlisted and NCO’s should have another class, and junior enlisted should have their own class.”

-Marine veteran

Awareness of Transition Resources

Finding 3

Both veterans and active duty service members who planned to transition within the next two years reported minimal awareness of available transition resources. Less than half of veterans and active duty service members were aware that they could file a Veterans Administration claim 180 days prior to discharge.

Many active duty service members transitioning within the next two years are not aware of certain transition resources. Nearly half of active duty service members transitioning within the next two years are aware they could file a Veterans Affairs claim 180 days prior to discharge and 41% are aware that they were eligible for VA care for up to five years after separation. The results suggest the need to increase awareness of transition resources and benefits before service members approach their separation dates. Given that 27% of all military separations are now involuntary, special attention may need to go toward disseminating targeted information to those who are transitioning unexpectedly.

Fifty-six of post-9/11 veterans are aware they could file a VA claim 180 days prior to discharge and 51% are aware that they are still eligible for VA care for up to five years after separation. For veterans as a whole, only 32% were aware they could file a VA claim 180 days prior to discharge and 25% are aware that they were eligible for VA care for up to five years after separation. It is important to note that nearly 60% of the veteran sample separated from active duty 20 or more years ago and may not have had access to or eligibility for certain transition resources and benefits.

Many of the VA benefits offered to service members in transition are robust and can ease some of the common difficulties faced during separation. Few veterans reported using transition resources, particularly employment services. Gaining a better understanding of the information that service members know about their benefits – and of the service members who do and do not choose to use these benefits and why they choose to use or not to use these benefits – is important to determine the types of program improvements that are needed.

There are many public and private sector resources available to transitioning service members. The DoD recently implemented Transition GPS, and the VA has implemented various resources, such as its online GI Bill Comparison Tool and eBenefits online tool for registering for benefits and accessing online assistance.

As shown in Figure 46, pre-9/11 veterans and post-9/11 veterans are fairly similar in their perceptions of the top five useful resources. There are smaller percentages of pre-9/11 veterans who reported finding VA disability benefits, TAP, and/or VA healthcare useful. This may partly be a function of the amount of time since separation for pre-9/11 veterans versus post-9/11 veterans and the development of transition resources in recent decades. When asked, “What would have made your transition easier?” veterans replied:

“A Transition assistance person who could spend the time to individually help me figure out what my separation status was and let me know what the VA resources were that I could access.”

-Amy veteran

“An appointment with someone in the area where I was moving to. The base services did nothing to prepare me for transition, it was all geared toward signing the next piece of paper...It felt like I was pushed along and left hanging.”

-Air Force active duty

“A system that didn’t expect me to know what I needed to know up front. There were (and I assume still are) many things that could’ve helped me had I known to ask. But if you didn’t ask, no one was going to tell you. When you did ask you were asked, ‘What do you want to know about?’”

-Amy veteran

Resources Used By Veterans During Transition

Finding 4

Pre-9/11 and post-9/11 veterans listed Tricare, family and friends support, VA benefits, and VA healthcare as useful transition resources.

Figure 46: Pre-9/11, Post-9/11, and All Veterans Report Useful Transition Resources
Difficult in Transitioning: Transition Challenges

Finding 5

Many veterans, particularly post-9/11 veterans, reported difficulty in their transition from active duty to veteran status, especially regarding employment and financial transitions. Veteran transition experiences are also associated with service-connected disability status as veterans with service-connected disability reported increased difficulty transitioning.

According to the Pew Research Center, nearly half of post-9/11 veterans reported that their readjustment to civilian life was difficult, compared to a quarter of veterans from earlier eras. There are many aspects to transition that complicate the process: family reintegration, finding and adjusting to new employment, etc. When asked what would have made the transition easier, many veterans indicated that being employed and more help preparing for and locating employment would have helped. This finding is consistent with a study by Prudential Financial, Inc. where veterans reported “finding a job,” or employment, as the greatest challenge in transitioning from active duty. In this year’s survey, a larger percent of post-9/11 veterans rated their transitions as “difficult” or “very difficult” when compared to pre-9/11 veteran respondents. Post-9/11 respondents found their financial and employment transitions especially challenging. It may be that since post-9/11 veterans have transitioned more recently, memories of transition challenges are more acute than in the pre-9/11 veteran respondent population.

Transitioning and Psychological Wellness

Transition experiences are significantly associated with measures of psychological wellness (depression, perceived stress, and items related to suicide). Overall, 7% of all veterans had seriously thought about committing suicide during their time in the military (4% in the past year). Fourteen percent of veterans report frequent symptoms of stress and 8% reported moderately severe or severe symptoms of depression. Fourteen percent of post-9/11 veterans seriously thought about committing suicide during their time in the military (7% in the past year). Nearly 27% of post-9/11 veterans reported frequent symptoms of stress and 13% reported moderately severe or severe symptoms of depression.

Nearly a quarter of veterans who reported “difficult” or “very difficult” transition experiences reported moderately severe or severe symptoms of depression, while only 2% of veterans with smooth or very smooth transitions experienced moderately severe or severe depression symptoms.

Forty percent of veterans with “difficult” or “very difficult” transition experiences reported frequent symptoms of perceived stress. Five percent of veterans with “smooth” or “very smooth” overall transitions reported frequent perceived stress symptoms.

A quarter of veterans who separated in the past 10 years and reported “difficult” or “very difficult” transitions also reported moderately severe or severe symptoms of depression. Additionally, 52% of these veterans that separated in the past 10 years (and also reported difficult or very difficult overall transition experiences), reported frequent perceived stress symptoms.
Veteran Employment

Finding 6

Employment continues to be a challenge for all veterans, especially in finding employment that matches skills, education, and desired career field. Roughly half of the employed veterans are not working in their preferred career field. For post-9/11 veterans, the majority reported working full- or part-time and almost half are not working in their preferred career field.

Figure 48: Veterans’ Employment

- Yes, full time (35 hours a week or more): 31%
- Yes, part time (less than 35 hours a week): 5%
- No, not working but seeking employment: 5%
- No, not working and not seeking employment: 4%
- Retired: 58%
- Other: 5%

Primary reasons for not working and not seeking employment:
1. Disabled (30%)
2. Can not find work to match my skills and education level (26%)
3. Can not find work (21%)
4. Home/family obligations (20%)

Figure 49: Post 9/11 Veterans’ Employment

- Yes, full time (35 hours a week or more): 54%
- Yes, part time (less than 35 hours a week): 6%
- No, not working but seeking employment: 11%
- No, not working and not seeking employment: 7%
- Retired: 17%
- Other: 9%

Primary reasons for not working and not seeking employment:
1. Can not find work to match my skills and education level (34%)
2. Disabled (31%)
3. Can not find work (27%)
4. Home/family obligations (22%)

A 2012 report published by the Center for a New American Security (CNAS) found that companies typically hire veterans for a number of reasons, including their leadership, teamwork, character, discipline, expertise, and ability to perform well. Conversely, frequently cited reasons companies may choose not to hire veterans include service member difficulty in transitioning military to civilian skills, the mismatch of those skills, and negative veteran stereotypes.

As of 2014, there were 573,000 unemployed veterans. The overall unemployment rate for veterans was 5.3% in 2014, compared to 6.0% in non-veteran populations. However, the unemployment rate for post-9/11 veterans was 6.9% in 2014.

Among post-9/11 veteran respondents, 60% reported being employed, while 36% of all veterans are employed. Eight percent of veterans reported working in science and engineering, 7% in information technology, 6% in education, 5% in law enforcement services, and 5% in health care. Thirty-six percent of employed veterans reported working in their preferred career field. Post-9/11 veterans are slightly more likely (44%) than pre-9/11 veterans (32%) to be working in their preferred field. Fifty-five percent of post-9/11 veterans report that their job matched the occupation they were trained for in the military and 52% of post-9/11 reported the same. Fifty percent of post-9/11 veterans were employed in less than 3 months after their military transition and 65% of pre-9/11 veterans were employed in less than 3 months. Roughly 46% of post-9/11 veterans reported that it took longer than expected to find employment, compared with 31% of pre-9/11 veterans.

Thirty-three percent of veterans reported that they were overqualified for their current job in terms of experience level, while only 4% reported being underqualified for their current job. Sixty percent reported that their education level was well matched with their current job. Thirty percent of veterans reported that they were overqualified for their current job in terms of education level, with 4% reporting being underqualified with regard to education level. The majority (63%) reported that their education level was well matched for their current job.

“I have found it difficult to obtain employment that is suitable for my course of training.”

-Air Force veteran (1975-1990)

A 2014 report by University of Southern California School of Social Work Center for Innovation and Research on Veterans and Military Families found that the majority of service members leave the military expecting to find high-paying employment quickly. In this year’s
survey, 46% of post-9/11 veterans reported that it took longer than expected to find employment compared to 31% of pre-9/11 veterans. The majority of veterans reported that their military experience was valued in the workplace, by their co-workers, supervisors, and employers. This is an important component in the transition process and experience. These findings reflect previous reports that employers do value and appreciate veteran employees, with some believing that veteran employees perform better than non-veteran employees. Veterans, however, identified resources that would help in searching for employment. The top resources that were desired by veteran employees perform better than non-veteran employees. Veterans also reported on their major field of study for the highest level of education completed. The top five fields of study were business (28%), science and engineering (13%), other (9%), humanities and social sciences (9%), and health and human services (8%). The top funding sources for veteran education included: self-funded (38%), Montgomery GI Bill (20%), military tuition assistance (20%), and other sources of funding (15%). For post-9/11 veterans, the top funding sources included: self-funded (32%), military tuition assistance (31%), Post-9/11 GI Bill (25%), federal financial aid (18%), Montgomery GI Bill (18%), and other funding sources (15%). The majority (48%) of veteran respondents reported that they completed their highest level of education at public colleges or universities, followed by private colleges or universities (27%), and community colleges (11%). Post-9/11 veterans had very similar results: 46% of post-9/11 veterans reported attending public colleges or universities, 23% reported private colleges or universities, and 12% reported attending community colleges.

Veterans’ Attitudes and Self Perceptions

Finding 8
Overall, veterans reported positive feelings towards the military, like pride in their military experience and that the military has played a role in their success. However, post-9/11 veterans report greater difficulty in establishing a sense of purpose in post-service life.

Veteran Employment and Psychological Wellness

Mental health and psychological wellness are associated with veteran employment status. Twenty-two percent of unemployed veterans reported moderately severe or severe symptoms of depression compared with 6% of full- or part-time employed veterans. Nearly 40% of unemployed veterans reported frequent stress, compared to 14% of employed veterans. Nineteen percent of unemployed veterans reported that they had seriously thought about committing suicide during their time in the military (10% in the past year), compared with 8% of employed veterans (4% in the past year).

<table>
<thead>
<tr>
<th>In general, my military experience is valued at work.</th>
<th>- Strongly Disagree 1%</th>
<th>- Disagree 16%</th>
<th>- Agree 41%</th>
<th>- Strongly Agree 31%</th>
</tr>
</thead>
<tbody>
<tr>
<td>My military experience is valued by my co-workers.</td>
<td>- Strongly Disagree 1%</td>
<td>- Disagree 18%</td>
<td>- Agree 36%</td>
<td>- Strongly Agree 34%</td>
</tr>
<tr>
<td>My military experience is valued by my supervisor.</td>
<td>- Strongly Disagree 1%</td>
<td>- Disagree 16%</td>
<td>- Agree 33%</td>
<td>- Strongly Agree 33%</td>
</tr>
<tr>
<td>My military experience is valued by my employer.</td>
<td>- Strongly Disagree 1%</td>
<td>- Disagree 18%</td>
<td>- Agree 34%</td>
<td>- Strongly Agree 28%</td>
</tr>
</tbody>
</table>

"Employment networking or some other type of program in which companies recruit military personnel just before they get out so the transition is easier on the family."

-Army veteran (post-9/11)

Finding adequate employment is frequently named as a top concern among service members transitioning from military to civilian life. Beyond the obvious economic benefits, several studies have shown that employment improves health and overall wellbeing. This year’s survey results found significant associations between employment status and transition experiences; employed veterans were less likely to report "difficult" or "very difficult" transitions within the categories of overall transition, financial transition, and employment transition experiences.

Veteran Educational Attainment

Finding 7
The majority of veterans had attended some college, however, funding sources for higher education varied. Nearly 40% of veterans had self-funded their education.

| Figure 51: Military Experience Received at Work |
|---|---|---|---|---|
| My military experience is valued at work. | - Strongly Disagree 1% | - Disagree 16% | - Agree 41% | - Strongly Agree 31% |
| My military experience is valued by my co-workers. | - Strongly Disagree 1% | - Disagree 18% | - Agree 36% | - Strongly Agree 34% |
| My military experience is valued by my supervisor. | - Strongly Disagree 1% | - Disagree 16% | - Agree 33% | - Strongly Agree 33% |
| My military experience is valued by my employer. | - Strongly Disagree 1% | - Disagree 18% | - Agree 34% | - Strongly Agree 28% |

"Having secured a job before getting out."

-Navy veteran (post-9/11)

Education status can improve employment outcomes and also influence physical, mental, and social outcomes for the service member and their families. Accordingly, education is a critical component of the transition into the civilian sector. The military and veteran population is highly educated. The Department of Labor (2014) reported that only 6% of veterans have less than a high school degree, 31% of veterans have a high school degree, 35% of veterans have some college or an associate’s degree, and 28% have a bachelor’s degree or higher. In the current study, 4% of veterans had a high school degree or GED, 32% had some college or an associate’s degree, 30% had a bachelor’s degree, and 34% had a graduate degree (master’s degree, professional degree, doctoral degree, etc.). Veterans also reported on their major fields of study for the highest level of education completed. The top five fields of study were business (28%), science and engineering (13%), other (9%), humanities and social sciences (9%), and health and human services (8%). The top funding sources for veteran education included: self-funded (38%), Montgomery GI Bill (20%), military tuition assistance (20%), and other sources of funding (15%). For post-9/11 veterans, the top funding sources included: self-funded (32%), military tuition assistance (31%), Post-9/11 GI Bill (25%), federal financial aid (18%), Montgomery GI Bill (18%), and other funding sources (15%). The majority (48%) of veteran respondents reported that they completed their highest level of education at public colleges or universities, followed by private colleges or universities (27%), and community colleges (11%). Post-9/11 veterans had very similar results: 46% of post-9/11 veterans reported attending public colleges or universities, 23% reported private colleges or universities, and 12% reported attending community colleges.

Veteran Employment and Psychological Wellness

"Companies that are willing to hire veterans and companies that appreciate military experience."

-Army veteran (post-9/11)

"Having secured a job before getting out."

-Navy veteran (post-9/11)
Veterans were asked about the difficulty of establishing a sense of purpose, value, or meaning in post-service life. Studies have found that participating in purposeful activities, such as volunteering and community service, can aid in establishing a sense of purpose and sense of accomplishment for transitioning veterans. Additionally, volunteering and community service are linked to improvements in mental health, including life satisfaction, self-esteem, and happiness.

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“\text{I find it challenging to be an employee. The jobs I have held have supported my family but have served no purpose.}”

– Air Force veteran

Veterans were asked to respond to the statement “I feel guilty about things I did during my military service.” The majority (89%) disagreed or strongly disagreed with the statement. The results were similar across pre- and post-9/11 veterans. Veterans were also provided with the statement “I cannot relate to people who have not served in the military.” The majority (77%) disagreed or strongly disagreed with the statement. Again, there was little difference between pre- and post-9/11 veterans. Ultimately, veterans report positive feelings towards the military and view their service with pride, rather than guilt or shame.

Similarly, veterans were asked if the military had prepared them for leadership in the civilian world, if they would be happy if their child(ren) joined the military, if they feel pride from their accomplishments during their military service, if they had matured during service, and if the military had played a role in their success. Eighty-seven percent of veterans reported that the military prepared them to be a leader and 96% reported that they matured as a result of their service. Ninety-seven percent of veterans felt pride in their service and 93% reported that the military played a role in their success, while 80% would be happy if their child(ren) were to join the military. Studies conducted by the Pew Research Center stated similar findings.

Figure 53: Veterans’ Perceptions of the Military

![Figure 53: Veterans’ Perceptions of the Military](image)

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>The military has prepared me to be a leader in the civilian workplace and community.</td>
<td>4%</td>
<td>9%</td>
<td>40%</td>
<td>47%</td>
</tr>
<tr>
<td>I have matured as a result of my military service.</td>
<td>10%</td>
<td>1%</td>
<td>30%</td>
<td>66%</td>
</tr>
<tr>
<td>I felt/feel pride from my accomplishments during my military service.</td>
<td>2%</td>
<td>2%</td>
<td>22%</td>
<td>76%</td>
</tr>
<tr>
<td>I would be happy if my child(ren) were to join the military.</td>
<td>7%</td>
<td>13%</td>
<td>39%</td>
<td>41%</td>
</tr>
<tr>
<td>The military has placed a role in my success.</td>
<td>3%</td>
<td>4%</td>
<td>33%</td>
<td>60%</td>
</tr>
</tbody>
</table>

The majority of Veterans selected “agree” or “strongly agree” for the positive statements about military service. However, 30% “disagree” or “strongly disagree” with the statement “I would be happy if my child(ren) were to join the military.”

Recommendations

- Improve dissemination of transition information and resources for service members, veterans, and families. DoD, VA, and Congress can work together to teach service members, veterans, and their families how to locate and utilize transition resources and programs, such as filing VA claims, VA Health care eligibility, and DoD changes to TAP/ACAP (Transition GPS). Career transition “maps” from military skills to civilian jobs can be developed and provided to veterans and transitioning service members.

- Target transition programs and resources to service members who involuntarily separated and post-9/11 veterans. DoD and VA can increase the focus on employment and financial transition resources. DoD can increase differential evaluations of pre- and post-9/11 transition experiences and needs, particularly targeting post-9/11 veterans and service members that separated involuntarily or unexpectedly.

- Expand eligibility period for veterans to use DoD support programming such as Military OneSource. Military OneSource is a valuable tool provided to our service members and the gateway to accessing available resources. DoD can lengthen the eligibility period from 180 days to at least one year after separation as many transition challenges do not manifest at the immediate time of separation.

- Improve and increase resources for veterans and for potential employers. Veterans identified mentoring programs or career advisors, appointments with veterans in their area, job banks for military families, and resources on networking and interview skills as desired transition support initiatives. The Veterans Administration and DoD can provide information that addresses negative stereotypes regarding veteran employees, and increase dissemination of resources to large and small scale employers across public, private and nonprofit sectors about best practices for hiring and supporting veterans in the workplace. The private sector can share best practices for supporting and hiring transitioning service members and their families.
Implications

Supporting Military Families Supports National and Community Priorities

Military families are assets to national defense and local communities. They are central to the health and capability of the All-Volunteer Force and are good neighbors actively engaged in making their civilian communities great places to live. Service members may be employed by their respective services—but they work for all Americans. The responsibility for supporting military families is certainly a duty of the Department of Defense; however, a healthy nation shares in this responsibility.

Military families are American families and as such desire the same types of opportunities and support as their civilian counterparts. Much of this support comes from the private sector and the local level.

Best Bests for Supporting Military Families

Our country can help support military families by learning more about the unique nature of military life and increasing civilian and military collaboration on a number of levels.

We can do this by supporting a number of positive military lifestyle factors such as: the employment military spouses; military child education and wellness; financial and retirement savings education; military child care; local civilian community engagement; strong mental health; and veteran employment.

On the local level:

- Individuals can support through friendship and communication with military families already in their neighborhoods.
- Community organizations can support through outreach to military populations in their area and to local military installations.
- Local and state governments can work to minimize barriers experienced by military families that arise out of their highly mobile lifestyle.
- Business owners can seek out military spouses and veterans as a desirable and talented labor demographic and recognize the value of their experiences when they are applying for employment.

On the national level:

- Leaders from all sectors who possess an opportunity to shape the national narrative can continue to remind Americans that military families are central to national security and civic assets in their communities.
- Elected leaders can support initiatives and legislation as identified in this report and by regularly consulting with military family and veteran service organizations.
- Military leaders can continue to prioritize military family programming as an essential component of readiness while operational tempos remain high and the global security environment remains uncertain.
- Military leaders can take seriously the experiences and concerns of service members and their families as a factor in the decision-making process by seeking out regular, candid, and meaningful feedback from all ranks of service members such as those found in this report.
- Corporate leaders and foundations can develop best practices for supporting military families that engage the civilian community and promote collaboration across the public and private spheres.

It is the hope of Blue Star Families that by providing specific information about the unique aspects of military life in this 2015 Annual Military Family Lifestyle Survey, Americans will join us as we work to support military families and connect America with its military—together we can strengthen our communities and our nation.
The geographic breakdown of the sample within the Continental U.S. (CONUS) is shown in the figure below. Approximately 95% of respondents lived in the U.S while 5% of respondents lived outside of the CONUS. Within the U.S, the majority of respondents lived in: California (10.2%, n=585), Florida (7.3%, n=420), North Carolina (5.1%, n=292), Texas (7.9%, n=457), Virginia (9.0%, n=515), and Washington (4.5%, n=457).

For the service member/veteran respondents, 89.3% (n=2044) had served on active duty in the past and 10.7% (n= 246) were currently on active duty at the time of the survey. Approximately 16% of service members were affiliated with the National Guard/Reserves currently (5.9%, n=324) or in the past (10.1%, n=552). Most service members were senior enlisted (E5–E9; 44.6%, n=2442), followed by field grade officer (O4–O6; 21.7%, n=1191), company grade officer (O1–O3; 14.2%, n=780), junior enlisted (E1–E4; 13.2%, n=721), warrant officer (W1–W5; 2.9%, n=157), and general grade officer (O7–O10; 1.1%, n=61). The remaining 2.3% (n=126) were unsure of their rank or the service member's rank. The majority of family members (82.1%, n=2520) had never served in the Armed Forces. Approximately 69% (n=2152) of family members indicated that their service member was currently active duty and 29.6% (n=923) indicated that their service member had served on active duty in the past. The remaining were unsure of their service members status (1.3%, n=40). The majority of respondents (57.5, n=3156) had served since September 2001 or later.

In summary, these demographics outline a diverse group of individuals from a variety of backgrounds, drawn together by their commitment to service and shared support for military and veteran-connected families. It is important to note that the sampling protocol applied to this study is subject to the introduction of selection bias. While the respondents represent a cross-section of military family members from all branches of services, ranks, and regions, both within the United States and on overseas military installations, there were more older and also more senior respondents in the sample when compared with the active duty military population as a whole. Survey respondents were asked to identify their primary relationship with the military based on the service members through whom they receive DoD benefits, if applicable. The survey generated 6,291 individual responses, including 3,594 complete responses, yielding a 57% completion rate.

The remaining participants included parents (4.2%, n=252), children (3.5%, n=200), siblings (1.4% n=83), and domestic partners or girlfriend/boyfriends (6.6%, n=34). The majority of respondents were non-Hispanic White (82.7%, n=4752) and female (57.7%, n=3302). The sample this year was older than in previous surveys. The single largest age group was aged 65 and older (25%, n=1464), followed by those age 25–34 (22.5%, n=1215), 35–44 (19%, n=1113), 45–54 (14.8%, n=863), 55–64 (14.2%, n=863), and 18–24 (4.5%, n=264). Most respondents (85%, n=4940) were married and many had been in a committed relationship for more than 20 years (40.8%, n=1850). Over half of respondents had a bachelor’s degree or higher (56.9%, n=3218).
Methodology

Conducted each year since 2009; this is the sixth iteration of the BSP Family Lifestyle Survey. The 2015 survey was designed by Blue Star Families in collaboration with Syracuse University’s Institute for Veterans and Military Families (IVMF) and analyzed with extensive input from military family members and advocates, subject matter experts, and policymakers who work with military families. Blue Star Families and the Institute for Veterans and Military Families worked together with other national military and veteran service organizations who distributed the survey to their own constituents and communities.

Possible biases, introduced through the utilization of a non-probability sampling method, include over- or under-representation, which means that this sample cannot necessarily be considered a direct representation of the entire military family population. The survey was conducted online with approval from the Syracuse University Institutional Review Board (IRB) and was administered online utilizing Qualtrics survey system (Qualtrics, Inc., Provo, UT), generating a self-selected, convenience sample. Of the 6,291 military family members who started the survey, 57% (3,594) completed the entire questionnaire. The number of respondents varied per question based on applicability to the respondent (for example, relationship to the service member, presence of children, employment status). The survey was accessible online from April 15 to May 20, 2015.

Recruitment and outreach was designed in a way that systematically solicited from sample subsets of the military family population. All survey participation was considered voluntary and no identifying information was collected or linked to answers on the survey. Survey recruitment and outreach was broad and included:

- direct awareness building focused towards military families via direct e-mail distribution from the BSP and IVMF mailing lists and social media dissemination (e.g., Facebook, Twitter, blog posts, and partner websites),
- outreach from a myriad of diverse military family, military and veteran service nonprofits, supportive service organizations, and professional organizations, and;
- an intentional explanation of the study’s objective (provided to no identifying information was collected or linked to answers on the survey).

For this report, five open-ended questions were chosen for analysis. These questions related to the primary focus areas of the survey (veterans, transition, financial readiness, and spouse employment). One survey analyst on the team conducted the qualitative analysis of these questions to ensure consistency. The analyst utilized a content analysis methodology to identify key themes from the data. The content analysis included several rounds of data analysis: first, the data were reviewed for emergent themes; second, each response was categorized for depressive disorders and the Cut Down, Annoyed, Guilty, Eye-Opener (CAGE), a four question screen for substance abuse.

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Financial Readiness


Endnotes


Spouse Employment


Military Transition and Veterans


10 The Perceived Stress Scale (PSS) was used to measure symptoms of stress. It is a 10-item scale and the positive items are reverse scored and the ratings are summed. Scores of 21 and above are considered high stress, or “frequent symptoms of stress.” The Patient Health Questionnaire (PHQ-9) is used to measure symptoms of depression. The scores on the 9 items are summed and then divided into categories. Scores from 15-19 are considered “moderately severe depression” and scores of 20-27 are considered “severe depression.”


12 Ibid.


14 Ibid.
For more information about Blue Star Families, to volunteer or to contribute to Blue Star Families, please visit www.bluestarfam.org.

For more information on how to support the ongoing work of Blue Star Families, please contact the development team at giving@bluestarfam.org.

Comments or questions about the survey may be directed to Cristin Orr Shiffer, cristin@bluestarfam.org.