



# 2023 Military Family Support Programming Survey Report

## *Executive Summary*

## Introduction

For a decade, the Military Family Advisory Network (MFAN) has taken an ear-to-the-ground approach to understanding the lived experiences of military and veteran families, hearing directly from military-connected families, convening stakeholders around key issues, and conducting groundbreaking research into the core issues which impact military and veteran families.

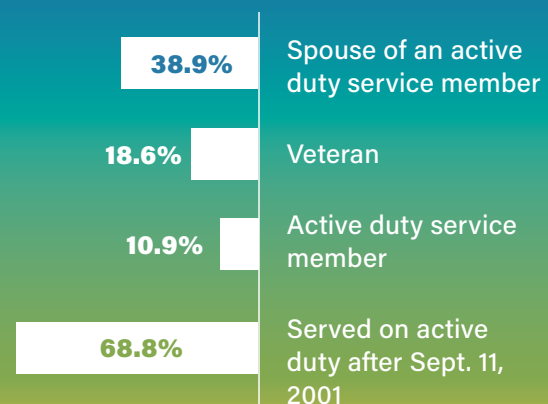
It is important that our work takes a comprehensive look at all experiences—positive and negative. We dive below the surface to understand macro and micro experiences with the goal of discovering actionable findings that will support our collective mission of ensuring that everyone in our military and veteran family community thrives. These efforts are critical as we work to understand the needs of a new generation of military families and what we must do together to ensure the long-term viability of military service.

To that end, MFAN is pleased to present findings from the fifth biennial Military Family Support Programming Survey. The report is framed around four key pillars of military and veteran family well-being: Healthy Bodies, Healthy Families, Healthy Homes, and Healthy Futures.

The findings demonstrate that the military journey enriches many lives, but there are challenges—some unique to military experiences, others that are felt across society—that must be addressed. The consequentiality can be significant as we all work to protect and preserve the all-volunteer force.

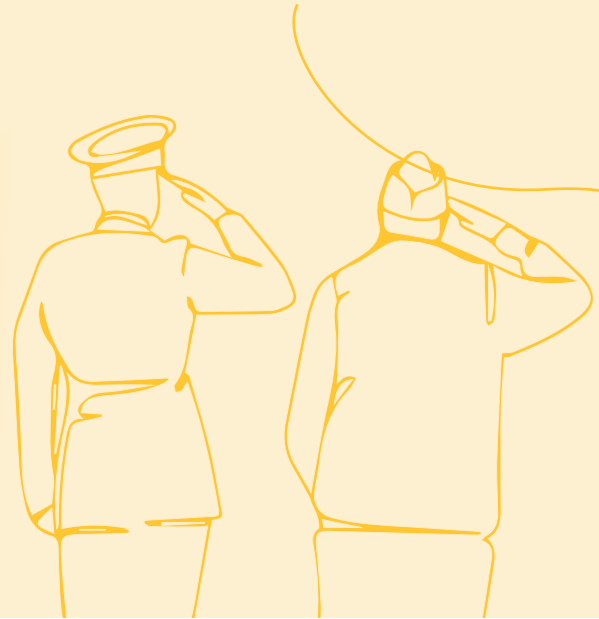
### POPULATION SNAPSHOT

To complete the survey, respondents had to identify a connection to military life. The most common categories are listed below:



# Recommending Military Life and Family Well-Being

Each year, MFAN asks military and veteran family respondents if they would recommend a career in the military. Most respondents (57.6%) continue to recommend military life to someone considering it. However, the propensity to recommend military life has declined over time. The 2023 finding (57.6%) is lower than in 2021 (62.9%) and considerably lower than in 2019 (74.5%). What we sought to understand next is “Why?” “When?” and “Among whom?”



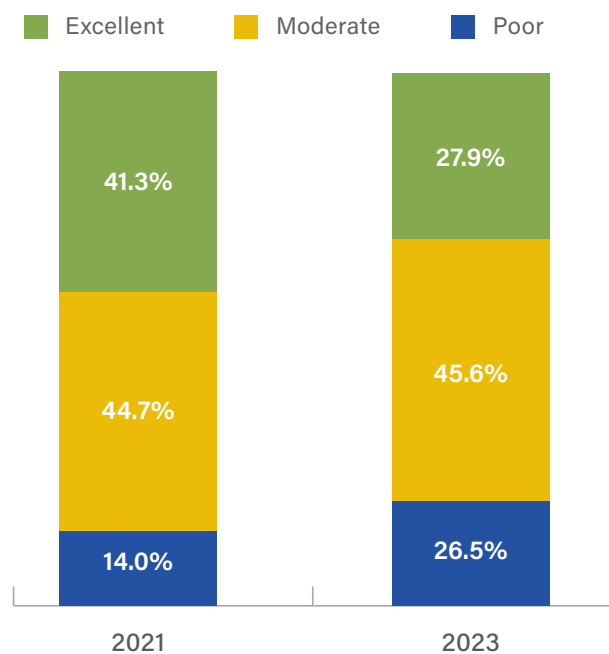
To answer those questions, MFAN used the Family Health Scale which measures the dimensions of family health including family relationships, health care, lifestyle, financial health, and housing. Survey respondents indicate high levels of excellent (27.9%) and moderate (45.6%) family well-being. The remaining 26.5% of respondents indicated poor family well-being. This finding signals a marked shift from the family well-being findings from 2021. In the past two years, the proportion of respondents who indicated poor family health has grown by nearly ninety percent, while the respondents experiencing excellent family health has declined.

When compared to the propensity to recommend military, a life clear relationship appeared; respondents with poor or moderate family health were significantly less likely to recommend military life than those with excellent family health.

Below, we present findings around military and veteran family experiences in each of the four pillars including topics such as health care, food insecurity, family relationships, moving and housing, community, retention, and more.

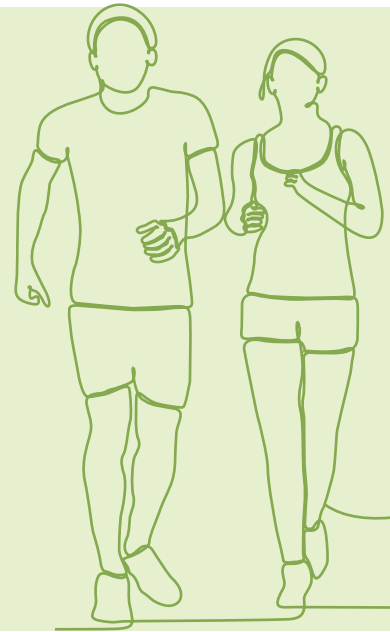
Throughout, we provide an overview of relevant quantitative findings, a discussion of the relationship between family well-being (measured by the Family Health Scale), and a journey through the lived experiences captured by rich qualitative data.

## FAMILY WELL-BEING (2021-2023)



## Healthy Bodies

Encompassing more than just a health status, the healthy bodies pillar includes considerations beyond the baseline to understand and support the physical, mental, and emotional health goals of military-connected respondents and their families.



Health care has remained a top priority for respondents in every support programming survey that MFAN has administered. Consistent with the 2021 findings, 2023 data show a statistically significant relationship between both general and mental health care satisfaction and family well-being scores. Respondents who indicated positive and very positive care experiences were significantly more likely to have excellent family well-being and less likely to have poor family health while respondents who indicated negative, very negative, and often neutral experiences were significantly less likely to have excellent family well-being, and significantly more likely to have poor family well-being.

General awareness of mental health challenges and the need for appropriate care has increased in recent years, and the military family space is no exception. The 2023 findings show that reported loneliness was strongly connected to an increased likelihood of accessing mental health care resources. In 2023 (post-pandemic), the proportion of military and veteran family respondents reporting loneliness rose to 59.1% from 54.0% in 2021 (during the pandemic).

Respondents who reported loneliness were more likely to have accessed mental health care.

Findings since 2019 show that military retiree and veteran families have been the most satisfied of all respondent groups with their general health care, while active duty families continue to report negative ratings for physical health care at statistically significant higher values for all four satisfaction areas.

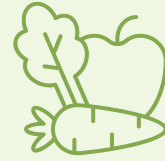


Regardless of military and veteran family persona, the most commonly reported obstacles to general health care in 2023 were a reported lack of appointments, challenges with provider availability, and challenges obtaining referrals. Encouragingly, of all respondents, most shared positive satisfaction ratings for mental health care.

MFAN first uncovered the issue of food insecurity within the military in 2017. Since that time, the Department of Defense (DoD) has adjusted its methodology for understanding food security, adopting the USDA Six-Item Short Form Food Security Scale, which MFAN adopted in 2019. In 2022, DoD reported that nearly one in four (24%) were experiencing food insecurity. In 2023, MFAN found one in five military and veteran family respondents indicated some level of food insecurity, and slightly more than one in four active duty family respondents reported the same (27.7%). Forty percent (40.1%) of respondents who indicated poor family well-being were experiencing marginal, low, or very low food security. Meanwhile, only 12.4% of respondents who indicated excellent family well-being experienced any level of food

insecurity. These findings confirm food insecurity experiences can negatively impact overarching family well-being.

## FOOD INSECURITY



# 1 in 5

**military and veteran family respondents experienced food insecurity**

### Most at Risk for Food Security

Families who joined in the past 10 years

Those who PCS'd in the past two years

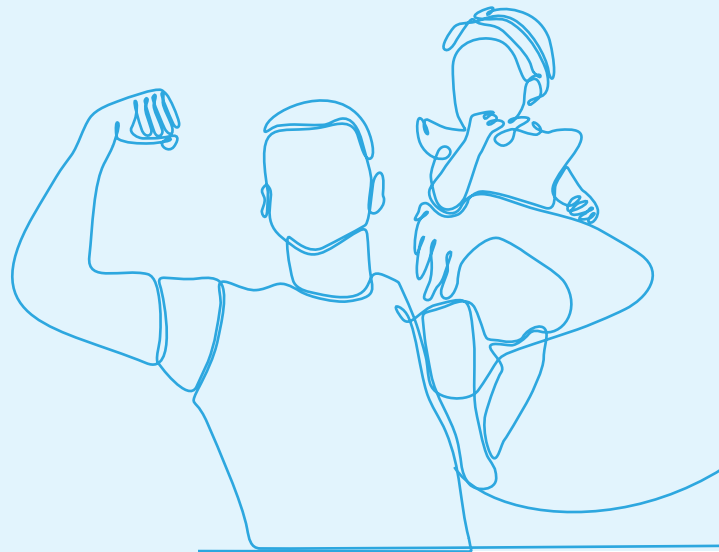
Families with children under 18

Active duty families



# Healthy Families

The well-being of military families is linked to intrapersonal dynamics, which intersect with separations, home responsibilities, and health statuses. The Healthy Families pillar investigates whole family wellness and its relationship to recommending military life.



Respondents were asked open-ended questions about the impact of military life on their family relationships and their marriages. Like previous iterations of the survey, top themes reinforce that respondents feel that military life is hard on their families. Respondents experiencing challenges were more likely to have poor family health. Conversely, respondents who shared stories of positive family dynamics were more likely to have excellent family health. These negative statistical relationships also held true when analyzing qualitative responses against the UCLA Loneliness Scale.

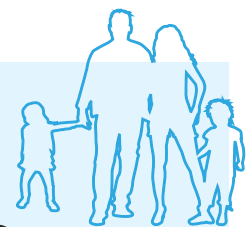
In 2023, 74.6% of all respondents reported having children under the age of 18. A primary concern for all parents and caregivers is access to childcare; the military is no different. The need for child care was significantly higher for currently serving families in 2023 (51.6%) than other respondent populations. The report goes on to explore satisfaction, access, and more. Respondents who reported satisfaction across each area of child care were statistically more likely to experience excellent family well-being, whereas reported levels of dissatisfaction were linked to poor and moderate family well-being.

Caregiving experiences were also found to be linked to well-being. In 2023, 6.8% of active duty survey respondents reported providing care for an ill, wounded, injured, or otherwise impaired service member, and most (48.6%) caregivers provided care for their spouse. Caregiving respondents were significantly less likely to report excellent family well-being (18.5%) and significantly more likely to report poor family well-being (34.9%). To better understand what caregivers need, this subpopulation was asked whether they currently receive support tailored to fit their unique needs. About half reported receiving support from their family (33.6%) or friends (21.9%). Unfortunately, a third of respondents (30.1%) said they receive no support at all.

## CHILDREN

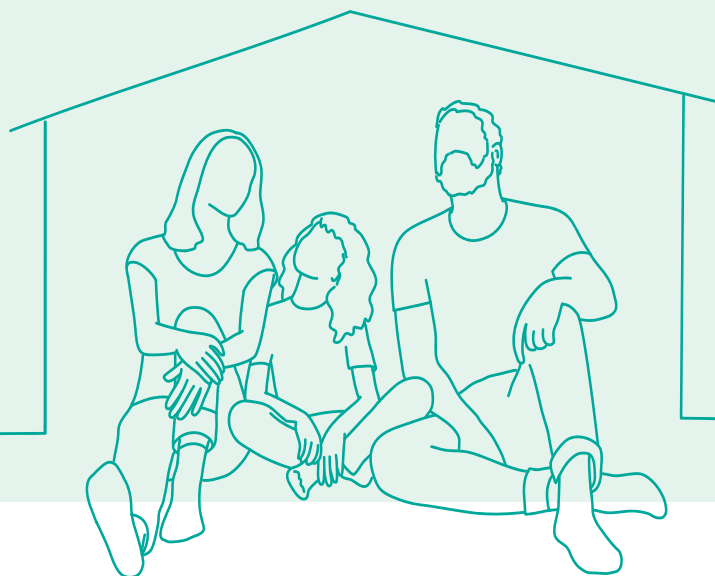
**74.6%**

**of all respondents reported having children under the age of 18**



## Healthy Homes

The Healthy Homes pillar supports families navigating the challenges of military moves and connects families who are navigating military housing and off-installation homes with the resources they need.



Slightly over half (54.8%) of respondents moved within the past two years due to military orders. Overall, respondents who recently PCS'd within the last two years were significantly more likely to report poor family health than families who had not moved in the past two years. Respondents were then asked the approximate amount paid out-of-pocket for moving expenses beyond what was reimbursed by the military during their most recent move. In both 2021 and 2023, most respondents reported spending between \$500 and \$1,000 out-of-pocket on moving expenses over what was reimbursed by the military. In 2023, the most common unreimbursed moving expenses incurred by respondents were temporary lodging, rental vehicles, utility deposits, rental security deposits, vehicle shipment, and pet shipment. New this year, MFAN asked about time spent in temporary lodging. Nearly 30 percent (29.2%) of respondents reported staying in temporary lodging between 11-30 nights and another 20.6% of respondents between 31-60 nights. The reimbursement process took one to two months for most respondents (43.0%).

In 2023, MFAN once again included the HUD Housing Burden Scale. The scale specifies that families experience a housing burden when housing expenses comprise 30% or more of their household income, including military allowances. Findings suggest that nearly eighty percent (79.8%) of respondents were carrying the burden of paying more than they can comfortably afford to cover housing, rent, or utility payments, including allowances for those who receive them.



Families who were not housing burdened were significantly more likely to have excellent family health.

Respondents were asked if they lived in military housing or off-installation. Nearly 40% (36.2%) of active duty family respondents were living in military housing. The top reasons respondents chose to live in military housing were strongly indicative of the economy, including affordability, the housing market, and lack of housing availability off-installation. Respondents who chose not to live in military housing did so due to the lack of military housing available, preference for home ownership, and poor military housing conditions.

MFAN uncovered the breadth of the privatized military housing issues in 2019. As we work to understand progress, respondents who lived in privatized military housing were asked if they had noticed a change in their housing experiences since the privatized housing conditions gained national attention over the last several years. For most respondents (58.5%), conditions were unchanged. Most of the respondents who did notice a change in conditions experienced a change for the better (30.6%), with 10.9% noticing a decline in conditions.

## HOUSING BURDEN

# 79.8%



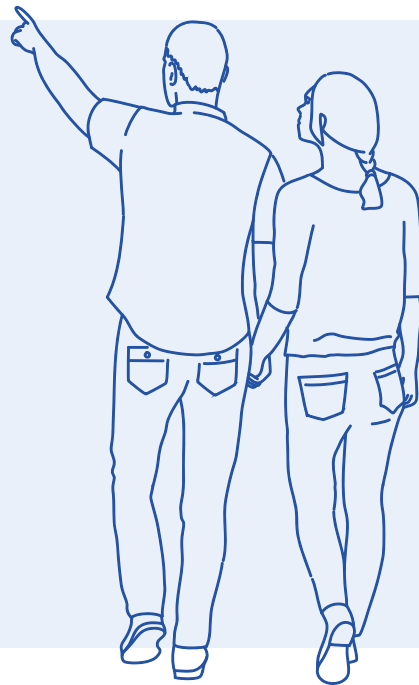
**of respondents were carrying the burden of paying more than they can comfortably afford for housing**

Enlisted family respondents were significantly more likely to experience severe housing burden than officer family respondents.



## Healthy Futures

Family well-being requires that we address the challenges of today and plan for thriving in the future. This pillar addresses the foundations for a healthy future, including financial readiness, planning, education, and transition.



The financial well-being of military and veteran family respondents was measured using the CFPB Financial Well-Being Scale. Findings for the full population were evenly distributed from very low to very high financial well-being. Differences were further illuminated when dissected by subpopulation. Enlisted family respondents were significantly more likely to report low (57.4%) or very low (3.2%) financial well-being. While the Financial Well-Being Scale provides a snapshot of the overarching financial health of military and veteran family respondents, statistical analysis reveals an expected relationship between financial well-being and overarching family well-being.

In 2023, nearly half (45.5%) of the total population of survey respondents made less than \$75,000 per year in gross family income, including all allowances — such as the Basic Allowance for Housing (BAH) — for those who receive them. Findings from the 2021 survey showed that 40.6% of respondents made between \$25,000 and \$75,000 in gross household income. Families who make less than \$75,000 in gross family income, including allowances for those who receive them,

are significantly less likely to report excellent family health and significantly more likely to report poor family health. They are also significantly less likely to recommend military life to someone considering it.

When respondents were asked to elaborate on their current financial situation, half (51.8%) reported that they had experienced barriers to saving money in the last two years.





Respondents shared five key barriers: the cost of living and inflation, income constraints and lack of financial resources, unexpected expenses, moving or PCS, and dependents and/or extended family. Nearly a quarter (24.9%) indicated that they had less than \$500 in emergency savings or no emergency savings at all.

MFAN has been studying employment and unemployment since the first Military Family Support Programming Survey in 2013. In 2023, we updated the line of questioning.

Interestingly, 56.5% of active duty spouses are employed (39.1% full-time and 17.4% part-time), 21.8% of active duty spouses are unemployed and

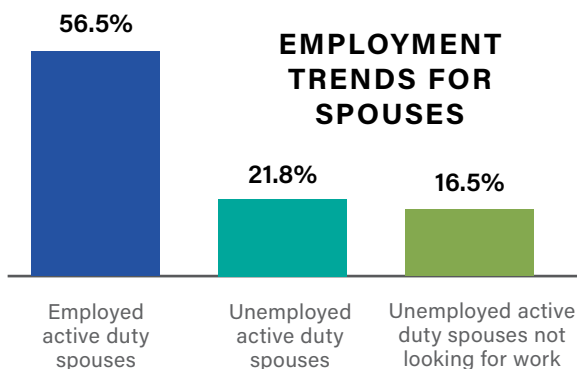
looking for work, and 16.5% indicated that they were unemployed and not looking for work. Active duty spouses who report full-time employment are more likely to report gross household income above \$75,000 and are statistically more likely to report excellent family well-being. While active duty spouses who are not employed but want to work are significantly less likely to report excellent family well-being. To add depth to the continuing conversation around active duty spouse unemployment and underemployment, MFAN included measures of workforce readiness and a deeper investigation into the obstacles to employment, which are explored in detail in the report.

**INCOME** 

In 2023, nearly half of the total survey respondents annually made less than

# \$75,000

Active duty spouses who work full time are more likely to report gross household income above this amount





## Military Life Expectations, Retention, and Community & Connection

For the first time in 2023, the Military Family Support Programming Survey sought to better understand respondents' expectations when they entered military life and what incentivizes them to stay in military service. First, when asked what inspired currently serving family respondents' military service, five key themes emerged: the benefits of military life, patriotic calling, family legacy and tradition, push factors, and intrinsic motivation. Interestingly, when currently serving family respondents first entered military service, 24.0% revealed that they only originally planned to serve five years or fewer. However, when asked about their current plans, 58.0% indicated that they plan to serve 20 years or more.

Currently serving family respondents were asked what factors might influence their decision to leave military service. Although robust in their open-ended responses, the primary theme largely centered around career-related reasons, followed by family life balance and well-being,

retirement, physical or mental health reasons, and allures of the civilian world. Respondents were also asked which benefits or factors could further incentivize their decision to stay in military service. Overwhelmingly, respondents indicated that increased pay (inclusive of pay raises, reenlistment and retention bonuses, and performance-based pay comparable to the civilian world) would be their biggest motivating factor to stay in military service.

### RETENTION

# 70.6%



of currently serving family respondents indicated that increased pay would be their biggest motivating factor to stay in military service

# Recommendations

**1** **Reevaluate compensation to accommodate for compounding and perennial issues impacting military families.** Historically, military compensation has been compared to civilian compensation based on education level and years in the workforce. While benefits like education and health care are valuable, they do not alleviate the current challenges that families are experiencing around basic needs. Persisting findings, such as food insecurity and housing cost burden, beg the need for a deeper look, which this report provides. Survey findings paint the picture of challenges that compound such as the expense of frequent moves and the hidden costs associated like paying for first- and last- month rent or extended stays in temporary lodging due to lack of housing availability, gaps in military spouse employment and difficulty with career progression, unpredictability of child care, and absence of support from extended family. Unless perennial issues like spouse unemployment and child care are solved, the military compensation package must evolve to reflect the reality that Americans require two incomes to sustain a household. The expectation that a household with a combined income between \$25,000 and \$50,000 can move every two years is unfeasible, and the consequences are seen in the data.

**2** **Modernize how families serve, and how they are supported.** Just as warfighting evolves, so too does the capacity to examine how and from where families serve, leading to important questions such as, what is the driver for frequent relocations across most occupation specialties? Is it a requirement that families move as often as they do? And would a change here impact perennial issues related to military family financial well-being, such as military spouse unemployment? Is there a capacity to expand telework to provide more stability? There is an opportunity to explore the cost savings of less frequent moves, not just for military families but also for taxpayers.

We also must learn more about how our youngest service members and their families wish to receive support. Will they contact a call center? Our data indicate there is not a one-size-fits-all mode of support. Programs that worked for Gen-X may not resonate with Gen-Z, and reliance on and capabilities of technology are growing faster than the adoption around well-being support.

**3** **Shift to a proactive posture and holistic solutions.** MFAN recommends the Department of Defense follow the example set by the Department of Veterans Affairs and create a military and military family experience office. While data specific to the outcomes of the Veteran Experience Office is not yet available, our data consistently show the interconnectedness of key issues tied to the experience and well-being of those who serve and their families.

MFAN even recommends taking the efforts of both DoD and VA a step further, leveraging a whole-of-government approach. The experiences of military and veteran families are impacted by a wide range of factors ranging from health care to compensation, child care to housing. The issues and solutions can not be understood or developed in a vacuum, and expertise exists across the government as well as within the private sector.



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